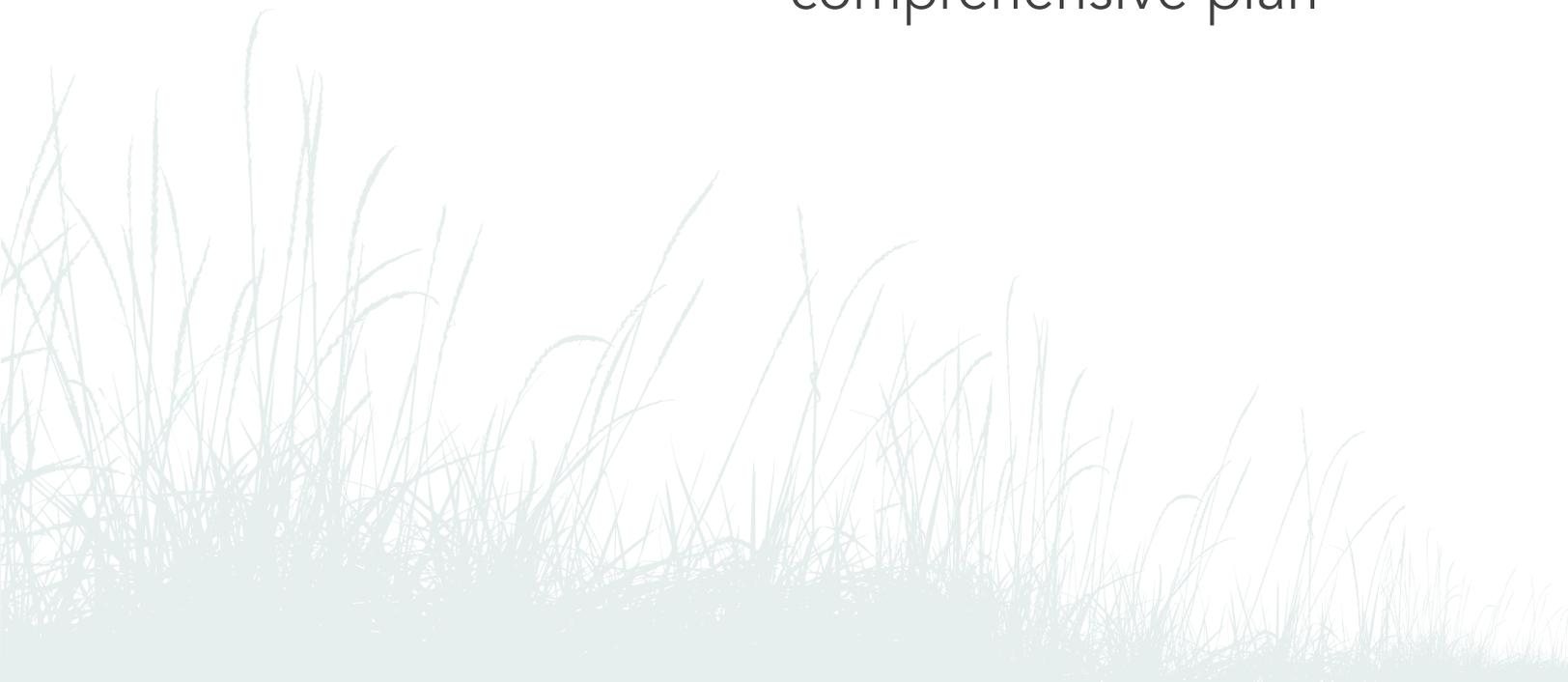




CUMING COUNTY

comprehensive plan



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- Steve Meister - Vice Chairman
- Steve Sill
- Judy Mutzenberger
- John Ross
- Glen Wiechman
- Leslie Ott

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- Bonnie Vogltance, County Clerk
- Garry Clark, Executive Director - CCED
- Todd Leisy, Planning and Zoning Administrator

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- Mark Schlickbernd
- Jean Guenther
- Linda Kreikemeier
- Paul Peters
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- Tom Swenson
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- Maria Janata
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- Todd Leisy
- Steve Sill
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INTRODUCTION

This comprehensive plan serves as a guide to the future growth and development inspired by the people, environment, and economy of Cuming County.

The introductory section presents a brief history of Cuming County, an outline of the document, and some background on the importance of comprehensive planning.



INTRODUCTION

The natural resources and population of people in Cuming County enable it to shine as one of Nebraska’s great agricultural communities. Rolling agricultural landscapes, tightly knit communities, and a wealth of civic energy power the consistent strength of the local economies. This wealth of opportunity, however, is not without its challenges. This comprehensive plan assesses these opportunities and challenges and, using the vision and local knowledge of the residents of Cuming County, offers a guide along the path to a bright future.

Cuming County

Cuming County, Nebraska is located in northeast Nebraska and includes 576 square miles of rolling landscapes, rich in natural and agricultural resources. Its four incorporated communities include West Point, the largest city and county seat, Wisner, Bancroft, and Beemer. Cuming County has a strong economic base, powered largely by significant farming operations across the rural parts of the county. Of specific note is the strong presence of confined animal feeding operations, or CAFOs, which raise a significant volume of livestock in a confined area. Despite its amenities and stable economy, the county experienced slow depopulation over the second half of the 20th century, potentially owing to advances in farming technology which have enabled fewer people to cultivate more land and tend more head of cattle.

The Comprehensive Plan

This comprehensive plan is designed to help define the character of the county and recommend policies based on this character and the priorities of its residents. The plan’s policies are designed to preserve vital environmental and agricultural resources, and minimize conflicts between new development and agricultural operations.

The plan is intended to help the county and its policy makers manage economical and environmental change. For example, while the agricultural industry continues to be a dominant force in the county economy, any number of new opportunities centered on tourism, alternative energy production, and agri-business could potentially arise.

Early History of Cuming County

Northeast Nebraska, where Cuming County is located, was home to several Native American tribes as early as the late 17th century. The Poncas, Otoes, Missouriia, Iowa, and Omahas relied on fishing and hunting across eastern Nebraska for sustenance. Later, in the 19th century, European fur trappers found easy transportation into the region via the Platte and Elkhorn rivers. In 1855, Nebraska’s territorial legislature officially established the boundaries of Cuming County.

In 1857, after twice being placed in “paper” towns, speculative ventures that were unsurveyed and unplatted, a vote was held to put the seat of county government in the newly founded city of West Point. In 1861, the population stood at only 67. Early settlers were drawn by word of the area’s rich soil, ideal for the cultivation of corn and wheat. Later, the efforts of railroad companies and immigrant societies brought to Cuming County a population boom of settlers, particularly Germans and Scandinavians. The settlement and development of Wisner and Bancroft – in 1871 and 1876, respectively – was spurred by the extension of the railroad. By the foundation of Beemer in 1885, Cuming County’s population numbered over 10,000.

Throughout the development of Cuming County, agriculture provided the foundation of the county’s economy. Although it was initially focused on crop farming, the agricultural industry soon evolved to include significant livestock production as well. Initially, beef cattle and hogs were transported by rail to livestock markets in Omaha. As the railroad faded as a significant portion of the county’s transportation system, livestock transportation shifted to trucks.

Methodology and Plan Organization

Issues such as housing, natural resources, the interaction between urban growth and rural/agricultural landscapes, and economic diversification are significant in Cuming County.

The Cuming County Comprehensive Plan is formulated using a combination of standard planning techniques, environmental analysis, and a strong public participation component that identifies the goals and visions of the residents of the county. The plan is divided into the following sections:

Chapter 1: Cuming County Today

This section presents information about Cuming County, its economics, its people, and its pattern of development. This information will help develop the policies that are most appropriate for the county.

Chapter 2: Land Use, Environmental Resources, and Energy

This section reviews land use and development patterns in the county's planning jurisdiction. Additionally addressed will be the county's environmental resources and metrics related to sustainability.

Chapter 3: Transportation, Infrastructure, and Public Utilities

This chapter reviews the county's support systems and presents specific improvements designed to foster continued economic stability and lay the ground work for future growth. These infrastructure systems include transportation networks, public facilities, trails and greenways, and public utility systems.

Chapter 4: Plan Principles

This section summarizes the findings of the community participation process and synthesizes that information with the data from previous chapters to generate the Cuming County Plan Principles. These principles

will express a vision for future county development and provide a framework for informed decision making in pursuit of that vision.

Chapter 5: Cuming County's Future Land Use Plan

This section presents a land use concept along with principles and recommendations guiding land use policy within the county's planning jurisdiction. The land use concept and policies are based on an analysis of existing conditions and uses, projected growth patterns, transportation and infrastructure constraints, environmental resources, and public input.

Chapter 6: Housing in Cuming County

Housing is of particular concern in Cuming County. This chapter will focus on current and projected housing needs in both the cities of Cuming County as well as the rural areas.

Chapter 7: Plan Implementation

The final section provides guidance and techniques for implementing key aspects of the county comprehensive plan. This includes resources for technical assistance and potential funding sources and mechanisms.



chapter **1**

CUMING COUNTY TODAY

This section presents information on demographic and economic trends in Cuming County and suggests future changes.

It examines population characteristics, economic and employment factors, and development patterns.

CUMING COUNTY'S POPULATION

Figure 1.1, below, describes Cuming County's historic population and places it in context with that of other comparable northeast Nebraska counties since 1960.

Like most rural Nebraska counties, Cuming County's population has slowly declined over the past half-century. The most significant period of population loss occurred between 1980 and 1990, likely due to the economic challenges presented by the farm crisis of the 1980s. Growth in Stanton County has likely been tied to its proximity to Norfolk's larger job market and the expansion of the Cargill facility in Schuyler has driven growth in Colfax County.

Given the strong economic base in agricultural production, advances in technology may allow for a continued decline of the county's population, as fewer people are required to tend to larger areas of land and more livestock.

Figure 1.2 illustrates the population dynamics of Cuming County as a whole, along with that of its communities and rural areas.

Despite the shrinking population countywide, Cuming County's communities have experienced stable populations, or modest population growth, while the rural population has declined by over half.

The stability of urban populations in Cuming County in the face of declining countywide population has led to a concentration of population in the urbanized areas. In 1960, 57.5% of the county's residents lived outside of its cities. By 2010, residents living in rural Cuming County had dropped to 37.9% of the total population.

Of the cities within Cuming County, only West Point has experienced population growth over the past 50 years. The county's other towns, Wisner, Beemer, and Bancroft, all experienced stable populations.

Age Composition

Examining the age composition of Cuming County's population can lend additional understanding to the needs of the residents, while laying the foundation for a projection of future population trends. This examination is based on subdividing the population into groups of similar ages, or "cohorts." Each cohort contains five years worth of popu-

Figure 1.1: Historic Population, Cuming County and Comparable Counties

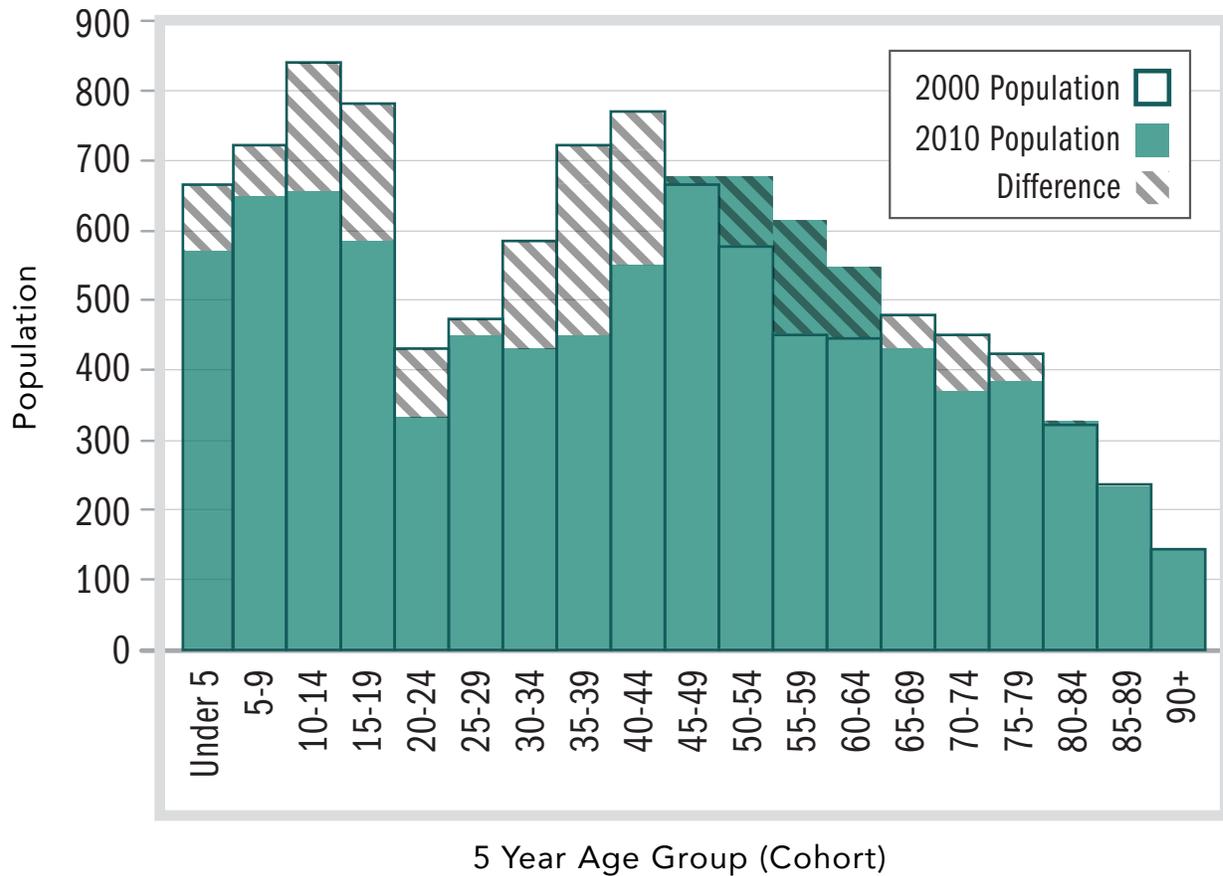
	1960	1970	1980	1990	2000	2010	2000-2010 % change	1960-2010 % change
Cuming County	12,435	12,034	11,664	10,117	10,203	9,193	-9.9%	-26.1%
Burt County	10,192	9247	8,813	7,868	7,791	6,858	-12.0%	-32.7%
Stanton County	5,783	5758	6,549	6,244	6,455	6,129	-5.1%	6.0%
Wayne County	9,959	10,400	9,858	9,364	9,851	9,595	-2.6%	-3.7%
Colfax County	9,595	9,498	9,890	9,139	10,441	10,515	0.7%	9.6%

Source: US Census

Figure 1.2: Historic Population, Cuming County its Communities

	1960	1970	1980	1990	2000	2010	2000-2010 % change	1960-2010 % change
Cuming County	12,435	12,034	11,664	10,117	10,203	9,193	-9.9%	-26.1%
West Point	2921	3385	3,609	3,250	3,660	3,364	-8.1%	15.2%
Wisner	1192	1315	1,335	1,253	1,270	1,170	-7.9%	-1.8%
Beemer	667	699	853	672	773	678	-12.3%	1.6%
Bancroft	496	545	552	494	520	495	-4.8%	-0.2%
Rural Cuming County	7,159	6,090	5,315	4,448	3,980	3,486	-12.4%	-51.3%

Source: US Census

Figure 1.3: Age Distribution in Cuming County, 2000 & 2010

lation. Figure 1.3 describes the changes in cohort populations between 2000 and 2010.

As is common in many communities, there is a significant loss of population in the post-high school years, as graduates move away to pursue educational and employment opportunities in other cities.

Perhaps most notable in this analysis is the significant loss of population in the prime "child rearing" years, ages 25-39. As this population aged into older cohorts they were not replaced. Not only were these residents not replaced, many residents moving into these cohorts left the county. This segment of the population is the engine of local population growth and their decreased numbers has a significant impact not just on the present population but the projected population. Those that did remain were bearing children at a higher rate than would have been pre-

dicted. Retaining these residents through adulthood, or at least attracting them back to the community after post-high school pursuits, will be important.

Population Projections

As addressed previously, Cuming County has a history of stable to slow growth in its communities and a declining rural population. This general pattern will continue as the area's population ages and is not replaced.

Population growth will be concentrated in the county's towns with additional residents moving to rural areas either to assume farming operations or for a more 'rural' liv-

Cuming County Comprehensive Plan

ing environment. The relocation of new residents to these rural areas is anticipated to slow the decline of the county's rural population, though this population's decline will continue.

Natural Population Change and Migration

Population change in a county is explained by two basic factors:

- **Natural Population Change.** This is based on the balance of births and deaths in the county. If births exceed deaths, the population will increase. Therefore, areas with younger populations tend to grow naturally, while those with older populations tend to decline.
- **Migration.** This factor is based on the relocation of residents into and out of the county. It can help offset or exacerbate an area's natural population change, by supplementing the population with new residents or by reducing it, as people move to other places.

To determine how much of each of these factors has occurred in Cuming County, population data from the 2000

Census is used to calculate what the 2010 population would be based purely on natural population change.

To calculate natural population change, a cohort survival method is used. This method "ages" each five year grouping of population by applying the mean birth and death rates for the region, hence computing how many people are anticipated to survive into the next cohort and how many new residents are expected to be born of them.

This assumes that no one moved into or out of the county between 2000 and 2010. The result of that analysis is then compared with the actual result of the 2010 Census, and the difference between the two figures is assumed to be created by migration.

Figure 1.4 summarizes this analysis for the population of Cuming County.

Migration analysis of the population indicates that:

Figure 1.4: Predicted and Actual Population Change by Cohort

	2000 Population	2010 Predicted Population	2010 Actual Population	Migration
Under 5	665	482	569	87
5 to 9	716	440	652	212
10 to 14	844	663	657	-6
15-19	790	714	588	-126
20-24	424	839	335	-504
25-29	480	783	464	-319
30-34	596	420	439	19
35-39	717	475	451	-24
40-44	778	588	556	-32
45-49	666	704	679	-25
50-54	574	755	698	-57
55-59	449	634	607	-27
60-64	439	529	543	14
65-69	486	394	432	38
70-74	466	358	384	26
75-79	420	357	389	32
80-84	322	292	326	34
85+	371	415	370	-45
Total	10,203	9,843	9,139	-704

Source: US Census



- In total, Cuming County experienced an out-migration of 704 residents between 2000 and 2010. However, these migrations did not occur uniformly across all age groups
- A significant portion of Cuming County’s young adults moved out of county, likely in pursuit of post-high school educational and employment opportunities.
- There was additional out-migration of residents in prime child-bearing years (25-39). Despite this, there appeared to be a greater than expected population of young children, suggesting a higher than anticipated birth rate among the population.
- A net in-migration of older adults, aged 60-84, suggests that Cuming County is a popular location for retirement. This may also indicate that medical advances and a better than average system of healthcare has improved survival rates among these populations.

Projection Model

Over the past decade, Cuming County has experienced a significant population decline caused both by natural population change and migration. However, it also has a significantly larger than expected population of younger, school-aged residents, and anecdotal evidence of residents returning to raise families, take over family-owned businesses, and manage agricultural operations.

After the population decline of the 1980s prompted by the farm crisis, countywide population stabilized though rural population continued to decline. Given that different areas of Cuming County have different population dy-

namics, the model used to project future population takes these trends into account, and creates individual projections for the populations of each of the county’s cities and towns, as well as the rural population. These five separate projections are then aggregated and verified against a countywide projection. Figure 1.5 illustrates this scenario over the next 20 years.

Household Size

Figure 1.6 shows the change in household sizes in Cuming County and its communities over the past decade.

Cuming County’s aging population has driven the decline of the household population at a faster rate than that of the state. Many Baby Boomers are moving into the “emp-

Table 1.6: Number of People per Household

	2000	2010	Percent Change
Cuming County	2.53	2.38	6.3%
West Point	2.45	2.33	5.2%
Wisner	2.18	2.14	1.9%
Beemer	2.42	2.06	17.5%
Bancroft	2.29	2.18	5.0%
Rural Cuming County	2.82	2.66	6.0%
Nebraska	2.49	2.46	1.2%

Source: US Census, RDG Planning and Design

Table 1.5: Population Projections, Cuming County and Communities

	2010	2015	2020	2025	2030
West Point - Slow Growth @ 6% migration	3,364	3,333	3,347	3,402	3,476
Beemer - Stabilizing Population @ 12% migration	678	662	657	663	679
Bancroft - Stabilizing Population @ 2.5% migration	495	495	497	502	508
Wisner - Stabilizing Population @ 6.5% migration	1,170	1,158	1,164	1,181	1,204
Rural Cuming County - Slowing Decline @ 2% migration	3,432	3,409	3,394	3,405	3,430
Total	9,139	9,057	9,059	9,153	9,296
Countywide Projection - Slow Growth @ 4% aggregate migration	9,139	9,056	9,059	9,153	9,298

Source: US Census, RDG Planning and Design

Cuming County Comprehensive Plan

ty nest” years, while many of their children have not started families of their own. It is important to note that, even with a stable population, a declining number of people per household will create demand for additional housing.

ECONOMIC FACTORS

This section examines key data about Cuming County’s economy. It addresses issues such as income distribution, employment make up, and travel time to work.

Income Distribution

Figure 1.7 illustrates the distribution of household incomes for Cuming County, its constituent communities, and the State of Nebraska.

Cuming County had a median income of \$46,847, or about 7.5% less than the statewide median of \$50,695.

Household incomes differ significantly in the various communities of Cuming County, with West Point and Bancroft both having significantly higher medians than Wisner or Beemer.

Interestingly, the countywide median household income



Figure 1.7: Income Distribution

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
Less than \$10,000	6.2%	5.7%	5.4%	8.3%	11.3%	6.1%
\$10,000 to \$14,999	4.0%	2.4%	10.5%	6.0%	1.0%	5.6%
\$15,000 to \$24,999	15.3%	22.5%	13.9%	23.0%	13.7%	11.2%
\$25,000 to \$34,999	10.6%	9.4%	12.0%	18.5%	16.7%	11.5%
\$35,000 to \$49,999	16.4%	15.9%	14.1%	10.2%	17.6%	14.9%
\$50,000 to \$74,999	24.4%	24.1%	18.6%	19.6%	17.2%	20.4%
\$75,000 to \$99,999	11.6%	9.3%	13.0%	10.6%	3.4%	13.2%
\$100,000 to \$149,999	8.0%	7.2%	4.5%	1.9%	15.7%	11.2%
\$150,000 to \$199,999	1.8%	1.3%	5.0%	1.1%	1.0%	3.2%
\$200,000 or more	1.6%	2.1%	3.0%	0.8%	2.5%	2.8%
Median household income (dollars)	\$46,847	\$44,468	\$39,429	\$32,109	\$45,265	\$50,695

Source: US Census



is greater than that in any of the county’s cities. This suggests the economic strength of the county’s significant farming operations and the influence of higher-income households living in large-lot residential developments just outside of communities.

Employment

Employment can be assessed in two different ways. One is based on a resident’s employment by occupation, while the other is based on a resident’s employment by industry. Employment by occupation describes the kind of

work a person does on the job as opposed to the type of industry in which one works, which relates to the kind of business conducted by a person’s employer. For example, a person might be an accountant (their occupation) for a major manufacturer (the industry).

Figures 1.8 and 1.9 examine employment trends in Cuming County, its communities, and the state of Nebraska.

The agriculture, forestry, fishing, and hunting industries in Cuming County employ the greatest number of people of

Figure 1.8: Employment Breakdown by Industry

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
Agriculture, forestry, fishing and hunting	16.1%	7.1%	18.5%	8.2%	3.7%	4.6%
Mining, quarrying, and oil and gas extraction	0.2%	0.6%	0.0%	0.0%	0.0%	0.1%
Construction	8.3%	6.7%	6.3%	14.6%	12.3%	6.5%
Manufacturing	11.9%	16.1%	5.8%	7.5%	4.9%	10.7%
Wholesale trade	2.9%	2.8%	2.3%	1.1%	7.8%	3.0%
Retail trade	12.7%	19.7%	10.4%	9.7%	7.4%	11.6%
Transportation and warehousing	4.9%	2.8%	7.6%	2.6%	14.8%	4.8%
Utilities	1.7%	2.7%	1.2%	1.9%	0.0%	1.2%
Information	1.2%	1.6%	0.3%	0.7%	1.6%	2.1%
Finance and insurance	3.0%	3.6%	4.3%	5.2%	3.3%	6.4%
Real estate and rental and leasing	0.7%	1.4%	0.0%	3.4%	0.0%	1.2%
Professional, scientific, and management, and administrative	3.8%	3.2%	6.1%	4.5%	4.1%	8.1%
Professional, scientific, and technical services	2.3%	1.9%	3.8%	0.7%	1.6%	4.6%
Management of companies and enterprises	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Administrative and support and waste management services	1.5%	1.3%	2.3%	3.7%	2.5%	3.5%
Educational services	7.6%	5.5%	12.3%	8.2%	11.1%	9.2%
Healthcare and social assistance	14.4%	17.4%	8.8%	20.5%	15.6%	14.1%
Arts, entertainment, and recreation	0.9%	0.5%	2.2%	0.0%	3.3%	1.6%
Accommodation and food services	4.0%	4.9%	2.3%	5.6%	2.9%	6.1%
Other services, except public administration	3.7%	3.5%	7.5%	5.2%	3.3%	4.5%
Public administration	1.9%	0.0%	4.1%	1.1%	4.1%	4.1%

Source: US Census



Figure 1.9: Employment Breakdown by Occupation

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
Architect/Engineer	1.4%	0.8%	0.0%	0.0%	2.9%	1.2%
Arts/Entertain/Sports	0.9%	1.5%	0.0%	0.6%	0.8%	1.4%
Building Grounds Maint	3.5%	3.0%	3.8%	5.3%	3.3%	3.6%
Business/Financial Ops	2.4%	3.3%	2.4%	1.9%	0.0%	4.4%
Community/Soc Svcs	1.1%	0.6%	0.6%	2.8%	0.4%	1.7%
Computer/Mathematical	0.1%	0.2%	0.2%	0.0%	0.0%	2.3%
Construction/Extraction	5.5%	6.5%	3.9%	5.0%	5.7%	4.9%
Ed/Training/Library	5.9%	5.4%	6.5%	3.9%	9.8%	6.0%
Farm/Fish/Forestry	5.9%	2.3%	10.1%	10.5%	5.3%	1.4%
Food Prep/Serving	3.9%	5.0%	2.5%	3.6%	3.3%	5.6%
Health Practitioner/Tech	6.1%	8.3%	4.7%	5.3%	4.1%	5.7%
Healthcare Support	3.5%	4.3%	2.4%	3.0%	3.7%	2.6%
Maintenance Repair	3.6%	2.2%	10.1%	3.6%	1.6%	3.4%
Legal	0.1%	0.0%	0.3%	0.3%	0.0%	0.9%
Life/Phys/Soc Science	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
Management	17.1%	12.4%	20.0%	17.5%	13.9%	10.6%
Office/Admin Support	11.5%	12.0%	10.2%	11.4%	13.5%	14.3%
Production	7.5%	10.2%	6.5%	5.5%	4.1%	7.0%
Protective Svcs	0.6%	0.1%	2.0%	0.3%	1.2%	1.5%
Sales/Related	9.2%	9.9%	6.3%	9.1%	13.1%	10.7%
Personal Care/Svc	2.0%	2.7%	0.6%	1.7%	3.7%	3.5%
Transportation/Moving	8.0%	9.4%	6.9%	8.9%	9.8%	6.5%

Source: US Census

any single industry classification, employing 16.1% of the population. The percentage of people employed in this industry has declined due to advances in technology and could continue. Growing interest in locally grown foods could moderate this trend.

The agricultural industry plays a pivotal role in the economy of Cuming County due to secondary effects of other industries. Of course those employed in agriculture spend their earnings in area stores, but the agricultural operations themselves require supportive industries such as finance, construction, wholesale trade, and transportation.

An additional industry of significance in Cuming County is healthcare, which employs 14.4 % of the workforce. Healthcare has been a growing industry nationwide, particularly as the baby boom population ages.

It should be noted that, in all cases, these figures refer to the percentage of the workforce employed in a given industry or occupation. These figures do not represent a precise indication of the impact any given industry has on the overall economy of Cuming County.

The distribution of occupations, or the types of work people do at their individual job, paints a slightly different, though complimentary picture of employment in Cuming County.

Despite the strength of agriculture as an industry, a significant number of occupations are more common than “farmer,” in the county. While a significant number of these employees may work for a firm or business asso-



ciated with agriculture, they play a different role in the operation of the business. For instance, an administrative supervisor at a feed lot might work in the agricultural industry, but list their occupation not as “farmer” but “office manager.”

CONCLUSIONS

This analysis of the demographic and economic features of Cuming County leads to the following conclusions:

- The population of Cuming County, as a whole, is aging and will stabilize or continue to decline without the migration of new residents from outside the region.
- The population of the most rural portions of Cuming County, outside of its urban centers, will continue to decline.
- Cuming County is a significant center for agricultural production and current commodity prices support the return of children to the family farm. Continuing to diversify this market will be important to sustaining the industry through economic cycles.
- With an aging population, the demand for employees in the healthcare and social service industry will likely continue to increase. Ensuring that these positions pay a wage which enables a suitable standard of living will be key to attracting and retaining qualified and talented employees.

