

2009

Comprehensive Economic Development Strategy

Northeast Nebraska Economic Development District

“Linking federal and state
programs at the local level where
development actually occurs”

Board of Directors

Jeffrey Scherer, Chairman
Kelvin Wurdeman, Vice-Chairman
Vicki Saunders, Secretary/Treasurer
Robert Hartwig
John Lohr
Luis Lucar
Kendrick Marshall
Hank Thieman
Tina Welding

TABLE OF CONTENTS

Chapter 1: NENEDD History.....	1
Chapter 2: CEDS Process.....	4
Chapter 3: The Area and its Economy.....	7
Section 1: Background Information	
General Description of the Area	
Natural Resources	
Environmental Issues	
Section 2: Population	
Section 3: Housing	
Section 4: Economy and Employment	
Section 5: Political Geography	
Chapter 4: Facilities in Northeast Nebraska.....	41
Chapter 5: Goals and Action Plans.....	46
Agriculture	
Business and Industry	
Community	
Economic Development	
Education	
Health Care	
Housing	
Infrastructure	
Recreation/Tourism/Agri-Tourism	

CHAPTER 1:

Northeast Nebraska Economic Development District History

In 1965, Congress enacted the Public Works and Economic Development Act for the purpose of restoring the economic health of areas burdened with high unemployment and low family income. Bolstering the living conditions of an economically distressed area must be achieved in large part by helping to nourish the conditions needed for industrial growth. New and growing industry means more jobs, larger payrolls, and better community services. To be eligible for assistance under the Public Works and Economic Development Act, a potential project must be located within a redevelopment area or an Economic Development District.

Designed initially as an economic development facilitator, Northeast Nebraska Economic Development District (NENEDD) started operations in 1977 to serve Northeast Nebraska. NENEDD's first objective was to provide a series of meetings between communities in the area where common goals, objectives and problems could be discussed. The organization's founders believed the region's communities should work together because of their shared economic base.

The NENEDD Board of Directors sought to develop an action plan for economic growth in Northeast Nebraska. In November 1977, working with the assistance of the Nebraska Department of Economic Development (NDED), the District developed its first Overall Economic Development Program (OEDP)—now known as the Comprehensive Economic Development Strategy (CEDS). On the strength of the OEDP and other development activities, NENEDD attained recognition as an official Economic Development District by the United States Department of Commerce, Economic Development Administration (EDA) (per Title IV of the Public Works and Economic Development Act of 1965). The recognized area consisted of 17 counties in Northeast Nebraska: Antelope, Boone, Burt, Cedar, Colfax, Cuming, Dixon, Dodge, Knox, Madison, Nance, Pierce, Platte, Stanton, Thurston, Washington and Wayne. Because of Washington County's economic dependence on the Omaha Metro Area, it was removed from the District's boundaries in 1996.

A nine-member Board of Directors comprised of area elected officials and business leaders governs NENEDD. Thomas L. Higginbotham, Jr. NENEDD Executive Director, has been with NENEDD since 2000 and Executive Director of the organization since 2005. Mr. Higginbotham has over nine years experience in the management of economic development programs. He has extensive experience in packaging federal loan programs including Community Development Block Grant (CDBG), USDA Intermediary Relending Program (IRP), USDA – REDLG, HUD – RHED, SBA 504 and private foundation funds. He is a graduate of the DeVry Institute of Technology, Kansas City with a Bachelor of Science degree in Accounting. He also has experience in governmental and non-profit accounting, auditing & taxes preparation.

Mr. Higginbotham is a member of the Nebraska Economic Developers Association (NEDA) an association of professional economic developers dedicated to the prosperous growth of Nebraska's business climate. NEDA's purpose is to foster economic development in Nebraska, encourage the advancement of the expertise of its members, and to foster cooperation among economic development professionals.

Mr. Higginbotham is also an active member of the National Association of Development Organizations (NADO) and is currently a member of the Board of Directors as a Midwestern Region representative. NADO provides advocacy, education, networking and research for regional development organizations primarily service small metropolitan and rural regions. The association is an advocate for federal programs and policies that promote regional strategies and solutions for addressing local community and economic development needs. As the premier organization for executive leaders and professional staff of the nation's 525 regional development organizations, NADO and its members have worked together since 1967 to promote the regional cooperation of local governments and communities. In addition to serving on the Board of Directors, Mr. Higginbotham participates in the Annual Policy Conference held in Washington, D.C.

NENEDD has a total of fifteen staff members that assist 82 Regular members and 80 Associate members of NENEDD. The organization has a total budget of over \$1.7 million for fiscal year 2008-2009.

NENEDD has a tremendous record in helping the 16-county region with community and economic development projects. In fact, since 1992, NENEDD staff has assisted towns, counties, organizations and businesses, by tapping into federal, state, and private financing programs. This assistance not only included preparing grant and/or loan applications, but more importantly, facilitating the planning and citizen involvement process that led to the setting of goals and priorities and the development of written plans of action.

TABLE 1.1: Grant and Loan Funding Brought into Region by NENEDD	
1996-1997	\$4.2 million
1997-1998	\$6.0 million
1998-1999	\$4.7 million
1999-2000	\$6.9 million
2000-2001	\$4.5 million
2001-2002	\$11.1 million
2002-2003	\$6.7 million
2003-2004	\$9.7 million
2004-2005	\$7.7 million
2005-2006	\$5.9 million
2006-2007	\$6.5 million
2007-2008	\$7.1 million
TOTAL	\$81 MILLION

Grant Writing Results

In the last 10 years, these planning efforts have resulted in over \$67.4 million of grants and loans being awarded to members for various community and economic development projects throughout the region (see Table 1:1). These grants and loans leveraged over **three** times that amount in local and private funds.

Housing Development Efforts

Since 1994, NENEDD has implemented and administered over 69 community housing rehabilitation programs totaling over \$9.45 million in Federal and State funds and rehabilitating 526 housing units in Northeast Nebraska. NENEDD has leveraged other Federal and private funds to increase the amount of funding available for housing rehabilitation. In addition, NENEDD has implemented its own regional housing rehabilitation program using over \$3.03 million in NAHTF funds, resulting in the rehabilitation of 197 housing units.

In 2002 NENEDD implemented a Down Payment Assistance Program to assist low to moderate income families in becoming homeowners. Since its inception, over 200 families have participated in the Down Payment Assistance Program utilizing approximately \$3 million in Federal and State funds.

Business Expansion and Retention Efforts

NENEDD works with cities, counties, local economic development groups, and partner resource agencies such as the Nebraska Department of Economic Development (NDED) and Nebraska Public Power District (NPPD) to assist communities in their

recruitment efforts and industrial site development activities. NENEDD has assisted the cities of Bloomfield, Columbus, Hartington, and Wayne in packaging a CDBG Spec Building program in the respective communities. Thomas L. Higginbotham, Jr., NENEDD Executive Director, participates in annual Business Retention and Expansion visits with area industries to identify potential opportunities and/or concerns in an effort provide assistance to address any issues.

Loan Program Results

NENEDD and NED, Inc. have approved more than 175 loans since the inception of their respective Business Revolving Loan Fund (RLF) programs, which have created/retained over 1100 jobs. Both organizations recognize the importance of having a loan program that can effectively serve a range of businesses from small to large, and has made loans as small as \$3,000 to larger incentive loans of \$200,000. Over \$6.9 million in loan funds have assisted a variety of businesses, with an additional \$43 million in leveraged funds being utilized to in the projects

Staff expertise for technical assistance provided to start-ups or expanding businesses continues to result in successful loans, a strong portfolio and a sustainable revolving loan fund. This service has led to the creation and retention of quality jobs and quality communities. This year, varying levels of technical assistance was provided to nearly 200 new and existing clients.

Overall, NENEDD and NED, Inc. manage over \$5 million in business loan programs that include:

- EDA Revolving Loan Funds

- Microloans

- Regional Revolving Loan Funds

- HUD Revolving Loan Funds

- USDA IRP Funds.

CHAPTER 2: CEDS Process

The Comprehensive Economic Development Strategy (CEDS), is the result of a local planning process designed to guide the economic growth of an area. The CEDS process will help create jobs, foster more stable and diversified economies, and improve living conditions. It provides a mechanism for coordinating the efforts of individuals, organizations, local governments, and private industry concerned with economic development.

The CEDS analyzes local conditions, identifies problems and opportunities, defines the vision and goals of the region, designs the strategies to accomplish these goals, coordinates activities to implement these strategies, and evaluates and updates the process. A successful CEDS process should lead to the formulation and implementation of a program that creates higher-skill, higher-wage jobs; raises income levels; diversifies the economy; and improves the quality of life, while protecting the environment. The process will adopt a logical approach to long-range development while identifying and implementing short-term problem solutions to achieve early results and maintain momentum and public support. The CEDS document will be readily accessible to the economic development stakeholders in the region. There will be a continuing program of communication and outreach that encourages broad-based public participation and commitment of partners. The general public, government decision makers, and business investors will be able to use it as a guide to understanding the regional economy and to taking action to improve it. The strategy will take into account and, where appropriate, incorporate other planning efforts in the region.

There are three types of CEDS documents: (1) Initial CEDS, (2) Annual CEDS Report, and (3) Revised CEDS. NENEDD completed the initial CEDS in 1977, the latest CEDS was completed in 2002. On an annual basis NENEDD reviews and submits revisions to the CEDS document as well as summarizing and assessing the previous year's activities and presenting new or modified program strategies.

The board of directors and staff of the Northeast Nebraska Economic Development District (NENEDD) brought together a diverse group of citizens from Northeast Nebraska to develop the Comprehensive Economic Development Strategy (CEDS) through the analysis of existing conditions affecting the areas economy and quality of life and developing a plan to improve conditions in the future.

With the NENEDD board of directors acting as the steering committee, the first step in the CEDS process was to survey the region to identify existing conditions affecting the area. An on-line survey was conducted in 2008 throughout NENEDD's 16 county region to assist in addressing the needs of the area. Once the on-line survey results were tabulated a series of town hall meetings were held throughout the region over a six month timeframe to discuss the results of the survey and identify any additional needs. From those results the CEDS committee and NENEDD staff developed a list of goals and objectives to address the issues in the region.

Through this process, the CEDS committee identified many elements that affect our local economy. Strengths in the Northeast Nebraska Economic Development District region consisted of:

Agriculture
 Alternative Fuel Production & By-Products
 Ambulance & fire services
 Big town atmosphere in a small town
 Citizenship
 Community Colleges - Willingness to collaborate
 Community Foundation being utilized
 Connectivity
 Diversified Population/Workforce
 Educational system
 General Appearance of Community
 Good diversity of services within driving distance
 Good libraries in area communities
 Good recreational facilities
 Good work ethic
 Healthcare Facilities
 Increase in Regional Teamwork
 Low crime rate
 Low turn over in workforce
 Natural Resources
 Partnerships between communities
 Quality of Life
 Responsive utility companies
 Strong manufacturing
 Strong Workforce
 Technology
 Tourism potential
 Wind energy
 Youth Programs



Challenges identified through the process included the following:

4-lane highway
 Access to higher educational opportunities
 Access to rail lines
 Adequate & quality housing
 Aging population
 Aging workforce
 Balance between ethanol and other industries
 Complacency
 Cost of Employee Benefits
 Cost of fuel (transportation)

- Cost of Health Insurance
- Depletion of Natural Resources
- Division of resources based on population
- Drug Use
- Educating the younger generation on quality of life issues & advantages to living & working in smaller communities
- Finding money for Lewis and Clark area
- Health Care Facilities
- Highway Infrastructure
- Increase in violent crimes
- Industry does not look at small communities
- Keeping young people
- Lack of amenities (i.e. apartment w/swimming pool, restaurants, things for adults and young people to do)
- Lack of financial incentives for businesses
- Lack of funding in general
- Lack of skilled workforce
- Lack of technology infrastructure
- Lack of volunteerism & civic leadership
- Lack of funding for infrastructure needs
- Limited number of workers
- Limited political influence
- Limited rail infrastructure
- Loss of small businesses (retail and service)
- Maintaining quality K-12 Education
- Maintaining younger workforce
- Poor cell phone coverage
- Promotion of small towns to businesses
- Protecting ground water at the same time developing livestock feeding
- Quality of Employment Opportunities
- Quality of jobs to bring graduates back
- Recruitment of workforce not originally from the area
- Retention of youth
- School funding via real estate taxes
- Sustainable agriculture
- Tax base (high property taxes compared to other areas)
- Tax burden due to small population base
- Upgrading Community/County infrastructure
- Wealth transfer
- Workforce shortage
- Working within the school system to educate students on job opportunities in the area

After compiling the issues and challenges of the region, the CEDS committee prioritized the issues into eight categories. The committee then identified the top issues in each category, and discussed action plans and resources to effectively address these issues. (See Section V. for Visions, Goals, Action Plans and Evaluations to view committee results)

A plan of action for Northeast Nebraska, developed by the committee, addresses the needs to diversify the economy, increase housing quality and supply, develop human resources/increase human services, improve the physical environment/community facilities, and increase regional collaboration. The goals and objectives will only be met through the combined efforts of many citizens and organizations. The board of directors and staff of NENEDD will focus their efforts toward the fulfillment of the development plan by maximizing resources in the region.

CHAPTER 3:

The Area and its Economy

Section 1: Background Information

General Description of the Area

Northeast Nebraska is a region of 16 counties covering 10,037 square miles of gently to moderately rolling hills. Northeast Nebraskans enjoy four distinct seasons with the mean annual temperature of 51 degrees Fahrenheit. Diversified farming typifies the Northeastern region. The soils are dark brown and silty with yellowish brown subsoil. Widespread grasses have contributed an abundance of humus to the soils. The quality of soil and grass lend itself to an agricultural based economy.

Northeast Nebraska is within 500 miles of several major markets including Minneapolis, Milwaukee, Denver, Oklahoma City, St. Louis, Chicago, and Winnipeg.

The Missouri River, in addition to its numerous recreation sites, provides waterborne transportation with vast potential for industrial and commercial development. The Missouri River, the region's northern and eastern border, provides a water link to the Gulf of Mexico via the Mississippi River. Barge service is available at 19 barge terminals (most with rail connections) on the Missouri River in Nebraska. These river ports are navigable approximately eight months per year. More than 3.25 million tons of commodities move on the river annually, with both upstream and downstream shipments. Principal upstream products are petroleum, building raw materials, chemicals, salt, molasses, fertilizers, and steel. Downstream products are grain, grain products, tallow, chemicals, and petroleum products.

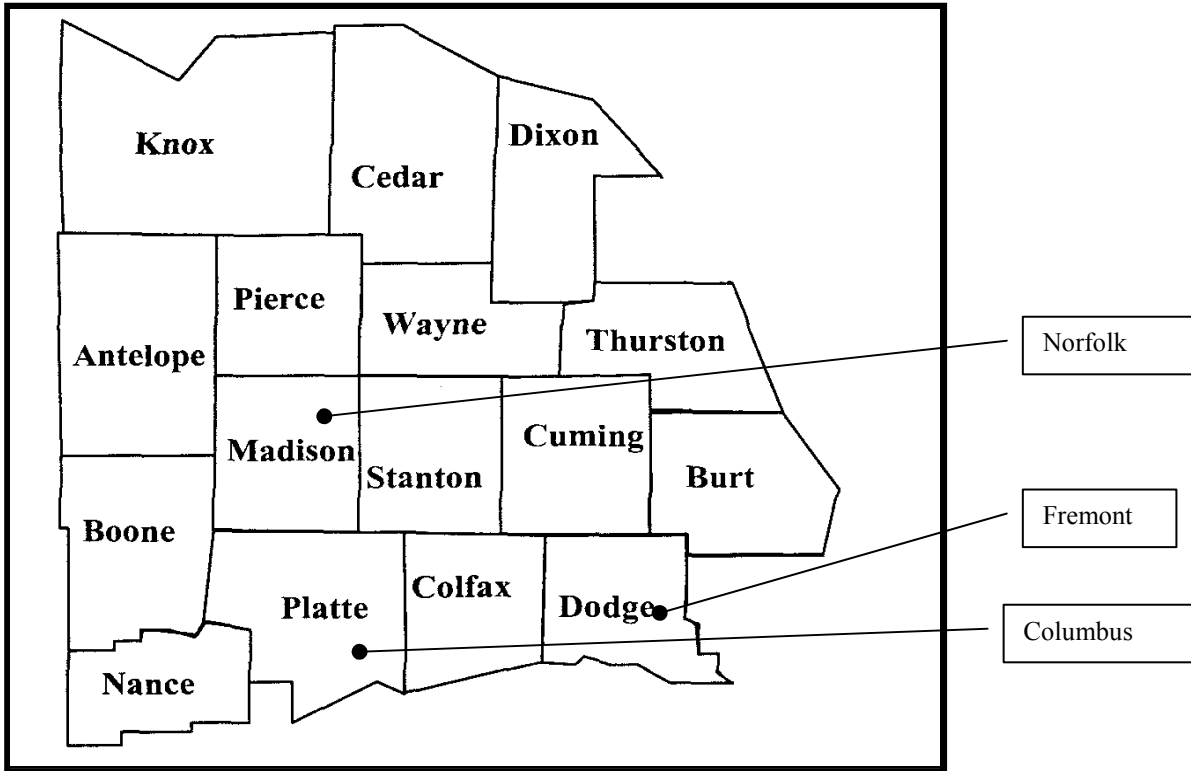
The three interstate highways that are easily accessible from Northeast Nebraska are I-80, I-29, and I-90. US Highways 81 and 275 have been designated as four-lane expressways in Nebraska. Northeast Nebraska has commercial airline service in Omaha, Sioux City, Yankton, and Sioux Falls.

Union Pacific and Burlington Northern Santa Fe are the rail service providers for Northeast Nebraska. In addition, Nebraska Central is a short line railroad that connects with these main line rail service providers. The majority of goods are supplied by the more than 70 truck lines serving the region.

Three main growth centers are Norfolk, Columbus, and Fremont (see map 3.1). The City of Norfolk is located near the geographic center of the district. Columbus and Fremont are near the southern boundary of the district. Norfolk's potential influence on redevelopment areas in the north-central area of the district is substantial. This is particularly true because of the natural transportation barrier caused by the Missouri River, which forms the northern and eastern boundaries of the district. This transportation barrier undoubtedly lessens the economic influence of larger communities bordering the district in South Dakota and Iowa. Norfolk's economic influence in the district is also heightened as a consequence of this barrier.

The influence of Columbus and Fremont is obviously greatest upon the southern tier of eligible redevelopment areas. Additionally, the proximity of Omaha and Lincoln and consequent economic influence upon Columbus and Fremont plays an important role in economic development strategy for that area of the District.

Illustration 3.1 Northeast Nebraska Land Area by County and Main Growth Centers



Source: US Census Bureau; 2000



Natural Resources

Although Northeast Nebraska receives relatively light and unpredictable rainfall, it has substantial water resources. Rivers provide a significant irrigation, industrial, and hydro-electric potential. May and June are the months during which Northeast Nebraska receives the most precipitation while January and February are the months during which it receives the least. The average annual precipitation is 25.15 inches.

According to the information presented in Table 3.1, the agriculture sector is the major industrial sector in Northeast Nebraska. Farming and the value of farmland take on extra importance within the realm of Northeast Nebraska's economy. The total cropland by number of farms declined in every county except for Cedar, Dodge, Thurston, and Wayne. The total cropland by number of acres declined in every county except for Stanton County which saw a slight increase and Thurston County which remained steady. In contrast, the total sales (dollars per farm) did not see a decline in any county in Northeast Nebraska.

Table 3.1: Northeast Nebraska Agriculture Census Highlights by County

County	Total Cropland by Number of Farms		Total Cropland by Number of Acres		Total Sales (\$ per Farm)	
	1997	2007	1997	2007	1997	2007
Antelope	707	622	377,502	369,071	194,496	474,627
Boone	683	553	371,281	282,746	312,762	484,998
Burt	531	485	263,978	246,588	194,000	265,707
Cedar	861	805	358,940	365,996	158,153	290,071
Colfax	532	445	202,627	187,650	295,749	483,193
Cuming	875	760	313,000	305,090	509,501	992,599
Dixon	522	483	194,035	188,725	200,988	252,301
Dodge	722	653	294,743	305,051	176,815	350,205
Knox	924	735	327,165	273,593	156,379	262,510
Madison	691	601	275,478	257,990	148,042	315,519
Nance	358	300	165,315	138,178	158,869	274,375
Pierce	643	561	257,827	247,215	150,820	277,421
Platte	890	802	355,723	355,259	219,502	468,401
Stanton	543	547	182,573	177,938	176,418	211,758
Thurston	341	341	170,117	173,210	157,132	413,284
Wayne	547	500	232,678	238,313	151,118	310,491
Northeast Nebraska	10,370	9193	4,342,982	4,112,613	3,261,744	5,642,947

Source: 2007 Census of Agriculture

Table 3.2: Average Reported Land Values Per Acre by Type; 1997 and 2008

	Average Land Values 1997	Average Land Values 2008
Dryland Cropland (no irrigation potential)	\$996	\$2,482
Dryland Cropland (irrigation potential)	\$1,256	\$3,147
Grazing Land (tillable)	\$670	\$1,578
Grazing Land (nontillable)	\$475	\$975
Hayland	\$563	\$1,280
Gravity Irrigated Cropland	\$1,715	\$3,550
Center Pivot Irrigated Cropland	\$1,653	\$3,964

Source: 2008 UNL Nebraska Farm Real Estate Market Developments Survey

From 1997 to 2008, average land values for all of Northeast Nebraska have risen substantially. Dryland cropland with potential for irrigation saw the biggest increase in land value with over a 150% increase. Grazing land (nontillable) saw the slightest increase in value with an increase of only 105%.

Environmental Issues

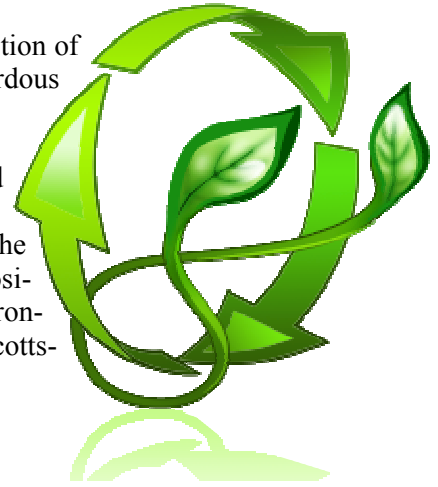
In 1993, LB1257 required the closure of 254 non-certified landfills located in Nebraska. Of these, 34 were located in the Northeast Economic Development District. By 1994, each community was required to have a solid waste management plan.

NENEDD assisted in the development of these plans. Since then, the District has worked with numerous communities in applying for recycling grants. Nebraska has a total of 91 recycling centers which range from tire collection centers, to cans, paper, clothing, and scrap metal.

Several counties in Northeast Nebraska now participate in a regional solid waste plan. Every county in the Northeast Nebraska region has public and/or private recycling efforts in progress. Recycling is supported by a majority of communities in Northeast Nebraska. Their efforts toward recycling have benefited our quality of life.

The environment of Northeast Nebraska has been greatly enhanced with the construction of sanitary sewage improvements, community clean-up, and implementation of hazardous materials emergency response plans.

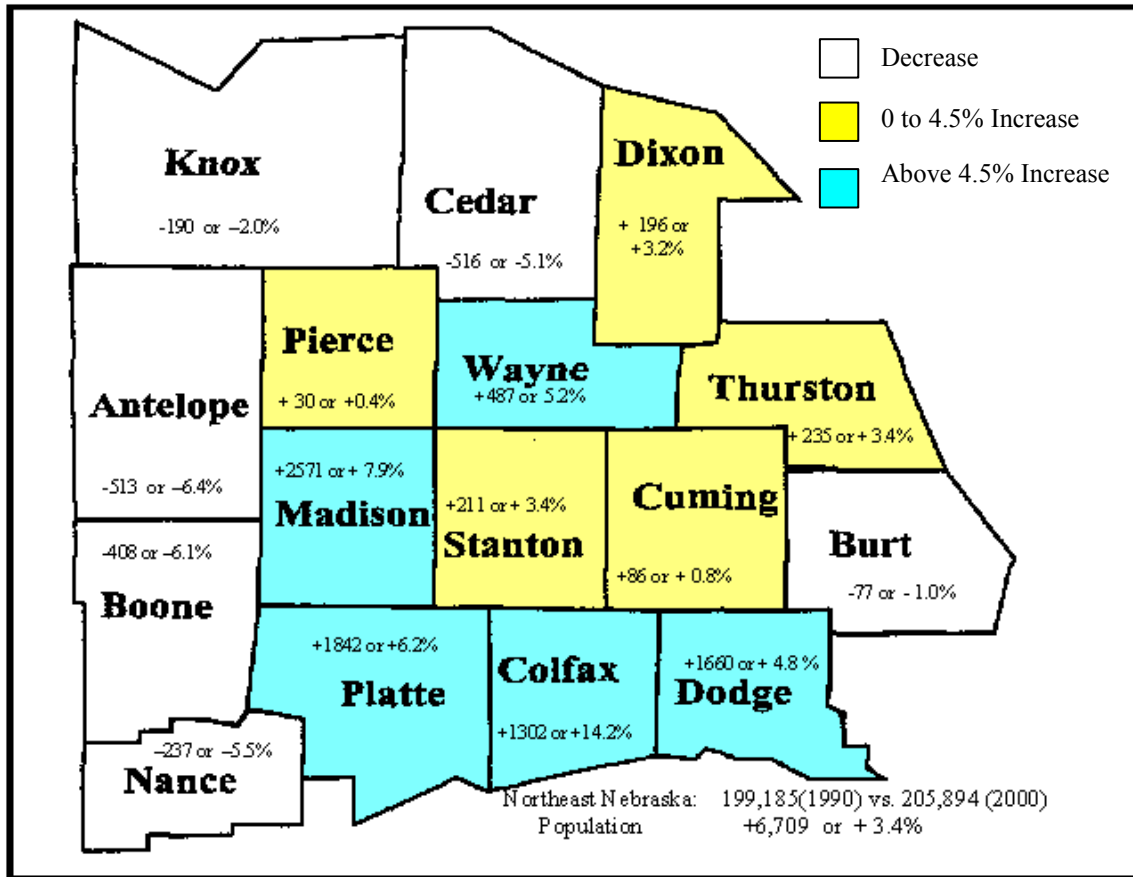
In 2001, the Nebraska Department of Environmental Quality (NDEQ) opened a field office in Norfolk giving the NDEQ a permanent presence in Northeast Nebraska. Opening the Norfolk office furthered NDEQ's commitment to be more accessible to the public. A major advantage to having a field office in Norfolk is that its staff is in a position to respond more quickly than staff that must come from Lincoln to address environmental concerns. NDEQ also has field offices in Omaha, North Platte, Holredge, Scottsbluff, and Chadron.



Section 2: Population

Total population of the Northeast District increased 3.4% in population during the last decade. As the map on the next page reveals, 10 of the 16 Northeast Nebraska counties experienced an increase in population, with Colfax County enjoying the highest percentage increase (+14.2%). Note that the larger increases are located in the counties with the District's largest members. Antelope, Boone, Burt, Cedar, Knox, and Nance counties all suffered from a decrease in population between the 1990 and 2000 censuses. Antelope County suffered the worst loss in population (-6.4%).

Illustration 3.2: Northeast Nebraska Population Changes by County from 1990 to 2000



SOURCE: US Census Bureau; 1990 and 2000

Illustration 3.3: Age Category

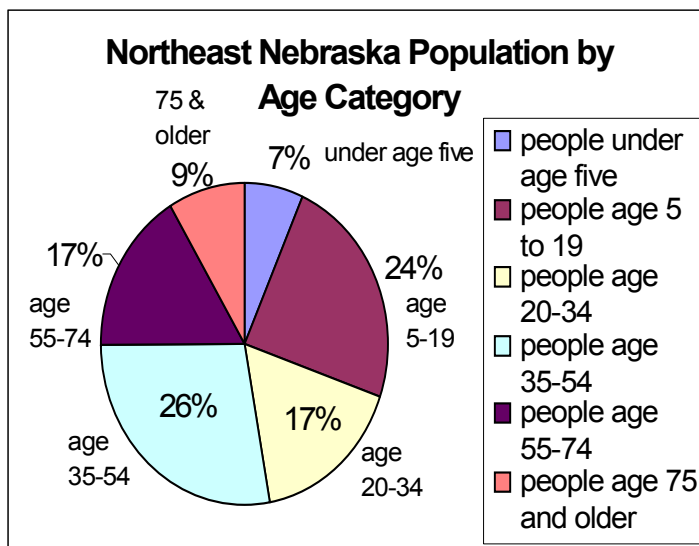


Illustration 3.3 on page 11 shows the breakdown of the Districts population by age, 7% are under the age of 5 years, 24% between 5 to 19, 17% between 20 to 34, 26% between 35 to 54, 17% between 55 to 74, and 9% between 75 and over.

Table 3.3: Northeast Nebraska Population by Selected Age Group by County

County	Total Population	Under 5	5-19	20-34	35-54	55-74	75+	Median Age
Antelope	7,452	447	1,786	887	2,131	1,399	802	40.6
Boone	6,259	370	1,570	750	1,726	1,163	680	39.9
Burt	7,791	441	1,729	909	2,217	1,652	843	42.2
Cedar	9,615	582	2,489	1,264	2,549	1,695	1,036	38.8
Colfax	10,441	748	2,570	1,906	2,738	1,593	886	35
Cuming	10,203	665	2,350	1,500	2,735	1,840	1,113	39.2
Dixon	6,339	405	1,513	955	1,763	1,080	623	38.7
Dodge	36,160	2,225	7,888	6,393	9,990	6,424	3,240	37.9
Knox	9,374	539	2,049	1,079	2,576	1,952	1,179	43
Madison	35,226	2,433	8,507	6,663	9,829	5,051	2,743	35
Nance	4,038	250	955	516	1,172	766	379	40.1
Pierce	7,857	470	2,031	1,100	2,206	1,308	742	37.9
Platte	31,662	2,296	7,791	5,398	9,137	4,830	2,210	35.8
Stanton	6,455	433	1,681	1,025	1,866	1,014	436	35.9
Thurston	7,171	688	2,174	1,190	1,631	1,074	414	29.8
Wayne	9,851	523	2,478	2,534	2,257	1,386	673	27.9
Northeast Nebraska	205,894	13,515	49,561	34,069	56,523	34,227	17,999	37.4

Source: US Census Bureau; 2000

Table 3.3 shows the county populations by selected age category. The median age of the District population in 2000 was 37.4, a slight increase from the 1990 median age of 34.5, and a significant increase from the 1970 median age of 30.4.

Table 3.4: Median Age, Percent Under 18, and Percent Over 65 Years of Age by County

County	Median Age	% Under 18 Years of Age	% 65 Years and Over
Antelope	40.6	27.5	19.9
Boone	39.9	29.1	20.4
Burt	42.2	25.7	21.8
Cedar	38.8	29.4	20.0
Colfax	35.0	28.9	16.0
Cuming	39.2	27.2	20.2
Dixon	38.7	27.5	18.2
Dodge	37.9	24.7	17.5
Knox	43.0	25.5	23.1
Madison	35.0	26.8	14.4
Nance	40.1	27.9	19.7
Pierce	37.9	29.0	17.2
Platte	35.8	29.0	13.8
Stanton	35.9	29.8	13.5
Thurston	29.8	36.8	13.2
Wayne	27.9	21.6	13.7
Northeast Nebraska	37.4	27.9	17.7

Source: US Census Bureau; 2000

Table 3.3 and 3.4 indicate that the overall population of the District is increasingly aging. The percentage of persons under the age of 18 has decreased from 29.0% in 1990 to 27.9% in 2000.

Thurston County has a very high percentage of under 18 (36.8%), well above any other county in the District. Wayne County, home of Wayne State College, has the lowest median age of 27.9. However, the median age is over 40 for many other counties in the District (Nance 40.1, Antelope 40.6, Burt 42.2 and Knox 43.0). The percentage of persons age 65 or older has increased District-wide from 16.8% in 1990 to 17.7% in 2000.

Table 3.5: Median Age by Sex

County	Male	Female	Both
Antelope	39.7	41.5	40.6
Boone	38.5	41.4	39.9
Burt	41.3	43.2	42.2
Cedar	37.2	40.2	38.8
Colfax	32.8	37.4	35.0
Cuming	37.9	40.6	39.2
Dixon	37.0	40.1	38.7
Dodge	36.4	39.5	37.9
Knox	41.6	44.3	43.0
Madison	33.0	36.9	35.0
Nance	39.3	41.0	40.1
Pierce	36.4	38.8	37.9
Platte	34.5	37.1	35.8
Stanton	35.0	36.7	35.9
Thurston	28.9	30.6	29.8
Wayne	28.4	27.4	27.9
Northeast Nebraska	36.1	38.5	37.4
Nebraska	34.0	36.6	35.3

Source: US Census Bureau; 2000

Table 3.5 shows the county median ages by sex. For the District, the median age for males is 36.1; females, 38.5, with the combined median age being 37.4. For the entire Northeast Nebraska District, the average median age for males is 36.1 and for females, 38.5. Knox County has the highest median age for males (41.6) and females (44.3). Wayne County has the lowest median ages of (28.4) for males and (27.4) for females, which is indicative of Wayne State College's student population.

Table 3.6: Median Age Comparisons for Nebraska Growth Centers by Sex

	Male	Female	Both
Northeast Nebraska Growth Centers			
Columbus	34.0	37.3	35.7
Fremont	35.3	38.7	37.0
Norfolk	31.3	36	33.8
Major Nebraska Metropolitan Areas			
Lincoln	30.9	33.2	32.0
Omaha	32.6	34.9	33.7
District/State/ Region Totals			
Northeast Nebraska	36.1	38.5	37.4
Nebraska	34.0	36.6	35.3
Midwest Region	34.3	36.8	35.6

Source: US Census Bureau; 2000

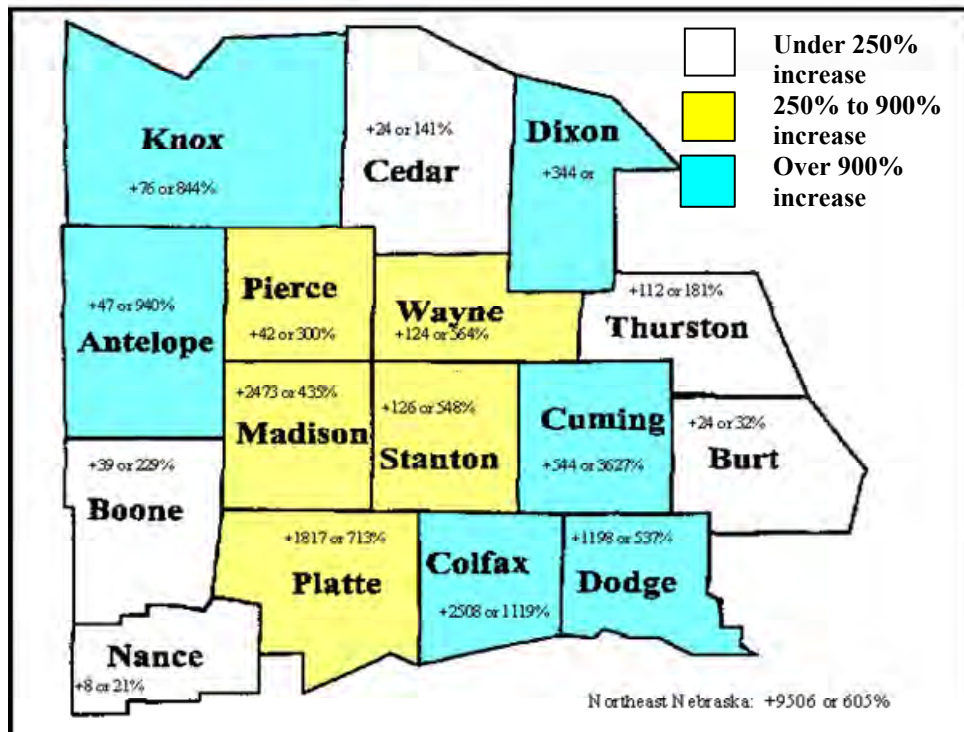
Table 3.6 also shows a variety of comparisons regarding median ages. Among the growth centers, one can see that Fremont has the highest male median age (35.3), female (38.7), and combined (37.0). Norfolk has the lowest male (31.3), female (36.0), and combined (33.8) median ages.

Between the cities of Lincoln and Omaha, Omaha has the higher male (32.6), female (34.9), and combined (33.7) median ages.

When comparing the District to Nebraska and to the Midwest Region, Nebraska has the lowest male (34.0), female (36.6), and combined (35.3) median ages.

As Illustration 3.4 below demonstrates, Northeast Nebraska is predominantly White (non-Hispanic)—92.8%, a 4.2% decrease from 97.0% in 1990. The percentages of African Americans, Native Americans, and Asians remain extremely low (2.6% or under) in Northeast Nebraska. Although the District does not enjoy a particularly high level of racial diversity, the last decade has seen a dramatic change in the diversity of its population.

Illustration 3.4: Increase in Hispanic Population by County from 1990 to 2000



Source: US Census Bureau; 1990 and 2000

The number of Hispanics rose dramatically from 1,571 in 1990 to 11,077 in 2000, a 605% increase. This figure represented a cultural shift that was expected to continue into the next decade; however with the closing of the packing plants in 2006 in both Norfolk and West Point, this trend is not predicted to continue at such a dramatic rate.

Hispanics comprised the second largest racial/ethnic group in Northeast Nebraska in 2000 (11,077—see Table 3.11). Compared to Whites (non-Hispanic), a significantly lower percentage of the Hispanic population is 18+ years of age (58.7%). This could be a further indication that the population of Northeast Nebraska is not only getting older, but Whites (non-Hispanic) are the larger contributors to the aging regional population. Native Hawaiian/Pacific Islanders have both the lowest number (64) and the lowest percentage (46.6%) of its population that is 18 years and older.

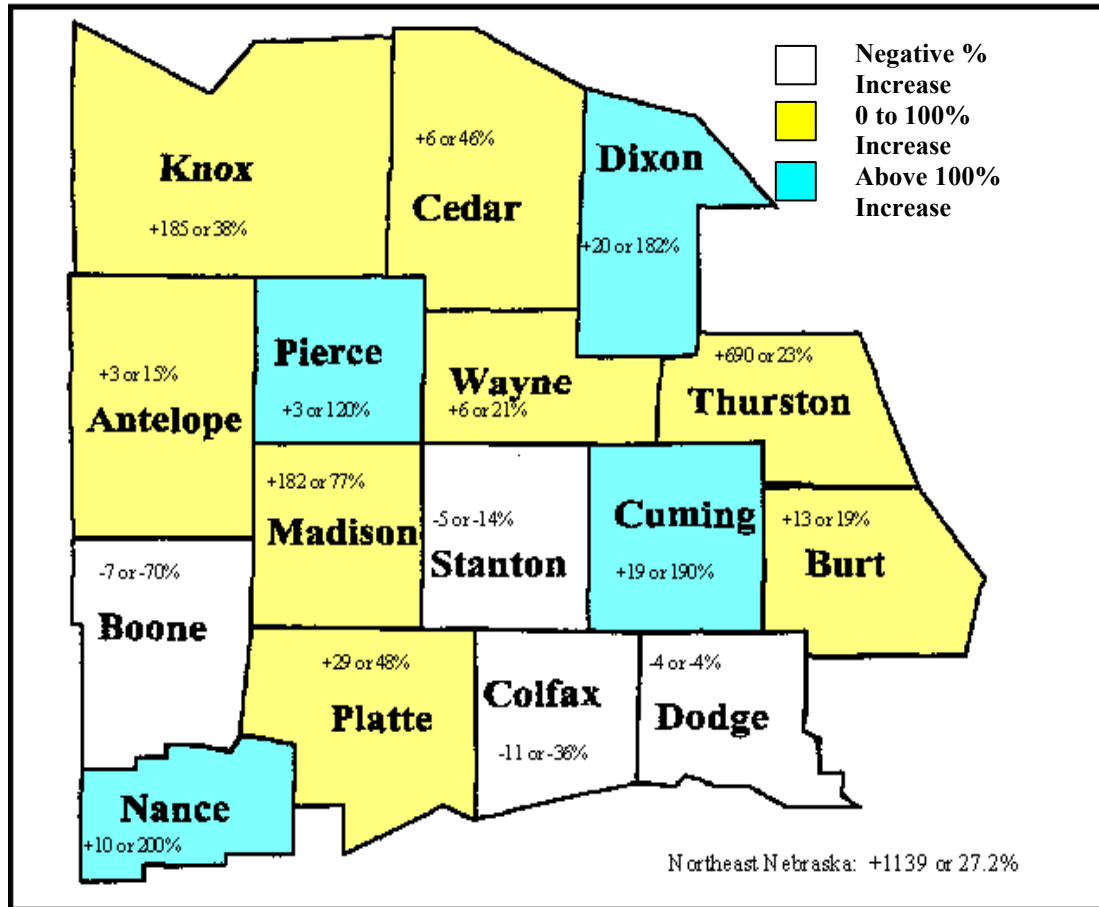
Table 3.7: Northeast Nebraska Population by Race/Ethnic Background by County

County	Hispanic		White (Not Hispanic)		African American		Native American		Asian	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Antelope	5	52	7,930	7,364	2	4	20	23	7	4
Boone	17	56	6,648	6,212	2	3	10	3	1	2
Burt	74	98	7,749	7,606	8	14	70	83	14	15
Cedar	17	41	10,099	9,526	6	10	13	19	7	4
Colfax	224	2,732	9,002	8,533	3	7	31	20	9	21
Cuming	15	559	10,076	9,783	8	13	10	29	20	20
Dixon	4	348	6,124	5,999	4	2	11	31	3	17
Dodge	223	1,421	34,132	34,678	73	156	111	107	122	183
Knox	9	85	9,031	8,589	0	8	482	667	17	15
Madison	569	3,042	31,374	32,179	238	330	237	419	95	142
Nance	38	46	4,250	3,973	1	---	5	15	8	2
Pierce	14	56	7,782	7,751	---	6	25	28	9	16
Platte	255	2,072	29,523	29,584	54	111	61	90	74	127
Stanton	23	149	6,167	6,243	23	27	36	31	5	8
Thurston	62	174	3,861	3,282	8	11	3,041	3,731	6	4
Wayne	22	146	9,527	9,534	40	93	28	34	34	34
Northeast Nebraska	1,571	11,077	193,275	191,106	470	795	4,191	5,330	431	614
	0.80%	5.40%	97.00%	92.80%	0.20%	0.69%	2.10%	2.60%	0.20%	0.30%
Nebraska	36,969	94,428	1,480,558	1,533,261	57,404	68,541	12,410	14,896	12,422	21,931
	2.30%	5.50%	93.80%	89.60%	3.60%	4.00%	0.80%	0.90%	0.80%	1.30%

Source: US Census Bureau; 1990 to 2000

According to Table 3.7 on page 15, the Native American population made up 2.6% of population in Northeast Nebraska in 2000. The largest population of Native Americans resided in Thurston County, with 3,731 in 2000. When looking at Illustration 3.5, the figures show an increase of over 100% in four counties: Dixon, Pierce, Cuming, and Nance.

Illustration 3.5: Increase in Native American Population by County from 1990 to 2000



Source: US Census Bureau; 1990 to 2000

As Table 3.8 below shows, the population of Northeast Nebraska has increased only a small amount from the 1960 total figures (205,250) to the 2000 figures (205,894). The population between the years of 1960-1970 and 1980-1990 decreased. But Northeast Nebraska saw an increase in population between the years of 1970-1980 and 1990-2000. The District's population enjoyed a substantial increase in population between 1990 and 2000 of 6,699 people (+3.4%).

Table 3.8: Northeast Nebraska Trends by County; 1960-2000

County	1960	1970	1980	1990	2000	% Change: 1960-2000	% Change: 1990-2000
Antelope	10,176	9,047	8,675	7,965	7,452	-26.8	-6.4
Boone	9,134	8,190	7,391	6,667	6,259	-31.4	-6.1
Burt	10,192	9,247	8,813	7,868	7,791	-23.6	-1
Cedar	13,368	12,192	11,375	10,131	9,615	-28.1	-5
Colfax	9,595	9,498	9,890	9,139	10,441	8.8	14.2
Cuming	12,435	12,034	11,664	10,117	10,203	-17.9	-0.9
Dixon	8,106	7,453	7,137	6,143	6,339	-2.2	3.1
Dodge	32,471	34,782	35,847	34,500	36,160	11.4	4.8
Knox	13,300	11,723	11,457	9,534	9,374	-29.5	-1.7
Madison	25,145	27,402	31,382	32,655	35,226	40	7.9
Nance	5,635	5,142	4,740	4,275	4,038	-28.3	-5.5
Pierce	8,722	8,493	8,481	7,827	7,857	-9.9	0.3
Platte	23,992	26,508	28,852	29,820	31,662	32	6.2
Stanton	5,783	5,758	6,549	6,244	6,455	11.6	3.4
Thurston	7,237	6,942	7,186	6,936	7,171	-0.9	3.4
Wayne	9,959	10,400	9,858	9,364	9,851	-1.1	5.2
Northeast Nebraska	205,250	204,811	209,297	199,195	205,894	0.30	3.4

Source: US Census Bureau: 1960 to 2000

The importance of understanding Net Migration:

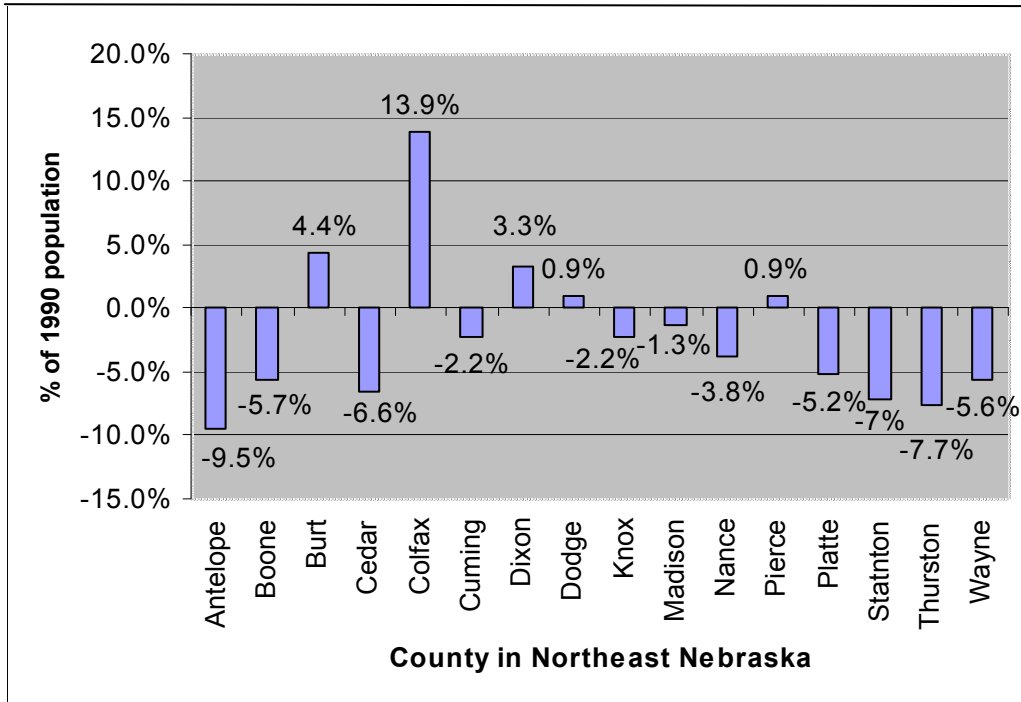
The definition of net migration is the change in the number of people moving into an area minus the number of people moving out (leaving) during a specified period of time. Because data is not generally available to quantify population movements, migration can be derived as a residual of population change unaccounted for by the natural increase (births minus deaths). There are two components of population change – the natural increase (births minus deaths) and net migration. Migration is derived by subtracting the natural increase in population from the total population from the total population change for a specified period.

Between 1990 and 1999, Northeast Nebraska suffered greatly from negative net migration. While five counties showed positive numbers for net migration, eleven counties suffered negatively numbers for net migration. And unfortunately, negative net migration far outweighed positive net migration by county.

Colfax is the only county in Northeast Nebraska that showed a significant increase in terms of both net migration (+1,272) and percentage of population (+13.9%). However, Colfax County appears to be an anomaly and not indicative of the net migration trend in Northeast Nebraska.

International Population Effect: Upon review of the selected components of county population change in the following table, one can see that more promising elements of population change in Northeast Nebraska are the extremely positive numbers for net international migration. All but two Northeast Nebraska counties (Antelope and Boone) between 1990 and 1999 showed increases for net international migration. Even then, Antelope and Boone counties combined for only a negative net international migration figure of -1. While certain counties may only show an increase of 10 people or less, 14 of 16 counties in Northeast Nebraska nonetheless show an increase in net international migration and thus, contribute to maintaining net migration for the region. Colfax (+498), Madison (+559), and Platte (+231) counties showed the most significant increases in net international migration. Net international migration for the District (1990-1999) was +1,516.

Illustration 3.6: Net Migration by County



Source: US Census Bureau; 2000

As Table 3.9 on the following page shows, net domestic migration for Northeast Nebraska is not as promising for economic development in the region. While net international migration numbers are positive for the majority of counties in Northeast Nebraska, net domestic migration numbers are mostly negative. Eleven of the sixteen counties in the District showed negative figures for net domestic migration with Antelope (-729), Madison (-906), and Platte (-1,596) counties leading the way. Negative net domestic migration (-4,426) greatly outweighed positive net international migration (+1,515) in Northeast Nebraska. Such a negative number in net domestic migration could be related to the decrease in available employment in rural areas of Northeast Nebraska and subsequent migration of job seekers from rural to more urban centers throughout the United States.

Table 3.9: Selected Components of County Population Change in Northeast Nebraska: 1990-2000

County	Net International Migration*	Net Domestic Migration	Residual**
Antelope	-1	-729	-30
Boone	0	-355	-22
Burt	34	351	-38
Cedar	24	-663	-33
Colfax	498	887	-113
Cuming	18	-205	-32
Dixon	30	196	-23
Dodge	77	332	-106
Knox	6	-173	-46
Madison	559	-906	-84
Nance	9	-168	-4
Pierce	18	77	-27
Platte	231	-1,596	-180
Stanton	7	-443	-13
Thurston	3	-522	-12
Wayne	3	-509	-22
Northeast Nebraska	1,516	-4,426	-785

*Includes alien immigration, refugees, legal emigrants, and net movement of Puerto Ricans and federal civilian citizens. ** *Residual* is not a demographic component of change, rather it secures agreement between sub-national and national estimates.

Source: US Department of Commerce, US Census Bureau; 2000

Table 3.10: Educational Attainment by County

County	% of Population - High School Graduate or Higher	25 Years & Older - Bachelor's Degree or Higher (%)
Antelope	77.5	9.9
Boone	76.1	9.4
Burt	77.6	13.5
Cedar	75.2	10.3
Colfax	70.4	8.5
Cuming	71.5	11.8
Dixon	76.1	11
Dodge	78.3	13.5
Knox	71.1	8.8
Madison	78.3	13.2
Nance	71	10.7
Pierce	73.8	9.1
Platte	79.5	12.8
Stanton	79.4	7.6
Thurston	70.6	8.8
Wayne	80.4	19.8
Northeast Nebraska	75.4	11.5
Nebraska	81.8	18.9

Source: US Census Bureau; 2000

Table 3.10 shows that Northeast Nebraska has a relatively low percentage of its population that has attained a high school diploma. The Nebraska average is 81.8% while Northeast Nebraska is lower with 75.4% of its population that has attained a high school diploma. In terms of post-secondary/higher education, the District figures are also lower with 11.57% of Northeast Nebraskans having attained a Bachelor's Degree or higher versus 18.9% for the state of Nebraska.

Wayne County has the highest education attained with 80.4% of the population with a High School degree and 19.8% with a Bachelor's degree or higher. Stanton (7.6%), Colfax (8.5%) Thurston (8.8%) and Knox (8.8%) have the lowest number of Bachelor's degree or higher. The relatively low numbers for the district in each category in Table 3.16 indicate that Northeast Nebraskans are generally less educated than those in the State of Nebraska as a whole. While the table above does not include educational attainment figures for vocational and/or 2-year technical Colleges, it is still fair to say that Northeast Nebraska is still suffering from a shortage of more skilled and more educated members of its labor force.

Section 3: Housing

According to Table 3.11, single-family housing units clearly dominate in Northeast Nebraska at 80.41%. While 2-9 units are second at only 8.40%, there is also a relatively high number of mobile homes and trailers (6.58%) in Northeast Nebraska. Such a high number of mobile homes and trailers in the region indicate a need for affordable housing within the District. Traditionally, mobile homes and trailers have been chosen by occupants because of their lower costs. In terms of future development, it may be beneficial for those wishing to enhance economic development to investigate the possibility of building/providing not only more mobile home structures, but more permanent housing structures with similar costs. Burt County's percentage of mobile homes is much higher than any other county at 12.33%, compared to with Boone County, the lowest in the District, at only 3.95%.

Table 3.11: Northeast Nebraska Housing Stock Profile by County

County	1 Unit	1 Unit (%)	2-9 Units	2-9 Units (%)	10+ Units	10+ Units (%)	Mobile Homes, Trailer, Other	Mobile Homes, Trailer, Other (%)
Antelope	3,005	89.81	123	3.68	20	0.60	198	5.92
Boone	2,451	89.68	125	4.57	49	1.79	108	3.95
Burt	2,984	80.15	234	6.29	46	1.24	459	12.33
Cedar	3,605	85.83	222	5.29	29	0.69	344	8.19
Colfax	3,291	80.50	310	7.58	102	2.50	385	9.42
Cuming	3,665	85.57	348	8.13	84	1.96	186	4.34
Dixon	2,286	85.52	131	4.90	49	1.83	207	7.74
Dodge	11,803	76.31	1,674	10.82	952	6.15	1,039	6.72
Knox	4,077	85.42	214	4.48	48	1.01	434	9.09
Madison	10,478	72.60	1,626	11.27	1,709	11.84	619	4.29
Nance	1,604	89.76	63	3.53	20	1.12	100	5.60
Pierce	2,859	88.05	104	3.20	3	0.09	281	8.65
Platte	10,083	78.07	1,341	10.38	683	5.29	809	6.26
Stanton	2,176	88.74	65	2.65	9	0.37	202	8.24
Thurston	2,052	83.18	201	8.15	53	2.15	161	6.53
Wayne	2,932	80.07	475	12.97	106	2.89	149	4.07
Northeast Nebraska	69,351	80.41	7,256	8.40	3,962	4.59	5,681	6.58
Nebraska	540,679	74.82	67,545	9.35	76,931	10.65	37,513	5.19

Source: US Census Bureau; 2000

Shown in Table 3.12, between 1990 and 2000, the total number of housing units in Northeast Nebraska rose from 82,550 to 86,250—an increase of 3,700 units or 4.5%. Accordingly, the number of occupied housing units has risen from 74,847 in 1990 to 78,526 in 2000—an increase of 3,679 units or 4.9%. Also in 1990, 90.7% of housing units were occupied. In 2000, the percentage of occupied housing units increased by only 0.3% to 91.0%.

Table 3.12: Total and Occupied Housing Units by County for Northeast Nebraska: 1990-2000

County	1990			2000		
	All Housing Units	Occupied Units	Occupied Units (%)	All Housing Units	Occupied Units	Occupied Units (%)
Antelope	3,478	3,045	87.6	3,346	2,953	88.3
Boone	2,878	2,560	89	2,733	2,454	89.8
Burt	3,740	3,139	83.9	3,723	3,155	84.7
Cedar	4,149	3,652	88	4,200	3,623	86.3
Colfax	3,971	3,562	89.7	4,088	3,682	90.1
Cuming	4,132	3,851	93.2	4,283	3,945	92.1
Dixon	2,613	2,338	89.5	2,673	2,413	90.3
Dodge	14,601	13,445	92.1	15,468	14,433	93.3
Knox	4,799	3,817	79.5	4,773	3,811	79.8
Madison	13,069	12,283	94	14,432	13,436	93.1
Nance	1,807	1,585	87.7	1,787	1,577	88.2
Pierce	3,177	2,929	92.2	3,247	2,979	91.7
Platte	11,716	10,954	93.5	12,916	12,076	93.5
Stanton	2,355	2,167	92	2,452	2,297	93.7
Thurston	2,548	2,288	89.8	2,467	2,255	91.4
Wayne	3,517	3,232	91.9	3,662	3,437	93.9
Northeast Nebraska	82,550	74,847	90.7	86,250	78,526	91.0

Source: US Census Bureau; 1990 and 2000

Ten District counties experienced an increase of over 4,000 housing units between 1990 and 2000. However, six counties experienced a decrease in the number of total housing units between 1990 and 2000. Antelope, Boone, Burt, Nance, Knox, and Thurston counties suffered a total loss of 421 homes. Such a loss of housing units should be a concern to political officials and others wishing to attract business to Northeast Nebraska. In order to attract new businesses and industries to the District, it is necessary that adequate infrastructure, including adequate office buildings and warehouses, be in place before businesses are able to move to or operate in Northeast Nebraska. Adequate housing for employees of a new business is also important. If a larger company were to set up a new plant/processing facility in Northeast Nebraska, it has the potential to attract or bring with it, hundreds of new employees to a particular area. However, without a sufficient number of homes to house new employees, companies may resist bringing their business to Northeast Nebraska—this is clearly an inhibitor of economic development in Northeast Nebraska. Despite the fact that Northeast Nebraska had 7,724 unoccupied housing units in 2000, an effort to ensure all Northeast Nebraska counties experience an increase in the total number of housing units may improve the likelihood that the entire District be a more balanced target for new business and industry.

Table 3.13: Northeast Nebraska Housing Units by Tenure by County

County	Owner-Occupied	Renter-Occupied
Antelope	2,255	698
Boone	1,844	610
Burt	2,291	764
Cedar	2,921	702
Colfax	2,769	913
Cuming	2,816	1,129
Dixon	1,840	573
Dodge	9,790	4,643
Knox	2,860	951
Madison	8,820	4,416
Nance	1,178	399
Pierce	2,312	667
Platte	8,849	3,227
Stanton	1,838	459
Thurston	1,370	885
Wayne	2,229	1,208
Northeast Nebraska	56,082	22,444

Source: US Census Bureau; 2000

According to Table 3.13, 38.3% of Northeast Nebraska homes were built before 1940. As revealed in Table 3.14, there is a significant decrease in the number of homes built after 1979. Between 1980 and 2000, 15,390 houses were built in Northeast Nebraska versus 16,858 homes built between 1970 and 1979. The majority of homes, 82.7% in Northeast Nebraska, are at least 20 years of age, indicating that a strong and widespread housing rehabilitation program is necessary, if the existing housing stock is to be maintained. Since a significant portion of houses in Northeast Nebraska having been built before 1939, it will become increasingly necessary to construct replacement housing.

The decade of the 1970's experienced the largest building growth (18.9%), but started declining soon after that in the 1980's (9.8%), and again in the 1990's (7.0%). The decline of the 1990's was the worse since the 1940's (5.1%).



Table 3.14: Northeast Nebraska Housing by Year Structure Built

County	1939 and Earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000	Total
Antelope	1,904	135	170	328	595	346	165	16	3,659
	52.00%	3.70%	4.60%	9.00%	16.30%	9.50%	4.50%	0.40%	100.00%
Boone	1,868	54	99	235	422	200	66	3	2,947
	63.40%	1.80%	3.40%	8.00%	14.30%	6.80%	2.20%	0.10%	100.00%
Burt	1,892	203	277	364	731	273	136	7	3,883
	48.80%	5.30%	7.10%	9.40%	18.80%	7.00%	3.50%	0.20%	100.00%
Cedar	2,184	183	279	395	736	372	122	23	4,294
	50.90%	4.30%	6.50%	9.20%	17.10%	8.70%	2.80%	0.50%	100.00%
Colfax	1,893	220	298	438	826	296	169	7	4,147
	45.60%	5.30%	7.20%	10.60%	19.90%	7.10%	4.10%	0.20%	100.00%
Cuming	2,070	291	310	404	683	374	140	21	4,293
	48.20%	6.80%	7.20%	9.40%	15.90%	8.70%	3.30%	0.50%	100.00%
Dixon	1,630	94	142	167	411	169	115	11	2,793
	58.40%	3.40%	5.10%	6.00%	14.70%	6.10%	4.10%	0.40%	100.00%
Dodge	4,797	1,120	2,282	2,359	2,852	1,191	976	141	15,718
	30.50%	7.10%	14.50%	15.00%	18.10%	7.60%	6.20%	0.90%	100.00%
Knox	2,273	160	252	538	1,077	499	276	6	5,081
	44.70%	3.10%	5.00%	10.60%	21.20%	9.80%	5.40%	0.10%	100.00%
Madison	4,190	703	1,374	1,823	3,167	1,812	1,585	95	14,749
	28.40%	4.80%	9.30%	12.40%	21.50%	12.30%	10.70%	0.60%	100.00%
Nance	1,097	46	101	200	294	69	68	2	1,877
	58.40%	2.50%	5.40%	10.70%	15.70%	3.70%	3.60%	0.10%	100.00%
Pierce	1,587	174	236	256	565	359	202	20	3,399
	46.70%	5.10%	6.90%	7.50%	16.60%	10.60%	5.90%	0.60%	100.00%
Platte	2,987	803	1,758	1,603	2,771	1,794	1,174	116	13,006
	23.00%	6.20%	13.50%	12.30%	21.30%	13.80%	9.00%	0.90%	100.00%
Stanton	970	93	172	280	538	302	157	15	2,527
	38.40%	3.70%	6.80%	11.10%	21.30%	11.90%	6.20%	0.60%	100.00%
Thurston	1,051	98	168	263	600	368	93	12	2,653
	39.60%	3.70%	6.30%	9.90%	22.60%	13.90%	3.50%	0.50%	100.00%
Wayne	1,823	134	306	380	590	284	251	13	3,781
	48.20%	3.50%	8.10%	10.10%	15.60%	7.50%	6.70%	0.30%	100.00%
Northeast Nebraska	34,216	4,511	8,224	10,033	16,858	8,708	6,203	479	88,807
	38.30%	5.10%	9.20%	11.20%	18.90%	9.80%	7.00%	0.50%	100.00%

Source: US Census Bureau; 2000

As Table 3.14 shows, the median value of a home in Northeast Nebraska in 2006 was \$69,984. The three counties with the highest median housing unit values are Dodge (\$117,811), Platte (\$110,540), and Madison (\$102,446). The three counties with the lowest median housing unit values are Thurston (\$39,216), Antelope (\$47,735), and Nance (\$48,288).

Table 3.15: Median Value of Single-Family Homes in Northeast Nebraska

County	Median Value (\$)
Antelope	\$47,735
Boone	\$53,088
Burt	\$66,690
Cedar	\$54,147
Colfax	\$78,498
Cuming	\$68,354
Dixon	\$60,218
Dodge	\$117,811
Knox	\$35,380
Madison	\$102,446
Nance	\$48,288
Pierce	\$77,024
Platte	\$110,540
Stanton	\$73,355
Thurston	\$39,216
Wayne	\$86,959
Northeast Nebraska	\$69,984

Source: NIFA Housing Studies; 2006

According to Table 3.15, the average selling price of a single-family home in Northeast Nebraska rose steadily from 1999 through 2005 (31.67%). Nance County saw the highest increase in selling price from 1999 to 2005 of 54.43% with Colfax seeing the second highest increase at 45.98%. In contrast, Cuming County only saw an increase of selling price of 10.99% and Antelope an increase of 11.50%.

Table 3.16: Average Selling Price of Single-Family Homes in Northeast Nebraska

County	1999	2002	2005	% Change 1999-2002	% Change 2002-2005	% Change 1999-2005
Antelope	\$36,902	\$38,102	\$41,147	3.25%	7.99%	11.50%
Boone	\$44,819	\$52,275	\$58,925	16.64%	12.72%	31.47%
Burt	\$51,234	\$56,457	\$63,719	10.19%	12.86%	24.37%
Cedar	\$42,088	\$46,956	\$57,368	11.57%	22.17%	36.30%
Colfax	\$49,843	\$65,008	\$72,760	30.43%	11.92%	45.98%
Cuming	\$61,158	\$66,367	\$67,881	8.52%	2.28%	10.99%
Dixon	\$47,009	\$49,429	\$57,451	5.15%	16.23%	22.21%
Dodge	\$80,032	\$97,099	\$107,995	21.33%	11.22%	34.94%
Knox	\$31,942	\$34,281	\$42,339	7.32%	23.51%	32.55%
Madison	\$76,535	\$84,134	\$93,142	9.93%	10.71%	21.70%
Nance	\$38,596	\$31,517	\$54,984	18.34%	74.46%	42.46%
Pierce	\$53,692	\$56,557	\$71,890	5.34%	27.11%	33.89%
Platte	\$80,273	\$91,159	\$107,341	13.56%	17.75%	33.72%
Stanton	\$58,226	\$76,732	\$89,916	31.78%	17.18%	54.43%
Thurston	\$36,965	\$34,126	\$49,604	7.68%	45.36%	34.19%
Wayne	\$68,621	\$77,736	\$85,735	13.28%	10.29%	24.94%
Northeast Nebraska	\$51,315	\$57,490	\$67,566	12.03%	17.53%	31.67%

Source: NIFA Housing Studies; 2006

According to Table 3.16, the number of new private housing units authorized by building permits remained steady from 1990 to 2000 in Northeast Nebraska. 1994 saw the most housing units authorized by building permits with 742. Madison County continuously had the most authorized housing units with a total of 1,680.

Table 3.17: New Private Housing Units Authorized by Building Permits by County: 1990 to 2000

County	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Antelope	8	9	9	17	20	15	27	22	17	21	16
Boone	3	4	4	5	6	6	13	9	6	10	3
Burt	1	2	7	19	12	18	10	9	25	33	7
Cedar	8	13	13	20	25	6	8	9	12	8	23
Colfax	9	11	23	33	11	14	6	37	15	10	7
Cuming	6	3	17	6	9	10	22	18	36	13	21
Dixon	13	13	3	17	9	27	9	11	3	10	11
Dodge	61	46	59	76	182	147	58	68	129	150	141
Knox	44	46	57	60	15	12	18	10	9	5	6
Madison	149	84	119	180	152	285	136	191	148	141	95
Nance	3	4	1	3	17	10	6	10	6	8	2
Pierce	13	12	18	11	15	34	28	17	33	21	20
Platte	192	129	154	91	235	95	71	64	82	61	116
Stanton	32	10	12	10	17	20	18	13	14	11	15
Thurston	1	4	7	5	5	14	20	13	12	12	12
Wayne	5	15	12	8	12	18	73	68	28	12	13
Northeast Nebraska	548	405	515	561	742	731	523	569	575	526	508

Source: US Department of Commerce, US Census Bureau—Current Construction Reports; 2000

Northeast Nebraska average annual number of new private housing units authorized by building permits since 1990 is 564 annually. Recently, the number of housing units authorized by permits (526 in 1999 and 508 in 2000) was considerably lower than the 564 annual average. This could represent a slight drop in housing stock that is not beneficial to the District since a 3.4% increase in population has occurred since Census 1990. (See Data section, table 6.7 for population increase figures) Increasing the housing stock with newer housing ensures that Northeast Nebraska can improve its standard of living and house employees of new business and industry, thus making Northeast Nebraska a more viable and attractive area for new businesses.



Section 4: Economy and Employment

Table 3.18 shows that in 2000 more households in Northeast Nebraska earned an income between \$15,000 and \$24,999 (18,177) than any other household income category. The income category in which the least amount of household incomes fall is the less than \$5,000 category, which is important because economic development and the standard of living in Northeast Nebraska depends in part on its citizens earning higher incomes.

Table 3.18: Northeast Nebraska Household Income by County

County	Less Than \$5,000	\$5,000-\$9,999	\$10,000-\$14,999	\$15,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000+
Antelope	277	477	458	783	508	311	211
Boone	195	411	270	618	548	274	239
Burt	214	484	455	772	544	438	201
Cedar	244	532	502	934	750	436	181
Colfax	215	473	376	934	748	508	276
Cuming	190	477	494	1,036	717	549	369
Dixon	161	360	324	573	450	328	140
Dodge	609	1,567	1,664	2,953	2,657	2,250	1,506
Knox	399	661	563	983	568	367	279
Madison	785	1,290	1,287	2,856	2,250	2,250	1,452
Nance	82	201	279	428	314	203	96
Pierce	194	370	362	757	546	434	335
Platte	483	833	1,196	2,668	2,133	2,035	1,656
Stanton	154	205	221	540	438	360	264
Thurston	184	400	374	508	374	252	173
Wayne	227	380	492	834	533	469	287
Northeast Nebraska	4,613	9,121	9,317	18,177	14,078	11,734	7,665

Source: US Census Bureau; 2000

Table 3.19: Northeast Nebraska Personal Per Capita and Median Household Incomes by County

County	2006 Personal Per Capita Income	2007 Median Household Income
Antelope	\$27,167	\$36,761
Boone	\$27,329	\$37,466
Burt	\$27,921	\$40,005
Cedar	\$30,127	\$42,402
Colfax	\$28,301	\$42,057
Cuming	\$31,223	\$41,788
Dixon	\$29,125	\$39,797
Dodge	\$29,709	\$42,320
Knox	\$24,658	\$34,490
Madison	\$29,407	\$40,044
Nance	\$27,603	\$38,372
Pierce	\$27,079	\$41,693
Platte	\$29,903	\$48,435
Stanton	\$27,408	\$45,394
Thurston	\$23,418	\$33,338
Wayne	\$25,625	\$41,572
Northeast Nebraska	\$27,875	\$40,371
Nebraska	\$34,440	\$50,740

Source: Nebraska Department of Labor

Northeast Nebraska's per capita personal income in 2006 was \$27,875. This dollar figure is significantly lower than the State of Nebraska figure of \$34,440, a difference of \$6,565. Such a difference is significant when one realizes that the personal income gap only started widening between Northeast Nebraska and the State of Nebraska in 1995. In 1995 the per capita personal income difference between Northeast Nebraska and the State of Nebraska was only \$3,576.

Cuming County had the highest per capita personal income in 2006 at \$31,223. Thurston County and Knox County had the lowest per capita personal incomes in 2006 at \$23,418 and \$24,658 respectively.

The median household income in Northeast Nebraska in 2007 was \$40,371 - a \$10,369 difference from the states \$50,740. Platte County had the highest median income in Northeast Nebraska at \$48,435. Thurston County had the lowest at \$33,338 which was \$7,033 less than the average for Northeast Nebraska.

Table 3.20: Persons in Northeast Nebraska in Poverty by Age

County	# in Poverty Under Age 5	# in Poverty Age 5-17	# in Poverty Age 18-64	# in Poverty Age 65+	# Below Poverty Level
Antelope	85	270	473	165	993
Boone	55	162	283	138	638
Burt	38	203	308	133	682
Cedar	48	264	374	171	857
Colfax	109	312	572	123	1,116
Cuming	89	195	467	143	894
Dixon	64	163	299	95	621
Dodge	325	621	1,629	413	2,988
Knox	123	377	663	263	1,426
Madison	400	850	2,023	534	3,807
Nance	58	135	255	70	518
Pierce	86	245	422	157	910
Platte	250	601	1,275	289	2,415
Stanton	24	108	240	54	426
Thurston	233	637	807	131	1,808
Wayne	82	141	942	92	1,257
Northeast Nebraska	2,069	5,284	11,032	2,971	21,356

Source: US Census Bureau; 2000

Table 3.20 shows a summary of persons in poverty in Northeast Nebraska. Of the 21,356 total persons in poverty in Northeast Nebraska 2,069 were under age 5 and 2,971 were age 65+. Madison County had the highest number of total persons in poverty (3,807). Stanton County has the lowest number of total persons in poverty (426)

**Table 3.21: Northeast Nebraska Retail Sales/
Retail Sales Per Capita by County**

County	Retail Sales (\$)	Retail Sales Per Capita (\$)	Pull Factor
Antelope	31,272,557	4,337	0.449
Boone	28,672,703	4,841	0.502
Burt	30,373,868	4,017	0.416
Cedar	37,806,784	4,091	0.372
Colfax	36,112,638	3,440	0.356
Cuming	66,542,179	6,747	0.699
Dixon	10,140,205	1,657	0.172
Dodge	345,240,689	9,600	0.995
Knox	36,764,676	4,061	0.421
Madison	439,654,872	12,289	1.273
Nance	12,095,652	3,233	0.335
Pierce	26,352,811	3,417	0.354
Platte	285,739,248	9,159	0.949
Stanton	11,395,167	1,731	0.179
Thurston	12,420,590	1,739	0.180
Wayne	52,243,488	5,514	0.571
Northeast Nebraska	91,426,758	4,992	0.514

Source: Department of Agricultural Economics; 2003

Retail sales (Table 3.21) in Northeast Nebraska were led by Madison County with \$439.6 million as of 2003. Dodge County was a second with \$345.2 million in retail sales. Dodge and Madison Counties are the number one and two growth centers in the District. Stanton County had the least amount of retail sales at \$11.4 million.

In terms of retail sales per capita (Table 3.21), Madison County was the highest at \$12,289. Dixon County had the lowest retail sales per capita at only \$1,657. The counties of Stanton and Thurston were also comparable at \$1,731 and \$1,739 respectively.

Having such a lower retail sales per capita figure could indicate the need for more small businesses. Increasing the number of small businesses could increase the counties *pull factors* (the relative market share of retailing captured by a county over time) and the county's *trade capture* (the ability to bring more dollars from outside into the county). Dixon, Nance, Pierce, Thurston, and Wayne Counties all have retail sales per capita that are significantly lower than Northeast Nebraska as a whole.

Table 3.22 shows the Northeast Nebraska labor force summary. In the District, the total rate of unemployment was 3.1% or 3,259 persons as of 2007. Northeast Nebraska's entire labor force is comprised of 109,616 individuals with 106,360 of them employed.

Dodge (611) and Madison (619) Counties have the highest number of unemployed persons, but are right on track, 3.1% and 3.3% respectively, with the 3.1% unemployment rate for the District. Of more immediate concern is the high rate of unemployment in Thurston County (6.2%). Thurston County has a particularly high unemployment rate that is double that of Northeast Nebraska's rate. The need for new business and subsequent employment in Thurston County is clearly higher than any other county in the District.

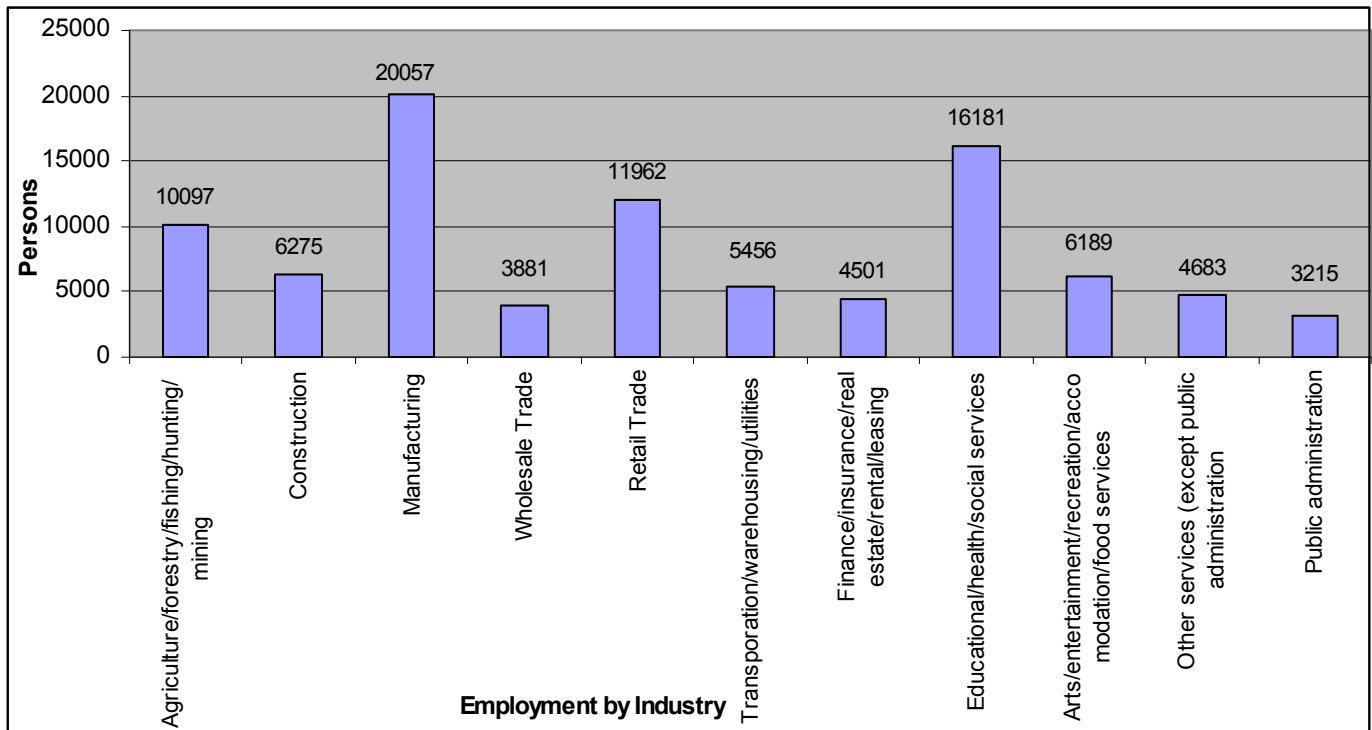
Colfax (2.3%) and Platte (2.4%) Counties have the lowest rates of unemployment in Northeast Nebraska. One could consider this a positive sign for economic development in Northeast Nebraska that only 3 of 16 counties showed unemployment rates higher than the District rate.

Table 3.22: Northeast Nebraska Labor Force Summary by County

County	Labor Force	Total Employment	Unemployment Rate	Rate (%)
Antelope	3,603	3,497	106	2.9
Boone	3,132	3,053	80	2.6
Burt	3,918	3,763	155	4.0
Cedar	4,757	4,639	118	2.5
Colfax	5,706	5,576	130	2.3
Cuming	5,048	4,908	141	2.8
Dixon	3,241	3,140	101	3.1
Dodge	19,897	19,286	611	3.1
Knox	4,705	4,564	141	3.0
Madison	18,985	18,366	619	3.3
Nance	1,992	1,940	53	2.7
Pierce	4,009	3,884	125	3.1
Platte	18,654	18,208	446	2.4
Stanton	3,566	3,456	110	3.1
Thurston	2,986	2,800	186	6.2
Wayne	5,417	5,280	137	2.5
Northeast Nebraska	109,616	106,360	3,259	3.1

Source: Nebraska Department of Labor; 2007

Illustration 3.7: Employment by Industry for Northeast Nebraska

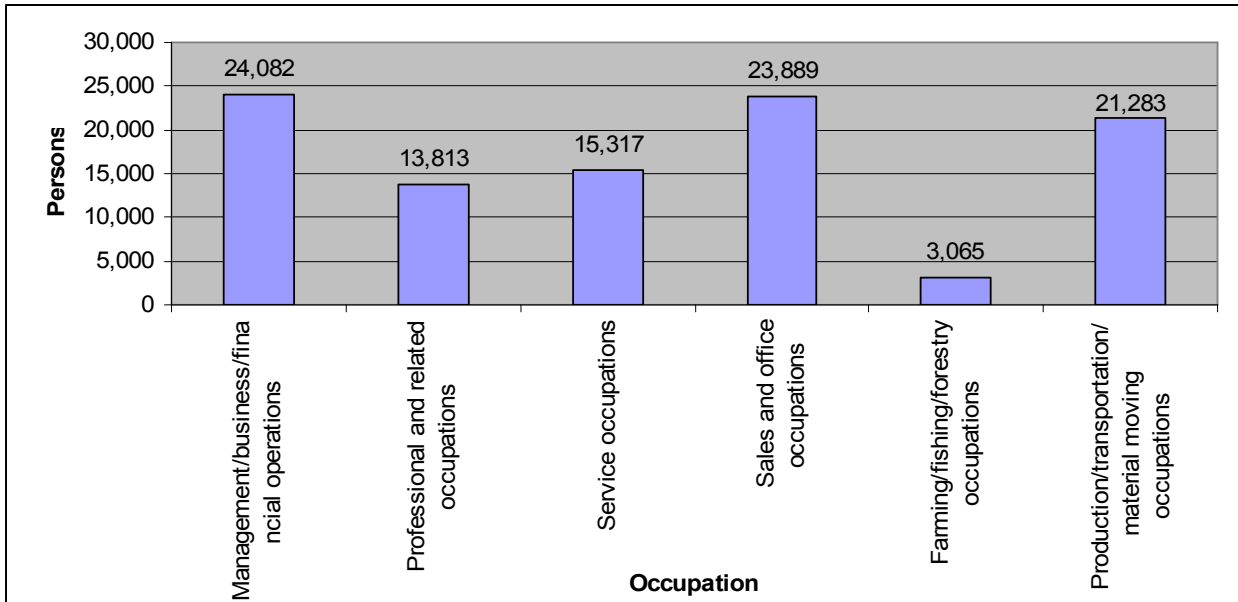


Source: US Census Bureau; 2000

In 1990, Northeast Nebraska's two biggest industries, according to the US Census, were Retail Trade and Agriculture/forestry/fishing/hunting/mining. By 2000, the two biggest industries had switched to Manufacturing (20,057) and Educational/health/social services (16,181). Retail Trade (11,962) and Agriculture (10,097) have dropped to third and fourth respectively.

Manufacturing is the only industry that employs more than 20,000 people. And only Educational services, Agriculture services, and Retail Trade employ more than 10,000. Wholesale Trade employs the second fewest number of people at 3,881 and Public Administration employs the fewest at 3,215.

Illustration 3.8: Employment by Occupation for Northeast Nebraska



Source: US Census Bureau; 2000

Illustration 3.8 shows employment by occupation. Management/business/financial operations showed the highest number of people employed. This category includes jobs such as: farm managers, management occupations, business operations specialists, and financial specialists. Sales and office occupations showed the second highest number of persons employed. This category includes jobs such as: sales and related occupations, and office and administrative support occupations.

By far, the occupation with the smallest number of employees was farming/fishing/forestry. Professional and related occupations were the next lowest, but still had over four times the number of employees.

Table 3.23: Average Weekly Wage by Industry by County in Northeast Nebraska

	Natural Resources/ Mining	Construc- tion	Manufactur- ing	Trade/ Transporta- tion/ Utilities	Financial Activities	Education/ Health Services	Professional/ Business Services
Antelope	\$493	\$532	\$575	\$446	\$556	\$497	\$372
Boone	\$504	\$794	\$585	\$472	\$595	\$326	\$517
Burt	\$613	\$501	\$571	\$415	\$508	\$489	\$711
Cedar	\$494	\$579	\$662	\$457	\$593	\$387	\$350
Colfax	\$515	\$515	N/A	\$498	\$539	\$566	\$364
Cuming	\$626	\$582	\$677	\$436	\$733	\$610	\$451
Dixon	\$524	\$813	N/A	\$370	\$507	\$323	\$460
Dodge	\$590	\$701	\$689	\$517	\$636	\$513	\$534
Knox	N/A	\$448	N/A	\$353	\$559	\$372	\$511
Madison	\$357	\$622	\$816	\$518	\$607	\$645	\$456
Nance	\$596	\$543	N/A	\$381	\$715	\$385	\$294
Pierce	\$580	\$572	\$572	\$398	\$610	\$396	\$790
Platte	\$481	\$854	\$854	\$468	\$659	\$642	\$599
Stanton	\$534	\$551	\$551	\$529	\$704	\$325	\$225
Thurston	\$398	\$682	\$682	\$505	\$542	\$648	\$727
Wayne	\$472	\$532	\$532	\$380	\$666	\$520	\$490
Northeast Nebraska	\$518	\$614	\$647	\$446	\$608	\$478	\$491

Source: Nebraska Department of Labor; 2007

As Table 3.23, shows the highest average weekly wage by industry in Northeast Nebraska is manufacturing at \$647. Platte County has the highest weekly manufacturing wage at \$854. The second highest weekly wage for Northeast Nebraska is financial activities at \$608. Cuming County has the highest weekly financial activities wage at \$733.

Trade/transportation/utilities has the lowest average weekly wage in Northeast Nebraska at \$446. Knox County has the lowest weekly trade wage at \$353. The second lowest weekly wage for Northeast Nebraska is education/health services at \$478. Dixon County has the lowest weekly education/health services wage at \$323.

Table 3.24: Place of Employment

	Work in State of Residence	Work in County of Residence	Work Outside County of Residence	Work Outside State of Residence
Antelope	3615	2721	894	13
Boone	2938	2313	625	6
Burt	3553	2282	1271	157
Cedar	3787	3070	717	775
Colfax	5190	3651	1539	9
Cuming	5106	4177	929	55
Dixon	2476	1563	913	624
Dodge	17885	13316	4569	206
Knox	3484	3376	472	491
Madison	17480	15995	1485	114
Nance	1857	1119	738	6
Pierce	3852	2097	1755	28
Platte	15950	14673	1277	106
Stanton	3275	1231	2044	16
Thurston	2169	1709	460	351
Wayne	5203	3652	1551	178
Northeast Nebraska	97,820	76,945	21,239	3,135

Source: US Census Bureau; 2000

ing outside of the region/state only emphasizes the need for additional business and industry in Northeast Nebraska.

As Table 3.24 shows, the employment location for Northeast Nebraska’s employed persons over 16 years of age shows an overwhelming majority working within their own County with 76,945 workers. This number far outnumbers those employees working outside their County of residence with only 21,239 workers.

The number of persons living in Nebraska and working outside the state is 3,135 which is up almost 2,000 persons since the 1990 Census figures. Northeast Nebraska is adjacent to South Dakota and Iowa, which may account for the number of individuals working outside the county of residence. This portion of the labor pool that is choosing to work outside Northeast Nebraska and the State of Nebraska depletes a valued resource of educated and qualified workers. It may be a simplified assessment of the labor pool situation, but it is largely accurate to assume that people tend to “go where the jobs are.” The number of residents work-

Table 3.25: Means of Transportation to Work

County	Car/Truck/Van	Public Transportation	Motorcycle	Bicycle	Walked	Other Means	Worked at Home
Antelope	2,945	305	0	5	210	5	460
Boone	2,462	2	0	11	140	20	309
Burt	3,197	5	2	2	155	25	324
Cedar	3,720	0	0	3	269	9	561
Colfax	4,455	10	15	6	283	35	395
Cuming	4,282	2	2	2	282	14	577
Dixon	2,656	10	0	0	165	24	245
Dodge	16,656	16	1	97	617	87	617
Knox	3,420	0	0	12	347	26	534
Madison	16,034	66	18	55	497	128	796
Nance	1,587	0	0	0	96	14	166
Pierce	3,321	2	0	5	180	13	359
Platte	14,515	34	8	43	372	87	997
Stanton	2,828	0	7	3	96	12	345
Thurston	2,145	27	0	0	176	19	153
Wayne	4,470	4	0	20	481	20	386
Northeast Nebraska	88,693	483	53	264	4,366	538	7,224

Source: US Census Bureau; 2000

Due to this area having a minimal public transportation network, driving alone is clearly the dominant means of transportation for persons working in Northeast Nebraska at 88,693. So, it is understandable that the majority of employees choose traveling to work via their own automobiles. However, in order to reduce traffic congestion and ease costs due to higher gas prices, car-pooling becomes an increasingly important tool for traveling to work.

Table 3.26: Nebraska Labor Force Summary by Year

Year	Total Labor Force	Total Employed	Total Unemployed
1998	935,136	909,901	25,235
1999	931,859	905,213	26,646
2000	952,057	925,898	26,159
2001	955,820	925,783	30,037
2002	956,813	921,201	35,611
2003	970,302	931,622	38,681
2004	977,010	938,688	38,322
2005	976,306	938,459	37,846
2006	974,928	945,207	29,721
2007	983,438	953,769	26,669

Source: Nebraska Databook

In 2003, the number of total persons unemployed was the highest during the last 10 years at 38,681. In 2007 the total labor force was the highest at 983,438 as was the total number of employed persons at 953,769.

Table 3.27: Number of Northeast Nebraska Business Establishments by County: 2000-2006

County	2000	2001	2002	2003	2004	2005	2006	% Change 2000-2006
Antelope	248	235	237	244	231	231	226	-8.87%
Boone	206	199	196	197	194	205	189	-8.25%
Burt	222	215	203	218	210	211	205	-7.66%
Cedar	281	300	295	297	308	309	286	1.78%
Colfax	267	272	271	270	258	262	263	-1.50%
Cuming	358	350	355	360	357	371	350	-2.23%
Dixon	126	132	128	130	128	130	126	0.00%
Dodge	1,068	1,068	1,044	1,037	1,042	1,064	1,063	-0.47%
Knox	275	274	284	268	266	272	267	-2.91%
Madison	1,320	1,333	1,330	1,351	1,362	1,371	1,367	3.56%
Nance	107	108	107	106	99	102	101	-5.61%
Pierce	223	212	213	215	213	213	211	-5.38%
Platte	993	997	1001	996	999	1026	1,037	4.43%
Stanton	84	87	90	90	99	101	98	16.67%
Thurston	128	126	124	120	117	108	115	-10.16%
Wayne	244	257	253	263	249	249	253	3.69%
Northeast Nebraska	6,150	6,165	6,131	6,162	6,132	6,225	6,157	0.11%

Source: Nebraska Databook

Table 3.27 shows the number of business establishments by county. As of 2006, Madison (1,320) and Dodge (1,068) counties had the greatest number of business establishments versus any other county. In terms of percentage change, Stanton (16.67%), Platte (4.43%), Wayne (3.69%) and Madison (3.56%) counties have had the most positive. Thurston County experienced the worst percent change between 2000 and 2006 (-10.16%). Antelope (-8.87%) and Boone (-8.25%) also saw a large drop in the number of businesses. Business establishments in Northeast Nebraska as a whole increased slightly from 2000 to 2006 with a gain of 0.11%.

In Table 3.28 on the following page, one can see the number of business establishments by number of employees in Northeast Nebraska. In 2006, Madison County not only had the highest number of business establishments (1,367), but also had the highest number of business establishment employees (19,994). Stanton County had the lowest number of business establishments (98), but Nance had the fewest employees (469).

Madison and Platte Counties tied for the most establishments with 500+ employees (4). Dodge had two 500+ employees' establishments and Colfax, Dixon, and Wayne each had one.

Table 3.28: Business Establishments by Number of Employees; 2006

County	Total Employees	Total Est.	1-4 Employees	5-9 Employees	10-19 Employees	20-49 Employees	50-99 Employees	100-249 Employees	250-499 Employees	500+ Employees
Antelope	1,353	226	150	36	27	10	2	1	0	0
Boone	1,340	189	122	31	20	13	2	1	0	0
Burt	1,075	205	135	37	26	5	2	0	0	0
Cedar	1,711	286	184	52	35	11	3	1	0	0
Colfax	3,598	263	157	60	30	12	2	1	0	1
Cuming	2,983	350	205	76	41	20	4	4	0	0
Dixon	1,845	126	93	19	10	2	1	0	0	1
Dodge	15,343	1,063	558	208	150	88	38	16	3	2
Knox	1,532	267	182	42	31	9	2	1	0	0
Madison	19,994	1,367	679	290	206	143	25	12	8	4
Nance	469	101	69	22	7	2	1	0	0	0
Pierce	1,527	211	129	34	33	11	4	0	0	0
Platte	15,239	1,037	572	198	126	100	22	8	7	4
Stanton	485	98	64	22	10	1	1	0	0	0
Thurston	1,478	115	56	20	20	12	4	3	0	0
Wayne	2,926	253	145	49	34	17	3	4	0	1
Northwest Nebraska	72,898	6,157	3,500	1,196	806	456	116	52	18	13

Source: Nebraska Databook

Table 3.29: Number of Business Incorporations and Failures for Nebraska

Year	New Incorporations	Failures		Starts*	
		Number	Liabilities (\$)	Number	Employment
1950	---	41	721,000	---	---
1960	---	32	2,366,000	---	---
1970	---	42	5,555,000	---	---
1980	---	119	31,000,000	---	---
1990	2,934	358	82,252,888	603	3,030
1991	3,093	536	57,191,394	568	3,073
1992	3,302	633	53,018,913	703	3,839
1993	3,458	398	38,193,632	708	3,913
1994	3,447	315	29,450,860	775	4,803
1995	3,360	323	17,108,864	634	2,947
1996	3,453	392	53,707,353	725	3,848
1997	3,523	479	42,374,565	648	4,402
1998	3,348	N/A	N/A	565	3,971
1999	N/A	N/A	N/A	614	3,563

Source: Nebraska Databook

Shown in Table 3.29 is the number of business incorporations and failures in Nebraska. Between 1990 and 1998, there were 29,918 new incorporations and 3,434 failures totaling \$373.29 million in liabilities. The number of new business starts between 1990 and 1999 totaled 6,543.

Despite the number of failures between 1990 and 1998, the number of new incorporations far outweighs the number of failures. This could be viewed as a positive sign for economic development in the State of Nebraska.

Table 3.30: Nebraska Bankruptcy Filings by Chapter; 2000-2007

Year	Ch.7	Ch. 9	Ch. 11	Ch. 12.	Ch. 13	Total
2000	4,707	0	34	30	858	5,629
2001	6,016	0	46	27	1114	7,203
2002	5,986	0	60	25	1652	7,723
2003	6,638	0	30	55	1,900	8,624
2004	7,050	0	43	2	1,897	8,992
2005	9979	0	31	32	2,070	12,113
2006	2,782	0	29	23	1307	4,141
2007	3,773	0	19	11	1561	5,364
Total	46,931	0	292	205	12359	59,789

Note: - "Ch." = Chapter

- Chapter 7 bankruptcy is also called "straight bankruptcy" or "liquidation." It is the simplest and easiest form of bankruptcy proceeding.

- Chapter 9 bankruptcy is for "municipalities." The definition of the term "municipality" is broad enough to include cities, counties, townships, school districts, and public improvement districts. It also includes revenue-producing bodies that provide services which are paid for by users rather than by general taxes, such as bridge authorities, highway authorities, and gas authorities. Chapter 9 provides essentially for a reorganization, not a liquidation.

- Chapter 11 reorganization (note: it is a reorganization not a liquidation) for large debtors (persons or businesses with over \$250,000 in unsecured debts and over \$750,000 in secured debts).

- Chapter 12 is a special reorganization that exists only for use by farmers. As with all reorganizations, some debts are discharged while the payments schedules of others are altered.

- Chapter 13 petition is a reorganization of debts for individuals. Some debts are discharged in whole or in part and the remaining debts are paid over a period of time (usually three to five years).

Source: Nebraska Databook

In Table 3.30, Nebraska bankruptcy filings by chapter are displayed. Between the years of 2000-2006, Chapter 7 bankruptcy filings were the most common totaling 46,931 of the bankruptcy filings shown. On the other hand, Chapter 9 bankruptcy filings are the least frequent during the same time period with no filings shown.

Section 5: Political Geography

Northeast Nebraska is in District 3 of the Nebraska Supreme Court Judicial District as established by LB 853, 2001. This region is in two different Congressional Districts in the State of Nebraska as established by LB 851, 2001. The counties of Antelope, Boone, half of Cedar, Knox, Nance, Pierce, and Platte are in the Third Congressional District. The counties of Burt, half of Cedar, Colfax, Cuming, Dixon, Dodge, Madison, Stanton, Thurston, and Wayne are in the First Congressional District.

There are 49 Legislative Districts in the State of Nebraska. Of these, there are nine represented by Northeast Nebraska. Districts 15, 16, 17, 19, 22, 23, 34, 40, and 41 represent all the counties in this region as established by LB 852, 2001.

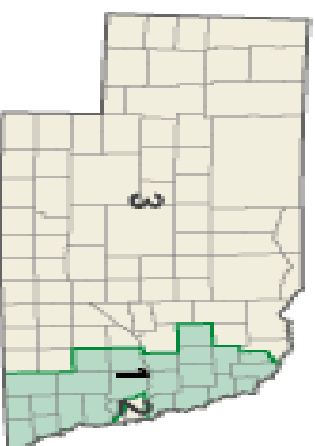
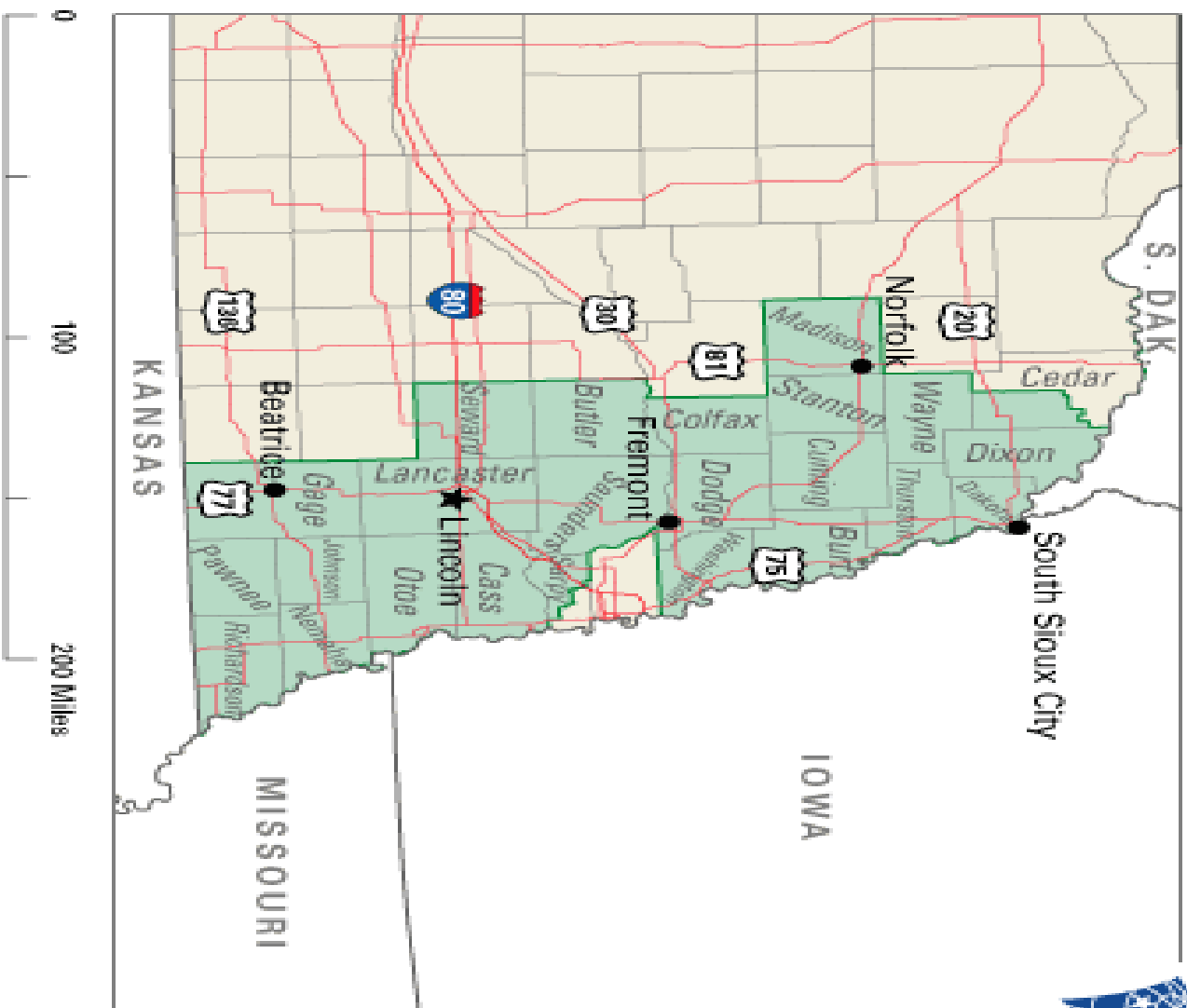
Congressional District 1



nationalatlas.gov

1 Congressional District

Butler County



Nebraska (3 Districts)

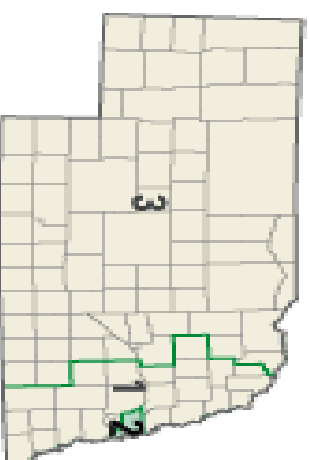
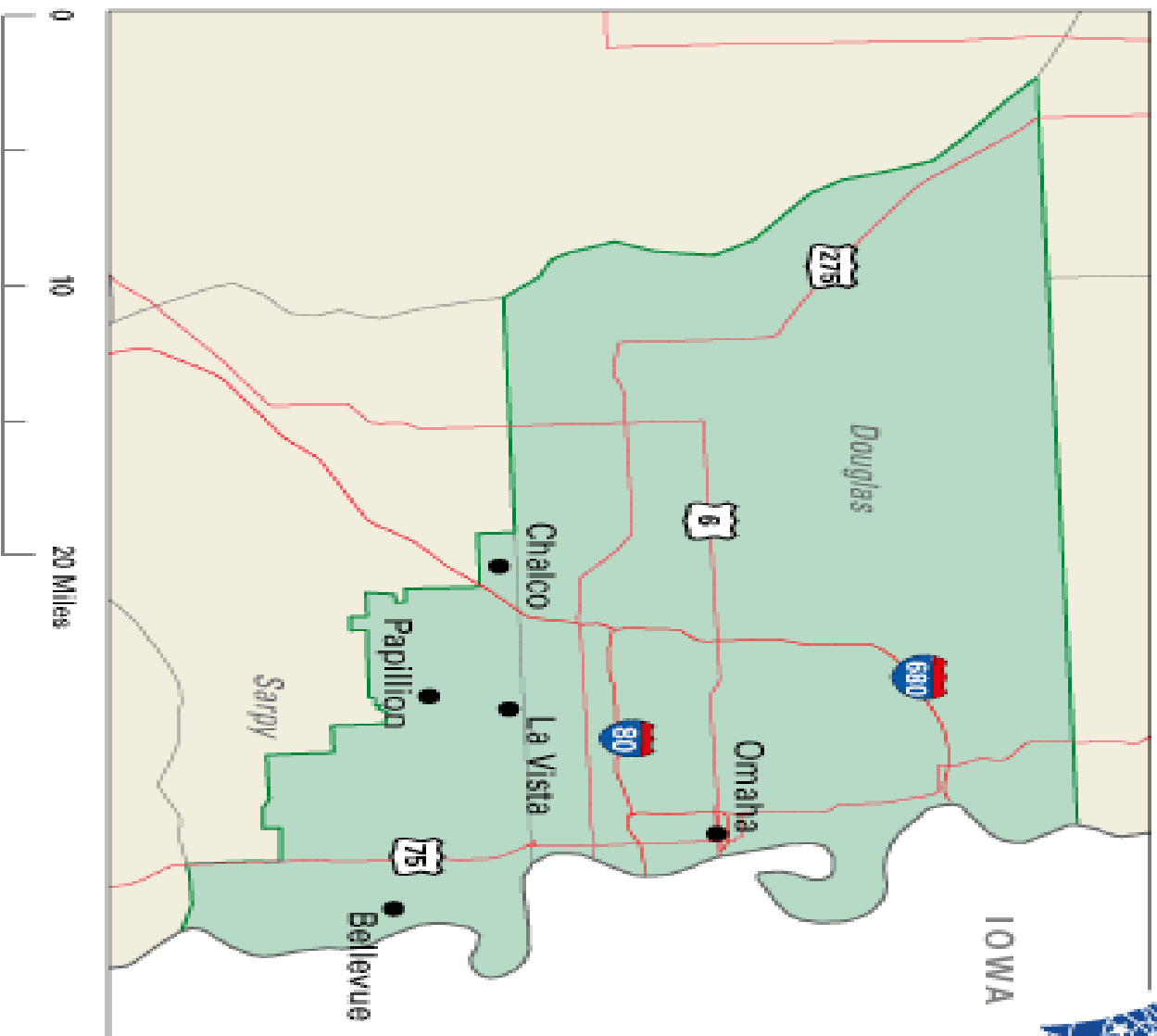
Congressional District 2



nationalatlas.gov

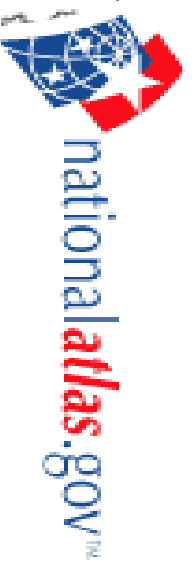
2 Congressional District

Douglas County

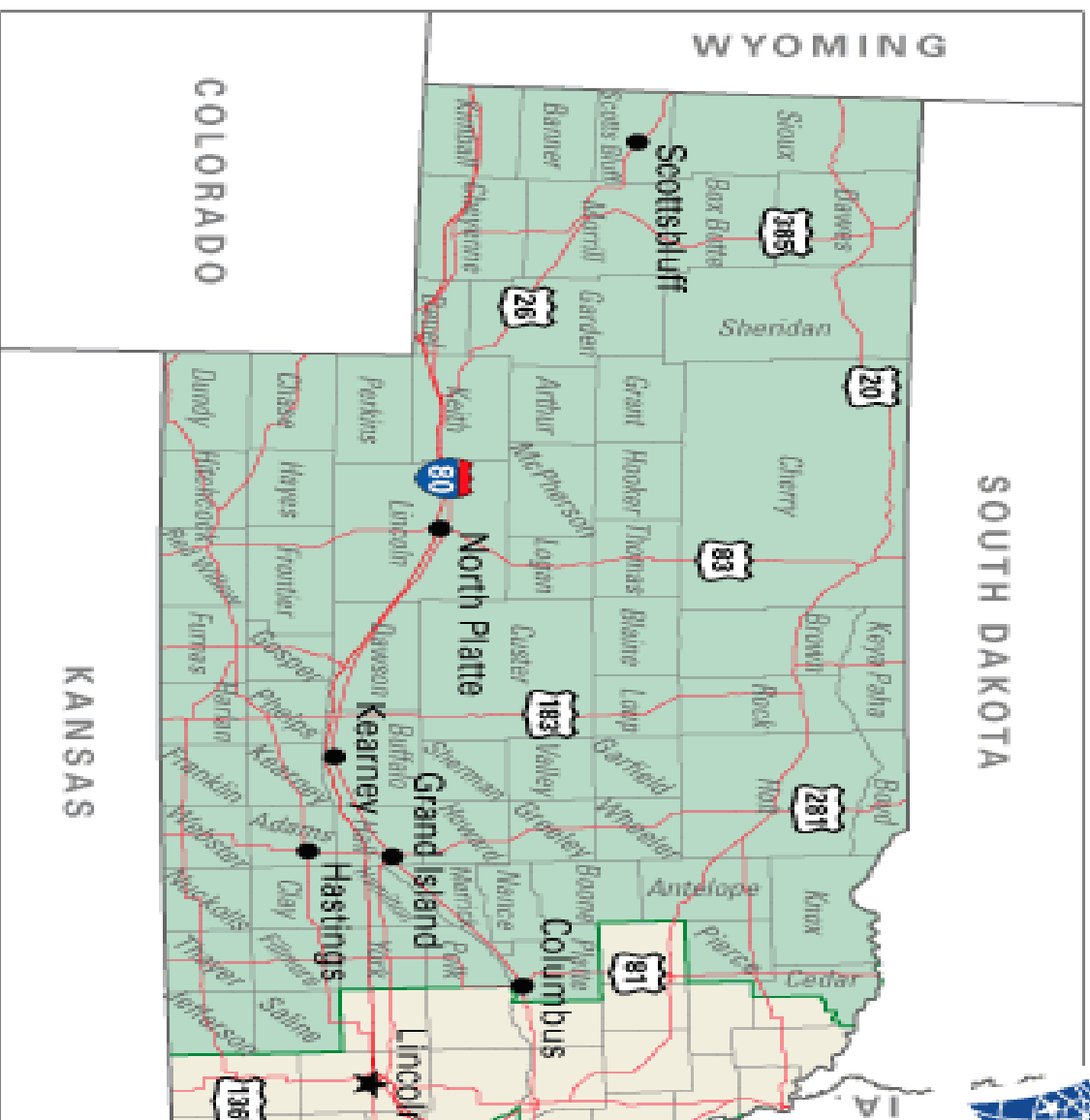


Nebraska (3 Districts)

Congressional District 3

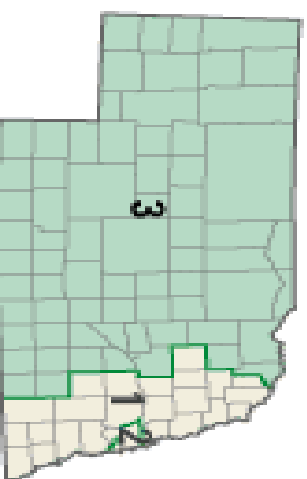


SOUTH DAKOTA



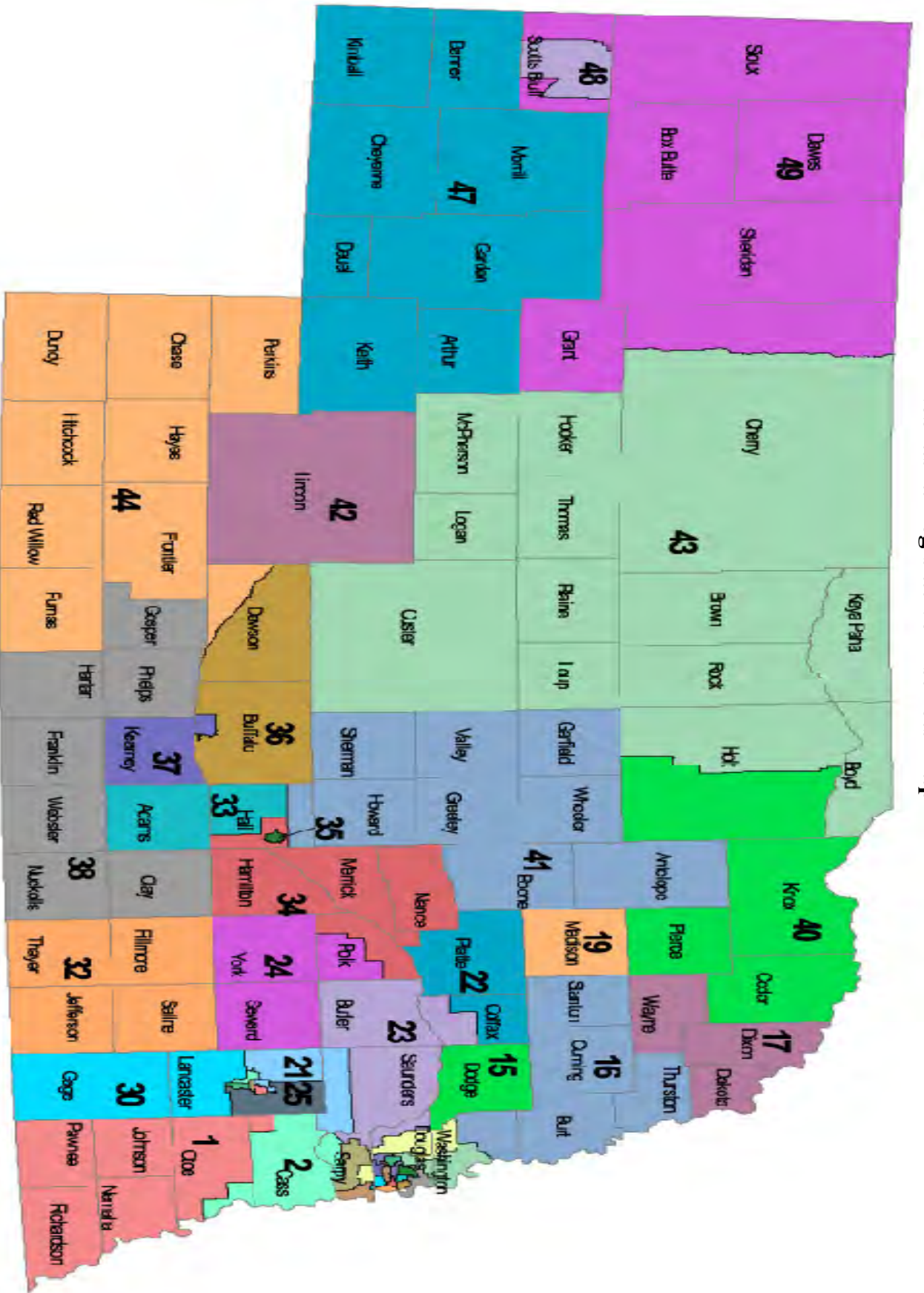
3 Congressional District

Cherry County



Nebraska (3 Districts)

Nebraska Legislative Districts Map



CHAPTER 4: Facilities in Northeast Nebraska

Section 1: Health Care

**Table 4.1: Northeast Nebraska
Hospitals and Facilities by County**

County	Hospitals	Beds
Antelope	2	46
Boone	1	25
Burt	1	23
Cedar	0	0
Colfax	1	25
Cuming	1	25
Dixon	0	0
Dodge	1	90
Knox	1	23
Madison	3	306
Nance	1	20
Pierce	2	44
Platte	1	47
Stanton	0	0
Thurston	1	25
Wayne	1	25
Northeast Nebraska	17	724

Table 4.1 shows a summary of hospitals and facilities by county. Antelope (2), Madison (3), and Pierce (2) counties are the only counties that have more than one hospital. Dixon, Cedar, and Stanton counties suffer from a lack of any hospital. This clearly makes it much more difficult for the residents of these counties to receive medical care. The distance residents of these counties have to travel for hospital care in another county adds to the cost incurred by not only the patients/residents of that county, but for the hospital at which the patients are treated.

SOURCE: Nebraska State Department of Health: Roster of Hospitals Licensed as of December 31, 2009 (Updated: March 2009)

Table 4.2 shows the number of active physicians by specialty by county. All counties in Northeast Nebraska have at least a general/family practice physician except for Nance and Stanton Counties. All Counties in the area also have at least one dentist per county.

Table 4.2: Northeast Nebraska Active Physicians by County; 2003

County	General/ Family Practice	Internal Medicine	Pediat- rics	OB/ GYN	Psy- chiatry	Physicians Assistant	Nurse Practioner	Licensed Practical Nurse	Dentist	Regis- tered Nurse
Boone	6	0	1	0	0	2	0	45	2	47
Burt	3	0	0	0	0	1	2	42	4	68
Cedar	2	1	0	0	0	0	1	48	2	92
Colfax	3	0	0	0	0	1	2	46	3	64
Cuming	2	0	0	0	0	3	1	44	3	86
Dixon	1	0	0	0	0	0	0	26	2	55
Dodge	12	5	3	4	1	11	3	111	23	337
Knox	4	0	0	0	0	4	4	52	4	94
Madison	17	2	4	5	7	9	4	271	28	378
Nance	0	0	0	0	0	1	0	27	2	28
Pierce	4	0	0	0	0	2	0	62	3	69
Platte	11	1	3	2	0	3	1	151	11	165
Stanton	0	0	0	0	0	0	1	21	1	13
Thurston	5	1	0	0	0	6	0	22	1	40
Wayne	4	0	1	0	0	1	1	34	4	64
Northeast Nebraska	78	10	12	11	8	46	23	1,043	94	1,672

Source: Nebraska Department of Health and Human Services

Section 2: Communications

Northeast Nebraska has twenty radio stations in seven communities. We are pleased to report that ALL seven communities with radio stations are NENEDD members. The oldest station is WJAG (AM) in Norfolk, which was established in 1922. The newest radio station is US92 (FM) in Norfolk. Only two television stations originate in Northeast Nebraska communities. KLKN, channel 8, is an ABC affiliation in Albion with 316kw of power. KXNE-TV, channel 19 in Norfolk, established in 1967, is a PBS satellite of KUON-TV, Lincoln with 1682.67kw of power. Two Sioux City, Iowa stations and two Omaha, Nebraska stations cover news for the region.

Section 3: Transportation

Northeast Nebraska transportation has no Interstate highway system. Table 4.3 shows the rural highway miles by county and national functional classification. With the lack of public transportation, a good highway system is essential for retail commerce, schools, hospitals as well as other travel. In total, Northeast Nebraska has no Interstate highway miles, 451.55 miles of main arterials, 740.57 miles of minor arterials, and 419.25 major collector miles.

Dodge County, the most populated county, has the most main arterials with 73.80 miles. Boone, Knox, Nance, and Wayne have no main arterial miles. Knox County has the most minor arterial miles with 99.29 and Madison County has the fewest with 1.13.

Table 4.3: Northeast Nebraska Rural Highway Miles by County and National Functional Classification

County	Interstate	Other Main Arterials	Minor Arterials	Major Collector	Minor Collector	Local
Antelope	---	53.17	43.77	15.08	---	---
Boone	---	---	66.45	55.74	---	---
Burt	---	19.38	61.37	0.61	---	---
Cedar	---	72.28	63.78	34.22	---	---
Colfax	---	19.09	40.94	2.71	---	---
Cuming	---	28.09	55.68	21.88	---	---
Dixon	---	18.51	44.60	23.83	---	---
Dodge	---	73.80	13.34	18.34	---	---
Knox	---	---	99.29	70.55	---	---
Madison	---	42.33	1.13	54.01	---	---
Nance	---	---	61.27	6.45	---	---
Pierce	---	48.26	26.80	23.05	---	---
Platte	---	40.43	46.10	5.51	0.28	0.94
Stanton	---	17.95	25.48	47.18	---	---
Thurston	---	18.26	36.07	21.68	---	---
Wayne	---	---	54.50	18.41	---	---
Northeast Nebraska	---	451.55	740.57	419.25	0.28	0.94

Source: Nebraska Databook

The Nebraska Department of Roads develops the transportation plan for the region. The plan is evaluated annually and presented to the region through public hearings. NENEDD and member communities participate in discussions and the hearings to assist the state in prioritizing projects.

As stated on the Nebraska Department of Roads (NDOR) web site, “A highway transportation system that provides for the efficient movement of people and goods across Nebraska is absolutely essential. With each passing year, Nebraska’s State Highway System “needs” continue to grow faster than funding will allow those needs. As new technologies are applied and as research reveals improved methods and materials for constructing and maintaining highways, the NDOR anticipates getting more accomplished with the funding that is available. In the mean time, the NDOR continues to rely on existing and traditional sources of revenue, but plans to implement more efficient business practices to optimize funding for highway construction programs.”

According to the NDOR, the projects listed for the Fiscal Year 2009 State Highway System program for District 3, which encompasses all of Northeast Nebraska, total \$31,116,000 million and include 28 new projects. By 2014, a total of \$207,355,000 in projects is anticipated in District 3.

Section 4: Infrastructure Needs

Water/wastewater projects clearly dominated the Northeast Nebraska needs surveys in number and cost between 2001-2009. As many of the communities in Northeast Nebraska have very old systems that are beginning to require extensive repairs, if not full replacement, there is no evidence that this trend is going to subside. These projects tend to be extremely costly and time consuming for the communities, so all possibilities for grant funding need to be examined for this issue.

Section 5: Travel and Tourism

Tourism is the third largest industry in the state, after agriculture and manufacturing. Tourism revenue dollars are increasing annually. Other interesting Nebraska travel statistics as reported by the Nebraska Department of Economic Development (DED) are:

- Travelers spent over \$3.6 billion (USD) in Nebraska during 2007 on trips away from home with overnight stays in paid accommodations and on day trips to places 100 miles or more away, increasing by \$2 billion (USD) since 1990.
- Over 41,000 jobs are attributable to travel spending in Nebraska.
- Over 60% of the nonresidents visiting Nebraska during the summer stay at hotels or motels. The state has over 28,000 hotels, motels, and bed and breakfast rooms, which had an average annual occupancy rate of 60% in 2007 and offered the nation’s 7th lowest average room costs.
- At the end of 2007, 71 Nebraska counties had lodging taxes to collect revenues for promoting local travel and tourism. Including the highest concentrations of hotels, motels, and campgrounds in Nebraska, these 71 counties have over 98% of the state’s total commercial lodging sales, with using most of the proceeds for attraction development.

The Northeast Nebraska tourism region has five major strengths:

- Fourteen separate attractions in the region which draw over 10,000 annual visits.
- Northeast Nebraska Travel Council is one of the most organized and effective such groups in the state.
- Omaha, Lincoln, Columbus, Norfolk, Fremont and Sioux City provide a strong regional market of nearly one million people.
- Four recognized Nebraska Indian tribes are located in the region.
- Quantity and quality of state and U.S. highways.

From a development perspective, this region is faced with the following general challenges:

- Develop more attractions along Highway 81
- More attraction development is needed on Indian lands
- Better utilize Missouri River
- Improve promotion of Highway 14 as a tourism corridor

Table 4.4: Northeast Nebraska Parks and Recreation Areas

Area	Classification	Location	Facilities
Niobrara	State Park	1 mi. W, Niobrara, N-12	CFPSL
Ponca	State Park	2 mi. N, Ponca, N-9, N-12	CFPBSL
Ashfall	State Historical Park	6 mi. N, US-20, Orchard	P
Dead Timber	State Recreation Area	4 mi. N, 1-1.5 mi. E, 1 mi., S, Scribner	CFPB
Ferry Landing	State Recreation Area	5 mi. E, Niobrara, N-12	CFB
Fremont Lakes	State Recreation Area	3 mi. W, Fremont, US-30	CFPBS
Lewis & Clark Lake	State Recreation Area	9 mi. N, Crofton, US-81	CFPBS
Pelican Point	State Recreation Area	4 mi. E, 4 mi. N, 1 mi. E, Tekamah	CFPB
Willow Creek	State Recreation Area	2 mi. SW, Pierce	CFPBS

Source: Nebraska Game and Parks Commission

Table 4.4 shows a summary of the parks and recreation areas for Northeast Nebraska. In total, the District has two state parks, one state historical park, and six state recreation areas—all with a variety of facilities.

Nebraskans and visitors to Nebraska together made 19.4 million trips in the state in 2007 to destinations 100 miles or more away from home. For trips by visitors, the leading states of origin were Kansas, Iowa, Colorado, Missouri, South Dakota, Illinois, and Minnesota.

According to the Nebraska Databook, there were a total of 86 attractions in Northeast Nebraska. In our District, the Fremont State Recreation Area is the number one draw as attractions in 2007 having the largest total attendance (840,000) and the largest summer attendance (756,000). Ponca State Park came in a second with a total attendance in 2007 of 749,250 total attendance and 535,000 summer attendance. Lewis and Clark Recreation Area came in third with 221,873 total attendance and 170,000 summer attendance in 2007.

CHAPTER 5: Goals and Policies

Section A: Agriculture

Goal Statement

To provide assistance and resources to maintain an agricultural and livestock friendly environment in Northeast Nebraska.

Strategies

Incentives/assistance for start-up farms

Succession planning for farms

Maintain sustainable agriculture & livestock production

Diversify agriculture industry

Utilize A-fan to assist in livestock venture feasibility

Educate public as to the importance of agriculture as it relates to economic development

Action Plan

Evaluate current zoning – State & Local officials – On-going

Partner w/other organizations to produce materials on succession planning – Banks, A-fan, DED (NE Advantage) – On-going Distribute existing materials (i.e. incentives/assistance/succession planning) – NENEDD – On-going

Look at other states for successes/failures

Identify attributes in communities in Northeast Nebraska (inventory of resources as it relates to business recruitment) – NENEDD/Partners (DED, Utility Partners) – On-going

Success Indicators

Changes in zoning regulations to produce a more agriculture friendly environment

Development of brochures and educational materials

Information is gathered and available

Identify states that have made progress in this area

Communities/counties in NE Nebraska have developed an inventory list of resources

Better educated public as to the importance of agriculture as it relates to economic development

Partners/Resources

- Area Colleges
- Area Economic Development Organizations
- Center for Rural Affairs
- Local FFA Chapters
- NE Dept. of Economic Development
- RC & D's
- USDA Rural Development
- Area Community Groups
- Grow Nebraska
- Local Lending Institutions
- NENEDD
- UNL Extension

Section B: Business and Industry

Goal Statement

To encourage economic development, job creation/retention throughout Northeast Nebraska.

Strategies

Encourage communities to establish LB840 plan
Utilize existing incentive programs (i.e. tax increment financing, grants, low-interest loans)
Retain local wealth to enhance community assets
Education of existing job opportunities
Encourage wellness programs
Promote entrepreneurship within communities

Action Plan

Encourage communities to utilize the NE Community Foundation
Create a local economic development foundation
Utilize local recruitment efforts (i.e. Norfolk Area Recruiters, West Point Area Recruiters, Columbus Drive for Five) NE Workforce Development, Dream-It-Do-It
Identify attributes in communities in Northeast Nebraska (inventory of resources as it relates to business recruitment) – NENEDD/Partners (DED, Utility Partners) – On-going

Success Indicators

Communities will utilize NEDI/LOIS programs
Job creation
Increase in population
Retention of wealth
Businesses relocation from outside of Nebraska

Partners/Resources

- | | |
|---|------------------------------------|
| - Angel Investors | - Area Colleges |
| - Area Economic Development Organizations | - Banks |
| - Economic Development Administration | - Foundations |
| - Nebraska Business Development Council | - NE Dept. of Economic Development |
| - NENEDD | - Revolving Loan Funds |
| - Small Business Administration | - USDA – Rural Development |
| - Utility Partners | - Workforce Development |

Section C: Community

Goal Statement

To identify all positive attributes of living in Northeast Nebraska and to promote those qualities to existing and perspective residents.

Strategies

Educate and retain young people
Encourage interest in public service (i.e. Mayor, County Commissioners, etc)
Promote volunteerism and community service

Educate and retain aging population
Encourage communities to integrate and blend activities for all ages

Action Plan

Partner with communities to educate and promote community service
Encourage community centers to be utilized by youth and seniors
Identify infrastructure improvements communities need to address “bricks and mortar” facilities
Encourage participation in Nebraska’s Community Improvement Program
Encourage communities to create “young professionals” groups

Success Indicators

Population growth
Achieving status from results (i.e. Community Improvement Program)
Outlets will be created for professional/social networking

Partners/Resources

- Area Chambers of Commerce	- Area Colleges
- NE Dept. of Economic Development	- NENEDD
- Norfolk Area Recruiters	- Public & Private Schools
- RC & D’s	- SCORE
- UNL Extension	- Utility partners
- Workforce Development	

Section D: Economic Development

Goal Statement

To give our best effort to promote and identify economic development opportunities for all of Northeast Nebraska.

Strategies

Educate the general public on the economic development process
Encourage communities to establish LB840 plan
Utilize existing incentive programs (i.e. tax increment financing, grants, low-interest loans)
Retain local wealth to enhance community assets

Action Plan

Engage the media to promote economic development efforts
Identify attributes in communities in Northeast Nebraska (inventory of resources as it relates to business recruitment) – NENEDD/Partners (DED, Utility Partners) – On-going
Encourage communities to utilize the NE Community Foundation
Create a local economic development foundation
Become involved in the political process to maintain existing funding for programs

Success Indicators

Increased understanding and awareness of the economic development process
Increased number of economic development projects funded in Nebraska
Increased number of communities that approve/adopt LB840
Increased membership in NENEDD

Partners/Resources

- Area Chambers of Commerce
- Economic Development Administration
- Local Foundations
- NENEDD
- USDA – Rural Development
- Workforce Development
- Area Economic Development Organizations
- League of Municipalities
- NE Dept. of Economic Development
- State Representatives
- Utility Partners

Section E: Education

Goal Statement

Strive for accessible, affordable, high quality education for all facets of life from pre-school to post-secondary opportunities, to ensure or promote a life long learning environment.

Strategies

Maintain quality K-12 Education

Attract quality teachers

Support distance learning efforts throughout the region

Support efforts for technology infrastructure

Provide partnership opportunities between business and education

Increase ESU capacity to facilitate and coordinate programs and projects throughout Northeast Nebraska

Action Plan

Promote and create work-study programs (job shadowing)

Utilization of existing job training programs

Success Indicators

Increased enrollment in educational institutions

Partners/Resources

- Area Colleges
- Department of Education
- Nebraska Educators Association
- Public & Private Schools
- UNL Extension
- USDA – Rural Development
- Center for Rural Affairs
- Educational Service Units
- Nebraska School Board Association
- State Representatives
- Utility Partners

Section F: Health Care

Goal Statement

Strive for accessible, affordable, high quality health care.

Strategies

Increase number of rural hospitals that are critical access facilities

Staff: Check to see if all hospitals are critical access – below 25 beds)

Reasonable standards for emergency personnel that allows for more volunteers to serve rural communities

Increase number of satellite clinics in rural communities

Decrease emergency response times
Increase number of qualified professionals
Quality emergency equipment & facilities

Action Plan

Assist rural hospitals on critical access qualifications
Work with state and local representatives on legislation to set reasonable standards for emergency personnel
Actively promote the partnership between NECC & UNMC Nursing College
Assist in the recruitment of qualified professionals
Assist rural communities in identifying funding sources for emergency equipment & facilities

Success Indicators

No reduction in services
Increased number of qualified volunteers and professionals

Partners/Resources

- Area Colleges
- Local Health Care Facilities
- NENEDD
- UNL Extension
- Banks
- NDED
- State Representatives
- USDA

Section G: Housing

Goal Statement

Provide affordable, quality new housing where required and rehabilitate existing housing where applicable.

Strategies

Identify the housing needs in individual communities (i.e. single family, rental units, amenities)
Promote existing services available within the region
Eliminate dilapidated/substandard homes

Action Plan

Assist communities in identifying needs through housing studies, inventory and community surveys
Advertise to and educate the public on services offered throughout the region
Assist communities in identifying funding sources for removing substandard homes

Success Indicators

Increase in new construction of homes
Increase in rehabilitated homes
Increase the number of people utilizing services

Partners/Resources

- Area Colleges
- Banks
- HUD
- NDED – Affordable Housing Trust Funds
- NENEDD
- USDA
- Area Community Groups
- Community Builders
- Local Community Funds

Section H: Infrastructure

Goal Statement

Encourage development of infrastructure in areas where it's needed most and makes sense based upon geography and population.

Strategies

Identify infrastructure needs in individual communities

Prioritize needs

Identify federal, state and local funding sources

Action Plan

Assist in identifying needs through inventory and community surveys

Encourage legislators to fund highway improvements

Implement city sales tax in communities that lack this tool

Encourage utilization of Tax Increment Financing (TIF) where applicable

Monitor highway funding allocations

Success Indicators

Improved infrastructure

Partners/Resources

- Area Community Groups

- Business Improvements Districts

- Community Tourism Groups

- League of Municipalities

- NENEDD

- Political Representatives

- Area Colleges

- Community Action Agencies

- EDA

- NDED

- Nebraska Dept. of Transportation

Section G: Recreation/Tourism/Agri-tourism

Goal Statement

Capitalize and promote Nebraska's existing recreational tourism opportunities.

Strategies

Promote awareness of the regions lakes, recreational areas, tourist attractions and events

Assist tribes in promoting cultural awareness and events

Promote strengths of the state

Encourage in-state vacationing

Create opportunities (i.e. entrepreneurial opportunities)

Action Plan

Promote radio and print advertising

Promote education of existing opportunities within the educational institutions

Success Indicators

Increase in attendance in tourism activities

Increased number of tribal events

Partners/Resources

- Area Community Groups
- Hispanic Organizations
- Local Chambers
- Media
- NDED
- Community Tourism Group
- Hotels/motels/restaurants/businesses
- Local Historic Societies
- Public & Private Schools
- NENEDD