

SECTION 2 POPULATION, ECONOMICS & HOUSING

INTRODUCTION

Population, economic and housing trends in Kearney County and Norman and Heartwell serve as valuable indicators of future development needs and patterns for the County and each community and provide a basis for the realistic projection of the future population. The quantity, location and density of demographic and housing features play an important role in shaping the details of various development plans to meet the needs of the County and the Villages.

The population trends and projections for the years 1980 through 2010 were studied and forecasted for Kearney County, and the Villages of Norman and Heartwell, utilizing a process of both trend analysis and popular consent. Kearney County, overall, is projected to increase in population during the next 10 years. For Kearney County to meet its population, the County would need to aggressively promote the development of a variety of businesses, public facilities and housing types throughout the 10-year planning period.

GOAL AND POLICIES

Goal 1 - To maintain and increase the population base of rural Kearney County and the Villages of Norman and Heartwell at a rate acceptable to the vision of the citizenry.

Policies:

Plan for population growth during the next 10 years in rural Kearney County, an estimated increase of 21 persons between 2000 and 2010. The population base in both Norman and Heartwell will remain stable throughout the planning period.

Actively market the development potential of Kearney County, to support an increasing population, by broadening the economic base and expanding employment opportunities.

GENERAL POPULATION TRENDS AND PROJECTIONS

The analysis and projection of population are at the center of all planning decisions. This process assists in understanding important changes which have and will occur throughout the planning period.

Estimating population size is critical to a planning process. Further, projecting a county's population is extremely complex. Because projections are based on various assumptions about the future, projections must be carefully analyzed and continually reevaluated due to the County's dynamic economic and social structure.

Table 2.1 identifies **population trends and projections** for Kearney County, Norman and Heartwell from 1980 through

2010. It is estimated the population of **Kearney County** has increased 3.7 percent since 1990, and reached a current (2000) estimated population of 6,876 persons. The Village of Norman has increased 8.3 percent in population since 1990 to an estimated (2000) population of 52 persons. This trend is expected to continue during the next 10 years. The Village of Heartwell has a current (2000) projected population of 72 persons, an increase of 4.4 percent since 1990. Heartwell is projected to increase in population by 5.5 percent during the next 10 years.

**TABLE 2.1
POPULATION TRENDS AND PROJECTIONS
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
1980-2010**

	<u>1980</u>	<u>1990</u>	<u>1999*</u>	<u>2000</u>	<u>2010</u>	<u>% Change 2000-2010</u>
Total Population:						
Kearney County	7,053	6,629	6,861	6,876	7,148	+3.96%
Village of Heartwell	87	69	68	72	76	+5.55%
Village of Norman	58	48	50	52	57	+9.61%
Balance of County	2,988	2,707	2,733	2,703	2,724	+0.77%
*1999 Census Estimate						
						<u>% Change 2000-2010</u>
65+ Years:	<u>1980</u>	<u>1990</u>	<u>1999</u>	<u>2000</u>	<u>2010</u>	
Kearney County	1,179	1,148	1,200	1,210	1,286	+6.28%
Village of Heartwell	20	13	15	16	22	+37.50%
Village of Norman	8	6	8	10	14	+40.00%
Balance of County	236	243	254	256	283	+10.54%

Source: Census of Population and Housing, 1980, STF-1A, 1990, 1999 Census Estimate
Hanna:Keelan Associates, P.C., 2000

During the next 10 years, the Kearney County population should experience an increase of 4 percent, or 272 persons. **The Rural County is projected to increase 0.7 percent, or 21 persons from 2000 to 2010.** An estimated 90 to 95 percent of this new population will be rural, non-agricultural.

Births and Deaths

Table 2.2 provides an analysis of **birth and death trends in Kearney County** from 1989 to 2010. During the 10 year period, 1989 to 1997, Kearney County experienced a net increase from births exceeding deaths by 87 persons, or plus 9.6 persons per year. This trend of net change is projected to remain stable people between 2000 and 2010.

**TABLE 2.2
 BIRTHS AND DEATHS
 TRENDS AND PROJECTIONS
 KEARNEY COUNTY, NEBRASKA
 1989 - 2010**

<u>Year</u>	<u>Births</u>	<u>Deaths</u>	<u>Net Change</u>
1989	97	79	+18
1990	105	79	+26
1991	75	70	+5
1992	92	74	+18
1993	96	80	+16
1994	75	86	-11
1995	81	72	+9
1996	82	64	+8
<u>1997</u>	<u>76</u>	<u>88</u>	<u>-12</u>
Total	779	692	+87
Annual Average	86.5	76.9	+9.6
<u>2000 - 2010</u>			
Total	885	790	+95
Annual Average	88.5	79.0	+9.5

Source: Nebraska Department of Health,
 Division of Health Data Systems, 1997
 Hanna:Keelan Associates, P.C., 2000

Social Security Recipients Table 2.3 identifies the number of persons receiving **Social Security Income (SSI) and/or Supplemental Social Security Income (SSSI) in Kearney County** in 1997. A total of 1,455 persons received SSI. Of this total, 63.9 percent were retired workers, while 21.1 percent were under 65 years of age. The total estimated persons receiving social security income equaled an estimated 24.5 percent of the County population.

**TABLE 2.3
PERSONS RECEIVING
SOCIAL SECURITY INCOME
KEARNEY COUNTY, NEBRASKA 1997**

<u>Social Security Income</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Wives and Husbands	160
Retired Workers	930
Children	30
<u>Survivor Benefits</u>	
Widows and Widowers	170
Children	70
<u>Disability Benefits</u>	
Disabled Workers	65
Wives and Husbands	0
<u>Children</u>	<u>30</u>
Total	1,455
<u>Aged 65 or Older</u>	
Men	500
<u>Women</u>	<u>675</u>
Total	1,175
<u>Supplemental Social Security Income (1994)</u>	
<u>Number of Beneficiaries</u>	
Aged (65+)	8
Blind	2
<u>Disabled</u>	<u>68</u>
Total	78

Source: Department of Health and Human Services,
Social Security Administration, 1997
Hanna:Keelan Associates, P.C., 2000

A total of 78 people received Supplemental Social Security Income in 1997. This equaled less than 2.0 percent of the total persons in Kearney County. A total of 70, or 89.7 percent of the recipients were blind or disabled. This number identifies a **special consumer group in the County** in need of special services.

Per Capita Income

Table 2.4 identifies **per capita income trends and projections** for Kearney County. The 2000 per capita income is estimated to be \$25,797. By 2010, per capita income is expected to increase an estimated 21.9 percent to \$31,434.

**TABLE 2.4
PER CAPITA INCOME
TRENDS AND PROJECTIONS
KEARNEY COUNTY, NEBRASKA
1990-2010**

	<u>Kearney County</u>		<u>Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
1990	\$19,611	---	\$17,562	---
1991	\$20,555	+4.8%	\$18,064	+2.9%
1992	\$20,889	+1.6%	\$19,230	+6.5%
1993	\$20,062	-3.9%	\$19,843	+3.2%
1994	\$22,162	+10.5%	\$20,471	+3.2%
1995	\$21,212	-4.2%	\$21,029	+2.7%
1996	\$25,955	+22.3%	\$22,847	+8.6%
1997	\$24,065	-7.3%	\$23,618	+3.4%
1990-1997	\$19,611 - \$24,065	+22.7%	\$17,562 - \$23,618	+34.5%
2000-2010	\$25,797 - \$31,434	+21.0%	\$26,600 - \$35,644	+34.0%

Source: Bureau of Economic Analysis
U.S. Department of Commerce, 1997
Hanna:Keelan Associates, P.C., 2000

Median Income

Table 2.5 identifies **median income** for the County and the Villages of Norman and Heartwell from 1990 to 2010. Median income in the County is projected to increase from \$27,207 to \$61,100. The median income in Norman is projected to increase from \$13,393 in 1990 to \$31,000 in 2010. Likewise, it is estimated, the median income in Heartwell will increase from \$16,042 in 1990 to \$36,900 in 2010.

**TABLE 2.5
PROJECTED MEDIAN INCOME
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
2000-2010**

	<u>1990</u>	<u>2000</u>	<u>2010</u>
Kearney County	\$27,207	\$46,530	\$61,100
Village of Heartwell	\$16,042	\$28,000	\$36,900
Village of Norman	\$13,393	\$23,000	\$31,000

Source: Census of Population and Housing, STF-3A, 1990
U.S. Department of Housing and Urban Development, 1999
Hanna:Keelan Associates, P.C., 2000

**EMPLOYMENT AND
ECONOMIC TRENDS**

GOALS AND POLICIES

Goal 1 - Continue to coordinate economic development efforts in Kearney County with area communities.

Policies:

- 1.1 Encourage community/county development activities that create permanent employment opportunities with competitive wages, especially for low- to moderate income persons and families.
- 1.2 Develop and actively pursue the implementation of a Kearney County Tourism Plan, to promote historical, recreational and educational uses throughout the County.
- 1.3 Develop a self-guided tour of historic buildings in Kearney County, utilizing the Nebraska Historic Buildings Survey of Kearney County.

Goal 2 - Housing and public facility improvements coupled with economic development opportunities should be the foundation of community development programming and implementation in Kearney County.

Policies:

- 2.1 Direct community and economic development activities to address county-wide and regional residential and commercial needs.
- 2.2 Insure that job creation is a recognizable issue of any economic development activities implemented in Kearney County communities, with emphasis on low- to moderate income persons and families.

Goal 3 - Maximize economic opportunity for all residents, with emphasis on low- to moderate income persons and families.

*goals and policies,
continued.....*

Policies:

- 3.1 Support the expansion of the agricultural business industry in Kearney County.

3.2 Insure that all economic

development activities be consistent with the Comprehensive Plan.

3.3 Target new businesses and industries capable of producing competitive incomes for the residents of Kearney County.

3.4 Promote cooperative economic development activities between the communities and rural areas of the County. Coordinate efforts through local County economic development groups and the Chamber of Commerce in each of the communities.

3.5 Expand and develop the hospitality, tourism and recreational industries in Kearney County.

Employment

The most recent and comprehensive employment data available for Kearney County was obtained from the Nebraska Department of Labor. A review and analysis of Kearney County labor force statistics will provide an understanding of the economic activity occurring in Kearney County.

Table 2.6 identifies the total **number of employed persons** in Kearney County and the unemployment rate. The number of employed persons has increased from 3,168 in 1990 to an estimated 3,584 in 2000. This trend is likely to continue, to an estimated 3,874 employed persons in 2010. The unemployment rate has remained low, between 1.7 and 2.4 percent between 1990 and 2000.

TABLE 2.6
EMPLOYMENT DATA
KEARNEY COUNTY, NEBRASKA
1990-2010

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>% Unemployed</u>
1990	3,168	---	2.0%
1991	3,156	-12	2.4%
1992	3,268	+112	2.4%
1993	3,395	+127	1.8%
1994	3,443	+48	2.0%
1995	3,440	-3	1.8%
1996	3,471	+31	2.0%
1997	3,478	+6	1.7%
1998	3,502	+24	2.0%
2000	3,584	+82	1.9%
2010	3,874	+290	2.0%

Source: Nebraska Department of Labor,
Labor Market Information, 1997
Hanna:Keelan Associates, P.C., 2000

**Labor Force
and Employment**

Table 2.7 depicts the **labor force and employment** for Kearney County from 1980 to 2010. During the next 10 years, the amount of employed workers in Kearney County will increase 8.1 percent, to a total of 3,874 workers.

**TABLE 2.7
CIVILIAN LABOR FORCE AND EMPLOYMENT
TRENDS AND PROJECTIONS
KEARNEY COUNTY, NEBRASKA
1980-2010**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>
Civilian Labor Force	3,312	3,234	3,655	3,955
Unemployment	75	66	71	81
Rate of Unemployment	2.3%	2.0%	1.9%	2.0%
Employment	3,237	3,168	3,584	3,874
<u>Change in Total Employment</u>				
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
1980-1990	-78	-7.8	-2.3%	-0.2%
1990-2000	+416	+41.6	+13.1%	+1.3%
2000-2010	+290	+29.0	+8.0%	+0.8%

Source: Nebraska Department of Labor,
Labor Market Information, 1997
Hanna:Keelan Associates, P.C., 2000

Employment Type

Table 2.8 identifies that from 1987 to 1997 Kearney County experienced an overall decrease of 1.7 percent in non-farm employed persons. The largest increase of employment took place in manufacturing jobs. Between 1992 and 1997 this category increased by 57.7 percent. The largest decrease, 66 jobs, was in retail trade.

**TABLE 2.8
WORK FORCE EMPLOYMENT BY TYPE
KEARNEY COUNTY, NEBRASKA
1987-1997**

<u>Work Force</u>	<u>1987</u>	<u>1992</u>	<u>1997</u>	<u>% Change 1987-1992</u>	<u>% Change 1992-1997</u>
Non-Farm Employment (Wage and Salary)	1.919	1.825	1.886	-4.8%	+3.3%
Manufacturing	214	97	153	-54.6%	+57.7%
Durable	47	83	141	+76.5%	+69.8%
Non-Durable	*	14	12	*	-14.2%
Non-Manufacturing	1.705	1.228	1.734	-28.0%	+41.2%
Construction & Mining	59	82	129	+38.9%	+57.3%
Trans.. Comm.. Utilities**	56	49	32	-12.5%	-34.6%
Trade	402	445	432	+10.6%	-2.9%
Retail	270	302	236	+11.8%	-21.8%
Wholesale	132	143	201	+8.3%	+40.5%
Fin. Ins. & Real Estate***	89	84	89	-5.6%	+5.9%
Services	571	528	493	-7.5%	-6.6%
Government	529	541	558	+2.2%	+3.1%
Federal	45	39	32	-13.3%	-17.9%
State	22	24	20	+9.0%	-16.6%
Local	462	479	506	+3.7%	+5.6%

*Data not available because of disclosure suppression

**Transportation, communication & Public Utilities

***Financial, Insurance & Real Estate

Source: Nebraska Department of Labor, Labor Market, Information, 1997
Hanna:Keelan Associates, P.C., 2000

Table 2.9 identifies the **commuter population** of Kearney County, Norman and Heartwell. The 1990 Census identified that only 29.3 percent of the Kearney County employed population worked outside of Kearney County.

Commuter Population

TABLE 2.9 EMPLOYMENT IN COUNTY KEARNEY COUNTY, NEBRASKA 1990		
<u>Place of Employment</u>	<u>County Residents</u>	
	<u>Number</u>	<u>Percent</u>
County of Kearney	2,160	70.7%
Outside of Kearney	895	29.3%
Total	3,055	100.0%
	<u>Residents</u>	
Village of Heartwell	0	0.0%
Outside of Heartwell	43	100.0%
Total	43	100.0%
Village of Norman	0	0.0%
Outside of Norman	11	100.0%
Total	11	100.0%

Source: Census of Population and Housing, STF-3A, 1990
Hanna:Keelan Associates, P.C., 2000

Travel Time

Table 2.10 identifies **time travel to work** in Kearney County, Norman and Heartwell. Approximately 64 percent of workers who reside in rural Kearney County between less than 9 minutes to 19 minutes and 12.9 percent working at home. The majority of employees who live in Heartwell commuted between 10 to 19 minutes and in the Village of Norman, 72 percent commuted between 10 to 20 minutes each day.

TABLE 2.10 TRAVEL TIME TO WORK KEARNEY COUNTY, NEBRASKA 1990						
	<u>9 Minutes or Less</u>	<u>10 - 19 Minutes</u>	<u>20 - 29 Minutes</u>	<u>30 - 39 Minutes</u>	<u>40 Minutes or More</u>	<u>Work at Home</u>
Kearney County	1,354	752	380	247	149	202
Village of Heartwell	5	16	0	16	6	0
Village of Norman	0	4	4	0	3	0
Balance of County	330	489	167	60	69	165

Source: Census of Population and Housing, STF-3A, 1990
Hanna:Keelan Associates, P.C., 2000

The **Housing component of the Kearney County Comprehensive Plan** serves to profile and analyze the existing housing stock in the County, the Villages of Norman and Heartwell and determine the demand for housing activities. The following information includes the documentation of pertinent Census data and the identification and analysis of future housing characteristics and demand.

**COUNTY/
COMMUNITY
HOUSING**

It should be the goal of any county to provide safe, decent and affordable housing for its residents, regardless of race or social and economic status.

**GOALS AND
POLICIES**

Goal 1 - Provide access to a variety of safe, decent and affordable housing types in rural Kearney County and the Villages of Norman and Heartwell, especially for persons and agricultural families of low to moderate income.

Policies:

- 1.1_ Improve on existing and develop new organizational relationships to improve housing conditions throughout Kearney County and the Villages of Norman and Heartwell.
- 1.2_ Develop housing programs for the rehabilitation and/or removal of unsafe housing.

Goal 2 - Protect and preserve existing rental and owner occupied residential units.

Policies:

- 2.1 Create an ongoing, county-wide housing rehabilitation program, to include both owner and renter housing units by 2010, for an estimated 132 units for severely deteriorated units and 285 units for moderately deteriorated units.

**goals and policies
continued.....**

- 2.2 Create a program to demolish an estimated 32 units of substantially deteriorated dwellings within rural Kearney County and the Villages of Norman and Heartwell during the next 10 years with emphasis on areas within close proximity to Kearney County communities.
- 2.3 Identify and rehabilitate historically significant residences and other types of structures in rural Kearney County and the Villages of Norman and Heartwell.

Goal 3 - Encourage future residential developments, which are compatible with and complement existing residential areas.

Policies:

- 3.1 Increase education and awareness for housing development throughout the County in areas not detrimental to agricultural activities.
- 3.2 Prohibit development of residential units in environmentally sensitive areas. (County Board denies and suggests not using Prohibit in broad policies)

**County/Community
Housing Profile**

The housing stock in Kearney County and the communities is comprised of a variety of housing types ranging from single family homes, to mobile homes, to multifamily structures. The highest percentage of residential land area in each of the communities is occupied by single family homes.

Table 2.11 identifies both the **1980 and 1990 housing stock** throughout the County. From 1980 to 1990, the total housing stock in Kearney County decreased by 41 units.

The Village of Norman had a decrease of one housing unit from 1980 to 1990 and the Village of Heartwell had a decrease of 4 housing units from 1980 to 1990.

**TABLE 2.11
HOUSING STOCK PROFILE
KEARNEY COUNTY/COMMUNITIES, NEBRASKA
1980 & 1990**

		<u>Number of Units</u>				
		<u>1</u>	<u>2 - 9</u>	<u>10+ units</u>	<u>Mobile</u>	
		<u>unit</u>	<u>units</u>		<u>Homes</u>	<u>Total</u>
Kearney County:	1980	2,381	192	69	155	2,797
	1990	2,383	115	30	228	2,756
	% Annual Change	0.0%	-40.1%	-56.5%	+47.1%	+15.0%
Village of Heartwell:	1980	40	0	0	0	40
	1990	34	1	0	1	36
	% Annual Change	-15.0%	100.0%	0.0%	+100.0%	-10.0%
Village of Norman:	1980	21	0	0	2	23
	1990	18	0	0	4	22
	% Annual Change	-14.3%	0.0%	0.0%	+100.0%	-4.3%

Source: Census of Population and Housing, 1980, STF-1A, 1990
Hanna:Keelan Associates, P.C., 2000

Housing Costs

Table 2.12 identifies **housing costs** as a percentage of household income in Kearney County, Norman and Heartwell in 1990. A total of 9.6 percent of owner households and 23 percent of renter households expended more than 30 percent of their annual income for housing.

**TABLE 2.12
OWNER AND RENTER HOUSING COSTS
AS A PERCENTAGE OF HOUSING INCOME
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
1990**

		<u>Percentage of Income Spent on Housing</u>					
		<u>Less than 20</u>	<u>20 - 24</u>	<u>25 - 29</u>	<u>30 - 34</u>	<u>35+</u>	<u>Total</u>
Kearney County:	Owner	982	204	62	55	77	1,380
	Rente	258	105	35	49	70	517
	Total	1,240	309	97	104	142	1,897
Heartwell:	Owner	18	2	0	0	0	20
	Renter	3	0	0	0	5	8
	Total	21	2	0	0	5	28
Norman:	Owner	8	0	0	0	0	8
	Renter	3	0	2	0	0	5
	Total	11	0	2	0	0	13
Balance of County	Owner	206	28	20	15	24	293
	Renter	94	16	5	13	6	134
	Total	300	44	25	28	30	427

Source: Census of Population and Housing, STF-3A, 1990
Hanna:Keelan Associates, P.C., 2000

Owner Values

Table 2.13 identifies **owner occupied housing values** for Kearney County, Norman and Heartwell. The median value of owner occupied housing in Kearney County is estimated to currently be \$70,975. Norman is estimated to have a median value of \$18,000 and Heartwell \$24,250 in 2000.

**TABLE 2.13
OWNER OCCUPIED HOUSING VALUE
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
1990**

		<u>Less than \$25,000</u>	<u>\$25,000 to \$34,999</u>	<u>\$35,000 to \$49,999</u>	<u>\$50,000 to \$74,999</u>	<u>\$75,000 or More</u>	<u>Total</u>
Kearney County:	Number	287	195	365	339	194	1,380
	% of Total	20.8	14.1%	26.4%	24.6%	14.1%	100.0%
	Median Value 1990						\$42,500
	2000						\$70,975
Village of Heartwell:	Number	15	3	1	0	0	19
	% of Total	78.9	15.8%	5.8%	0.0%	0.0%	100.0%
	Median Value 1990						\$18,500
	2000						\$24,250
Village of Norman:	Number	11	4	0	0	0	15
	% of Total	73.3	26.7%	0.0%	0.0%	0.0%	100.0%
	Median Value 1990						\$14,999
	2000						\$18,000

Source: Census of Housing, STF-1A, 1990
Hanna:Keelan Associates, P.C., 2000

Contract Rent

Table 2.14 identifies **contract rent** for rental housing units in Kearney County, Norman and Heartwell. Median rent in Kearney County has increased an estimated 35 percent between 1990 and 2000 to \$288. Norman is estimated to have increased in contract rent during the last 10 years from \$175 in 1990 to \$206 in 2000. Heartwell is estimated to have increased from \$144 in 1990 to \$167 in 2000.

TABLE 2.14 CONTRACT RENT KEARNEY COUNTY / COMMUNITIES, NEBRASKA 1990		Less than \$150	\$150 to \$249	\$250 to \$299	\$300 or More	Total
Kearney County:	Number	34	102	364	17	517
	% of Total	6.5%	19.7%	70.4%	3.2%	100.0%
	Median Rent 1990					\$213
	2000					\$288
Village of Heartwell:	Number	5	4	0	0	9
	% of Total	55.0%	44.4%	0.0%	0.0%	100.0%
	Median Rent 1990					\$144
	2000					\$167
Village of Norman:	Number	0	5	0	0	5
	% of Total	0.0%	100.0%	0.0%	0.0%	100.0%
	Median Rent 1990					\$175
	2000					\$206

Source: Census of Housing, STF-1A, 1990
Hanna:Keelan Associates, P.C., 2000

Substandard Housing

Table 2.15 identifies **substandard housing conditions** in Kearney County and the Villages of Norman and Heartwell. Rural Kearney County had 16 units of housing lacking complete plumbing facilities and 0 units being overcrowded.

**TABLE 2.15
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
1990**

	<u>Lack of Complete Plumbing</u>	<u>Units with 1.01+ Persons per room</u>
Kearney County	18	11
Village of Heartwell	0	0
Village of Norman	0	0
Balance of County	16	0

Source: Census of Population, STF-3A, 1990
Hanna:Keelan Associates, P.C., 2000

Age of Housing

Table 2.16 identifies the **year structure built** of the housing stock in Kearney County and the Villages of Norman and Heartwell. Rural Kearney County had approximately 48.3 percent of its housing stock being built prior to 1940. The Village of Norman has approximately 36.8 percent of the housing stock being built prior to 1940 and the Village of Heartwell had 58.3 percent of the housing being over 60 years old.

	1985 to March <u>1990</u>	1980 to <u>1984</u>	1970 to <u>1979</u>	1960 to <u>1969</u>	1940 to <u>1959</u>	1939 or <u>Before</u>	<u>Total</u>	% 1939 or <u>Before</u>
Kearney County	135	143	609	340	345	1,184	2,756	43.0%
Village of Heartwell	3	0	4	0	8	21	36	58.3%
Village of Norman	0	0	6	4	2	7	19	36.8%
Balance of County	76	91	239	80	52	502	1,040	48.3%

Source: Census of Housing, 1990
Hanna:Keelan Associates, P.C., 2000

**HOUSEHOLD TRENDS
AND PROJECTIONS**

An analysis of household characteristics provides a profile of data necessary to plan for Kearney County and the Villages of Norman and Heartwell. Recent trends in household characteristics, combined with income, employment and population data can assist in determining the overall future needs of a planning area.

Household Characteristics

Table 2.17 identifies **specific household characteristics**, trends and projections, for Kearney County, Norman and Heartwell. By 2010, an estimated 2,772 households will exist in Kearney County, an increase of 4.8 percent from 2000. The Village of Norman is projected to increase the total number of households by 22 percent from 2000 to 2010 and Heartwell is also projected to increase total households by 11 percent.

**TABLE 2.17
SPECIFIC HOUSEHOLD CHARACTERISTICS
TRENDS AND PROJECTIONS
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
1980-2010**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Person in Households</u>	<u>Total Households</u>	<u>Persons Per Household</u>
Kearney County:	1980	7,053	356	6,679	2,543	2.63
	1990	6,629	221	6,408	2,522	2.54
	2000	6,876	237	6,639	2,645	2.51
	2010	7,148	245	6,903	2,772	2.49
Village of Heartwell:	1980	87	0	87	30	2.90
	1990	69	0	69	31	2.22
	2000	72	0	72	35	2.05
	2010	76	0	76	39	1.94
Village of Norman:	1980	58	0	50	22	2.64
	1990	48	0	48	20	2.40
	2000	52	0	52	22	2.36
	2010	57	0	57	27	2.11
Balance of County:	1980	2,988	204	2,784	928	3.00
	1990	2,709	111	2,598	923	2.81
	2000	2,703	116	2,587	922	2.80
	2010	2,724	119	2,605	926	2.81

Source: Census of Population and Housing, 1980, 1990
Hanna:Keelan Associates, P.C., 2000

Table 2.18 identifies **tenure by household**, trends and projections, in Kearney County for the period 1980 to 2010. **By 2010, an estimated 30 percent of the total County population will reside in a rental unit**, an increase from 26.9 percent in 1980. This will also equal an increase of 68 renter households, from 2000 to 2010. Owner households are expected to increase by 127 from 2000 to 2010. The Villages of Norman and Heartwell will increase slightly from 2000 to 2010 in the number of owner and renter households.

**Household
Trends/Projections**

**TABLE 2.18
TENURE BY HOUSEHOLD
TRENDS AND PROJECTIONS
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
1980-2010**

		<u>Total</u>	<u>Owner</u>		<u>Renter</u>	
	<u>Year</u>	<u>Households</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Kearney County:	198	2,543	1,859	73.1%	684	26.9%
	199	2,522	1,821	72.2%	701	27.8%
	200	2,645	1,875	70.9%	770	29.1%
	201	2,772	1,934	69.8%	838	30.2%
Village of Heartwell:	198	30	23	76.7%	7	23.3%
	199	31	21	67.7%	10	32.3%
	200	35	22	62.8%	13	37.2%
	201	39	22	54.4%	17	43.6%
Village of Norman:	198	22	19	86.6%	3	13.4%
	199	20	18	90.0%	2	10.0%
	200	22	18	81.9%	4	18.1%
	201	27	21	77.7%	6	22.3%
Balance of County:	198	928	613	66.1%	315	33.9%
	199	923	628	68.1%	295	31.9%
	200	922	628	68.1%	294	31.9%
	201	926	629	67.8%	297	32.2%

Source: Census of Population and Housing, STF-3A, 1990
Hanna:Keelan Associates, P.C., 2000

Housing Conditions

Table 2.19 identifies **housing conditions** in rural Kearney County and the communities of Norman and Heartwell, as per a 1999 field analysis. Overall, housing conditions were rated "fair" to "good." A total of 791 housing structures were surveyed in the rural area of Kearney County. A total of 61.1 percent of the houses were rated good. In rural Kearney County, 3.7 percent of housing units were identified as "poor."

**TABLE 2.19
HOUSING STRUCTURAL CONDITIONS
KEARNEY COUNTY / COMMUNITIES, NEBRASKA
2000**

	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Total</u>
Kearney County	1,131	1,081	52	2,264
Village of Heartwell	16	14	7	37
Village of Norman	12	3	8	23
Balance of County	483	283	25	791

Source: Hanna:Keelan Associates, P.C., 2000

The Village of Norman had 52 percent of its housing stock classified at "good" and 34.8 percent being "poor".

The Village of Heartwell had 43.2 percent of its housing stock classified at "good" and 18.9 percent being "poor".

Vacancy/Occupancy

Table 2.20 identifies the estimated **vacancy rate** for the communities of Norman and Heartwell. Each community has a vacancy rate between 8 and 10 percent.

TABLE 2.20 HOUSING OCCUPANCY / VACANCY STATUS HEARTWELL/NORMAN, NEBRASKA 2000		
<u>Communities</u>	<u>Vacancy Rate</u>	<u>Units Vacancy Deficiency</u>
Village of Heartwell	10.20%	0 Units
Village of Norman	8.30%	0 Units

Source: Census of Population and Housing, 1990
Hanna:Keelan Associates, P.C., 2000

Housing Demand

Table 2.21 identifies **housing demand potential** for the communities of Norman and Heartwell. An estimated 4 owner and 2 rental units are needed during the next 10 years in Norman and 7 owner and 2 rental units in Heartwell during the same time period.

TABLE 2.21 HOUSING DEMAND POTENTIAL HEARTWELL/NORMAN, NEBRASKA 2010			
<u>Communities</u>	<u>Owner</u>	<u>Rental</u>	<u>Total</u>
Village of Heartwell	7 Units	2 Units	9 Units
Village of Norman	4 Units	2 Units	6 Units

Source: Hanna:Keelan Associates, P.C., 2000

Housing Rehabilitation

Table 3.19 identified 40 houses in poor condition and 300 in fair condition in the rural county and the two communities. These houses are in need of either moderate or substantial rehabilitation. A conservative estimate of up to 15 of houses identified as “poor,” are in need of removal. Houses that are not cost efficient to rehabilitate, should be removed. An estimated 25 houses are severely deteriorated and in need of rehabilitation, while an estimated 300 houses are moderately deteriorated and in need of rehabilitation.

There are funding sources available to counties for housing rehabilitation. The Community Development Block Grant (CDBG) program, administered by the Nebraska Department of Economic Development (DED), provides funding to counties and communities for housing rehabilitation.

Community Action Agencies are another source of assistance for housing rehabilitation. Programs such as weatherization improvements are administered by community action agencies. The weatherization program concentrates on those energy improvements which have the greatest impact on making homes more energy efficient. Eligible weatherization measures include caulking, weatherstripping, ceiling, wall and floor insulation and furnace repair.