

INTRODUCTION

York County, Nebraska is the 21th largest county by population of the 93 counties in the State of Nebraska, but it has been experiencing declines in population during the past 30 years and declines in employment opportunities during the last 10 years. These declines foretell a number of challenges that the residents in the County will face in the foreseeable future.

This Comprehensive Plan has been formulated to specifically identify the challenges that the residents of the County will face and identify goals, objectives and public policies that will allow the County to effectively address such challenges in a manner preferred by its citizens.

ROLE OF THIS PLAN

A Comprehensive Plan has two fundamental purposes. The first is to define a “vision” for the future county to give guidance to local public officials on how to achieve the goals and objectives established by the citizens of York County. The second is to provide a sound legal basis for land use regulations, including zoning and subdivision control which are instrumental in achieving the physical vision of the future County.

Nebraska State Statutes enable counties to adopt zoning and subdivision regulations to promote “the health, safety, morals, convenience, order,

prosperity and welfare of the present and future citizens of the County.

However, these same Statutes indicate that a County may not adopt land use regulations without first formulating and adopting a Comprehensive Plan. This limitation is based upon the premise that decisions regarding future land uses should not be arbitrary, but instead should be based upon an overall plan for the future development of the County which has been formulated by local citizens and officially adopted by the County Board of Commissioners or Supervisors.

To ensure that such a Plan is reasonably comprehensive, these same Statutes also specify that, at a minimum, a Comprehensive Plan must include the following elements:

- A land use element which designates the proposed general distribution, general location and extent of the uses of land for agriculture, housing, commerce, industry, recreation, education, public buildings and lands and other categories of public and private use of land.
- The general location, character and extent of existing and proposed major streets, roads and highways, and air and other transportation routes and facilities.

- The general location, type, capacity and area served by present and projected or needed community facilities, including recreation facilities, schools, libraries, other public buildings and public utilities and services.
- An energy element which evaluates energy use within the County and provides recommendations regarding methods and projects that can be implemented to reduce overall energy use.
- The Comprehensive Plan shall be designed to accommodate anticipated long-range future growth which shall be based upon documented population and economic projections.

COUNTY VISION

A comprehensive plan is important, if not critical to the future development of the County because it is typically the only plan that addresses the future economic and physical development of the County.

The plan establishes a “picture” or “vision” of the County’s future, based on a consensus of the desires of residents of the County. This picture or vision will become crucial as the citizens of the County face the impacts associated with a declining population, declining employment opportunities and a stabilizing tax base.

Beyond defining a vision, this Plan presents public policies and actions that will need to be taken to achieve the vision of the future.

THE PLANNING PERIOD

Due to the comprehensiveness of this Plan and the need to address a variety of issues, it is not possible to make reasonably accurate projections of future needs or results for an infinite period of time. This comprehensive plan limits the time period for defining the vision for the County to ten years. At that point the Plan should be reviewed to determine what has changed and what changes are needed to deal with any changes that are identified.

WHO DOES THE PLANNING?

Ideally, every citizen in the County would participate in the formulation of a Comprehensive Plan. Unfortunately, not all citizens will choose to participate for a variety of reasons regardless of the efforts and the associated monetary costs expended to seek participation at various meetings and public forums used to formulate the Plan.

Nebraska Statutes enabling county planning recognize this problem of citizen participation, but still require that the Comprehensive Plan be formulated by citizen volunteers. The law requires that a group of local citizens be appointed by the governing body to lead the formulation of such Plan. This group of citizens

is known as the York County Planning Commission.

The citizens who serve on the Planning Commission are people who serve as unpaid volunteers.



This requirement that the Comprehensive Plan be formulated by such unpaid citizen volunteers is designed to assure that the Plan will reflect the views and desires of the people of the County and not solely those of local politicians or interest groups.

This requirement places a substantial burden on such citizen volunteers in that it takes considerable time and effort to understand the issues that the County will face during the Planning Period, to seek the opinions of other citizens in formulating the Plan and to identify goals, plans, public policies and actions which will be needed to achieve the vision of the future County that is desired by the majority of its citizens.

COUNTY HISTORY

York County was created as a territorial county in 1855 some 12 years before Nebraska became a state. At that time, York County extended from its current southern boundary north to the Platte River. In 1856, the territorial legislature modified the boundaries of York and other territorial counties to make them more uniform and manageable in size. York County was reduced in size to its current boundaries and Polk County was created. At the time the county boundaries were designated there had been no immigrant settlement in the County.

In 1861, the Nebraska City Cut Off of the Oregon Trail was established and crossed through the County. During the next several years, temporary ranches and relay stations for the overland stagecoach were established along the trail. Because of the demand for food and supplies by emigrants passing through, ranchers started growing corn, potatoes and garden vegetables. It was during this time that the crop growing potential of the land in the County became apparent.

The first permanent settlement in York County occurred in the southeastern corner of the County along the West Fork of the Big Blue River in 1865. It was followed by additional settlements along the streams where food and water were readily available and plentiful.

In 1870, a number of emigrants who had settled in the County petitioned the State Legislature to allow York County to become an organized County. On March 18, 1870, David Butler, the first Governor of the State of Nebraska, issued a proclamation that authorized the permanent organization of York County. On April 26, 1870, county officers were elected and the City of York was officially declared the County Seat.

The City of York was incorporated in 1870 and was the predominant urban area within the County. By 1887, the City had a population of over 600 people.

In 1887, the first railroad reached York County. During the following years, the upland areas of the County were rapidly homesteaded and expanded crop production began.

The expanded settlement in the County and the construction of various rail lines prompted the development of other communities in the County. The villages of Benedict, Bradshaw, Gresham, McCool Junction, Waco and what is now the City of Henderson where are incorporated between 1870 and 1887.

The population of the County continued to expand and reached its historic peak in 1900 when 18,205 people resided in the County. Since that time, the County has experienced a gradual population decline to its present day total population of 13,665.

Removal of native grasses, as depicted below, and planting of corn, wheat and other crops occurred at a rapid pace after 1887.



Crop production in the County remained predominantly dryland cropping until after the devastation resulting from the dust storms in the 1930's. By 1945, irrigation of crops had already begun as in that year there were an estimated 60 irrigation wells in the County. The number of irrigation wells and the amount of cropland irrigated has increased substantially in the following years. By January of this current year there were 4,390 irrigation wells registered in York County and York County has become one of the most productive counties in the nation in terms of crop production.

ECONOMIC, POPULATION, HOUSING ANALYSIS AND PROJECTIONS

In order to formulate effective plans for the economic enhancement and the physical development of York County, which are properly scaled to meet the needs of the present and future County, it is necessary to establish a forecast of the future population. Historic population data and trends assist in developing projections of population, which in turn assist in determining future housing, educational, public services demands and future public facility and land use needs within the County.

Population growth or decline in any geographic area is dependent on the levels of and trends in the regional and local economies. A strong, expanding economy generates employment opportunities within a given geographic area, which in turn attracts more people to the area to obtain employment. A declining economy, on the other hand, results in decreasing employment opportunities and the outflow of people from a given geographic area in search of employment opportunities elsewhere.

The following analysis relates the historic economic trends of York County with past population changes in the urban communities in the County and the overall County. Future

economic activity assumptions can be derived from past economic patterns and trends to provide supporting data for forecasting future population levels.

HISTORIC ECONOMIC TRENDS

One of the critical components in the analysis of economic trends in York County is an analysis of employment levels, types of employment and changes in employment over time. As indicated in Table 1, the local County economy experienced several changes in employment characteristics since 1980. Since 1980 the number of persons employed in agriculture, forestry, fisheries and mining, which in the case of York County is primarily agricultural employment, has declined by 471 persons or nearly 41%. This decline is consistent with the nationwide trend toward larger, but fewer, farming operations.

Just as importantly, the County has also experienced notable declines in employment in construction, wholesale and retail trade and transportation and warehousing. Since 1980, the number of persons employed in construction declined by nearly 30% with a loss of 127 jobs.

TABLE 1 EMPLOYMENT BY INDUSTRY
YORK COUNTY, NEBRASKA

Industry Category	1980		1990		2000		2010		% Change 1980 - 2010
	Jobs	%	Jobs	%	Jobs	%	Jobs	%	
Agriculture, Forestry, Fisheries & Mining	1,162	17.1%	943	13.8%	660	9.1%	691	9.6%	- 40.5%
Construction	455	6.7%	354	5.2%	428	5.9%	328	4.6%	- 27.9%
Manufacturing	859	12.6%	766	11.2%	923	12.7%	1,074	14.9%	+ 25.0%
Wholesale Trade	295	4.3%	256	3.8%	226	3.1%	211	2.9%	- 28.5%
Retail Trade	807	11.9%	870	12.8%	822	11.3%	679	9.5%	- 15.9%
Transportation, Warehouse & Utilities	605	8.9%	545	8.0%	527	7.3%	462	6.4%	- 23.6%
Finance, Insurance & Real Estate	216	3.2%	368	5.4%	391	5.4%	402	5.6%	+ 86.1%
Education and Health Services	1,094	16.1%	1,163	17.1%	1,560	21.5%	1,454	20.2%	+ 32.9%
Professional, Scientific Management, Admin. & Waste Management	260	3.8%	374	5.5%	490	6.8%	512	7.1%	+ 96.9%
Arts, Entertainment, Recreation, Accomd. and Food Services	433	6.3%	493	7.2%	572	7.9%	646	9.0%	+ 49.2%
Other Services (except public admin.)	448	6.6%	458	6.7%	382	5.3%	412	5.7%	- 8.0%
Public Administration	171	2.5%	223	3.3%	279	3.8%	317	4.4%	+ 85.4%
TOTALS	6,805	100.0%	6,813	100.0%	7,260	100.0%	7,188	100.0%	+ 5.6%
Unemployed	na	na	na	na	261	2.3%	113	1.0%	na

Source: U. S. Bureau of Census, Census of Population, 1980 – 2010

During this same time period, the number of jobs in the wholesale and retail sectors of the economy decreased by 212 jobs or nearly one-third. The decline in employment in the transportation, warehousing and utilities sector accounted for the loss of an additional 143 jobs even with a relatively stable employment level by local electric and natural gas utilities. This indicates that the majority of this loss was in the

transportation sector.

The decline in employment in other services accounted for the loss of 36 jobs.

These declines in employment in total accounted for the loss of 989 jobs or nearly 15% of the total employment in 1980. It is important to note that all of the lost employment was in the private (tax paying) sector.

Fortunately, the County did experience increases in employment in the other sectors of the economy since 1980. In the private sector of the economy the County experienced employment gains with 215 additional manufacturing jobs, 186 additional jobs in finance, insurance and real estate, 252 additional jobs in professional services and 213 additional jobs in the arts, recreation, accommodations and food services sector.

The gains of 866 jobs in private sector employment in these economic sectors did not offset the loss of 989 jobs in the other private sector categories over the last 3 decades. The net loss of 123 jobs in the private sectors of the County economy resulted in 2.2% overall loss in private sector employment since 1980.

The County also experienced employment growth in the quasi-public (tax-exempt) sector of the economy. This employment, consisting of employment in health care, nursing home and assisted living care, and parochial education, increased by 154 jobs since 1980.

Employment in the public sector of the County economy experienced a notable increase since 1980. Total employment in public education and public administration increased by 194 jobs, or nearly 30%, during this time period. These additional 194 jobs are directly supported by federal, state and local taxes.

An interesting, but sobering issue for the taxpayers of the County is that the number of jobs in the public sector (public education and public administration) increased by nearly one-third while jobs in the private sector declined.

The reality that the majority of the net employment increases in York County in the last 30 years has been in employment categories which are either tax exempt or are funded by taxes on the private sector points to an economic issue that the County will need to determine how to address during the Planning Period. If this employment trend continues, additional federal, state and local taxes, predominantly property taxes, will be needed to support any such additional public sector employment.

Further, if this trend continues and local taxes continue to increase, it will place an additional financial burden on the private sector which, in turn, could have the impact of discouraging expansion of employment opportunities in the private economic sector of the County.

Continuation of this employment trend could also impact future land uses in the County as continued limited increases in private sector employment will limit the demand for additional commercial and industrial uses.

PROPERTY TAX TRENDS

Given the trends of substantial increases in employment components which are supported by taxes, particularly local property taxes, an analysis of the impact that this trend is having on overall property taxes in York County is appropriate.

As indicated in Table 2, property taxes levied in York County have increased by over 75% from 2002 to 2012. This increase resulted in \$14,310,912 in additional property taxes being levied on the private sector of the local economy in the last 10 years.

TABLE 2 PROPERTY TAX TREND ANALYSES, 2002 - 2012
YORK COUNTY, NEBRASKA

Property Tax Component	2002	2012	Percent Change 2002 - 2012
Assessed Valuation:			
Agricultural Land, Buildings and Farm Residence	\$ 602,928,928	\$1,308,470,349	117.0%
Non-Agricultural Land, Buildings and Residential	\$ 549,931,873	\$ 878,134,985	59.7%
TOTAL ASSESSED VALUATION	\$1,152,860,801	\$2,186,605,334	89.7%
Taxes Levied:			
Taxes levied on Agricultural Land & Buildings w/o Residence	\$ 8,725,046	\$17,181,425	96.9%
Taxes levied on Agricultural Personal Property	\$ 538,385	\$ 1,183,932	119.9%
Taxes levied on Agricultural Residential	\$ 617,816	\$792,229	28.2%
Taxes levied on Non-Agricultural Residential	\$ 5,123,591	\$ 7,857,609	53.4%
Taxes levied on Non-Agricultural Real Estate w/o Residential	\$ 2,911,071	\$ 4,561,270	56.7%
Taxes levied on Non-Agricultural Personal Property	\$ 1,049,138	\$ 1,699,495	62.0%
TOTAL TAXES LEVIED	\$18,965,047	\$33,275,960	75.5%
Dollar Change in Taxes Levied	\$ 908,863	\$ 3,501,513	285.3%
Tax change Attributable to Bonds	-\$ 702,115	\$784,271	211.7%
Tax change Attributable to New Construction	\$ 96,941	\$267,874	176.3%
Tax change absorbed by Existing Property	\$ 1,514,037	\$ 2,449,368	61.8%
% Tax change to Bonds	-77%	22%	99.0%
% Tax change to New Construction	11%	8%	-27.3%
% Tax change absorbed by Existing Property	167%	70%	171.7%

Source: Nebraska Department of Revenue

An important issue related to these additional property taxes is whether such increases are being absorbed by expansion of the tax base through new or redevelopment construction or are such taxes being absorbed by the existing private sector property owners.

As indicated in Table 2, in 2002, only 11% of the additional property taxes levied were absorbed by new construction. In 2012, this percentage had declined to only 8%. As indicated, in 2012, 70% of the additional \$3,501,513 in taxes levied over 2011 had to be absorbed by existing property owners.

Unfortunately, for existing property owners, this trend of higher property taxes is escalating at an alarming rate. The average annual rate of property tax increase in the last 10 years was 6.3%. However, the rate of increase in the last 3 years has been over 9.3% with the increase from 2011 to 2012 reaching almost 12%.

Given the fact that 70% of the additional property tax levied over the last decade has had to be absorbed by existing properties, an analysis of which sectors of the economy are having to absorb these additional taxes is important when evaluating potential impacts of continuation of these trends.

As indicated in Table 2, the assessed valuation of agricultural land, agricultural buildings, farm homes and agricultural personal property totaled

\$602,928,928 in 2002. By 2012, this valuation had increased to \$1,308,470,349, which represented a 117% increase in just the last decade.

In 2002, the agricultural valuation comprised 52.3% of the total assessed valuation in the County. In 2012, the agricultural property valuation comprised 59.8% of the total property valuation. This change in assessed valuation indicates that agricultural property owners are paying 7.5% more of the total property taxes than in 2002.

In addition to higher property tax levies, the level of borrowing by taxing entities in the County has increased notably. Issuance of bonds by governmental entities generates immediate revenues, but also generates a commitment to pay off such bonds in the future. As indicated in Table 2, the percentage of additional taxes required for payment on bonds has increased by over 200% since 2002. This increased level of borrowing will require that future local tax levies remain sufficiently high to not only to pay for local government operations, but to make payments on the bonds which have been issued.

There are only three ways to change this trend toward higher and higher property taxes. The first is to reduce local government spending. The second is to expand the property tax base so that the tax load can be spread over a larger

taxable valuation. The third, and one that is out of the control of the County, is to change the sources of revenues needed for local government operations.

Given these trends in local property taxation, it would be an appropriate goal for those charged with the formulation of this Comprehensive Plan to identify policies that will assist in achieving at least a stabilization in the local property tax levels. To achieve this goal, it is necessary to determine which taxing entities are having the largest impacts on the increasing property tax levels.

As indicated in Table 3, all taxing entities have increased the amount of property taxes levied during the last decade. These increases have occurred even though the taxing entities have seen increases in taxable valuations ranging from 23% to 162% during this time period. As noted previously, the majority of the valuation increase has resulted from substantial increases in agricultural land valuation. Valuation increases in the municipalities in the County have been less due to a slower rate of increase in urban land and use assessments.

As a result of the valuation increases, all but two of the taxing entities have reduced their individual tax rates. These reductions in tax rates were, however, not sufficient to stabilize the tax levies as all taxing entities actually increased the property tax revenues collected. In

fact, the non-bond taxes levied by the various taxing entities increased at rates ranging from a low of 41.7% to a high of nearly 200% over the last decade.

Several taxing entities actually increased their tax rates in 2012 compared to 2002. These include the York School District and the municipalities in the County, except the City of York. The School District increased its tax rate by 2.6% while the combined municipalities in the County, excluding the City of York increased the average property tax rate by 14.4%. Due to taxable valuation increases, these increased tax rates generated tax revenues in 2012 which were between 41.7% and 191% greater than in 2002.

Five of the taxing entities in the County also issued bonds for capital improvements which included new or expanded educational facilities and in the case of the County, for bridge and culvert replacements. This government borrowing resulted in an additional annual levy of \$2,915,301 in 2012. These bond levies represent a 100% increase in borrowing since 2002.

A portion of the additional taxation can be attributed to the taxing entities simply keeping up with inflation. However, during the period from 2002 to 2012, the Consumer Price Index (the rate of inflation) increased by 27.6% while non-bond spending by the taxing entities

increased at rates between 41.7% and 191%. As indicated on Table 3, the amount of non-bond taxation in excess of the 27.6% rate of inflation resulted in \$6,914,210 in additional spending by the taxing entities in the County.

This level of additional spending naturally begs the questions of “why” and “for what”? A complete analysis and explanation for the additional spending is beyond the scope of this analysis, but limited research into this issue indicates several basic reasons.

A majority of the additional spending by the school districts in the County is due to the loss of state aid to education over the last decade. For example, the York School District lost over \$783,000 in state aid in 2012 compared to 2002, thus forcing the District to make up this loss by utilizing local property taxes. Although, not verified, it can be assumed that the other school districts in the County have suffered similar losses in state aid.

It is readily apparent that the major reason for increased local taxation by the school districts in the County. However, since the school districts in the County receive the largest amount of property tax revenues, 69.8% of all property taxes levied in 2012, it is appropriate to analyze school district spending further. There has been an increase in non-bond spending over and above the rate of inflation since 2002. For example the York School District spending

increased by some \$1,100,000 in 2012 in comparison to 2002.

The increased spending by York County over and above the rate of inflation can be partially attributed to issuance and repayment of bonds in the amounts of \$2,030,000 in 2001 and \$2,530,000 in 2006 for repair and replacement of bridges and culverts in the County. Repayment of these bonds required approximately \$730,000 in tax revenues annually. Deduction of the bond payment amount in 2012 indicates that the County levied property taxes in an amount of \$1,562,947 over and above the rate of inflation during the period from 2002 to 2012. This increase was divided between the County Roads budget, which increased by nearly 38% from 2002 to 2012, and the general fund budget, which increased by 57.4% during this same time period.

Another reason why local property taxes have increased over and above the rate of inflation is many of the local taxing entities have to comply with unfunded federal or state mandates.

If the goal of achieving at least a stabilization in local property taxation is to be accomplished, it is readily apparent that a more equitable sharing of state aid to schools and more limited “discretionary” spending by the local taxing entities will have to be addressed during the planning period.

ECONOMIC ANALYSIS

The importance of agricultural production and certain other sectors of the economy in York County can be examined further through an analysis of basic and non-basic employment in the County.

Basic employment components of the local economy include business activities that provide services and products via sales primarily to entities outside of the County where the money generated by such sales is brought from outside of the County and is directed to the local area (the County) in the form of wages and payments to local suppliers.

Non-basic employment components of the local economy include the sale of goods and services to people and entities within the County where a portion of the money generated by such sales is re-circulated locally in the form of wages and payments, but the balance of the money goes to an entrepreneur who may not be located in the County. In these instances money is drained from the local economy.

An analysis of basic and non-basic employment is used to better understand which employment categories are exporting goods and services outside of the County, importing dollars into the local economy.

The data in Table 3 indicates the employment category, the percentage of basic employment, the percentage of non-basic employment and the

percent of the State of Nebraska workforce in each employment category. Subtraction of the State's workforce percentage in a particular employment category from the York County workforce percentage for the same category determines which categories are basic or non-basic. If a County economy indicates a lower proportion of people employed in an employment category than the State as a whole, that employment category is considered to be non-basic.

If the proportion for the County is higher than the State as a whole, that portion of the higher percentage which is above that as the State as a whole is considered to be basic employment, because it is these categories of employment which are exporting goods and services outside of the County resulting in generating an infusion of money into the local economy.

All other employment categories are "non-basic" and the levels of employment in these categories is dependent on expansion of the "basic" employment sectors.

From the data presented in Table 4, the importance of agricultural production in the local economy is obvious. The agricultural sector is the foremost driver of the local economy and accounts for nearly 40% of all basic employment in the County.

TABLE 4 BASIC / NON-BASIC EMPLOYMENT - 2010
YORK COUNTY, NEBRASKA

Employment Sector	Basic	Non-Basic	% of York County Workforce	% of State of Nebraska Workforce
Agriculture, Forestry and Mining	4.8%	4.8%	9.6%	4.8%
Construction	0.0%	4.6%	4.6%	6.5%
Manufacturing	4.2%	10.7%	14.9%	10.7%
Wholesale Trade	0.0%	2.9%	2.9%	3.0%
Retail Trade	0.0%	9.5%	9.5%	11.6%
Transportation, Warehousing & Utilities	0.4%	6.0%	6.4%	6.0%
Information	0.0%	1.1%	1.1%	2.1%
Finance, Insurance, Real Estate	0.0%	5.6%	5.6%	7.6%
Professional, Scientific, Management	0.0%	6.1%	6.1%	8.1%
Educational, Health, Social Services	0.0%	20.2%	20.2%	23.3%
Arts, Entertainment, Recreation, Accommodations and Food Services	1.4%	7.6%	9.0%	7.6%
Other Services (except public administration)	1.2%	4.5%	5.7%	4.5%
Public Administration	0.3%	4.1%	4.4%	4.1%
TOTALS	12.3%	87.7%	100.0%	100.0%

Source: U. S. Census Bureau, Census of Population and Housing, 2010

Manufacturing employment in the County is the second most important component in the York County economy. The manufacturing sector comprises 34% of basic employment in the County.

The transportation, warehousing and utility employment sector and the arts, entertainment, recreation accommodations and food service sector are also minor contributors to basic employment in the County, accounting for 15% of basic employment. The utilities component

of this sector accounts for the majority of this employment due to the employment at the Nebraska Public Power District operations center and the Perennial Public Power District headquarters which are located in the County.

The accommodation and food service components of the base employment sector can be attributed, at least in part, to the extensive motel and restaurant developments at the Interstate 80 and U. S. Highway 81 interchange.

ECONOMIC BASE MULTIPLIER

The economic base multiplier is a ratio between the level of employment in “basic” employment categories and the level of employment in the “non-basic” categories. In the case of York County, the economic base multiplier is 2.5, meaning that for each new job added to one of the basic employment categories 2.5 new additional jobs in the non-basic employment categories will result. Similarly, the loss of a job in any of the basic employment categories would result in a loss of 2.5 jobs elsewhere in the non-basic local economy.

The future impact of continuing the historic trend of declining agricultural employment cannot be understated. Either employment in the agricultural sector of the County economy must be expanded or employment in the other basic employment categories, specifically the manufacturing and transportation, warehousing and utilities sectors, must be expanded if the County is to have an expanding economy through the planning period.

There may be some potential for growth in the manufacturing sector of the economy through growth in crop seed research and production and other industries which process and add value to agricultural products produced in and around the County.

If there is to be any growth in the agricultural production employment in the future in the County, such growth will probably have to occur

in the area of expanded livestock and poultry production as there will only be a limited amount of additional land which can be converted to crop production and the development of additional irrigation may be limited by future restrictions on groundwater use.

The importance of expanded livestock and poultry production and expansion in the manufacturing sector should not be understated.

Expansion in the levels of employment in these two components of the local economy is the best and perhaps only way to expand the total overall economy in the County.

AGRICULTURAL TRENDS

Agricultural crop and livestock production is the backbone of the economy of York County. It is therefore imperative to evaluate the historic trends in the agricultural sector of the County economy to provide insight into the economic future of the County as well as future land use and infrastructure needs.

Unfortunately, the latest data that is comparable with prior year data is that which is available through the 2007 Census of Agriculture. The census of agriculture is conducted every 5 years and data for 2012 is not yet available. The use of 2007 and earlier census data does, however, provide an indication of agricultural trends which can be reasonably assumed to have continued to the present day.

As indicated in Table 5, the number of farms and ranches in York County declined by 362 farms in the 25 years between 1982 and 2007. This represents nearly a 33% decline.

The amount of land in the County that is irrigated has increased substantially since 1982 when just under 100,000 acres in the County were irrigated. By 2007, the amount of irrigated land had increased by over 155% to nearly 255,000 acres.

TABLE 5 AGRICULTURAL PRODUCTION TRENDS
YORK COUNTY, NEBRASKA

PRODUCTION FACTOR	1982	2002	2007
Number of Farms and Ranches	911	617	549
Land in Farms and Ranches (acres)	353,837	353,762	346,137
Average Size of Farms and Ranches (acres)	388	573	630
Total Cropland (acres)	315,230	319,446	314,696
Total Irrigated Cropland (acres)	99,683	241,525	254,711
Total Pastureland including Pastured Cropland (acres)	42,184	29,061	28,566
Cattle Inventory	52,282	64,013	54,752
Hog Inventory	68,848	38,129	51,347
Market Value of Crops Sold (\$1,000)	\$ 59,696,000	\$ 90,611,000	\$165,893,000
Market Value of Livestock & Poultry Sold (\$1,000)	\$ 43,781,999	\$ 70,221,000	\$112,543,000
Average Net Cash Income (per farm)	na	\$ 51,544	\$172,544

Source: Nebraska Department of Agriculture, Census of Agriculture, 1982 - 2007

During this time period there has been a 62% increase in the size of farms and ranches with the average size of the average farm or ranch expanding from 388 acres in 1982 to 630 acres in 2007.

The decline in the number of farms, combined with unprecedented increases in the capacity of agricultural machinery, is the primary reason for the previously noted decline in agricultural employment in the County.

The increase in irrigated land, enhancements in crop productivity and increases in commodity prices resulted in substantial increases in the value of crops marketed over the last 25 years. The value of all crops marketed in the County in 2007 exceeded \$165,800,000 in 2007, a 178% increase in gross farm income over that in 1982.



Although York County is noted for its irrigation and crop production, livestock production in the is still a major component in the local economy. Based upon the value of agricultural products sold, cattle and hog production in the County has consistently comprised slightly over 40% of all agricultural products marketed.



Cattle and calf inventories in York County have remained relatively stable since 1982. The total number of cattle and calves in inventory in the County has ranged between 52,000 and 64,000 head each year.

Hog production has not been as stable in the County and the overall trend in hog production has tended to be negative. Hog and pig inventories in 1982 were in excess of 68,000 head while in 2007 the inventory had declined to just over 51,000 head.



AGRICULTURE AND THE ECONOMY

Given the reality that agricultural production in York County is the most important component of the local economy, it is reasonable to assume that expansion of agricultural production and employment in the County would be an excellent, if not the best, way to enhance to local economy.

As noted previously, if there is to be any growth in agricultural production employment in the future in the County, such growth will probably have to occur in the area of expanded livestock and possibly poultry production as there will only be a limited amount of additional land which can be converted to crop production and the development of additional irrigation may be limited by restrictions on groundwater use.

The importance of expanded livestock and possibly poultry production and employment should not be understated.

A comparison of York County's economy to the economies of other counties provides considerable insight into the impacts of expansion of the livestock production component of the agricultural sector.

The data presented in Table 6, represents a summary of various components of the economies in York County, which is known for its crop production, Cuming County, which is known for livestock production and Sioux County, Iowa, which is well known for its extensive livestock production.

One of the most striking differences in the local economy of York County versus Cuming County, Nebraska and Sioux County, Iowa is the value of agricultural products sold. In Cuming County, even though the County population is just two-thirds of that of York County, the value of agricultural products sold in 2007 exceeded the value of such products sold in York County by a factor of 3. Similarly, even though the population of Sioux County, Iowa is 2.5 times larger than York County, the value of agricultural products sold in 2007 was 4.4 times that of York County.

In Cuming and Sioux counties, the value of agricultural crop sales was less than in York County. In Sioux County, Iowa, the total value of agricultural crops sold was \$135,500,000

when adjusted for the difference in the size of the County and the quantity of crop land.

As indicated, the substantial difference in the value of agricultural products sold between Cuming County and Sioux County and York County was the sale of livestock. Livestock sale values in Cuming and Sioux County exceeded the value sold in York County by a factor of 6.5 and 8.4 respectively.

The substantial difference in the value of livestock sales in these counties is reflected in levels of employment in the agricultural sector. Even in Cuming County, a county with one-third less population than York County, the level of agricultural employment is 11% greater. In Sioux County, Iowa, the difference is even more apparent as agricultural employment in Sioux County is nearly 200% greater.

This higher level of agricultural employment is translated to into a stronger local economy as reflected by the number of non-farm businesses that exist in each county. Again, even though Cuming County has one-third less population than York County, it has 67% more businesses. Sioux County, Iowa has 620% more businesses than in York County.

TABLE 6 COMPARISON OF COMPONENTS OF COUNTY ECONOMIES

ECONOMIC COMPONENT	YORK COUNTY, NEBRASKA	CUMING COUNTY, NEBRASKA	SIOUX COUNTY, IOWA
Demographic Data:			
Total Population, 2010	13,665	9,139	33,704
Total Population Change, 1990-2010	-(863)	-(878)	3,801
Farm Population, 2010	3,677	3,858	3,033
Total Non-Farm Population, 2010	9,988	5,281	30,671
Geographic Data:			
Number of Cities and Villages	8	4	14
Total Land Area (square miles)	572.5	570.6	768.3
Employment Data:			
Total Employment (over age 16), 2010	7,188	4,716	17,990
Total Agricultural Employment, 2010	691	770	2,040
Total Non-Agricultural Employment, 2010	6,497	3,946	15,950
Total Manufacturing Employment, 2010	1,074	563	2,922
Total Other Employment, 2010	6,423	3,383	13,028
Agricultural Data:			
Number of Farms	549	863	1,664
Land in Farms (acres)	346,137	360,655	478,697
Average Size of Farm (acres)	630	417	288
Cattle and Calf Inventory	54,752	303,655	328,317
Hogs and Pigs Inventory	51,347	189,750	1,044,268
Market Value of Farm Production, 2007	\$ 278,436,000	\$ 856,613,000	\$1,212,144,000
Market Value of Crops Sold, 2007	\$ 165,893,000	\$ 124,112,000	\$ 180,666,000
Market Value of Livestock Sold, 2007	\$ 112,543,000	\$ 732,501,000	\$ 940,478,000
Income Data:			
Average Net Cash Income (per farm), 2007	\$ 172,544	\$ 122,560	\$ 270,777
Median Household Income, 2007	\$ 48,655	\$ 46,847	\$ 53,992
Economic Activity Data:			
Total Retail Sales, 2007	\$ 239,094,000	\$ 174,641,000	\$ 394,422,000
Retail Sales per Capita, 2007	\$ 16,968	\$ 18,835	\$ 12,319
Number of Non-Farm Businesses, 2007	508	851	3,659

Source: Nebraska Department of Agriculture, Census of Agriculture, 1990 – 2007, U.S. Census Bureau, Census of Population, 1990-2010

As also indicated in Table 6, the level of manufacturing employment is also a major component in the economies of all three counties. As the second most important base employment category, changes in the employment in this economic sector impacts the level of employment in the non-basic sectors and thus the overall economy of each county.

In York County, gains in manufacturing employment have not offset losses in employment in the agricultural sector and thus there has been very limited growth in employment in the non-basic private sector employment sectors. This, in turn, has led to overall population decline.

Cuming County has experienced the loss of one of its major manufacturers and this loss combined with some limited losses in agricultural employment also resulted in very limited gains in the non-basic private sector employment sectors and subsequently loss of population.

In Sioux County, Iowa a larger employment level and gains in employment in the manufacturing sector combined with the higher level of agricultural employment has resulted in substantial population growth in the County. In fact, all 14 urban communities in the County have experienced population increases over the last decade.

INCOME TRENDS

An important economic trend is that critical to the evaluation of the strength of the local County economy is income. As indicated in Table 7, per-capita incomes in York County has increased from \$11,434 in 1990 to \$27,915 in 2010. This change represents an increase of 144% increase in per-capita incomes over the last 20 years. During this same time period per-capita incomes for the State of Nebraska as a whole increased from \$12,452 in 1990 to \$26,243 in 2010. This represents an increase of 111% since 1990.

A comparison of growth in per-capita income between York County and the State as a whole indicates that per-capita income levels in the County increased at a rate greater than the State during this time period. Per-capita income in York County increased at a rate 1.3 times that of the State of Nebraska which is an indication that the economy of the County expanded faster than that of the State. This increase can be attributed mainly to increased incomes in the agricultural sector of the economy, the primary economic segment of the County.

TABLE 7 PER-CAPITA INCOME TRENDS
YORK COUNTY, NEBRASKA

Geographic Entity	1990	2000	2010	Percent Change 1990 - 2010
York County	\$11,434	\$17,670	\$27,915	144.1%
State of Nebraska	\$12,452	\$19,613	\$26,243	110.8%

Source: U. S. Bureau of the Census, Census of Population, 1990 - 2010

An important factor to consider when analyzing income growth is whether the income levels are keeping pace with inflation. The Consumer Price Index (CPI), a measure of inflation, indicates that from 1980 to 2010 the CPI was 167%. In York County per-capita income increased by 144% during this time period. This indicates that per-capita income in the County increased at a rate 14% less than the rate of inflation which, in turn, indicates that the citizens of York County were earning less in real dollars in 2010 than in 1990.

Another important way to evaluate local income trends is to analyze median family income trends as per-capita income trends includes single-person households, many of whom are on fixed incomes. As indicated in Table 8, median family income in York County increased from \$30,681 in 1990 to \$60,295 in 2010. This represents a 97% increase since 1990. During this same time period median family income for the whole of the State of Nebraska increased

from \$31,634 in 1990 to \$63,491 in 2010. This increase represents an increase of 104% since 1990.

Median family income in York County increased at a rate slightly less than that of the State as a whole in the last 20 years. The median family income in the County remains some 18% less than that of the State. In 2010 median family income in York County was just over 5% less than that of the entire State.

The increase in median family income in York County did not keep pace with the rate of inflation. In fact, the median family income in the County was 42% less than the consumer price index since 1990, indicated that the median family had lower incomes in terms of real dollars in 2010.

TABLE 8 MEDIAN FAMILY INCOME TRENDS
YORK COUNTY, NEBRASKA

Geographic Entity	1990	2000	2010	Percent Change 1990 - 2010
York County	\$30,681	\$44,741	\$60,295	96.5%
State of Nebraska	\$31,634	\$48,032	\$63,491	103.9%

Source: U. S. Bureau of the Census, Census of Population, 1990 - 2010

HISTORIC POPULATION TRENDS

In order to establish a population forecast, it is necessary to evaluate historic population levels and trends and to analyze and understand the various economic and demographic factors which have and will influence population levels in the community. Historic population levels of York County, the urban communities in the County are presented on Table 9.

York County decreased by a 1,133 persons. This nearly 8% decline in population can again be linked declines in the population and economy of the agricultural sector. The rural population of the County is estimated to have declined by some 993 persons or by 6.4% in the last decade indicating that most of the rural population loss has occurred since 2000.

TABLE 9 1980 - 2010 POPULATION TRENDS
YORK COUNTY, NEBRASKA & MUNICIPALITIES

County and Municipality	1980	1990	2000	2010	% Change 1980 - 2010	% Change 2000 - 2010
Village of Benedict	228	230	278	234	2.6%	-15.8%
Village of Bradshaw	373	330	336	273	-26.8%	-18.8%
Village of Gresham	320	253	270	272	-15.0%	-15.0%
City of Henderson	1,072	999	986	991	-7.6%	0.5%
Village of Lushton	33	28	33	30	-0.9%	-0.9%
Village of McCool Junction	262	372	385	409	56.1%	6.2%
Village of Thayer	70	64	71	62	-11.4%	-12.6%
Village of Waco	225	211	256	236	4.9%	-7.8%
City of York	7,723	7,884	8,081	7,766	0.5%	-3.9%
Rural Unincorporated	4,492	4,057	3,902	3,600	-19.9%	-7.7%
York County	14,798	14,428	14,598	13,665	-7.7%	-6.4%

Source: U. S. Census Bureau, Census of Population and Housing, 1980 - 2010

The urban population of the County also decreased over the last decade. The overall urban population in the County declined by 631 people or 6.3% since 2000.

All of the incorporated municipalities in the County experienced population losses, except for the City of Henderson and the Village of McCool Junction. The City of Henderson increased in population by 5 people while the Village of McCool Junction experienced a notable increase of 24 persons or a 6.4% gain.

POPULATION MIGRATION ANALYSIS

An analysis of the migration of the population over time allows an understanding of a specific demographic factor that influences the overall population of the County and its municipalities. Migration indicates the portion of the population that has either moved into the County or has moved out of the County. Population migration is the remaining portion of the population after natural change, births minus deaths, is subtracted from the total change in the population.

A negative number in the Total Migration column indicates the number of persons moving out of the County while a positive number indicates that people are moving into the County to live.

In Table 10, the total change in population in York County together with the natural increase of decrease (births minus deaths) is indicated for the period from 2000 through 2010. As indicated, during this period the total population of the County declined by 840 persons and the number of births in the County exceeded the number of deaths in the County by 348 persons.

The data indicate that since 2001 a total of 1,148 persons migrated out of the County to seek employment or for retirement.

The majority of those persons migrating out of the County are young people and those of working age who are seeking education or employment outside of the County. To verify this assumption and to determine if a “brain drain” trend is occurring an analysis of the age composition of the population is necessary.

**TABLE 10 POPULATION MIGRATION ANALYSES
YORK COUNTY, NEBRASKA**

Decade	York County Population Change	Total Births 2001 - 2010	Total Deaths 2001 - 2010	Natural Change (Births minus Deaths)	Total Migration
2001 - 2010	-840	1,753	1,405	348	-1,188

Source: U. S. Census Bureau, Census of Population and Housing, 2000 – 2010
Nebraska Department of Health and Human Services, Vital Statistics, 2001 - 2010

By analyzing the age structure of the population, it can be determined which age groups (cohorts) within the County are being affected.

POPULATION AGE ANALYSIS

The age composition of the population is an important component of this population analysis. By analyzing the age characteristics of the population, it can be determined which age groups (cohorts) within the County are being affected by the changes in the population.

An increase or decrease in each cohort affects the population in different ways. For example, an increase of the 20 - 44 cohort would indicate that the present population will have a greater ability to sustain population growth due to a higher number of females of childbearing age.

An analysis of the changes in the population age cohorts also permits a detailed analysis of which age groups are moving out of York County.

Detailed data regarding the population cohorts for the County is presented in Table 11.

The data indicate that since 2000, the County has experienced decreases in all age groups except for the 0-4, 21-24, 45-54 and 55-64 age groups.

The nearly 15% loss in the number of persons in the 18-20 age group is an indication that the County is experiencing a “brain drain” as those persons who are old enough to have graduated from high school are migrating out of the

County either to attend college or to seek employment.

The decline in the number of youth of school age is significant. The loss of over 20% of the young people ages 5 to 17 is result of there being fewer persons residing in the County of child-bearing age and a decline in the birth rate.

The decline in the number of persons in the 25-34 and 35-44 age groups is very notable as this decline represents a loss of nearly one-fourth of persons of working age. This decline occurred as a result of lack of employment opportunities in the County. This loss also implies that it will be more difficult to attract new businesses and industries due to the reduction in the total labor force available.

The County has experienced some very significant increases in two age cohorts, including an increase in the 45-54 age group and, particularly, in the 55-64 age group. This increase is the result of the natural aging of population in the County, particularly the rural population.

Over all the County population is continuing to age. As indicated in Table 10, the median age of the total County population increased from 38.8 years in 2000 to 41.4 years in 2010, representing a 6.7% increase in median age. This aging will have implications for additional housing for those of retirement age in future years.

TABLE 11 ANALYSIS OF POPULATION AGE
YORK COUNTY, NEBRASKA

AGE GROUP (Cohort)	2000		2010		2000 – 2010	
	Male & Female	% of Total	Male & Female	% of Total	Net Change	% Change
0 - 4	814	5.6%	817	6.0%	+3	+0.4%
5 - 17	2,877	19.7%	2,289	16.8%	-588	-20.4%
18 - 20	667	4.6%	571	4.2%	-96	-14.4%
21 - 24	649	4.4%	718	5.2%	+69	+10.6%
25 - 34	1,515	10.4%	1,386	10.1%	-129	-8.5%
35 - 44	2,192	15.0%	1,557	11.4%	-635	-15.6%
45 - 54	2,000	13.7%	2,072	15.2%	+72	+3.6%
55 - 64	1,351	9.2%	1,774	13.0%	+423	+31.3%
65 - 74	1,193	8.2%	1,168	8.5%	-25	-2.1%
75+	1,340	9.2%	1,313	9.6%	-27	-2.0%
TOTAL	14,598	100.0%	13,665	100.0%	-933	-6.4%
MEDIAN AGE	38.8	-	41.4	-	+2.6	+6.7%

Source: U. S. Census Bureau, Census of Population and Housing, 2000 – 2010

POPULATION FORECASTS

For counties with smaller populations, one of the more accurate ways of forecasting future population levels is known as a trend line projection. This type of projection utilizes historic trends in population change to predict the future. This method of projection is utilized over other forecasting methods because in counties, such as York County, the potential for

major changes in the local economy and thus major population changes are less likely than counties with larger urban centers and larger populations.

As indicated in Table 12, utilizing the mid-range projection, the York County population is forecasted to continue to decrease slightly over the next 12 years declining to a total of 13,095

persons by 2025. This would represent a population decrease of 4.2% over the year 2010.

Should the rate of population decline during the last decade continue, the total York County population could drop to less than 13,000 midway through the next 12 years.

Should economic development in the County occur and additional employment opportunities be made available, the York County population could increase to 14,775 by 2025.

Based upon the 2.5 economic base multiplier discussed previously, such a population increase would require the addition of just over 300 jobs in one or more of the “base” economic sectors of the local economy over the next 13 years.

year planning period unless actions are taken to substantially enhance the local economy. The population of the County will also continue to age slowly as the working age group today, those persons ages 35 to 64 which constitute the majority of the population of the County, will age an additional 13 years.

The only avenue available to reverse the decline in the population levels will be to increase employment opportunities in the County, particularly in the private sector. As noted in the previously presented analysis of the local economy, the most effective method of adding employment opportunities will be to expand employment in the “base” sectors of the local economy, primarily the agricultural and manufacturing sectors.

**TABLE 12 POPULATION FORECASTS
YORK COUNTY, NEBRASKA**

York County	1980	1990	2000	2010	Projection Level	2015	2020	2025
York County	14,798	14,428	14,598	13,665	High	13,825	14,300	14,775
					Mid-Range	13,475	13,285	13,095
					Low	13,200	12,735	12,270

Source: Stahr & Associates, Inc., 2013

**IMPLICATIONS OF POPULATION AND
ECONOMIC TRENDS
AND FORECASTS**

The analysis of the changes in the components of the York County population and the resulting forecast indicates that the population of the County will continue to decrease over the 13

If declines in private sector employment opportunities and population continue, it will have implications on the physical development of the County including, but not limited to the following.

- Further declines in population, particularly the population of the rural areas of the County, will result in

lessening the demand for additional housing and, potentially, an overall reduction in overall housing density as existing farm dwellings are removed to generate additional crop land.

- Without additional expansion of employment opportunities in the County, the demand for land for additional commercial and industrial use will also be limited.
- Losses of the segment of the population of school age will result in reduction in enrollment in the school districts serving the County, which may result in higher costs of education and less efficient use of facilities.

HOUSING ANALYSIS

This housing analysis component of the York County, Nebraska Comprehensive Plan identifies and evaluates the existing housing characteristics of the community and provides a forecast of future housing needs in the County.

A primary goal of the County should be to provide safe, sanitary and affordable housing for every family and individual now residing in the County or who may wish to in the future.

In order to project future housing needs with reasonable accuracy a number of factors must be considered. Among these are population change, household incomes, employment

characteristics, age of people, land use, the age, condition, cost and availability of housing in the County and attitudes of persons residing in or may wish to reside in the county in the future.

EXISTING HOUSING

An important characteristic with regard to housing in any community is its quality and desirability in the marketplace. One of the factors that determines the overall quality and desirability of the existing housing units is the age of the existing residential structures regardless of whether such housing units are located in one of the municipalities in the County or in the rural area.

A summary of the age of residential structures in York County is presented in Table 13. As indicated, 2,140 or just over one-third of the total 6,237 residential structures were constructed prior to 1940. These structures are now in excess of 70 years old.

Conversely, the number of residential structures constructed in the last decade comprises only 224 units, or only 3.6% of the total housing stock in the County. This is consistent with the population decline in the County since 2000. The majority of these homes are homes being built by existing residents of the County wanting to reside in a newer, typically larger, dwelling

Although many of the older residential structures have been remodeled and renovated

TABLE 13 AGE OF EXISTING HOUSING STOCK - 2010
YORK COUNTY, NEBRASKA

YEAR OF CONSTRUCTION	NO. OF HOUSING UNITS	% OF TOTAL HOUSING UNITS
2005 or Later	86	1.4%
2000 - 2004	138	2.2%
1990 - 1999	454	7.3%
1980 - 1989	656	10.5%
1970 - 1979	1,098	17.6%
1960 - 1969	797	12.8%
1950 - 1959	510	8.2%
1940 - 1949	358	5.7%
1939 or earlier	2,140	34.3%
TOTAL	6,237	100.0%

Source: U. S. Census Bureau, Census of Housing, 2010

during the last 60 years, the size, number of rooms, energy efficiency and type of design of these older homes often do not meet what persons in the housing market are looking for.

In addition, the fact that nearly one-third of the residential structures in the City of County are over 70 years old also implies that a number of such homes are in need of rehabilitation.

Another characteristic of the existing housing stock which is important to determining the ability of such housing stock to provide adequate housing for the future population of the County is the type of housing.

As indicated in Table 14, there is a variety of housing types available in the County. As indicated, the net change in the housing stock in

the last decade has been an additional 65 housing units since 2000.

Although the 2010 housing data is “estimated”, it appears that the largest increases in the types of housing was in apartment housing, which includes group housing such as nursing and assisted living facilities and mobile homes.

This data implies that the primary housing demand since 2000 has been for elderly persons requiring at least some assistance in their living environment and for lower income households.

The overall net increase of 1.1% in the total housing stock is consistent with the decline in population of the County during the last decade.

TABLE 14 TRENDS IN HOUSING STOCK BY TYPE
YORK COUNTY, NEBRASKA

Housing Units in Residential Structures	2000 Number of Structures	2010* Number of Structures	Percent Change 2000 – 2010
Single unit (detached)	4,817	4,821	0.1%
Single unit (attached)	90	91	1.1%
2 unit structures	169	132	-21.8%
3-4 unit structures	239	150	-37.2%
5-9 unit structures	146	204	39.7%
10-19 unit structures	163	134	-17.7%
20 or more units	295	379	28.5%
Mobile / Manufactured Home	253	326	28.9%
TOTAL	6,172	6,237	1.1%

Source: U. S. Census Bureau, Census of Housing, 2000 – 2010
 *2010 data is estimated by the Bureau of the Census

In addition to housing type, another factor to consider in determining future housing demand is what is and should be the mix between owner-occupied housing and rental housing.

The data in Table 15 is provided to allow an analysis of what the housing mix in York County was in 2000 and 2010. As indicated, in the year 2010 of the 5,653 occupied housing units in York County, 4,205 or just over 74% of all occupied housing units are owner-occupied. This percentage is slightly larger than the percentage of owner-occupied housing in 2000 which was 69%.

The 5% increase in the number of owner-occupied housing units since 2000, would imply

that three-fourths of the future housing demand will be for owner-occupied dwellings. The relatively high vacancy rate in rental housing in 2010 tends to verify this trend. Based on an estimated 900+ total rental units, over 110 were vacant, indicating a substantial number of rental housing opportunities and choices are currently available.

Overall, the number of occupied housing units in the County has declined since 2000. In 2010 there were 119 fewer occupied housing units than in 2000. This reduction has resulted in an estimated 584 housing units being vacant in 2010. The decline in the number of occupied housing units is consistent with the overall population decline in York County.

TABLE 15 HOUSING OCCUPANCY - 2000 AND 2010
YORK COUNTY, NEBRASKA

Housing Characteristic	2000	2010
Total Housing Units	6,178	6,237
Total Occupied Units	5,772	5,653
Owner Occupied:	3,982	4,205
Renter Occupied:	1,740	1,448
Homeowner Vacancy Rate	na	0.2%
Rental Vacancy Rate	na	12.3%
Total Vacant Units	406	584

Source: U. S. Census Bureau, Census of Housing, 2000 and 2010. 2010 data is estimated by the Census Bureau.

Another factor to consider when evaluating the existing housing stock is the affordability of the owner-occupied housing and the reasonableness of rent rates. The data presented in Tables 16 through 18 provide information on which to evaluate the cost of housing in York County.

As indicated in Table 16, the values of the owner-occupied housing units in York County are reasonable. In 2010, the median housing unit value was \$92,200 while the range of values extends from under \$50,000 to over \$1,000,000.

TABLE 16 HOUSING VALUES - 2010
YORK COUNTY, NEBRASKA

Value of Owner-Occupied Housing Units	Number	Percent of Total
Less than \$50,000	814	19.4%
\$50,000 - \$99,999	1,487	35.4%
\$100,000 - \$149,999	875	20.8%
\$150,000 - \$199,000	469	11.1%
\$200,000 - \$299,999	384	9.1%
\$300,000 or higher	176	4.2%
Total	4,205	100.0%
Median Owner-Occupied Housing Unit Value	\$92,200	-

Source: U. S. Census Bureau, Census of Housing, 2010

Utilizing the median owner-occupied housing unit value, a current general ratio of 32% of income to annual mortgage costs which is used by the mortgage industry, an average mortgage interest of 3.5% and a typical 30 year mortgage term, the median housing value of \$92,200 would require a gross household income of less than \$20,000 per year. Given that the median household annual income in 2010 was slightly over \$60,000, housing costs in the County can be considered affordable.

The lower and more affordable value of the older housing in County is of critical importance as it is this more affordable housing stock that can attract younger working age persons to the County.

It will thus be important for the County to encourage the continued maintenance and rehabilitation of the older housing units.

The data in Tables 17 and 18 provide the ability to further examine the affordability of housing in York County. As indicated the median monthly cost to a homeowner for the mortgage, property taxes and insurance on their home is \$983 per month.

As indicated in Table 17, over 78% of those homeowners with a mortgage have mortgage and owner cost which are less than 20% of household income. This data further verifies that housing and selected owner costs are quite affordable.

TABLE 17 MORTGAGE & SELECTED OWNER COSTS - 2010
YORK COUNTY, NEBRASKA

Mortgage and Selected Owner Costs / Month*	Number
Housing Units with No Mortgage	2,048
Housing Units with Mortgage	2,157
Less than \$300	0
\$300 - \$499	68
\$500 - \$699	249
\$700 - \$999	807
\$1,00 - \$1,499	739
\$1,500 - \$1,999	150
\$2000 or more	144
Median Mortgage & Selected Owner Costs	\$ 983
Median Selected Owner Cost with No Mortgage	\$ 393

Source: U. S. Census Bureau, Census of Housing, 2000

- Selected costs include mortgage, taxes and insurance

TABLE 18 MORTGAGE & SELECTED MONTHLY OWNER COST AS PERCENTAGE OF HOUSEHOLD INCOME - 2010
YORK COUNTY, NEBRASKA

Mortgage & Selected Monthly Owner Costs as % of Household Income *	Number
Less than 20%	1,150
20% - 24.9%	519
25% - 29.9%	164
30% - 39%	134
35% or more	190

Source: U. S. Census Bureau, Census of Housing, 2010
 * Selected costs include mortgage, taxes and insurance

The cost of and affordability of rental housing is also an important factor in evaluating the existing housing situation in York County and in forecasting future rental housing needs.

As indicated in Table 19, the contract rent rates for housing in the County range from no rent to just under \$1,000 per month. The median monthly rent payment in 2010 was \$579.

TABLE 19 HOUSING CONTRACT RENT - 2010
YORK COUNTY, NEBRASKA

Contract Rent for Housing / Month	Number
No cash rent	137
Less than \$200	42
\$200 - \$299	138
\$300 - \$499	219
\$500 - \$749	759
\$750 - \$999	153
\$1,000 - \$1,499	0
\$1,500 or more	0
Total Renter-Occupied Housing Units	1,311
Median Contract Rent	\$ 579

Source: U. S. Census Bureau, Census of Housing, 2010

The data presented in Table 20 verifies that rent rates for at least two-thirds of the renters in York County are reasonable. Two-thirds of the renters pay less than 30% of their household income on housing rent costs. This level of housing costs is considered reasonable.

It should be noted, however, that one-third of renters are paying in excess of 30% of their household incomes on housing. This level of income committed to housing is high, indicating that a portion of the rental housing is not affordable to two-thirds of the rental market.

maintain an adequate number of affordable rental units.

Housing Needs Forecast

The forecast for the future population of York County is that the overall population will continue the trend of the past decade and thus continue to decline. The forecasted decline is expected to be at a rate slightly less than that of the last decade and it is forecasted that the County's population will decrease by some 570 persons by the year 2025.

TABLE 20 RENT AS PERCENTAGE OF HOUSEHOLD INCOME - 2010
YORK COUNTY, NEBRASKA

Gross Rent As % of Household Income	Number
Less than 15%	215
15% - 19.9%	257
20% - 24.9%	274
25% - 29.9%	127
30% - 34.9%	125
35% or more	313
Not Computed	137
Total Renter-Occupied Housing Units	1,311

Source: U. S. Census Bureau, Census of Housing, 2010

It must be understood that providing of new rental housing at lower rent rates will be very difficult in the future due to the cost of new housing construction. These higher rental rates again point to the need to maintain and rehabilitate the existing housing stock in order to

Based upon this forecast, the availability of over 500 housing units distributed throughout the municipalities and rural area of the County which are currently vacant, and the current relatively high vacancy rate of rental housing in the County, it is anticipated that the housing development trend during the last decade will

continue. Application of the ratio of new housing units to the change in population level over the last decade to the forecasted population change is the most accurate manner to project future housing need. Application of this ratio indicates that an estimated 25 to 30 additional housing units will be needed through the Planning Period.

As in the last decade, the majority of this additional housing will be single-family dwellings that will be purchased by persons seeking a newer, and typically larger home.