COMPREHENSIVE PLAN
1999-2010

ZONING REGULATIONS and
SUBDIVISION REGULATIONS

FOR THE
VILLAGE OF BELLWOOD, NEBRASKA

PREPARED BY:

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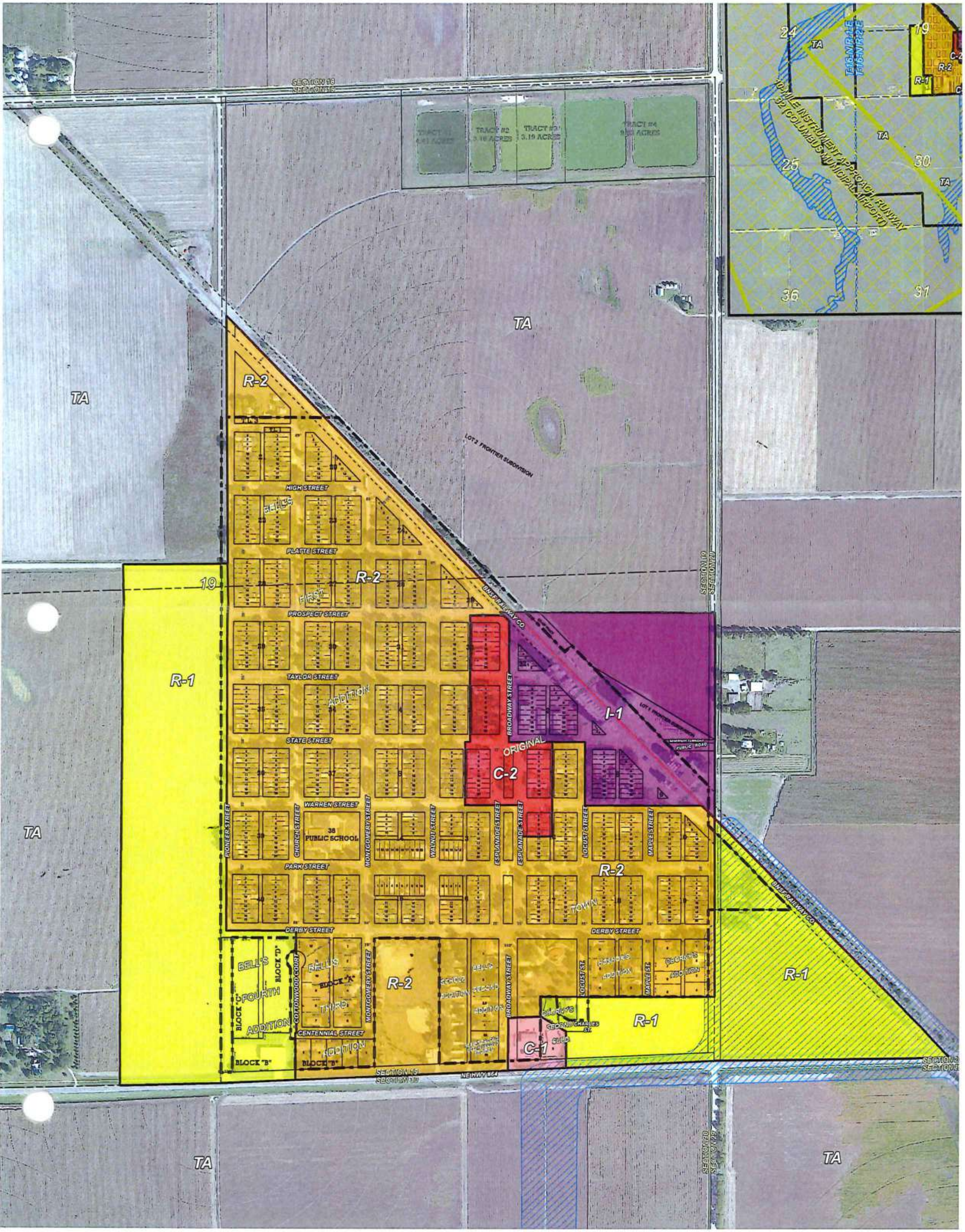

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COMPREHENSIVE PLAN

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VILLAGE OF BELLWOOD, NEBRASKA

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GOALS AND OBJECTIVES

A Comprehensive Plan is an essential tool to properly guide the further development of any community.

A community can best be defined as people who have common laws, interests and hopes, but not necessarily the same viewpoints, resources or awareness of change or the need for change.

In order to develop this or any other plan for future community development, it is critical to focus the diverse views of its citizens into a formalized set of community goals which can be agreed upon and supported by the majority of citizens. Formulation of these goals, together with specific objectives is the purpose of this component of the Bellwood, Nebraska Comprehensive Plan.

DEFINITIONS

Goal:
A goal, in the context of this Plan, is a relatively broad statement dealing with various aspects of community development which indicates the state or condition that the citizens of the community wish to attain over a specified period of time, typically over the next 10 years.

Objective:
An objective is a measurable achievement which is necessary to be accomplished as a step in fulfilling a stated goal. An objective is a subpart of a goal and typically must be accomplished in a shorter time span.

GOAL CATEGORIES

The primary components of development of a community which are dealt with in this planning effort for which formulation of specific goals and objectives is necessary and appropriate include:

I. Economic Development
II. Land Usage
III. Public Facilities, Services and Utilities
IV. Transportation Facilities and Services
V. Housing
VI. General Community Improvement
VII. Community Plan Implementation Capacities

GOALS AND PLANNING

Once a set of community goals and objectives are formulated and agreed upon, each is intended to provide the basis for formulating the concepts and recommendations of the Comprehensive Plan which, in turn, is intended to guide the administrative and governing policies of the Planning Commission and Village Board. Accordingly, the goals and objectives presented herein are intended to provide a framework upon which the remaining components of the Comprehensive Plan shall be based.

I. ECONOMIC DEVELOPMENT

GOAL: Promote and enhance existing businesses

Objectives:

- Increase local area population and thus potential markets for local businesses by having the Village take an active position in encouraging and assisting in the development of additional housing within the Village, through use of available grant programs for financing expansion of public infrastructure and home buyer downpayment assistance.

- Assist in the development of a "buy local" advertising campaign with local businesses through inclusion in a community news letter and mailings to rural patrons in the Bellwood market area.

- Determine potential for local businesses to diversify the products and services they offer through surveys of what consumers in the market area would like to have available in order to expand their markets and improve incomes and provide Village support through assisting business owners in the financing of such expansions through the use of economic development loans, grants and tax increment financing incentives.

- Determine the potential for a weekly farmers market and community garage sales in downtown Bellwood, during summer and fall seasons to attract more people into the downtown area with Village assistance in the promotion of the farmers market and community garage sales.

GOAL: Promote the development of home occupations and home based businesses in the Community

Objectives:

- Survey local citizens to determine number and types of existing home based businesses and determine needs of these businesses to promote expansion and potential additional employment.

- Survey local citizens to determine if any have ideas for or a desire to establish a new home based business and determine the needs of these citizens to start such businesses.

- Provide Village assistance in the form of assisting home based business operators to startup or expand through aid in applying for economic development loans and grants and in identifying sources of information and technical assistance through the Platte County Community College, the University of Nebraska and participation in a Community Capacity Cooperative.

GOAL: Promote the development of additional local industry and employment within the Village

Objectives:

- Identify land area(s) with or around the Village suitable for industrial development, determine the availability of such land and the ability to provide basic utility services of sufficient capacities and protect such areas through proper zoning.

- Village, through standing economic development task force, maintains links to NPPD and Department of Economic Development to identify potential business and industrial prospects that a looking for sites in eastern Nebraska.

- Economic development task force surveys residents of trade area to determine citizen ideas for new products that may be marketable and, through the Community Capacity Cooperative, assists in the research of the marketability of such products to determine feasibility of incubating a new industry.

- Village assists development of new business or industry through assistance in applying for economic development financing.

II. LAND USAGE

GOAL: Achieve a compact and efficient distribution of land uses within the Community.

Objectives:

- Encourage development of vacant or underutilized land within the existing urban area through zoning incentives, clearance assistance and use of Tax Increment Financing.

- Promote rehabilitation and/or reuse of buildings already served by public infrastructure, particularly housing structures.

- Utilize grant funds to acquire and remove dilapidated buildings for which rehabilitation is
  not economically feasible.

- Encourage the redevelopment of areas within the Community where land use conflicts now exist to eliminate such conflicts and the blighting influences resulting from such conflicts.

GOAL: Promote optimum efficiency relative to public infrastructure, particularly streets and utilities

- Discourage "leap frog" development and direct new growth into those areas which are now provided with or which can be provided with streets and utilities at reasonable costs via adherence to the Future Land Use Plan to be implemented through the zoning and subdivision regulations.

III. PUBLIC FACILITIES, SERVICES AND UTILITIES

GOAL: Expand year-around recreational opportunities within the Community to better serve the needs of existing citizens and to improve attractiveness of the Community to potential residents

Objectives:

- Open Community School library and computer lab for after school activities and implement youth and adult reading programs, educational software programs and similar activities.

- Investigate the feasibility of equipping and using the School cafeteria or Village Hall as a youth center one or two days each week, utilizing adult volunteers for monitoring.

- Expand the use of the Village Hall as a senior center, by providing equipment for senior recreation and as a wellness program center.

- Develop an affordable, low maintenance water sports facility in Bell Park including a water slide and fenced area for water gun and water balloon activities and utilize fenced area for ice rink in winter months.

- Develop a miniature golf course as part of an expansion of an existing business within the Community to provide added recreational opportunities and produce additional income for local businesses.

GOAL: Provide for maximum security and protection of persons and property within the Community

- Develop a contract for services through the Butler County Sheriff's office to provide higher levels of law enforcement and determine the feasibility of having a Deputy Sheriff reside in Bellwood by having the Village provide free or low cost housing for such Deputy.

- Determine the feasibility of utilizing an off-duty law enforcement officer to enforce Village ordinances on an on-call basis.

GOAL: Provide for adequate capacity and efficiency of public utilities

Objectives:

- Develop long-range plans for improvement and expansion of the water supply and sewerage systems which are consistent with the Future Land Use Plan to assure adequate main capacities and pressures and adequate treatment capacities and to assure improvements are made in the most efficient and cost effective manner possible.

- Utilize grant funds to minimize the local cost of needed utility improvements and assist in financing expansion of the utility systems by utilizing grant funds and Tax Increment Financing.

- Modify utility rates to assure that adequate funds are available to not only operate the systems efficiently, but to provide for a sinking fund to be used as match for grants to financing system improvements.

IV. TRANSPORTATION FACILITIES AND SERVICES

GOAL: Maintain and improve a safe network of low maintenance streets and sidewalks throughout the Community

Objectives:

- Program the paving of all unpaved streets within the Community after evaluation of needs for improvements to surface drainage systems, to improve the appearance of the Community, improve the quality of the residential neighborhoods and to reduce annual maintenance costs.

- Coordinate the paving or repaving of streets within the Community with other nearby community and Butler County road / street paving projects to reduce construction costs.

- Install new sidewalks where sidewalks do not exist and replace sidewalks in poor condition throughout the Community to provide for sale bicycle and pedestrian movements.

- Utilize a combination of reduced property assessments to provide local match for grants to pay at least 50% of the cost of such paving and sidewalk installation costs.

- Require street paving and sidewalk installation in all new subdivisions within the Community in the future.

GOAL: Provide effective and efficient transportation services to the elderly handicapped persons residing within the Community.

Objectives:

- Establish and maintain a rotating volunteer citizen group to provide "in town" transportation to those citizens with limited mobility.

- Maintain the current handi-bus program with the Senior Center in David City which provides transportation to the elderly and handicapped on an on-call basis at least two days per week to provide for access to medical services and purchase of services and goods not available in Bellwood.

- Assure that all sidewalk construction and replacement includes the installation of handicapped ramps at all street intersections and other points where such ramps are needed to assure safe use by handicapped persons.

V. HOUSING

GOAL: Provide quality housing in adequate quantities to encourage more people to reside in the Community.

Objectives:

- Establish and maintain a small scale housing rehabilitation program utilizing grant funds to provide financial assistance to homeowners and landlords to assure that the existing housing stock does not decline in quality and it not reduced in numbers of housing units.

- Acquire and remove any housing structure for which rehabilitation is not economically feasible and make the cleared lot available for new housing construction.

- Based upon estimated market demands for additional housing in the Community, designate land areas for future subdivision development through the Future Land Use Plan and Zoning Map and provide for flexibility in housing types and styles within the zoning regulations.

- Create a non-profit community development corporation, to act as the subrecipient of grant funds and the developer of a minimum of 10 additional affordable housing units in the Community over the next 3 years.

- Encourage the development of alternative housing styles to reduce costs, increase usable open space in residential areas and improve the overall attractiveness of the Community as a place to live through flexibility in the zoning and subdivision regulations.

- Encourage the development of an assisted living facility in the Community with support from organizations providing living assistance from David City or Columbus.

VI. GENERAL COMMUNITY IMPROVEMENT

GOAL: Maintain an overall clean and attractive community to promote the "good life" in Bellwood and provide a quality living environment for all residents

Objectives:

- Conduct an annual Community Clean-up Day to rid the community of junk, debris and junked vehicles.
- Enforce local ordinances with regard to storage of junk and inoperable vehicles, and animals running loose or barking.
- Identify and appoint a zoning administrator to provide for effective enforcement of the zoning regulations at least possible cost.
- Determine the feasibility of further landscaping of the esplanade in the central area of the Community with maintenance provided by local volunteers to add color and attractiveness to the downtown area.
- Establish a community identify street banner and install banners along Broadway from the Highway 64 entrance into the Community to the north end of the downtown area to improve the appearance of the main entrance into the Village.

VII. COMMUNITY PLAN IMPLEMENTATION CAPACITY

GOAL: Expand and improve the human and financial resources available to the Community to assure the lowest cost and highest efficiency in providing and maintaining all public facilities, utilities and services

Objectives:

- Village should participate actively and financially in a Community Capacity Cooperative with other communities within the geographic area to provide access to expanded human and financial resources and to reduce operational and maintenance costs.
- Maintain a Planning Commission and Village Board policy to review and update these goals and objectives each year at public hearing in order to maintain an on-going set of community goals and objectives which are supported by the majority of citizens within the Community.

PHYSICAL AND ENVIRONMENTAL CONDITIONS

In order to prepare for the future physical development of the Village of Bellwood, it is necessary to identify and evaluate the natural environs and man-made features that have and will continue to influence the directions of physical development of the Community.

The purpose of this analysis is thus to identify what natural characteristics of the area within and around the Village will encourage, discourage or prohibit future development and evaluate the historic growth patterns of Bellwood itself to ascertain what man-made features will influence growth directions.

This analysis is structured into two parts; natural environmental conditions and man-made features. Under the first heading, the characteristics of geology, soils, topography and flood hazards are evaluated. Under the second heading, the present "urban form" and past growth direction trends, the transportation systems, land usage and public facility location patterns are evaluated to determine what influences these may have reinforcing or negating past growth trends.

NATURAL ENVIRONMENTAL CONDITIONS

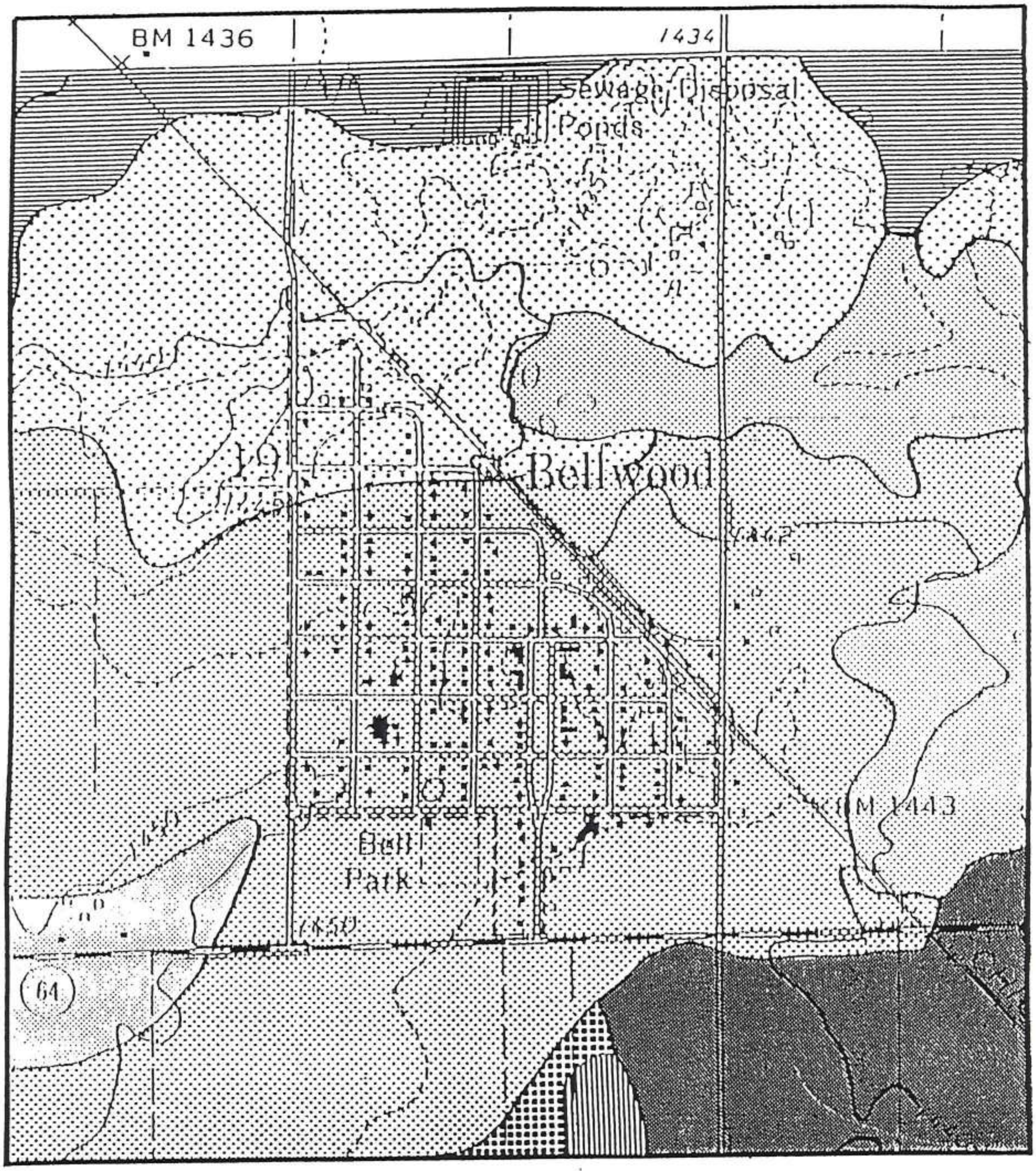
Geology

Butler County and thus the Village of Bellwood is underlain by unconsolidated deposits of the Quaternary Age with such deposits consisting of loess, till and alluvium. These deposits consist of sediments laid down by wind, water and glacial ice. Wind deposited silt forms almost all the upland surfaces. These deposits range in thickness from about 20 to 400 feet. Loess, a fine-grained wind deposited silt, covers these upland areas while alluvium, water deposited sandy and silty materials occurs on the bottom lands.

Bellwood's location at the southern side of the Platte River Valley results in a combination of loess and alluvium. The area is underlain by deep fine sands and clay deposits. The fine sands are situated in the saturated portion of the Ogallala Aquifer, usually at depths of 100 feet or more. These sands produce water of good quality in ample amounts to supply the urban population of the Village.

Soils

The soil types in and around Bellwood are varied. As indicated on Illustration 1, the majority of the existing urban area is situated on Muir Silt Loam and Ovina-Thurman Loamy Fine Sands. Other soil types, identified on Illustration 1, which surround the present urban area exhibit varying limitations for future urban growth and require further analysis to determine the best directional options for growth.



COZAD SILT LOAM
GIBBON SILTY CLAY LOAM
GRIGSTON SILT LOAM
MUIR SILT LOAM
OVINA-THURMAN LOAMY FINE SANDS
SALINE-GIBBON SILT LOAM
ZOOK SILT LOAM
ZOOK SILTY CLAY LOAM

BELLWOOD, NEBRASKA SOILS MAP

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ILLUSTRATION 1

As summarized in Table 1, the characteristics of the soil types in and around Bellwood present few problems relative to urban development, but some soils do exhibit characteristics which should be noted if growth into areas containing such soils is considered. As indicated, most soils, including the Muir Silt Loam which is predominant in the Bellwood area, present only limited or moderate limitations for urban development. However, the loamy sands and the silty loams in the Ovina-Thurman, Saltine-Gibbon, Gibbon and Zook Soils all are subject to periodic inundation and exhibit poor drainage characteristics. These problems can be overcome should future urban development of the Village expand into areas containing these soils, but additional caution and engineering is required for streets and drainage system development. Ideally, future development in areas where these soils are predominant should be avoided.

Topography

A natural characteristic closely related to soils and geology is the topography of the Bellwood area and the resultant drainage patterns. As indicated in Illustration 2, Bellwood's location between the stream terraces and the Platte River results in a relatively level to gently sloping topography with ground surface slopes ranging from 0 to 6 percent. Ground level elevations range from 1,436 feet above mean sea level along the northern edge of the Community to 1,450 feet at the southern corporate limits. This 14 feet difference in elevation indicates that drainage in the Community is generally from south to north. The rising elevations to the south also indicate the potential for additional urban growth without problems with inadequate sanitary sewer depths.

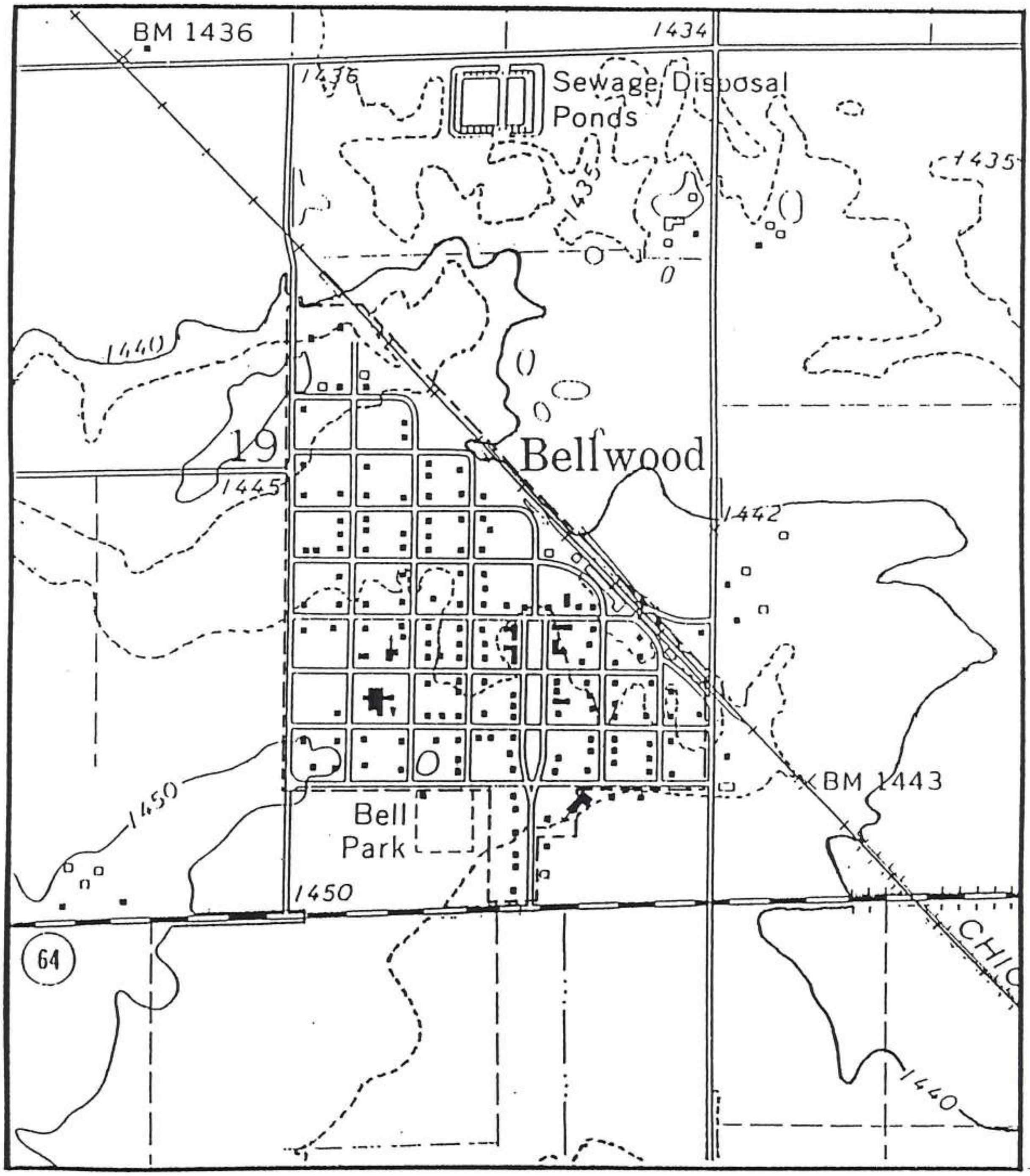
Flood Hazard Areas

Bellwood's location approximately 3 miles south of the Platte River and between streams feeding into the River places it high enough in elevation that flooding of the River or nearby streams does not result in flooding in the Village. There are several areas in proximity to the Village where low spots occur which do become inundated for several days after heavy rainfalls. Growth into these areas should be avoided unless feasible alternatives are not available.

TABLE 1
SOIL CHARACTERISTICS
BELLWOOD, NEBRASKA AND VICINITY

SOIL TYPE	SYMBOL	SLOPE %	DEPTH TO WATER TABLE (FT.)	SHRINK SWELL POTENTIAL	DRAINAGE LIMITATIONS	LIMITATIONS FOR DWELLINGS	LIMITATIONS FOR ROADS & STREETS	HIGH AGRICULTURAL CAPABILITY	URBAN DEVELOPMENT LIMITATION
Cozad Silt Loam	CoB	1-3	>6.0	Low	Low	Moderate	Moderate	X	Moderate
Gibbon Silty Clay Loam	Gb	0-2	1.5-3	Moderate	Poor	Severe Subject to flood	Severe Floods/frost action	X	Severe
Grigston Silt Loam	Gr	0-1	>6.0	Low	Low	Moderate	Moderate Low strength	X	Moderate
Muir Silt Loam	Mu	0-1	>6.0	Low	Low	Moderate	Moderate Low strength	X	Moderate
Muir Silt Loam	MuB	1-3	>6.0	Low	Low	Moderate	Moderate Low strength	X	Moderate
Ovina-Thurman Loamy fine sands	OxC	0-6	1-3	Low	Poor to Excessive	Severe Wetness	Low - Moderate Frost action		Severe
Saltine-Gibbon Silt Loam	Sa	0-1	2-3	Low	Poor	Severe Subject to flood	Severe Floods/frost action		Severe
Thurman Loamy fine sand	ThC	3-6	>6.0	Low	Fair	Low	Low		Low
Zook Silt Loam	Zk	0-2	1-3	High	Poor	Severe Subject to flood	Severe Floods/frost action	X	Severe
Zook Silty Clay Loam	Zo	0-2	1-3	High	Poor	Severe Subject to flood	Severe Floods/frost action	X	Severe

Soil Survey of Butler County, Nebraska, United States Department of Agriculture, Soil Conservation Service 1982.



BELLWOOD, NEBRASKA TOPOGRAPHY

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ILLUSTRATION 2

MAN-MADE FEATURES

The present urban form of the Village of Bellwood is a result of the location of the location of the railroad and Highway 64 and to a lesser extent being far enough from the Platte River to avoid flooding. Historically, the majority of growth from the settlement of the original town has occurred to the west, southwest and southeast away from the railroad tracks. This growth trend resulted in fewer land use conflicts with the railroad.

Today all urban development in the Village is located south of the rail line. This man-made transportation corridor has served as a barrier to northward growth of the urban area and, with the possible exception of industrial expansion or expansion of the agri-business concerns now located along the rail line, this rail line will probably continue to act as a barrier for northward growth the urban area.

State Highway 64 runs east and west on the southern periphery of the Village. This is the primary vehicular access route to the Community and is thus an important factor in guiding future growth. To date, development of the area south of the Highway has not occurred, although potential demand for such development does exist. The availability of the land south of the Highway may be a deterrent to such development. A second deterrent may be the lack of desire of existing and prospective residents of the Village to live south the Highway and thus have to contend with getting safely across the Highway. This would be a particular challenging issue for pedestrians crossing the Highway, should the area south the Highway be developed for urban residential uses.

The Bellwood Farmers Cooperative facilities area located in the northeastern portion of the Community along the rail line. The grain elevators and feed mill generate sizable quantities of heavy truck traffic and thus have and will continue to act as a deterrent to further residential development in this part of the Village.

Given the rail line to the north, Highway 64 to the south and industrial or heavy commercial land uses in the northeast, the alternatives for future additional growth, particularly residential growth is limited to the southeast, southwest and west. Planning for the future physical expansion of the Village must evaluate these alternatives in terms of land availability and least cost in terms of development and operation of the public infrastructure. A number of variables can be applied to these alternatives as the Plan is developed, but any resulting Plan must result in logical and desirable extensions of the land uses now existing in the Community.

LOCAL ECONOMY AND POPULATION

In order to formulate effective plans for the physical development of Bellwood which are properly scaled to meet the needs of the future community, it is necessary to establish an estimate of future population changes. The characteristics of the present local and regional economy must be evaluated so that population projections can be made which are used, in turn, to determine future land use demand.

Bellwood is considered to be a bedroom community with the majority of the labor force working in David City, Platte County and Colfax County. Economic opportunities in these regions will directly effect the growth of Bellwood.

EVALUATION AND PROJECTION METHODOLGY

Historic trends of population change take an added significance when those trends are linked with economic factors that have affected such trends. The following analysis relates the historic employment trends in Butler County, Platte County and Colfax County with past population changes in the region.

HISTORIC EMPLOYMENT TRENDS

The purpose of this analysis is to present and interpret data concerning Bellwood, Butler, Platte and Colfax Counties past and present economic and demographic trends with special consideration of employment and general economic growth or decline.

This analysis is designed to provide an understanding of the Bellwood economy as it relates to the region. It also provides an understanding of the general growth of the economy as related to income levels, as well as the levels and types of employment opportunities and the significance of each major employment category.

Bellwood's economy is not an entity unto itself but rather exists within the region surrounding it. Based upon analysis of the Bellwood employment and the employment within Butler, Platte and Colfax Counties, it is estimated that few employment opportunities exist in or near Bellwood. To evaluate these relationships, it is necessary to first analyze the regional economic picture.

As indicated in Table 2 since 1985 there has been a small but steady increase in the total labor force residing in Butler County. This increase represents an overall gain of 2.9 percent from 1985 to 1995. The change for the decade was an increase of 125 persons.

The unemployment rate in Butler County has fluctuated over the decade but has averaged 3.6 percent annually.

Overall employment of the labor force residing within the County has undergone a small but steady increase over the last decade and posted an increase of 6.7 Percent. To better determine where this growth has occurred, the total employment figures have been divided into five major employment categories:

1. Agricultural
2. Manufacturing
3. Non-Manufacturing
4. Services
5. All other Non-Agricultural

It is obvious that agricultural employment has been declining since 1985, data was not available for the years 1988 to 1995. For the decade 1975 to 1985 agriculture employment declined 20 percent. This declining agricultural employment has constituted an overall loss of 7 percent in agricultural related jobs from 1985 to 1987. From 1975 to 1985 there has been an overall loss of 20 percent. As indicated in Table 3, this decline is linked directly to the decreasing number of farms in the County. It should be noted that while the number of farms is decreasing the size of farms is increasing. This decline has little effect on the community of Bellwood where retiring farmers are moving into the smaller communities, staying away from the larger cities.

TABLE 2
EMPLOYEE BY MAJOR CATEGORY
BUTLER COUNTY, NEBRASKA
1975 & 1985 - 1995

	1975	1985	% Change 1975-1985	1986	% Change 1985-1986	1987	% Change 1986-1987	1988	% Change 1987-1988	1989	% Change 1988-1989	1990	% Change 1989-1990
Labor Force1	3.892	4,239	8.9%	4,372	3.1%	4,567	4.5%	4,516	-1.1%	4.011	-11.2%	4,017	.1%
Unemployment	195	252	29.2%	214	-15.1%	178	-16.8%	142	-20.2%	156	9.9%	100	-35.9%
Unemployment rate	5.	5.9		4.9		3.9		3.1		3.9		2.5	
Employment	3,697	3,987	7.8%	4,158	4.3%	4,389	5.6%	4,374	-.3%	3,855	-11.9%	3,917	1.6%
Agriculture2	1,325	1,059	-20.1%	1,021	-3.6%	985	-3.5%	NA	--	NA	--	NA	--
Non-farm Wage & Salary3	1,879	2,418	28.7%	2,539	5.%	2,877	13.3%	NA	--	NA	--	NA	--
All Other Nonfarm4	493	510	3.4%	598	17.3%	527	-11.9%	NA	--	NA	--	NA	--
Agriculture	1,325	1,059	-20.1%	1,021	-3.6%	985	-3.5%	NA	--	NA	--	NA	--
Manufacturing5	150	293	95.3%	416	42.%	607	45.9%	598	-1.5%	354	-40.8%	341	-3.7%
Non-manufacturing6	510	501	-1.8%	470	-6.2%	485	3.2%	541	11.5%	528	-2.4%	554	4.9%
Service7	790	955	20.9%	952	-.3%	939	-1.4%	946	.7%	950	.4%	960	1.1%

	1991	% Change 1990-1991	1992	% Change 1991-1992	1993	% Change 1992-1993	1994	% Change 1993-1994	1995	% Change 1994-1995	% Change 1985-1995	Numerical Change 1985-1995
Labor Force1	4,036	.5%	4,070	.8%	4,004	-1.6%	4,180	4.4%	4,364	4.4%	2.9%	125
Unemployment	130	30.%	166	27.7%	119	-28.3%	110	-7.6%	111	.9%	-56.%	-141
Unemployment rate	3.2		4.1		3.		2.6		2.5			-3.4
Employment	3,906	-.3%	3,904	-.1%	3,885	-.5%	4,070	4.8%	4,253	4.5%	6.7%	266
Agriculture2	NA	--	NA	--	NA	--	NA	--	NA	--	--	--
Non-farm Wage & Salary3	NA	--	NA	--	NA	--	NA	--	NA	--	--	--
All Other Nonfarm4	NA	--	NA	--	NA	--	NA	--	NA	--	--	--
Agriculture	NA	--	NA	--	NA	--	NA	--	NA	--	--	--
Manufacturing5	332	-2.6%		-.3%	326	-1.5%	384	17.8%	491	27.9%	67.6%	198
Non-manufacturing6	577	4.2%		.7%	550	-5.3%	594	8.%	586	-1.3%	17.%	85
Service7	941	-.2%		4.%	1.013	3.5%	1.011	-.2%	1.005	-.6%	5.2%	50

Source: Nebraska Department of Labor, Labor Force & Work Force Summary, Figures represent 12 month average

NA: Information not available

(1) Members of the Armed Forces are excluded

(2) Includes all hired agricultural workers, farm owners, operators and unpaid family workers.

(3) Includes all full-time and part-time workers who worked during or received pay for that year's specified pay period.

(4) Includes proprietors, self-employed and unpaid family workers in non-agricultural industries and domestic workers.

(5) Any manufacturing with employed workers on durable and non-durable goods.

(6) Including construction and mining, transportation, communication and utilities, wholesale and retail goods.

(7) Consists of finance, insurance and real estate, government, and services except for private household.

TABLE 3
AGRICULTURAL TRENDS
BUTLER COUNTY, NEBRASKA

TITLE	1982@3	1987	1992
Farms (Number)	976	961	805
Land in Farms (acres)	334,769	361,519	335,849
Average Size of Farm (acres)	343	376	417
Irrigated Land (farms)	329	374	270
Irrigated Land (acres)	75,704	79,564	82,362
Market Value of Agricultural Products Sold ($1000)	71,140	69,344	87,084
Average per Farm (dollars)	72,889	72,158	108,178
Percent of Farmland Irrigated	22.6%	22.0%	24.5%

Source: Bureau of the Census, U.S. Department of Commerce, Census of Agriculture
Online: NU ON-RAMP, Bureau of Business Research, University of Nebraska-Lincoln

The majority of work force growth over the last decade in terms of the total number of new jobs has been in the Manufacturing sector. This type of employment increased over 65 percent in the last ten years, accounting for 198 new jobs. The major increase in this type of employment occurred in 1986 and 1987 with the expansion of industrial activity in the County. Between 1987 and 1993 manufacturing activity declined 46 percent. Since 1993 there has been an increase of over 50 percent and manufacturing employment can be expected to continue to improve through the planning period.

Employment in the non-manufacturing segment has been the second fastest growing category in the local economy. This category includes persons employed in construction, mining, transportation, communications, utilities, and wholesale and retail trade. This type of employment has fluctuated annually with an overall increase of 17 percent for the decade. This represents an increase of over 80 jobs since 1985.

Services employment consists of those persons employed in financial institutions, insurance and real estate businesses, local, state and federal government offices in the County and public and private school employment and other business and professional services. This category posted a smaller gain than the other sectors of the economy but nonetheless increased over 5 percent. This represents an increase of 50 new jobs.

The employment in the community of Bellwood is approximately 61 jobs, representing 1.46 percent of County employment. The Bellwood school, Coop and the Bank of the Valley employ the majority of workers. Approximate full-time employment for these businesses are 19, 12 and 7 employees, respectively. Other businesses in the community include the Post Office, Bellwood Grocery, First & Ten, Bellwood Repair, Just One More Bar & Grill, Boss's Plumbing and two Trucking Firms. The majority of these businesses employee one (1) to two (2) full-time employees and between one (1) and six (6) part-time employees.

It is important to note, as depicted in Table 4, that in 1990 32 percent of the total labor force residing in Butler County was employed outside the County. The majority of these persons are employed in Columbus, Schuyler, Seward and Lincoln. This segment of the total local employment has been increasing over the last 3 decades. This increase in out-of-county employment reflects increasing employment opportunities in surrounding communities but a personal desire or economic reason to reside in Butler County. This characteristic of the total employment picture is important when estimating future housing and land use demands in Bellwood.

TABLE 4
NUMBER OF COMMUTERS BY PLACE OF WORK
1960, 1970, 1980 & 1990
BUTLER COUNTY, NEBRASKA

County	Number of Commuters 1960	Number of Commuters 1970	% Change 1960-1970	Number of Commuters 1980	% Change 1970-1980	Number of Commuters 1990	% Change 1980-1990
Butler	3,096	2,668	-13.8	2,855	7	2,557	-10.4
Colfax	17	84	394.1	179	113.1	170	-5
Dodge	17	0	-100	0	--	0	--
Douglas	13	13	0.0	0	-100	0	--
Lancaster	48	73	52.1	80	9.6	138	72.5
Platte	135	183	35.6	383	109.3	492	28.5
Polk	11	7	-36.4	18	157.1	27	50
Saunders	17	18	5.9	11	-38.9	54	390.9
Seward	52	104	100	110	5.8	225	104.5
York	0	7	--	14	100	29	107.1
Elsewhere	21	11	-47.6	50	354.5	68	36
Not Reported	104	102	-1.9	0	--	0	--
Total Out of County	435	602	38.4	845	40.4	1,203	42.4

Source: Bureau of Economic Analysis, U.S. Department of Commerce-UNL Bureau of Business Research

As indicated in Table 5, Platte and Colfax Counties have also seen increases in employment of 36.1 and 8.8 percent respectively. In both counties the sector with the largest growth has been in manufacturing then non-manufacturing with the services sector posting the smallest increase.

TABLE 5
EMPLOYEE BY MAJOR CATETGORY
PLATTE AND COLFAX COUNTIES, NEBRASKA
1985 TO 1995

	Platte County			Colfax County		
	1985	1995	% Change 1985-1995	1985	1995	% Change 1985-1995
Labor Force	13676	17569	28.5	4477	4654	4
Employment	12592	17142	36.1	4190	4560	8.8
Manufacturing	3892	6120	57.2	965	NA	
Non-manufacturing	6663	8571	28.6	1193	1861	11.9
Services	4546	5751	26.5	1128	1144	1.4

Nebraska Department of Labor, Labor Force & Work Force Summary NA – Information not available

INCOME TRENDS

Income measurements are valid indicators of the aggregate economic activity in Bellwood and Butler County. Historical income data is useful in evaluating the strength of the local economy in terms of income growth on a per-family and per-capita basis.

As indicated in Table 6, there has been a substantial increase in median family and unrelated individual income since 1970. This increase of over 400 percent reflects both inflationary trends during this time period as well as a real income growth.

TABLE 6
INCOME TRENDS
BUTLER COUNTY, NEBRASKA

Median Income:	1970	1980	1990
Families and Unrelated Individuals	$5,229	$13,612	$23,267
Families	$6,480	$16,613	$28,151
Unrelated Individuals	$1,635	$5,776	$11,563

Source: Census of Population: Social and Economic Characteristics – 1970, 1980, 1990

As indicated in Table 7, Butler Counties distribution of income has undergone a steady shift from the under $6,000 level to the over the $15,000 level. In 1970, 11 percent of the total number of families and unrelated individuals had incomes of over $15,000 while in 1980 this figure had increased to 56 percent. By 1990, this total was 70 percent.

It should be noted that families below the poverty level decreased 58% from 1970 to 1990. This decline in the number of families below the poverty level is directly linked to the shift of income levels from under $15,000 to over $15,000 and real income growth.

Unlike the income distribution of the County, 50 percent of Bellwood's household income was below the $15,000 level in 1990, as indicated in Table 8. Of the 167 households in Bellwood 64% are considered low to moderate income. This is important when looking at future development of affordable housing in Bellwood.

TABLE 7
INCOME DISTRIBUTION
BUTLER COUNTY, NEBRASKA

Family Income	1970	1980	1990
All Families	2,491	2,494	3,290
Under $5,000	956	224	225
$ 5,000 - $ 8,999	737	414	382
$ 9,000 - $ 14,999	525	460	389
$15,000 - $24,999	169	823	779
$25,000 or More	104	573	1508
Below Poverty Level	516	257	217

Census of Population, Social and Economic Characteristics
U.S. Bureau of the Census

TABLE 8
AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME, 1989
BELLWOOD, NEBRASKA

HOUSEHOLD INCOME	UNDER 25 YRS	25-34	35-44	45-54	55-64	65-74	75+
Less Than $5,000	—	1	2	—	3	5	5
$5,000-$9,999	—	6	5	3	2	10	17
$10,000-$14,999	2	9	—	2	6	6	—
$15,000-$24,999	1	12	4	6	—	—	2
$25,000-$34,999	2	10	—	10	2	—	2
$35,000-$49,999	—	2	—	8	6	2	4
$50,000-$74,999	—	—	6	2	2	—	—
$75,000-$99,990	—	—	—	—	—	—	—
$100,000 +	—	—	—	—	—	—	—
TOTALS	5	40	17	31	21	23	30

U.S Bureau of the Census 1990

HISTORIC POPULATION TRENDS

To establish the past relationships between employment opportunities and population levels, it is necessary to analyze past population trends and characteristics. It is important to look at the population trends of David City and Platte & Colfax Counties since the majority of the Butler County labor force, thus Bellwood, work in these areas.

As indicated in Table 9, the population of Butler County has been decreasing since 1960. The 17 percent decrease in the last 30 years represents a loss of 1711 persons. From 1960 to 1970 the County population decreased over 8 percent. This loss constituted 50 percent of the total population decrease since 1960. This loss can be attributed to the out-migration of the younger persons from the smaller communities.

Bellwood's population has been relatively stable since 1960. Since 1960, Bellwood's population increased by over 9 percent, a total of 34 persons. The out-migration of the younger persons and the low availability of new affordable housing most likely caused the decrease of 2.9 percent from 1980 to 1990. Even with increases in employment opportunities throughout the region, without new homes being built Bellwood's population will most likely continue to decline.

Even though the County's population has been decreasing since 1960, David City's population increased 9.4 percent. This shows that the population changes are occurring within the smaller communities in the county. It should be noted that David City has been very aggressive in developing new affordable housing.

The population trends for Platte and Colfax Counties have been 24.3 percent and negative 4.7 percent respectively. As a region, the three Counties have assumed an increase of 8.3 percent over thirty years.

If no new employment opportunities occur within the region Bellwood's population will stabilize or decline slightly.

TABLE 9
PAST POPULATION TRENDS
BUTLER COUNTY, CITIES AND SURROUNDING REGIONS

YEAR	BUTLER COUNTY	% CHANGE	BELLWOOD	% CHANGE	% OF COUNTY	DAVID CITY	% CHANGE	% OF COUNTY	PLATTE COUNTY	% CHANGE	COLFAX COUNTY	% CHANGE
1960	10,312	—	361	—	3.5%	2,304	—	22.3%	23,992	—	9,595	—
1970	9,461	-8.3%	361	0.0%	3.8%	2,380	3.3%	25.2%	26,508	10.5%	9,498	-1.0%
1980	9,330	-1.4%	407	12.7%	4.4%	2,514	5.6%	26.9%	28,852	8.8%	9,890	4.1%
1990	8,601	-7.8%	395	-2.9%	4.6%	2,522	0.3%	29.3%	29,820	3.4%	9,139	-7.6%

Source: Census of Population, U.S. Bureau of the Census

NET MIGRATION

As shown in Table 10, net migration in Butler County was a negative 205 from 1970 to 1980, and a negative 400 from 1980 to 1990. During 1980 although there was a natural increase (births over deaths in the County) of 26 persons, there was 205 more people who moved out of the County than moved in. In 1990, the natural increase dropped to 4 person and net out migration increased to 400. Beginning in 1991 deaths in Butler County increased over births. This is directly linked to households having smaller families, the increase in the elderly population and a decrease of women of childbearing age.

The increase in out-migration, from 1980 to 1990, is linked to increases in out-of county employment opportunities. A positive migration is dependent on an increase in employment opportunities with-in the County.

TABLE 10
BIRTHS, DEATHS, NATURAL INCREASE AND NET MIGRATION
BUTLER COUNTY, NEBRASKA

YEAR	BIRTHS	DEATHS	NATURAL INCREASE	NET MIGRATION
1970	132	124	8	1213 Out (60-70)
1980	148	122	26	205 Out (70-80)
1990	107	103	4	400 Out (80-90)
1991	105	118	-13	
1992	109	124	-15	
1993	100	117	-17	

In addition to natural increases and net migration, past trends in the composition of the population are indications of probable future growth or decline. The composition of the population is the age and sex of residents of the County.

As indicated in Table 11 in 1980, the median age of the Butler County population was 35 while in 1990 this median age was 37. This increase in median age reflects an increase in out-migration of younger persons from the County in recent years, again related to increased employment opportunities in the region. The median age of the population of Bellwood, as indicated on Table 12, was 36.2 in 1990.

Pre-school age children constituted 7.6 percent of the County's population in 1970, while children in this age group decreased slightly to 7 percent by 1980. Pre-school age children in Bellwood comprised 6 percent.

School age children (ages 5 to 19) constituted 23.6 percent of the County's population in 1980 and 22.9 percent in 1990. This decrease represents a potential weakening of the future labor force in the County. School age children in Bellwood constituted 23.7 percent, slightly higher than the County.

The working age population, ages 15 to 64, constituted just over 58 percent of the population in 1980, while this same group comprised over 56 percent in 1990. This small shift is again due to out-migration of young workers caused by increased out-of county employment opportunities. The working age group residing in Bellwood comprised 53 percent of the Village's population, a level consistent with that of the County.

TABLE 11
BUTLER COUNTY, NEBRASKA

	1980 Male	1980 Female	1990 Male	1990 Female	% change Male		% change Female
Under 5 Years	341	369	320	285	-6.2%		-22.8%
5 - 9 Years	343	316	416	295	21.3%		-6.6%
10 - 14 Years	363	360	342	371	-5.8%		3.1%
15 - 19 Years	435	384	288	263	-33.8%		-31.5%
20 - 24 Years	348	251	193	156	-44.5%		-37.8%
25 - 29 Years	302	306	305	279	1.0%		-8.8%
30 - 34 Years	279	250	297	259	6.5%		3.6%
35 - 39 Years	233	250	267	299	14.6%		19.6%
40 - 44 Years	198	209	294	266	48.5%		27.3%
45 - 49 Years	206	206	225	202	9.2%		-1.9%
50 - 54 Years	273	259	183	175	-33.0%		-32.4%
55 - 59 Years	259	258	175	215	-32.4%		-16.7%
60 - 64 Years	274	266	247	231	-9.9%		-13.2%
65 - 69 Years	239	287	225	234	-5.9%		-18.5%
70 - 74 Years	195	242	171	224	-12.3%		-7.4%
75 & Over	350	479	324	575	-7.4%		20.0%
18 & Over	3,312	3,383	3,013	3,197	-9.0%		-5.6%
65 & Over	784	1,008	720	1,033	-8.2%		2.5%
Median Age	35.1		37			5.4%	
All Ages	4,638	4,692	4,272	4,329	-7.9%		-7.7%
Total	9,330		8,601			-7.8%	

TABLE 12
AGE COMPOSITION
BELLWOOD, NEBRASKA

AGE	PERSONS
Under 5	24
5-17	78
18-20	16
21-24	16
25-44	106
45-54	37
55-59	15
60-64	20
65-74	42
75-85	37
85+	4
18 and Over	293
65 and Over	83
Median Age	36.2

U.S Bureau of the Census, 1990

In Butler County the number of women of childbearing age (ages 15 to 35) has decreased from 12.8 percent in 1980 to 11.1 percent in 1990. The potential for a larger child population is thus decreasing and serves as a possible negative sign for the future economy by yielding the potential for a decline in the local labor force.

The number of retired persons of retirement age (65 and over) in the County increased only slightly since 1970. In 1980, this age group comprised 19.2 percent of the population, while in 1990 this group comprised 20.4 percent. This limited increase is not consistent with many rural counties in the State, which are showing a considerable aging of the population. The number of retirement age persons residing in Bellwood comprised 21 percent of its population.

Overall, the changes in the composition of the Butler County and Bellwood populations represent a possible negative impact for the future of the local area. The net out-migration and increase in median age are indicative of a weak local economy and the slight decrease in the number of women of child bearing age present the potential for a decline in the future labor in the County and in turn Bellwood.

POPULATION PROJECTIONS

Utilizing past regional population trends with population forecasts for the region supplied by Nebraska Bureau of Business Research, a series of population forecasts for the Village of Bellwood is presented in Table 13. The low, mid-range and high forecasts are based on the following assumptions:

Low Forecast . . . . . Little, if any, new job opportunities in the region along with no new affordable homes being built, the loss of the dilapidated and substandard homes currently occupied and no rehabilitation of homes in need of major repair.

Mid-Range Forecast . . . Using the 1990 and forecasted regional populations (Butler, Platte and Colfax Counties) a projected population for Bellwood will be determined.

High Forecast . . . . . If Bellwood gets aggressive through sponsorship of affordable housing and rehabilitation of existing homes a substantial increase in population can occur.

Currently there are 10 occupied substandard and dilapidated homes in the Village of Bellwood. Within 10 years these homes will be lost and with 2.3 persons per household, 23 persons will be looking for new housing. By the year 2010 the 12 households in major repair will become substandard or dilapidated incurring a loss of 27.6 persons. Without the Village becoming aggressive in developing new affordable housing and offering rehabilitation loans or grants these persons will look to other communities for their housing needs.

As indicated by the mid-range projection, the Bellwood population is expected to increase reaching 402 persons by the year 2000 and 415 persons by 2010. This projection reflects population growths of the region and continued employment opportunities in those regions.

Given an active and successful local economic development program, the Bellwood population could well reach the levels indicated by the high projection. This would place the Village population close to 430 persons by the year 2010.

TABLE 13
POPULATION FORECASTS
BELLWOOD, NEBRASKA

		1990	2000	2010
Regional Population		47,560	48,440	49,964
Regional Population Ratios		-1	1.8	3.1
Projected Population Levels of Bellwood	Low		379	387
	Mid Range	395	402	415
	High		420	430

County population forecasts supplied by Nebraska Bureau of Business Research

EXISTING LAND USE ANALYSIS

Essential to the preparation of any comprehensive plan is an analysis of the present patterns of land use. Since the future city will grow out of the existing city, the existing land use is the basis for the future community pattern. An understanding of the way land is used typically provides information as follows:

- An understanding of the capabilities of the land for urban uses;
- Knowledge of factors that will encourage or limit certain kinds of land uses;
- The amount of land within the urban area that is vacant and unused;
- Special characteristics within the urban area with aesthetic, recreational or historic interest;
- The relationship of the value of land to its current use.

OBJECTIVES:

This existing land use analysis for the Village of Bellwood is structured to accomplish the following objectives:

1. Define the areas of general land use difference;
2. Define the trends of expansion in the various categories of land use;
3. Provide a comparison of present land usage to present zoning;
4. Provide information for future growth directions for various land use categories.

LAND USE CATEGORIES

Existing land uses are classified by the type of activity occurring on an identifiable parcel of land. Land uses in Bellwood and its jurisdictional area are categorized as follows:

1. Residential
   A. Single-family
   B. Duplex and multi-family
   C. Group Quarters (ie. Retirement homes)
   D. Mobile homes

2. Commercial

3. Industrial

4. Street, alley and railroad right-of-ways

5. Public and semi-public

6. Agricultural and vacant land/lots

ANALYSIS

A quantitative analysis of these land use categories is presented in Table 14. The total area (in acres) for each land use category within the present corporate limits is provided. The percentage of each use to the total land area is also presented to provide further analysis.

Illustrations 3 and 4 depict a generalized summary of the existing land uses within the corporate limits and the Village's one-mile jurisdictional area.

The Bellwood corporate limits contain a total of 182 acres. Developed land within the corporate limits presently comprises 165 acres or 91 percent of the total. The remaining 9 percent or 17.1 acres consists of smaller vacant lots scattered throughout the urban area and two larger tracts in the southwest and southeast part of the Village.

Approximately 33 percent of all land within the corporate limits is devoted to residential uses. The largest concentrations of single-family housing occur south and west of the downtown area. Most recent growth is apparent in the south end of town in the Bell's Third Subdivision.

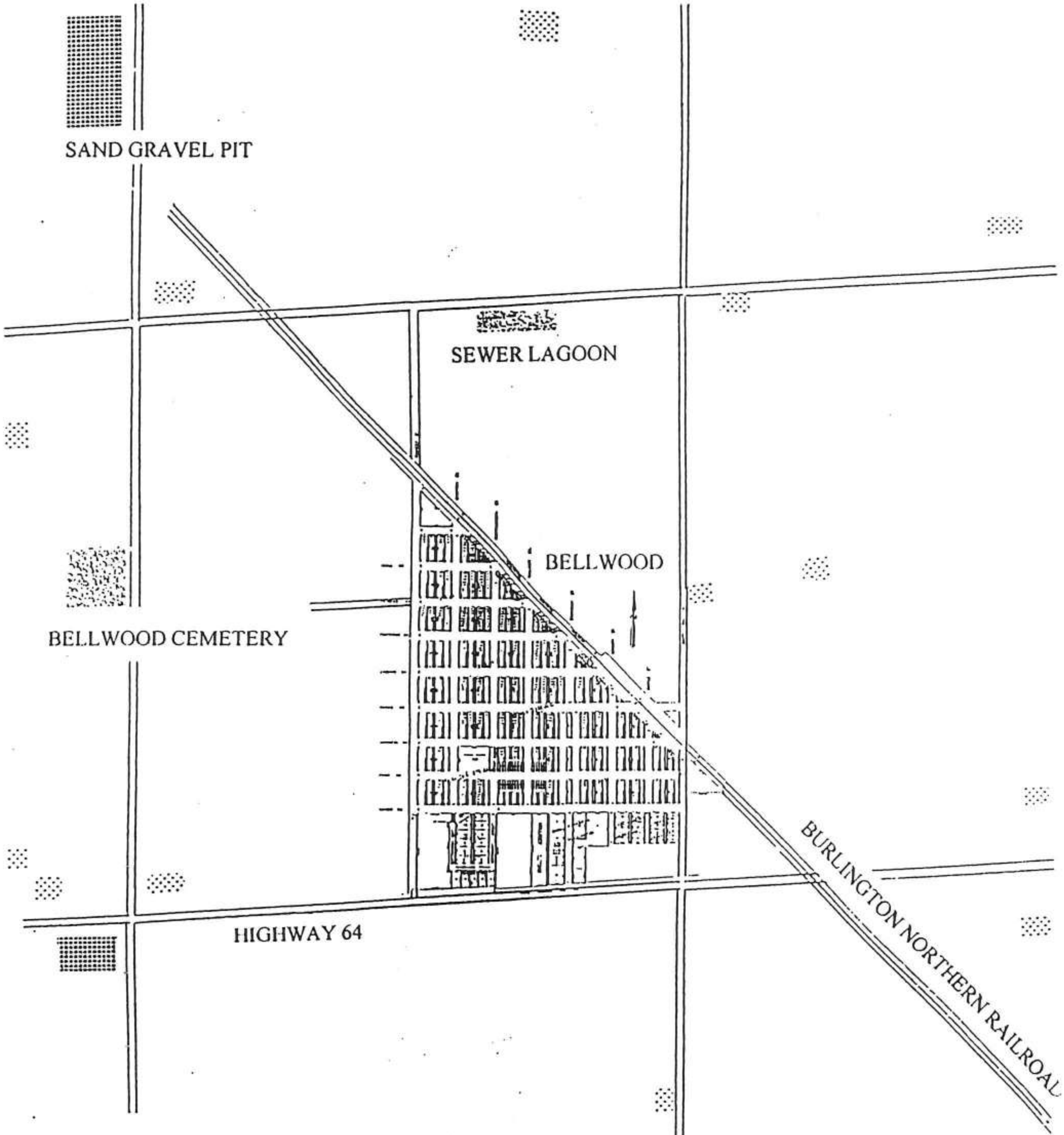
Mobile homes are found throughout the village, most in single-family housing areas. A mobile home park exists off of Derby Street including 14 units of various conditions and values. The mobile homes occur in both planned parks and on individual lots. There are no lots found ready for occupancy that are vacant with utilities and pads available for mobile home use.

Bellwood has one multi-family unit located on Derby Street. It is a 4-plex facility made of brick and well maintained. It has off-street parking for its residents.

There are approximately 8 acres of commercial land uses located within the corporate limits. The majority of these uses are concentrated in the downtown area, but the site survey found some commercial land uses exists in the residential areas. These uses ranged from commercial storage buildings to actual active

TABLE 14
COMPARISON OF LAND USE COMPOSITION
BELLWOOD, NEBRASKA

		Bellwood		OtherCities	
Land Use Category	Land Usage (Acres)	% of Developed Land Within The Corporate Limits	Acres per 100 Population Within Corporate Limits	% of Developed Land Within the Corporate Limits	Acres per 100 Population Within Corporate Limits
Residential	60.5	33.2	15.3	38.0	9.0
Commercial	8.0	4.4	2.0	4.0	1.0
Public & Semi-Public	14.6	8.0	3.7	11.0	2.8
Industrial	1.5	0.8	6.4	8.0	1.9
Street, Alley & Railroad Right-of-way	80.5	44.2	20.4	39.0	9.6
Agriculture or Vacant	17.1	9.4	4.3	———	———
Total Developed Land	182.2	———	46.1	———	24.3



BELLWOOD, NEBRASKA
and Surrounding Area

RURAL RESIDENCE
COMMERCIAL
PUBLIC

EXISTING LAND USE -- 1998

STAHR & ASSOCIATES
Planning • Economic Development • Housing • Grant Consultants

1512 Road 13
York, Nebraska 68467
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Fax (402) 362 - 2526

ILLUSTRATION 4

commercial trade. This mixed use points to some land use conflicts. Other than some vacant lots at the very north end of Bellwood, along the railroad, there is little vacant land for development of additional commercial uses.

Industrial land uses are found directly against the railroad that runs on the perimeter of the village to the north and east. Industrial uses do not occur within the major residential areas and thus major land use conflicts between uses are minimized or at least localized.

Public and semi-public uses, consists of village and county operated facilities, parks, schools and churches. This land use comprises 8 percent of the land area within the corporate limits. The school facility is localized as is the ball park area. There are three mini parks located in the center of town separating traffic patterns and providing some aesthetic value to the area.

The total land area devoted to street, alley, and railroad rights-of-way within the corporate limits is presently 80.5 acres. This total represents 44 percent of the total land use.

JURISDICTIONAL AREA

Land uses outside the present corporate limits, but within the one-mile jurisdiction limits of the Village, are primarily open space agricultural uses with some residential acreages and commercial ventures. The largest commercial area, the Bellwood Farmers Coop, lies to the west of Bellwood. Bellwood is found in Butler County Nebraska, which has no county zoning at this time although efforts are being made to consider county zoning. This future planning and zoning should regulate the development of businesses like animal feedlots and will help avoid development of land near these areas for residential purposes.

Another factor on growth patterns for the Village of Bellwood is that Highway 64 borders the south edge of town. This is a highly traveled highway system and no growth appears to be taking place south of it.

As a further analysis of the present land use pattern in Bellwood, a comparison to "averaged" land use composition in other midwest communities with similar population is presented in Table 14.

CHALLENGES IN LAND USE

As in any city, there are aspects of the land use pattern which should be examined closely in advance of preparing a future land use plan.

RESIDENTIAL USE:

Although overall residential saturation is relatively high, there remains some vacant and unused land within the residential areas. These lots are found mainly along the western border of the town. Other areas of importance are several large undeveloped tracts along the south edge of Bellwood. There are two large vacant areas consisting of over 12 acres that should be considered as prime development land. The one area in Bell's Third Addition, in the south part of town, is already platted for residential lots and appears to be building up along Cottonwood Court and Centennial Street. Also in this area is a large agricultural tract that could be used for future residential growth. Another area along the highway is also currently agricultural use but lays directly against a well maintained residential area. Again, this area should be earmarked for future development.

An apparent problem in the residential areas of town is the placement of mobile homes. It is not unusual to find an expensive, newer home to be adjacent to a mobile home unit. This type of mixed use is common through the village.

COMMERCIAL:

A problem regarding commercial land uses is that there is little land for physical expansion of the downtown. A highway frontage for future commercial growth could be platted and zoned for in the area lying in the southeast corner of the village that is currently used as agriculture ground. Future planning should consider whether this piece of ground is most suited for future commercial growth or residential building lots.

Also, a problem lies in the placement of commercial properties. While most of this type of land is found in the downtown area and along the railroad, some commercial uses are mixed in with the residential areas of the Village. Mixed land use tends to have a negative impact on property values. This is a prime reason that zoning should be the first step in planing for future growth.

INDUSTRIAL:

True industrial land uses in Bellwood is limited. Most existing uses were considered to be commercial ventures except the grain elevator facility next to the railroad.

AGRICULTURAL:

Bellwood is surrounded on all sides by agricultural land. At the present time there is no county zoning, and thus the Village has no protection from development of incompatible land uses around its borders.

SUMMARY:

Through a close study of the site evaluation, Bellwood exhibits a strong inconsistent land use. There are very few areas in the village where only one land use exists. There is commercial uses mixed with residential uses; residential homes in commercial areas; and mobile home units found in all areas of town. Mixed land use has proven to make valuations of the properties unstable and therefore holds down appreciation and leads to limited building growth. Also, the ability to pinpoint a specific substandard or blighted area is difficult. Again this is because of the mixed land uses in the village. There are some very well maintained residential properties next to a property that has not had much attention. There are residential properties in commercial areas that "highest and best use" points in the direction of commercial use. It is apparent that designated areas of development are needed and a comprehensive zoning plan will improve these problems and lead to consistent growth.

HOUSING ANALYSIS

INTRODUCTION

This study was commissioned by the Bellwood Village Board to accomplish two objectives. The first objective is to determine the market demand for housing in the Village. The second, is to formulate strategies to effectively address the housing needs identified herein.

Due to the dynamics of the market place, the demand for housing is affected by a number of variables over time. For this reason it is not possible to accurately forecast housing needs for long-periods into the future. It is reasonable, however, to develop projections of demand of acceptable accuracy over a period up to five years, as has been done in this market analysis.

The housing market demands identified in this study are based upon published demographic and economic data, data and information derived from research of the existing housing stock, surveys of and conversations with housing developers, special interest groups, employers and employees, representatives from local lending institutions and other interested parties in the market areas derived in preparation of a similar study for the City of David City, Nebraska. The sources of information and the basis for the housing demands identified are provided within the study.

Projections of housing demand, presented within this study, are based on historical data, identifiable and anticipated trends, reasonable assumptions and inputs received directly from persons residing within the geographic market areas herein identified. These projections are inherently subject to some uncertainty and variation due to possible changes in the many factors which effect housing demand. Due to this uncertainty, Stahr & Associates does not represent the housing demands presented herein as results that will actually be achieved.

The similar housing market analysis performed in the City of David City used data from historical trends within Butler County, Nebraska. The Village of Bellwood is located within this same county so it can be stated that the data and projections will be correlational for the market area surrounding the Village of Bellwood with the appropriate statistical analysis to correlate specifically with the Village. Therefore the data and projections will be statistically similar and correlational to the data collected in the previous study. The bulk amount of data was derived from research of the past historic trends in the Butler County area, thus it can be assumed that this data, collected in December of 1997 and January of 1998, is up to date and relevant to the Village of Bellwood.

THE HOUSING MARKET AREA

It is important to note that the initial survey in which this study is based was oriented towards determining the future housing demands for the City of David City. However, it is acceptable to use the data tabulated from the surveys to project and estimate the housing needs in the Village of Bellwood due to the location of Bellwood, 12 miles northwest of David City. The data and demographic areas developed from review of the surveys can be correlational with the needs and demands of the Village. It is important, however, to determine and decipher the specific needs of the Village of Bellwood and not that of David City. Therefore this study will examine the needs of the Village of Bellwood by specifically relating the data collected with the current and future housing needs with the Village. Careful examination of the data is crucial to determine such needs and demands for the Village and therefore several modifications and amendments will be required in order to correlate this study from the market analysis created for the City of David City.

Establishing a geographic basis for analysis and determination of the existing and future demands for housing in Bellwood is an absolutely critical element of the market analysis. In order to identify the geographic areas from which the vast majority of housing demand in Bellwood is and will be derived, it is first necessary to evaluate the major components of housing demand.

In any housing market there are two primary housing demand components: the housing needs of the working age population and housing needs of the non-working population. The non-working population component is comprised primarily of housing demands for the elderly, but also may include such minor components as housing for the mentally handicapped and other similar groups. In order to establish an accurate determination of the geographic area in which the population which creates the housing demand is located, two separate housing needs and preference surveys were conducted in November and December within Butler County as well as surrounding counties. The first survey included a sampling of the housing needs and preferences of those persons in the working age group who are presently employed in the largest city in Butler County, David City. This survey included identification of housing needs and preferences from those employees who already reside in David City, as well as those who presently reside outside the City.

The second survey consisted of a sampling of the elderly population in David City, Butler County and all surrounding counties. The survey was designed to determine the location of the elderly population of the region and the housing location and housing type preferences of the elderly population.

Both surveys were conducted on a County and township location basis to provide the ability to utilize existing population and demographic data available in the Census of Population and Census of Housing in the development of projections of future housing needs and demands.

The results of these surveys indicate that there are two different geographic areas where the existing and future housing demand is being and will be generated.

The first of these geographic market areas is that of the working age population. Survey results in this component of housing demand indicates that persons now employed in David City reside in David City, Butler County and portions of Saunders, Seward, Polk and Colfax County. Specifically, as indicated on Illustration 5, this geographic market area consists of:

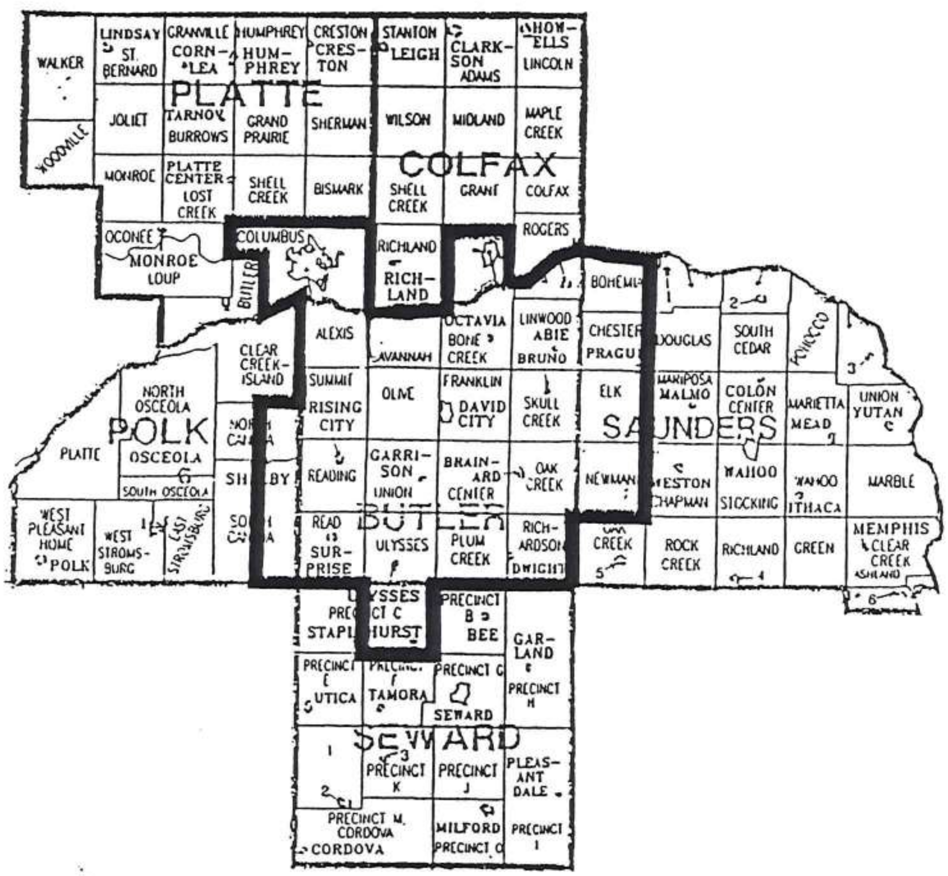
* All of Butler County including the City of David City. Other cities in this market area include the City of Columbus in Platte County, and the City of Schuyler located in Colfax County.

* The western portion of Saunders County, including Bohemia, Chester, Elk and Newman Townships,

* A small portion of northern Seward County, including the eastern half of Precinct C,

* A small portion of eastern Polk County, including the eastern portions of North and South Canada Townships.

ILLUSTRATION 5
WORKING AGE GROUP MARKET AREA
BELLWOOD, NEBRASKA



WORKING AGE GROUP MARKET AREA POPULATION

As detailed in Table 15, the total population of the Bellwood working age group market area has increased 10% over the past 20 years. This represents an increase of 3,781 persons in this demographic category. This increase can be attributed the continued growth of the larger urban areas, such as Columbus, Schuyler and David City, over the past 20 years and they migration of farmers that have relocated to the urban areas for the purposes of retirement or other employment opportunities.

Examination of the historic population data in Butler County indicates, however, that David City, Alexis Township and 6 of the 14 villages within the market area have gained population since 1970. The cities of Schuyler and Columbus have also shown significant gains in population in the last 20 years. Savannah Township has had a decline in population over the past 20 years as the total number of persons within the Township has decline from 738 persons in 1970 to 645 in 1990. The Village of Bellwood has, however, increased in population since 1970 from 361 persons in 1970 to 395 persons in 1990. It should be noted though the population of Bellwood has decreased since 1980. The population gains in the aforementioned areas can be attributed primarily to migration of persons from the rural portions of the market area, either for the purposes of employment or retirement. Those villages and townships within the market area which still have sufficient population to support basic shopping needs or which are situated in close proximity to a larger employment center are those which have increased in population such as is the case in Alexis Township.

TABLE 15
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Township / Precinct	Percent of Township / Precinct	1970	1980	1990	Percent Change 1970-1990
Butler County					
Franklin Township	100%	361	418	310	-14.13%
David City		**2,380**	**2,451**	**2,522**	+ 5.97%
Savanna Township	100%	377	339	250	-33.69%
Bellwood		**361**	**407**	395	+ 9.42%
Alexis Township	**100%**	**381**	**519**	555	+45.67%
Bone Creek Township	100%	319	271	229	-28.20%
Octavia		**97**	**115**	**132**	**+36.08%**
Platte Township	100%	85	93	84	- 1.19%
Linwood		108	100	91	-15.74%
Linwood Township	100%	253	230	176	-30.40%
Abie		**78**	**92**	**106**	**+35.90%**
Summit Township	100%	261	223	166	-36.40%
Olive Township	100%	306	261	241	-21.24%
Skull Creek Township	100%	298	257	225	-24.50%
Bruno		142	142	141	- .70%
Union Township	100%	305	237	196	-35.74%
Garrison		**60**	**66**	**71**	**+18.33%**
Read Township	100%	283	251	195	-31.10%
Surprise		77	66	55	-28.57%
Ulysses Township	100%	292	220	184	-37.00%
Ulysses		312	284	256	-17.95%
Richardson Township	100%	257	198	235	- 8.56%
Dwight		**224**	**226**	**227**	**+ 1.34%**
Oak Creek Township	100%	292	293	244	-16.44%
Brainard		**309**	**318**	**326**	**+ 5.50%**
Center Township	100%	316	291	241	-23.73%
Plum Creek Township	100%	319	282	217	-31.98%
Reading Township	100%	264	274	190	-28.03%
Rising City		344	343	341	- .87%
Saunders County					
Bohemia Township	100%	224	194	169	-24.55%
Chester Township	100%	306	245	233	-23.86%
Prague (part)		267	265	263	- 1.50%
Elk Township	100%	389	359	304	-21.85%
Prague (part)		24	21	19	-20.83%
Newman Township	100%	290	250	235	-18.97%
Seward County					
Precinct C	**50%**	**187**	**196**	**243**	**+29.95%**
Staplehurst		**227**	**254**	**281**	**+23.79%**
Polk County					
North Canada & South Canada	**50%**	**200**	**193**	**360**	**+80.00%**
Shelby		**647**	**669**	**690**	**+ 6.65%**
Platte County					
Columbus Township*	**100%**	**18,110**	**20,378**	**22,037**	**+ 21.68%**
Colfax County					
Schuyler Township**	**100%**	**3,853**	**4,571**	**4,531**	**+ 17.60%**
Total		34,185	36,862	37,966	+ 10.00%

Source: U.S. Bureau of the Census, Census of Population, 1970-1990; Stahr & Associates 1997
(* denotes Columbus included) (** denotes Schuyler included)

The second geographic market area is that of the elderly non-working age group. Results of this survey indicate that persons now residing in Bellwood, David City, Butler County and portions of Colfax, Platte, Polk, Saunders and Seward Counties will consider relocating if the stated housing preferences are available. Specifically, as indicated in Illustration 6 this non-working population geographic marker area includes:

* Bellwood and all of Butler County

* The southern half of Colfax County, including Shell Creek, Grant, Colfax, Richland, Schuyler and Rogers Townships which include the City of Schuyler and the Villages of Richland and Rogers,

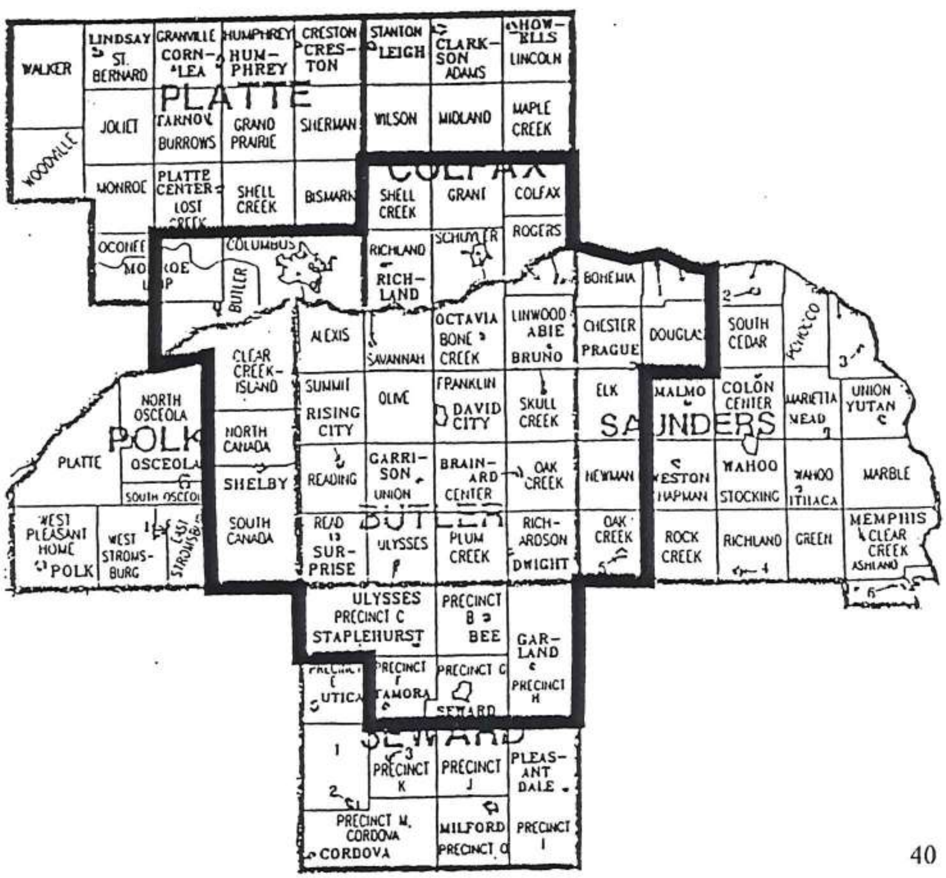
* The seven westernmost townships in Saunders County, including Bohemia, Chester, Douglas, Elk, Newman and Oak Creek Townships which include the Villages of Prague and Valparisio,

* Precincts B, C, F, G and H in Seward County, including the City of Seward and the Villages of Garland, Bee and Staplehurst,

* The three easternmost townships in Polk County, including Clear Creek Island, North Canada and South Canada Township including the Village of Shelby,

* The southernmost portion of Platte County, including Butler, Columbus, and the eastern half of Loup and Oconee Townships which includes the City of Columbus and the Village of Duncan.

ILLUSTRATION 6
NON-WORKING AGE GROUP MARKET AREA
BELLWOOD, NEBRASKA



NON-WORKING AGE GROUP MARKET AREA POPULATION

The number of persons age 65 or older within the non-working age group market area has increased by a modest 8.8 % in the last two decades. This increase represents an increase of 660 persons of retirement age. This growth in the elderly population can be attributed to the overall aging of the population of the area, a trend that will continue into the next decade.

Analysis of the demographic data presented in Table 16, indicates that the populations of the rural areas within this market area has declined and that the percentage of persons age 65 or older in the rural areas has increased through the natural aging process. Those townships or precincts in which larger urban communities are located have shown a consistent increase in the number of elderly persons, an indication not only of the aging of the population within these communities, but an indication of the continuing trend of migration of elderly persons to these communities for retirement.

Exceptions to these trends are apparent in Butler Township in Platte County and Clear Creek Island Township in Polk County. Both of these rural townships have shown real population growth and a corresponding increase in the number of persons age 65 or older. Both of these townships are located in relatively close proximity to the City of Columbus, the largest urban center in the marker area, and the growth in these areas can be attributed to suburban residential growth.

TABLE 16
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Township / Precinct	Total Population			Total Population 65+			% Population 65+			% Change 65+
	1970	1980	1990	1970	1980	1990	1970	1980	1990	1970-1990
Butler County										
Platte Township	193	193	175	55	37	31	28.5%	19.2%	17.7%	-43.64%
Linwood Township	331	322	282	71	60	44	21.5%	18.6%	15.6%	-38.03%
Skull Creek Township	440	399	366	83	74	70	18.9%	18.5%	19.1%	- 8.43%
Oak Creek Township	601	611	570	128	130	108	21.3%	21.3%	20.2%	-15.63%
Richardson Township	481	424	462	74	55	67	15.4%	13.0%	14.5%	- 9.46%
Bone Creek Township	**416**	**386**	**361**	**37**	**39**	**51**	**8.9%**	**10.1%**	**14.1%**	**+37.83%**
Franklin Township*	**2,741**	**2,932**	**2,832**	**673**	**811**	**840**	**24.6%**	**27.7%**	**29.7%**	**+24.81%**
Center Township	**316**	**291**	**241**	**31**	**33**	**32**	**9.8%**	**11.3%**	**13.3%**	**+ 3.23%**
Plum Creek Township	**319**	**282**	**217**	**24**	**33**	**28**	**7.5%**	**11.7%**	**12.9%**	**+16.67%**
Savannah Township**	**738**	**746**	**645**	**76**	**98**	**112**	**10.5%**	**13.1%**	**17.4%**	**+47.37%**
Olive Township	306	261	241	32	29	24	10.5%	11.1%	10.0%	-25.00%
Union Township	365	303	267	61	67	55	16.7%	22.1%	20.6%	- 9.84%
Ulysses Township	604	504	440	113	104	88	18.7%	20.6%	20.0%	-22.12%
Alexis Township	**381**	**519**	**555**	**24**	**26**	**39**	**6.3%**	**3.9%**	**7.0%**	**+62.50%**
Summit Township	261	223	166	30	24	20	11.5%	10.8%	12.0%	-33.33%
Reading Township	**608**	**617**	**531**	**93**	**125**	**110**	**15.3%**	**20.3%**	**20.7%**	**+ 7.53%**
Read Township	360	317	250	45	47	34	12.5%	14.8%	13.6%	-24.22%
(*denotes David City included)										
(**denotes Bellwood included)										
Saunders County										
Morse Bluff Township	381	342	333	63	62	53	16.5%	18.1%	15.9%	-15.87%
Douglas Township	281	245	219	39	30	30	13.9%	12.2%	13.7%	-23.08%
Bohemia Township	224	194	169	27	21	20	12.1%	10.8%	11.8%	-25.93%
Chester Township	**573**	**510**	**496**	**117**	**67**	**120**	**20.4%**	**13.1%**	**24.2%**	**+ 2.56%**
Elk Township	**413**	**380**	**323**	**40**	**48**	**43**	**9.7%**	**12.6%**	**13.3%**	**+ 7.50%**
Newman Township	290	250	235	39	36	37	13.4%	14.4%	15.7%	- 5.13%
Oak Creek Township	**748**	**834**	**807**	**115**	**136**	**141**	**15.4%**	**16.3%**	**17.5%**	**+22.61%**

TABLE 16 (continued)
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Township / Precinct	Total Population			Total Population 65+			% Population 65+			% Change 65+
	1970	1980	1990	1970	1980	1990	1970	1980	1990	1970-1990
Colfax County										
Colfax Township	**204**	**196**	**161**	**9**	**14**	**15**	**4.4%**	**7.1%**	**9.3%**	**+66.67%**
Rogers Township	266	189	197	36	26	25	13.5%	13.8%	12.7%	-30.56%
Grant Township	**265**	**299**	**268**	**34**	**32**	**40**	**12.8%**	**10.7%**	**14.9%**	**+17.65%**
Schuyler Township*	**3,853**	**4,571**	**4,531**	**872**	**1,013**	**955**	**22.6%**	**22.2%**	**21.1%**	**+ 9.52%**
Shell Creek Township	291	287	232	21	19	14	7.2%	6.6%	6.0%	-33.33%
Richland Township	419	472	448	58	46	46	13.8%	9.7%	10.3%	-20.69%
(*denotes Schuyler included)										
Platte County										
Columbus Township*	18,110	20,378	22,037	3,097	2,557	3,012	17.1%	12.5%	13.7%	- 2.75%
Butler County	**568**	**696**	**688**	**63**	**96**	**84**	**11.1%**	**13.8%**	**12.2%**	**+33.33%**
Oconee Township	**254**	**261**	**229**	**34**	**47**	**36**	**13.4%**	**18.0%**	**15.7%**	**+ 5.88%**
Loup Township	**94**	**86**	**67**	**8**	**13**	**9**	**8.5%**	**15.1%**	**13.4%**	**+12.50%**
(*denotes Columbus included)										
Polk County										
Clear Creek Island	**330**	**416**	**538**	**35**	**30**	**70**	**10.6%**	**7.2%**	**13.0%**	**+100.00%**
North & South Canada*	**1,046**	**1,055**	**1,210**	**177**	**187**	**219**	**16.9%**	**17.7%**	**18.1%**	**+23.73%**
(denotes Shelby included)										
Seward County										
Precinct B	469	468	477	60	62	50	12.8%	13.2%	10.5%	-16.67%
Precinct C	**559**	**645**	**766**	**83**	**84**	**110**	**13.9%**	**13.0%**	**14.4%**	**+32.53%**
Precinct F	**429**	**399**	**348**	**52**	**32**	**84**	**12.1%**	**8.0%**	**24.1%**	**+61.54%**
Precinct G*	**5,683**	**6,210**	**6,232**	**717**	**908**	**1,104**	**12.6%**	**14.6%**	**17.7%**	**+53.98%**
Precinct H	**522**	**822**	**795**	**55**	**81**	**91**	**10.5%**	**9.9%**	**11.4%**	**+65.46%**
(*denotes Seward included)										
Total	**45,773**	**49,535**	**50,407**	**7,501**	**7,439**	**8,161**	**16.4%**	**15.0%**	**16.2%**	**+ 8.80%**

Source: U.S. Bureau of the Census, Census of Population, 1970-1990
Stahr & Associates 1997

DEMOGRAPHIC CHARACTERISTICS

Trends and changes in the levels and characteristics of the population provide the basis for forecasting future population levels in general, and specific characteristics of the future population, in particular. As noted previously, due to the many potential variables which can effect future population levels, long term forecasting of population levels with reasonable accuracy is difficult at best. It is possible, however, to forecast near term changes in population levels and characteristics of the population with acceptable accuracy. This population forecast is thus limited to a projection of 5 years into the future or to the year 2003.

POPULATION TRENDS: WORKING AGE GROUP MARKET AREA

As indicated on Table 17, the overall population trend in the "working age group market area" has been one of limited, but consistent, increase. The total population in this market area has increased by 10% or 3,781 persons since 1970. There are three notable population trends in this market area.

First, with the exception of two townships near the City of Columbus, all rural areas within the market area have declined in population. The population declines have ranged from just over 1%, as in Platte Township in Butler County, to over 36% in Summit Township in Butler County.

Second, the only rural areas to have increased in population over the last 20 years include Alexis Township, North Canada Township in northeastern Polk County and Precinct C in northwest Seward County. The population increases in these townships are due to the growth in the number of non-farm residences and thus non-farm population. Alexis Township has grown as new development has occurred in close proximity of Columbus. In the case of North Canada Township, this growth has been due to suburban residential development on and near Highway 81 in proximity of Columbus. The growth in the northwestern portion of Seward County has been due to migration of elderly rural residents into the Village of Staplehurst for their retirement and the development of additional non-elderly rural housing for working age families who prefer a rural residential setting.

Third, of the 14 incorporated urban areas with this market area, 8 have increased in population since 1970. All but 5 of the incorporated communities in Butler County have posted numerical population gains ranging from 3 persons in the Village of Dwight to 142 persons in David City. In the total market area, it is important to note that 40% of the population gains within the 8 communities which increased in population, have occurred in communities with less than 700 population and that 7 of these communities have populations of less than 350 people. The growth is resulting primarily from migration of elderly rural farmers to these communities for their retirement, and the acquisition of existing housing or construction of new housing in these communities by people of working age who are seeking small town living or housing which is more affordable than in the larger cities in the market area.

Two of the three incorporated villages within the market area, but outside of Butler County, have posted gains ranging from 43 persons in the Village of Shelby, located in Polk County, to 54 persons in Staplehurst, located in Seward County. In virtually all cases these population increases can be attributed primarily to migration of the elderly persons from nearby farms into these communities for their retirement years and the use of existing housing or development of new housing by persons in the working age group who prefer a small town lifestyle or the typically lower cost of living offered in these smaller urban areas. In Bellwood, the population increases from 1970 to the present, can be attributed to the migration of elderly farm households and the development of additional housing for the working age population who are attracted to the Village due to their employment near the Village.

POPULATION PROJECTIONS: WORKING AGE GROUP MARKET AREA

In order to generate a conservative basis for identifying future housing demands, the forecasts of future population levels within the working age population market area are based upon a continuation of recent historical trends. The forecasts do not assume any changes in the housing options or availability in any community within the market area which would effect housing demands. Modifications in demand due to such changes are identified later in this study.

The current (1998) population of this market area, based upon continuation of recent population trends within the area, is estimated to be just under 40,000 persons, a 4.7% increase since 1990. The five year forecast beyond 1998 for this market area is that the overall population will increase by an additional 3.1% to just under 41,000 persons.

Again utilizing recent past trends as the basis for forecasting future population levels, the City of David City, and the villages in the market area, which have experienced moderate population growth over the last 20 years, will experience small, but noticeable population increases. From 1990, to the present time, David City and these villages have experienced an estimated 3.5% population growth. The estimated 1998 populations for Bellwood and communities within the market area, which have experienced population growth, are indicated in Table 3. The forecast of future populations, for the cities in close proximity of Bellwood, is an increase of just over 1,200 persons over the next 5 years with largest increase, 11.6%, occurring in Columbus. It is crucial to the Village of Bellwood to acknowledge such population increases across the market area and provide incentives to bring the projected increases in persons into the Village.

The rural areas within the market area will continue to decline in population reflecting not only the long-term trend to larger and fewer farms, but also the continued aging of the rural population and migration of elderly persons in the rural areas into the urban areas within and around this market area for retirement.

TABLE 17
WORKING AGE GROUP MARKET AREA POPULATION TRENDS / PROJECTIONS
BELLWOOD, NEBRASKA

Township / Precinct	Population 1970	1980	1990	Numerical Change 1970-1990	% Change 1970-1990	Forecast Population 1998	2003	Numerical Change 1990-2003	% Change 1990-2003
Butler County									
Franklin Township	361	418	310	- 57	-14.13%	292	282	- 28	- 9.0%
David City	**2,380**	**2,451**	**2,522**	**+ 142**	**+ 5.97%**	**2,582**	**2,620**	**+ 98**	**+ 3.9%**
Savannah Township	377	331	250	- 127	-33.69%.	199	168	- 82	- 32.8%
Bellwood	**361**	**407**	**395**	**+ 34**	**+ 9.42%**	**408**	**417**	**+ 23**	**+ 5.8%**
Alexis Township	**381**	**519**	**555**	**+ 174**	**+45.67%**	**625**	**686**	**+ 131**	**+23.6%**
Bone Creek Township	319	271	229	- 90	-28.20%	203	187	- 42	- 18.3%
Octavia	**97**	**115**	**132**	**+ 35**	**+36.08%**	**151**	**163**	**+ 31**	**+ 23.5%**
Platte Township	85	93	84	- 1	- 1.19%	84	83	- 1	- 1.2%
Linwood	108	100	91	- 17	- 15.74%	85	82	- 9	- 9.9%
Linwood Township	253	230	176	- 77	- 30.40%	155	141	- 35	- 19.9%
Abie	**78**	**92**	**106**	**+ 28**	**+35.90%**	**121**	**131**	**+ 25**	**+ 23.6%**
Summit Township	261	223	166	- 95	- 36.40%	142	127	- 39	- 23.5%
Olive Township	306	261	241	- 65	- 21.24%	221	208	- 33	- 13.7%
Skull Creek Township	298	257	225	- 73	- 24.50%	203	189	- 36	- 16.0%
Bruno	142	142	141	- 1	- .70%	141	140	- 1	- .70%
Union Township	305	237	196	- 109	- 35.74%	168	151	- 45	- 23.0%
Garrison	**60**	**66**	**71**	**+ 11**	**+18.33%**	**76**	**79**	**+ 8**	**+ 11.3%**
Read Township	283	251	195	- 88	-31.10%	171	156	- 39	- 20.0%
Surprise	77	66	55	- 22	-28.57%	49	45	- 10	- 18.2%
Ulysses Township	292	220	184	- 108	-37.00%	157	140	- 44	- 23.9%
Ulysses	312	284	256	- 56	-17.95%	238	226	- 13	- 11.7%
Richardson Township	257	198	235	- 22	- 8.56%	227	222	- 13	- 5.5%
Dwight	**224**	**226**	**227**	**+ 3**	**+ 1.34%**	**228**	**229**	**+ 2**	**+ .88%**
Oak Creek Township	292	293	244	- 48	-16.44%	228	218	- 26	- 10.7%
Brainard	**309**	**318**	**326**	**+ 17**	**+ 5.50%**	**333**	**338**	**+ 12**	**+ 3.7%**
Center Township	316	291	241	- 75	-23.73%	218	204	- 37	- 15.4%
Plum Creek Township	319	282	217	- 102	-31.98%	189	172	- 45	- 20.7%
Reading Township	264	274	190	- 74	-28.03%	169	155	- 35	- 18.4%
Rising City	344	343	341	- 3	- .87%	340	339	- 2	- .59%
Saunders County									
Bohemia Township	224	194	169	- 65	-24.55%	152	142	- 27	- 16.0%
Chester Township	306	245	233	- 73	-23.86%	211	197	- 36	- 15.5%
Prague (part)	267	265	263	- 4	- 1.50%	261	260	- 3	- 1.1%
Elk Township	389	359	304	- 85	-21.85%	277	261	- 43	- 14.1%
Prague (part)	24	21	19	- 5	-20.83%	17	16	- 3	- 15.8%
Newman Township	290	250	235	- 55	-18.97%	217	206	- 29	- 12.3%
Seward County									
Precinct C	**187**	**196**	**243**	**+ 56**	**+29.95%**	**272**	**290**	**+ 47**	**+ 19.3%**
Staplehurst	**227**	**254**	**281**	**+ 54**	**+23.79%**	**308**	**324**	**+ 43**	**+ 15.3%**
Polk County									
North Canada & South Canada	**200**	**193**	**360**	**+160**	**+80.00%**	**475**	**547**	**+ 187**	**+ 51.9%**
Shelby	**647**	**669**	**690**	**+ 43**	**+ 6.65%**	**708**	**720**	**+ 30**	**+ 4.3%**
Platte County									
Columbus Township*	**18,110**	**20,378**	**22,037**	**+3,927**	**+21.68%**	**23,606**	**24,587**	**+2,550**	**+11.6%**
Colfax County									
Schuyler Township**	**3,853**	**4,571**	**4,531**	**+ 678**	**+17.60%**	**4,850**	**5,049**	**+ 518**	**+11.4%**
Total	34,185	36,862	37,966	+3,781	+10.00%	39,758	40,998	+3,032	+ 8.0%

Source: U.S. Bureau of the Census, Census of Population, 1970-1990, Stahr & Associates, 1997
(*denotes Columbus included) (**denotes Schuyler included)

POPULATION TRENDS: NON-WORKING AGE GROUP MARKET AREA

As indicated on Table 18, the overall population trend in the "non-working age group market area" has been one of moderate increase. The total population in this market area increased by 10.1% or 4,634 persons from 1970 to 1990. Like the "working age group market area" the same three notable demographic trends occur in this market area.

First, with the exception of 12 townships or precincts which are located near the major urban areas within this market area, all rural areas within the market area have declined in population even though some of these townships may have small urban communities which increased in population. The population declines have ranged from just over 4% as in Richardson Township in Butler County, to nearly 60%, as in Summit Township in Butler County.

Second, the only rural areas to have increased in population over the last 20 years include those 12 townships or precincts which are located near the larger communities in the market area or, in the case of Precinct H in Seward County, near the City of Lincoln. The population increases in these townships and precincts are due to growth in the number of non-farm residences and thus non-farm population.

Third, nearly 82% of the 6,450 person total population growth in the urban areas within this market area occurred in the four largest communities of Columbus, Seward, Schuyler and David City. Of the total 23 incorporated urban areas within this market area, 15 have increased in population since 1970. In virtually all cases these population increases can be attributed primarily to migration of the elderly persons from nearby farms into these communities for their retirement years and to use of the existing housing or development of new housing by persons in the working age group who prefer to live within the community in which they are employed or in smaller "bedroom" communities nearby.

POPULATION PROJECTIONS: NON-WORKING AGE MARKET AREA

As in the working age market area, the forecasts of future population levels within the non-working age population market area are based upon a continuation of recent historical trends. The forecasts do not assume any changes in the housing options or availability in any community within the market area which would effect housing demands. This is done to generate a conservative basis for estimating current and future housing needs. Modifications in demand due to such changes are identified later in this study.

The current (1998) population of this market area, based upon continuation of recent population trends within the area, is estimated to be approximately 52,350 persons, a 3.9% gain since 1990. The five year forecast beyond 1998 for this market area is that the overall population will increase by an additional 2.2% to just over 53,600 persons. The rural townships which are not located near the larger urban areas will, however, continue to decline in population. It is estimated that these areas lost an additional 681 persons between 1990 and 1998 and that these areas will decline by an additional 423 persons during the five year period between 1998 and 2003.

TABLE 18
NON-WORKING AGE GROUP MARKET AREA POPULATION TRENDS / PROJECTIONS
BELLWOOD, NEBRASKA

Township / Precinct	Population 1970	Population 1980	Population 1990	Numerical Change 1970-1990	% Change 1970-1990	Forecast Population 1998	Forecast Population 2003	Numerical Change 1990-2003	% Change 1990-2003
Butler County									
Platte Township	193	193	175	- 18	- 9.3%	169	164	- 11	- 6.3%
Linwood Township	331	322	282	- 49	- 17.4%	262	250	- 32	- 11.4%
Skull Creek Township	440	399	366	- 74	- 20.2%	336	318	- 48	- 13.1%
Oak Creek Township	601	611	570	- 31	- 5.4%	558	550	- 20	- 3.5%
Richardson Township	481	424	462	- 19	- 4.1%	454	450	- 12	- 2.6%
Bone Creek Township	416	386	361	- 55	- 15.2%	339	325	- 36	- 10.0%
Franklin Township*	**2,741**	**2,932**	**2,832**	**+ 91**	**+ 3.3%**	**2,869**	**2,931**	**+ 99**	**+ 3.5%**
Center Township	316	291	241	- 75	- 31.1%	211	192	- 49	- 20.3%
Plum Creek Township	319	282	217	- 102	- 47.0%	176	151	- 66	- 30.4%
Savannah Township**	738	746	645	- 93	- 14.4%	608	585	- 60	- 9.3%
Olive Township	306	261	241	- 65	- 27.0%	215	199	- 42	- 17.4%
Union Township	365	303	267	- 98	- 36.7%	228	203	- 64	- 24.0%
Ulysses Township	604	504	440	- 164	- 37.3%	374	333	- 107	- 24.3%
Alexis Township	**381**	**519**	**555**	**+174**	**+31.4%**	**625**	**668**	**+113**	**+20.4%**
Summit Township	261	223	166	- 95	- 57.2%	128	104	- 62	- 37.4%
Reading Township	608	617	531	- 77	- 14.5%	500	481	- 50	- 9.4%
Read Township	360	317	250	- 110	- 44.0%	206	179	- 71	- 28.4%
(*denotes David City included)									
(**denotes Bellwood included)									
Saunders County									
Morse Bluff Township	381	342	333	- 48	- 12.6%	316	306	- 27	- 8.1%
Douglas Township	281	245	219	- 62	- 22.1%	200	188	- 31	- 14.2%
Bohemia Township	224	194	169	- 55	- 24.6%	152	142	- 27	- 16.0%
Chester Township	573	510	496	- 77	- 13.4%	469	453	- 43	- 8.7%
Elk Township	413	380	323	- 90	- 21.2%	295	278	- 45	- 13.9%
Newman Township	290	250	235	-55	- 19.0%	218	206	- 29	- 12.3%
Oak Creek Township	**748**	**834**	**807**	**+ 59**	**+ 7.9%**	**832**	**848**	**+ 41**	**+ 5.1%**
Colfax County									
Colfax Township	204	196	161	- 43	- 21.1%	147	139	- 22	- 13.7%
Rogers Township	266	189	197	- 69	- 25.9%	177	164	- 33	- 16.8%
Grant Township	**265**	**299**	**268**	**+ 3**	**+ 1.1%**	**269**	**270**	**+ 2**	**+ 0.8%**
Schuyler Township*	**3,853**	**4,571**	**4,531**	**+678**	**+17.6%**	**4,850**	**5,049**	**+518**	**+11.4%**
Shell Creek Township	291	287	232	- 59	- 20.3%	213	201	- 31	- 13.4%
Richland Township	**419**	**472**	**448**	**+ 29**	**+ 6.9%**	**460**	**468**	**+ 20**	**+ 4.5%**
(*denotes Schuyler included)									
Platte County									
Columbus Township	**18,110**	**20,378**	**22,037**	**+3,927**	**+17.8%**	**23,606**	**24,587**	**+2,550**	**+11.6%**
Butler Township	**568**	**696**	**688**	**+ 120**	**+17.4%**	**736**	**766**	**+ 78**	**+11.3%**
Oconee Township	254	261	229	- 25	- 10.9%	219	213	- 16	- 7.0%
Loup Township	94	86	67	- 27	- 40.3%	56	50	- 17	- 25.4%
(*denotes Columbus included)									
Polk County									
Clear Creek Island North & South	**330**	**416**	**538**	**+208**	**+38.7%**	**621**	**673**	**+ 135**	**+25.1%**
Canada*	**1,046**	**1,055**	**1,210**	**+ 164**	**+13.6%**	**1,276**	**1,317**	**+ 107**	**+ 8.8%**
(*denotes Shelby included)									
Seward County									
Precinct B	**469**	**468**	**477**	**+ 8**	**+ 1.7%**	**480**	**482**	**+ 5**	**+ 1.1%**
Precinct C	**599**	**645**	**766**	**+167**	**+21.8%**	**833**	**875**	**+ 109**	**+ 14.2%**
Precinct F	429	399	348	- 81	- 23.3%	316	295	- 53	- 15.2%
Precinct G*	**5,683**	**6,210**	**6,232**	**+549**	**+ 8.8%**	**6,451**	**6,589**	**+ 357**	**+ 5.7%**
Precinct H	**522**	**822**	**795**	**+273**	**+34.3%**	**904**	**972**	**+ 177**	**+ 22.3%**
(*denotes Seward included)									
Total	**45,773**	**49,535**	**50,407**	**+4,634**	**+10.1%**	**52,354**	**53,614**	**+3,207**	**+ 6.4%**

Source: U.S. Bureau of the Census, Census of Population, 1970-1990
Stahr & Associates 1997

Population growth in this "non-working age group market area" will occur in and around the cities and villages within the area. The estimated 1998 population for these township / precinct growth areas is 44,812 or 86% of the total 1998 market area population. These same areas are expected to increase in population by 1,683 persons during the 1998 to 2003 projection period. 82% of this increase is forecast to occur in the four largest cities in the market area.

AGE DISTRIBUTION: WORKING AGE GROUP MARKET AREA

In order to provide a basis for projecting housing demands for the working age population within the market area it is first necessary to determine what changes can be expected to occur in the number of working age people in the market area. To provide this basis, an analysis of recent past trends in changes in the age of the population was conducted.

As indicated in Table 19, the increase in the overall population of the market area from 1970 to 1990 is reflected in the number of people of working age. The number of people between the ages of 16 and 64, the "work force" age group, increased by 2,431 from 1970 to 1990. The largest decline (23.03%), however, is seen in the ages of 16 to 24. People in this age group are migrating ouT of the market area for college education and other employment opportunities. The largest increase in population, (59.90%), occurred in the ages of 25 to 44 which is a sign of the continuing aging process of the working age group.

TABLE 19
AGE DISTRIBUTION TRENDS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

	Portions of Counties within the Market Area														
	Butler Co.		Saunders Co.		Colfax Co.*		Platte Co.**		Polk Co.		Seward Co.		Total		%
Age Group	1970	1990	1970	1990	1970	1990	1970	1990	1970	1990	1970	1990	1970	1990	Change
Under 5 years	681	605	108	91	271	291	1,246	1,614	57	64	27	36	2,390	2,701	+13.01%
5 - 15 years	2,108	1,545	322	224	577	714	3,246	3,604	174	182	80	90	6,507	6,359	- 2.28%
16 - 24 years	1,059	779	208	113	473	410	2,712	2,098	90	86	92	81	4,634	3,567	-23.03%
25 - 44 years	1,737	2,233	297	353	628	1,107	3,394	5,956	154	267	79	140	6,289	10,056	+59.90%
45 - 64 years	2,227	1,686	329	246	799	626	3,062	3,397	208	209	81	93	6,526	6,257	- 4.12%
65 and older	1,649	1,753	236	196	851	904	1,811	2,811	164	242	55	84	4,766	5,990	+25.68%
Total	**9,461**	**8,601**	**1,500**	**1,223**	**3,599**	**4,052**	**15,471**	**19,480**	**847**	**1,050**	**414**	**524**	**31,112**	**34,930**	**+12.27%**
Median Age	34.7	37.0	33.0	35.1	40.0	35.2	28.1	32.6	38.6	39.4	27.0	33.1	35.6	35.4	- .56%

*denotes only Schuyler included **denotes only Columbus included

Source: U.S. Bureau of the Census, Census of Population, 1970-1990
Stahr & Associates, 1997

Unlike the other working age group components, the "prime" working age group, those persons between 24 and 44 years of age, increased noticeably since 1970, posting nearly a 60% gain in the last 20 years. This increase can be attributed to migration of middle age people into the area to fill employment offerings and, to a lesser extent, to aging of the overall population.

The number of children in this market area, those persons under age 16, has declined minimally since 1970. In fact, during the period from 1970 to 1990, there was only a decline of 148 persons in this age category.

The population of this market area which is of retirement age (65 years or older) comprised just over 15% of the total population in 1970, but in 1990 this segment of the population had increased to 17% of the total, a clear indication that the overall market area population is aging.

The projected age distribution for this market area is indicated on Table 20. The projections are based upon continuation of recent past trends and assume that no major modifications in employment opportunities become available during the five year projection period. This is done to generate a conservative age group projection on which to base present and future housing demands.

As indicated in Table 20, continued limited increases in the total number and aging of the working age population is anticipated. It is estimated that the working age population, ages 16 - 64 will increase by an additional 1,030 people from 1990 to 1998, but that the total working age population within this market area will slow its growth during the next 5 years resulting in less than 3% increase.

TABLE 20
AGE DISTRIBUTION PROJECTIONS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

	Portions of Counties within the Market Area														
	Butler Co.		Saunders Co.		Colfax Co.*		Platte Co. **		Polk Co.		Seward Co.		Total		%
Age Group	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	Change
Under 5 years	544	512	81	77	299	304	1,761	1,853	68	70	39	40	2,792	2,856	+ 2.29%
5 - 15 years	1,346	1,229	194	174	769	803	3,747	3,837	186	188	92	95	6,334	6,326	- .13%
16 - 24 years	663	596	87	73	413	369	1,852	1,699	85	84	75	71	3,175	2,892	- 8.91%
25 - 44 years	2,454	2,599	377	389	1,299	1,418	6,981	7,621	346	396	179	202	11,636	12,625	+ 8.50%
45 - 64 years	1,488	1,372	217	201	557	514	3,531	3,615	209	211	97	98	6,099	6,011	- 1.44%
65 and older	1,763	1,775	179	168	925	939	3,211	3,461	289	318	98	108	6,465	6,769	+ 4.70%
Total	**8,258**	**8,083**	**1,135**	**1,082**	**4,262**	**4,347**	**21,083**	**22,086**	**1,183**	**1,267**	**580**	**614**	**36,501**	**37,479**	**+ 2.68%**
Median Age	37.9	38.6	36.0	36.6	33.3	32.1	34.4	35.5	39.7	40.0	36.1	37.9	37.6	38.5	+ 2.39%

* denotes only Schuyler included **denotes only Columbus included

Source: U.S. Bureau of the Census, Census of Population, 1970-1990

Stahr & Associates, 1997

As noted above, this projection assumes that no additional major employment opportunities are created within the market area during this period. It can be argued that this working age population forecast is low due to the robust economy of the nation and the State of Nebraska during the decade of the 90's and the expansion of employment offerings in David City due to expansion of Timpte Manufacturing and other local businesses, as well as in other larger cities in the market area (due to the limited growth in business in the Village of Bellwood it can be stated that the Village has not significantly impacted the aforementioned projections). These employment increases will have increased the overall labor force, but it is extremely difficult to develop statistical data from employer surveys which is compatible with the census statistical data. For this reason and because of the need to be conservative in determining existing and future housing needs, the limited employment expansion since 1990 has not been included in this analysis.

The youth population of the market area is projected to slightly increase over the projection period. It is estimated that the total number of persons under age 16 in this market area has increased by over 55 persons since 1990 putting the total youth population at 9,116 in 1998. By the year 2003, it is forecasted that this segment of the population will increase by an additional 66 persons or nearly 1%. This is an indication of the continued population growth in the larger cities in the market area. Subtracting out the increase in the persons under age 16 from these larger communities would reveal that the persons under age 16 is decreasing as the rural population is decreasing.

The number of elderly people within the market area will continue to increase. It is estimated that the total number of retirement age persons in the market area in 1998 is 6,465, an increase of nearly 8%. By the year 2003, this segment of the population is projected to increase another 4.7% to over 6,750 persons. Similarly, the median age of the market area population is estimated to have increased to 37.6 years in 1998 and is expected to increase to over 38 years in five years.

AGE DISTRIBUTION: NON-WORKING AGE GROUP MARKET AREA

Again, as in the analysis of the working age group market area, in order to provide a basis for projecting future housing demands for the non-working age population within the market area, it is first necessary to determine what changes can be expected to occur in the number of elderly people in the market area. To provide this basis, an analysis of recent past trends in changes in the age of the population was conducted.

As indicated in Table 21, the increase in the overall population of this market area from 1970 to 1990 is not equally reflected in the distribution of the population by age. The middle age segment of the population, those ages 25 to 44 increased by a substantial 5,289 people over this time period, primarily reflecting migration of middle age workers into the larger cities within this market area.

The number of people age 65 and older increased over 25% from 1970 to 1990 reaching a level of just over 8,100 persons. This increase can be attributed primarily to the aging of the overall population and to a lesser extent, a migration of elderly persons from outside the market area into the communities within the market area for their retirement.

TABLE 21
AGE DISTRIBUTION TRENDS
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

	Portions of Counties within the Market Area														
	Butler Co.		Saunders Co.		Colfax Co.		Platte Co.		Polk Co.		Seward Co.		Total		%
Age Group	1970	1990	1970	1990	1970	1990	1970	1990	1970	1990	1970	1990	1970	1990	Change
Under 5 years	681	605	210	192	400	440	1,686	1,922	93	110	503	596	3,573	3,865	+ 8.17%
5 - 15 years	2,108	1,545	626	464	1,106	1,047	4,633	4,301	283	321	1,489	1,490	10,245	9,174	-10.45%
16 - 24 years	1,059	779	403	226	566	612	2,834	2,567	147	201	1,702	1,353	6,711	5,738	-14.50%
25 - 44 years	1,737	2,233	576	693	980	1,683	4,156	7,036	250	465	1,473	2,353	9,172	14,461	+57.66%
45 - 64 years	2,227	1,686	639	562	1,237	960	3,669	4,050	338	370	1,504	1,432	9,614	9,060	- 5.76%
65 and older	1,649	1,753	456	445	1,009	1,095	2,048	3,141	265	281	1,031	1,394	6,458	8,109	+25.57%
Total	**9,461**	**8,601**	**2,910**	**2,582**	**5,298**	**5,837**	**19,026**	**23,015**	**1,376**	**1,748**	**7,702**	**8,618**	**45,773**	**50,407**	**+ 10.12%**
Median Age	34.7	37.0	33.0	35.1	27.0	33.1	38.6	39.4	37.1	35.3	26.9	32.1	32.9	35.3	+ 7.29%

Source: U.S. Bureau of the Census, Census if Population, 1970 - 1990,
Stahr & Associates, 1997

The number of young persons under age 5 also increased during the period from 1970 to 1990. This 8.2% increase can be attributed to the substantial increase in the population of child bearing age during this same time period.

Unlike other segments of the market area population, the number of young persons between the ages of 5 and 15 decreased by nearly 11% during this 20 year period, reflecting an aging of a previously declining number of young persons in the market area. Similarly, the number of persons in the younger segment of the working age population, those age 16 to 24, declined by nearly 15%. This decline can be attributed primarily to migration of people in this age group out of the market area for college education and employment opportunities outside of the market area.

The older segment of the working age population also declined by nearly 6% over this time period, reflecting an aging of this segment of the population into retirement age and migration of older workers out of the area in search of better employment opportunities.

The projected age distribution for this market area is indicated on Table 22. The projections are based upon continuation of recent past trends and assume that no major modifications in employment opportunities become available during the five year projection period, particularly in the larger cities within this market area. This is done to generate a conservative age group projection on which to base present and future housing demands.

As indicated in Table 22, continued moderate increases in only three age categories are forecasted. These include the youth under 5 age group, the younger working age group (ages 25-44), and those over age 65. All other categories which are forecasted to decline have declined from 1990 to 1998 and will continue to do so through the five year study period. The 65 and older age group, the primary component of the non-working age group and the subject of this part of the analysis, is estimated to have reached a total of 8,800 persons in 1998, an 8.5% increase in the last 8 years. It is projected that this age group will increase by an additional 460 persons during the next five years.

TABLE 22
AGE DISTRIBUTION PROJECTIONS
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

	Portions of Counties within the Market Area														
	Butler Co.		Saunders Co.		Colfax Co.		Platte Co.		Polk Co.		Seward Co.		Total		%
Age Group	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	Change
Under 5 years	544	512	180	173	430	469	1,976	2,097	109	119	601	668	3,840	4,038	+ 5.16%
5 - 15 years	1,346	1,229	411	377	980	919	3,997	3,808	329	339	1,526	1,527	8,589	8,199	- 4.54%
16 - 24 years	663	596	181	154	620	644	2,163	1,823	222	236	1,192	1,073	5,041	4,526	-10.22%
25 - 44 years	2,454	2,599	744	776	2,137	2,376	8,813	9,922	573	608	2,770	2,981	17,491	19,262	+10.13%
45 - 64 years	1,488	1,372	530	510	846	774	3,999	4,029	375	392	1,355	1,251	8,593	8,328	- 3.08%
65 and older	1,763	1,775	436	431	1,103	1,109	3,669	3,937	289	296	1,540	1,713	8,800	9,261	+ 5.24%
Total	**8,258**	**8,083**	**2,482**	**2,421**	**6,116**	**6,291**	**24,617**	**25,616**	**1,897**	**1,990**	**8,984**	**9,213**	**52,354**	**53,614**	**+ 2.41%**
Median Age	37.9	38.6	36.0	36.6	36.1	38.0	39.7	39.9	39.7	40.0	36.1	37.9	37.6	38.5	+ 2.39%

Source: U.S. Bureau of the Census, Census of Population, 1970-1990
Stahr & Associates, 1997

HOUSEHOLD INCOME: WORKING AGE GROUP MARKET AREA

A critical component of analysis of housing needs is that of the income of the population within the market area. The data provided in Table 23 identifies the household incomes by income category for the working age group market area. On the whole, a total of 49% of the households in the market area reported incomes in excess of \$25,000 annually in 1990. This compares quite favorably to 1980 household incomes statistics where only 23% of all households in the market area had incomes in excess of \$25,000.

The middle income households in the market area, those with annual incomes of between \$25,000 and \$50,000 comprised over 1/3 of all households. As is to be expected, the age groups which comprise the majority of the middle income group include those households with adults in the prime working age (ages 25 - 64). In 1990, households in this age group comprised 80% of all households in this income group.

The number of low income households, those under \$10,000 annual incomes, comprised just under 17% of all households in 1990 compared to 32% in 1980. The majority of these low income households, 63%, are comprised of elderly households which no longer generate an earned income, but instead rely on returns from retirement investments and / or social security payments.

Retirement age households (65+) comprised 30% of all households in the market area in 1990. Of the 4,023 retirement age households, 1/3 qualified as low income households, having incomes of less than \$10,000 annually. Of the remaining retirement age households, 41% were moderate incomes with incomes of \$10,000 to \$25,000. The remaining 29% of retirement age households had incomes of \$25,000 or more with 22% of these households having an income in excess of \$50,000 annually.

Evaluation of the income data provided in Table 23 indicates a primary problem with regard to providing housing for the existing and future population of the market area. Although household incomes increased substantially from 1980 to 1990, there were still over one-half of the total households in the market area in 1990 which would have qualified as low or moderate income with regard to purchasing or renting housing.

TABLE 23
HOUSEHOLD INCOME DISTRIBUTION TRENDS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Income Group	1980 No. of Households	1990 Number of Households (by age group) Under 25	25 - 44	45 - 64	65 +	Total	% Change 1980 - 1990
Butler County							
Less than$5,000	604	7	30	69	199	305	- 49.50%
$5,000 - $9,999	649	6	47	77	257	387	- 40.37%
$10,000 - $14,999	597	11	77	42	246	376	- 37.02%
$15,000 - $24,999	917	28	326	207	227	788	- 14.07%
$25,000 - $34,999	355	8	334	195	126	663	+ 86.76%
$35,000 - $49,999	140	13	215	180	112	520	+271.43%
$50,000 - $74,999	52	5	68	113	42	228	+338.46%
$75,000 - $99,999	33	0	19	33	16	68	+106.06%
$100,000 or more	11	0	20	11	4	35	+218.18%
Total	3,358	78	1,136	927	1,229	3,370	+ .36%
Saunders County (partial)							
Less than $5,000	60	0	8	22	23	53	- 11.67%
$5,000 - $9,999	81	3	14	29	64	110	+ 35.80%
$10,000 - $14,999	84	0	21	10	33	64	- 23.81%
$15,000 - $24,999	138	0	18	36	40	94	- 31.88%
$25,000 - $34,999	64	0	28	39	11	78	+ 21.88%
$35,000 - $49,999	28	0	23	22	10	55	+ 96.43%
$50,000 - $74,999	7	0	5	11	6	22	+214.29%
$75,000 - $99,999	4	0	20	0	0	20	+400.00%
$100,000 or more	0	0	0	0	0	0	+ 0%
Total	466	3	137	169	187	496	+ 5.98%
Seward County (partial)							
Less than $5,000	15	0	0	0	0	0	- 100 00%
$5,000 - $9,999	17	0	5	0	9	14	- 17.65%
$10,000 - $14,999	22	1	2	8	4	15	- 31.82%
$15,000 - $24,999	37	1	19	7	9	36	- 2.70%
$25,000 - $34,999	14	3	19	10	0	32	+128.57%
$35,000 - $49,999	7	3	9	11	5	28	+300.00%
$50,000 - $74,999	3	0	0	0	1	1	- 66.66%
$75,000 - $99,999	1	0	0	4	0	4	+300.00%
$100,00 or more	0	0	0	0	0	0	+ 0%
Total	116	8	54	40	28	130	+ 12.07%
Polk County (partial)							
Less than $5,000	36	1	5	4	2	12	- 66.67%
$5,000 - $9,999	33	2	2	0	15	19	- 42.42%
$10,000 - $14,999	41	0	7	8	12	27	- 34.15%
$15,000 - $24,999	52	0	15	13	15	43	- 17.31%
$25,000 - $34,999	25	1	33	10	12	56	+124.00%
$35,000 - $49,999	11	6	16	15	10	47	+327.27%
$50,000 - $74,999	3	0	4	12	7	23	+666.67%
$75,000 - $99,999	1	0	3	4	0	7	+600.00%
$100,000 or more	0	0	0	0	0	0	+ 0%
Total	202	10	85	66	73	234	+ 15.84%

TABLE 23 (continued)
HOUSEHOLD INCOME DISTRIBUTION TRENDS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Colfax County (only Schuyler included)							
Less than $5,000	297	0	5	24	57	86	- 71.04%
$5,000 - $9,999	321	18	17	36	154	225	- 29.91%
$10,000 - $14,999	290	17	20	7	110	154	- 46.90%
$15,000 - $24,999	434	19	194	60	154	427	- 1.61%
$25,000 - $34,999	167	14	176	105	64	359	+114.97%
$35,000 - $49,999	74	13	146	47	22	228	+208.11%
$50,000 - $74,999	22	0	27	36	23	86	+290.91%
$75,000 - $99,999	9	0	0	20	0	20	+122.22%
$100,000 or more	0	0	0	6	0	6	+600.00%
Total	**1,614**	**81**	**585**	**341**	**584**	**1,591**	**- 1.43%**
Platte County (only Columbus included)							
Less than $5,000	822	23	63	56	201	343	- 58.27%
$5,000 - $9,999	932	50	82	76	379	587	- 37.02%
$10,000 - $14,999	876	73	222	126	370	791	- 9.70%
$15,000 - $24,999	2,029	216	770	378	427	1,791	- 11.73%
$25,000 - $34,999	1,105	62	755	344	241	1,402	+ 26.88%
$35,000 - $49,999	438	28	829	411	177	1,445	+229.91%
$50,000 - $74,999	189	8	376	361	84	829	+338.62%
$75,000 - $99,999	11	0	83	98	29	210	+1,809.09%
$100,000 or more	5	3	51	49	14	117	+2,240.00%
Total	**6,407**	**463**	**3,231**	**1,899**	**1,922**	**7,515**	**+ 17.29%**
Total for the Market Area							
Less than $5,000	1,834	31	111	175	482	799	- 56.43%
$5,000 - $9,999	2,033	79	167	218	878	1,342	- 34.00%
$10,000 - $14,999	1,910	102	349	201	775	1,427	- 25.29%
$15,000 - $24,999	3,607	264	1,342	701	872	3,179	- 11.87%
$25,000 - $34,999	1,730	88	1,345	703	454	2,590	+ 49.71%
$35,000 - $49,999	698	63	1,238	686	336	2,323	+232.81%
$50,000 - $74,999	276	13	480	533	163	1,189	+330.80%
$75,000 - $99,999	59	0	125	159	45	329	+457.63%
$100,000 or more	16	3	71	66	18	158	+887.50%
Total	**12,163**	**643**	**5,228**	**3,442**	**4,023**	**13,336**	**+ 9.64%**

Source: U.S. Bureau of the Census, Census of Population, 1980 - 1990
Stahr & Associates, 1997

In order to provide a basis for evaluating future housing demands it is necessary to forecast the future incomes of the population of the market area. Such projections of future household incomes are presented in Table 24.

Assuming that the age distribution for the projection period remains similar to the age distribution of household income in 1990, the fastest growing income group will be in the $50,000 plus income category. It is estimated that households in this income group comprise 17% of the households in the market area at the present time (1998) and that this group will increase by an additional 28% by the year 2003. The majority of the households in this income group will be comprised of the prime working age group, ages 25 - 64. Households in this age category presently comprise an estimated 85% of the total households in this income group in 1998. It is projected that by the year 2003, households in this age group will remain steady with the same percentage (85%) in this income category.

The second fastest growing income group is that group of households with incomes of $35,000 to $49,999. It is estimated that this income group comprises 25% of the total households in the market area in 1998 and that this group will increase by 813 or 22% by the year 2003. Again the majority of this income group will be comprised of households in the prime working age category of 25 - 64. It is estimated that 83% of the households in this income group are in this age category at the present time, 1998, and that households in this age group will comprise a similar percentage of total households in this income group by 2003.

The number of households in the low income category, those with annual incomes of $15,000 or less will decrease over the projection period. It is estimated that households in this group comprise 13% of all households in 1998 and that the number of low income households will decline by some 587 households by the year 2003. At the present time, 1998, it is estimated that 60% of households in this income group are comprised of elderly households and it is projected that the elderly households will continue to comprise the majority of households in this low income group through the projection period. The second largest portion of this low income group is projected to be comprised of households in the 25 - 44 age category.

TABLE 24
HOUSEHOLD INCOME DISTRIBUTION PROJECTIONS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Total for Working Age Group Market Area Population

Income Group	1980	1990	1998					2003					% Change 1998 - 2003
			Under 25	25-44	45-64	65+	Total	Under 25	25-44	45-64	65+	Total	
Less than $5,000	1,834	799	0	0	0	0	0	0	0	0	0	0	0%
$5000-$9,999	2,033	1,342	46	98	128	517	789	26	55	72	291	444	- 43.73%
$10,000-$14,999	1,910	1,427	74	255	147	565	1,041	55	195	113	434	799	- 23.25%
$15,000-$24,999	3,607	3,179	236	1,197	626	778	2,837	218	1,107	578	720	2,623	- 7.54%
$25,000-$34,999	1,730	2,590	111	1,702	890	575	3,278	126	1,925	1,007	650	3,708	+ 13.18%
$35,000-$49,999	698	2,323	98	1,931	1,070	524	3,623	120	2,364	1,310	642	4,436	+ 22.44%
$50,000 or more	351	1,676	23	962	1,078	322	2,385	29	1,229	1,379	411	3,048	+ 27.80%
Total	**12,163**	**13,336**	**588**	**6,145**	**3,939**	**3,281**	**13,953**	**574**	**6,875**	**4,459**	**3,148**	**15,058**	+ 7.92%
Median Income	**$14,701**	**$25,621**					**$28,892**					**$32,109**	**+ 11.13%**

Source: U.S. Bureau of the Census, Census of Population, 1980-1990
Stahr & Associates, 1997

It is estimated that the number of middle income households, those with annual incomes of between $15,000 and $35,000, comprise nearly 44% of the total households in the market area in 1998 and that this group will increase by some 216 households by the year 2003. Again, this income group is expected to be comprised of households in the prime work age, ages 25 - 64. It is estimated that three-fourths of the households in this income group will be in this age category through the projection period.

It is estimated that elderly households, those age 65 or over, comprise 24% of the total households in this market area at the present time. but that this percentage will decrease to just under 21% by the year 2003. Of the total forecasted elderly households, it is estimated that 58% will be in the low income category with incomes of less than $15,000 annually.

As also indicated on Table 24, median household incomes that have risen substantially since 1980. From 1980 to 1990, the average median income for all households in this market are increased by nearly 74%. It is estimated that the median income for all households in the market area at the present time, 1998, is just under $29,000 and that the median household income will reach just over $32,000 over the next 5 years.

It should be noted that this projection of household income can be substantially effected by fluctuations in prices received for farm commodities as a large percentage of the market area population is comprised of rural farm households. A second factor which has and will continue to influence household income levels will be the number of two income households. It is apparent, when comparing growth in the income groups, that the fastest growing income group, that of $50,000 plus income annually, is comprised of a majority of dual income households as this income level exceeds the typical wage level for a single employee within the market area.

HOUSEHOLD INCOME: NON-WORKING AGE GROUP MARKET AREA

The data provided in Table 25 identifies the household incomes by income category for the non-working age group market area. On the whole, a total of 52% of the households in the market area reported incomes in excess of $25,000 annually in 1990. This compares quite favorably to 1980 household income statistics where only 25% of all households in the market area had income in excess of $25,000.

The middle income households in the market area, those with annual incomes of between $25,000 and $50,000 comprised just under 40% of all households in 1990. As is to be expected, the age groups which comprise the majority of the middle income group include those households with adults in the prime working age (ages 25 - 64). In 1990, households in this age group comprised 80% of all households in this income group. This is a notable gain from the 20% of households in 1980 that had similar incomes.

The number of low income households, those under $10,000 annual income, comprised just over 14% of all households in 1990 compared to 32% in 1980. The majority of these low income households, nearly 61%, are comprised of elderly households which no longer generate an earned income, but instead rely on returns from retirement investments and social security payments.

Retirement age households (65+) comprised 29% of all households in the market area in 1990. Of the 5,422 retirement age households, 30% qualified as low income households, having incomes of less than $10,000 annually. Of the remaining retirement age households, 41% were moderate incomes with incomes of $10,000 to $25,000. The remaining 29% of retirement age households had incomes of $25,000 or more with nearly 40% of these households having an income in excess of $50,000 annually.

Evaluation of the income data provided in Table 25 indicates again the primary problem with regard to providing housing for the existing and future population of the market area. Although household incomes increased substantially from 1980 to 1990, one-fourth, or some 4,700 households in the market area in 1990 would have qualified as low or moderate income households.

TABLE 25
HOUSEHOLD INCOME DISTRIBUTION TRENDS
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Income Group	1980 No. of Households	1990 Number of Households (by age group)					% Change
		Under 25	25 - 44	45 - 64	65+	Total	1980 - 1990
Butler County							
Less than $5,000	604	7	30	69	119	225	- 62.75%
$5,000 - $9,999	649	6	47	77	257	387	- 40.37%
$10,000 - $14,999	597	11	77	42	246	376	- 37.02%
$15,000 - $24,999	917	28	326	207	227	788	- 14.07%
$25,000 - $34,999	355	8	334	195	126	663	+ 86.76%
$35,000 - $49,999	140	13	215	180	112	520	+271.43%
$50,000 - $74,999	52	5	68	113	42	228	+338.46%
$75,000 - $99,999	33	0	19	33	16	68	+106.06%
$100,000 or more	11	0	20	11	4	35	+218.18%
Total	3,368	78	1,136	927	1,149	3,290	- 2.32%
Saunders County (partial)							
Less than $5,000	121	0	8	37	34	79	- 34.71%
$5,000 - $9,999	164	3	20	39	104	166	+ 1.22%
$10,000 - $14,999	170	0	26	36	58	120	- 29.41%
$15,000 - $24,999	280	10	48	84	62	204	- 27.14%
$25,000 - $34,999	130	0	101	59	17	177	+ 36.15%
$35,000 - $49,999	56	0	74	45	27	146	+160.71%
$50,000 - $74,999	16	0	27	32	17	76	+375.00%
$75,000 - $99,999	9	0	23	1	0	24	+166.67%
$100,000 or more	5	0	0	7	0	7	+ 40.00%
Total	947	13	327	340	319	999	+ 5.49%
Seward County (partial)							
Less than $5,000	367	12	13	3	45	73	- 80.11%
$5,000 - $9,999	422	12	38	29	174	253	- 40.05%
$10,000 - $14,999	533	24	76	75	128	303	- 43.15%
$15,000 - $24,999	893	53	292	109	241	695	- 22.17%
$25,000 - $34,999	342	30	324	146	175	675	+ 97.37%
$35,000 - $49,999	162	9	231	259	89	588	+262.96%
$50,000 - $74,999	64	6	168	136	21	331	+417.19%
$75,000 - $99,999	23	0	24	27	0	51	+121.74%
$100,000 or more	10	0	11	17	5	33	+230.00%
Total	2,816	146	1,177	801	878	3,002	+ 6.61%
Polk County (partial)							
Less than $5,000	92	2	10	15	6	33	- 64.13%
$5,000 - $9,999	86	3	4	3	49	59	- 31.40%
$10,000 - $14,999	102	0	13	28	29	70	- 31.37%
$15,000 - $24,999	135	5	46	35	29	115	- 14.81%
$25,000 - $34,999	64	7	83	41	34	165	+157.81%
$35,000 - $49,999	27	11	60	48	26	145	+437.04%
$50,000 - $74,999	5	0	15	24	14	53	+960.00%
$75,000 - $99,999	6	0	6	8	0	14	+133.33%
$100,000 or more	0	0	0	0	2	2	+200.00%
Total	517	28	237	202	189	656	+ 26.89%
Colfax County (partail)							
Less than $5,000	409	0	21	30	67	110	- 73.11%
$5,000 - $9,999	443	18	13	36	182	249	- 43.79%
$10,000 - $14,999	414	27	41	17	124	209	- 49.52%
$15,000 - $24,999	586	35	249	105	191	580	- 1.02%
$25,000 - $34,999	226	26	228	148	89	491	+117.26%
$35,000 - $49,999	94	13	224	76	42	355	+277.66%
$50,000 - $74,999	54	1	49	59	32	141	+161.11%
$75,000 - $99,999	12	0	6	24	0	30	+150.00%
$100,000 or more	7	0	18	6	0	24	+242.86%
Total	2,245	120	849	501	727	2,197	- 2.14%

TABLE 25 (continued)
HOUSEHOLD INCOME DISTRIBUTION TRENDS
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Income Group	1980 No. of Households	1990 Number of Households (by age group)					% Change
		Under 25	25 - 44	45 - 64	65+	Total	1980 - 1990
Platte County (partial)							
Less than $5,000	1,089	23	82	60	210	375	- 65.56%
$5,000 - $9,999	1,251	60	114	100	406	680	- 45.64%
$10,000 - $14,999	1,370	83	258	179	414	934	- 31.82%
$15,000 - $24,999	1,635	232	869	431	491	2,023	+ 23.73%
$25,000 - $34,999	1,233	85	957	422	269	1,733	+ 40.55%
$35,000 - $49,999	806	42	970	489	209	1,710	+112.16%
$50,000 - $74,999	232	8	459	426	110	1,003	+332.33%
$75,000 - $99,999	211	0	91	111	29	231	+ 9.48%
$100,000 or more	61	3	57	59	22	141	+131.15%
Total	7,888	536	3,857	2,277	2,160	8,830	+ 11.94%
Total for Non-Working Age Group Market Area Population							
Less than $5,000	2,692	44	164	214	481	903	- 66.46%
$5,000 - $9,999	3,015	102	266	284	1,172	1,824	- 39.50%
$10,000 - $14,999	3,186	145	491	377	999	2,012	- 36.85%
$15,000 - $24,999	4,446	363	1,830	971	1,241	4,405	- .92%
$25,000 - $34,999	2,350	156	2,027	1,011	710	3,901	+ 66.00%
$35,000 - $49,999	1,285	88	1,774	1,097	505	3,464	+169.57%
$50,000 or more	807	23	1,061	1,094	314	2,492	+208.80%
Total	17,781	921	7,613	5,048	5,422	19,004	+ 6.88%

Source: U. S. Bureau of the Census, Census of Population, 1980 - 1990,
Stahr & Associates, 1997

As in the working age group market area, in order to provide a basis for evaluating future housing demands it is necessary to forecast the future incomes of the population of this market area. Such projections of future household incomes are presented on Table 26. It should be noted that, although the overall population of the non-working age group market area is expected to increase by 6% during the projection period, the number of households is expected to increase at a slightly higher rate, just under 7%, due to continuing trends in overall reduction in population per household. The projections also assume that the age distribution for the projection period will remain similar to the age distribution of household income in 1990.

Unlike the working age group market area, the fastest growing income group in the non-working age group market area has been the $50,000 and higher income category. It is estimated that households in this income group comprise just over 13% of the households in the market area at the present time (1998) and that this group will increase by an additional 22% by the year 2003. This increase in the upper income group is due, in part, to the fact that the persons in the major employment centers of Columbus, Schuyler and Seward are included in this market area. Wage and salary levels in these cities are higher than in the smaller communities and rural areas. It is projected that the majority of the households in this income group will be comprised of the prime working age group, ages 25 - 64. Households in this age category now and will comprise an estimated 83% of the total households in this income group.

The second fastest growing income group is that group of households with incomes of $35,000 to $50,000. It is estimated that this income group comprises 25% of the total households in the market area in 1998 and that this group will increase by 1,090 households or 21% by the year 2003. Again, the majority of this income group will be comprised of households in the prime working age category of 25 - 64. It is estimated that 79% of the households in this income group are in this age category at the present time (1998) and that households in this age group will comprise a similar percentage of total households in this income group by 2003.

The number of households in the low income category, those with annual incomes of $15,000 or less will decrease over the projection period. It is estimated that households in this group comprise 10% of all households in 1998 and that the number of low income households will decline by some 1,200 households by the year 2003. At the present time, it is estimated that 1,422 or 73% of households in this income group are comprised of elderly households and it is projected that the elderly households will continue to comprise the majority of households in this low income group through the projection period. By 2003, it is projected that the number of low income elderly households in the market area will decline to a total of 633 representing a decrease of 55%.

It is estimated that, at the present time, there are 3,813 elderly households which would be classified as middle income. This total comprises 65% of all elderly households in 1998. Through the projection period, the number of middle income elderly households will increase by nearly 1,067 households resulting in 76% of all elderly households being considered middle income.

TABLE 26
HOUSEHOLD INCOME DISTRIBUTION PROJECTIONS
NON-WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Total for Non-Working Age Group Market Area Population

Income Group	1980	1990	1998 Under 25	1998 25-44	1998 45-64	1998 65+	1998 Total	2003 Under 25	2003 25-44	2003 45-64	2003 65+	2003 Total	% Change 1998 - 2003
Less than $5,000	2,692	903	0	0	0	0	0	0	0	0	0	0	0%
$5,000-$9,999	3,015	1,824	22	58	63	728	871	0	3	5	268	276	-68.31%
$10,000-$14,999	3,186	2,012	54	184	141	694	1,073	17	59	45	365	486	-54.71%
$15,000-$24.999	4,446	4,405	317	1,601	849	1,605	4,372	287	1,443	765	1,857	4,352	-46.00%
$25,000-$34,999	2,350	3,901	193	2,429	1,243	1,219	5,147	209	2,725	1,358	1,632	5,924	+15.10%
$35,000-$49.999	1,285	3,464	125	2,529	1,564	989	5,207	146	2,941	1,819	1,391	6,297	+20.93%
$50,000 or more	807	2,492	34	1,568	1,617	631	3,850	40	1,846	1,902	894	4,682	+21.61%
Total	**17,781**	**19,004**	**745**	**8,432**	**5,477**	**5,866**	**20,520**	**699**	**9,016**	**5,895**	**6,407**	**22,017**	**+ 7.30%**
Median Income	**$14,849**	**$25,124**					**$30,923**					**$33,183**	**+7.31%**

Source: U.S. Bureau of the Census, Census of Population, 1980-1990
Stahr & Associates, 1997

It is estimated that, at the present time, elderly households, those age 65 or over, comprise 29% of the total households in this market area and that this percentage will remain relatively stable to the year 2003.

As also indicated on Table 24, median household incomes have risen substantially since 1980. From 1980 to 1990, the averaged median income for all households in this market area increased by nearly 70%. It is estimated that the median income for all households in the market area at the present time, 1998, is just under $31,000 and that the median household income will reach just over $33,000 over the next 5 years.

It should be noted that this projection of household incomes can be substantially effected by fluctuations in prices received for farm commodities as a large percentage of the market area population is comprised of rural farm households. A second factor which has and will continue to influence household income levels will be the number of two income households. It is apparent, when comparing growth in the income groups, that the fastest growing income groups, those above $35,000 income annually, is comprised of a majority of dual income households as this income level exceeds the typical wage level for a single employee within the market area.

ECONOMIC TRENDS AND PROFILE

The purpose of this analysis of the economy of the market area considered in this study is to develop an understanding of components of the local economies and their past and present trends so that a basis can be established for forecasting components of the future economy, including the future labor force and employment.

Employment and the availability of persons in the working age group within the market area, specifically the Village of Bellwood, are critical factors in developing projections of future housing needs and in developing strategies to effectively address such needs. A diversified economy will be less effected by upturns and downturns in the national economy while an economy tied to one or two major business types can have considerable variation in strengths and thus demand for employment and housing. This section of this study is designed to define in statistical terms what the local economy is, how diversified it is, and what it can be forecasted to be in the foreseeable future.

LABOR FORCE AND EMPLOYMENT CHARACTERISTICS: WORKING AGE GROUP MARKET AREA

As indicated in Table 27, over 50% of persons over the age of 16 were employed and included in the labor force in 1990. The Village of Bellwood had 167 workers included in the labor force in 1990, and only 8 persons in the Village were unemployed in 1990.

Unemployment in this market area has averaged just under 4% since 1980, therefore the 4.6% unemployment percentage for the Village of Bellwood is on average with the surrounding communities and counties. This level of unemployment, within Bellwood and the surrounding market area, represents an economic expansion opportunity for the market area as the unemployed persons already reside within the market area. Employment of a portion of these persons will generally require upgrading of skills through employer or pubic skills training programs.

The largest areas of occupation for the Village of Bellwood include (1) machine operators, assemblers, and inspectors; (2) Precision, production, craft and repair occupations; and (3) service occupations (not including protective and household occupations). These 3 occupational areas comprise 50% of those employed within the Village of Bellwood.

The majority of workers, 79.6%, within the Village of Bellwood are in employed in the private wage and salary sector. The remaining workers are either employed by the three levels of government or are self-employed.

TABLE 27
LABOR FORCE AND EMPLOYMENT CHARACTERISTICS - 1990
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Labor Force Status	
Persons 16 years and over (working age population)	297
Persons in Labor Force	175
Percentage in Labor Force	58.9%
Persons Employed	167
Persons Unemployed	8
Percent Unemployed	4.6%
Occupation	
Employed Persons 16 years and over	167
Executive, administrative, and managerial occupations	16
Professional specialty occupations	8
Technicians and related support occupations	6
Sales occupations	13
Administrative support occupations, including clerical	19
Private household occupations	-
Protective Service occupations	-
Service occupations, except protective and household	21
Farming, forestry, and fishing occupations	17
Precision, production, craft, and repair occupations	27
Machine operators, assemblers, and inspectors	34
Transportation and material moving occupations	4
Handlers, equipment cleaners, helpers, and laborers	2
Industry	
Employed Persons 16 years and over	167
Agriculture, forestry, and fisheries	19
Mining	-
Construction	6
Manufacturing, nondurable goods	4
Manufacturing, durable goods	50
Transportation	6
Communications and other public utilities	8
Wholesale trade	6
Retail trade	27
Finance, insurance, and real estate	10
Business and repair services	6
Personal services	1
Entertainment and recreation services	-
Health services	6
Educational services	7
Other professional and related services	7
Public Administration	4
Class of Worker	
Employed Persons 16 years and over	167
Private wage and salary workers	133
Government workers	18
Local government workers	10
State government workers	6
Federal government workers	2
Self-employed workers	16
Unpaid family workers	-

Source: Nebraska Department of Labor, Labor Market Information

In order to forecast and to identify patterns in labor force and employment across the market area an analysis of the past trends of the market area was performed. The following information shows significant increases and decreases in employment occupations.

Farm employment has declined since 1980. The decrease in farm employment can be seen by the significant increase in the number persons, 17.97%, currently working in non-farm occupations . This is also consistent with the decline in the number of farms in the market area and overall agricultural employment trends in Nebraska since the 1930s.

Non-farm employment, including wage and salaried employees and all other non-farm employment within the market area was proposed to increase from a total of 19,964 in 1990 to 23,552 in 1996. The majority of this increase has been in the form of increased numbers of wage and salary workers, as opposed to increases in self-employed persons.

It is important to note that a sizable number of residents of the market area commute to work at locations both inside and outside of the market area. The number of such commuting workers totaled 155 for the Village of Bellwood in 1990 and an estimated 12,000 for market area in the same year. This number of market area residents also represent potential for employment growth within the market area if employment opportunities are sufficiently attractive. The resident, but non-local employees also represent a segment of the housing demand within the market area which must be incorporated into future estimates of housing need.

Detailed characteristics of the employment within the market area is presented on Table 28. As indicated, the economic sector within the market area, in comparison of manufacturing versus non-manufacturing, which has been shown the highest rate of growth and the second highest numerical employee gain is that of manufacturing, in particular manufacturing of non-durable goods. Since 1990, the manufacturing component of the market area economy was proposed to increase by 1,626 employees, representing a growth rate of 23.74% for the market area. This growth can be attributed primarily to increases in manufacturing employment in David City, Columbus and Schuyler.

The second fastest growing component of the market area economy in terms of growth rate and the highest componet as far as numerical employee gain is the wholesale trade segment. Employment in this segment has nearly doubled in the projection period. Although the growth in this segment of the economy is ranked second in terms of rate of growth, the 329 employees added in this segment since 1990 places it second only to non -durable goods manufacturing in terms of job creation as far as growth rate.

The third fastest growing segment of the market area economy has been in the services segment. This reflects the technology explosion in the information and the services industry.

Interestingly, the number of persons employed at all levels of government has been relatively modest. The number of workers in this sector of the economy was projected to decrease .05% to total 3,723 workers in 1996. This accounts for an decrease of only 2 employees since 1990.

TABLE 28
LABOR FORCE AND EMPLOYMENT CHARACTERISTICS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

	Total Number of Persons In the Market Area			
	1990	1996*	Numerical Change	%Change 1990-1996
Non-Farm Employment				
(Wage and Salary Workers)	**19,964**	**23,552**	**3,588**	+17.97%
Manufacturing	**6,848**	**8,474**	1,626	+23.74%
Durable Goods	5,689	6,404	715	+ 12.57%
Non-Durable Goods	1,159	2,070	911	+ 78.60%
Non-Manufacturing	**13,125**	**15,079**	1,954	+14.89%
Construction & Mining	798	860	62	+ 7.77%
Transportation, Communications & Utilities	626	724	98	+ 15.65%
Trade	**4,400**	**5,459**	1,059	+ 24.07%
Retail Trade	3,328	4,058	730	+ 21.94%
Wholesale Trade	1,072	1,401	329	+ 30.69%
Finance, Insurance & Real Estate	760	752	(8)	- 1.05%
Services	2,816	3,561	245	+ 26.46%
Government	**3,725**	**3,723**	(2)	- 0.05%
Federal	325	244	(81)	- 24.92%
State	150	140	(10)	- 6.67%
Local	3,250	3,339	89	+ 2.74%

Source: Nebraska Department of Labor, Market Labor Information

* indicates projection based on partial data for 1996 and past employment trends by Stahr & Associates

LABOR FORCE AND EMPLOYMENT PROJECTIONS: WORKING AGE GROUP MARKET AREA

In order to provide a basis for projecting future household needs, it is first necessary to develop a forecast of what the foreseeable future economy will generate in terms of employment within this market area. Projections of future labor force and employment in this market area are presented on Table 29.

As indicated, the projected total labor force residing within the geographic boundaries of the market area is 28,066 persons at the present time, 1998. This represents an increase of nearly 1,050 persons since 1996. It is projected that the labor force will increase by approximately 1,320 persons or the equivalent of 574 additional households during the next 5 years.

Farm employment in the market area is forecasted to continue to decline as the number of farms continues to decrease as increased mechanization of farming operations reduce the need for employees. It is projected that by the year 2003 farm employment within the market area will decline nearly 11.3% to a level less than 2,214 persons.

Based upon past trends, the number of non-farm employees who reside within the market area and are employed either within or outside of the market area is expected to increase. It is estimated that the number of non-farm employees who reside within the market area has increased to its current level of 24,748 and that this number will increase by an additional 1,495 persons or approximately 650 households in the next 5 years. Continuation of this trend will place additional demand on provision of housing within the market area and will thus be effected by a tight housing market.

Of the total non-farm employment within the market area, the majority of employment growth is projected to occur in manufacturing and professional, business and personal service segments of the economy. These segments combined are estimated to have expanded employment by nearly 740 employees from 1996 to the present. They are projected to produce another 1,038 jobs over the next 5 years.

TABLE 29
LABOR FORCE AND EMPLOYMENT PROJECTIONS
WORKING AGE GROUP MARKET AREA POPULATION
BELLWOOD, NEBRASKA

Total Number of Persons in the Market Area

	1990	1996	1998 (projection)	2003 (projection)	% Change 1998 - 2003
Labor Force	**23,842**	**27,010**	**28,066**	29,386	+ 4.7%
Employment					
Farm	**3,396**	**2,720**	**2,495**	2,214	- 11.3%
Non-Farm - Wage & Salary	**19,964**	**23,552**	**24,748**	26,243	+ 6.0%
Manufacturing	**6,848**	**8,474**	**8,966**	9,694	+ 8.1%
Durable Goods	5,689	6,404	6,642	6,940	+ 4.5%
Non-Durable Goods	1,159	2,070	2,324	2,754	+ 16.0%
Non-Manufacturing	**13,125**	**15,079**	**15,732**	**16,548**	+ 5.2%
Construction & Mining	798	860	881	907	+ 3.0%
Transportation, Communications & Utilities	626	724	756	797	+ 5.4%
Trade	**4,400**	**5,459**	**5,812**	6,252	+ 7.6%
Retail Trade	3,328	4,058	4,302	4,605	+ 7.1%
Wholesale Trade	1,072	1,401	1,510	1,647	+ 9.1%
Finance, Insurance & Real Estate	760	752	749	745	- 0.05%
Services	2,816	3,561	3,809	4,119	+ 8.2%
Government	**3,725**	**3,723**	**3,725**	3,728	+ .08%
Federal	325	244	250	254	- 1.6%
State	150	140	144	150	+ 4.2%
Local	3,250	3,339	3,331	3,324	- 2.0%

Source: Nebraska Department of Labor, Labor Market Information
Projections by Stahr & Associates based upon regional projections of the Nebraska Department of Labor

HOUSING PROFILE

The primary objective of this section of this market study is to evaluate the existing housing supply and characteristics of the housing stock within the Village of Bellwood so that the local housing supply can be compared to the demand for housing by persons within working and non-working market areas and thus determine the need for additional housing within the Village.

This evaluation consists of analyzing the number, type, quality and condition of the existing housing stock together with historic vacancy rates and recent housing development trends in the Village to provide a basis for comparing the existing housing supply to the forecasted need for housing.

EXISTING HOUSING SUPPLY

As indicated on Table 30, in 1990, there were a total of 181 housing units within the Village of Bellwood. Of this total 169 were occupied either by owner-occupants, renter-occupants or persons living in group quarters. The remaining 12 housing units, which constituted 6.6% of the total housing units in the Village, were vacant.

Owner-occupied housing, the vast majority of which is single-family detached housing comprised 142 units or 84.02% of the 169 occupied units. Occupied rental housing units, made up of a combination of rented single-family detached dwellings, duplexes, and smaller apartment buildings, comprised 27 units or just under 16% of all the occupied housing units in the Village.

TABLE 30
EXISTING HOUSING SUPPLY BY TYPE - 1990
BELLWOOD, NEBRASKA

Total Housing Units	Total Owner Owner-Occupied Units	% of all Occupied Units	Total Renter-Occupied Units	% of all Occupied Units	Total Vacant Housing Units	Vacancy Rate Owner-Occupied Units	Vacancy Rate Renter-Occupied Units
181	142	84.02%	27	15.98%	12	-	3.6%

Source: U.S. Bureau of the Census, Census of Housing, 1990

As indicated in Table 31, there have been modifications to the housing stock in the Village of Bellwood. A total of 13 additional housing units have been constructed since 1990 while a total of 11 housing units have been demolished and thus removed from the housing inventory.

TABLE 31
MODIFICATIONS TO THE EXISTING HOUSING SUPPLY 1990 - 1998
BELLWOOD, NEBRASKA

New Homes Constructed from 1990 to 1998	Homes Demolished from 1990 to 1998
13	11

Source: Review of files from Village records and consultation with Village officials

EXISTING HOUSING STOCK CHARACTERISTICS

The condition of the housing units is a critical component in determining the adequacy of the existing housing stock to provide the housing needed for the existing, as well as, future population of the Village. One indicator of desirability and condition of the existing housing stock is the age of the housing units within the Village. Although the age of the housing units does not necessarily determine condition of the housing stock, it is an indicator of overall housing condition.

As indicated on Table 32, over 30% of the total housing units in the Village were constructed before 1940 and thus are in excess of 60 years old. There is thus at least the potential to have deteriorating conditions in a large percentage of the housing stock.

TABLE 32
AGE OF HOUSING STRUCTURES - 1990
BELLWOOD, NEBRASKA

Year Constructed	Average Age (years from 1990)	Total Number of Structures	% of Total
1989-1990	8	4	2.27%
1985-1988	11	7	3.98%
1980-1984	15	16	9.10%
1970-1979	23	51	28.98%
1960-1969	33	36	20.45%
1950-1959	43	7	3.98%
1940-1949	53	0	0%
1939 or earlier	60	55	31.24%
		176	100.0%

Source: U.S. Bureau of the Census, Census of Housing, 1990

To better evaluate the condition of the housing stock within the City, Stahr & Associates conducted a field survey of housing units within the City in the fall of 1998 to determine the number of homes that were in deteriorating or worse condition. This survey was conducted as part of a survey associated with the determination of blighted and substandard conditions within the City and provided detailed data with regard to housing conditions.

As indicated in Table 33, field survey results indicate that a total of 43 housing units, or 25% of all the housing units in the Village, are in either deteriorating or dilapidated condition. The survey indicates that a total of 12 housing units are in such poor condition as to make rehabilitation of these housing units not economically feasible. These housing units should be demolished because of hazards they present to eliminate the blighting influences which they present to the neighborhoods in which they are located. Demolishing such units will add to a demand for replacement housing for the dilapidated units that are currently occupied and will reduce the available housing supply available to satisfy future housing needs.

The survey also indicated that there are 31 housing units which have major deficiencies and are in need of rehabilitation if they are to provide safe and sanitary housing for the existing, as well as, the future population of the Village. If these units are not rehabilitated within the next 5 to 10 years, the condition of these units will continue to decline with the result being that many of these housing units needing to be removed from the housing inventory.

TABLE 33
HOUSING STOCK CONDITION - 1997
BELLWOOD, NEBRASKA

Type of Housing Units	Occupied Units with Major Deficiencies	Vacant Units with Major Deficiencies	Occupied Dilapidated Units	Vacant Dilapidated Units
Single-Family Detached*	27	4	12	5
Multi-Family Dwelling Units**	0	0	0	0
Manufactured Homes***	0	0	0	0
Total	27	4	12	5

Source: Stahr & Associates field survey, Fall, 1997
* Units may be either owner or renter occupied
** Includes only those units discernable by field survey as multi-family units
*** Includes both single-wide and double-wide manufactured homes

Another characteristic of the housing stock which is important to determination of future housing demand is the size of the housing units, expressed in terms of the number of bedrooms. The characteristic of the existing housing stock provides a basis for forecasting the size of housing units in the future.

As indicated in Table 34, the majority of owner-occupied housing units have 2 bedrooms with nearly one-half of all owner occupied units have 2 bedrooms. Three-bedroom housing units comprise nearly one-third of the owner-occupied units and are comprised primarily of older dwellings. Surprisingly, four bedroom dwellings comprise nearly 1 in every 7 owner occupied units.

Based upon this existing housing composition, the most preferred housing size in the owner-occupied market is at least 2 bedrooms, while the primary demand for rental units is for 1 and 3 bedroom units. This is an indication that the most desired composition of housing is in the 2 to 3 bedroom category.

The demand for larger housing units is not based entirely on the absolute need for 2 or more bedroom per housing unit as the median number of persons per household in the Village has been and remains less than 3 persons per household. As indicated in Table 35, the median number of persons per household in Bellwood in 1990 was 2.34.

TABLE 34
HOUSING UNITS BY BEDROOM COMPOSITION - 1990
BELLWOOD, NEBRASKA

Unit Size	Owner-Occupied Housing Units	% of Owner Occupied Units	Renter-Occupied Housing Units	% of Renter Occupied Units	% of All Units
No Bedrooms	0	0%	0	0%	0%
1 Bedroom	4	3.15%	9	30.00%	7.6%
2 Bedrooms	59	46.47%	8	26.67%	42.68%
3 Bedrooms	39	30.71%	9	30.00%	30.57%
4 Bedrooms	18	14.17%	4	13.33%	14.01%
5 plus Bedrooms	7	5.50%	0	0%	4.46%
Total	127	100.0%	30	100.0%	100.0%

Source: U.S. Bureau of the Census, Census of Housing, 1990

The median number of persons per household for owner-occupied dwelling units in 1990 was 2.34 persons which is higher than the population as a whole, as well as the typical renter household. The typical renter household had just 2.00 persons, an indication that rental housing is often used as starter housing by younger couples without children, as well as couples and single persons of younger employment age and retirement age.

It is anticipated that the median household population will continue to decrease slightly through the study period, but that the decrease will not have any noticeable effect on the demand for additional housing units.

TABLE 35
POPULATION PER HOUSEHOLD - 1990
BELLWOOD, NEBRASKA

Household Type	1990	1998 projection	2003 projection
All Households	2.34	2.32	2.31
Owner Households	2.40	2.39	2.39
Renter Households	2.00	1.97	1.96

Source: U.S. Bureau of the Census. Census of Housing, 1990
Projections by Stahr & Associates, 1997

The seemingly discrepancy between housing size demand and typical household populations can be partially explained by two factors. The first is a desire on the part of the typical household to be able to live in a dwelling which has as much room as possible, even if the additional space is not actively used. The second is that home purchasers and housing mortgage lenders desire to protect their investment in the home by building to what it is thought the future housing market will desire or demand. This is borne out by comparing the size of owner occupied housing to that of rental housing. In Bellwood, David City and many cities in the country, the median size of rental housing, where the renter does not have to worry about future housing value, is smaller.

This discrepancy in housing size seems to indicate that, if the Village is to effectively address the issue of affordability of future housing units, it should consider the construction of smaller (2 bedroom) starter homes which are designed to be expanded to include a third bedroom at a future date, either through finishing of the basement level or through an above grade addition to the house. Taking this approach will provide adequate living space for a large percentage of the future home buyers while reducing the initial cost of the home.

An evaluation of historic housing values provides an indication of how the existing housing supply can meet the various future housing demands, particularly by those households with limited incomes. As indicated in Table 36, the 91% of the existing housing stock was valued at $50,000 or under in 1990 and nearly 10% was valued between $50,000 and $90,000. These values reflect the age of the housing stock in the Village and the percentage of older housing units which are in need of rehabilitation. The value of this same housing stock in 1998 has increased an estimated 30% over 1990 values based upon inflation since 1990 and a very strong housing market.

More recently constructed housing has ranged in value from approximately $80,000 to $90,000. Homes in this value range comprise just under 10% of all housing units in 1900 and comprise a slightly higher percentage of total housing at the present time.

TABLE 36
OWNER OCCUPIED HOUSING VALUES - 1990
BELLWOOD, NEBRASKA

Housing Value	No. of Housing Units	% of Total Owner Occupied Units
Less than $50,000	100	90.91%
$50,000 - $90,000	10	9.09%
Above $90,000	0	0%
Median Value	$27,500	

Source: U.S. Bureau of the Census, Census of Housing, 1990

An indication of the quality and desirability of the existing rental housing units in the Village are presented in Table 37 where contract rent rates for 1990 are presented. As indicated, all of the rented housing units in 1990 rented at a monthly rate of less than $250.00 per month. This is an indication of the lack of newer and more attractive rental units and the aged condition of the existing rental units. In 1990, the median contract rent was $141.00 per month.

TABLE 37
CONTRACT RENT FOR HOUSING - 1990
BELLWOOD, NEBRASKA

Contract Rent Rates (monthly)	No. of Housing Units	% of Total Renter Occupied Units
Less than $250.00	23	100.00%
Over $250.00	0	0%
Median Value	$ 141.00	

Source: U.S. Bureau of the Census, Census of Housing, 1990

Based upon interviews with the owners of existing rental properties in Bellwood, it is estimated that at the present time the contract rent rates have increased approximately 32% since 1990 with the present median contract rent estimated at $186.00 per month. The low contract rental rates provide the reason that very few additional rental housing units have been developed within the Village. Given the cost of construction at the present time, it is impossible to attain reasonable rate of return, and quite often to avoid financial loss on such investments.

Although there will be additional demand for additional rental housing, the likelihood of such housing being developed without a subsidy of some form to the developers of such housing is very limited.

HOUSING MARKET DEMAND

The preceding definition of the housing market areas for the Village of Bellwood, the analysis of past trends and characteristics of the population, the market area economy and the housing stock within Bellwood provides a basis for determining existing and future housing demands with reasonable statistical accuracy. However, statistical accuracy rapidly decreases as the length of projection periods increase. For this reason, the projection period for this market analysis is limited to 5 years from the present time which will be the year 2003.

The demand for housing in any community is comprised of several segments. These segments include:

* General Growth Demand - the housing demand resulting from growth in the local economy and corresponding growth in employment opportunities which, in turn, attracts more people to the Village,

* Replacement Demand - the housing demand resulting from the need to replace housing units which have deteriorated in condition to the point where it is no longer economically feasible to rehabilitate such housing units,

* Move-Up Demand - the housing demand resulting from people residing within the Village who wish to improve their housing via acquisition or rental of a different housing unit within the Village,

* Specialty Housing Demand - the housing demand resulting from segments of the population which have special housing needs due to physical or mental disabilities, age, etc.

* Rehabilitation Demand - although not a demand for additional housing units, this is the demand to rehabilitate existing housing units so that the housing stock is not reduced through loss of additional housing units due to deterioration of condition,

* Vacancy Rate - although not a demand for additional housing units, the need to have housing units available for occupancy at any given time for prospective buyers and renters adds to the overall housing need by requiring some level of the total housing stock be existing, but vacant.

Each of these housing demand segments are presented separately herein to provide information regarding the application of trends, assumptions and logic of the manner the projections are generated. A consolidation of all housing demands is then presented to summarize housing demand at the present time (1998) and through the year 2003.

MARKET AREA SURVEYS

As noted previously, projections of housing demand in any community cannot be based solely upon the economy and population of that community. Instead the demand for housing is a function of the economic and geographic region which the community is part. To provide a basis for determining the extent of the economic and geographic region which will determine housing demands in Bellwood, Stahr & Associates conducted three written surveys. These surveys included a survey of persons who are employed in David City and live in David City, the major employment center in Butler County, a survey of persons who are employed in David City but who reside at various locations outside of the City including the Village of Bellwood, and finally a survey of elderly (over age 65) households who reside in Butler County and all surrounding counties.

The results of these surveys was the identification of two geographic areas from which the demand for future housing in Bellwood will be derived. A separate geographic area for the working age population was defined from the results of the survey of local and non-local employees to define a "Working Age Group Market Area" or that area where employees working within Bellwood now reside and where those residing in Bellwood are employed.

The survey of elderly households resulted in the definition of a "Non-Working Age Group Market Area" or that area where elderly persons who expressed a desire or possible desire to relocate to Butler County now reside.

The results of these surveys adjusted to the Village of Bellwood are summarized in Table 38 in order to provide the user of this market analysis to follow the logic in formulation of the housing demand projections which are based in part on the results of these surveys.

TABLE 38
HOUSING NEEDS SURVEY SUMMARY AND CORRESPONDING DATA
BELLWOOD, NEBRASKA

	Survey Group					
	Local Employees	% of Total	Non-Local Employees*	% of Total	Elderly Households*	% of Total
Length of Residence*						
Less than 1 year	6	18.8%	n/a	n/a	n/a	n/a
1 year	10	31.2%				
2 years	4	12.5%				
3 years	3	9.4%				
4 years	1	3.1%				
5 - 10 years	5	15.6%				
10 + years	3	9.4%				
	32	100.0%				
Occupancy Status**						
Own						
Single-Family House	128	88.9%	28	84.9%		
Manufactured Home	16	11.1%	4	12.1%		
Other	0	0%	1	3.0%		
	144	100.0%	33	100.0%	52	82.5%
Rent						
Single-Family House	20	74.1%	16	80.0%		
Apartment	4	14.8%	2	10.0%		
Manufactured Home	3	11.1%	2	10.0%		
Other	0	0%	0	0%		
	27	100.0%	20	100.0%	11	17.5%
Mortgage Payment**						
$0	65	69.2%	19	55.9%	51	98.1%
$150 - $199	0	0%	3	8.8%		
$200 - $249	0	0%	0	0%		
$250 - $299	9	9.6%	3	8.8%		
$300 - $349	2	2.1%	3	8.8%		
$350 - $399	1	1.1%	1	2.9%		
$400 - $449	3	3.2%	4	11.9%		
$450 - $499	3	3.2%	0	0%		
$500 - $549	3	3.2%	1	2.9%		
$550 - $599	3	3.2%	0	0%		
$600 plus	5	5.3%	0	0%	1	1.9%
	94	100.0%	34	100.0%	52	100.0%
Average Payment	$395		$336		$1,052	

TABLE 38 (continued)
HOUSING NEEDS SURVEY SUMMARY AND CORRESPONDING DATA
BELLWOOD, NEBRASKA

	Survey Group					
	Local Employees	% of Total	Non-Local Employees*	% of Total	Elderly Households*	% of Total
Rent Payment**						
$125 - $149	3	10.7%	3	15.7%		
$150 - $199	6	21.4%	1	5.3%		
$200 - $249	6	21.4%	4	21.1%	4	6.3%
$250 - $299	6	21.4%	2	10.5%	1	1.6%
$300 - $349	2	7.1%	6	31.5%	2	3.1%
$350 - $399	3	10.7%	1	5.3%	1	1.6%
$400 - $449	2	7.1%	1	5.3%	1	1.6%
$450 - $499	0	0%	0	0%		
$500 - $549	0	0%	0	0%	1	1.6%
$550 - $599	0	0%	0	0%		
$600 plus	0	0%	1	5.3%	1	1.6%
	28	100.0%	19	100.0%	11	100.0%
Average Rent Payment	$228		$261			
Household Size*						
Own:						
1 Person	4	21.1%	4	11.8%	27	50.0%
2 Persons	2	10.5%	14	41.1%	27	50.0%
3 Persons	4	21.1%	8	23.5%		
4 Persons	4	21.1%	4	11.8%		
5 or more Persons	5	26.2%	4	11.8%		
	19	100.0%	34	100.0%	54	100.0%
Median Persons per Household	3.4		2.7		1.5	
Household Size*						
Rent:						
1 Person	6	33.3%	0	0%	5	55.6%
2 Persons	4	22.2%	3	15.8%	3	33.3%
3 Persons	2	11.1%	7	36.8%	1	11.1%
4 Persons	1	5.6%	7	36.8%		
5 or more Persons	5	27.8%	2	10.6%		
	18	100.0%	19	100.0%	9	100.0%
Median Persons per Household	3.0					
Different Housing Intent (5 years)*						
Owner:						
Yes	5	26.3%	5	14.7%	4	7.6%
No	11	57.9%	25	73.5%	36	67.9%
Possibly	3	15.8%	4	11.8%	13	24.5%
	19	100.0%	34	100.0%	53	100.0%
Renter:						
Yes	11	61.1%	10	52.6%	2	20.0%
No	3	16.7%	1	5.3%	4	40.0%
Possibly	4	22.2%	8	42.1%	4	40.0%
	18	100.0%	19	100.0%	10	100.0%

TABLE 38 (continued)
HOUSING NEEDS SURVEY SUMMARY AND CORRESPONDING DATA
BELLWOOD, NEBRASKA

	Survey Group					
	Local Employees	% of Total	Non-Local Employees*	% of Total	Elderly Households*	% of Total
Housing Option Intent (5 years)*						
Existing Owner:						
Purchase:						
Single-Family Home	6	75.0%	5	71.4%	2	11.8%
Duplex	0	0%	0	0%		
Condo / Townhouse	0	0%	2	28.6%		
Retirement Housing Sub.						
Assisted Independent Sub.						
Manufactured Home	2	25.0%	0	0%		
	8	100.0%	7	100.0%		
Rent:						
Single-Family Home	0	0%	0	0%		
Duplex	0	0%	0	0%	1	5.9%
Condo / Townhouse	0	0%	0	0%		
Manufactured Home	0	0%	0	0%		
Apartment	0	0%	0	0%	3	17.6%
Retirement Housing	0	0%	0	0%	2	11.8%
Assisted Independent Living	0	0%	0	0%	9	52.9%
					17	100.0%
Existing Renter:						
Purchase:						
Single-Family Home	6	40.0%	12	66.2%		
Duplex	1	6.7%	1	5.6%		
Condo / Townhouse	1	6.7%	1	5.6%		
Retirement Housing	0	0%	0	0%		
Assisted Independent Living	0	0%	0	0%		
Manufactured Home	3	20.0%	2	11.0%		
Rent:						
Single-Family Home	0	0%	1	5.6%		
Duplex	2	13.2%	0	0%		
Condo / Townhouse	0	0%	0	0%	1	16.7%
Manufactured Home	1	6.7%	1	5.6%		
Apartment	1	6.7%	0	0%	2	33.3%
Retirement Housing	0	0%	0	0%		
Assisted Independent Living	0	0%	0	0%	3	50.0%
	15	100.0%	18	100.0%	6	100.0%
Affordable Mortgage / Rent Payment*						
Under $149	0	0%	1	4.0%	3	27.2%
$150 - $199	1	4.4%	2	8.0%		
$200 - $249	2	8.7%	2	8.0%		
$250 - $299	3	13.0%	5	20.0%	1	9.1%
$300 - $349	5	21.7%	4	16.0%		
$350 - $399	5	21.7%	4	16.0%		
$400 - $449	5	21.7%	3	12.0%	1	9.1%
$450 - $499	1	4.4%	1	4.0%	1	9.1%
$500 - $549	0	0%	1	4.0%	1	9.1%
$550 - $599	0	0%	0	0%		
$600 plus	1	4.4%	2	8.0%	4	36.4%
	23	100.0%	25	100.0%	11	100.0%
Average Affordable Payment	$315		$350		$390	

TABLE 38 (continued)
HOUSING NEEDS SURVEY SUMMARY AND CORRESPONDING DATA
BELLWOOD, NEBRASKA

Household Income**	Household Size 1	2	3	4	5	6	7	8+	% of Total
Under $15,000	4	8	10	15	1				32.0%
$15,000 - $19,999	2	2	2						6.0%
$20,000 - $24,999	1	3	5	1					10.0%
$25,000 - $29,999	2	2	4	2					10.0%
$30,000 - $34,999	1	1	5	4	1				12.0%
$35,000 - $44,999		2	7	8	3				20.0%
$45,000 plus			3	4	3				10.0%

Household Income**	Household Size 1	2	3	4	5	6	7	8+	% of Total
Under $15,000		2	1		1				10.0%
$15,000 - $19,999	1	2	2		1				15.0%
$20,000 - $24,999		2	2	2	1				17.5%
$25,000 - $29,999			1	3					10.0%
$30,000 - $34,999		2	1	1					10.0%
$35,000 - $44,999		2	4	2					20.0%
$45,000 plus			4	1	1			1	17.5%

Household Income**	Household Size 1	2	3	4	5	6	7	8+	% of Total
Under $15,000	5	1							26.3%
$15,000 - $19,999	2	3							21.7%
$20,000 - $24,999	3	1							17.4%
$25,000 - $29,999		3							13.0%
$30,000 - $34,999		1							4.3%
$35,000 - $44,999	2	1							13.0%
$45,000 plus		1							4.3%

Source: Stahr & Associates, 1997 (based on correlational data available from the previous housing analysis of David City, Nebraska)
* indicates data tabulated from surveys of local. non-local employees and elderly households, 1997
** indicates data tabulated from existing census data for the Village of Bellwood

GENERAL HOUSING DEMAND

A major segment of the housing demand in any community is that demand created by households where one or more persons in the household work in or near the Community. In Bellwood, which serves as a "bedroom" community for employees working the larger cities in the market area, rather than employment opportunities within the Village itself. Thus as the economy within the market area, particularly the economies of the larger cities within the market area, expands or contracts the demand for housing will follow. In determining the existing and future housing needs for working age households in Bellwood, the estimate and forecast must be based upon the forecasted change in employment opportunities in the total market area.

As was indicated in Table 29, the economy of the Working Age Group Market Area is estimated to have expanded from the base projection year of 1990 to the present and is forecast to expand further over the next five years. An evaluation of the location of employment within this market area indicates that in 1990 nearly 82% of all employment occurred within Columbus, David City and Schuyler. Employment statistics indicate that since 1990, over 95% of all employment gains in the market area have occured in these cities. The balance of the employment increase, an estimated 60 employees, has occured in the 13 villages and 3 urban townships around the three larger cities within the market area, reflecting the very limited local economies within these smaller communities.

Applying the 1990 to 1998 employment growth statistics to the villages and urban townships in the market area and distributing the limited employment growth between these villages and townships indicates that employment within Bellwood has increased by less than 5 employees since 1990. Distributing the projected employment increase in the market area outside of the larger cities indicates that the Village can anticipate a very limited local employment increase of 9 persons over the next 5 years, unless industrial or business employment opportunities in the Village are expanded over present levels. Assuming these additional employees would prefer to live in Bellwood, the estimated housing need for additional local employees would be 3 units or less.

The larger portion of the general housing demand in Bellwood will result from employment opportunity increases in the larger cities within the market area. Assuming Bellwood retains a similar ratio of persons residing in the Village as a function of total employment in the market area as existed from 1990 to 1998, the estimated number of persons who may well choose to live in Bellwood if appropriate and affordable housing is available is 10, which converts to a demand for an additional 4 housing units.

The total general demand for housing is thus 7 additional housing units over the next 5 years.

REPLACEMENT DEMAND

As was documented by field survey and summarized in Table 34 there are presently 12 occupied dwelling units in Bellwood which have reached such a point of deterioration that it is not economically feasible to rehabilitate these housing units. This indicates that in order to retain the present number of dwelling units in the housing stock within the Village a total of 12 new replacement units are needed at the present time.

Based on the number of occupied dwelling units in the Village which were determined by field survey to have major deficiencies in terms of condition, it is estimated that 25% of these units will decline to dilapidated condition over the next five years. This will add a demand of 7 replacement units over the next five years.

MOVE UP DEMAND

The surveys of existing households in the market area, both working and retirement age, indicate that 37 out of 153 households intended to find different housing within the next five years. This would indicate that in any given year 4.8% of the households within the market area will be actively seeking alternative housing. It can be assumed that this percentage can be correlated for any area within the market area and thus can be the percentage for projecting the future move-up demand within the Village of Bellwood. As indicated in Table 39, assuming that 50% of the existing move-up households actually find suitable alternative housing, the additional housing demand for move-up housing units is estimated to be 4 units at the present time and will remain nearly constant at 4 units per year. The move-up demand for the Village over the next 5 years is expected to total 24 units.

TABLE 39
MOVE-UP HOUSING DEMAND
BELLWOOD, NEBRASKA

Year	Total Forecasted Population*	Population per Household**	Number of Households	% of Households in Move-Up Market	Total Move-Up Demand
1998	408	2.32	176	2.4%	4
1999	410	2.32	177	2.4%	4
2000	412	2.32	178	2.4%	4
2001	414	2.31	179	2.4%	4
2002	416	2.31	180	2.4%	4
2003	417	2.31	181	2.4%	4

Source: Stahr & Associates, 1997
* derived from population projections for the "Working Age Market Area Population" (Table 3)
** derived from household size projections (Table 21)

Again, based upon the survey results of the market area, it was determined that 43.7% of the households within the market area which are seeking alternative housing are owner or renter households seeking to purchase a single family home. 9.9% of the households within the market area seeking alternative housing indicated that they would purchase a manufactured home, 2.8% indicated that would rent a manufactured home. The remaining 43.6% households surveyed within the market area indicated the desire to seek alternative housing in the form of an apartment, a duplex, a condo or townhouse, an independent home in a elderly subdivision or a living unit in an assisted living complex.

Using this information for the market area and relating it specifically to the Village of Bellwood indicates the following: (1) There is a high percentage, 43.7%, of households seeking to purchase a single-family home, combined with information available on the desire to purchase a manufactured home brings the percentage of people within the market area wishing to purchase a single-family home to 53.6%. There is a need for new affordable housing within the market area and Bellwood, being a bedroom community between two of the largest cities within the market area (Columbus and David City) should capitalize on this demand. Stahr & Associates estimates that an additional 7 new homes would need to be constructed within the Village over the next 5 years to meet such demands within the market area. (2) The high percentage of households, 43.7%, interested in either renting or purchasing retirement homes, apartments, condos or townhouses, and / or assisted living dwellings indicates the desire within the market area to develop such living accommodations. Again, Bellwood should capitalize on its prime location between David City and Columbus and its quiet living atmosphere to develop such accommodations. The development of 1 apartment complex servicing the needs of the elderly or providing assisted living accomodations within the Village within the next five years would meet the demands of this segment of the market area.

SPECIALTY HOUSING NEEDS

Special housing needs is defined as housing needed by particular segments of the population which have special needs. These population segments include those persons with physical or mental disabilities, housing for the homeless or abused persons and housing for the elderly.

An evaluation of the housing maintained in Bellwood to provide shelter for persons with physical and / or mental disabilities indicates that there is no specialty housing in the Village at the present time. Based upon projections of the future population of Bellwood and the market area it is estimated that there will be an demand for 1 to 2 housing units capable of housing those persons with disabilities.

The demand for housing to respond to the special needs of the elderly population is a major component of the special housing needs within Bellwood and the non-working age group market area. Based upon the population and number of household projections summarized in Tables 18, 26, and 28 in this report, and the results of the survey of elderly households within the non-working age group market area it is estimated that the demand for alternative housing for the elderly population in Bellwood and the market area is at least 6 units at the present time. As indicated in Table 40, this demand is derived from the projected increase in elderly households since 1990 and the indicated housing intent responses. It is projected that this demand will stay steady over the analysis period.

TABLE 40
ELDERLY HOUSING DEMAND BY INCOME GROUP
BELLWOOD, NEBRASKA

Year	Elderly Population of Non-Working Age Market Area	Population per Household	Projected Elderly Households	% of Households with Intent of Seek Alternate Housing	Bellwood's % of Total Non-Working Market Area	Total Elderly Housing Demand in Bellwood
1998						
$5,000 - $9,999	1,092	1.5	728	9.52%	.78%	.5
$10,000 - $14,999	1,041	"	694	"	"	.5
$15,000 - $24,999	2,408	"	1,605	"	"	2
$25,000 - $34,999	1,828	"	1,219	"	"	1
$35,000 - $49,999	1,484	"	989	"	"	.75
$50,000 or more	947	"	631	"	"	.5
TOTAL	8,800		5,866			6
2003						
$5,000 - $9,999	387	1.44	268	9.52%	.78%	.25
$10,000 - $14,999	528	"	365	"	"	.25
$15,000 - $24,999	2,684	"	1,857	"	"	2
$25,000 - $34,999	2,359	"	1,632	"	"	1.25
$35,000 - $49,999	2,011	"	1,391	"	"	1
$50,000 or more	1,292	"	894	"	"	.75
TOTAL	9,261		6,407			6

Source: Stahr & Associates, 1998

The household income distribution for elderly households for 1998 indicate that 50% of the elderly households seeking housing in Bellwood will have annual incomes of less than $25,000 and that nearly one-half of these households will have annual incomes of less than $15,000. The balance of the elderly housing demand at the present time will be from households having annual incomes over $25,000 with 33% of these households having annual incomes of $25,000 to $50,000.

Based upon the elderly household survey results, of those elderly households which indicated that they intended to seek alternative housing in the market area in the next five years, the large majority will prefer to rent a housing unit, specifically an apartment.

TABLE 41
ELDERLY HOUSING DEMAND BY TYPE OF HOUSING
BELLWOOD, NEBRASKA

Year	Type of Housing Desired	Prefer to Purchase	% of Total	Prefer to Rent	% of Total
1998					
	Single-Family Detached	4	22.2%	-	0%
	Duplex	-	0%	2	11.1%
	Condo or Townhouse	-	0%	2	11.1%
	Apartment	-	0%	10	55.6%
2003					
	Single-Family Detached	5	25.0%	-	0%
	Duplex	-	0%	2	10.0%
	Condo or Townhouse	-	0%	2	10.0%
	Apartment	-	0%	11	55.0%

Source: Based on survey analysis and Bellwood's percentage of the total Non-Working Market Area Population from projections of total elderly households in 1998 and 2003, Stahr & Associates, 1998

HOUSING REHABILITATION DEMAND

The field surveys of housing conditions in Bellwood, conducted by Stahr & Associates in the fall of 1997 indicate that almost 25% or 1 in every 4 residential structures in Bellwood have major repair needs. As previously summarized in Table 33, 4 of the 31 units which are in deteriorated condition are presently vacant while 87% of the units are occupied and are thus critical components of the total housing stock in the Village.

If adequate and affordable housing is to be provided within the Village to satisfy current and future housing demands, it is imperative that this older housing be rehabilitated and thus maintained as a usable portion of the housing stock. These older homes represent a sizable portion of the lower priced housing in the Village and will be a major component in addressing the housing needs of low and moderate income households in the future.

Based upon experience with housing rehabilitation in Nebraska communities, it is estimated that the cost to rehabilitate the average older home will range from $15,000 to 25,000 if all aspects of the home are brought up to applicable building codes and if some remodeling of the home is completed to make the home more livable and thus desirable in the market place. Applying an average rehabilitation cost of $20,000 to the 31 housing units in need of rehabilitation means an investment in the current housing stock of approximately $620,000 will need to be made.

The major problem associated with the rehabilitation of these older homes is that since these homes now represent a sizable portion of the lower priced housing in the Village, these homes are occupied by persons least able to afford the cost of rehabilitation. To overcome this problem, it is critical that the Village develop and maintain an on-going housing rehabilitation grant and loan revolving fund, to enable forgivable loans and / or low interest rate loans to be made to low and moderate income homeowners for the purpose of rehabilitating their homes. This program should be funded through Community Development Block Grant funds and should be capable of providing sufficient funds to rehabilitate approximately 3 housing units per year. This would allow all housing units in the Village which are now in deteriorating condition to be rehabilitated over the next 10 years.

VACANCY RATE

Based upon the field surveys conducted by Stahr & Associates in the fall of 1997, it is estimated that the overall housing vacancy rate in Bellwood is 5.14% at the present time. This is a slight decrease from the vacancy rates in 1990, identified in Table 30, but represents the overall aging and deterioration of the existing homes within the Village and the non-marketability of the existing housing stock in its current condition. Although lower vacancy rates are beneficial to those who have housing units to sell or rent, the lack of immediately available housing that is in good condition in both the "for purchase" and "rental" segments of the local housing market is a detriment to satisfying the demand for housing and thus strengthening the local economy. Once new housing is developed within the Village it is suggested that in order to allow a greater choice of housing units for prospective buyers or renters, while respecting the risk factors associated with the development of new housing, a vacancy rate of 2.5% be maintained.

As indicated on Table 42, applying this suggested vacancy rate to the existing and future housing demands creates a vacancy demand of some 9 units at the present time and 4 units by the year 2003. It should be noted that the projected housing stock reflects removal of those housing units which are now occupied, but which have been judged to be beyond economically feasible rehabilitation.

Future Land Use Plan Map

The existing land use characteristics. Community goals and objectives and planning principles discussed above provide the basis for the configuration of land uses indicated on Illustration 7, the Future Land Use Plan map. The land use areas indicated on the map contain land areas in excess of the anticipated future developed area land demand. This excess area is necessary to promote competition in the market place for land on which to develop. In Bellwood's case, the growth direction alternatives are quite limited and thus the choices for developable land are severely limited.

The following is a discussion of the recommendations of the Future Land Use Plan by category:

Residential Development

In addition to infilling of vacant lots in the present urban area, future residential growth should occur to the southwest, southeast and west. Priorities for growth should be given first to the southwestern area, then to the southeastern area with the western area provided to add additional potential growth area and price competition for land for development.

The southeast residential growth area should extend east of the County road in order to provide added price competition and create the potential for more development in this area to help offset the added cost of installation and operation of a sewer lift station.

To further encourage the development of the southeastern growth area and to help offset the added cost of installation of operation of the necessary sewer lift station, it is recommended that a second single-wide manufactured home park be established in this area, with a preferred location being immediately west of the proposed commercial site so that the park can act as a buffer between the commercial uses and the single-family uses proposed to be developed to the west.

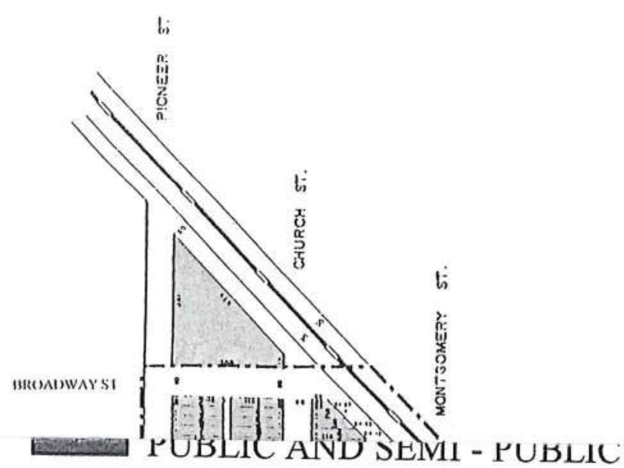
Commercial Development

With little room for expansion of the downtown area and the need to provide locations for commercial uses which need frontage on Highway 64 and thus be visible to the traffic on this highway, as well as potential commercial uses which are too land extensive to locate in the downtown area, two additional commercial areas are indicated. The first location is at the northeast corner of the intersection of Esplanade Street, the main entrance into Bellwood, and Highway 64. This would provide a location for a convenience store and/or other commercial uses which would be dependent on visibility by the maximum number of persons. Since this intersection has the highest traffic volumes in the Community, it is preferred for such use even though commercial development at this location will require the relocation of two existing residential dwellings.

A second commercial location is provided east of the existing corporate limits near the intersection of the Burlington Northern Railroad with Highway 64. This location would provide a site near the Community for commercial uses which require a larger amount of land than is available elsewhere in the Village. This location would also create a buffer from the railroad and, if additional commercial uses can be attracted to this location, can help in offsetting the cost of installing and operating the sewer lift station which will be needed to serve the southeast growth area.

Industrial Development

As discussed previously in this Future Land Use Plan, although the potential for siting of additional or expanded industries in Bellwood is limited, the potential for such development is not zero. The Future Land Use Plan thus proposes to reserve a site north of the Burlington Northern Railroad tracks and east of County Road 15 so that a location for potential industry can be protected from encroachment by uses which might be incompatible.



FUTURE LAND USE PLAN

BELLWOOD, NEBRASKA

STAHR & ASSOCIATES
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ILLUSTRATION 7

This industrial site indicated is welll situated with regard to industrial development as it would have rail access, immediate access to Highway 64 via the County road and it is well situated relative to gravity sewers and extension of municipal water lines.

Public and Semi-Public Development

Little additional land for public or semi-public uses is anticipated to be needed through the planning period due to the relatively limited projected population growth of the Community. It is recommended, however, that as the southeastern growth area is developed, that a second park or simply usable open space be established as a buffer between the railroad tracks and the proposed residential development east of County Road 15. This park of open space would not necessarily need to be owned and maintained by the Village, but could be established as a usable recreation and landscape buffer which is incorporated into the subdivision design for this area and it could be maintain by an association of property owners within this subdivision.

Jurisdictional Area Development

Land uses in the area surrounding the Village within its one mile planning and zoning jurisdiction should be limited to agricultural uses which will not create land use or other conflicts with the uses within Bellwood. The uses would include primarily crop production as exists at the present time. More extensive agricultural or commercial uses, including confined livestock feeding should be prohibited in this jurisdictional area.

LAND USE POLICIES

The following is a listing of land use policies structured to reinforce the Future Land Use Plan map and to guide developers, the Planning Commission and the Village Board with regard to specific development proposals and the accomplishment of the desired land uses pattern in the coming years.

- Encourage infilling of existing vacant lots within the existing urban area: A Village policy of encouraging the use of now vacant land within the existing urban area will result in increased efficiency in the public infrastructure already in place. Incentives in the form of zoning incentives and use of tax increment financing could be used to encourage such infilling.

- Encourage new residential and other developments to locate in areas served by the existing public infrastructure or in areas the infrastructure can be developed at reasonable cost: This policy will avoid expensive leap-frog development and will establish priorities for the residential growth areas while permitting maximum land development choices which will in turn result in greater price competition for developable land.

- Residential areas should be developed as integrated areas, including a full range of housing types and densities: A variety of housing types, densities and styles, including double-wide manufactured and modular housing should be included in all residential areas in the Village. In addition, provisions should be made to integrate a new single-wide mobile home park into the housing mix of the Community.

- High activity uses should be located on or very near major street of highways: Expansion of commercial uses, establishment or expansion of existing industrial uses or introduction of additional public or semi-public land uses which generate considerable on-site activity or high traffic volumes should be located in areas where such characteristics will not impact existing or proposed residential areas.

- Provide adequate buffers between high and low activity uses or in areas where land use incompatibilities may exist: Use of open space, landscape screening, landscape buffering, street plantings all can serve to reduce the impact of high activity or incompatible land uses and should be employed whenever and wherever such conditions might exist in the future.

- Promote the revitalization of the downtown area: The downtown area of Bellwood should be maintained as the dominant retail and business and professional services center in the Community. Programs to assist existing business owners to expand and diversify their businesses, the establishment of and promotion of a farmers market and the redevelopment of underutilized structures in the downtown area through the use of tax increment financing should be developed to implement this policy.

This Future Land Use Plan must be used as a general guide for the future development of the Community and will provide the basis for application of the various zoning districts and zoning district regulations. In years to come the Planning Commission and Village Board should refer to this Plan and the Land Use Policies included herein when any land use question arises.

TRANSPORTATION PLAN

An efficient transportation system is a key element of the economic and physical development of any urban community or village. The street system, air service, and rail systems effect not only the cost of virtually every commodity produced or consumed in a given urban area, but also the costs to the taxpayer in regard to street construction and maintenance.

The interrelationships between local land uses and major streets can create, strengthen, or damage the local economy, local property values, neighborhood quality and stability, and the general convenience of a community.

As long as physical growth continues in and around the Village of Bellwood, there will be a need for additional transportation facilities, particularly new or extended streets. Such expanded facilities must be properly related to adjoining land uses and anticipated traffic volumes. This element of the Bellwood Comprehensive Plan is structured to generate a long-range plan for local transportation facilities that will result in efficient and effective local transportation systems.

OBJECTIVES

The specific objectives established to guide the development of this Transportation Plan include:

1. Determine existing street system inadequacies in and around Bellwood and incorporate improvement recommendations to eliminate such inadequacies in this Plan.

2. Classify major streets according to function and establish recommended design standards for each classification of street.

3. Provide a basic transportation system framework for the future physical development of Bellwood that reinforces the Future Land Use Plan of the Village.

4. Evaluate existing pedestrian and bicycle facilities within the Village and provide recommendations for appropriate improvements.

STREET CLASSIFICATION AND DESIGN STANDARDS

In any community it is readily apparent that there is a hierarchical relationship between the street right-of-way and pavement widths, the types of surfacing, and traffic volumes of the street system. Some streets carry more traffic and / or different types of traffic than others. In other words the function of some streets is different than others. It follows then, that the "form" or design of each street should follow the function of the street.

In order to evaluate any existing street system it is necessary to establish a standard or set of standards on which to base the evaluation. One such standard is referred to as the functional classification system. This system provides definitions and standards for classifying the function of streets and recommended design standards for each classification. This classification system is utilized by both the Nebraska Department of Roads and the Federal Highway Department.

Streets can be fully efficient only if their design and construction reflect the function which they are intended to fulfill. It is crucial that the classification of streets be established at the beginning of the Planning Period so that development of new streets or improvement of existing streets proceed according to an overall plan and consistent design standards.

The importance of uniform design standards for the overall street system must be emphasized. Varying street designs are a hazard to a driver who must continually adjust to changing street standards. Non-uniformity also reduces the traffic volume capacities of the streets and increases accident potentials resulting in increasing costs to improve the street system.

The following functional classifications standards and associated design standards recommended for use in this Transportation Plan both act as a standard with which to evaluate the present street system and as a standard on which a long-range major street plan can be based. It should be noted that the standards herein provided are generalized and allow for adjustment in specific design applications.

Highways and Major Arterial Streets

As defined by the Functional Classification System of the State of Nebraska Department of Roads, a major arterial street is the extension of all major highways (rural arterial roads) into and through the municipality which are on the Federal and State Highway system. Such major arterial streets also include stubs and spurs to villages with over 100 population.

A minor arterial street is the municipal extension of high volume rural roads (collector roads) on the county road system. This type of street has the function of moving relatively large volumes of traffic through the Village and between major traffic generators.

Arterial streets should function to carry the majority of traffic. They provide for the collection and distribution of traffic from collector and local streets in the Village. Preferential treatment to this type of street is usually given over other streets to provide fast, non-interrupted traffic flow through the Village. Direct access from local streets to arterial streets is usually not provided or permitted as fewer access points via collector streets is preferable. Also direct access to private property along an arterial street from such arterial street should be minimized. Due to the level and speed of traffic on arterial streets, parking is restricted or prohibited in all cases where the parking would interfere with safe traffic flow.

The following criteria are recommended for major and minor arterial streets:

Right-of-Way	80 to 150 feet
Pavement Width	24 to 64 feet
Moving Lanes	2 to 4 (12 to 15 feet wide)
Parking Lanes	0 to 2 (minimum 10 feet wide, if permitted)
Traffic Volume (Average Daily Traffic, ADT)	Over 3,000 vehicles per day
Driving Speeds	20 to 60 miles per hour
Gradient (Maximum)	4 to 5 percent

There are no major arterial or minor arterial streets within the Village of Bellwood. State Highway 64, located on the south side the Village, is the only arterial street serving the Village.

Collector Streets

A collector street is the municipal extension of low volume collectors on the County road system. Collector streets serve the function of carrying traffic desiring to travel between major arterial streets and local streets providing access to residential, commercial and industrial areas. Collector streets provide through traffic routes along with access to adjacent properties. To provide safety and a coordinated network of vehicular movement, collector streets should generally be spaced at one-forth to one-half mile intervals.

The following criteria are recommended for collector streets:

Right-of-Way	60 to 80 feet
Pavement Width	24 to 44 feet
Moving Lanes	2 (12 feet wide)
Parking Lanes	0 to 2 (8 feet min. width)
Volume (ADT)	800 - 3,000 vehicles per day
Driving Speeds	20 to 30 miles per hour
Gradient (Maximum)	5 to 7 percent

Although the volume of traffic accessing the Village of Bellwood is minimal (less than 800 vehicles per day), Espanlade Street would qualify as a collector street within the Village. This street allows access from State Highway 64 to the commercial and industrial areas within the Village, as well as allowing access to the local streets. County Road 15 would also qualify as a collector street. This road, which is located on the easternmost portion of the corporate limits, allows access from State Highway 64 to the commercial and industrial areas within the Village which are situated along the Burlington Northern Railroad, the only rail facility serving the Village. State Street, from Pioneer Street, the country road located on the western periphery of theVillage, to County Road 15 would qualify as a collector street due to the fact that it connects the downtown traffic to and from County Road 15 and Pioneer Street. Pioneer Street, itself, would also be considered a collector street from State Highway 64 to State Street as it allows access to and from State Highway 64 in the western periphery of the Village. Derby Street would qualify as a collector street as it allows access to the community park, a church and is in close proximity to the community school.

Local Streets

Local streets are defined as all other streets in the street system not classified as an arterial or collector street. The primary function of a local street is to provide access to adjacent property. Through traffic is discouraged as is a continual flow of traffic. Local streets should be designed to intersect with collector streets. The majority of streets in a given municipality are classified as local streets and carry a small proportion of total vehicle miles of travel compared to the overall street system.

The following criteria are recommended for local streets:

Right-of-Way	50 to 60 feet
Pavement Width	20 to 34 feet
Moving Lanes	2 (11 feet wide for uninterrupted flow due to on-street parking)
Parking Lanes	0 to 2 (7 to 10 feet wide)
Volume (ADT)	200 to 1,000 vehicles per day
Driving Speeds	25 miles per hour
Gradient (Maximum)	6 to 12 percent

The remaining streets within the Village would qualify as local streets as their major function is to allow access to residential dwellings within the Village, as well as to allow access to the public and semi-public uses.

EXISTING STREET SYSTEM EVALUATION

The present street pattern in Bellwood consists of a "grid" pattern typical of many Midwestern and Great Plains cities or villages. When initially platted, the streets were oriented north-south and east-west in accordance with then generally accepted surveying practices. Subsequent expansion of the street system has followed this same pattern with only limited deviations in the from of angled streets, which run adjacent to and at an angle parallel to the Burlington Northern Railroad, and one cul-de-sac street.

As was noted earlier in the Existing Land Use Analysis section of this Comprehensive Plan, the current street system is not an efficient street system, particularly when considerable deterioration due to age and inadequate drainage have declined the initial quality of the system.

The existing street system has been and will be influenced directly by State Highway 64 and the inter-community Railway to which it is adjacent.

Bellwood has had minimal expansion of the original street system of the Village over the last 20 to 30 years. Presently, within the corporate limits of the Village, there are 6.28 lane miles (approximately 2.78 miles) of public streets. Of these, 1.19 street miles or 37.7 percent are hard surfaced, this is computed from current data that indicates 3.91 lane miles are gravel surfaces, 2.20 lane miles are bituminous and .17 miles are asphalt. The only streets not paved within the corporate limits of the Village are Pioneer Street, Broadway Street, Taylor Street (east of Espanlade Street) and County Road 15, these streets are located in the eastern, northern and western extremities of the Village.

Only one street within the Village has constructed curbs, that being Espanlade Street. This street is equipped with curbs, but no gutters, for 3 of the 6 blocks that it extends north of from State Highway 64. The remaining streets within the Village are hard surfaced, bituminous or armor coated, but contain no curb or gutter system.

The highest levels of north-south traffic in Bellwood occur on Espanlade Street north of its intersection with State Highway 64. Other moderate levels of traffic, but significant amounts of traffic volume, occur on Pioneer Street and County Road 15 on the east and west peripheries of the community and on State Street.

East-west traffic is concentrated on State Highway 64, which is located on the southern periphery of the corporate limits of the Village. The major east-west streets within the Village are Derby Street and State Street. These streets provide access from the easternmost corporate limits to the westernmost corporate limits and connect with every north-south running street within the Village. These Streets also allow access to the major public and semi-public uses within the Village.

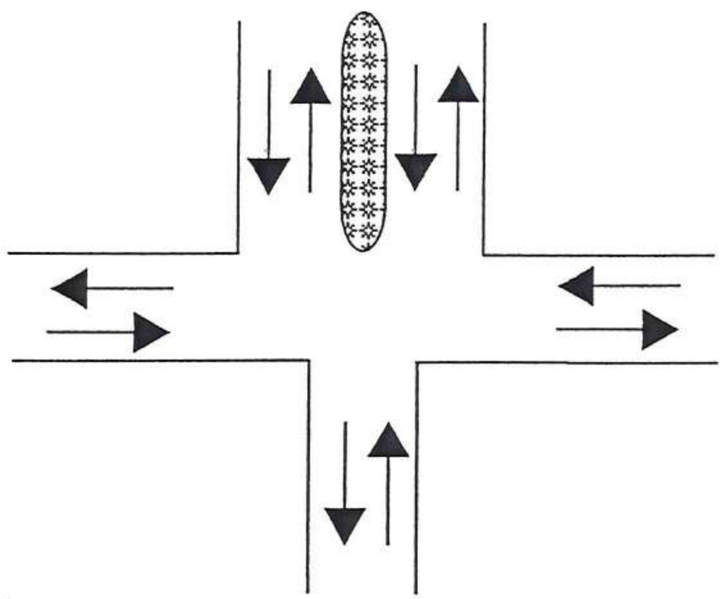
Pavement widths of the streets in the Villages street system range from 17 feet on some local streets such as the local streets in the residential portion of the Village to 50 feet such as Espanlade Street. The majority of local streets have an average pavement width of 20 feet.

Right-of-way widths range from 50 feet on the access street adjacent and parallel to the Burlington Northern Railroad to 100 feet in the downtown portion of Espanlade Street. The majority of local streets have a right-of-way width of 80 feet . Although existing pavement widths generally vary with the function of the street, there has been little distinction between right-of-way widths based on functional classification. These 80 foot rights-of-way are excessively large for the residential areas and significantly diminish the amount of usable land within the Village.

Although the existing street system in Bellwood complies generally with recommended function and spacing standards, there are several areas where the existing system needs improvement. These include:

1. Traffic flow along Espanlade Street is presently interrupted by abrupt changes in alignment which are now confusing to drivers, particularly non-resident drivers. These alignment changes occur where Espanlade Street intersects with Derby Street in the southern portion of the Village; alignment changes also occur at the intersection of Espanlade Street and State Street in the downtown commercial area.

   A. In both of the areas, the Espanlade Street alignment changes from 2 two-way streets divided by a wide median to a single two-way street with no medians, as indicated below.



   B. This alignment situation creates what amounts to five-way intersections with excessive and potentially hazardous turning movements occurring at each intersection. These turning movements are not only potentially hazardous for vehicles, but to pedestrians particularly children who may be crossing these intersections to access the community park or school. Improvements of the traffic flow patterns at these intersections, either through improved signage and / or changes in street alignment will be needed as higher traffic volumes within the Village will occur as the Village increases in population. It is the only the quite limited traffic volumes at these intersections which is minimizing the number of accidents at the present time.

2. The primary entrance point to the Village is the intersection of Espanlade Street and State Highway 64. This intersection is not well delineated and can be quite easily confused with a dead end access to the electrical substation just to the west of the Espanlade Street intersection. The somewhat cluttered appearance of the land use near this intersection combined with very limited signage of other identifying characteristics significantly diminishes the visibility of this major enterance. Signage and identifying characteristics which would delineate that Espanlade Street is the enterance to the community is needed.

3. Several streets serving existing residential areas currently have only gravel surfaces, although the development density along these streets is similar to other residential areas in the community. Although, not a particularly high priority from a traffic safety or street capacity standpoint, those streets should be paved to provide the same level of service as the remainder of the Village.

4. Several existing paved streets within the Village have been surveyed and noted to be in deteriorating condition. The Village has made substantial investment in street paving and this investment should be protected through street spacing, armor coating or overlay projects which will assure that the existing paved streets do not deteriorate to a point to where complete replacement of the paving becomes necessary.

Functional Classification of the Existing Street System

The Nebraska Department of Roads maintains a functional classification system for streets in all villages, cities and counties in the State. As noted previously, State Highway 64 is the only roadway in or around the Village which is classified by the State.

Analysis of the layout of the existing streets, land use and traffic patterns indicates that the Village itself should treat several existing streets as collector streets. These would include:

* Espanlade Street running north-south located in the center of the Village.

* County Road 15 extending north from State Highway 64 in the eastern extremity of the Village.

* Pioneer Street running north-south located in the western extremity of the Village from State Highway 64 to State Street.

* Derby Street running east-west located in the southern portion of the Village.

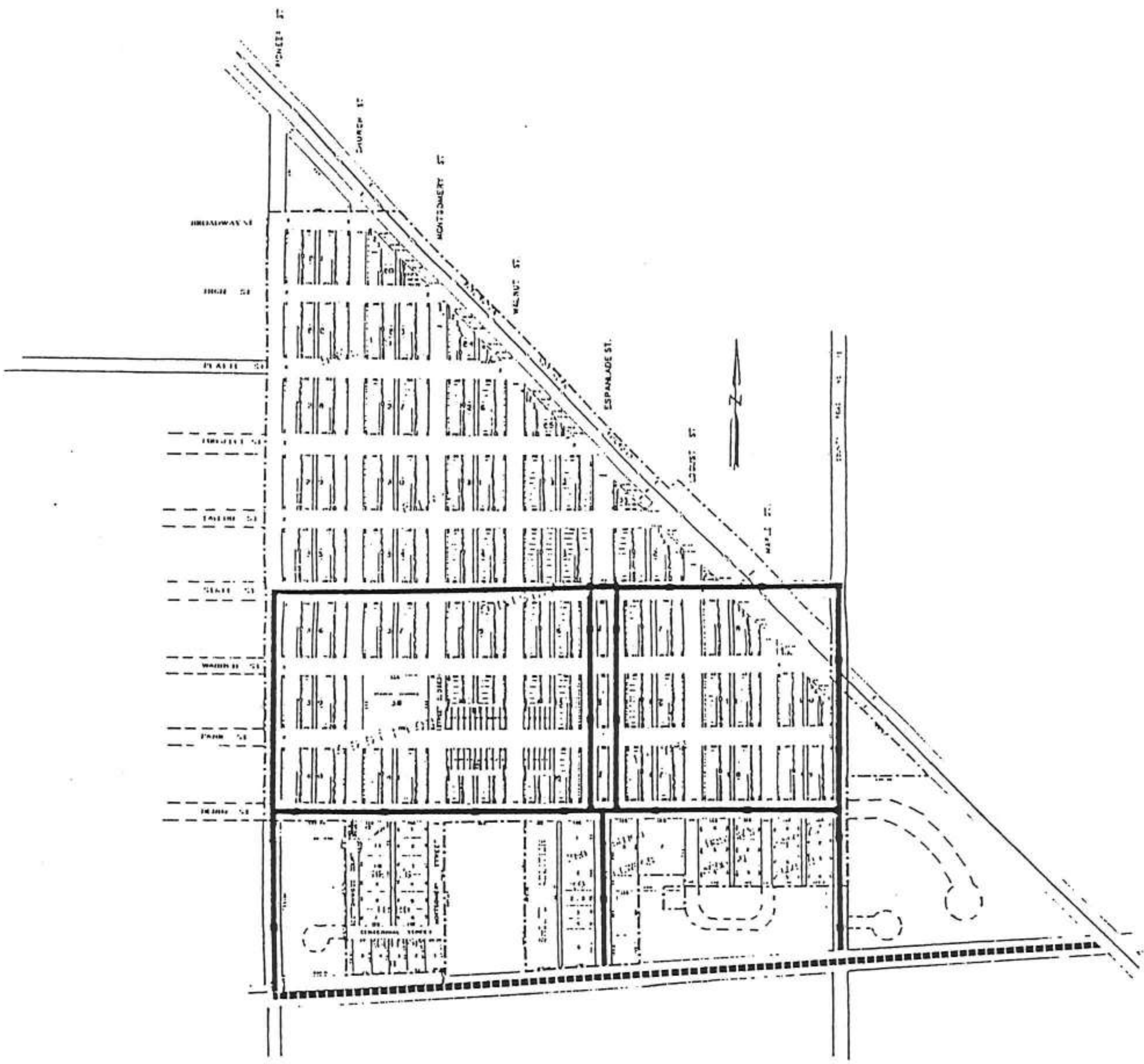
* State Street running east-west located in the center of the Village.

The present major street system, in general, has the capacity to handle present traffic volumes and is structured to allow reasonably efficient movement of traffic within the urban area. The collector streets, mentioned above, serve to allow adequate access to the commercial and industrial areas of the Village and serve to provide adequate routes to and from State Highway 64. These streets also serve as the "base" streets within the "grid" system in allowing access to the residential and public and semi-public areas of the Village.

MAJOR STREET PLAN

The long-range Major Street Plan, as indicated on Illustration 8, is designed to provide efficient traffic circulation between existing and proposed future land uses in the Village and maintain and improve access to all business and industrial areas, as well as, major public facilities. The Village of Bellwood, in order to promote self-growth, should plan for several transportation system improvements, proposed below, in order to revitalize the community and allow access to areas of Village in which new development is proposed.to occur. Improvements, such as those proposed, are efforts to address the problem areas that were indicated in the Evaluation of the Existing Street System.

As previously noted, the only arterial street needed to serve the Village at the present time and the foreseeable future is State Highway 64. The overall size and limited population of the Village does not and will warrant the construction or development of an additional arterial streets. Other recommended improvements or expansions regarding the street system or other related improvements within the Village include:



MAJOR STREET PLAN

Legend

▪▪▪▪ Minor Arterial Street
▬▬ Collector Street

BELLWOOD, NEBRASKA

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ILLUSTRATION 8

1. To address the street alignment problems on Espanlade Street, as previously discussed, it is recommended that the section of Espanlade Street extending from Derby Street south to State Highway 64, be reconstructed to a boulevard type street so that traffic turning conflicts at Derby Street can be minimized. This reconstruction would not require acquisition of additional right-of-way as the existing 75 foot right-of-way is sufficient to permit not only the construction of the boulevard street section, but is sufficient to permit on-street parking and installation of sidewalks. As indicated on Illustration 9, this street reconstruction project, combined with converting the existing boulevard section of Espanlade Street to one-way streets, will eliminate the majority of turning movement conflicts at the Derby Street intersection. In addition, it will delineate and considerably enhance the quality of the main enterance into the Village. A median cross-over would be provided at approximately midway between State Highway 64 and Derby Street to permit easier access to abutting property.

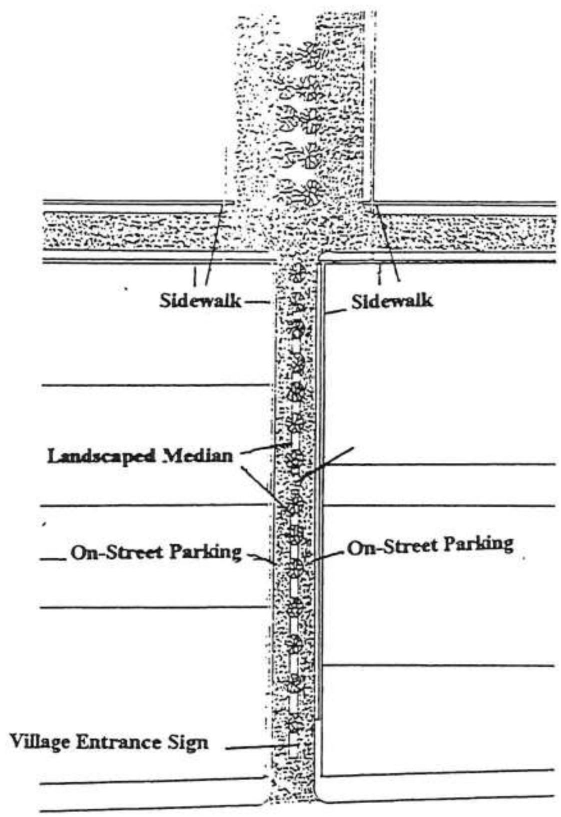


ILLUSTRATION 9 -- **Proposed Construction of the Espanlade Street Boulevard North of the Intersection of State Highway 64.**

2. As additional residential development occurs to the southeast of the present urban area there will be a need to provide access to these areas, particularly to the area east of County Road 15. Access to the undeveloped area on the west side of County Road 15 can be best accomplished through extension of existing streets into a loop between Locust Street and Maple Street, as indicated. Access to the area east of County Road 15 should be accomplished through extension of Derby Street, a collector street. The extension could extend east and southward to an intersection with State Highway 64 or it could end in a cul-de-sac if another State Highway 64 intersection is not desired. Either approach would provide adequate access to the residential development proposed for this area and would allow access to a proposed open-space recreation area abutting the railroad.

3. As development occurs along County Road 15, the section of this Road from State Highway 64 north to Warren Street should be designated as a collector street and improved to a collector street standards as part of the infrastructure development for the residential subdivisions.

4. When and if additional residential development occurs on the west side of Pioneer Street, the existing east-west streets should be extended to facilitate access beyond the west frontage of Pioneer Street.

OTHER TRANSPORTATION MODES

Airport

The only commercial airport near the Village is located in Columbus, Nebraska which is approximately 20 miles northwest of Bellwood. There is no strong need in the Village of Bellwood to create a public or private airstrip. Any goods or materials requiring air transportation can readily access, via truck or rail transport, the airfield located in Columbus. Any person desiring to use air as means of travel can also readily access the airport in Columbus or the two major airports in the State of Nebraska, either Lincoln Municipal Airport or Eppley Airport in Omaha, both of which are in reasonable driving distance of the Village of Bellwood.

Railroads

The only major railway located in the Village is the Burlington Northern Railroad which runs along the northern corporate limits of the Village. This railroad serves to provide transportation of any goods or materials produced within or near the Village. There is no need or desire for any addition means of rail transport within the Village of Bellwood.

Pedestrian and Bicycle Facilities

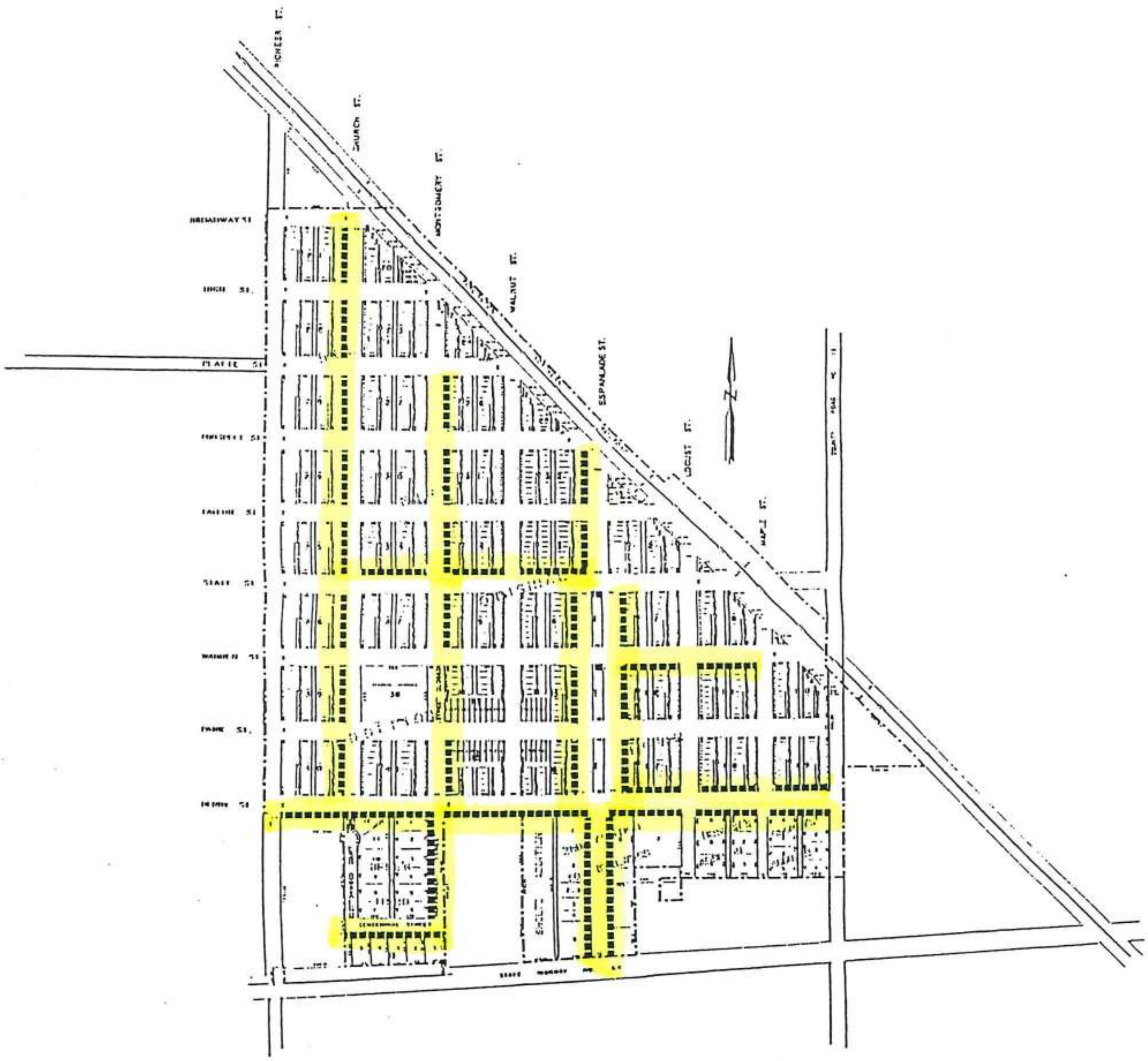
According to the Blight and Substandard Area Analysis, 58.0 percent of the lots within the Village of Bellwood do not contain sidewalks. Of that total 46.9 percent of the existing sidewalks have cracks and or extremely uneven and dangerous surfaces and are in deteriorating or deteriorated condition. In order to create an adequate and sidewalk system several steps should be taken in constructing and replacing the sidewalk system.

Development of a complete sidewalk system should be accomplished in phases. The first phase would be to construct or reconstruct what can be referred to as an "arterial" sidewalk system. This arterial sidewalk system would provide safe pedestrian linkages to all major points of attraction in the community including the downtown area, the school, park, churches and the community hall. As indicated on Illustration 10, accomplishing this arterial system would require construction of approximately 18.20 blocks of sidewalks and reconstruction or repair of approximately 7.85 additional blocks of sidewalks.

Completion of the arterial sidewalk system should mark the beginning of a second sidewalk project to provide sidewalks on at least one side of the street in all areas of the community. Finally, as new residential subdivisions are developed, sidewalks to link those new lots to the arterial sidewalk system should be constructed.

All sidewalks should be a minimum of 4 feet wide, and all sidewalks should be located at the outer edge of the street rights-of-way to provide an area between the street and sidewalk to pile snow from the streets. Finally, all sidewalks should be equipped with handicap ramps to facilitate use by those with ambulatory disabilities.

The importance of an adequate and safe sidewalk system in any community should not be underestimated. Sidewalks not only provide a healthy alternative to driving, but provide a safe location for children to play, as well as, considerably enhance the physical appearance and perception of quality of the entire community.



SIDEWALK PLAN

■■■■■ Proposed Arterial Sidewalk System

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ILLUSTRATION 10

COMMUNITY FACILITY, UTILITIES AND SERVICES

Modern communities must supply a broad range of facilities and services to provide for the general welfare of its citizens. The land, buildings, equipment and the services provided by personnel employed by the Community for day to day operations are known as community (public) facilities and services. The comprehensive planning process must evaluate the factors which will influence the local demand for these public facilities, utilities and services through the Planning Period and provide recommendations for the efficient provision of such facilities, utilities and services to guide the Village Board in maintaining these facilities, utilities and services and expanding the same where necessary to improve the quality of life in Bellwood.

The component of the Comprehensive Plan shall first inventory existing public facilities, utilities and services and then provide an evaluation of present and future adequacy of each facility, service and the utilities provided by the Village.

MUNICIPAL WATER SYSTEM

The Village of Bellwood maintains a public water supply system consisting of two wells, a 125,000 elevated water storage tank and a underground piping system for distribution of the water throughout the Village. The existing wells have a combined capacity to deliver 450 gallons of water per minute to the distribution system. The water introduced into the system is chlorinated.

The existing water system serving the Village is presently inadequate to serve the existing needs of the Community due to the fact that during dry summer periods the amount of water which can be supplied to the system is inadequate and due to the fact that the majority of the water distribution system consists of 4" or smaller water mains which limits fire flow capacity in the system in the event of a major fire.

The Village Board is presently addressing these capacity problems through phased construction of 8" water mains to provide a higher capacity loop to the system and the development of an additional well to increase the system capacity. These improvements will assure adequate water supplies and fire flow capacities for the Village through the planning period. Only limited additional improvements are anticipated to be needed. These include the installation of water meters to assure equitable charges for water usage and the eventual replacement of smaller water mains to assure adequate flow capacities to all portions of the Village.

SANITARY SEWERAGE SYSTEM

The Village of Bellwood provides a municipal sewage collection and treatment system which utilizes a system of sewer mains and a three cell partial retention lagoon which is situated north of the community. Discharge of sewage from the third cell of the lagoon typically occurs not more than twice per year. Analysis of the present system indicates two problems relative to continuing to provide adequate sewer collection and treatment in the future. First, it appears from the flow levels into the lagoon that a notable amount of infiltration of groundwater is infiltrating into pipe joints and lower levels of manholes and that a notable amount of surface drainage and cooling water from various businesses in the community is being introduced into the system, either through connection with the system or through manholes.

Second, the elevation of the sewage collection system, relative to the topography of the community, limits the ability to extend the system. As noted in the Future Land Use Plan component of this Comprehensive Plan, the primary desired areas for growth of the Village is to the southwest and southeast. Development of these areas, with the exception of a limited area immediately southwest of the existing built-up area is too low relative to the sewer collection system to permit construction of gravity flow sewers. For this reason, it is recommended that priority for development be given first to the area in the southwest part of the Village which can be served with gravity sewers. Second priority should be given to the southeast portion of the Village, but a prerequisite for development of this area should be the engineering of a sewer collection system which utilizes a lift station that will serve the entire southeast development area, as identified in the Future Land Use Plan.

Development of a properly engineered lift station to serve the area southeast of the present built-up area and testing and repair of the existing collection system to minimize infiltration into the system should provide adequate capacity for growth of the community through the planning period.

LAW ENFORCEMENT

The Village of Bellwood does not maintain any localized law enforcement capabilities at the present time. Instead, law enforcement services are provided on an on-call basis through the Butler County Sheriff's Department which is headquartered in David City, a distance of 12 miles. Response times for emergency calls typically average between 15 and 30 minutes depending on the location of law enforcement personnel when calls are made.

The Butler County Sheriff's Department does not provide for enforcement of local ordinances and thus the Village currently lacks the capability to enforce local ordinances such as junk auto storage. This lack of local ordinance enforcement capability is an issue which must be addressed at a reasonable level during the planning period if the Village is to retain its present low crime rate and quality physical appearance.

Given the limited existing and anticipated future population of the Village and its correspondingly low crime rate the present arrangement with the County law enforcement department is the least cost option. However, it is important to also enforce local ordinances and thus it is recommended that the Village contract directly with one or more of the Sheriff's Deputies to enforce the local ordinances on an as needed basis. In addition, to improve local law enforcement visibility, the Village Board should consider the acquisition and rehabilitation of one of the older homes in the community to make housing available within the community for one of the Sheriff's deputies. The acquisition and rehabilitation of such housing could and should utilize grant funds available to the community.

FIRE AND RESCUE SERVICES

Fire and rescue services within the Village are provided by the District 5 Rural Fire Department. This Department is comprised of 35 volunteer firemen and 15 volunteer emergency medical technicians. The service area of the District extends from Highway 81 west of the Village to Highway 15 east of the community and from the Platte River to the north to 2 miles south of Highway 64.

The District maintains mutual aids agreements with other fire and rescue departments including Shelby, Gresham, Osceola, Columbus, Rising City and Stromsburg and thus has the capability to provide extensive manpower and equipment for fire fighting and emergency rescues.

The District equipment, including 2 ambulances, 2 tanker trucks, 1 pumper truck, 1 equipment van and 2 pickup trucks range in age from 8 to 29 years and are judged to be in good condition.

The District's equipment is housed in a relatively small fire hall located in the downtown area of Bellwood. This facility, provided by the Village, is at the present time too small to provide proper equipment storage and volunteer training areas and is in need of replacement. The Village Board and the Board of the Fire District is presently in discussions to construct a new fire hall in an area southeast of the present corporate area. This facility, which would be owned by the District, would front on the existing county road on the east side of the community, thus allowing easy access to the major roadways within the community and the District's service area.

With the construction of a new fire hall and continued recruitment and training of volunteer fire fighters and emergency medical technicians, the District should be capable of providing adequate services through the planning period.

PARKS AND RECREATION

Park facilities in the Village of Bellwood include a variety of facilities which provide a good assortment of recreational opportunities. The primary park facility in the Village is Bell Park, a 2.5 acre park located in the south central portion of the community. This park is equipped with picnic tables, playground equipment, 2 baseball / softball fields, horseshoe courts, a concession stand and handicap accessible restrooms. The park is fenced and parking for vehicles is available adjoining the park. The Village Board is presently planning to add a batting cage and updated playground equipment to this park.

Bell Park is an excellent recreation facility for a community the size of Bellwood. It's only disadvantage is its location in the extreme southern portion of the Community which slightly limits its accessibility by residents who reside in the northern portion of the Village. The distances to the park from the extremities of the Village are, however, within reasonable walking distances and thus are not a problem, except for the very young children.

A tennis court and outdoor basketball court is also provided next to the Bellwood Community School. This facility, with continued maintenance will provide active recreational opportunities for all age groups through the planning period.

Additional youth playground facilities are also provided on the grounds of the Bellwood Community School.

One type of facility which is missing from the array of recreational offerings in the Village of Bellwood is that of a water related activity. The Village does not maintain a municipal swimming pool at the present time and due to the cost of construction and maintenance of such a facility, a pool can probably not be justified during the planning period. In lieu of a swimming pool, it is recommended that a small water park equipped with a water slide and similar low maintenance water facilities be constructed in a portion of Bell Park. The water from these facilities could be recycled and finally used for irrigation of the turf at the Park.

In addition to these active recreational areas, the Village was originally platted and currently maintains a relatively wide median between Esplanade Street, a boulevard type street which extends the downtown area of the Village. The median areas are presently landscaped areas which provide an attractive entrance into the community. As noted in the Transportation Plan component of this Comprehensive Plan, it is recommended that the boulevard section of this street be extended southward to Highway 64, to enhance the primary entrance into the Village. Improvements for these median strips are limited to the development of seating for people using this area and for providers and customers of a recommended farmer's and crafts market which would occur along both sides of the median strips. Additional landscaping, particularly in the form of flowers and flowering shrubs to add seasonal color to the attractiveness of these median strips, is also recommended.

Due to the limited geographic area and population of the Village, the existing parks and recreational facilities will prove adequate through the planning period. The only additional recreational space recommended for the Village is the development of a green space along the railroad tracks southwest of the present developed area. This green space area would serve as a buffer between the railroad tracks and proposed residential development and could also provide space for additional active and passive recreation in this portion of the community.

EDUCATIONAL FACILITIES

Public educational opportunities are available to youth from Kindergarten to 8th Grade in Bellwood through the facilities and services of the Bellwood Community School. This Class I education program is affiliated with the David City and Columbus School Districts for education beyond 8th grade.

The Bellwood Community School plant is located in the southwestern portion of the Village on a 3+ acre site. With a 1994 addition, the school provides 15 instructional classrooms together with administrative offices, a gymnasium and related support spaces. The present facility, which is in very good condition, has a total capacity of 300 students.

Student enrollment at the School for the 1998 - 199 school year totaled 108 students plus 12 preschoolers. Near term future enrollment is expected to decline to nearly 85 students due to graduation of a large 8^{th} grade class and very limited growth in the school age population in Bellwood.

Given the very good condition of the school plant and its capacity to handle nearly 3 times the number of students than presently enrolled, the Bellwood Community School will provide more than adequate education services through the planning period. However, the ability of the school to survive financially over the next decade will prove to be a challenge for the school and the community. Every effort should be made by the School District and the Village to attract new young working age people to reside in the community so that the trend in declining enrollment can be reversed.

PUBLIC ADMINISTRATION

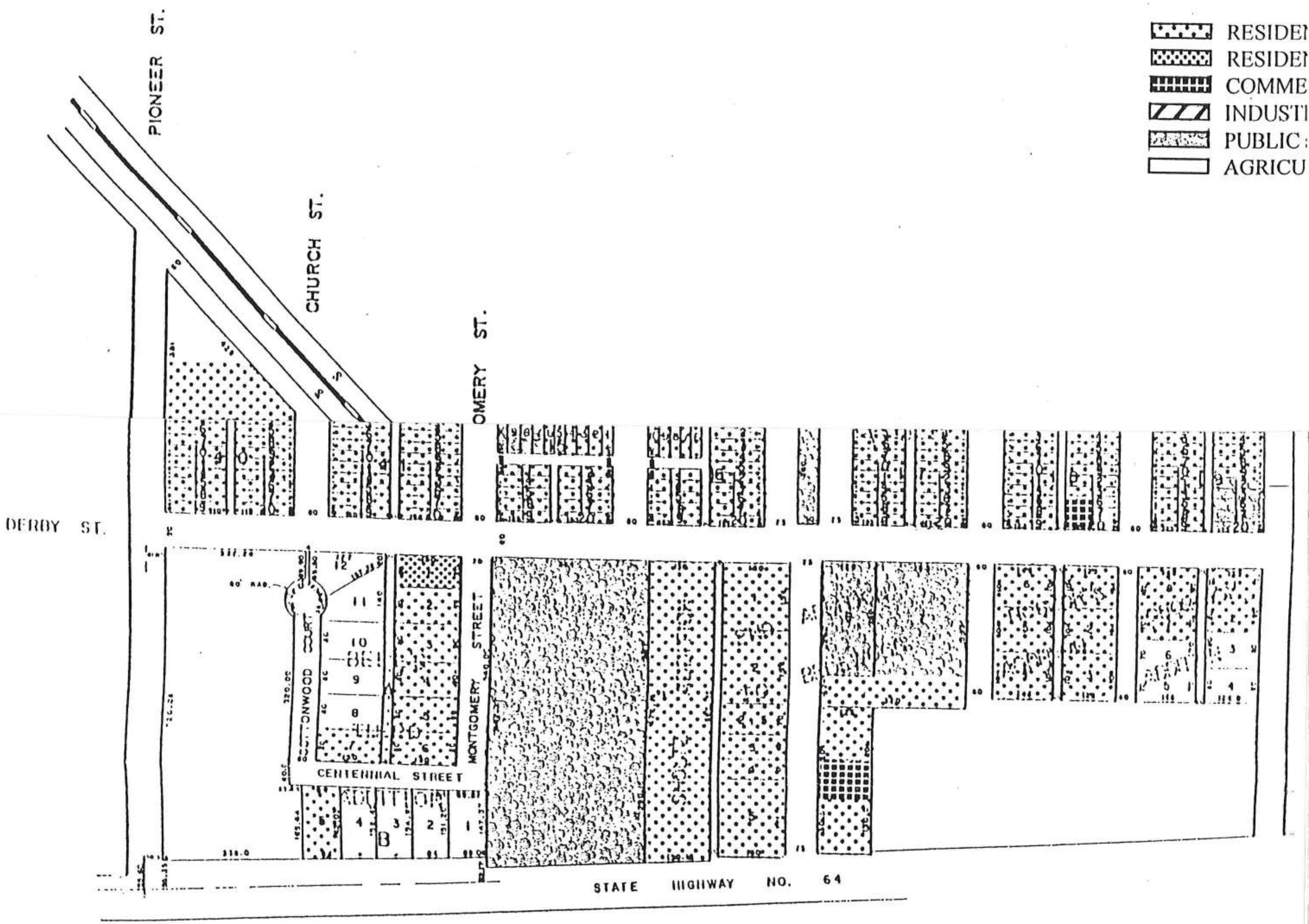
Public administration facilities in Bellwood, include the Village Auditorium, the Village maintenance building and small equipment storage building. Each of these buildings is in good condition.

The Village Auditorium, located north of the downtown area, is used as the Village Hall by the Board of Trustees, meetings of the Planning Commission and Board of Adjustment, the Senior Citizens group and other activities. The facility, which was recently renovated, is equipped with a kitchen and restrooms and has a seating capacity of approximately 100 persons.

The Village maintenance building, located on Esplanade Street north of State Street is in poor condition and is inadequate in floor area to provide storage for equipment maintained by the Village. To address this issue, it is recommended that the Village investigate using the existing fire hall for a maintenance building as this building will no longer be used as a fire hall when the new fire hall is constructed.

The Village equipment building provides space for storage and maintenance of the Village's maintenance equipment including a truck, tractor, sander, aerator pump, Christmas decorations, road salt and miscellaneous supplies. This building, having recently received a new roof, is in very good condition and provides adequate space for storage of equipment and supplies.

With the exception of the replacement of the Village maintenance building, the public administrative facilities should prove to be adequate through the planning period.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STATE HIGHWAY NO. 64