

SECTION 3 POPULATION, INCOME, ECONOMIC & HOUSING PROFILE.

INTRODUCTION

Population, income, economic and housing trends in Frontier County serve as valuable indicators of future development needs. The quantity, location and density of population, jobs and housing play an important role in meeting the social and economic needs of the County.

The population trends and projections for the years 2000 through 2023 were studied and forecasted, utilizing a process of both trend analysis, U.S. Census data, American Community Survey estimates, current Census population estimates and popular consent. **Frontier County is projected to decrease in population, but remain stable during the next 10 years.** In an effort to potentially reverse this trend, new businesses, improved public facilities and utilities and the aggressive development of a variety of housing types during the 10-year planning period should be a priority for Frontier County.

GENERAL POPULATION TRENDS & PROJECTIONS

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

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

POPULATION

- ❖ **Table 3.1, Page 3.3**, identifies **population trends and projections** for Frontier County, from 2000 through 2023. Frontier County, as a whole, is estimated to have a current (2013) population of 2,698. By 2023, the County is projected to have a population of 2,524, a decline of 6.4 percent, or 174 persons by 2023.
- ❖ The Community of Curtis is projected to experience a population increase, during the next 10 years, with the remaining Communities projected to decrease, but remain stable, in population. The largest population decrease is projected to occur in unincorporated Rural Frontier County, decreasing by 183 persons, or by 17.6 percent.
- ❖ **Table 3.2, Page 3.3**, identifies **population trends and projections for the elderly (65+ years) population of** Frontier County, from 2000 through 2023. Overall, Frontier County is projected to experience a population increase among elderly populations, increasing from an estimated 537, in 2013, to 551 by 2023. Each Community in Frontier County is projected to experience an increase, or remain stable, in their respective elderly populations. A decrease in elderly population is projected for the Balance of County.

**TABLE 3.1
POPULATION TRENDS & PROJECTIONS
FRONTIER COUNTY, NEBRASKA
2000-2023**

	<u>2000</u>	<u>2010</u>	<u>2013</u>	<u>2023</u>	<u>% Change 2013-2023</u>
Frontier County:	3,099	2,756	2,698	2,524	-6.4%
Curtis:	832	939	954	990	+3.8%
Eustis:	464	401	395	384	-2.8%
Maywood:	331	261	252	241	-4.3%
Moorefield:	52	32	30	28	-6.7%
Stockville:	36	25	25	22	-12.0%
Rural County:	1,384	1,098	1,042	859	-17.6%

Source: 2000, 2010 Census;
Hanna:Keelan Associates, P.C., 2013.

**TABLE 3.2
POPULATION TRENDS & PROJECTIONS – 65+ YEARS
FRONTIER COUNTY, NEBRASKA
2000-2023**

	<u>2000</u>	<u>2010</u>	<u>2013</u>	<u>2023</u>	<u>% Change 2013-2023</u>
Frontier County:	503	523	537	551	+2.6%
Curtis:	190	141	160	178	+11.3%
Eustis:	78	84	90	98	+8.9%
Maywood:	42	51	54	61	+13.0%
Moorefield:	8	2	2	2	+0.0%
Stockville:	5	10	10	11	+10.0%
Rural County:	180	235	221	203	-8.1%

Source: 2000, 2010 Census;
Hanna:Keelan Associates, P.C., 2013.

AGE DISTRIBUTION

- ❖ For planning purposes, the various cohorts of population are important indicators of the special needs of a County. The cohorts of age, sex and family structure can assist in determining potential labor force and the need for housing, public facilities and other important local services.

An analysis of age characteristics can be used to identify the potential need for public school, recreational areas and short- and long-term health care facilities.

- ❖ **Table 3.3** provides **age distribution** for Frontier County, from 2000 to 2023. By 2023, it is estimated that the “19 and Under” and “35-54” age groups will comprise the largest portions of the population. The “55-64” age group is projected to experience the largest increase in population, by 33 persons. The 65+ population is projected to increase during the next 10 years.

In 2013, median age in Frontier County is an estimated 43.8 years. This median age is projected to increase, by 2023, to 45.8 years.

**TABLE 3.3
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
FRONTIER COUNTY, NEBRASKA
2000-2023**

<u>Frontier County</u>	<u>2000-2010</u>			<u>2013-2023</u>		
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2013</u>	<u>2023</u>	<u>Change</u>
19 and Under	966	723	-243	670	563	-107
20-34	457	431	-26	424	411	-13
35-54	838	692	-146	665	564	-101
55-64	314	387	+73	402	435	+33
65-74	267	271	+4	276	282	+6
75-84	178	184	+6	191	199	+8
85+	79	68	-11	70	70	+0
TOTALS	3,099	2,756	-343	2,698	2,524	-174
Median Age	38.5	43.1	+4.6	43.8	45.8	+2.0

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

HOUSEHOLD CHARACTERISTICS

- ❖ **Table 3.4** identifies **specific household characteristics** of Frontier County, from 2000 to 2023. The number of households in the County is projected to decrease by an estimated 12 during the next 10 years. From 2012 to 2023, the number of persons per household in Frontier County is projected to decrease. This trend is likely the result of smaller family size in the County.

Group quarters consist of living quarters that are not considered a household, such as dormitories, nursing care/assisted living centers and correctional facilities. Currently, there are 109 persons residing in group quarters in Frontier County. Persons living in group quarters are projected to decrease in Frontier County, during the next 10 years.

TABLE 3.4
SPECIFIC HOUSEHOLD CHARACTERISTICS
FRONTIER COUNTY, NEBRASKA
2000-2023

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	3,099	144	2,955	1,192	2.48
2010	2,756	113	2,643	1,168	2.26
2013	2,698	109	2,589	1,162	2.23
2023	2,524	96	2,428	1,150	2.11

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

HOUSEHOLD TENURE

❖ **Table 3.5** identifies **tenure by household** for Frontier County, for the period 2000 to 2023. The County is currently (2013) comprised of an estimated 1,162 households, consisting of 815 owner households and 347 renter households. By 2023, owner households will account for an estimated 69.3 percent of the total households in Frontier County, resulting in 797 owner and 353 renter households.

**TABLE 3.5
TENURE BY HOUSEHOLD
FRONTIER COUNTY, NEBRASKA
2000-2023**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	1,192	864	72.5%	328	27.5%
2010	1,168	825	70.6%	343	29.4%
2013	1,162	815	70.1%	347	29.9%
2023	1,150	797	69.3%	353	30.7%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2013.

BIRTHS & DEATHS

- ❖ **Births and deaths trends and projections** for Frontier County, Nebraska are presented in **Table 3.6**. Between 2002 and 2011, the County experienced a net gain of 49 persons, an annual average of 4.9 persons each year. From 2013 to 2023, this trend is projected to continue, with the County increasing by an estimated 13 persons, or 1.3 persons annually.

**TABLE 3.6
BIRTHS AND DEATHS BY RESIDENCE OF MOTHER
TRENDS & PROJECTIONS
FRONTIER COUNTY, NEBRASKA
2002-2023**

<u>Year</u>	<u>Births</u>	<u>Deaths</u>	<u>Net Change</u>
2002	32	35	-3
2003	24	22	+2
2004	25	19	+6
2005	32	24	+8
2006	32	29	+3
2007	28	32	-4
2008	32	21	+11
2009	26	18	+8
2010	24	14	+10
<u>2011</u>	<u>25</u>	<u>17</u>	<u>+8</u>
TOTALS	280	231	+49
Annual Avg.	28.0	23.1	+4.9
2013-2023			
Est. Change	262	249	+13
2013-2023			
Annual Avg.	26.2	24.9	+1.3

Source: Nebraska Department of Health and Human Services, 2013;
Hanna:Keelan Associates, P.C., 2013.

INCOME TRENDS & PROJECTIONS

PER CAPITA INCOME

- ❖ **Table 3.7** identifies **per capita income** for Frontier County and the State of Nebraska, from 2000 to 2023. Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally between the residents of the area. **In 2013, per capita income in Frontier County is an estimated \$41,442. By 2023, per capita income will increase in the County an estimated 21.1 percent to \$50,184.**

**TABLE 3.7
PER CAPITA INCOME
FRONTIER COUNTY, NEBRASKA / STATE OF NEBRASKA
2000-2023**

<u>Year</u>	<u>Frontier County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2000	\$21,970	--	\$28,598	--
2001	\$27,349	+24.5%	\$29,902	+4.6%
2002	\$22,621	-17.3%	\$30,314	+1.4%
2003	\$31,053	+37.3%	\$32,126	+6.0%
2004	\$28,942	-6.8%	\$33,265	+3.5%
2005	\$31,471	+8.7%	\$34,318	+3.2%
2006	\$27,828	-11.6%	\$35,679	+4.0%
2007	\$33,294	+19.6%	\$38,177	+7.0%
2008	\$38,312	+15.1%	\$40,163	+5.2%
2009	\$38,285	-0.07%	\$39,332	-2.1%
2013	\$41,442	+8.2%	\$41,282	+5.0%
2000-2013	\$21,970-\$41,442	+88.6%	\$28,598-\$41,282	+44.3%
2013-2023	\$41,442-\$50,184	+21.1%	\$41,282-\$49,330	+19.5%

Source: Nebraska Department of Economic Development, 2013.
Hanna:Keelan Associates, P.C., 2013.

HOUSEHOLD INCOME PROJECTIONS

❖ **Table 3.8** identifies **household income trends and projections** for Frontier County, Nebraska, from 2000 to 2023. For 2013, approximately 51.2 percent of the total households have incomes at or above \$50,000. By 2023, approximately 633 households in Frontier County will earn at or above \$50,000. This will represent an estimated increase of 6.4 percent.

The median income in the County, estimated at \$49,477 for 2013, is projected to increase by an estimated 22.6 percent, to \$60,656 by 2023.

TABLE 3.8
HOUSEHOLD INCOME - TRENDS & PROJECTIONS
FRONTIER COUNTY, NEBRASKA
2000-2023

<u>Income Group</u>					<u>% Change</u>
<u>All Households:</u>	<u>2000*</u>	<u>2011 Est.*</u>	<u>2013</u>	<u>2023</u>	<u>2013-2023</u>
Less than \$10,000	138	61	52	34	-34.6%
\$10,000-\$19,999	165	146	136	127	-6.6%
\$20,000-\$34,999	342	202	188	158	-16.0%
\$35,000-\$49,999	256	187	191	198	+3.7%
<u>\$50,000 or More</u>	<u>287</u>	<u>549</u>	<u>595</u>	<u>633</u>	<u>+6.4%</u>
TOTALS	1,188	1,145	1,162	1,150	-1.0%
Median Income	\$33,038	\$47,552	\$49,477	\$60,656	+22.6%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	51	15	13	7	-46.2%
\$10,000-\$19,999	57	79	72	65	-9.7%
\$20,000-\$34,999	79	60	58	54	-6.9%
\$35,000-\$49,999	66	74	79	86	+8.9%
<u>\$50,000 or More</u>	<u>57</u>	<u>100</u>	<u>110</u>	<u>131</u>	<u>+19.1%</u>
Totals	310	328	332	343	+3.3%
Median Income	\$28,923	\$35,919	\$36,806	\$45,142	+22.6%

* Specified Data Used.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

SOCIAL SECURITY INCOME

❖ **Table 3.9** identifies persons in Frontier County, Nebraska **receiving social security income** in 2011. A total of 600 persons in Frontier County received social security income. Approximately 81.7 percent, or 490 persons were 65+ years of age, of which 220 were male and 270 were female.

TABLE 3.9	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
FRONTIER COUNTY, NEBRASKA	
2011	
<u>Social Security Income-2011</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	420
Wives & Husbands	45
Children	5
<u>Survivor Benefits</u>	
Widows & Widowers	55
Children	15
<u>Disability Benefits</u>	
Disabled Persons	50
Wives & Husbands	0
<u>Children</u>	<u>10</u>
TOTAL	600
<u>Aged 65 & Older</u>	
Men	220
<u>Women</u>	<u>270</u>
TOTAL	490
<u>Supplemental Security Income-2011</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
TOTAL	N/A

Source: Department of Health and Human Services,
 Social Security Administration, 2013.
 Hanna:Keelan Associates, P.C., 2013.

OWNER AND RENTER HOUSING COSTS

❖ **Table 3.10** identifies **individuals in poverty** in Frontier County, as of the 2007-2011 American Community Survey estimate. An estimated total of 144 owner and 32 renter households in Frontier County spent 30 percent or more on housing costs.

TABLE 3.10			
ALL OWNER AND RENTER HOUSING COSTS			
AS A PERCENTAGE OF HOUSEHOLD INCOME			
FRONTIER COUNTY, NEBRASKA			
2011 ESTIMATE*			
<u>Income Categories</u>	<u>Owner</u>	<u>Renter</u>	<u>All</u>
Less Than \$10,000			
Less Than 30 Percent	2	18	20
30 Percent Or More	29	12	41
\$10,000 to \$19,999			
Less Than 30 Percent	45	22	67
30 Percent Or More	68	11	79
\$20,000 to \$34,999			
Less Than 30 Percent	102	62	164
30 Percent Or More	29	9	38
\$35,000 to \$49,999			
Less Than 30 Percent	133	36	169
30 Percent Or More	18	0	18
\$50,000 Or More			
Less Than 30 Percent	457	92	549
<u>30 Percent Or More</u>	<u>20</u>	<u>0</u>	<u>20</u>
Total (Specified)	883	262	1,145
All Incomes:			
Less Than 30 Percent	739	230	969
<u>30 Percent Or More</u>	<u>144</u>	<u>32</u>	<u>176</u>
Total (Specified)	883	262	1,145
All Income Percentages			
Less Than 30 Percent	83.6%	87.8%	84.6%
<u>30 Percent Or More</u>	<u>16.4%</u>	<u>12.2%</u>	<u>15.4%</u>
Total (Specified)	100.0%	100.0%	100.0%
*2011 Estimate subject to margin of error.			
Source: 2007-2011 American Community Survey Estimate.			
Hanna:Keelan Associates, P.C., 2013.			

EMPLOYMENT & ECONOMIC TRENDS

The most recent and comprehensive employment data available for Frontier County is available from the Nebraska Department of Labor. The review and analysis of Frontier County labor force statistics provides a general understanding of the economic activity occurring in and around the County.

CIVILIAN LABOR FORCE

- ❖ **Table 3.11 identifies civilian labor force and employment trends and projections** for Frontier County, Nebraska, from 2000 to 2023. In 2013, an estimated 1,738 persons are in the civilian labor force in the County. This number is expected to increase by 73 persons, or 4.2 percent by 2023. Total employment for Frontier County is also projected to increase, from 1,688 in 2013, to an estimated 1,768 in 2023, representing a 8 percent increase.
- ❖ **The unemployment rate in Frontier County is projected to be an estimated 2.4 percent during the next 10 years.**

**TABLE 3.11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
FRONTIER COUNTY, NEBRASKA
2000-2023**

	<u>2000</u>	<u>2010</u>	<u>2013*</u>	<u>2023</u>
Civilian Labor Force	1,752	1,696	1,738	1,811
Unemployment	43	60	50	43
Rate of Unemployment	2.5%	3.5%	2.9%	2.4%
Employment	1,709	1,636	1,688	1,768
	<u>Change in Employment</u>			
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
2000-2010	-73	-7.3	-4.2%	-0.4%
2013-2023	+80	+8.0	+4.7%	+0.5%

*Data available as of May, 2013.

Source: Nebraska Department of Labor, Labor Market Information, 2013.
Hanna:Keelan Associates, P.C., 2013.

EMPLOYMENT BY TYPE

- ❖ **Table 3.12** identifies **workforce employment by type**, in Frontier County, Nebraska, from 2010 to 2012. Non-farm employment, in Frontier County, decreased by an estimated 7.8 percent, from 2010 to 2012. The Goods Producing sector experienced an increase in workforce, an estimated 15.9 percent. The largest decreases were experienced in the Leisure & Hospitality and Federal Government sectors.

TABLE 3.12
WORKFORCE EMPLOYMENT BY TYPE
FRONTIER COUNTY, NEBRASKA
2010-2012

<u>Workforce</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>% Change</u> <u>2010-2012</u>
Non-Farm Employment (Wage and Salary)	859	839	792	-7.8%
Goods Producing	69	81	80	+15.9%
Manufacturing	*	*	*	*
Natural Resources & Const.	*	*	*	*
Services Providing	790	758	712	-9.9%
Trade, Trans, Ware, Util**	*	*	*	*
Total Trade	*	*	*	*
Wholesale Trade	*	*	*	*
Retail Trade	86	91	86	+0.0%
Information	*	*	*	*
Financial Activities	69	68	68	-1.4%
Professional & Business	*	*	*	*
Education & Health	38	30	29	-23.7%
Leisure & Hospitality	41	10	13	-68.3%
Other Services	23	17	17	-26.1%
Total Government	378	385	358	-5.3%
Federal	20	13	13	-35.0%
State	111	124	108	-2.7%
Local	247	248	237	-4.0%

* Data not available because of disclosure suppression.

** Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2013.
Hanna:Keelan Associates, P.C., 2013.

HOUSING STOCK & CONDITIONS

The **Housing Stock & Conditions Section** of this **Comprehensive Plan** presents information that will assist in the determination of the housing demand for Frontier County and the rural areas. Included in this analysis is a review of the current housing stock, substandard housing, occupancy and vacancy status and the cost of housing.

UNITS IN STRUCTURE, SUBSTANDARD HOUSING

- ❖ **Table 3.13, page 3.15**, identifies the **units in structure**, in Frontier County, according to the 2010 U.S. Census and 2007-2011 American Community Survey estimate, as per this definition. A majority of dwellings in Frontier County consist of a single unit. Overall, Frontier has increased by an estimated 22 housing units, or by 1.4 percent from 2000 to 2011.
- ❖ **Table 3.14, page 3.15**, identifies **substandard housing units**, in Frontier County, in 2011. Substandard housing, as defined by HUD, as per the U.S. Census, included 1.) Housing units lacking complete plumbing and 2.) Housing units with 1.01+ persons per room. **In Frontier County, no housing units lacked complete plumbing, while nine housing units were considered “overcrowded”.**

**TABLE 3.13
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
FRONTIER COUNTY, NEBRASKA
2000 & 2011 ESTIMATE***

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other**</u>	
2000	1,219	59	8	257	1,543
2011 Est.	1,294	61	7	203	1,565
Annual Change:	+75	+2	-1	-54	+22
% Annual Change:	+6.1%	+3.4%	-12.5%	-21.0%	+1.4%

*Specified Data Used. 2011 Estimate subject to margin of error.

**Includes mobile home or trailer.

Source: 2000 Census, 2007-2011 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2013.

**TABLE 3.14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
FRONTIER COUNTY, NEBRASKA
2011 ESTIMATE***

<u>Total</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
1,145	1,145	100.0%	0	0.0%	9	0.7%

* Specified Data Used. 2011 Estimate subject to margin of error.

Source: 2007-2011 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2013.

HOUSING UNITS BUILT

- ❖ **Table 3.15** profiles the **estimated housing units built** for Frontier County, as of 2013. Records indicate that an estimated 1,608 housing units exist in Frontier County for 2013. Approximately 37.9 percent of all housing units in the County were constructed on or prior to 1939, while 58.7 percent of all housing units in the County were constructed during or prior to 1959.

<u>Year</u>	<u>Frontier County</u>
2012 to Present	12
2005 to 2011*	30
2000 to 2004*	32
1999 to 2000	13
1995 to 1998	24
1990 to 1994	16
1980 to 1989	99
1970 to 1979	265
1960 to 1969	172
1950 to 1959	174
1940 to 1949	162
<u>1939 or Before</u>	<u>618</u>
SUBTOTAL	1,617
<u>Units Lost (2000 to Present)</u>	<u>(9)</u>
TOTAL EST. UNITS – 2013	1,608
% 1939 or Before	37.9%
% 1959 or Before	58.7%
*Specified data used; subject to margin of error.	
Source: 2000 Census, 2007-2011 American Community Survey. Communities of Frontier County, 2013. Hanna:Keelan Associates, P.C., 2013.	

OWNER & RENTER HOUSING COSTS

The cost of housing in any county or community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County to tie these housing opportunities into an applicable format and secure the appropriate resources. Frontier County is challenged to organize needed resources to meet the needs of their residents, including both financial, as well as, organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

GROSS RENT & HOUSING VALUE

- ❖ **Table 3.16** identifies **owner occupied housing values** for Frontier County, from 2000 to 2023. **The median housing value in Frontier County, estimated to be \$104,600 for 2013, will increase by an estimated 10.1 percent, by 2023, to \$115,200.**

- ❖ **Table 3.19** identifies **gross rent** for Frontier County, Nebraska, from 2000 to 2023. In 2013, the estimated median gross rent for Frontier County is \$499. **The estimated median gross rent in Frontier County is expected to increase by an estimated 12.8 percent, by 2023, to \$563.**

**TABLE 3.16
OWNER OCCUPIED HOUSING VALUE
FRONTIER COUNTY, NEBRASKA
2000-2023**

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Totals
2000*	231	255	29	18	4	537
2011*	253	357	173	39	61	883
<u>Median Value</u>						
2000	\$54,800					
2011*	\$102,800					
2013	\$104,600					
2023	\$115,200					

* Specified Data Used. 2011 Estimate subject to margin of error.
Source: 2000 Census, 2007-2011 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2013.

**TABLE 17
GROSS RENT
FRONTIER COUNTY, NEBRASKA
2000-2023**

	Less than \$300	\$300 to \$399	\$400 to \$499	\$500 to \$599	\$600 or More	Totals
2000*	98	74	54	23	9	258
2011*	71	41	55	19	76	262
<u>Median Value</u>						
2000	\$368					
2011*	\$487					
2013	\$499					
2023	\$563					

* Specified Data Used. 2011 Estimate subject to margin of error.
Source: 2000 Census, 2007-2011 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2013.

HOUSING FINANCIAL RESOURCES

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County, a public/private partnership must occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in sources, programs and strategies available to assist in financing future housing activities in a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

STATE PROGRAMS

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED), Nebraska Investment Finance Authority (NIFA), Nebraska Affordable Housing Trust Fund (NAHTF), Nebraska Energy Offices (NEO) and Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

Nebraska Department of Economic Development (NDED)

The proposed **2013 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$9 Million Community Development Block Grant
\$2.7 Million HOME Investment Partnership Fund
\$956,000 Emergency Shelter Grant Program
\$2 Million Homeless Shelter Assistance Trust Funds
\$6 Million Nebraska Affordable Housing Trust Fund
\$347,000 Housing Opportunities for Persons with AIDS

NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Nebraska Communities, with a population of 5,000+ are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

NDED also administrates the **HOME** funds. HOME funds are available to authorized, local or regional based Community Housing Development Organizations (CHDOs) for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

Nebraska Affordable Housing Trust Fund (NAHTF) – The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the NDED and is used to match with Low-Income Housing Tax Credit allocations, for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs.

Nebraska Investment Finance Authority (NIFA)

NIFA is a primary provider of funding for affordable housing development in Nebraska. The primary program is the Section 42 Low Income Housing Tax Credits (LIHTC) utilized to help finance both new construction and rehabilitation of existing rental projects.

A popular LIHTC Program is the CROWN (Credit-to-Own). CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. The objectives of the program are to:

1. Construct housing that is decent, safe, and permanently affordable for low-income residents;
2. Develop strong public/private partnerships to solve housing problems;
3. Offer renters a real plan to own a home; and
4. Restore unused, vacant, in-fill lots to become a neighborhood asset.

CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources.

CRANE (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs.

NIFA also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

Midwest Housing Equity Group (MHEG)

The MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

CHDO/Community Action Partnership/Economic Development District

The Community Action Partnership serving a particular Community or County can provide housing and weatherization programs in a specified service area. A Community Action Partnership also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their Community Action Partnership to provide safe, accessible, affordable housing to its residents. **Community Action Partnership of Mid-Nebraska serves Frontier County.**

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by South West Central Nebraska Economic Development District.

Nebraska Energy Office (NEO)

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS)

NDHHS administers the **Nebraska Homeless Shelter Assistance Trust Fund** and **Emergency Shelter Grant** to assist local or regional based groups in the provision of housing improvements for homeless and “at risk of homeless” persons and families.

REGIONAL FUNDING

Federal Home Loan Bank

Affordable Housing Program – This program makes low-interest loans to Finance home ownership for families with incomes at or below 80 percent of the median income for the area. The program can also Finance the purchase, construction or rehabilitation of rental housing in which 20 percent of the units are occupied by and affordable to very low-income households. These funds are available through the Federal Home Loan Bank member institutions in Nebraska and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CDBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

FEDERAL FUNDING

A primary provider of Federal funding to Nebraska Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD)**. Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing and Urban Development (HUD)

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 202 Program** – Provides a capital advance to non-profit developers for development of elderly housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance, no repayment loan and operational subsidy.
- **HUD Section 811 Program** – Provides a capital advance to non-profit developers for development of housing for persons with a disability(ies). The program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

U.S.D.A. Rural Development (RD)

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **“special populations.”**
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding

Other funding products that may serve to be useful in the development of affordable housing for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.

SECTION 7

ENERGY ELEMENT

INTRODUCTION

This **Section** of the **Frontier County Comprehensive Plan** complies with a July 2010 amendment to Nebraska State Statutes 23-114.02, requiring updates to a County Comprehensive Plan to include an “**Energy Element.**” This component of the **Plan** assesses the energy infrastructure and energy use by sector, including residential, commercial, and industrial. This section is also intended to evaluate the utilization of renewable energy sources and promote energy conservation measures.

PUBLIC POWER DISTRIBUTION

Energy usage and consumption throughout Frontier County has followed the trends prevalent in the State of Nebraska. Electrical power is distributed across rural Frontier County by three Public Power Districts, including **McCook Public Power District**, established in 1935; **Twin Valleys Public Power District**, organized in 1944, and **Dawson Public Power District**, formed in 1937. These three primarily rural electric districts are members of the **Nebraska Rural Electric Association** and are supplied 100 percent of their electrical energy by the **Nebraska Public Power District (NPPD)**.

Curtis Public Power District (CPPD) is a member of the **Municipal Energy Agency of Nebraska (MEAN)**, a division of the **Nebraska Municipal Power Pool (NMPP)**, which supplies CPPD’s electrical power. CPPD distributes electrical power within the communities of Curtis and Maywood and has the ability to produce their own electricity, but only utilizes their generators as an emergency backup source during power outages.

As the largest electric generating utility in the State of Nebraska, NPPD provides electricity to all or parts of 91 of the State’s 93 Counties. NPPD’s primary generating facilities are powered by coal, oil, natural gas and nuclear energy. Additionally, NPPD, as well as NMPP, purchases electricity from the **Western Area Power Administration (WAPA)**, which markets and transmits electricity from federally owned hydropower and wind facilities.

RENEWABLE ENERGY STRATEGIC PLAN

The July 2013, the **NPPD Strategic Plan** states:

“NPPD will evaluate all forms of renewable resources feasible in Nebraska and incorporate them in the total mix of NPPD-owned generation and contract purchases with a goal of achieving 10 percent of our energy supply for NPPD’s native load from renewable resources by 2020.”

The Strategic Plan promotes the addition of a minimum 80 megawatts of wind-generated power during every two-year period, reaching the 10 percent goal by 2020.

As of 2012, approximately:

- ◆ **45 percent** of NPPD’s energy generation was from coal.
- ◆ **43 percent** was from nuclear.
- ◆ **2 percent** generation from oil & gas.
- ◆ **8 percent** renewable sources (including 4 percent hydropower and 4 percent wind and less than 1 percent from methane).
- ◆ The remaining **11 percent** of NPPD’s energy was supplied through wholesale purchases, half of which were from **WAPA** hydroelectric facilities.

More than 40 percent of NPPD’s generation sources are Carbon-Free.

In order for NPPD to meet its goal of 10 percent of its generating capacity originating from renewable resources, *primarily wind*, the District will need to develop 533 megawatts (MW) of total wind generation by 2020. As of 2013, NPPD had a total of 232 MW from seven separate facilities in the State.

Total wind turbine production in Nebraska, as of July 2013, equaled 459.4 megawatts generated from 260 operational wind turbines. The electrical power generated from these turbines could provide power to approximately 165,880 homes year round.

NMPP was created in 1975 as 19 municipal electric utilities pooled their resources to better handle escalating fuel prices while still serving their Communities effectively and efficiently.

Today, 151 Nebraska Communities, including the **City of Curtis**, are member Communities of NMPP. Several Communities in the States of Kansas, Colorado, Wyoming and North Dakota are also members of this electric supply organization.

The passage of legislation in 1981 allowed the formation of the **Municipal Energy Agency of Nebraska (MEAN)**, a wholesale electric supply organization. This organization is a program operated by NMPP. Since its inception, MEAN has relied upon member generation as part of its power supply and, with its growth, has secured additional sources of electric generation from other organizations. Today MEAN supplies wholesale electricity to more than 65 Communities in Colorado, Iowa, Wyoming and Nebraska, including the City of Curtis.

MEAN participated with the Public Power Generation Agency along with four other regional utilities on the construction of the Whelan Energy Center Unit 2, near Hastings, Nebraska. The 220-megawatt coal fired power plant began operation in May 2011, supplying MEAN with 80 megawatts from the plant. MEAN also has a 50-megawatt, long-term participation power agreement with the **Nebraska Public Power District (NPPD)**. *The agreement provides MEAN with energy priced at a fixed rate from NPPD through 2023.*

RENEWABLE ENERGY PROJECTS

Currently, MEAN's total renewable energy capacity is nearly 50 megawatts, or 9 percent of its total electric generating capacity.



Broken Bow Nebraska Wind Facility

WIND TURBINES AND “NET METERING”

Commercial, large scale wind turbines, or “Wind Conversion Systems,” are being promoted in Nebraska Counties by companies and local property owners alike. Wind towers of up to 400’ in height are typically developed as “wind farms,” where multiple wind towers are constructed in a single area, or linearly along a ridge line, such as Laredo Ridge Wind Farm, east of Petersburg in Boone County, for example. This facility consists of 54 individual 1.5 megawatt (MW) turbines.



Laredo Ridge, Petersburg, Nebraska

As of August, 2009, the State of Nebraska Legislature approved and signed into law, LB 439 (**Nebraska State Statute §70-2001 to 2005**), which is also referred to as “**Net Metering**.” This law allows individual residences and businesses to supplement their standard electric service with one, or combinations of, five alternate energy systems, including Solar, Methane, Wind, Biomass, Hydropower and Geothermal.

By implementing these types of alternative energy systems, the desire of the individual is to reduce their reliance on public utility systems, potentially by where they generate more electricity than they can use and profit by having the public utility district purchase their excess energy.



Net Metering Small Wind Energy System
Rural Furnas County, Nebraska



Net Metering Small Wind Energy Systems
Winnebago, Nebraska

The Frontier County Planning Commission chose to allow residences and businesses to utilize the provisions of Net Metering, specifically Small Wind Energy Systems. These same small Wind Energy Systems are permissible as Special Uses in each of the Districts of the County Zoning Regulations.

Commercial Wind Energy Conversion Systems, or what are commonly known as “Wind Farms” are potentially permitted as Special Uses in the “AG-1 Agriculture” and “AGR Agriculture Residential” Districts throughout Frontier County.

ENERGY CONSUMPTION

According to the Nebraska Energy Office, the only available energy consumption statistics by Sector is the State totals. As of 2010, the Industrial Sector consumed 41.8 percent, or more than a third of the Total Energy Consumption of the State of Nebraska. The other three Sectors comprised nearly equal portions, at 17 percent in the Commercial Sector, 19.6 percent for the Residential Sector and 21.6 percent in the Transportation Sector. The Total Energy Consumption, in 2010, was 843.8 trillion British Thermal Units (BTU), which more than doubled, since 1960, when total consumption was 308.3 trillion BTU, representing a percent change of 173.7 percent.

TRENDS IN STATE-WIDE ENERGY CONSUMPTION

During the last 49 years, the State of Nebraska, as a whole, has vastly increased energy consumption. The Nebraska Energy Office “Annual Report – 2012,” details the most recent state-wide statistics from 2009. Throughout Nebraska, energy consumption as a percentage share of personnel income has remained constant. **In 1970, 11.8 percent of personnel income was spent on energy. As of 2009, 10 percent was spent on energy usage.**

Trends in the Total Energy Consumption for the State of Nebraska is mirrored in each of the individual energy categories, coal, natural gas, gasoline and distillate fuel oil (primarily diesel fuel), nuclear power and hydroelectric production. Each of these energy types are detailed between 1960 and 2008, as follows:

- **Coal** consumption increased from 20 trillion BTUs in 1960 to 249.6 trillion BTUs, as of 2009.
- **Natural Gas** consumption rose and fell during the 49 year period between 1960 and 2009, beginning at 140.4 trillion BTU, peaking in 1973 at 230.7 trillion BTU and by 2009 increasing again back up to 164.4 trillion BTU.
- **Gasoline and Diesel Fuel** consumption increased in Nebraska between 1960 and 2009. Gasoline consumption rose by 25 percent, from 78.8 to 99.3 trillion BTU, as of 2009 but peaked in 1978 at 115.9 trillion BTU. However, diesel fuel consumption quadrupled from 24.2 trillion BTU to 85.9 trillion BTU. Petroleum consumption overall peaked in 1978 at 246.1 trillion BTU.

- **Nuclear Power** generation began in Nebraska in 1973 at 6.5 trillion BTU and has increased to 98.6 trillion BTU as of 2009, but peaked in 2007 at 115.7 trillion BTU.
- **Renewable Energy Sources** including Biomass, Wood and Wood-Waste, Hydropower and Geothermal varied widely between 1960 (at a total of 13.4 trillion) and 2009 when the category reached its all-time peak in the State of Nebraska at 87.5 trillion BTU.

INCREASED ENERGY COSTS & CONSERVATION

High fuel costs, or limited availability of a particular energy type, increases the desire for energy efficiency practices. For example, historic peak prices for natural gas in 2008 motivated farmers to convert natural gas and propane fueled irrigation equipment to electric power; to limit frequency and amount of applications of anhydrous ammonia fertilizer (a natural gas product); and to increase the use of conservation tillage practices to reduce crop cultivation. Access to low-cost financing through the Nebraska Energy Office and locally available low-interest loans to modernize agricultural equipment have led to conservation increases in the Agricultural Sector.

Access to low-cost financing through the Nebraska Energy Office and local Public Power Districts in the form of low-interest loans are available to individual farmers to modernize agricultural equipment. As an example, many irrigators have converted fuel and natural gas irrigation pumps to electrical powered pumps. Modernized agricultural equipment has led to lower consumption rates in the Agricultural Sector throughout Nebraska.

The U.S. Department of Agriculture issued a report in 2008 that concluded that farmers have increased conservation practices. Since the 1970s, total farm energy consumption fell by 26 percent, while farm production increased by 63 percent. This figure is even more significant when the consolidation of farms is taken into account.

In 1966, just 3.1 million acres of Nebraska crop lands were irrigated, but as of 2009, 8.5 million acres were irrigated, by 92,685 active irrigation wells.

Ethanol production in Nebraska has consumed an increasing amount of corn produced annually and in the process expanding irrigation practices. **In 2010, more than 40 percent of the corn crop was utilized by ethanol facilities across the State.**

ENERGY CONSERVATION POLICIES

The most effective means for Frontier County to reduce its total energy consumption in each of the Energy Sectors (and by energy type) is by conservation practices and by promoting the conversion to alternative energy systems when appropriate.

The following is a list of policies to guide energy practices throughout rural Frontier County:

- ❖ **Promote the use of “Net Metering” or the use of one, or combinations, of the five alternative energy sources to reduce rural residential and agricultural facilities consumption of energy.**
 - Utilize the Frontier County Zoning Regulations to control the placement and operation of alternative energy systems.
 - Require compliance with the Accessory or Special Use permit processes so that established conditions are met by the applicant.
 - Promote the development of vocational education opportunities in local high schools, regional trade schools, and in state colleges and universities to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.

- ❖ **Promote the use and placement of large scale Commercial/Utility Grade Wind Energy Conversion Systems, commonly referred to as “Wind Farms.”**
 - Utilize the Frontier County Zoning Regulations to guide the potential use and placement of large scale Commercial Wind Energy Conversion Systems by a Special Use Permit process.

- ❖ **As other sources of Alternative Energy Systems are developed or become cost-effective for use in Nebraska, amend Frontier County planning documents to locate and control their operation.**

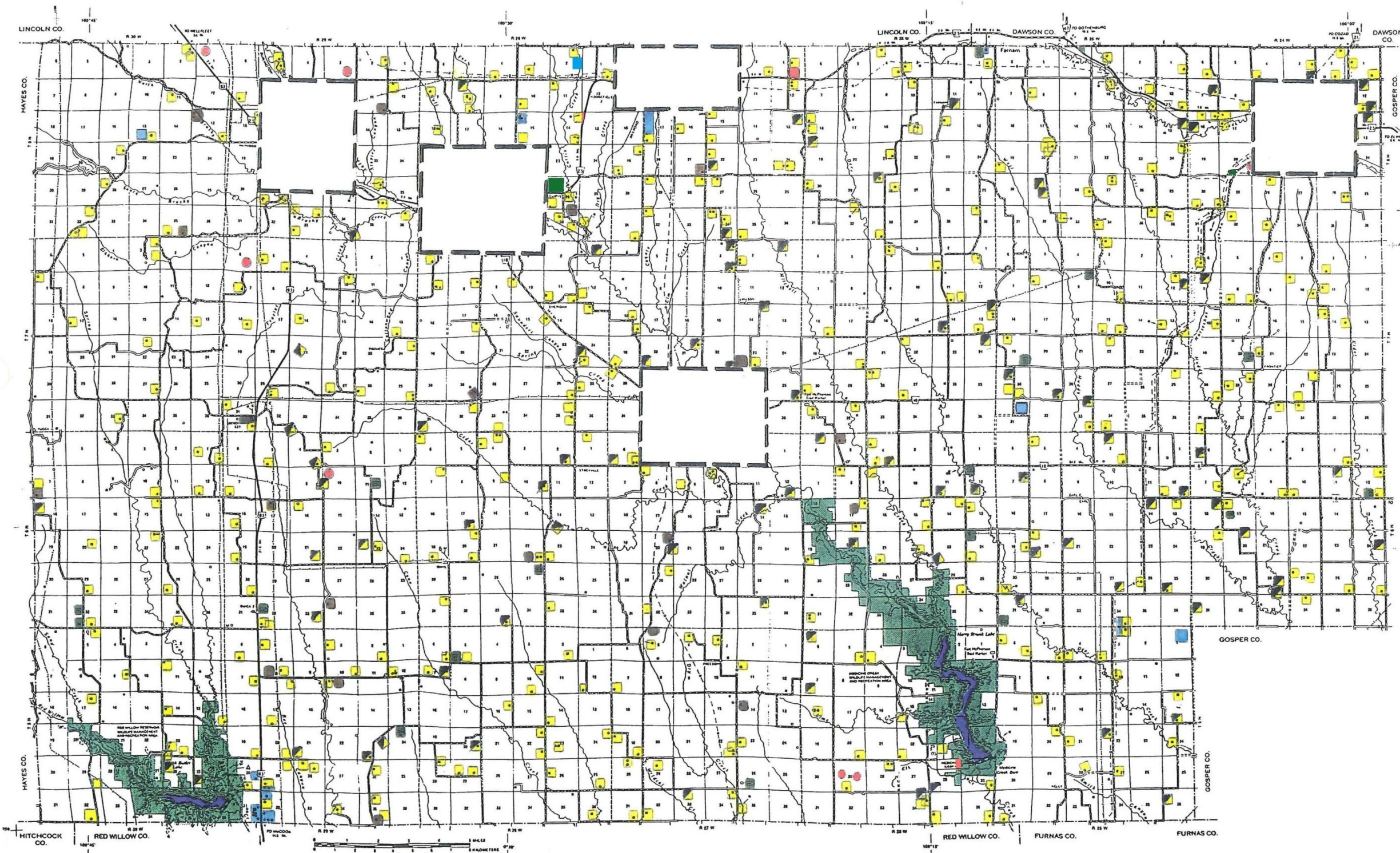
- ❖ **Promote the use of conservation methods to reduce the consumption of Energy Usage in each of the individual sectors including residential, commercial, industrial (agricultural) and transportation.**
 - Promote the use of weatherization methods and energy efficient or “green building” materials in conformance with the “LEED” Certified Building techniques.
 - Support and provide incentives for the expanded use of agricultural practices to reduce energy consumption. Techniques such as conservation tillage, high efficiency irrigation equipment and cost effective fuel sources to power irrigation systems.
 - Support State and Federal incentive programs to continue to provide low-cost financing to purchase modern agricultural equipment such as low-pressure pivots and no-till equipment. Programs such as the U.S. Department of Agriculture’s Rural Energy for America Program (REAP) that finances irrigation efficiency improvements switching diesel, propane and natural gas pumps to electric.
 - Promote the availability of incentives provided by public power districts to develop alternative energy sources for and from agricultural practices. Modern methods such as producing methane gas from livestock confinement facilities to power agricultural equipment, is just one example.
 - Promote the expanded use of solar and geothermal exchange energy systems for agricultural applications that power equipment and heat/cool farm buildings.

GENERALIZED EXISTING LAND USE MAP










COUNTY LIMITS

FRONTIER COUNTY, NEBRASKA

2013



LEGEND

-  VACANT / AGRICULTURAL
-  PARKS / RECREATION
-  PUBLIC / QUASI-PUBLIC
-  RESIDENTIAL SINGLE FAMILY
-  RESIDENTIAL ABANDONED
-  RESIDENTIAL MOBILE HOME
-  COMMERCIAL
-  INDUSTRIAL / INTENSIVE AGRICULTURAL
-  SEE COMMUNITIES ILLUSTRATION 4.10

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COMMUNITY PLANNING & RESEARCH

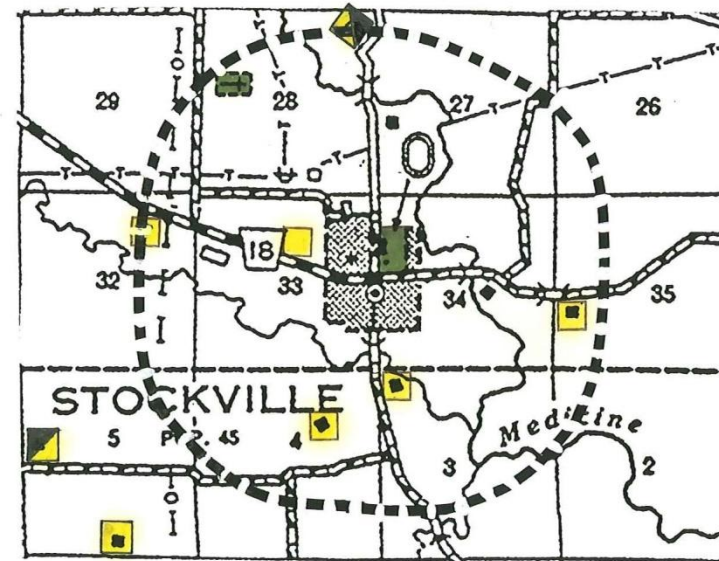
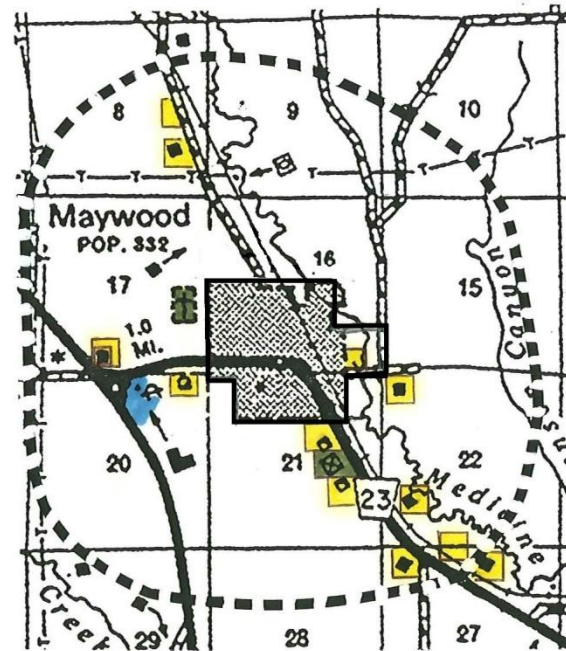
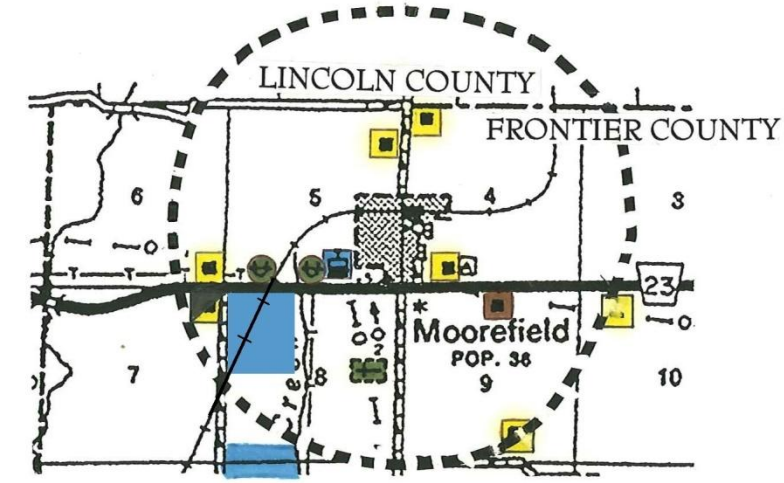
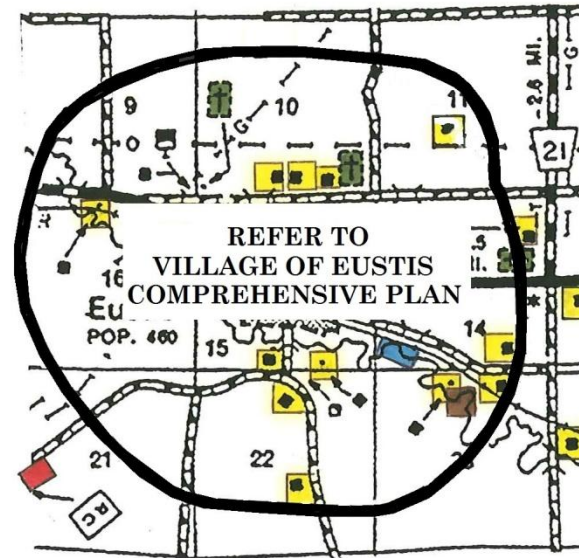
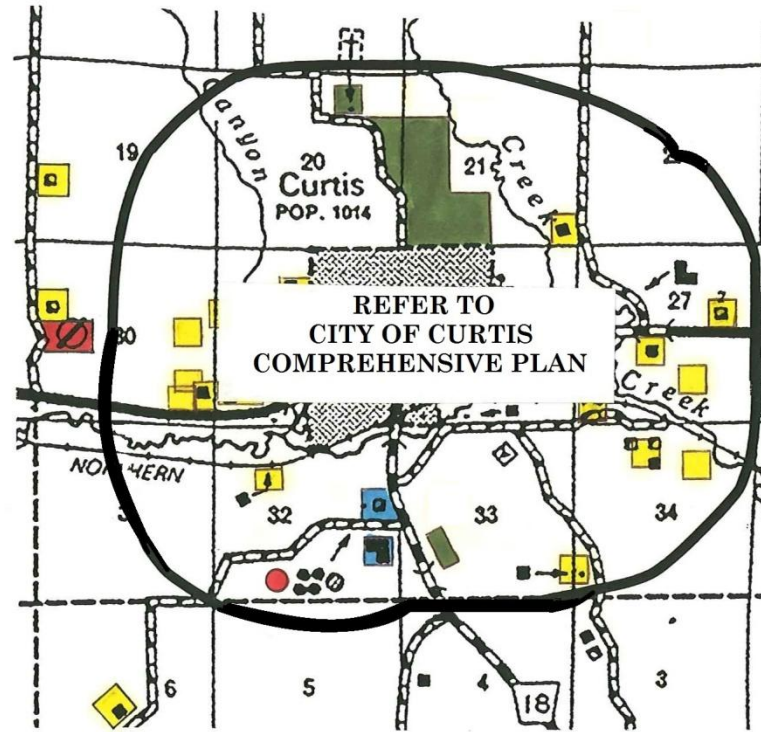
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ILLUSTRATION 4.9

GENERALIZED EXISTING AND FUTURE LAND USE MAPS

COMMUNITIES OF FRONTIER COUNTY, NEBRASKA

2013



- LEGEND**
- VACANT/AGRICULTURE
 - RESIDENTIAL SINGLE FAMILY
 - RESIDENTIAL MOBILE HOME
 - COMMERCIAL
 - INDUSTRIAL
 - PUBLIC
 - PARKS/RECREATION

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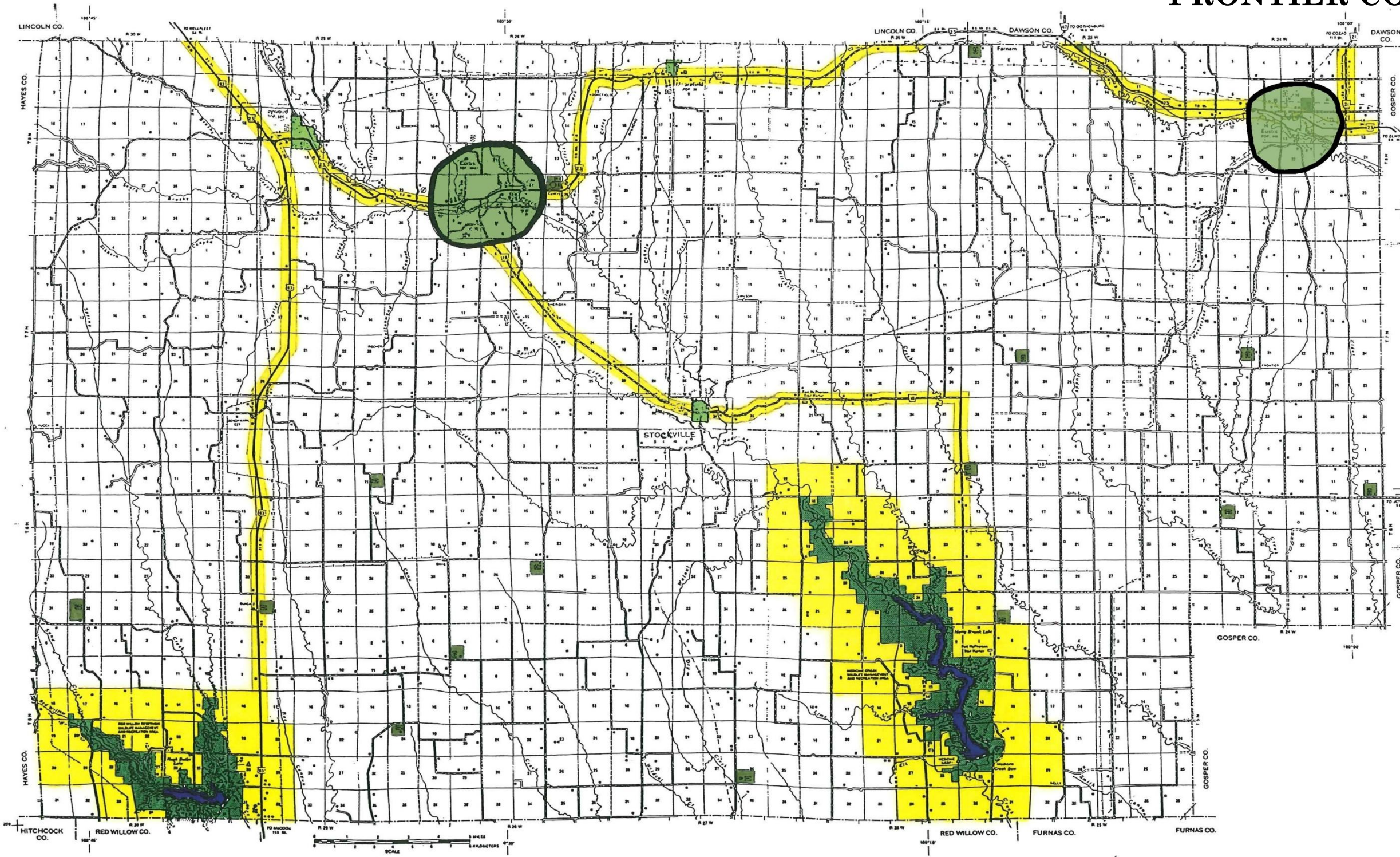
ILLUSTRATION 4.10

GENERALIZED FUTURE LAND USE MAP

COUNTY LIMITS

FRONTIER COUNTY, NEBRASKA

2013



LEGEND

-  VACANT / AGRICULTURAL
-  PARKS / RECREATION
-  PUBLIC / QUASI-PUBLIC
-  RESIDENTIAL ACREAGE
-  MUNICIPAL JURISDICTION

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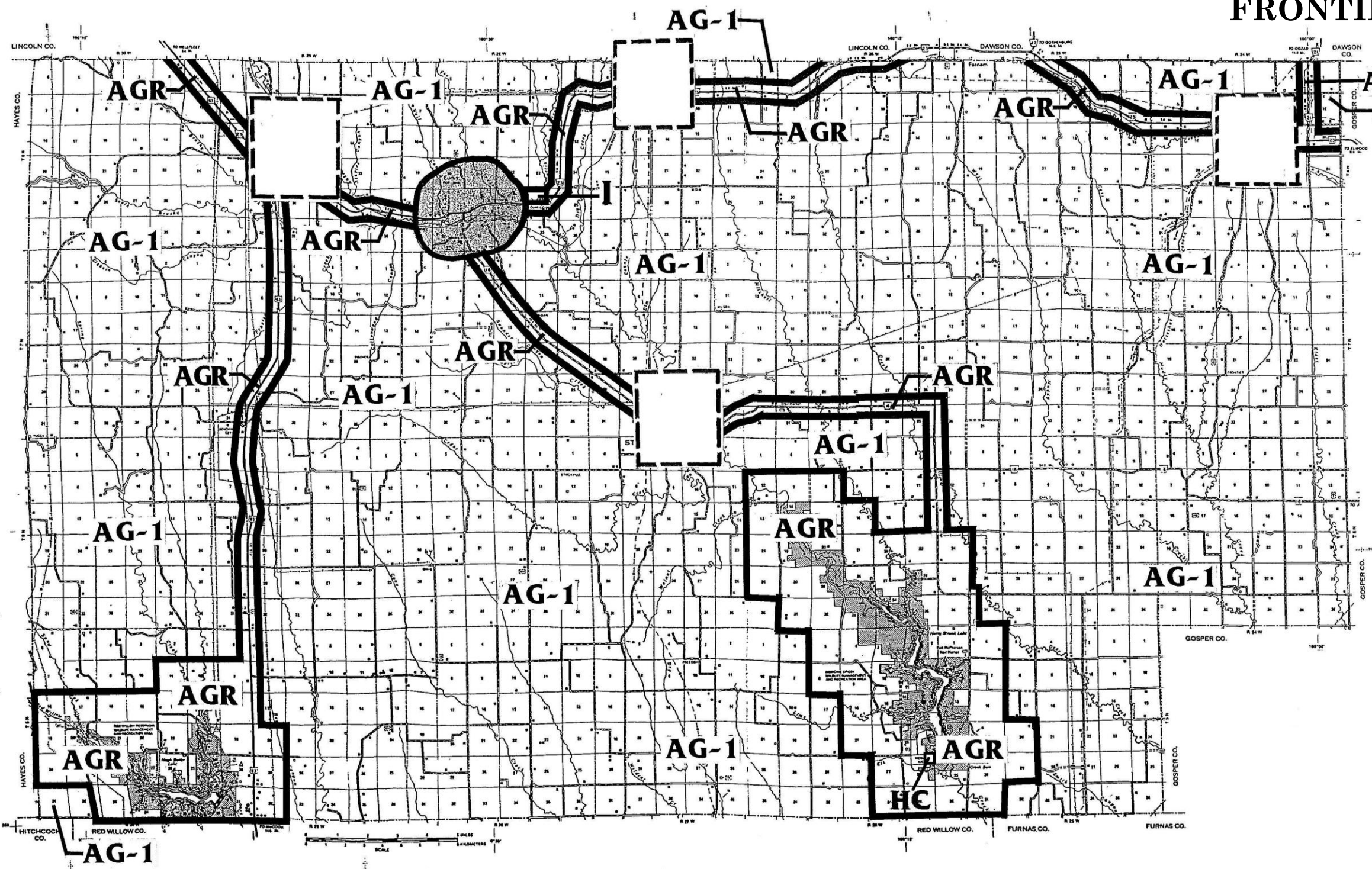
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ILLUSTRATION 4.11

OFFICIAL ZONING MAP

COUNTY LIMITS

FRONTIER COUNTY, NEBRASKA



This is to certify that this is the Official Zoning Map referred to in Section 4.3 of Ordinance No. 99-41 of Frontier County, Nebraska, adopted December 6, 1999. The official zoning map of the rural area within Frontier County, excluding the one mile planning jurisdiction of the City of Curtiss, as well as the corporate limits of the Villages of Eustis, Maywood, Moorefield and Stockville, together with all changes, amendments or additions thereto, shall be maintained in the office of the county clerk and available for public inspection during regular office hours.

Chairperson, County Board of Commissioners Date

County Clerk Date

- LEGEND**
- AG-1** AGRICULTURE DISTRICT
 - AGR** AGRICULTURE RESIDENTIAL DISTRICT
 - HC** HIGHWAY COMMERCIAL DISTRICT
 - I** INDUSTRIAL DISTRICT

SEE INSET MAPS ILLUSTRATION 2

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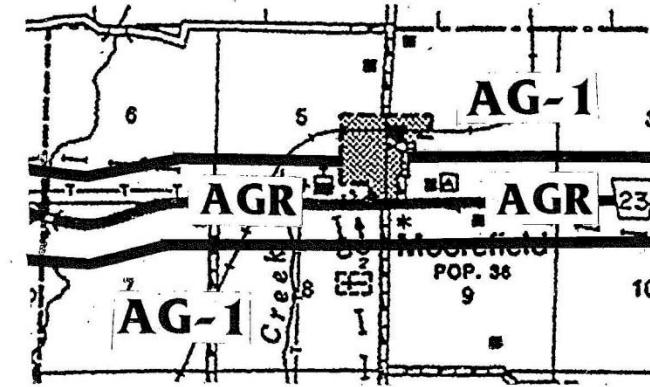
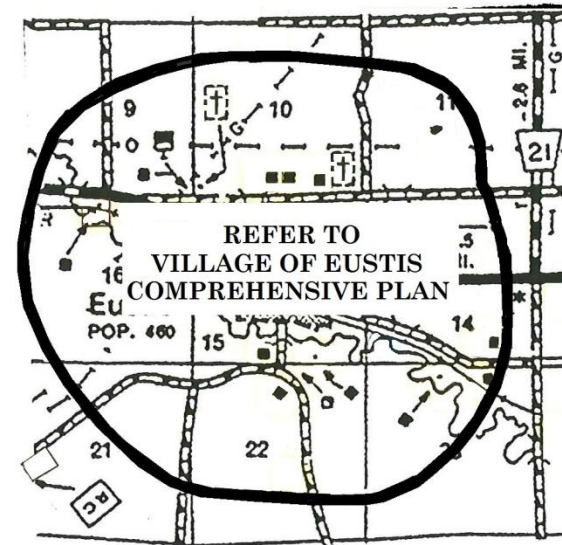
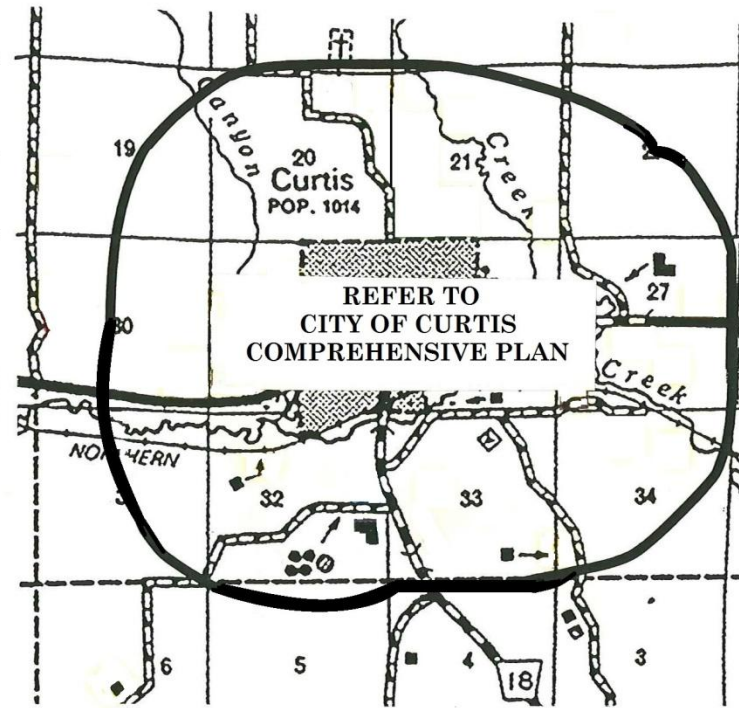
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ILLUSTRATION 1

OFFICIAL ZONING MAP

COMMUNITY INSET MAPS

FRONTIER COUNTY, NEBRASKA



This is to certify that this is the Official Zoning Map referred to in Section 4.3 of Ordinance No. 99-41 of Frontier County, Nebraska, adopted December 6, 1999. The official zoning map of the rural area within Frontier County, excluding the one mile planning jurisdiction of the City of Curtis, as well as the corporate limits of the Villages of Eustis, Maywood, Moorefield and Stockville, together with all changes, amendments or additions thereto, shall be maintained in the office of the county clerk and available for public inspection during regular office hours.

Chairperson, County Board of Commissioners _____ Date _____

County Clerk _____ Date _____

LEGEND

- AG-1 AGRICULTURE DISTRICT
- AGR AGRICULTURE RESIDENTIAL DISTRICT
- HC HIGHWAY COMMERCIAL DISTRICT
- I INDUSTRIAL DISTRICT

HANNA-KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH

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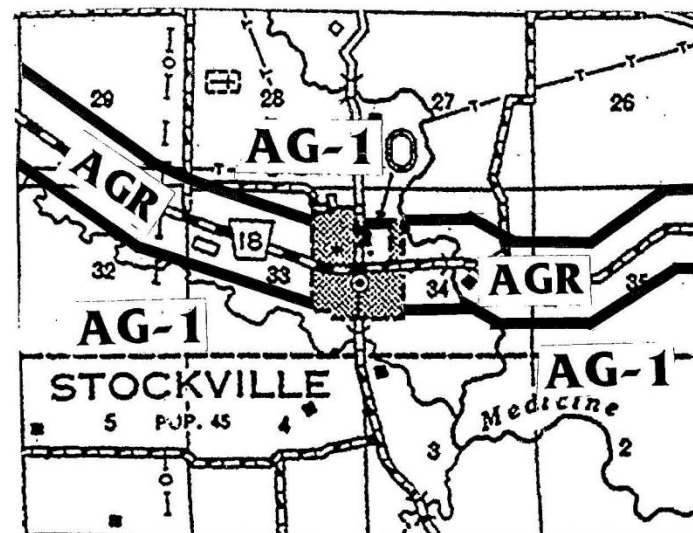
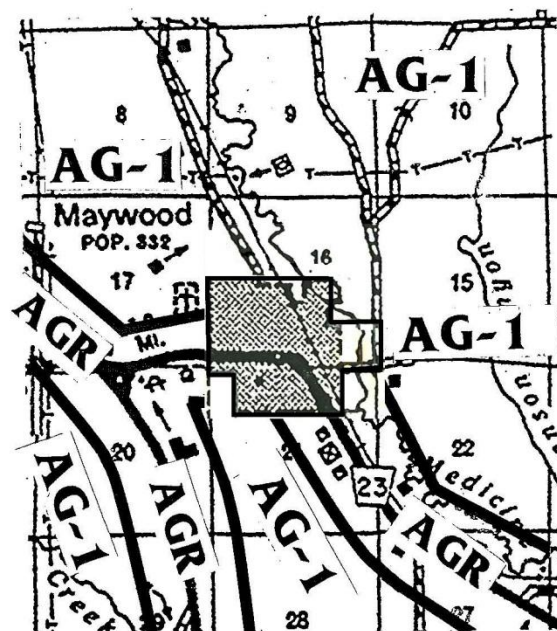


ILLUSTRATION 2