

**COMPREHENSIVE
DEVELOPMENT PLAN UPDATE
2005 to 2025**

Prepared For
**BEAVER CROSSING,
NEBRASKA**

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INTRODUCTION

INTRODUCTION

LOCATION

Beaver Crossing is located in southwestern Seward County, Nebraska. The community lies just south of Interstate 80. Beaver Crossing is bounded on the west by Nebraska Highway L80E. The highway links I-80 with U.S. Highway 6 in Friend, Nebraska.

TOPOGRAPHY AND CLIMATE

The topography in the Beaver Crossing vicinity contains a mixture of rolling hills and low lands. The area immediately around Beaver Crossing is typical of an area built within the drainage way of a major waterway, since Beaver Crossing was established and built adjacent to the West Fork of the Big Blue River.



The climate of Beaver Crossing is no different than that of Seward County or most of southeast Nebraska. The climate, as noted in the Soil Survey of Seward County by the United States Department of Agriculture, Soil Conservation Service, includes warm summers accented by thunderstorms. Winters are generally cold and dry.

Precipitation is highlighted in the winter months by slow steady snow with rain occurring late in the season. Snow is common through early March. By late March, precipitation is typically rain. By May, most of the rain received is in the form of thundershowers. The thunderstorms can be associated with severe weather which is in the form of lightning, hail, and tornadoes.

HISTORY OF BEAVER CROSSING

There are many Indian legends as to the origin of the unique, fertile valley not far from where Beaver Creek enters the west fork of the Big Blue River. Old "Injun-John" impressed a young freighter, John Huffman, with his tale of the beautiful lake placed there by the Great Chief when He created the earth. "When the people forgot about their Creator, He sent a great flood that swept the lake away, leaving only a memory and a wide valley in the place where it once was." Our town is now located in this valley.

An early "feeder trail" from Fort Leavenworth to the Oregon Trail, and later the freight cut-off and the great "Steam Wagon Road" from Nebraska City followed along the river through Seward County. Then (staying on level ground) went several miles to the north around "the hole in the ground," said to be the old lake-bed. Where the trail forded Beaver Creek, John Leonard built a ranch in about 1862. John Fouse, who built nearby in 1863, told of getting enormous profits from selling hay and grain to the travelers. In 1868 Roland Reed was named postmaster at "the crossing on Beaver Creek," called "Beaver Crossing" for short.

In 1871 Ross Nichols built a flour mill near Millspaw's Ranch on the West Fork. Soon settlers filled the valley where the soil was especially good, to be closer to the mill. T.H. Tisdale, postmaster at Beaver Crossing at that time, moved his store to the new location, about four miles from the crossing, taking the post office and its name with him. As a town started to develop, a plat was surveyed by G.A. Kilpatrick and filed by Ross and Mary Nichols in 1875.

The hope that a railroad would be built along the old trail in the early 1870s were dashed (some felt) because so much of the right-of-way was "already occupied." Instead, it was built across Saline County, leaving this area with only the old Steam Wagon Road and travelers on foot or in covered wagons.

In 1887 news was heard of a branch line being built from Fremont to Superior that would come right through Beaver Crossing! The "Bugle," one of two newspapers, touting the "new metropolis," started an "excited rush." Building went wild as two brickyards worked round the clock making material for future skyscrapers. John Waterman, editor of another paper, wrote, "The racket of the saw and hammer were so loud that no one noticed, when the train stopped at the depot, very few people got off." Within a year many buildings stood empty and the business-boom collapsed under its own weight.

About that time Earl Eager, digging a well in the basement of his enlarged mercantile building, found "free flowing water." More artesian wells were dug, and soon truck farming became a leading occupation. Canning factories supplied seasonal employment for a large number of people. Beaver Crossing's large, natural "swimming hole" became famous through the southeastern part of the state. Swimmers on a Sunday afternoon numbered from 500-900.

Another well-known feature was Smiley's Water Gardens, where he raised many varieties of water lilies and trout. This unique exhibit was a casualty of World War II, when all available manpower went to the war effort. With the coming of deep-well irrigation in the 1940-50s, most of the artesian wells stopped flowing. Truck-farming disappeared, and a heated swimming pool was built in the city park. The population, said to be 900 in the 1910, now stands at about 450.

Beaver Crossing's school provided a good education for the community's young people for many years. In 1967 the Centennial School District was formed, encompassing the large rural area in Seward and York counties. In 1976 the elementary school was moved to the Centennial site, and the old schoolhouse, built in 1928, became the Faith Christian Mennonite School.

Churches have numbered as high as seven. At this time there is a Catholic, United Methodist, Disciples of Christ, Faith Christian Fellowship, and Beaver Crossing Fellowship.

As with many small towns, Beaver Crossing struggles to keep the status quo. Businesses, an active Chamber, Grange, Legion and auxiliary, the firemen, busy 4-H clubs, and the garden club do their bit. Tree plantings renew the park and camping area, and a large flower bed beautifies the entrance to the town, a present-day version of the old water gardens. Everyone in our town pulls together to make Beaver Crossing one of the best little towns in the state.

This section was excerpted from www.casde.unl.edu/history/counties/seward/beaverc/beaverc.html

The web site cites the following as the original author.

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THE PURPOSE OF COMPREHENSIVE PLANNING

The Beaver Crossing Comprehensive Development Plan is designed to promote orderly growth and development for the Village. The Comprehensive Development Plan will provide policy guidelines to enable citizens and elected officials to make informed decisions about the future of the Village.

*The Plan acts as a tool to “Develop
a road map that guides the community
through change”*

The Comprehensive Development Plan will provide a guideline for the location of any future developments within the planning jurisdiction of Beaver Crossing. The Comprehensive Development Plan is intended to encourage a strong economic base of the Village so the goals of the Village are achieved.

The Plan will assist Beaver Crossing in evaluating the impacts of development (i.e. economic, social, fiscal, service and amenity provision, health, safety and general welfare) and encourage appropriate land uses throughout the jurisdictional area of the Village. The objective of planning is to provide a framework for guiding the community toward orderly growth and development. The Plan assists the Village in balancing the physical, social, economic, and aesthetic features as it responds to private sector interests. Planned growth will make Beaver Crossing more effective in serving residents, more efficient in using resources, and able to meet the standard of living and quality of life every individual desires.

THE COMPREHENSIVE PLANNING PROCESS

Comprehensive planning begins with the data collection phase. Data are collected that provide a snapshot of the past and present Village conditions. Analysis of data provides the basis for developing forecasts for future land-use demands in the Village.

The second phase of the planning process is the development of general goals and policies, based upon the issues facing the Village. These are practical guidelines for improving existing conditions and guiding future growth. The Comprehensive Development Plan is a vision presented in text, graphics and tables that represent the desires of the Village for the future.

The Comprehensive Development Plan represents a blueprint designed to identify, assess, and develop actions and policies in the areas of population, land use, transportation, housing, economic development, community facilities, and utilities. The Comprehensive Development Plan contains recommendations that when implemented will be of value to the Village and its residents.

Implementation is the final phase of the process. A broad range of development policies and programs are required to implement the Comprehensive Development Plan. The Comprehensive Development Plan identifies the tools, programs, and methods necessary to carry out the recommendations. Nevertheless, the implementation of the development policies contained within the Comprehensive Development Plan is dependent upon the adoption of the Plan by the governing body, and the leadership exercised by the present and future elected and appointed officials of the Village.

The Plan was prepared under the direction of the Beaver Crossing Planning Commission with the assistance and participation of the Beaver Crossing Board of Trustees, the Plan Review Committee and citizens of Beaver Crossing. The planning time period for achieving goals, programs, and developments identified in the Beaver Crossing Comprehensive Development Plan

is 20 years. However, the Village should review the Plan annually and update the document completely every ten to fifteen years, or when a pressing need is identified. Updating the Comprehensive Development Plan will allow the Village to incorporate ideas and developments that were not known at the time of the present comprehensive planning process.

COMPREHENSIVE PLAN COMPONENTS

Nebraska State Statutes require the inclusion of certain elements in a Comprehensive Plan. A “Comprehensive Development Plan,” as defined in Neb. Rev. Stat. § 19-903 (Reissue 1997), “shall consist of both graphic and textual material and shall be designed to accommodate anticipated long-range future growth.” The Comprehensive Plan is comprised of the following components:

- Profile Beaver Crossing
- Envision Beaver Crossing
- Achieve Beaver Crossing
- Implement Beaver Crossing

Analyzing past and existing demographic, housing, economic and social trends permit the projection of likely conditions in the future. Projections and forecasts are useful tools in planning for the future; however, these tools are not always accurate and may change due to unforeseen factors. Also, past trends may be skewed or the data may be inaccurate, creating a distorted picture of past conditions. Therefore, it is important for Beaver Crossing to closely monitor population, housing and economic conditions that may impact the Village. Through periodic monitoring, the Village can adapt and adjust to changes at the local level. Having the ability to adapt to socio-economic change allows the Village to maintain an effective Comprehensive Development Plan for the future, to enhance the quality of life, and to raise the standard of living for all residents.

The Comprehensive Development Plan records where Beaver Crossing has been, where it is now, and where it likely will be in the future. Having this record in the Comprehensive Development Plan will serve to inform Village officials as much as possible. The Comprehensive Development Plan is an information and management tool for Village leaders to use in their decision-making process when considering future developments. The Comprehensive Development Plan is not a static document; it should evolve as changes in the land-use, population or local economy occur during the planning period. This information is the basis for Beaver Crossing’s evolution as it achieves its physical, social, and economic goals.

GOVERNMENTAL AND JURISDICTIONAL ORGANIZATION

The Beaver Crossing Board of Trustees, which is a board of elected officials that perform the governmental functions for the Village. The planning and zoning jurisdiction of Beaver Crossing, pursuant to Neb. Rev. Stat. § 19-901 through 19-933 (Reissue 1997), includes all of the incorporated portions of the Village, including an established extraterritorial jurisdiction of one-mile.

PROFILE: BEAVER CROSSING
CONDITIONS AND TREND ANALYSIS

DEMOGRAPHIC PROFILE

Population statistics aid decision-makers by developing a broad picture of Beaver Crossing. It is important for the community to understand where it has been and where it appears to be going. Population is the driving force behind housing, local employment, economic, and fiscal stability of the Village. Historic population conditions assist in developing demographic projections, which in turn assist in determining future housing, retail, medical, employment and educational needs within the Village. Projections provide an estimate for the Village from which to base future land-use and development decisions. However, population projections are only estimates and unforeseen factors may affect projections significantly.

POPULATION TRENDS AND ANALYSIS

Beaver Crossing has seen a relatively stable population trend the past 23 years. Based upon the data in Table 1, the population lost 18 people between 1980 and the population estimate of 2003. However, if the 2003 population estimates are ignored the Village only saw a decrease of one person. The overall change in population between 1980 and 2003 was -3.9%. The Village of Beaver Crossing was one of six communities in Seward County that indicated a loss in population between 1980 and 2003.

Beaver Crossing has been the fourth largest community in Seward County during the time period shown in Table 1. There is a detailed historic population line shown on Figure 1 of this document. The peak population for Beaver Crossing occurred in 1940, when the community had 550 people. Since then the trend has been consistently between 400 and 460 people.

TABLE 1: POPULATION TRENDS, SEWARD COUNTY & COMMUNITIES, 1980 TO 2003

Community	1980	1990	% Change 1980 to 1990	2000	% Change 1990 to 2000	2003	% Change 2000 to 2003	% Change 1980 to 2003
Beaver Crossing	458	448	-2.2%	457	2.0%	440	-3.7%	-3.9%
Bee	192	209	8.9%	223	6.7%	220	-1.3%	14.6%
Cordova	129	147	14.0%	127	-13.6%	121	-4.7%	-6.2%
Garland	257	247	-3.9%	247	0.0%	246	-0.4%	-4.3%
Goehner	165	192	16.4%	186	-3.1%	179	-3.8%	8.5%
Milford	2,108	1,942	-7.9%	2,070	6.6%	2,067	-0.1%	-1.9%
Pleasant Dale	259	253	-2.3%	245	-3.2%	249	1.6%	-3.9%
Seward	5,713	5,862	2.6%	6,319	7.8%	6,752	6.9%	18.2%
Staplehurst	306	281	-8.2%	270	-3.9%	260	-3.7%	-15.0%
Utica	689	725	5.2%	725	0.0%	835	15.2%	21.2%
Incorporated Areas	10,276	10,306	0.3%	10,869	5.5%	11,369	4.6%	10.6%
Unincorporated Areas	5,513	5,144	-6.7%	5,627	9.4%	5,302	-5.8%	-3.8%
Seward County	15,789	15,450	-2.1%	16,496	6.8%	16,671	1.1%	5.6%

Source: U.S. Census Bureau, Census of Population and Housing, 1980 - 1990, 2000, 2003

AGE STRUCTURE ANALYSIS

Age structure is an important component of population analysis. By analyzing age structure, one can determine which age groups (cohorts) within Beaver Crossing are being affected by population shifts and changes. Each age cohort affects the

population in a number of different ways. For example, the existence of larger young cohorts (20-44 years) means that there is a greater ability to sustain future population growth than does larger older cohorts. On the other hand, if the large, young cohorts maintain their relative size, but do not increase the population as expected, they will, as a group, tend to strain the resources of an area as they age. Understanding what is happening within the age groups of the Village's population is necessary to effectively plan for the future.

TABLE 2: AGE-SEX CHARACTERISTICS, BEAVER CROSSING, 1990 TO 2000

Age	1990		2000		1990-2000		1990-2000	
	Male and Female	% of Total	Male and Female	% of Total	Net Change	% Change	Cohort Change	% Change
0-4	32	7.1%	27	5.9%	-5	-15.6%	27	-
5-9	38	8.5%	24	5.3%	-14	-36.8%	24	-
10-14	42	9.4%	32	7.0%	-10	-23.8%	0	0.0%
15-19	23	5.1%	44	9.6%	21	91.3%	6	15.8%
20-24	15	3.3%	24	5.3%	9	60.0%	-18	-42.9%
25-29	29	6.5%	13	2.8%	-16	-55.2%	-10	-43.5%
30-34	44	9.8%	22	4.8%	-22	-50.0%	7	46.7%
35-44	55	12.3%	85	18.6%	30	54.5%	12	16.4%
45-54	57	12.7%	63	13.8%	6	10.5%	8	14.5%
55-64	37	8.3%	60	13.1%	23	62.2%	3	5.3%
65-74	45	10.0%	38	8.3%	-7	-15.6%	1	2.7%
75 & older	31	6.9%	25	5.5%	-6	-19.4%	-51	-67.1%
Total	448	100.0%	457	100.0%	9	2.0%	9	2.0%

Selected Characteristics	1990		2000		Total Change	
	Value	% of Total	Value	% of Total	Value	% Change
Total 18 yrs and Under	131	29.2%	117	25.6%	18 and under	-14
% of total population					% change	-10.7%
Total 65 yrs and older	76	17.0%	63	13.8%	65 and older	-13
% of total population					% change	-17.1%
Median Age	35.2		40.8		Median Age	5.6
Total Females	232		246		Total Females	14
Total Males	216		211		Total Males	-5
Total Population	448		457		Total Change	9

Source: U.S. Census Bureau, Census of Population and Housing, STF-1A, 1990, SF1 2000

Table 2 exhibits the age cohort structure for Beaver Crossing in 1990 and 2000. Examining population age structure may indicate significant changes affecting the different population segments within the Village. Realizing how many persons are in each age cohort, and at what rate the age cohorts are changing in size, will allow for informed decision-making in order to maximize the future use of resources. As shown in Table 2, changes between 1990 and 2000 occurred within a number of different age group cohorts.

One method of analyzing cohort movement in a population involves comparing the number of persons aged between 0 and 4 years in 1990 with the number of persons in the same age cohort 10 years later, or aged between 10 and 14 years in 2000. For example, in Beaver Crossing, there were 32 children between the ages of 0 and 4 in 1990, and in 2000 there were 32 children between the ages of 10 and 14, showing no increase in that specific age group. A review of population by this method permits one to undertake a detailed analysis of which cohorts are moving in and out of the Village. The positive change in this cohort indicates there has been in-migration (or people moving into the Village within that age group).

Beaver Crossing experienced growth in many of its age cohorts. The 0 to 4 and 5 to 9 cohorts always indicate an increase, since the persons, in that group, were not born when the previous census was completed. Increases in the cohorts occurred in six age groups between 1990 and 2000, these cohort shifts were:

1990 Age Cohort	Number	2000 Age Cohort	Number	Change
NA	NA	0-4 years	27 persons	+ 27 persons
NA	NA	5-9 years	24 persons	+ 24 persons
0-4 years	32 persons	10-14 years	32 persons	+ 0 persons
5-9 years	38 persons	15-19 years	44 persons	+ 8 persons
20-24 years	15 persons	30-34 years	22 persons	+ 7 persons
25-34 years	73 persons	35-44 years	85 persons	+ 12 persons
35-44 years	55 persons	45-54 years	63 persons	+ 8 persons
45-54 years	57 persons	55-64 years	60 persons	+ 3 persons
55-64 years	37 persons	65-74 years	38 persons	+ 1 person
Total Change				+ 90 persons

Three of the age-cohorts that existed in 1990 and 2000 declined in number. While the Village population increased during this ten year span, an analysis of where the changes took place will lead to an understanding of what services will be needed in the future. Outside of the 2000 age groups of 0-4 and 5-9 years, the greatest increases included the 35-44, 5-9, and 45-54 year age groups. The first two age groups represent a reasonable level of in-migration of family populations between 1990 and 2000.

Decreases in the cohorts occurred in a number of age groups between 1990 and 2000, these cohort shifts were:

1990 Age Cohort	Number	2000 Age Cohort	Number	Change
10-14 years	42 persons	20-24 years	24 persons	- 18 persons
15-19 years	23 persons	25-29 years	13 persons	- 10 persons
65 years +	76 persons	75 years +	25 persons	- 51 persons
Total Change				-79 persons

The three age cohorts, from 2000, represent a loss of 79 persons between 1990 and 2000. The age group indicating the largest decline was in the 2000 group of 75 years and older which changed by -51 persons. The changes in the 75 years and older age cohort were most likely due to either deaths or people moving into elderly care facilities located within Seward County or other nearby counties. The changes in the 20-24 and 25-29 age cohorts in 2000 are most likely related to persons completing high school or vocation training and moving onto either higher education opportunities or new careers outside of the area.

The median age in Beaver Crossing increased from 35.2 years in 1990 to 40.8 years in 2000. The proportion of persons less than 18 years of age decreased in total population between 1990 and 2000. In addition, those aged 65 years and older also decreased from 17.0% to 13.8% of a change of -17.1% overall. The 10-14 year old age groups of 2000 showed that it maintain itself and had no increase or decrease during this time period. This age group likely saw some internal shifting of people moving and in, with the final result being no change. This age group and some of the others that showed a positive trend indicate that there are families moving into the community. However, the increases in population within the older age

groups are indicating that individuals, some are likely empty-nesters are moving to Beaver Crossing. This fact along with fewer children born between 1990 and 2000 are the contributing factors to an increasing Median Age.

In order to accommodate a growing number of elderly, whom may wish to remain in place as they age, Beaver Crossing may need to examine opportunities for developing facilities that can house those that need assistance and allow them to feel safe and comfortable. To encourage the return of the younger and middle age groups, the Village should be involved in economic development activities, including housing options and the continued maintenance and improvement of infrastructure to accommodate new growth. Having Lincoln commuters live in Beaver Crossing is fine for increasing the population base, but Beaver Crossing will eventually need to also develop its economic base.

POPULATION PROJECTIONS

Population Projections are estimates based upon past and present circumstances. Population projections allow Beaver Crossing to estimate what the population will be in future years by looking at past trends. By scrutinizing population changes in this manner, the Village will be able to develop a baseline of change from which they can create different future scenarios. A number of factors (demographics, economics, social, etc.) may affect projections positively or negatively. At the present time, these projections are the best crystal ball Beaver Crossing has for predicting future population changes. There are many methods to project the future population trends; the two methods used below are intended to give Beaver Crossing a broad overview of the possible population changes that could occur in the future.

Trend Line Analysis

Trend Line Analysis is a process of projecting future populations based upon changes during a specified period of time. In the analysis of Beaver Crossing, three different trend lines were reviewed: 1940 to 2003, 1990 to 2000, and 1970 to 2003. A review of these trend lines indicates a mixture of future populations for Beaver Crossing. The following projections summarize the decennial population for Beaver Crossing through 2030.

Beaver Crossing Trend Analysis

Year	Trend: 1940 to 2003	Trend: 1990 to 2000	Trend: 1970 to 2003
2010	447 persons	463 persons	544 persons
2020	433 persons	473 persons	691 persons
2030	419 persons	482 persons	879 persons

Cohort Survival Analysis

Cohort Survival Analysis reviews the population by different age groups and sex. The population age groups are then projected forward by decade using survival rates for the different age cohorts. This projection model accounts for average birth rates by sex and adds the new births into the future population.

The Cohort Survival Model projection indicates Beaver Crossing's population will increase each decade through 2030. The following projection for Beaver Crossing is based on applying survival rates to age cohorts, but does not consider the effects of either in-migration or out-migration.

Beaver Crossing Cohort Survival Analysis

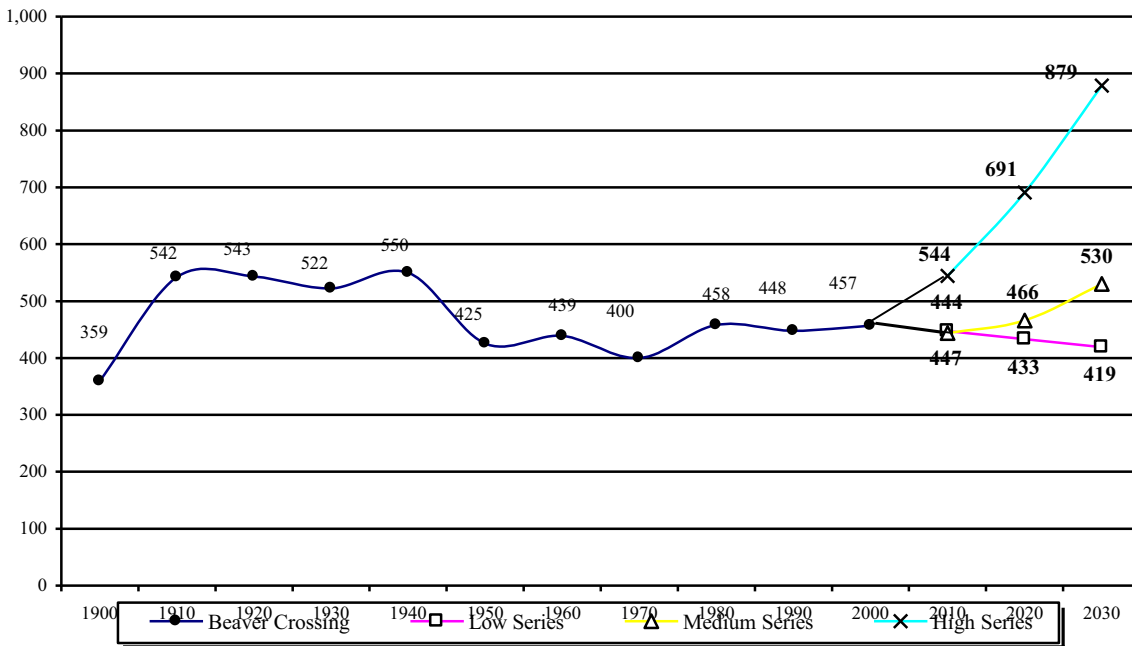
Year	Cohort Survival Model
2010	444 persons
2020	466 persons
2030	530 persons

Summary of Population Projections

Using the modeling techniques discussed in the previous paragraphs, a summary of the four population projections for Beaver Crossing through the year 2030 is shown in Figure 1. Three population projection scenarios were selected and include (1) a Low Series; (2) a Medium Series; and, (3) a High Series. Two of the projections indicate an increase in the Village’s population through the year 2030. The following population projections indicate the different scenarios that may be encountered by the Village through the year 2030.

Year	Low Series = 1940-2003	Medium Series = Cohort	High Series = 1970-2000
2010	447 persons	444 persons	544 persons
2020	433 persons	466 persons	691 persons
2030	419 persons	530 persons	879 persons

FIGURE 1: POPULATION TRENDS AND PROJECTIONS, BEAVER CROSSING, 1900 TO 2030



Source: U.S. Census Bureau, Census of Population and Housing, 1900-2000, 2003

HOUSING PROFILE

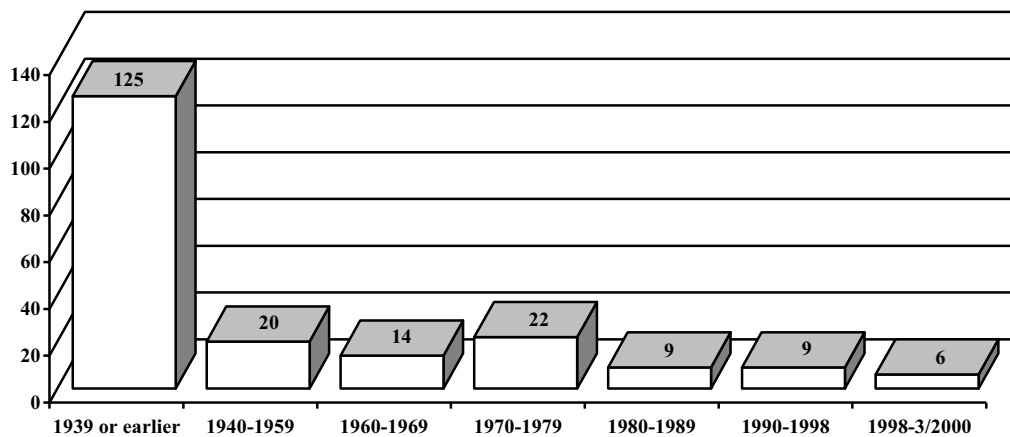
The Housing Profile in this Plan identifies existing housing characteristics and projected housing needs for residents of Beaver Crossing. The primary goal of the housing profile is to allow the Village to examine the different aspects of the existing housing conditions while potentially identifying strategies to enhance the conditions within the community. The housing profile is an analysis that aids in determining the composition of owner-occupied and renter-occupied units, as well as the existence of vacant units. It is important to evaluate information on the value of owner-occupied housing units, and monthly rents for renter-occupied housing units, to determine if housing costs are a financial burden to Beaver Crossing residents.

To project future housing needs, several factors must be considered. These factors include population change, household income, employment rates, land use patterns, and residents' attitudes. The following tables and figures provide the information to aid in determining future housing needs and develop policies designed to accomplish the housing goals for Beaver Crossing.

AGE OF EXISTING HOUSING STOCK

An analysis of the age of Beaver Crossing's housing stock reveals a great deal about population and economic conditions of the past. The age of the housing stock may also indicate the need for rehabilitation efforts, or new construction within the Village. Examining the housing stock is important in order to understand the overall quality of housing and the quality of life in Beaver Crossing.

FIGURE 2: AGE OF EXISTING HOUSING STOCK, BEAVER CROSSING, 2000



Source: U.S. Census Bureau, Census of Population and Housing, SF3, 2000

Figure 2 indicates 125, or 61.0% of Beaver Crossing's 205 total housing units, were constructed prior to 1940. There were 20 housing units or 9.8% constructed between 1940 and 1959 or approximately one home per year. However, the decade that saw some strong economic gains was between 1970 and 1979 when 22 housing units, or 10.7% of the total, were constructed. Between 1980 and March of 2000, there were only 24 total homes constructed.

Beaver Crossing has a large percentage of housing units built prior to 1940, which may indicate a need for a housing rehabilitation program to improve the quality and energy efficiency of these older homes. Additionally, demolition of units that are beyond rehabilitation may be necessary. Construction of new housing might be another program the Beaver Crossing could support, as housing becomes more of an integral component of the Village’s ability to pursue economic development activities. Based upon the data presented throughout this report, housing may become more critical as communities such as Beaver Crossing become more attractive as bedroom communities to cities such as Lincoln and even Seward.

Housing Trends

An analysis of housing trends can reveal a great deal about the different sectors of the population in the Village. Housing trends may also indicate the potential demand for additional owner- or renter-occupied housing. Examining housing trends is important in order to understand the overall diversity of the population and their quality of life within Beaver Crossing.

TABLE 3: COMMUNITY HOUSING TRENDS, BEAVER CROSSING, 1990 AND 2000

Selected Characteristics	1990	2000	% Change 1990-2000
Population	448	457	2.0%
Persons in Household	448	457	2.0%
Persons in Group Quarters	-	-	0.0%
Persons per Household	2.59	2.48	-4.2%
Total Housing Units	193	203	5.2%
Occupied Housing Units	173	184	6.4%
Owner-occupied units	142	164	15.5%
Renter-occupied units	31	20	-35.5%
Vacant Housing Units	20	19	-5.0%
Owner-Occupied vacancy rate	2.1%	3.7%	76.2%
Renter-Occupied vacancy rate	0.0%	0.0%	0.0%
Single-family Units	170	187	10.0%
Duplex/Multiple-family units	-	-	0.0%
Mobile Homes, trailer, other	23	16	-30.4%
Median Contract Rent - 1990 and 2000			
Beaver Crossing	\$183	\$438	139.3%
Nebraska	\$348	\$491	41.1%
Median Value of Owner-Occupied Units - 1990 and 2000			
Beaver Crossing	\$22,500	\$60,800	170.2%
Nebraska	\$50,000	\$88,000	76.0%

Source: U.S. Census Bureau, Census of Population and Housing, STF-1A, 1990, DP-4 2000

Table 3 indicates the number of persons living in households increased between 1990 and 2000 by 9 persons, or 2.0%. During both decades no one reported living in group quarters. In addition, the number of persons per household decreased from 2.59 to 2.48 persons. Nationally, the trend has been towards a declining household size, and Beaver Crossing appears to be following that trend.

Table 3 also indicates the number of occupied housing units increased from 173 in 1990 to 184 in 2000, or 6.4%, while vacant housing units decreased, from 20 in 1990 to 19 in 2000, or -5.0%. The increase in the number of housing units is due

to new home construction, and potentially the rehabilitation and use of vacant housing in the Village. Renter occupied units became less popular in 2000 compared to 1990 with 31 reports in 1990 compared to 20 in 2000 or -35.5%.

Single-family housing units increased from 170 in 1990 to 184 in 2000, or 6.4%. Both in 1990 and 2000 there were no duplexes and multi-family housing units reported. Mobile homes and trailers decreased from 23 to 16, or -30.4%.

Median contract rent in Beaver Crossing increased from \$183 per month in 1990 to \$438 per month in 2000, or 139.3%. The State's median monthly contract rent increased by 41.1%. This indicates Beaver Crossing has seen contract rent increase at a greater rate than the state and has surpassed the state's average. Some of this may be related to the rental properties in Beaver Crossing catching up to the State since there was such a great disparity in 1990.

Comparing changes in monthly rents between 1990 and 2000 with the Consumer Price Index (CPI) enables the local housing market to be compared to national economic conditions. Inflation between 1990 and 2000 increased at a rate of 32.1%, indicating Beaver Crossing rents increased at a rate nearly four times faster than the rate of inflation. Thus, Beaver Crossing tenants were paying considerably higher monthly rents in 2000, in terms of real dollars, than they were in 1990, on average.

The Median value of owner-occupied housing units in Beaver Crossing increased from \$22,500 in 1990 to \$60,800 in 2000 and represents an increase of 170.2%. The median value for owner-occupied housing units in the state showed an increase of 76.0%. Housing values in Beaver Crossing increased at a rate of nearly six times more than the CPI. This indicates housing values statewide and in the Village exceeded inflation and were valued considerably higher in 2000, in terms of real dollars, than in 1990, on average.

In terms of real dollars, tenants in Beaver Crossing were paying greater contract rent, as well as housing costs associated with ownership. This trend is consistent with the state, as data show housing costs across Nebraska have exceeded inflation. This trend has created a seller's market, it can also act as an incentive to property owners to update and rehabilitate housing units.

TABLE 4: TENURE OF HOUSEHOLD BY SELECTED CHARACTERISTICS, BEAVER CROSSING, 1990 TO 2000

Householder Characteristic	1990				2000				O.O.	R.O.
	Owner-Occupied	% O.O	Renter-Occupied	% R.O	Owner-Occupied	% O.O	Renter-Occupied	% R.O	Percent Change	
Tenure by Number of Persons in Housing Unit (Occupied Housing Units)										
1 person	36	23.8%	0	0.0%	37	22.6%	9	45.0%	2.8%	-
2 persons	54	35.8%	10	52.6%	63	38.4%	2	10.0%	16.7%	-80.0%
3 persons	24	15.9%	0	0.0%	17	10.4%	3	15.0%	-29.2%	-
4 persons	24	15.9%	4	21.1%	29	17.7%	4	20.0%	20.8%	0.0%
5 persons	9	6.0%	5	26.3%	16	9.8%	0	0.0%	77.8%	-100.0%
6 persons or more	4	2.6%	0	0.0%	2	1.2%	2	10.0%	-50.0%	-
TOTAL	151	100.0%	19	100.0%	164	100.0%	20	100.0%	8.6%	5.3%
Tenure by Age of Householder (Occupied Housing Units)										
15 to 24 years	0	0.0%	2	10.5%	2	1.2%	4	20.0%	-	100.0%
25 to 34 years	20	13.2%	5	26.3%	8	4.9%	6	30.0%	-60.0%	20.0%
35 to 44 years	28	18.5%	2	10.5%	39	23.8%	2	10.0%	39.3%	0.0%
45 to 54 years	28	18.5%	4	21.1%	22	13.4%	6	30.0%	-21.4%	50.0%
55 to 64 years	11	7.3%	2	10.5%	35	21.3%	1	5.0%	218.2%	-50.0%
65 to 74 years	34	22.5%	4	21.1%	34	20.7%	0	0.0%	0.0%	-100.0%
75 years and over	30	19.9%	0	0.0%	24	14.6%	1	5.0%	-20.0%	-
TOTAL	151	100.0%	19	100.0%	164	100.0%	20	100.0%	8.6%	5.3%

Source: U.S. Census Bureau, Census of Population and Housing, STF-1A, 1990 / SF4 2000

Table 4 shows tenure (owner-occupied and renter-occupied) of households by number and age of persons in each housing unit. Analyzing this data allows the Village the ability to determine where there may be a need for additional housing. In addition, the Village could target efforts for housing rehabilitation and construction at those segments of the population exhibiting the largest need.

The largest section of owner-occupied housing in Beaver Crossing in 2000, based upon number of tenants, was two person households, with 63 units, or 38.4% of the total owner-occupied units. By comparison, the single person households had 37 renter-occupied housing units, or 22.6% of the total renter-occupied units. Beaver Crossing was comprised of 100 one- or two-person households, or 61.0% of all households. Households having four- or more persons comprised 17.7% of the owner-occupied segment, and 20.0% of the renter-occupied segment. Overall in the village, households of four- or more persons accounted for 47 units, or 28.7% of the total.

When compared to 1990, four of the owner-occupied household groups grew in number. Owner-occupied household groups of five persons grew by the greatest number, increasing by seven units, or 77.8%. Three of the six renter-occupied housing unit groups increased, with one-person units increasing the most with nine new units growing from zero in 1990.

According to the 2000 data in Table 4, the largest groups of the owner-occupied units were the 35 to 44 years. This age group accounted for 23.8% of the total. Additionally, Table 4 indicates the tenure of housing units by age of householder. Beaver Crossing may have a potential crisis in the future. Owner-occupied units that had householders age 55 years or older comprised 56.6% of the total units. However, 35.3% of the total were owned by householders 65 years old or more. In the

next 10 to 15 years, Beaver Crossing may be faced with an abundance of houses and a large number of the units may be vacant, if new people, especially families, do not move to the community.

TABLE 5: COMPOSITION OF HOUSEHOLD BY FAMILY TYPE, BEAVER CROSSING, 1990 TO 2000

Household Type	1990		2000		1990 - 2000	
	Number	% of Total	Number	% of Total	Net Change	% Change
Family:						
Married with Children	56	33.3%	47	25.5%	-9	-16.1%
Married no Children	58	34.5%	55	29.9%	-3	-5.2%
Other Family:						
Male, no wife present	5	3.0%	4	2.2%	-1	-20.0%
Female, no husband present	7	4.2%	13	7.1%	6	85.7%
Non-Family	42	25.0%	65	35.3%	23	54.8%
Total	168	100.0%	184	100.0%	16	9.5%

Source: U.S. Census Bureau, Census of Population and Housing, STF-3A, 1990, SF4 2000

Table 5 indicates the fastest growing category of housing units, by family type, in Beaver Crossing, was the Female – no husband present category. The female – no husband present increased by six households but had an increase of 85.7%. Table 5 shows that non-family households make up 35.3% of the total households in Beaver Crossing. In addition, the number of Family households without children equals 58 households or 29.9% of the total. This is supported by the data shown in Table 4.

TABLE 6: SELECTED HOUSING CONDITIONS, BEAVER CROSSING, 1990 AND 2000

Housing Profile	Beaver Crossing		State of Nebraska	
	Total	% of Total	Total	% of Total
1990 Housing Units	193		660,621	
1990 Occupied Housing Units	173	89.6%	602,363	91.2%
2000 Housing Units	205		722,668	
2000 Occupied Housing Units	184	89.8%	666,184	92.2%
Change in Number of Units 1990 to 2000				
Total Change	12	6.2%	62,047	9.4%
Annual Change	1	0.6%	6,205	0.9%
Total Change in Occupied Units	11	6.4%	63,821	10.6%
Annual Change in Occupied Units	1	0.6%	6,382	1.1%
Characteristics				
1990 Units Lacking Complete Plumbing Facilities	0	0.0%	5,242	0.8%
1990 Units with More Than One Person per Room	2	1.0%	10,512	1.6%
2000 Units Lacking Complete Plumbing Facilities	2	1.0%	6,398	0.9%
2000 Units with More Than One Person per Room	4	2.0%	17,963	2.5%
Substandard Units				
1990 Total	2	1.0%	15,754	2.4%
2000 Total	6	2.9%	24,361	3.4%

Source: U.S. Census Bureau, Census of Population and Housing, STF-3A, 1990, DP-4 2000

Table 6 indicates changes in housing conditions and includes an inventory of substandard housing for Beaver Crossing. The occupancy household rate in Beaver Crossing increased from 89.6% of all housing in 1990 to 89.8% of all housing in 2000. Between 1990 and 2000, the number of housing units in Beaver Crossing increased by 12, or an average of 1.2 units per year.

However, there were 11 new occupied housing units. This indicates the loss of vacant housing in the Village was partly due to these units becoming inhabited.

According to the U.S. Department of Housing and Urban Development (HUD) guidelines, housing units lacking complete plumbing or are overcrowded are considered substandard housing units. HUD defines a complete plumbing facility as hot and cold piped water, a bathtub or shower, and a flush toilet. HUD defines overcrowding as more than one person per room. When these criteria are applied to Beaver Crossing, there were six housing units, or 2.9% of the total units, were considered substandard in 2000. It should be noted, however, that this figure was reached by adding together the number of housing meeting one criterion to the number of housing units meeting the other criterion. However, the largest amount of substandard units was based on overcrowding.

What these data fail to consider are housing units that have met both criterion and said housing unit was counted twice as opposed to once under each criterion. Even so, the Village should not assume that these data overestimate the number of substandard housing. Housing units containing major defects requiring rehabilitation or upgrading to meet building, electrical or plumbing codes should also be included in an analysis of substandard housing. A comprehensive survey of the entire housing stock should be completed every five years to determine and identify the housing units that would benefit from remodeling or rehabilitation work. This process will help ensure that a community maintains a high quality of life for its residents through protecting the quality and quantity of its housing stock.

ECONOMIC AND EMPLOYMENT PROFILE

Economic data are collected in order to understand area markets, changes in economic activity and employment needs and opportunities within Beaver Crossing. In this section, employment by industry and household income statistics were reviewed for Beaver Crossing and the state of Nebraska.

INCOME STATISTICS

Income statistics for households are important for determining the earning power of households in a community. The data presented here shows household income levels for Beaver Crossing in comparison to the state. These data were reviewed to determine whether households experienced income increases at a rate comparable to the state of Nebraska and the Consumer Price Index (CPI). Note that income statistics may exhibit different numbers than housing statistics due to surveying methods used by the U.S. Census Bureau. Discrepancies of this nature are to be expected, and can be accounted for by the fact that these data were derived from different census survey formats.

TABLE 7: HOUSEHOLD INCOME, BEAVER CROSSING, 1990 AND 2000

Household Income Ranges	1990				2000			
	Beaver Crossing	% of Total	State of Nebraska	% of Total	Beaver Crossing	% of Total	State of Nebraska	% of Total
Less than \$10,000	34	20.2%	95,602	15.9%	18	10.8%	55,340	8.3%
\$10,000 to \$14,999	16	9.5%	64,661	10.7%	9	5.4%	43,915	6.6%
\$15,000 to \$24,999	48	28.6%	128,454	21.3%	35	21.1%	98,663	14.8%
\$25,000 to \$34,999	40	23.8%	108,560	18.0%	35	21.1%	97,932	14.7%
\$35,000 to \$49,999	16	9.5%	107,111	17.8%	26	15.7%	122,654	18.4%
\$50,000 and over	14	8.3%	98,470	16.3%	43	25.9%	248,491	37.3%
Total	168	100.0%	602,858	100.0%	166	100.0%	666,995	100.0%
Median Household Income	\$22,353		\$26,016		\$30,455		\$39,250	
Number of Households	168		602,858		166		666,995	

Sou

Source: U.S. Census Bureau, Census of Population and Housing, STF-3A, 1990 / DP-3 2000

Table 7 indicates the number of households in each income range for Beaver Crossing for 1990 and 2000. In 1990, the household income range most commonly reported was \$15,000 to \$24,999, which accounted for 28.6% of all households. By 2000, the income range most commonly reported was the \$50,000 and over with 25.9% of the total households. However, those households, earning less than \$15,000 per year, in 1990, accounted for 29.7% of the total households compared to 16.2% in 2000.

The median household income for Beaver Crossing was \$22,353 in 1990, which was nearly \$4,000.00 lower than the State average. By 2000, the median household income increased to \$30,455 or an increase of 36.2% and saw the discrepancy between the Village and the State become greater. The CPI for this period was 32.1%, which indicates incomes in Beaver Crossing did exceed inflation. Beaver Crossing households were earning more, in real dollars, in 2000 than in 1990. However, the increase seen in household incomes was not even close to the increases seen in rent and owner-occupied values.

TABLE 8: HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, BEAVER CROSSING, 2000

Income Categories	Owner-Occupied Households	% O.O. Households	Renter-Occupied Households	% R.O. Households	Total Households	% of Total Households
Less than \$10,000						
Less than 30% of income	4	2.9%	0	0.0%	4	2.6%
More than 30% of income	10	7.4%	0	0.0%	10	6.5%
\$10,000 to \$19,000						
Less than 30% of income	16	11.8%	2	10.0%	18	11.7%
More than 30% of income	5	3.7%	2	10.0%	7	4.6%
\$20,000 to \$34,000						
Less than 30% of income	25	18.4%	12	60.0%	38	24.2%
More than 30% of income	4	2.9%	1	5.0%	5	3.3%
\$35,000 to \$49,999						
Less than 30% of income	20	14.7%	2	10.0%	22	14.3%
More than 30% of income	4	2.9%	0	0.0%	4	2.6%
\$50,000 or more						
Less than 30% of income	48	35.3%	1	5.0%	49	31.7%
More than 30% of income	0	0.0%	0	0.0%	0	0.0%
TOTAL	136	100.0%	20	100.0%	156	101.3%
Housing Cost Analysis						
Less than 30% of income	113	83.1%	17	85.0%	130	83.3%
More than 30% of income	23	16.9%	3	15.0%	26	16.7%
TOTAL	136	100.0%	20	100.0%	156	100.0%

Source: U.S. Census Bureau, Census of Population and Housing, SF 3 Table H73 and H97, 2000

Table 8 shows owner-occupied and renter-occupied housing costs as a percentage of householder income in 2000. In addition, the Table identifies the number of households experiencing a housing cost burden. Note the total number of households is different, due to the use of a different survey form. A housing cost burden, as defined by the U.S. Department of Housing and Urban Development (HUD), occurs when gross housing costs, including utility costs, exceed 30% of gross household income, based on data published by the U.S. Census Bureau. Table 8 shows 130 households, or 83.3% of total households, paid less than 30% of their income towards housing costs. This means the remaining 26 households, or 16.7% of the total, were experiencing a housing cost burden.

There were 23 owner-occupied households and three renter-occupied households that experienced this housing cost burden. However, even though the total number of owner-occupied units was considerably greater than the renter-occupied, only 16.9% of owner-occupied households had a housing cost burden, while 15.0% of renter-occupied households had a housing cost burden.

The relationship between income and housing is the most crucial factor in the provision of safe, decent, sanitary and affordable housing for all households and individuals. Beaver Crossing should look at developing and implementing a set of housing goals when making decisions regarding future developments. Specifically, Beaver Crossing should develop a list of policies that are based on the following factors.

- Beaver Crossing should assist the elderly populations by ensuring policies are developed permitting and encouraging the continued support of services that aid in the quality of life for elderly residents.
- Beaver Crossing should continue to play an important role in the development of affordable housing options for all residents through appropriate land-use policies.
- Beaver Crossing should work closely with local homeowners and agencies in the County and State to identify potential buyers for properties as older families sell off their homes and other assets.

INDUSTRY EMPLOYMENT

Analyzing employment by industry assists a Village in determining the key components of their labor force. This section indicates the type of industry comprising the local economy, as well as identifying particular occupations that employ residents of the community. The data represent residents and the type of job held by an individual either in Beaver Crossing or within another community. Table 9 indicates employment size by industry for Beaver Crossing and the State of Nebraska for 2000. The use of comparative data from previous years is not possible since the Census Bureau reformatted the types and make up of these data in 2000.

TABLE 9: EMPLOYMENT BY INDUSTRY, BEAVER CROSSING AND THE STATE OF NEBRASKA, 2000

Industry Categories	Beaver Crossing		State of Nebraska	
	2000	% of Total	2000	% of Total
Agriculture, Forestry, Fishing and hunting, and Mining	5	2.2%	48,942	5.6%
Construction	24	10.7%	56,794	6.5%
Manufacturing	29	12.9%	107,439	12.2%
Wholesale Trade	23	10.2%	31,265	3.6%
Retail Trade	22	9.8%	106,303	6.1%
Transportation and warehousing, and utilities	20	8.9%	53,922	2.5%
Information	2	0.9%	21,732	7.3%
Finance, Insurance, Real Estate, and rental and leasing	7	3.1%	67,370	7.7%
Professional, scientific, management, administrative, and waste management services	6	2.7%	63,663	7.3%
Educational, health and social services	43	19.1%	181,833	20.7%
Arts, entertainment, recreation, accommodation, and food s	16	7.1%	63,635	7.3%
Other services	21	9.3%	40,406	4.6%
Public Administration	7	3.1%	33,933.00	3.9%
Total employed persons	225	100.0%	877,237	100.0%

Source: U.S. Census Bureau, *Census of Population and Housing, DP-3, 1990, 2000*

The industries with the greatest employment were Education, health and social services with 43 jobs or 19.1% of the population. The second highest was manufacturing with 29 jobs or 12.9% of the total. Besides those employed in education, health and social services, a large portion of the community appears to be employed in tradesman related fields. This is different from the trends seen nationally, which is for employment in more service-related industries. A major portion of the industries identified in Table 9 require residents to commute to work. Some of the population likely commutes to Lincoln, Seward, and Grand Island and York.

COMMUTER TRENDS

Table 10 shows the commuter characteristics for Beaver Crossing. The table indicates that residents of Beaver Crossing spent, on average, 17.4 more minutes driving to work in 2000 than in 1990. The drive time category with the greatest increase was the 60 minutes or more which increased from four commuters in 1990 to 30 in 2000 or an increase of 650.0%.

The category with the next largest increase was the 30 to 44 minute commute which saw 33 more drivers in 2000 compared to 1999 or 157.1% more. The workers in Beaver Crossing, in 2000, saw 52.1% of the labor force drive 30 minutes or more to work compared to 27.9% in 1990. An additional item of interest in Table 10 is that there were no people employed at home in 1990 and in 2000 there were 10 people working from home. This is following closely with state and national trends and this is a statistic that needs to be tracked in the future.

TABLE 10: TRAVEL TIME TO WORK, BEAVER CROSSING, 1990 TO 2000

Travel Time Categories	1990	% of Total	2000	% of Total	% Change
Less than 10 minutes	35	19.6%	15	6.8%	-57.1%
10 to 19 minutes	47	26.3%	41	18.7%	-12.8%
20 to 29 minutes	47	26.3%	39	17.8%	-17.0%
30 to 44 minutes	21	11.7%	54	24.7%	157.1%
45 to 59 minutes	25	14.0%	30	13.7%	20.0%
60 minutes or more	4	2.2%	30	13.7%	650.0%
Worked at home	-	0.0%	10	4.6%	-
Total	179	100.0%	219	100.0%	22.3%
Mean Travel Time (minutes)	22.1		39.5		78.7%

Source: U.S. Census Bureau, Census of Population and Housing, STF-3A, 1990 – SF 3 Table PCT56 and DP3, 2000

SALES AND FISCAL PROFILE

Retail trade is an important part of a local economy. Examining the retail economy allows Beaver Crossing to analyze the level of retailing activity occurring within the Village limits. Some of the most important economic activities for rural communities are transactions of goods and services, which take place between consumers and local businesses.

Net Taxable Sales and Sales Tax Paid

Net taxable sales data help Beaver Crossing understand whether its retail businesses are increasing or decreasing in total sales. Table 11 shows non-motor vehicle net taxable sales and state sales tax paid for the Beaver Crossing between 1984 and 2003. In 1984, Beaver Crossing reported a total of \$607,132.00 in net tax sales. By 2003 that value had increased to \$1,072,171.00; this accounted for an increase of 76.6%. For the same reporting period the Consumer Price Index had an increase of 72.1%, thus businesses that had taxable sales actually were earning more in real dollars in 2003 than in 1984.

TABLE 11: NET TAXABLE SALES AND SALES TAX PAID; BEAVER CROSSING, 1984 TO 2003

Year	Net Taxable Sales	% Change from Previous Year
1984	\$ 607,132.00	NA
1985	\$ 498,423.00	-17.9%
1986	\$ 504,431.00	1.2%
1987	\$ 530,929.00	5.3%
1988	\$ 616,960.00	16.2%
1989	\$ 576,182.00	-6.6%
1990	\$ 619,716.00	7.6%
1991	\$ 586,841.00	-5.3%
1992	\$ 597,610.00	1.8%
1993	\$ 620,120.00	3.8%
1994	\$ 518,695.00	-16.4%
1995	\$ 506,156.00	-2.4%
1996	\$ 464,069.00	-8.3%
1997	\$ 466,122.00	0.4%
1998	\$ 471,675.00	1.2%
1999	\$ 555,571.00	17.8%
2000	\$ 467,429.00	-15.9%
2001	\$ 807,108.00	72.7%
2002	\$ 983,427.00	21.8%
2003	\$ 1,072,171.00	9.0%
Total Change	\$465,039	76.6%

Source: Nebraska Department of Revenue, 2004
Does not include motor vehicle sales

Table 12 examines the assessed valuation of the entire corporate limits of the Village from 1999 to 2004. In addition, the table indicates the different tax levies paid by a resident of Beaver Crossing. In 1999 the assessed valuation of Beaver Crossing was \$8,414,067. By fiscal year 2004-2005 the assessed valuation had increased to \$12,903,152, an increase of 53.4%. This increase surpassed the Consumer Price Index (CPI) for the same period by a considerable amount; the CPI for this period was only 9.6%. This would indicate that the average property saw a considerably greater increase in property taxes as opposed to the increase in the cost of living.

TABLE 12: ASSESSED VALUATIONS AND TAX LEVIES, BEAVER CROSSING 1999 TO 2004

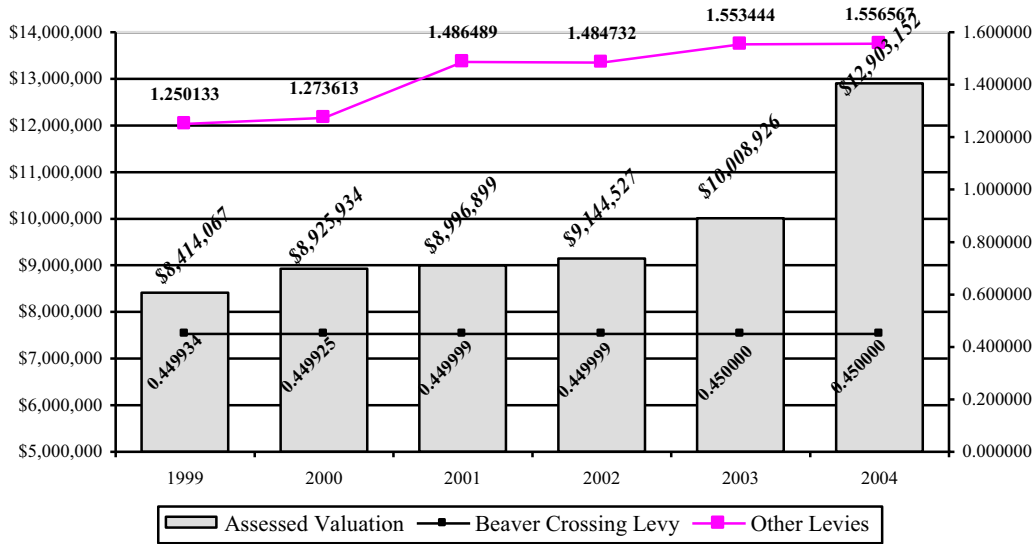
Beaver Crossing	1999	2000	2001	2002	2003	2004	% Change
Assessed Valuations	\$8,414,067	\$8,925,934	\$8,996,899	\$9,144,527	\$10,008,926	\$12,903,152	53.4%
Village Levy	\$0.449934	\$0.449925	\$0.449999	\$0.449999	\$0.450000	\$0.450000	0.01%
Bond Levies	\$0	\$0	\$0	\$0	\$0	\$0	-
Other Levies	\$1.250133	\$1.273613	\$1.486489	\$1.484732	\$1.553444	\$1.556567	24.51%
Seward County	\$0.277682	\$0.297233	\$0.285742	\$0.285746	\$0.295491	\$0.310275	11.74%
Centennial SD 67AFF	\$0.846776	\$0.854473	\$1.033656	\$1.037411	\$1.097396	\$1.083931	28.01%
Centennial 67R Bond	\$0.023556	\$0.022840	\$0.028180	\$0.021840	\$0.021469	\$0.021101	-10.42%
ESU 6	\$0.017325	\$0.016738	\$0.017439	\$0.017300	\$0.017128	\$0.017074	-1.45%
Upper Big Blue NRD	\$0.023280	\$0.025270	\$0.027872	\$0.026935	\$0.026460	\$0.028686	23.22%
SE Tech College	\$0.033404	\$0.029500	\$0.063600	\$0.065500	\$0.065500	\$0.065500	96.08%
Agricultural Society	\$0.028110	\$0.027559	\$0.030000	\$0.030000	\$0.030000	\$0.030000	6.72%
Total Levy	\$1.700067	\$1.723538	\$1.936488	\$1.934731	\$2.003444	\$2.006567	18.03%

Source, Seward County Assessor, 2004

Table 12 also indicates that the levies set by the different taxing authorities had an increase in the taxes charged. The only entities that did not increase their levy were Centennial Public School (Bond Issue levy) and Education Service Unit #6. However, the increase by the Village of Beaver Crossing was so slight that it could be considered as not increasing. The overall levy for a resident of Beaver Crossing went up by 18.03% over the six year period.

Taxing authorities in Nebraska have a lid placed upon their levies. This was established by the State of Nebraska Legislature in 1995. A community may exceed their levy rate after passing a ballot initiative by a vote of the public or increase the Village levy by 1%, after a supermajority (4/5) vote of the community's governing body.

FIGURE 3: FISCAL TRENDS, BEAVER CROSSING 1999 TO 2004



Source: Seward County Assessor 2004

VILLAGE FACILITIES

State and local governments provide a number of goods and services for their citizens. The people, buildings, equipment and land utilized in the process of providing these goods and services are referred to as public facilities.

Public facilities represent a wide range of buildings, utilities, and services that are built and maintained by the different levels of government. Such facilities are provided to insure the safety, well being and enjoyment of the residents of a jurisdiction, in this case, Beaver Crossing. These facilities and services provide village residents with social, cultural, educational, and recreational opportunities, as well as law enforcement and fire protection services designed to meet area needs. It is important for all levels of government to anticipate the future demand for their goods and services if they are to remain strong and vital. The first step is to evaluate the ability of the village to meet that future demand and determine the level of services that will be provided. The analysis of existing facilities, and future goods and services are contained in the Facilities Plan. Alternatively, in some instances, there are a number of goods and services that are not provided by the local or state governmental body and thus are provided by non-governmental private or non-profit organizations for the village. These organizations are important providers of goods and services, especially in sparsely populated rural villages.

FACILITIES PLAN

The Facilities Plan component of a Comprehensive Development Plan reviews present capacities of all public and private facilities and services. This section evaluates the current demands and accepted standards to determine whether capacity is adequate, as well as determine what level of service is required to meet future demands within the planning period. Finally, recommended improvements for public goods and services that are not adequate for present or future needs are provided.

The Facilities Plan for Beaver Crossing is divided into the following categories:

- Recreational Facilities
- Educational Facilities
- Fire and Police Protection
- Village Buildings
- Transportation Facilities
- Communication Facilities
- Public Utilities
- Health Facilities

RECREATIONAL FACILITIES

Beaver Crossing is located in Nebraska’s Southeast Recreation Planning, Region II, a region within the Nebraska Department of Game and Parks system. Region II includes 17 counties in southeast Nebraska. The Nebraska Game and Parks Department has this to say about Riverfront Country:

STATE RECREATIONAL FACILITIES

All of the parks listed below are located outside of Beaver Crossing but these resources are still available to the residents of Beaver Crossing. A general distance of 30 miles was used when determining what sites to include in the following:

Blue River State Recreation Area is located five miles north of Dorchester along Nebraska Highway 15 and U.S. Highway 6 within Seward County. The facility is a 14-acre area located adjacent to the Big Blue River. The facility offers the public picnicking and fishing. The recreational area is only open for day use.

LOCAL RECREATIONAL FACILITIES

The Beaver Crossing City Park lies south of Dimery Street and mostly north of Elk Street. The park consists of 13 acres of land. The park contains the following amenities swing sets, five picnic areas, three shelters, and a camping area. In addition, there is a ball field, swimming pool, basketball and tennis courts. The Nebraska State Comprehensive Outdoor Recreation Plan (SCORP) indicates that a community such as Beaver Crossing should have 25 acres of park land per 1,000 people. Based upon the 2000 US Census, Beaver Crossing had 457 people residing in the community. This population level would require the Village have 11.425 acres of park land. Based upon these criteria, Beaver Crossing has a surplus of 1.575 acres of park land.

Golf Courses

There is not a local golf course located within Beaver Crossing. However, there are several facilities within a 30 mile distance from the community. The following is a listing of golf courses within 30 miles of Beaver Crossing:

<u>Course</u>	<u>Distance from Beaver Crossing</u>
▪ Seward Country Club (Private)	19 Miles
▪ York Country Club (Private)	23 Miles
▪ Friend Country Club (Semi-private)	10 Miles
▪ Thornridge Golf Course (Milford) (Public)	20 Miles
▪ College Heights Country Club (Crete) (Private)	26 Miles
▪ Henderson Golf Association (Public)	30 Miles
▪ Sandy Meadows Golf Course (Waco) (Public)	17 Miles

EDUCATIONAL FACILITIES

PUBLIC SCHOOLS

The public schools in Nebraska are grouped into six classes, depending upon the type of educational services provided and the size of the school district. The six classes, as defined by the State of Nebraska, are:

- Class 1 Any school district that maintains only elementary grades under the direction of a single school board.
- Class 2 Any school district with territory having a population of 1,000 inhabitants or less that maintains both elementary and high school grades under the direction of a single school board.
- Class 3 Any school district with territory having a population of more than 1,000 and less than 100,000 that maintains both elementary and high school grades under the direction of a single school board.
- Class 4 Any school district with territory having a population of 100,000 or more and less than 200,000 inhabitants that maintains both elementary and high school grades under the direction of a single school board.
- Class 5 Any school district with territory having a population of 200,000 or more that maintains both elementary and high school grades under the direction of a single school board.
- Class 6 Any school district that maintains only a high school under the direction of a single school board. The territory of Class 6 district is made up entirely of Class 1 districts (or portions thereof) that have joined the Class 6.

The residents of Beaver Crossing are served by the Centennial Public School District. The district can be seen on the school district map of Seward County, Figure 4. The Centennial School Districts is a Class 3 district and the district number is 80-0567. The school district is made up of grades Pre-Kindergarten through 12th grade. The district currently has two different buildings that house students; an elementary facility and a junior-senior high school facility. Both facilities are located in Utica, Nebraska. The following are data received through the Nebraska Department of Education and is for the 2003 -2004 school year:

Enrollment	Pre-K	K through 6	7 through 8	9 through 12	Total
Centennial Public Schools	8	244	83	246	581

The district has the following staffing breakdowns; the data includes student ratios and the state average:

Staffing type	Total number	Students per staff member	State Average
Teachers	45	14	14
Instructional Aides	13	48	73
Guidance Counselors	1	624	387
Librarians/Media Specialists	1	624	557
District-level Administrators	2	312	675
School-level Administrators	3	208	302

Based upon the staffing data, Centennial Public Schools has significantly better staffing to student ratios compared to the state averages; except in Guidance Counselors and Librarians/Media Specialists. Overall, the school district is providing the appropriate number of staff for the students within the district.

OTHER PUBLIC SCHOOL ENTITIES SERVING BEAVER CROSSING AND CENTENNIAL PUBLIC SCHOOLS

Beaver Crossing and the Centennial Public Schools are served by Educational Service Unit number 6 based in Milford. This is a supplementary educational service that provides member school districts with assistance, and develops recommendations for services that will be provided to schools. More information can be found at <http://www.esu6.org>.

OTHER EDUCATIONAL OPPORTUNITIES WITHIN SEWARD COUNTY (PAROCHIAL SCHOOL SYSTEMS)

The following schools are part of the educational opportunities in Seward County. These schools represent the parochial / faith based educational system that is in place.

- St. John’s Lutheran Schools (Elementary and Junior High schools) Seward
- St. Vincent DePaul Catholic School (Elementary School) Seward
- St. Paul’s Lutheran School (Elementary School) Utica
- Nebraska EV Lutheran High School Waco
- Trinity Lutheran Grade School Waco

POST-SECONDARY EDUCATION

There is one post-secondary education school in Seward County. Concordia University in Seward is a liberal arts and sciences school. Today, Concordia University in Seward is part of the Concordia University System and is part of the Lutheran Church – Missouri Synod. There are several other post-secondary level educational opportunities located near Beaver Crossing and Seward County, which include:

- University of Nebraska Lincoln
- Nebraska Wesleyan Lincoln
- Union College Lincoln
- Southeast Community College Lincoln
- Lincoln School of Commerce Lincoln
- York College York
- University of Nebraska Kearney
- University of Nebraska Omaha
- Creighton University Omaha
- University of Nebraska Medical Center Omaha
- Clarkson College Omaha
- College of St. Mary Omaha
- Grace College of the Bible Omaha
- Metropolitan Community College Omaha
- Nebraska Methodist College of Nursing and Allied Health Omaha
- Midland Lutheran College Fremont

This is a short list of post-secondary institutions available to residents of Seward County. There are various other schools offering post-secondary education, such as vocational and business schools.

Figure 4: School District Map

FIRE AND POLICE PROTECTION

FIRE AND RESCUE

Fire Protection in Beaver Crossing is the responsibility of a volunteer department.

<u>Year, Make and Type</u>	<u>Pump Size</u>	<u>Tank Size</u>
1986 Ford/Danko 4x4 Grass Truck	300 GPM	325 gal
1986 GMC/Smeal Pumper	750GPM	1000 gal
1999 Navistar/Danko Tanker	300 GPM	1800 gal
1992 Ford/Smeal Tanker	300 GPM	1800 gal
1992 Ford/Road Rescue		
1999 Navistar/Amtech Heavy Rescue		
1978 Chevrolet Utility Truck		

All of the vehicles are in good to excellent condition. As with all emergency responders, the purchase of the new vehicles is always ongoing. In the near future, the district will be purchasing a new rescue squad and pumper. The district is fortunate to have a Fire Board that is aware of the importance of proper equipment.

Figure 5: Fire District Map

LAW ENFORCEMENT

Law enforcement in Beaver Crossing is the responsibility of the Seward County Sheriff. The office of the Seward County Sheriff is located in the Seward County Courthouse at 261 S. 8th Street in Seward.

Based upon data in the Nebraska Databook maintained by the Nebraska Department of Economic Development, Seward County had 11 sworn officers in 2003, 11 in 2002, and 10 in 2001. With an average population of approximately 16,500 in those years, the numbers of sworn officers per 1,000 persons in the population were 1.4, 1.4, and 1.65 respectively. Table 12 shows the number of sworn officers per 1,000 persons in Seward County and the surrounding counties.

TABLE 13: SWORN OFFICERS, SEWARD AND SURROUNDING COUNTIES, 2001, 2002, AND 2003

County	2001		2002		2003	
	Sworn Officers	Officers per 1,000	Sworn Officers	Officers per 1,000	Sworn Officers	Officers per 1,000
Saline	12	1.2	10	2.0	10	2.0
Butler	5	1.8	5	1.8	7	1.1
Lancaster	71	3.5	70	2.8	70	2.8
York	8	1.8	9	1.6	9	1.6
Saunders	11	1.8	11	1.8	11	1.8
Seward	10	1.7	11	1.4	11	1.4

Source: Nebraska Department of Economic Development – Nebraska Databook 2004

The ratio of law enforcement officers per 1,000 persons in the population for any given area is influenced by many factors. The determination of law enforcement strength for a certain area is based on such factors as population density, size and character of the community, geographic location and other conditions that exist in the area. The data indicate that Seward County has been improving its ability to serve the residents in which it sworn to serve.

VILLAGE BUILDINGS

Village Hall and Community Hall is located in the same structure and is located at 800 Dimery Street. The building houses the functions of the Village and is where the Village Board of Trustees conducts their meetings. The Community Hall is a large meeting space that has kitchen facilities.

Village Maintenance Shop houses the Village’s street equipment and other necessary machinery. The Maintenance Shop is located at *****.

COMMUNICATION FACILITIES

TELEPHONE SERVICES

Alltel provides the Village with phone service.

RADIO AND TELEVISION STATIONS

Radio Stations

There is no radio stations located in Beaver Crossing. The majority of the stations heard in the area originate out of Lincoln.

Television

Local Television Stations

Presently there is no local television stations located in Beaver Crossing or Seward County. The over the air stations that serve the area originate out of Lincoln and Omaha:

- KOLN/KGIN 10/11 CBS Affiliate (Lincoln and Grand Island)
- KLKN-TV 8 ABC Affiliate (Lincoln)
- KUON-TV 12 PBS (Lincoln)
- WOWT 6 NBC Affiliate (Omaha)
- KETV 7 ABC Affiliate (Omaha)
- KMTV 3 CBS Affiliate (Omaha)
- KPTM 42 FOX Affiliate (Omaha)

Cable Television providers

Cable Television is provided to Beaver Crossing by Galaxy Cable.

INTERNET/WORLD WIDE WEB SERVICE PROVIDERS (ISP)

Internet service for the residents of Beaver Crossing is provided primarily through Alltel.

NEWSPAPERS

There are various newspapers serving the residents of Beaver Crossing and Seward County. Listed below are Newspapers in circulation in or near Beaver Crossing:

- Omaha World Herald
- Lincoln Journal Star
- Seward County Independent
- Milford Times

PUBLIC UTILITIES

WATER SYSTEM

THE VILLAGE WATER SYSTEM CONSISTS OF TWO (2) GROUND WATER WELLS, AN ELEVATED WATER STORAGE TANK AND DISTRIBUTION SYSTEM. INDIVIDUAL WATER USE IS NOT METERED AND THE USERS ARE CHARGE BASED ON A “FLAT RATE” FOR WATER CONSUMPTION.

Both of the Village water wells are located near the center of town. Available information on the well that is located south of the business district (east of West Street, between Dimery Ave. and Beaver Street) indicates that it was constructed in about 1937. The other well, which is located northeast of the business district (east of Main, between Maple and Walnut) was constructed in 1997.

In recent years, the 1997 well has been the only well that was routinely used by the Village. The 1937 well has been on standby status and was used only when the 1997 well failed to meet the demands or under other special conditions. The Village is in the process of changing the operation and status of the 1937 well. The 1937 well be place in routine operation and will alternate with the 1997 well.

The area in and around Beaver Crossing generally has adequate groundwater to support high water production. The current pumping capacity of the wells are 350 gpm for the 1937 well and 500 gpm for the 1997 well. While the amount of water available (quantity) in the area of Beaver Crossing is very good, the water quality in is considered marginal due to high levels of iron and manganese that are present. The water supply is safe and meets the water quality standards established by the State and Federal regulatory agencies for use as a potable water supply. However, the high levels of iron and manganese cause taste, color, and odor nuisance conditions. The Village currently adds a sequestering agent and chlorine at the wells to reduce the nuisance effects of the high levels of iron and manganese. This is only partially effective and the users in the system experience a range of nuisance conditions at various times. Without installing a water treatment plant or locating another water supply that is free from this high level of iron and manganese, the users will continue to experience nuisance conditions at various times.

The original water distribution system is cast iron pipe and recent additions have been made with PVC pipe. Due to the age of the original cast iron water mains, there is some concern within the community about the long-term integrity of the distribution system. However, there are no known pressure problems in the system that appears to be a result of inadequate water main size and no record of an extraordinary number of water main breaks or failures in the system.

THE ELEVATED WATER STORAGE TANK IS LOCATED NEAR THE INTERSECTION OF ELM AND WEST STREETS. BASED ON AVAILABLE INFORMATION, THE WATER STORAGE TANK IS BELIEVED TO HAVE A CAPACITY OF APPROXIMATELY 40,000 GALLONS. THE

ELEVATION AT THE BASE OF THE TANK IS APPROXIMATELY 1510. THIS CREATES A WATER PRESSURE OF APPROXIMATELY 40 PSI AT THE BASE OF THE TOWER AND APPROXIMATELY 60 PSI IN THE LOWEST PORTIONS OF THE VILLAGE. THE ELEVATION OF THE WATER TOWER LIMITS THE ABILITY OF THE WATER SYSTEM TO PROVIDE ADEQUATE WATER PRESSURE TO AREAS IN AND AROUND THE VILLAGE THAT ARE LOCATED AT ELEVATIONS, WHICH ARE MUCH HIGHER THAN THE BASE OF THE TOWER. EACH INDIVIDUAL LOCATION THAT IS BEYOND THE EXISTING DISTRIBUTION SYSTEM SHOULD BE INVESTIGATED IN DETAIL TO DETERMINE IF ADEQUATE WATER PRESSURE IS AVAILABLE, IF IT IS DESIRED TO CONNECT TO THE SYSTEM THE FUTURE.

It appears that the existing water system should be able to serve the projected population. However, any of the following events could dramatically affect the water system and should be monitored closely:

- a). The introduction of a commercial or industrial user with high water demands.
- b). A failure of the 1997 well, which is the primary water supply well.
- c). Development in areas that are higher than the base of the water tower, elevation 1510.
- d). Development in areas that are at the extremities of the distribution system.
- e). A change in the State and Federal water quality standards

The Village will need to continue to closely monitor the physical condition of the wells, distribution system and water storage tank. It is recommended that a regular schedule of routine inspection, maintenance and replacement be performed on each component of the water system (supply, distribution and storage). This will help insure that the system will continue to operate efficiently during the planning period. In addition, the user charge system (water rates) should be reviewed annually in order to insure that adequate funds are available for operation, maintenance and replacement of the system.

Further, through routine testing of the wells, compliance with the State and Federal water quality standards will need to be monitored.

SANITARY SEWER SYSTEM

The sanitary sewer system serving the Village consists of a gravity sewer collection system, a sewer lift station, and lagoon type treatment facilities.

The original sewer collection system was constructed of vitrified clay pipe, with manholes and cleanouts to serve the domestic, commercial and industrial wastewater needs of the Village. Recent additions to the collection system have been made with PVC pipe. Very high groundwater levels can occur in portions of the Village and historically this has resulted in ground water infiltration into collection, which has caused high wastewater flows. Based on the recent information available, it appears that groundwater infiltration has not been extraordinarily high. This may be due to the lower groundwater levels in

the area and should be monitored in the future. Further, based on information available, it appears that the gravity collection system is functioning well and has not experienced extraordinary blockages or other failures. The sewer mains at the extremities of the collection system in some areas of the Village are relatively shallow and will limit the amount of area beyond the existing collection system that could be served by gravity sewers in the future. In general, it appears that there is adequate depth to provide gravity sewer service to the areas north of Dimery Ave. and that that limited gravity sewer service would be available to the areas south of Dimery Ave. Each individual location that is beyond the existing collection should be investigated in detail to determine if gravity sewer service is available, if it is desired to connect to the gravity sewer collection system the future.

The collection system flows by gravity to the main lift station, which is located south of Railroad Street, east of West Street. The lift station is a wet well dry well type system that pumps the wastewater to the treatment facilities. The lift station is capable of pumping to either of the treatment lagoon sites and has emergency pumping facilities available for use in the event of a power failure. The lift station was upgraded when the east lagoon system was constructed and has a pumping capacity of approximately 500 gpm under normal conditions and 1000 gpm under high flow conditions.

The treatment facilities consist of lagoons located at 2 different sites. There is a three-celled facultative lagoon located approximately 1 mile southeast of the center of town and a one-cell facultative lagoon located approximately 1/4 mile southwest of the center of town. It is noted that east lagoon system was design to allow the property immediately west lagoons to be irrigated from the east lagoons if necessary. The following presents the design data available for the lagoon facilities:

- Design Population 440 people
- Design Flow 150,000 gpd
- Current Flow 60,000 gpd
- East lagoon facilities 1 cell @ 5.2 Acres
 1 cell @ 4.7 Acres
 1 cell @ 12.3 Acres
- Southwest lagoon 1 cell @ 3.5 Acres

The Village has used only the East lagoon system in recent years and the southwest lagoons are out of service. The East lagoon system has been operated as a controlled discharge system, discharging once or twice per year. The facilities have been in compliance with the National Pollutant Discharge Elimination System (NPDES) discharge permit for the system. It appears that the treatment facilities would be capable of serving the projected population. However, any of the following events could dramatically affect the water system and should be monitored closely:

- a. The introduction of a commercial or industrial user with high wastewater flows or a high strength wastewater
- b. A change in the NPDES discharge permit
- c. Development in lowland areas that are at the extremities of the collection system.

The Village will need to continue to closely monitor the physical condition of the collection system, lift station and treatment lagoons. It is recommended that a regular schedule of routine inspection, maintenance and replacement be performed on each component of the system (collection, pumping and treatment). This will help insure that the system will continue to operate

efficiently during the planning period. In addition, the sewer charge system (sewer rates) should be reviewed annually in order to insure that adequate funds are available for operation, maintenance and replacement of the system. Further, through routine testing of the lagoons, compliance with the NPDES discharge permit will need to be monitored.

ELECTRICITY

The local electrical service is owned and maintained by Seward County Public Power. Electrical power is supplied to the Village via Seward County Public Power and Nebraska Public Power District.

NATURAL GAS

Natural Gas is distributed in the community by Aquila Natural Gas.

HEALTH FACILITIES

HOSPITALS

Beaver Crossing does not have a hospitals located within the community. However, there are several quality facilities within 30 to 45 miles of the community. Each of these facilities is serving a regional patient base. The following are the hospitals and their location, as well as the mileage from Beaver Crossing:

<u>Hospital</u>	<u>Location</u>	<u>Distance from Beaver Crossing</u>
▪ Memorial Health Care Systems	Seward	19 Miles
▪ York General Hospital	York	23 Miles
▪ Warren Memorial Hospital	Friend	10 Miles
▪ Crete Municipal Hospital	Crete	26 Miles
▪ Henderson Health Care Systems	Henderson	30 Miles
▪ Bryan LGH Health System (West and East)	Lincoln	36 Miles
▪ St. Elizabeth Regional Medical Center	Lincoln	36 Miles

NURSING HOME FACILITIES

Nursing home facilities can range from fully staffed assisted-living arrangements to an apartment-like setting staffed by few persons, who may have only basic medical knowledge. These facilities are designed to accommodate persons in various health conditions in a setting that provides as much independence as possible to the resident. Beaver Crossing does not have a facility located in the community. The lack of a facility is likely one of the main reasons Beaver Crossing has seen the loss of its older population. The following is a listing of the facilities that are generally within 30 to 45 miles of Beaver Crossing:

<u>Nursing Facility</u>	<u>Location</u>	<u>Distance from Beaver Crossing</u>
Anna Sundermann Homes	Seward	19 Miles
York General Hearthstone	York	23 Miles
Warren Memorial Hospital Ltc	Friend	10 Miles
Crete Area Medical Center Ltc	Crete	26 Miles
Crete Manor	Crete	26 Miles
Henderson Care Center	Henderson	30 Miles
Crestview Care Center	Milford	20 Miles
Sunrise Manor	Milford	20 Miles
Utica Community Care Center	Utica	15 Miles

Besides the facilities listed above, there are several nursing home operations of all types throughout the city of Lincoln and Grand Island.

EXISTING LAND USE

The term “Land Use” refers to the developed uses in place within a building or on a specific parcel of land. The number and type of uses are constantly changing within a community, and produce a number of impacts that either benefit or detract from the community. Because of this, the short and long term success and sustainability of the community is directly contingent upon available resources utilized in the best manner given the constraints the Village faces during the course of the planning period.

Existing patterns of land use are often fixed in older communities or in established sections of them, while development in newer areas is often reflective of current development practices. Overall, development patterns in and around Beaver Crossing have been influenced by topography and manmade features such as water, railroads and highways, and will likely continue to influence development patterns throughout the course of the planning period.

EXISTING LAND USE CATEGORIES

The utilization of land is best described in specific categories that provide broad descriptions where numerous businesses, institutions, and structures can be grouped. For the purposes of the Comprehensive Plan, the following land use classifications are used:

- Single Family Residential
- Multi-Family Residential (includes Duplexes and Apartments)
- Manufactured Housing (including Trailers and Mobile Homes)
- Commercial
- Industrial
- Public/Semi-Public (includes churches and schools)
- Parks & Recreation (including Open Space)
- Vacant/Agricultural

These land use classifications are used throughout both the existing land use analysis as well as the future land use plan to ensure continuity and methodology.

EXISTING LAND USE ANALYSIS WITHIN CORPORATE LIMITS

As part of the planning process, a field survey was conducted in the fall of 2004 that noted the use of each parcel of land within the Village of Beaver Crossing. The data from the survey is analyzed in the following paragraphs.

Table 14 includes for different types of data. The first set of data is the total acres determined per land use from the field survey; next is the percentage of those areas compared to the total developed land; the third set of data compares the all land uses to the total area within the corporate limits of Beaver Crossing; finally, the last column examines the data in terms of acres per 100 persons. The persons per 100 acre establishes a baseline from which land use numbers can be equally compared from one community to another as well as to project future land use needs due to population. The results of the land use survey are presented graphically on Figure 6.

TABLE 14: EXISTING LAND USE, BEAVER CROSSING, 2004

Type of Use	Acres	Percent of Developed Area	Percent of Total Area	Acres per 100 persons
Residential	71.9	33.9	16.4	15.7
Single-family	66.3	31.3	15.2	14.5
Multi-family	0.0	0.0	0.0	0.0
Manufactured Housing	5.6	2.6	1.3	1.2
Commercial	3.2	1.5	0.7	0.7
Industrial	52.5	24.7	12.0	11.5
Public/Semi-Public	7.6	3.6	1.7	1.7
Parks/Recreation	14.3	6.7	3.3	3.1
Transporation	62.6	29.5	14.3	13.7
Total Developed Land	212.0	100.0	48.5	46.4
Vacant/Agriculture	225.2	-	51.5	49.3
Total Area	437.2	-	100.0	95.7

Source: 2004 Beaver Crossing Comprehensive Development Plan, JEO Consulting Group, Inc.
 Note: Acres per 100 is based upon the 2000 population.

According to Table 14, Residential uses accounted for approximately 71.9 acres in the Village, or 33.9% of the developed area of the community or 16.4% of the total corporate area. The majority of residential acreage is comprised of single family residential, which accounts for 31.3% of the developed area in the Village. The remainder of the residential coverage in Beaver Crossing consists of manufactured housing (mobile homes). These uses together constitute approximately 2.6% of the developed area within Beaver Crossing.

Commercial areas comprise 1.5% of the developed area of the community. These uses include retail establishment such as restaurants and taverns in addition to services such as professional offices. Beaver Crossing has considerable land dedicated to industrial uses within the corporate limits. This includes 52.5 acres or 24.7% of the total developed area.

Public and Quasi Public uses include schools, municipal buildings, and churches. Overall, these uses comprise 3.6% of the developed acreage in the community. Additionally, Parks and Recreation area account for 6.7% of the developed land in Beaver Crossing.

Transportation related uses such as streets and alleys comprise the remaining 29.5% of the developed area in the Village. It is also important to note that these uses constitute 14.3% of total land area in the corporate limits.

Overall, the land use types mentioned above account for 48.5% of the total land area within the Village, with the remaining 51.5% reported as vacant/agriculture. This statistic is important as it represents opportunities for future growth and development within the existing municipal boundary.

Additionally, the number of acres per 100 people is provided in Table 14 in order to see how the community has developed with regard to density. Examining the density of the community in this manner, allows Village to better plan for services such as community facilities and programs by comparing itself against traditionally accepted development standards.

Figure 6 indicates a typical development pattern as compared to other Midwestern communities. The commercial areas are located in the center of the community with some public/quasi-public uses mixed into the area, usually, municipal facilities and churches. From the center of the community out there is a mixture of residential and public/quasi-public uses. The largest tract of industrial land is located along the old railroad right-of-way.

LAND USE COMPARATIVE ANALYSIS

Table 15 compares the land use make-up of Beaver Crossing to three other similar communities. The table shows that there are varying levels of uses in each community. The table is purely for comparison purposes and does not indicate that one community’s make-up is better than another.

TABLE 15: LAND USE COMPARISONS (IN ACRES), 2003

	Alda	% of Total	Beaver Crossing	% of Total	Doniphan	% of Total	Wood River	% of Total
Land Use Category								
Residential	64.6	26.9%	71.9	16.4%	85.4	29.7%	150.7	34.1%
Single-family	47.7	19.8%	66.3	15.2%	74.4	25.8%	137.8	31.2%
Multi-family	0.9	0.4%	0.0	0.0%	4.7	1.6%	6.4	1.4%
Manufactured Housing	16.1	6.7%	5.6	1.3%	6.3	2.2%	6.5	1.5%
Commercial	10.3	4.3%	3.2	0.7%	14.3	5.0%	25.8	5.8%
Industrial	30.6	12.7%	52.5	12.0%	13.0	4.5%	0.0	0.0%
Public/Quasi-Public	10.3	4.3%	7.6	1.7%	61.1	21.2%	8.77	2.0%
Parks/Recreation	4.1	1.7%	14.3	3.3%	14.9	5.2%	9.1	2.1%
Transporation	80.7	33.6%	62.6	14.3%	59.2	20.6%	168.4	38.1%
Total Developed Land	200.6	83.4%	212.0	48.5%	247.8	86.0%	362.7	82.1%
Vacant/Agriculture	39.9	16.6%	225.2	51.5%	40.2	14.0%	79.3	17.9%
Total Area	240.4	100.0%	437.2	100.0%	288.0	100.0%	442.0	100.0%

Source: ¹2002 Comprehensive Development Plan - JEO Field Survey
²2004 Comprehensive Development Plan - JEO Field Survey
³2002 Comprehensive Development Plan - JEO Field Survey
⁴2002 Comprehensive Development Plan - JEO Field Survey

The data in Table 15 compares the existing land use of Beaver Crossing against the communities of Alda, Wood River, and Doniphan, Nebraska. These communities are similar in size, both in land area and population. In addition, the land use surveys for each of the communities in the table were conducted by the consultant, ensuring similar methodology.

FIGURE 6: EXISTING LAND USE MAP, CORPORATE LIMITS

The information in Table 15 indicates that Beaver Crossing had the largest amount of vacant land of the four communities. However, a large part of the vacant land in Beaver Crossing is divided and platted into lots and tracts that have access issues that need to be resolved. Until the community or a property owner re-plats some of these lots and tracts, the future development of these areas will be slow if not non-existent.

EXISTING LAND USE ANALYSIS WITHIN THE ETJ

During the course of the land use survey, land uses in the one-mile extraterritorial jurisdiction of Beaver Crossing were also noted, with the results presented graphically on Figure 6. The map shows that the majority of land that has been developed is residential and is larger acreages. This type of development may present a problem to the community if future development were to locate in these areas. However, the majority of land in the extraterritorial jurisdiction is agricultural and agricultural related.

EXISTING LAND USE CONSTRAINTS

During the course of the planning period a number of factors will influence growth and development in and around Beaver Crossing. Most of these are naturally occurring barriers. These barriers include areas to the north that are hilly to steep in some areas; areas to the south and west are covered in floodplain and floodways.

Besides natural barriers to development, the layout of platted areas in the corporate limits, as mentioned previously, is and will continue to be a constraint on future development. The type of constraint will likely be in two forms. The first is the inability to develop land in a logical manner due to the layout and the lack of a continuous transportation network. The other layout of these areas may cause problems with extending the necessary infrastructure to developments outside of the corporate limits; this is due to a lack of right-of-way to construct utilities.

TRANSPORTATION SYSTEM AND FACILITIES

Residents within a community, even the size of Beaver Crossing, have specific transportation needs. These include rail service, bus service, air transportation, as well as vehicular transportation. All of the transportation facilities present are not available within the community and require residents to travel to the nearest location. This portion of the Comprehensive Development Plan examines those services with regard to the closest proximity for residents of Beaver Crossing.

RAILROAD SERVICE

The closest rail freight service to Beaver Crossing is in Lincoln. Lincoln serves as one of the major switching yards for the Burlington Northern Santa Fe Railroad. There is some service by Union Pacific Railroad in Lincoln but the largest part of their freight operations are in Omaha. The nearest passenger service is located in Lincoln through Amtrak.

BUS SERVICE

The nearest commercial bus service is available in Lincoln, York and Grand Island. Greyhound offers only eastbound buses with connection in Omaha and points east. In addition, Burlington Trailways offers both eastbound and westbound service in Lincoln and Grand Island. Finally, Arrow Stages Lines/Black Hills Stage Lines offers eastbound to Omaha and westbound, as far as Denver, through Lincoln, York and Grand Island.

COMMERCIAL AIRPORT SERVICE

Lincoln Municipal Airport is the nearest point for commercial service. However, airlines and flight schedules are limited. The airport is served by Northwest AirlinK with service to Minneapolis and Detroit. In addition, United Express provides service to Denver and Chicago.

Eppley Airport located in Omaha is a regional airport for the region including Beaver Crossing and Seward County. In 1999 the airport served a total of 3.77 million passengers, 77 million pounds of mail, and 172 million pounds of cargo. The airport itself is located four miles northwest of downtown Omaha on a site encompassing approximately 2,650 acres. The terminal area includes 368,000 square feet with 21 boarding gates. The airport includes three runways, 9,502 feet x 150 feet, 8,152 feet x 150 feet, 4,060 feet x 75 feet. Adjacent to the airport is long and short term parking in the garage, surface parking as well economy parking located a short distance from the airport. Airlines serving Eppley include the following:

- America West Airlines
- American Airlines
- Continental Airlines
- Delta Air Lines
- Frontier Airlines
- Midwest Express Airlines
- Northwest Airlines
- Southwest Airlines
- Trans World Airlines
- United Airlines
- US Airways Express

SMALL CRAFT PUBLIC AIRPORTS

Seward Municipal Airport is owned and operated by the City of Seward. There are two runways in use, the main runway is 3,601 feet long and 60 feet wide with a concrete surface and the second runway is turf and measures 3,400 feet long and 150 feet wide.

SURFACE TRANSPORTATION

The surface transportation system for Beaver Crossing is based primarily upon the system of local streets that are connected to the state highway network which allows the community access to the surrounding region. These roadways are an essential aspect of community development for the residents of Beaver Crossing as they provide for movement of goods and services into and through the Village.

STATE AND FEDERAL HIGHWAYS

The Village of Beaver Crossing is located on Nebraska Highway Link 80E, which runs north and south. The Link connects Beaver Crossing to Interstate 80. Interstate 80 is located approximately three miles north of Beaver Crossing. Based upon information in the 1969 Beaver Crossing Comprehensive Plan, I-80 carried 4,430 motor vehicles a day in 1966. Based upon 2002 data from the Nebraska Department of Roads (NDOR), the stretch of I-80 near Beaver Crossing carried 24,775 motor vehicles and 7,590 trucks a day. The volume of I-80 will likely only increase, especially if the Federal government and

NDOR complete the expansion of the Interstate to six lanes between Omaha and Grand Island. In addition, Figure 7 indicates that Nebraska Link 80E carried 1,505 motor vehicles and 165 trucks a day. The close proximity to I-80 can be a strong economic development tools for the community.

COMMUNITY STREET SYSTEM

The street system in Beaver Crossing is comprised of a network of collectors and local streets that provide access to locations within the community. The street system in the Village is basically a typical grid pattern throughout the original part of the community. The grid pattern deteriorates on the west and east sides of the community. The Village has 6.28 miles of streets, most of which are two lanes wide which equals 12.32 lane miles. Of the 6.28 miles 2.23 miles or 35.5% are hard surfaces with either concrete or asphalt. The remaining 4.05 miles is gravel.

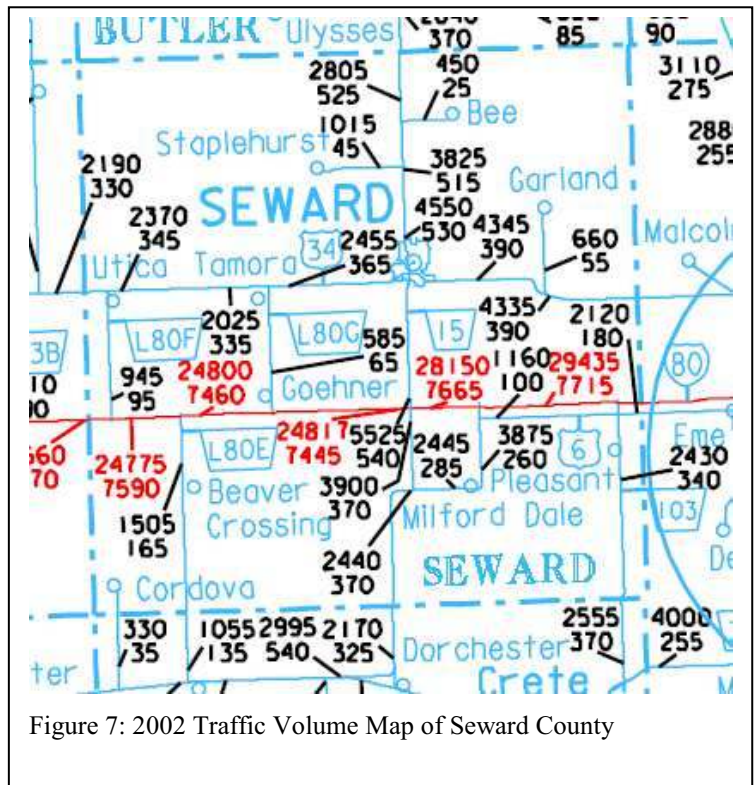


Figure 7: 2002 Traffic Volume Map of Seward County

ENVISION: BEAVER CROSSING

ENVISION THE FUTURE

The following Chapter of the Comprehensive Development Plan includes information obtained through public participation. The main form of public participation during the Beaver Crossing plan was a town hall meeting held in the community. Other portions of this chapter will review the results of the town hall meeting, develop a vision statement for the community, and set goals, objectives and policies that will guide the future.

BEAVER CROSSING'S TOWN HALL MEETING

This section of the Plan is the beginning of the ongoing process of visioning. This meeting was held with the public in order to gather their input towards the creation of a future vision of Beaver Crossing. From their input, goals and policies were developed. These goals and policies become the foundation upon which the future will be built. From here, the Village can develop action statements and benchmark criteria to monitor its progress. On Tuesday, September 21, 2004, a Town Hall Meeting was held at the Beaver Crossing Community Building to gather input on issues (both positive and negative) facing the community. The meeting included a brainstorming session. There were between 30 and 40 residents in attendance. Participants were asked a series of questions designed to stimulate discussion and feedback on their perception of the Village. The group was asked what they like about Beaver Crossing and what needs to be improved in Beaver Crossing. Then the group was asked to identify major issues within Beaver Crossing and what projects need to be completed in the next twenty years. The group was asked to vote for each topic discussed for each of the questions asked. The four questions, in order, are:

1. What needs to be improved for Beaver Crossing?
2. What are some positives about Beaver Crossing?
3. What are the issues in Beaver Crossing?
4. What are the projects in Beaver Crossing in the next 5 to 20 years?

After each question was posed, the participants were encouraged to brainstorm and respond with as many answers as possible. Participants were told that any answer was fair game, and that they were not allowed to evaluate the merits of any answer until the end of the meeting. The approach encourages participants to offer responses without apprehension. In addition, responses that appear outlandish or unreasonable may spark ideas in other participants that may not have been raised otherwise. Brainstorming sessions were allowed to continue as long as participants had responses, and previous questions could be re-visited at any time if any participant wanted to add a response.

Once the four questions had been posed, and the four brainstorming sessions were concluded, the participants were given the opportunity to vote for the three responses to each question they felt most strongly about. All responses have remained on the list, and will be presented in this Plan, whether they received votes or not. The point totals were tabulated to determine the top three responses to each question. Note that point totals for each question within one meeting may differ, as participants may not have voted for three responses. The results of the tabulations follow.

BEAVER CROSSING'S TOWN HALL MEETING RESULTS

TABLE 16: WHAT NEEDS TO BE IMPROVED IN BEAVER CROSSING, 2004

Negative Aspect		Total Points	% of Total Points
1.	Sidewalks	11	15.1%
2.	New Businesses	10	13.7%
3.	Historic Preservation	9	12.3%
4.	More Community Involvement	9	12.3%
5.	Paved Streets	7	9.6%
6.	Water Pressure	6	8.2%
7.	Better Law Enforcement	6	8.2%
8.	Curb & Gutter	4	5.5%
9.	Housing Quality	3	4.1%
10.	More Housing	3	4.1%
11.	Semi-Parking/Reefers	3	4.1%
12.	Community Pride & Support Groups	1	1.4%
13.	Poor Survey Data	1	1.4%
Total		73	100.0%

Source: Beaver Crossing Town Hall Meeting, September 21, 2004, JEO Consulting Group, Inc.

TABLE 17: WHAT DO YOU LIKE ABOUT BEAVER CROSSING, 2004

Positive Aspect		Total Points	% of Total Points
1.	Active Chamber of Commerce	8	9.8%
2.	Safe for Kids	8	9.8%
3.	Caring Community	8	9.8%
4.	Size of Community	5	6.1%
5.	Cheap Water & Sewer	4	4.9%
6.	Recycling Trailer	4	4.9%
7.	Cooperation between Churches	4	4.9%
8.	Quiet Town	4	4.9%
9.	Room for development	4	4.9%
10.	Pride in Park	3	3.7%
11.	Young VFD	3	3.7%
12.	Swimming Pool	3	3.7%
13.	Hardware Man that makes house calls	3	3.7%
14.	Hardware Availability	3	3.7%
15.	Volunteers	2	2.4%
16.	Commuter Accessibility	2	2.4%
17.	Friendly Neighbors	2	2.4%
18.	Tree City USA	2	2.4%
19.	Good Legion/Membership	1	1.2%
20.	Good Exist. Businesses	1	1.2%
21.	Garden Club	1	1.2%
22.	Community Entrance	1	1.2%
23.	Sewage Capacity	1	1.2%
24.	Churches - Lot	1	1.2%
25.	Youth Center	1	1.2%
26.	Minimal Gang/Vandalism	1	1.2%
27.	Sin in Middle of Street	1	1.2%
28.	Affordable	1	1.2%
29.	Local Newspaper	0	0.0%
30.	Diversity - Economics/Age	0	0.0%
31.	Quality Appearance	0	0.0%
32.	Ball Teams	0	0.0%
33.	Food Pantry	0	0.0%
34.	Lot of Places to Advertise Activities	0	0.0%
35.	Alumni Assoc.	0	0.0%
36.	Cemetery	0	0.0%
Total		82	100.0%

Source: Beaver Crossing Town Hall Meeting, September 21, 2004, JEO Consulting Group, Inc.

TABLE 18: WHAT ARE THE ISSUES IN BEAVER CROSSING, 2004

	Issues	Total Points	% of Total Points
1.	Junk Cars	10	13.2%
2.	Water Quality	9	11.8%
3.	More Participation in City Government	9	11.8%
4.	Community Support of Local Businesses/Organizations	9	11.8%
5.	Paved Streets	9	11.8%
6.	Sidewalk	7	9.2%
7.	Law Enforcement	4	5.3%
8.	Need Grocery Store	4	5.3%
9.	Semi Parking Area	4	5.3%
10.	Water & Sewer - Old Facilities	3	3.9%
11.	Handicap Accessibility	3	3.9%
12.	Curb & Gutter	2	2.6%
13.	Run Down Properties	1	1.3%
14.	Substandard Housing	1	1.3%
15.	Vacant Lots - Poor Condition	1	1.3%
16.	Street Lights	0	0.0%
17.	Barking Dogs	0	0.0%
18.	Drugs	0	0.0%
19.	Water Drainage	0	0.0%
	Total	76	100.0%

Source: Beaver Crossing Town Hall Meeting, September 21, 2004, JEO Consulting Group, Inc.

TABLE 19: WHAT ARE THE PROJECTS IN BEAVER CROSSING FOR THE NEXT 5 TO 20 YEARS, 2004

	Future Projects	Total Points	% of Total Points
1.	Remove Junk Cars	10	14.7%
2.	Water Lines	6	8.8%
3.	Sidewalk	6	8.8%
4.	Recruit Grocery Store	6	8.8%
5.	More Building Lots	5	7.4%
6.	Establish the Old Welcome Wagon	5	7.4%
7.	Curb & Gutter	4	5.9%
8.	More Town Hall Meetings	4	5.9%
9.	Volunteer Recruitment	3	4.4%
10.	Pool Repair	3	4.4%
11.	Set Speed Limits	3	4.4%
12.	Master Plan for Community Development	3	4.4%
13.	Sewer Lines Repaired	2	2.9%
14.	Street Paving	2	2.9%
15.	Bike/Walking Trail	2	2.9%
16.	Subdivision	2	2.9%
17.	Replace Trees That Are in Bad Shape	1	1.5%
18.	Tree Trimming Over Sidewalks	1	1.5%
19.	New Streets	0	0.0%
	Total	68	100.0%

Source: Beaver Crossing Town Hall Meeting, September 21, 2004, JEO Consulting Group, Inc..

BEAVER CROSSING'S VISION

Planning for future land uses within Beaver Crossing is an ongoing process of goal setting and problem solving. The focus of the process is to continually gauge public perceptions and desires so that the Village is able to monitor the quality of life it provides. Planning focuses on ways to solve existing problems within the Village, and provides a management tool to help the residents achieve a desired future vision.

Developing future goals is accomplished through a process called visioning. Visioning allows the Village to evaluate present conditions, identify problem areas, and build a consensus among Village residents for the best way to manage future change. The result of the visioning process is a picture of how the residents of Beaver Crossing would like to see the community evolve into over the next twenty or so years. The next step is an evaluation of strengths and weaknesses in the Village. Once identified, the Village will be able to determine specific items that need to change in order to achieve its vision. This provides the Village with a "roadmap" to the future.

Change is a continuous process. By changing one characteristic in the community it may impact another and another. Change does not occur in a vacuum. The chain reaction can continue for several steps before particular changes are noticed. Because of this dynamic, Beaver Crossing should develop specific benchmarks which can help monitor change, thus Creating a means by which development can be measured. Armed with a set of benchmark criteria, the Village can monitor the effects of change at a specific level.

VISION STATEMENT

Beaver Crossing is a community at the crossroads of Nebraska that is within close proximity to major employment and entertainment centers such Seward, York, Lincoln and Grand Island. The quality of life in Beaver Crossing is excellent and provides a great place for raising children. The future of the community is bright and needs to focus on key elements that will make it the best place to live along Interstate 80. Keys to this prosperity will be reinvestment in the housing stock and identifying special services and retail businesses that will be supported by the residents.

BEAVER CROSSING'S GOALS

This section will examine specific goals and policies for Beaver Crossing in the future. These are essential to the future and need to be monitored on a regular basis. As specific goals, objectives and policies are achieved, the community needs to establish additional goals, objectives, and policies to tackle new issues. In order to be successful in the use of goals, objectives, and policies, it is critical to define what is meant by these terms.

GOALS AND OBJECTIVES

Goals are desires, necessities and issues which should be attained in the future. A goal should be established in a manner that can be accomplished. Goals are the end state of a desired outcome. Goals also play a factor in the establishment of policies within a community. In order to attain certain goals, certain policies within local government may need to be modified or changed.

Objectives are steps which are performed in order to attain specific goals. Objectives must be action oriented, must be measurable through both specific degree of achievement and in terms of time. Objectives can be established in a way which assigns specific individuals.

The following sections have been established in order to group specific actions into categories.

ECONOMIC DEVELOPMENT

Economic development in rural Nebraska has become an extremely important activity. Even communities similar to Beaver Crossing must be working to improve their community's economic base. This base may consist of new retail, services and industries. However, it may also include efforts to promote the community as a bedroom community to larger more urbanized cities. Promotion as a bedroom community will bring a certain level of retail and service based businesses to the area in order to support the needs of the existing and new residents.

GOAL 1

Promote and encourage economic development activities that will support local businesses. In addition, these efforts should examine specific retail and service based businesses that will add to the economic base of Beaver Crossing.

OBJECTIVES

- 1.01 Work to recruit a grocery store to the community.
- 1.02 Work with residents and businesses in the community to determine what additional retail and service businesses need to be recruited to Beaver Crossing.
- 1.03 Identify those business owners that might be retiring in the near future. Work with these individuals to set up a business development program to recruit future business owners into the community.
- 1.04 The youth of Beaver Crossing should be encouraged to remain in the community or return after completion of their post-secondary education. Economic development projects should be established to provide such encouragement. The youth of Beaver Crossing should be involved in the identification and development of these projects.
- 1.05 Encourage, promote and develop economic development partnerships between local entities and private companies to assist existing and expanding business enterprises.
- 1.06 Support area historical, cultural and recreational activities.
- 1.07 Encourage and promote the development of home-based businesses and telecommuting based upon a high quality communication infrastructure.
- 1.08 Work with existing home owners that are 55 years of age or older to develop a program that will assist them in selling their home to a younger family in the future.
- 1.09 Establish a revolving loan fund that can assist families in the acquisition of homes currently held by the older members of the community.
- 1.10 Complete a Blighted and Substandard Study and the corresponding General Redevelopment Plan for the community. These studies will enable the Village to use Tax Increment Financing for certain economic development efforts.

LAND USE

GOAL 2:

The Village of Beaver Crossing should manage the land in a cost-effective and efficient manner while protecting the environment and natural resources, as well as maintaining and increasing land values. Guiding future growth and development in the Village towards a compact pattern of land uses based upon the efficient and economical expansion of public infrastructure will continue to maintain and improve the quality of life for all residents.

OBJECTIVES

- 2.01 The Village will work with property owners of odd lots and improperly platted lots to replat the tracts into a more reasonable configuration that will allow for better transportation access.
- 2.02 Beaver Crossing should encourage future development in areas that can be properly served by utilities.
- 2.03 As development attempts to move into areas that are not easily served by utilities, the Village should establish policies for shared costs of utility extensions.
- 2.04 When developments propose to develop along the hillsides of the area, special criteria should be used that will allow creative platting of lots into clusters.
- 2.05 Future developments should be encouraged to preserve tree groves and natural drainage ways as part of the development.
- 2.06 The Village will identify a location within the community where truck drivers can park their semi-trailers and reefers. This would be a consolidated location as opposed to individuals parking their equipment along residential streets.

HOUSING

GOAL 3:

Affordable housing should be distributed throughout the community providing various housing choices. In addition, existing housing stock in the community should be maintained as well as preserved.

Objectives:

- 3.01 Work with existing home owners that are 55 years of age or older to develop a program that will assist them in selling their home to a younger family in the future.
- 3.02 The Village will work with property owners of odd lots and improperly platted lots to replat the tracts into a more reasonable configuration that will allow for better transportation access.
- 3.03 The Village needs to establish a rehabilitation and renovation program for the community. This program will become critical in the future, if not already in demand, to improve the housing stock of Beaver Crossing. This based upon the fact that 61% of the existing housing stock was constructed prior to 1940.
- 3.04 Complete a Blighted and Substandard Study and the corresponding General Redevelopment Plan for the community. These studies will enable the Village to use Tax Increment Financing for certain housing projects such as Assisted Living and other senior housing.
- 3.05 Develop a program that will designate certain homes as historic. Undertaking such a project and the eventual restoration of the property will eventually place existing and future homeowners in a position of qualifying for future assessment breaks as historic properties. This action has been approved by voters as Amendment 1 in 2004 and legislation should be completed during the 2005 unicameral session.

- 3.06 The Village needs to work with state officials to identify substandard/deteriorating housing units and develop a program for the rehabilitation or demolition of the units.
- 3.07 Support housing options for all incomes and physical capabilities of Beaver Crossing's residents.
- 3.08 New residential developments should be accompanied by covenants when appropriate, which provide for the maintenance of common areas, easements and drainage.

PUBLIC HEALTH AND SAFETY

GOAL 4:

The Village of Beaver Crossing will continue to support health care, fire protection and law enforcement programs by exploring programs and alternative services to insure optimum service levels and public costs.

OBJECTIVES:

- 4.01 The Village Board will continue to support the efforts of the Fire Department through equipment upgrades and training.
- 4.02 Beaver Crossing will work with regional health care providers to establish a part-time clinic in the community.
- 4.03 Beaver Crossing officials will work with the Seward County Sheriff's office to continually upgrade the level of Law Enforcement present in the Beaver Crossing area.
- 4.04 Work with the Seward County Sheriff's office to establish a satellite office for the department within the community.
- 4.05 The Village will work toward improving the quality of the water in the community.
- 4.06 The Village will work to update the existing sanitary sewer system within the community.
- 4.07 The Village will enact, if needed, and enforce Ordinances that clean up the junk cars located throughout the community.
- 4.08 The Village needs to work with state officials to identify substandard/deteriorating housing units and develop a program for the rehabilitation or demolition of the units.
- 4.09 Work to repair or replace the existing swimming pool.

TRANSPORTATION

GOAL 5:

The Village of Beaver Crossing will provide a transportation system that improves access and circulation for vehicular traffic within the community. Development in Beaver Crossing shall be guided to safely utilize existing public investment in roads, and programs to reduce road development or maintenance.

OBJECTIVES:

- 5.01 The Village Board will work to develop a paving program for the community. The program could be undertaken through the use of Community Development Block Grant funds, Tax Increment Financing (if the appropriate project were proposed) and/or through the creation of paving districts.
- 5.02 The Village in conjunction with the paving objective will have curb and gutter constructed at the paving edge.
- 5.03 The Village will identify a location within the community where truck drivers can park their semi-trailers and reefers. This would be a consolidated location as opposed to individuals parking their equipment along residential

streets. The curb and gutter system needs to be designed in a manner that it will aid in improving the drainage within the community.

- 5.04 The Village will work on developing a sidewalk system through the community as part of the overall transportation improvement plan.
- 5.05 The Village will work on developing a future recreational trails plan and system in conjunction with the sidewalk plan.
- 5.06 The Village will work with the Nebraska Department of Roads to establish appropriate speed limits and post the limits within the community.

RECREATION

GOAL 6:

Beaver Crossing should provide adequate, park and recreation opportunities for the residents of the community. These facilities should be a combination of expanding of existing facilities and the establishment of newer facilities.

OBJECTIVES:

- 6.01 Work to repair or replace the existing swimming pool.
- 6.02 Establish policies and guidelines for the development of new park facilities as new subdivisions are proposed and approved.
- 6.03 Work with the development regulations to establish the means for the creation of clustered developments that will allow the community to see creative layouts while preserve open spaces for natural, environmental and recreational purposes.
- 6.04 The Village will work on developing a future recreational trails plan and system in conjunction with the sidewalk plan.

ENVIRONMENT

GOAL 7:

The Village of Beaver Crossing has a number of environmental conditions surrounding the community including floodplain, hillsides, and natural drainage ways. The Village will work towards a balance of protecting these assets while encouraging development on the community's perimeter.

OBJECTIVES:

- 7.01 Work with the development regulations to establish the means for the creation of clustered developments that will allow the community to see creative layouts while preserve open spaces for natural, environmental and recreational purposes.
- 7.02 Future developments should be encouraged to preserve tree groves and natural drainage ways as part of the development.
- 7.03 Federal requirements and regulations shall be followed when land use regulations are being developed. The Village regulations should at a minimum be as strict as federal standards, and where necessary, may be enforced in a manner stricter than federal guidelines.

- 7.04 A Surface Water Protection Area should be established to protect the unique character and environmental quality of the area.
- 7.05 Promote quality land management through the development of erosion control design standards for larger commercial and industrial developments.
- 7.06 Consideration will be given to adopting an resolution requiring environmental impact review of all major public and private development proposals and the social and economic costs and benefits associated with any particular development proposal will be properly evaluated prior to public endorsement or approval.
- 7.07 The Village of Beaver Crossing will cooperate with Nebraska Department of Environmental Quality in enforcing state and federal regulations designed to achieve high air quality.
- 7.08 The Village of Beaver Crossing will, in making land use decisions relative to industrial or other uses likely to pose a threat to air quality, consider proximity of the proposed use to residential areas and meteorological factors such as prevailing wind direction and velocity.

IMPLEMENTATION, EVALUATION, AND REVIEW

GOAL 8:

Changing needs and unforeseen conditions and opportunities will necessitate future review, evaluation, and updating of the Comprehensive Development Plan and its supporting documents. Intergovernmental coordination of all planning activities affecting land uses within the Village is necessary to assure an integrated comprehensive plan for Village of Beaver Crossing.

OBJECTIVES:

- 8.01 Adopt an updated zoning and subdivision regulation that supports and enforces the goals and objectives of this Comprehensive Development Plan.
- 8.02 Adopt a procedural manual and application process for addressing the enforcement of the Plan and regulations.
- 8.03 Develop a Blighted and Substandard Study as well as the accompanying General Redevelopment Plan. These implementation studies will allow the Village to expand its opportunities for economic development and will allow the Village to use Tax Increment Financing, if the opportunity presents itself.
- 8.04 The Planning Commission and the Village Board should hold a joint meeting annually to assess any major changes in the community (unforeseen opportunities). The meeting should evaluate potential changes to the Comprehensive Development Plan and development regulations.
- 8.05 The Planning Commission shall meet a least once every three months as per Nebraska Revised State Statutes, or more often if needed.

ACHIEVE BEAVER CROSSING

POPULATION, HOUSING, & ECONOMIC FUTURES

Some of the following information is being repeated from the Profile: Beaver Crossing section of this document. The purpose is to tie the projection information together with the future land use and transportation sections of the Plan.

POPULATION PROJECTIONS

Population Projections are estimates based upon past and present circumstances. Population projections allow Beaver Crossing to estimate what the population will be in future years by looking at past trends. By scrutinizing population changes in this manner, the Village will be able to develop a baseline of change from which they can create different future scenarios. A number of factors (demographics, economics, social, etc.) may affect projections positively or negatively. At the present time, these projections are the best crystal ball Beaver Crossing has for predicting future population changes. There are many methods to project the future population trends; the two methods used below are intended to give Beaver Crossing a broad overview of the possible population changes that could occur in the future.

Trend Line Analysis

Trend Line Analysis is a process of projecting future populations based upon changes during a specified period of time. In the analysis of Beaver Crossing, three different trend lines were reviewed: 1940 to 2003, 1990 to 2000, and 1970 to 2003. A review of these trend lines indicates a mixture of future populations for Beaver Crossing. The following projections summarize the decennial population for Beaver Crossing through 2030.

Beaver Crossing Trend Analysis

Year	Trend: 1940 to 2003	Trend: 1990 to 2000	Trend: 1970 to 2003
2010	447 persons	463 persons	544 persons
2020	433 persons	473 persons	691 persons
2030	419 persons	482 persons	879 persons

Cohort Survival Analysis

Cohort Survival Analysis reviews the population by different age groups and sex. The population age groups are then projected forward by decade using survival rates for the different age cohorts. This projection model accounts for average birth rates by sex and adds the new births into the future population.

The Cohort Survival Model projection indicates Beaver Crossing's population will increase each decade through 2030. The following projection for Beaver Crossing is based on applying survival rates to age cohorts, but does not consider the effects of either in-migration or out-migration.

Beaver Crossing Cohort Survival Analysis

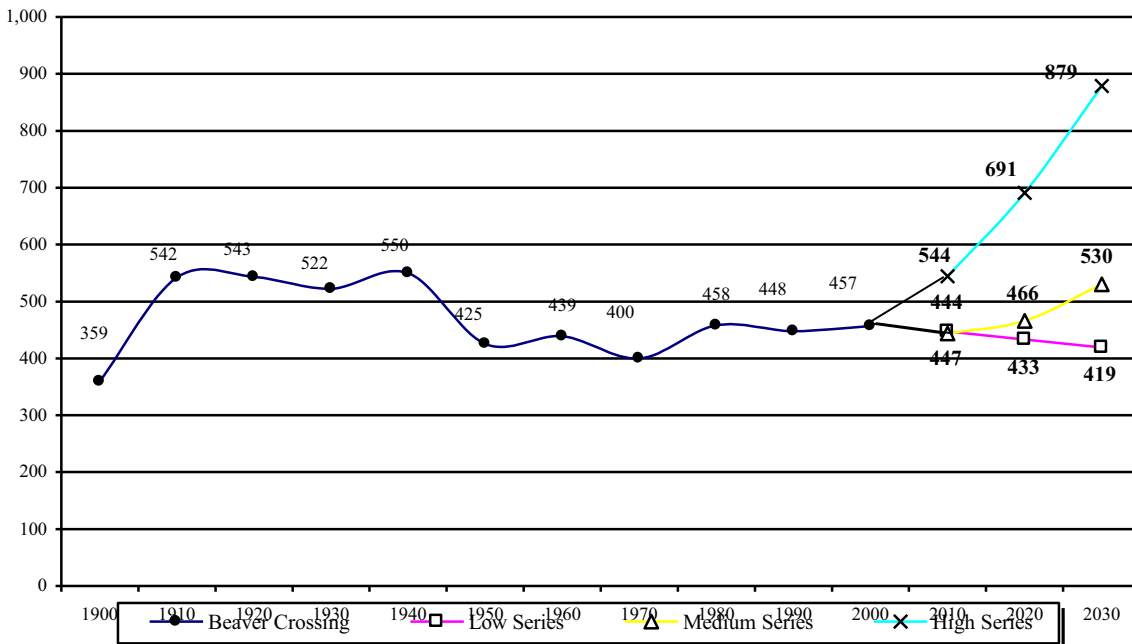
Year	Cohort Survival Model
2010	444 persons
2020	466 persons
2030	530 persons

Summary of Population Projections

Using the modeling techniques discussed in the previous paragraphs, a summary of the four population projections for Beaver Crossing through the year 2030 is shown in Figure 1. Three population projection scenarios were selected and include (1) a Low Series; (2) a Medium Series; and, (3) a High Series. Two of the projections indicate an increase in the Village’s population through the year 2030. The following population projections indicate the different scenarios that may be encountered by the Village through the year 2030.

Year	Low Series = 1940-2003	Medium Series = Cohort	High Series = 1970-2000
2010	447 persons	444 persons	544 persons
2020	433 persons	466 persons	691 persons
2030	419 persons	530 persons	879 persons

FIGURE 8: POPULATION TRENDS AND PROJECTIONS, BEAVER CROSSING, 1900 TO 2030



Source: U.S. Census Bureau, Census of Population and Housing, 1900-2000, 2003

HOUSING PROJECTIONS

An analysis of housing trends presents a wealth of information regarding the relationship between housing and the population of the community. An examination of housing trends may indicate the potential demand for additional owner- or renter-occupied housing, but can also provide additional insight regarding overall diversity of the population and impact of housing upon the quality of life in Beaver Crossing.

FUTURE HOUSING

Analyzing future housing demand based upon population projections can assist Beaver Crossing in determining the potential for housing shortages or needs. Sound long range planning can assist the community in reaching the desired population level. When a Village is faced with large amounts of vacant housing, rehabilitation programs may need to be developed. On the other hand, when a community is faced with an overall shortage, new home construction assistance programs may need to

be implemented. Whatever the housing situation, Beaver Crossing may be faced with, knowing where it stands and where they want to go are the first steps in creating the desired future. This analysis also becomes a component in allocating future land use.

TABLE 20: HOUSING PROJECTIONS, BEAVER CROSSING, 2000 THROUGH 2020

Housing Statistic	2000	Low Series			Medium Series			High Series			% of Total Housing
	Total	2010	2020	2030	2010	2020	2030	2010	2020	2030	
Population	457	447	433	419	444	466	530	544	691	879	
Persons Living in Households	457	447	433	419	444	466	530	544	691	879	100.00%
Persons per Household	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	
Occupied Housing Units	184	180	175	169	179	188	214	219	279	354	90.64%
Owner Occupied	164	161	156	151	160	167	190	196	248	316	80.79%
Persons per Owner Occupied	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	
Renter Occupied	20	20	19	18	19	20	23	24	30	39	9.85%
Persons per Renter Occupied	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	
Vacant Housing	19	19	18	17	18	19	22	23	29	37	9.36%
Housing Units	203	199	193	186	198	207	236	242	307	391	
Single family	187	183	177	172	182	191	217	223	283	360	92.12%
Multi-Family	0	0	0	0	0	0	0	0	0	0	0.00%
Mobile Home, Trailer, Other	16	16	15	15	16	16	19	19	24	31	7.88%
Potential Change from 2000											
		2010	2020	2030	2010	2020	2030	2010	2020	2030	
Population		-10	-24	-38	-13	9	73	87	234	422	
Persons Living in Households		-10	-24	-38	-13	9	73	87	234	422	
Occupied Housing Units		-4	-9	-15	-5	4	30	35	95	170	
Owner Occupied		-3	-8	-13	-4	3	26	32	84	152	
Renter Occupied		0	-1	-2	-1	0	3	4	10	19	
Vacant Housing		0	-1	-2	-1	0	3	4	10	18	
Housing Units		-4	-10	-17	-5	4	33	39	104	188	
Single family		-4	-10	-15	-5	4	30	36	96	173	
Multi-Family		0	0	0	0	0	0	0	0	0	
Mobile Home, Trailer, Other		0	-1	-1	0	0	3	3	8	15	

Source: 2000 U.S. Census, JEO Consulting Group

Table 20 shows projected housing needs based upon the three population projections presented in Figures 1 and 8. There were several assumptions used in the development of Table 20. These assumptions are:

- The overall number of persons per household will remain the same at 2.48.
- The number of persons per owner- and renter-occupied housing will remain the same at 2.49 and 2.44 respectively.
- The percentage of housing dedicated to owner- and renter-occupation will remain the same at 80.79% and 9.85% respectively.
- The percentage of vacant housing will remain constant at 9.36%.
- The percentage of housing dedicated to single- and multi-family use will remain constant at 92.1% and 0.0% respectively.
- The percentage of mobile homes and trailers will remain constant at 7.9%.

These assumptions were used to project future housing needs based upon past trends and present conditions. Thus, Table 20 can be considered a projection of the status quo regarding housing; what will happen in any given population projection if every factor stays constant is unknown. While there can be no exact way of knowing what the status quo would actually produce, or even how likely it is that the status quo could be maintained over the planning period. However, the information in this table is presented for the purpose of illustrating the potential impact of population changes upon the housing stock within Beaver Crossing over time.

Looking at the Total Change from 2000 section of Table 20, and only at the columns representing the year 2030, the possible change warrants some consideration. The potential change can vary greatly depending upon which population projection is analyzed. Based upon information in Table 20, the number of new housing units needed in the next thirty years, based on each population projection, would be:

Characteristic	Low Series	Medium Series	High Series
Total Housing	- 17	+ 33	+ 188
Single Family	- 15	+ 30	+ 173
Multi-Family	+ 0	+ 0	+ 0
Mobile Home, Trailer, Other	- 1	+ 3	+ 15
Owner-Occupied	- 13	+ 26	+ 152
Renter-Occupied	- 2	+ 3	+ 19
Vacant Housing	- 2	+ 3	+ 18

In addition to the changes seen above, one additional factor that is not considered in these numbers is the large number of owner occupied units that are owned by person 55 years old and older. If these individual move on or die without the housing stock being purchased by new blood, then the numbers above will be even worse.

TRANSPORTATION ELEMENT

Across the country, communities are becoming actively involved in enhancing the connections between transit and local quality of life. Local governments are implementing transit supportive policies such as mixed-use zoning, parking management, and traffic calming. Additionally, special attention is being given to creating accessible transit for people with disabilities and the elderly.

Transportation networks tie a community together and link a community to the outside world. Adequate circulation systems are essential for the safe and efficient flow of vehicles and pedestrians, and accessibility to all parts of the community. The Transportation component of the Plan focuses on four areas: 1) the composition of the existing transportation and circulation system, 2) the usage patterns of the circulation system through Beaver Crossing and 3) the integration of the Village streets with the County and State transportation system. Finally, the Transportation Plan will identify future improvements planned and those necessary to provide safe and efficient circulation of vehicles and pedestrians within the Village of Beaver Crossing, including major projects that ensure implementation of the Land Use Plan.

Emphasis will be given to the improvement and development of both motor vehicle and pedestrian systems in the Village. These systems are classified as (1) motor vehicle roads; and (2) pedestrian routes (sidewalks, paths, crossing, etc.). The implementation of this Plan during the planning period will result in the continued safe and efficient movement of vehicles and pedestrians within the Village of Beaver Crossing.

TRANSPORTATION PLANNING AND LAND USE

Land use and transportation create the pattern for future development. An improved or new transportation route generates a greater level of accessibility and determines how adjacent land may be utilized in the future. In the short term, land use shapes the demand for transportation. However, new or improved roads or county and state highways may change land values, thus altering the intensity of which land is utilized.

The adequacy of a community's transportation and circulation system has a substantial impact on the rate and pattern of its future growth and development. The transportation and circulation needs depend upon how closely the street network can be matched to the existing land use pattern. As the Village of Beaver Crossing redefines itself, the demands made upon the street network will change. It is important that the future land use pattern be considered along with the existing transportation system when decisions regarding street classifications are determined. The street system consists of an ordered hierarchy of roads based upon purpose and traffic demand, which in turn, forms the basis for a classification system and appropriate design standards.

In general, the greater the transportation demands for a particular land use, the greater its need for a site near major transportation facilities. Commercial activities are most sensitive to accessibility since their survival often depends upon the ease potential buyers can travel to their location. In this case, accessibility refers not only to the distance, which must be driven but also to the ease with which the particular site can be found and convenience of parking. Thus, commercial land uses are generally located near the center of their market area along highways or at the intersection of arterial streets. The clustering of commercial uses can be an advantage since it tends to create an image of the community, which is more easily remembered and because it allows the joint use of parking facilities.

Industrial uses are also highly dependent on transportation access, but in a different way. For example, visibility is not a great concern for an industrial use compared to a retail store. Industrial uses often need access to more specialized transportation facilities, such as railroad lines or highways.

TRANSPORTATION AND CIRCULATION FINANCING ISSUES

The primary sources of information utilized in the maintenance and development of the transportation and circulation system are (1) the Village of Beaver Crossing "One and Six Year Program for Street Improvements", (2) the State of Nebraska Department of Roads "One and Five Year Highway Program", (3) Village Engineering Studies and (4) community input. These state and local improvement plans should only be viewed as a planning tool, which are subject to change depending on financing capabilities of the governmental unit.

Municipal "One and Six Year Program for Street Improvements" are reviewed and adopted by the local unit of government to address the issues of proposed road and street system improvements and development. Upon approval of these plans by the Board of Public Road Classifications and Standards, the governmental units are eligible to receive revenue from the Nebraska Department of Roads and the State Treasurers Office, which must be allocated to municipal road improvement projects.

The "One and Five Year Highway Program", developed by the Nebraska Department of Roads, establishes present and future programs for the development and improvement of state highways. The One-Year Program includes highway projects scheduled for immediate implementation, while the Five-Year Program identifies highway projects to be implemented within five years or sooner if scheduled bids and work for one-year projects cannot be awarded and constructed.

STREET AND ROAD CLASSIFICATION SYSTEM

All of the public highways, roads, and streets in Nebraska are divided into two broad categories, and each category is divided into multiple functional classifications. The two broad categories are Rural Highways and Municipal Streets. State statute defines Rural Highways as "all public highways and roads outside the limits of any incorporated municipality," and Municipal Streets as "all public streets within the limits of any incorporated municipality." Neb. Rev. Stat. § 39-2102 (RRS 1998)

The functional classifications are used to define typical traffic patterns and jurisdictional responsibility. The functional classifications for Rural Highways are defined by state statute as follows:

- **Interstate**, which shall consist of the federally designated National System of Interstate and Defense Highways;
- **Expressway**, which shall consist of a group of highways following major traffic desires in Nebraska which rank next in importance to the National System of Interstate and Defense Highways. The expressway system is one which ultimately should be developed to multilane divided highway standards;
- **Major Arterial**, which shall consist of the balance of routes which serve major statewide interests for highway transportation. This system is characterized by high-speed, relatively long distance travel patterns;
- **Scenic-Recreation**, which shall consist of highways or roads located within or which provide access to or through state parks, recreation or wilderness areas, other areas of geographical, historical, geological, recreational, biological, or archaeological significance, or areas of scenic beauty;

- **Other Arterial**, which shall consist of a group of highways of less importance as through-travel routes which would serve places of smaller population and smaller recreation areas not served by the higher systems;
- **Collector**, which shall consist of a group of highways which pick up traffic from many local or land-service roads and carry it to community centers or to the arterial systems. They are the main school bus routes, mail routes, and farm-to-market routes;
- **Local**, which shall consist of all remaining rural roads, except minimum maintenance roads; and
- **Minimum Maintenance**, which shall consist of (a) roads used occasionally by a limited number of people as alternative access roads for areas served primarily by local, collector, or arterial roads, or (b) roads which are the principal access roads to agricultural lands for farm machinery and which are not primarily used by passenger or commercial vehicles.

Neb. Rev. Stat. § 39-2103 (R.R.S.1998) (emphasis added).

The statute goes further by stating certain rural highways classified under subdivisions (1) to (3) of section 39-2103 “should, combined, serve every incorporated municipality having a minimum population of one hundred inhabitants or sufficient commerce, a part of which will be served by stubs or spurs, and along with rural highways classified under subdivision (4) of this section, should serve the major recreational areas of the state.” Sufficient commerce is defined in *Neb. Rev. Stat. § 39-2103* as “a minimum of two hundred thousand dollars of gross receipts under the Nebraska Revenue Act of 1967.” In other words, every incorporated municipality with a population of 100 or greater, or one that has sufficient commerce, should be served by either (1) an Interstate, (2) an Expressway, or (3) a Major Arterial. All major recreation areas of the state should be served by any of these three rural highways, or by a Scenic-Recreation highway.

The functional classifications for Municipal Streets are defined by state statute as follows:

- **Interstate**, which shall consist of the federally designated national system of interstate and defense highways;
- **Expressway**, which shall consist of two categories: **Extensions of Rural Expressways** and some **Additional Routes** which serve very high volumes of local traffic within urban areas;
- **Major Arterial**, which shall generally consist of extensions of the rural major arterials which provide continuous service through municipalities for long-distance rural travel. They are the arterial streets used to transport products into and out of municipalities;
- **Other Arterial**, which shall consist of two categories: **Municipal Extensions of Rural Other Arterials**, and **Arterial Movements Peculiar to a Municipality's Own Complex**, that is streets which interconnect major areas of activity within a municipality, such as shopping centers, the central business district, manufacturing centers, and industrial parks;
- **Collector**, which shall consist of a group of streets which collect traffic from residential streets and move it to smaller commercial centers or to higher arterial systems; and
- **Local**, which shall consist of the balance of streets in each municipality, principally residential access service streets and local business streets. They are characterized by very short trip lengths, almost exclusively limited to vehicles desiring to go to or from an adjacent property.

Neb. Rev. Stat. § 39-2104 (R.R.S.1998) (emphasis added).

The method by which streets and roads are classified depends upon their location and use. In the case of the Village of Beaver Crossing, streets and roads are classified under the Municipal Streets functional category system.

The jurisdictional responsibility the Village of Beaver Crossing is defined in Neb. Rev. Stat. § 39-2105 as follows:

“(3) The various incorporated municipalities shall have the responsibility for the design, construction, reconstruction, maintenance, and operation of all streets classified as expressway which are of a purely local nature, that portion of municipal extensions of rural expressways and major arterials which exceeds the design of the rural portions of such systems, and responsibility for those streets classified as other arterial, collector, and local within their corporate limits.”

The State of Nebraska has jurisdictional responsibility for all roads classified as interstate, expressway, and major arterial under the Rural Highway classification, and all roads classified as interstate under the Municipal Streets system. The jurisdiction over any municipal extensions of these classifications transfer to the municipality whenever the road exceeds the design standards of the road leading into the municipality. Neb. Rev. Stat. § 39-2105 (1) (R.R.S.1998). When the design of rural road differs at different points, the responsibility of the state is limited to the lesser of the two designs, and the municipality is responsible for the remainder of the design.

Scenic-Recreation roads remain under jurisdiction of the governmental subdivision that had jurisdiction prior to the time the road was designated as Scenic-Recreation. Neb. Rev. Stat. § 39-2105 (4) (R.R.S.1998).

FUTURE TRANSPORTATION PLAN MAP

The Transportation Plan Map, Figure 9 identifies existing and future road classifications for the Village of Beaver Crossing. These classifications should integrate with the future land use plan identified within this plan. Road improvement projects identified by the “One and Six Year Program for Street Improvements” as well as the County and State plans need to be addressed so they will coincide with this circulation plan, thus lessening the congestion on streets and enhance the overall circulation system in Beaver Crossing. This approach ensures the financial burden placed upon the Village is limited and developments are not publicly financed without the corresponding tax revenue and developer investment.

FIGURE 8: FUTURE TRANSPORTATION PLAN

FUTURE LAND USE PLAN

The Future Land Use section, along with the Circulation section, provides tools to guide future development in Beaver Crossing, and is based upon existing conditions and projected future conditions for the community. The Future Land Use Plan also assists the community in determining the type, direction and timing of future community growth and development.

The criteria used in this Plan reflect several elements, including:

- the current use of land within and around the community
- the desired types of growth including location of growth
- physical characteristics, opportunities and constraints of future growth areas
- current population and economic trends affecting the community

Beaver Crossing should review and understand the above criteria when making decisions about the future use of land within the planning jurisdiction of the Village. Upon reviewing this information, the Planning Commission should decided upon a population growth rate to base its future land use and public service needs upon.

This Comprehensive Development Plan provides for the development of more land than the forecast identifies as being developed during the planning period. Designating a parcel of land with a specific land use should not impact the assessed valuation of the property. However, value should be added by the real and substantial investments in roads, water, sewer or parks, not by the designation of land in the Plan.

Less arbitrary and more efficient allocation of land recognizes the forces of the private market and the limitations of the capital improvement budget. This Plan acknowledges that these factors play an important role in the growth and development of a community. The Future Land Use section is intended to be a general guide to future land use that will balance private sector development, the critical growth element in any community, with the concerns, interests, and demands of the overall local economy.

FUTURE LAND USE OBJECTIVES

- Identify past trends in demand for various land use categories (residential, commercial, industrial, public). Determine which are working and which may need modification.
- Combine community goals with estimated future demands to project future land use needs.
- Establish policies and land use suitability standards to;
 - a. Protect and enhance current and future building/land use,
 - b. Provide reasonable alternatives and locations for various land uses, and
 - c. Promote efficient use of public facilities and utilities.

These objectives along with the Land Use Goals in the Envision: Beaver Crossing Chapter need to be reviewed whenever there is a proposed modification to the Plan. These items need to be balanced with the concept that there are always “unforeseen opportunities” in land use and that each proposal. Weighing all of these factors will allow the community to make solid land use decisions in the future.

Table 21 indicates the amount of new land in acres required to adequately satisfy the forecasted population projections for Beaver Crossing that were done in the second section of this Plan. Three projections (i.e. Low, Medium and High) were reviewed. Table 21 indicates the amount of land needed to meet projected future land uses by decade, with an estimate of land required for each land use type shown in the far right column. These projections are based on the percentage of existing land uses found in the Village combined with the population projections for the community.

TABLE 21: PROJECTED LAND USE REQUIREMENTS (ACRES), BEAVER CROSSING

Low Series	2010 (acres)	2020 (acres)	2030 (acres)	Total (acres)
Residential	-0.06	-0.77	-0.77	-1.6
Commercial	0.00	-0.03	-0.03	-0.06
Industrial	-0.04	-0.56	-0.56	-1.16
Public/Semi-Public	-0.01	-0.08	-0.08	-0.17
Parks/Recreation	-0.01	-0.16	-0.16	-0.33
Transportation	-0.05	-0.67	-0.67	-1.39
Other	-0.17	-2.43	-2.43	-5.03
New Developed Land	-0.34	-4.7	-4.7	-9.74
Medium Series	2010 (acres)	2020 (acres)	2030 (acres)	Total (acres)
Residential	-0.72	1.21	3.53	4.02
Commercial	-0.03	0.05	0.15	0.17
Industrial	-0.52	0.89	2.58	2.95
Public/Semi-Public	-0.07	0.13	0.37	0.43
Parks/Recreation	-0.14	0.24	0.71	0.81
Transportation	-0.62	1.06	3.08	3.52
Other	-2.4	4.06	11.81	13.47
New Developed Land	-4.5	7.64	22.23	25.37
High Series	2010 (acres)	2020 (acres)	2030 (acres)	Total (acres)
Residential	4.80	8.10	10.36	23.26
Commercial	0.20	0.35	0.44	0.99
Industrial	3.51	5.93	7.58	17.02
Public/Semi-Public	0.50	0.84	1.07	2.41
Parks/Recreation	0.96	1.63	2.08	4.67
Transportation	4.18	7.06	9.03	20.27
Other	16.05	27.12	34.69	77.86
New Developed Land	30.20	51.03	65.25	146.48

Source: JEO Consulting Group, Inc., 2005

TRANSITIONAL AGRICULTURAL (TA)

The TA area is intended for traditional agricultural uses around the perimeter of the community. However, new livestock feeding operations should be located outside the one-mile extraterritorial jurisdiction of Beaver Crossing. Types of allowable uses within this area include:

- Agricultural uses
- Existing agricultural uses, within corporate limits, are subject to the non-conforming use (grandfathering) laws of the State. As development occurs, agricultural uses on that property should be eliminated from within the corporate limits.
- No new agricultural uses to be established within Corporate Limits.
- Limitations on confined feeding operations.
- Limited residential, non-farm related development on acreages
- When specific design criteria can be met and the location is appropriate, Mobile Home Parks may be allowed in this district.

LOW DENSITY RESIDENTIAL (LDR)

The LDR area is intended to accommodate larger lot residential development, including acreage development along the perimeter of Beaver Crossing. This area, with the appropriate design, may allow development to a maximum density of three dwelling units per acre or less. Otherwise, all residential development in this district should be a minimum of three acres. Types of allowable uses within this area include:

- Single-family dwellings, including accessory uses. Lot size is dependent upon how sanitary wastewater is treated and the method of disposal. When special circumstances such as proper soils and percolation rates are available some lots may be less than three acres in size. The use of central disposal systems in subdivision may also lower the minimum lot size.
- Public and Semi-Public uses.
- Neighborhood parks should be encouraged so residents may enjoy recreation without traveling across town and encountering major thoroughfares. These neighborhood parks should be centrally located within a close distance to a number of subdivisions.
- When specific design criteria can be met and the location is appropriate, Mobile Home Parks may be allowed in this district.

MEDIUM TO HIGH DENSITY RESIDENTIAL (MHDR)

The MHDR area is intended to accommodate denser residential development. This is the primary residential district within Beaver Crossing. During the planning period, it is not anticipated that development of denser residential uses such as apartment buildings will become a major issue; therefore, there is no need to separate the residential uses into Medium and High Density districts.

The typical density of these areas should be approximately 3 to 6 dwelling units per acre. However, under special circumstances using the Conditional Use Permit process, greater densities may be allowed. Types of allowable uses within this area include:

- Flexibility in density along flood plains.
- Single-family dwellings (minimum lot of 6,000 sq. ft. per dwelling).
- Multi-family dwellings.

- Duplexes, Triplexes, etc.
- Elderly and/or retirement housing facilities.
- Neighborhood parks should be encouraged so residents may enjoy recreation without traveling across town and encountering major thoroughfares. These neighborhood parks should be centrally located within a close distance to a number of subdivisions.
- When specific design criteria can be met and the location is appropriate, Mobile Home Parks may be allowed in this district.

COMMERCIAL DISTRICT (C)

The Commercial district is intended to accommodate commercial uses throughout the existing downtown business area of the community, as well as along Nebraska Link 80E. Types of allowable uses within this area include:

- Offices
- Retail consistent with existing establishments in similar areas
- Larger commercial developments requiring on site (off-street) parking.
- Commercial uses supplying goods and services to residents requiring fast transactions, i.e.
 - Convenience Stores
 - Laundry Mats
 - Restaurants
 - Car Wash
 - Car Repair

Within the existing downtown area, further limitations include:

- Retail consistent with existing establishments in the downtown business area.
- Vehicle spaces will be accommodated primarily by on-street parking.
- Structures will tend to have zero-setback requirements in this area.

INDUSTRIAL (I)

The Industrial area is intended to accommodate less intensive manufacturing companies. Also included in this area are the grain storage facilities. Types of allowable uses within this area include:

- Small scale production/machining.
- Operations with minimal odors, noise and other pollution and water usage.
- Full scale wholesaler / distributors.
- Grain storage facilities.

PUBLIC (P)

Specific Public use areas are where a large amount of land is required for public uses. Depending on compatibility with surrounding land uses, public and semi-public land uses may be allowed within all land uses areas. Currently, the only area designated as Public is the Beaver Crossing Wastewater Treatment Facility. There are other smaller public facilities scattered

around the Village and these will be accommodated within the particular land use area where they are located. Types of allowable uses within this area include the continuation of existing public uses.

PARKS / RECREATION (P/R)

The Parks/Recreation area is intended to accommodate the existing park facility in the community. Parks and Recreation areas encompass public or private parks, outdoor recreation, and open space, including golf courses and trails. Depending on compatibility with surrounding land uses, park and recreation land uses may be allowed within other land uses areas. This area accommodates existing facilities. Further designations should only occur as developers identify specific park locations within subdivisions or as the Village acquires property designed to be park and recreation specific.

Figure 10: Future Land Use Plan

LAND USE SUITABILITY CRITERIA

How will this plan be implemented? The major assumption of this Plan is:

“Specific development criteria will be adopted to help guide builders, investors and community leaders in making good decisions concerning the future of Beaver Crossing.”

These criteria will be specific statements that:

- Describe the relationship between/among land uses.
- Establish criteria or design standards that new development must meet.
- Minimize land use conflicts between neighboring land owners.
- Create consistent characteristics within each land use district.

LAND USE TRANSITIONS

New development should provide, if needed, any screening, buffers, or additional setback requirements when located next to existing uses. Screening or buffers may be plant material, low earthen berms, solid fences, or any combination of the above. Boundaries between different land uses are done along streets, alleys or natural features (streams, railroads, etc.) whenever possible.

COMMUNITY GROWTH

New development should, to the greatest extent possible, be contiguous to existing development or services. This would allow for the logical and cost effective extension of streets and utility services. The Village may authorize non-contiguous development if:

- The developer pays for all or a large portion of the “gap” costs of extending services from the existing connections to the proposed development, or
- The extension would open up needed or desirable areas of the community for additional growth, and
- Issues related to adjacent/transitional agriculture.

The Land Use Plan is one of the three statutory requirements of a Comprehensive Development Plan, as stated in the Nebraska State Statutes. The Land Use Plan, along with the Transportation Plan elements provides the necessary tools to direct future development in Beaver Crossing. The Land Use Plan is based upon existing conditions and projected conditions for the community.

The need for residential uses will be driven by the future population, the ratio of owner-occupied to renter-occupied housing units, and the projected number of future dwelling units needed. The development of new residential units drives the need for additional commercial development, additional streets, public and park facilities, and industrial development. Residential development is the primary force driving all other uses in smaller communities. Therefore, decisions regarding future residential development will have a direct impact on other uses throughout the entire community.

COMMUNITY ENTRANCES

First impressions of the community are made at the entrances. These impressions are critical to a community's overall image. This is true for both communities and individuals. New development should have larger set backs and higher landscaping standards when located at any of the entrances to the community. For example, all new development along Nebraska Link 80E may have higher development standards placed upon them, which may require the provision of an extra three to five feet of front yard set back to be developed into ground cover or lawn, for example. Also, signs, storage areas or parking lots should be regulated to preserve the aesthetic appearance of Beaver Crossing.

ANNEXATION

As the Village grows in size it must look for opportunities to extend its borders to provide a superior quality of life for its residents. To do this, the State of Nebraska has established a process for communities to expand their municipal boundary into areas that are contiguous to the community provided such actions are justified. However, this power should be used when development becomes urban rather than rural in nature. In addition, state statutes restrict annexation to land that is within 500 feet from the corporate limits when agricultural uses or natural amenities such as rivers and creeks must be crossed.

There are three ways annexation can be pursued:

- 1) Property owners can request annexation (Voluntary Annexation).
- 2) The municipality can annex any contiguous or adjacent tracts, lots, and roads that are urban or suburban in nature.
- 3) At the time land is platted, adjacent to Beaver Crossing's Corporate Limits, it should be annexed, as provided in the Nebraska State Statutes, at the time the final plat is approval.

In the case of the first method, the property owner must submit a plat prepared by a licensed engineer or surveyor. The plat must be approved by the Village Engineer and filed with the Clerk along with a written request signed by all owners of record for the proposed annexation properties.

To pass an annexation ordinance, a majority of affirmative votes are required by the Governing Body at each reading of the ordinance; the suspension of the first two readings is specifically forbidden under State Statutes. Then the certified map is filed with the County Assessor, County Clerk, and Register of Deeds along with a certified copy of the ordinance. The Village then has one year to adopt a plan to provide a plan for the provision of services to residents of the annexed area.

AREAS FOR POTENTIAL ANNEXATION NEAR BEAVER CROSSING

The Village of Beaver Crossing currently does not have any Sanitary Improvement Districts (SID) or areas able to be annexed at the time this plan was completed and adopted.

IMPLEMENT: BEAVER CROSSING

ACHIEVING BEAVER CROSSING'S FUTURE

Successful Village plans have the same key ingredients: consensus, ideas, hard work, and the application of each of these must be done to solve community problems. This plan contains the inspiration of the many Village officials and residents who have participated in the planning process. Nevertheless, the ultimate success of this plan remains in the dedication offered by each and every resident in the years to come. This section does not represent the conclusion of the plan but is the beginning of the hard work to come in order to achieve the vision herein.

There are numerous goals and objectives in this plan. We recommend reviewing the relevant goals during planning and budget setting sessions. It is also recommend that Beaver Crossing select elements of the plan for immediate action; this may be the goals of highest priority or it may be simple “visible” activities. Small “visible” advances may appear to be “baby steps” but baby steps can evolve into full sprints in the future.

The Village needs to, annually, establish an Action Agenda for Beaver Crossing, which is the combination of numerous strategies for implementing the Comprehensive Plan, is based on the following:

- Goals and Objectives
- Growth Policies
- Land Use Policies
- Support programs for the above items

It will be critical to earmark the specific funds to be used and the individuals primarily responsible for implementing the goals and policies in Beaver Crossing.

SUPPORT PROGRAMS FOR ACTION AGENDA

Four programs will play a vital role in the success of Beaver Crossing's plan. These programs are:

1. **Capital Improvements Financing**--an annual predictable investment plan, divided into six functional classifications (Transportation, Water, Sewer, Parks and Recreation, Public Safety and Public Facilities) using a six-year planning horizon to schedule and fund projects integral to the plan's implementation. Combined with the Comprehensive Plan, these two documents serve as the basis of the Village's Financial Plan regarding future projects and development.
2. **Zoning Regulations**--updated land use districts allow the Village to provide direction for future growth. Zoning regulations govern the use of land and establish standards of size and intensity of enhancements upon the land.
3. **Subdivision Regulations**--establish criteria for dividing land into building areas, utility easements, and streets. Implementing the Transportation Plan is a primary function of subdivision regulations. These regulations govern the division of a parcel of land into more than one parcel. Subdivision approval is required where the smallest platted parcel created is 10 acres or less.
4. **Plan Maintenance**--an annual and five-year review program will allow the Village flexibility in responding to growth and a continuous program of maintaining the plan's viability. Reviewing the plan allows the Village to deal with unanticipated opportunities, reprioritizing goals and policies and balancing the Village's needs of development and conservation in an efficient manner.

COMPREHENSIVE DEVELOPMENT PLAN MAINTENANCE

Since planning is a process that occurs over many years, proper implementation of a Comprehensive Development Plan includes both maintenance and review of the plan. This requires Beaver Crossing to periodically identify and address new

concerns, and amend the Plan accordingly. The review process should occur regularly, but not necessarily frequently. As a general rule, there should be a brief review done on an annual basis, a review of the land use plan every five years and a complete update every 10 to 20 years. The timing of complete updates is dependent upon the level of growth being seen by the community. Finally, the goals and objectives portion of the plan should be reviewed every one to two years or as needed based upon completion of the current goals and objectives. The plan is and should be a continually evolving vision of the community.

ANNUAL REVIEW OF THE PLAN

A relevant, up to date plan is critical to the on-going planning success. To maintain both public and private sector confidence an evaluation of the effectiveness of the planning activities must be completed. This review should be brief, and should identify and address glaring problems or concerns that have arisen since the last review. The idea is not to overhaul the Plan, but merely fine tune it to make it work better. Typically, this review could occur during the month of January.

PLAN AMENDMENT

After adoption of the Comprehensive Development Plan, opportunities should be provided to identify any changes in conditions that would impact elements or policies of the plan. At the beginning of each year a report should be prepared by the Planning Commission, which provides information and recommendations on:

- whether the plan is current in respect to population and economic changes; and
- the recommended policies are still valid for the Village and its long-term growth.

The Planning Commission could hold a Town Hall Meeting on this report in order to:

- Provide citizens and/or developers with an opportunity to present possible changes to the plan,
- Identify any changes in the status of projects called for in the plan, and
- Bring forth any issues, or identify any changes in conditions, which may impact the validity of the plan.

If the Planning Commission finds major policy issues or major changes in basic assumptions or conditions have arisen which could necessitate revisions to the Comprehensive Development Plan, they should recommend changes or further study of those changes. This process may lead to identification of amendments to the Comprehensive Development Plan and would be processed pursuant to proper amendment procedures.

PLAN AMENDMENT PROCEDURES

It is anticipated that during each year individuals and groups may come forward with proposals to amend the Comprehensive Development Plan. We would recommend that those proposals be compiled and reviewed once a year at the Annual Review unless the proposals warrant an unanticipated opportunity then the plan should be evaluated at that time. By reviewing all proposed amendments at one time, the effects of each proposal can be evaluated for impacts on other proposals and all proposals can be reviewed for their net impact on the Comprehensive Development Plan.

UNANTICIPATED OPPORTUNITY

If major new, innovative development opportunities arise which impact several elements of the plan and which are determined to be of importance, a plan amendment may be proposed and considered separate from the Annual Review and other proposed Comprehensive Development Plan amendments. The Zoning Administrator should compile a list of the proposed amendments received during the previous year; prepare a report that provides applicable information for each proposal, and recommend action on the proposed amendments. The Comprehensive Development Plan amendment process

should adhere to the adoption process specified by Nebraska law and provide for the organized participation and involvement of citizens.

METHODS FOR EVALUATING PROPOSALS

The interpretation of the Comprehensive Development Plan should be composed of a continuous and related series of analyses, with references to the goals and policies, the land use plan, and specific land use policies. Moreover, when considering specific proposed developments, interpretation of the Comprehensive Development Plan should include a thorough review of all sections of the Comprehensive Development Plan.

If a development proposal is not in conformance or consistent with the policies developed in the Comprehensive Development Plan, serious consideration should be given to making modifications to the proposal or the following criteria should be used to determine if a Comprehensive Development Plan amendment would be justified:

- The character of the adjacent neighborhood.
- The zoning and uses on nearby properties.
- The suitability of the property for the uses allowed under the current zoning designation.
- The type and extent of positive or detrimental impact that may affect adjacent.
- Properties, or the community at large, if the request is approved.
- The impact of the proposal on public utilities and facilities.
- The length of time that the subject and adjacent properties have been utilized for.
- Their current uses.
- The benefits of the proposal to the public health, safety, and welfare compared to.
- The hardship imposed on the applicant if the request is not approved.
- Comparison between the existing land use plan and the proposed change regarding the relative conformance to the goals and policies.
- Consideration of professional staff recommendations.

PLAN FINANCING

To accomplish the tasks proposed in the Comprehensive Plan the Village of Beaver Crossing will need to develop partnerships with a number of individuals, corporations, and other jurisdictions to provide financing and avenues to address issues and fund development projects. A summary of potential sources and development partners is provided in the following paragraphs. Although it is by no means exhaustive, it allows the Village to begin the process of securing funding for projects and creating necessary partnerships in order to facilitate community development.

Banks

In the past, many banks collected savings from distressed areas, but then refused to lend those dollars back. The Community Reinvestment Act (CRA) addresses past lending practices that did not support lending in depressed neighborhoods. Enforced by four federal agencies that track the geographic distribution of each bank's loans, the CRA applies to all large lending institutions.

Under the CRA, financial institutions are obligated to serve the public, specifically low- and moderate-income neighborhoods. Banks are encouraged to apply flexible underwriting standards for loans that benefit economically disadvantaged areas or individuals. Working in tandem with the CRA is the Home Mortgage Disclosure Act (HMDA), which addressed the problem of conventional lenders denying credit to certain neighborhoods or areas. The HMDA requires lending institutions to document and reveal the geographic location of their home mortgages.

Also, Bank Community Development Corporations (CDCs) are specific example of how banks can contribute to economic revitalization. Bank CDCs can be for-profit or non-profit subsidiary organizations funded by banks, bank holding companies, and/or federal savings associations under special regulations that encourage such investments in local community and economic development projects. Banks CDCs may make equity or debt investments in local businesses, or real estate investment projects that directly benefit low- and moderate-income groups. Unlike banks or bank holding companies, bank CDCs can also purchase, construct, or rehabilitate property.

A neighborhood or area can establish a bank CDC by working with one or more local banks, the Federal Reserve, the Comptroller, and its respective state financial institution regulators. They must be approved by the Federal Reserve and the Office of the Comptroller of the Currency. Bank CDCs have more freedom to participate in and provide guidance to commercial lending activities in their community than do regular banks. Therefore, small businesses located in distressed areas have a good opportunity to approach a local Bank CDC for further lending options. For more information, please refer to Chapter II on Major Players.

Peer Group Lending

Individual entrepreneurs are frequently denied loans because banks believe they lack sufficient collateral or that the entrepreneur will be unable to repay the loan. Peer-group lending collects collateral and spreads the risk among a group of entrepreneurs, increasing an entrepreneur's chances of obtaining a loan.

Peer groups are composed of entrepreneurs gathered together by neighborhood groups, non-profits, or banks. The availability of a loan is dependent on the repayment schedule of others in the group. Since group members are dependent on the success of their peers, they work together to support each other. Most loans are based on character rather than collateral. Members alert each other to business opportunities and critically look at other member's business plans.

Small Business Investment Companies

Small Business Investment Companies (SBICs) provide another opportunity to secure venture capital. They are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make **venture capital investments** in small businesses, start-ups, and growth situations. SBICs are primarily for-profit organizations that provide equity capital, long-term loans, debt-equity investments, and management assistance to qualifying small businesses.

With few exceptions, there are no restrictions on the ownership of SBICs. An SBIC can be formed by virtually anyone with venture capital expertise and capital. By law, SBICs can be organized in any state as either a corporation or a limited partnership. Most SBICs are owned by small groups of local investors, although some are owned by commercial banks.

There are two types of SBICs: regular SBICs and Specialized SBICs (SSBICs), or 301(d) SBICs. SSBICs invest in small businesses owned by socially or economically disadvantaged persons, such as minorities.

SBICs obtain financing through equity capital, public stock sales, government leverage, debt security issues, and loans. In return, SBICs finance small business concerns. As financier, the SBIC has a variety of options. Long-term loans to small business concerns provide funds needed for sound financing, growth, modernization, and expansion. These loans may be

provided independently or in cooperation with other public or private lenders and have a maturity of no more than 20 years. In the interest of the small business concerns, the SBA regulates the cost of money on SBIC loans and debt securities issued.

To become a licensed SBIC, an organization must bring to the table a minimum of \$5-10 million in private capital (\$5 million for SBIC using debenture, \$5 million for Specialized SBICs and \$10 million for SBIC using Participating Securities). Specialized SBICs (SSBIC) invest in businesses owned by socially and economically disadvantaged entrepreneurs, whereas SBICs can invest in any type of business. They are sometimes known as 301(d) SBICs. SSBICs that work with disadvantaged entrepreneurs, primarily members of minority groups, are often referred to as Minority Enterprise SBICs or MESBICs.

In order to leverage private sector money, the potential SBIC must reach out to private investors who understand the SBIC program and meet the SBA's operation requirements. Once this private capital has been raised, additional funds from the sale of SBA-guaranteed securities can be added, with approval by the SBA after a rigorous credit evaluation. Each SBIC is regularly assessed by the SBA to make sure the organization is doing well.

General information on SBICs:

- **Finance Limit:** As with most local entities, SBICs vary across the country and establish different limits on the types of investments they make.
- **Investment Policy:** SBICs make equity investments and loans. Some offices may prefer to do one over the other.
- **Type of business:** The preferential type of industry that an SBIC will support depends on the individual management of each SBIC.
- **Location:** Although SBICs, as do venture capitalists, prefer to invest in businesses close to their offices, SBICs will fund viable small business projects anywhere nationally if they believe in the company.
- **Qualifications:** A business must have a net worth under \$18 million and an average after-tax earning of less than \$6 million in the past two years to be eligible for SBIC funding.

Community Development Financial Institutions

The federal government also supports Community Development Financial Institutions (CDFIs), which promote community economic development in areas lacking financial access. CDFIs can be banks, credit unions, loan funds, and venture capital funds that make grants, loans, and other investments in both community groups and small businesses in certain neighborhood areas. The three types of CDFIs are:

- **Community Development Banks** are federally insured and regulated depository institutions structured and regulated like normal banks with a primary mission to serve low-income communities. Community development banks include South Shore Bank in Chicago, IL and Elk Horn Bank in Arkadelphia, AR.
- **Community Development Credit Unions (CDCUs)** are financial cooperatives owned and operated by low-income people to serve member needs. CDCUs can make low interest loans for small business creation and expansion. For the initial fund start-up, CDCUs rely on outside groups interested in making social purpose investments. There are approximately 300 CDCUs serving 40 states.
- **Community Development Loan Funds** aggregate capital and contributions from socially conscious banks, investors, and foundations to provide equity, bridge loans, or low-market financing for affordable housing, small businesses, or neighborhood economic development in distressed communities.

A CDFI is eligible for federal financial support, technical assistance, and training if it:

- Has a primary mission to promote community development.
- Serves an “investment area” determined by demographic criteria or a “targeted population” that is low income or lacking access to loans or equity investments.
- Provides development services in conjunction with equity investments or loans.
- Maintains accountability to area residents or targeted population through representatives on its governing board.

Venture Capital

Venture capital refers to equity investments in businesses with the hope that they will grow and become profitable. Although risky, equity investments can lead to enormous payoffs when the companies invested in are extremely successful. The prosperity of many of today’s corporate giants can be directly linked to the venture capital investments they received when they were infant businesses. Recognizing this, neighborhood groups can encourage the use of venture capital as an option for financing small businesses and projects in their communities. Two effective ways of increasing the venture capital available to local businesses is to 1) coordinate databases that assist in matching up potential investors with businesses, and 2) promote the area to specific venture capital firms.

Foundations

Foundations with objectives similar to those of a neighborhood group or project can be approached for funds. A foundation is likely to fund planning studies, management or technical programs, rather than construction, maintenance or operations.

Small Business Administration (SBA)

Small businesses that meet SBA size standards and program requirements can apply for SBA guaranteed loans through participating lenders. Although administered through a participating bank, loans are federally guaranteed so that if the small business does not do well, the bank is not at risk. These loans are intended to assist businesses not successful in obtaining funds through commercial lenders, and decrease the lending risk to banks.

SBA Credit Requirements

To qualify for SBA lending programs, a small business must meet specific program requirements and the SBA size standards for that particular industry. Some credit and collateral requirements may apply. The SBA size requirements are as follows:

- **Manufacturing:** Maximum number of employees ranges from 500 to 1,500, depending on the type of industry.
- **Wholesaling:** Number of employees may not exceed 100.
- **Retail and Services:** Average annual receipts of the last three years may not exceed \$3.5 to \$17 million, varying by industry.
- **Construction:** Average annual receipts of the last three years cannot exceed \$7 to \$17 million, depending on industry classification.

Personal guarantees are required from all principal owners and from the CEO of the business. Liens on personal assets of the principals may be required. It should be noted that while SBA offices across the country have the same policies and regulations, there are regional differences in loan packages. Contact the SBA at (800) 827-5722 for specifics in your area.

To receive an SBA loan, the **applicant must:**

- Be of good character.
- Demonstrate sufficient management expertise and commitment to running a successful operation.
- Have sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis.

Documents required by the SBA include:

- Current balance sheet (start-up businesses must prepare an estimated balance sheet and state the amount that the principals have invested in the business).
- Profit and loss statement for the current period and for the most recent three fiscal years, if available (start-ups must prepare a detailed projection of earnings for at least the first year of operation).
- Current fiscal financial statement for all principals/stockholders who own 20 percent or more of the business.
- A detailed list of collateral and its estimated present value.
- A completed loan package. Provided by banks, these packages give insight on the applicant and the business.
- A statement of the amount of the loan request and the purpose for which the funds are to be used.

SBA 7(a) Program

The 7(a) loan program is the SBA's general business loan program. The SBA is authorized to guarantee between 75 percent and 80 percent of a loan, up to a maximum of \$750,000, for small businesses that cannot obtain financing on reasonable terms through normal lending opportunities. This includes acquisition of real estate, business expansion, machinery and equipment purchases, furniture and fixture purchases, working capital, and inventory purchases.

A major advantage of the 7(a) loan program, over a straight commercial loan from a private lender, is the typically extended repayment term. Working capital loans can have maturities of up to ten years, while 25 year maturities are available to finance fixed assets such as the purchase of real estates. Interest rates are negotiated between the borrower and the lending institution, subject to SBA maximums, and cannot exceed the prime rate plus 2.75 percent.

SBA 504 PROGRAM

The SBA 504 loan program, administered by SBA Certified Development Companies (504 CDCs), provides long-term, fixed rate capital to small businesses to acquire real estate, machinery and equipment for business expansion or facility modernization. The loans cannot be used for working capital purposes or to refinance existing debt, except to replace funds spent on the project in anticipation of the loan. The minimum debenture SBA 504 project amount is \$125,000. The SBA's share of the loan cannot exceed \$750,000 or 40 percent of the total project cost, whichever is less.

The 504 program requires that funds are provided by three sources:

1. The business needs to find a conventional lender to provide a first-mortgage type loan for approximately 50 percent of the funds at a normal lending rate.
2. A minimum of 10 percent of the funds is provided by the borrower.
3. The remainder is provided by a Certified Development Company (CDC) through debenture bond sales. The CDC will sell debentures in the private market that are guaranteed by the SBA. These debentures pay a below market rate of interest twice annually. The maximum SBA debenture is \$1 million. These debenture bonds are popular even at the lower rate of interest because the bond is completely guaranteed in the full faith and credit of the U.S. Government.

The business is required to pay the bi-annual interest on the debenture to the holder of the note, in addition to the normal payments to the lender for the loan that covered 50 percent of the financing. The bank is protected by a deed of trust or lien on the property having an appraised value great enough to support 100 percent of the loan.

COMMUNITY DEVELOPMENT CORPORATIONS 504 LOAN LENDER

A Community Development Corporation loan lender (504 CDC) provides financial assistance on participation with SBA under Title V of the Small Business Investment Act. A CDC may also aid a small business in obtaining other assistance from SBA by preparing loan applications, facilitating management and procurement assistance, and obtaining assistance from other government and non-government programs. CDCs are encouraged to organize resources for the economic benefit of small business in a fashion that will produce community economic development.

All SBA 504 loans must originate with and be administered by a 504 CDC loan lender. Businesses can go directly to a participating CDC to apply for the loan. The CDCs generally will approach banks with qualified borrowers but banks may identify potential candidates for these loans, advise them about the 504 program, assist them in contacting a CDC in their community, and arrange to meet with the CDC. Similarly, the SBA District Office can advise small businesses about this process and supply them with names of CDCs in the area. In order for an organization to be a CDC, it must be certified by the SBA.

The SBA's microloan program is designed to support existing financial assistance opportunities for microenterprises, particularly those in low-income or rural areas. The program seeks to provide credit or enhancement to motivate local lending institutions to extend funding to firms that are in certain industries (i.e., service or retail), are young, and/or are small. This is a "direct loan" options, should there be extraordinary loan requests that cannot be funded through private sector participation or other funds. The scope of the MicroBusiness Loan Program relies on the following concepts:

- A Direct Loan provision (lender of last resort) to accommodate loan requests that cannot be reasonably funded by the private sector.
- The MicroBusiness Loan Program is being initiated to address a large credit gap in the capital which is made available to small businesses. It is not a borrowers incentive or subsidy program.
- Although established to serve targeted business, the program is flexible enough to expanded, when fiscally practical, to meet the requests of a variety of businesses.

Traditionally small entrepreneurs suffer from a lack of capital. The approach of this program is to bring microbusinesses into the broad and diverse capital resources which are typically accessible to their mainstream competition. Thus the goals are to:

- Improve access to business credit by targeted small-scale businesses, including minority and women owned enterprises.
- Increase the success of businesses in the region.
- Motivate micro businesses in the region.
- Encourage local banks to provide credit to small firms.
- Leverage public money through private sector involvement.

In order to reach the goals described above, there are essentially three services, which are available to microbusinesses:

- Assistance in locating and developing receptive financing sources, in preparation and submission of financing packages, and in loan negotiations and closing.
- Assistance in **leveraging** capital resources for the purpose of directing and using these resources to the benefit of micro enterprises.
- The program, also, actively looks for merger, acquisition, and joint venture opportunities. In addition, it pursues such business growth opportunities for minority and women owned businesses.

MICRO-LOAN DEMONSTRATION PROGRAM

Through the Micro-loan Demonstration Program the SBA makes loans to private, non-profit, and quasi-governmental organizations who will make **short-term, fixed interest rate micro-loans** (up to \$25,000) to start-up, newly established, and

growing small business concerns. Funds are then provided with marketing, management, and technical assistance. The program helps women, low-income, and minority entrepreneurs who lack credit.

SBA grants are also made to non-intermediary lender non-profits to provide marketing, management, and technical assistance to low-income individuals seeking, with or without loan guarantees or private sector financing for their businesses.

Micro-loans can be used to purchase machinery and equipment, furniture and fixtures, inventory, supplies, and working capital. This is not part of the 7(a) program and funds cannot be used to retire existing debt. Loans must be repaid on the shortest term possible, no more than six years, depending on the earnings of the business. Each organization has individual collateral requirements; assets bought with the loan are automatically considered collateral. Personal business owners guarantees are also commonly required.

CAPLines

CAPLines is used by SBA to help small businesses meet short-term and cyclical **working-capital needs**. Most loans can be for any amount and the following purposes:

- Finance seasonal working-capital needs.
- Finance direct costs needed to perform construction, service, and supply contracts.
- Finance direct costs associated with commercial and residential building, construction without a firm commitment for purchase.
- Finance operating capital by obtaining advances against existing inventory and accounts receivable.
- Consolidate short-term debt.

Fixed or variable interest rates are negotiated between the lender and borrower, and have a maturity of up to five years. The five short-term CAPLines programs are:

- **Seasonal Line:** revolving or non-revolving, it advances funds against anticipated inventory and accounts receivable for peak seasons and sales fluctuations.
- **Contract Line:** either revolving or non-revolving, it finances direct labor and materials costs associated with a performing assignable contract(s).
- **Builders Line:** either revolving or non-revolving, it helps small contractors and builder in finance direct labor and materials costs. The project if the collateral.
- **Standard Asset-Based Line:** provides finances for cyclical, growth, recurring, and/or short-term needs. Borrowers generate repayment by converting short-term assets into cash. Borrowers continually draw and repay as their cash cycle dictates. Businesses that provide credit to other firms generally use this; since loans require periodic servicing and monitoring of collateral, the lender may charge additional fees.
- **Small Asset-Based Line:** provides an asset-based revolving line of credit up to \$200,000, and operates like the Standard Asset-Base Line, except stricter serving requirements are waived, provided the borrower can consistently provide full repayment from cash flow.

Low Documentation Loan Program (LowDoc)

LowDoc is one of the SBA's most popular programs because of its **one-page application** form and rapid turnaround time (two to three business days) for loans of up to \$100,000. Borrowers must meet the lender's credit standards before applying for a LowDoc loan. Business start-ups and businesses with fewer than 100 employees and with average annual sales of less than \$5 million over the past three years are eligible for LowDoc.

FASTRAK

FASTRAK makes loans of up to \$100,000 available **without requiring lenders to use the SBA process**. Approved lenders use existing documentation and procedures to make and service loans, and the SBA guarantees up to 50 percent of the loan. Maturities are 5-7-years for working capital and up to 25 years for real estate or equipment.

Revolving Loan Funds (RLF's)

In economically distressed areas, RLF's are vitally important to revitalization and growth as they are designed to alleviate the high cost and short supply of capital by providing flexible loan terms to entrepreneurs and business owners. RLF's make capital accessible to those unable to obtain financing from banks or other financial institutions, filling a credit gap for many small businesses. The RLF board tries to make the loans as affordable as possible by providing below market interest rates and longer loan terms.

Long-term economic growth strategies must include methods to replenish funds that have been dispersed for business development. RLFs' constantly enlarging money pool meets this economic development need. Since most states prohibit the use of local revenue for private business assistance, public financing of private economic development traditionally has been capitalized and recapitalized with federal and state monies. However with RLFs, federal funds can be used to leverage further private investments, sometimes producing loan pools with as large a ratio as five or six private dollars to each public dollar. Because of their involvement in RLFs, private investors often influence how RLF loans are made.

In addition to the programs listed above, the following programs should be utilized to assist in the implement the proposals listed in the Comprehensive Plan:

Community Services Block Grants

Transportation Equity Act for the 21st Century (TEA-21) programs:

Transportation Community and System Preservation

Transportation Enhancements

Scenic, Historical, and Trails

U.S. Department of Commerce EDA programs:

Public Works

Economic Adjustment

U.S. Department of Housing and Urban Development programs:

[Assisted Living Conversion Program](#)

[Brownfields Economic Development Initiative \(BEDI\)](#)

[Community Development Block Grant \(CDBG\) Technical Assistance](#)

[Community Development Work Study](#)

[Community Housing Development Organizations \(CHDO\) Technical Assistance](#)

[Continuum of Care Homeless Assistance/Supportive Housing Program](#)

[Economic Development Initiative \(EDI\)](#)

[Empowerment Zone/Enterprise Community Initiative](#)

[Fair Housing Initiative Program \(FHIP\)](#)

[Healthy Homes Initiative](#)

[Hispanic Serving Institutions Assisting Communities](#)

[HOME Technical Assistance](#)

[Homeless Assistance Technical Assistance](#)

[Homeless Innovative Project Funding Grants](#)

[Homeownership Zones](#)

[HOPE 3](#)

[HOPE VI Demolition](#)

[HOPE VI Revitalization](#)

[Housing Choice Voucher Program](#)

[Housing Opportunities for Persons With AIDS \(HOPWA\) Competitive](#)

[Housing Opportunities for Persons with AIDS \(HOPWA\) Technical Assistance](#)

[HUD Colonias Initiative \(HCI\) Grant \(non-CDBG\)](#)
[Indian Community Development Block Grant \(ICDBG\)](#)
[Intermediary Technical Assistance Grants \(ITAG\)](#)
[Lead Hazard Control Program](#)
[Lead Hazard Research](#)
[Multifamily Housing Drug Elimination Grant Program](#)
[Outreach Technical Assistance Grants \(OTAG\)](#)
[Resident Opportunity and Self-Sufficiency Program \(ROSS\)](#)
[Rural Housing and Economic Development](#)
[Section 8 Housing Assistance Payments Program](#)
[Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings \(Continuum of Care\)](#)
[Self-Help Homeownership Opportunities Program \(SHOP\)](#)
[Shelter Plus Care \(Continuum of Care\)](#)
[Youthbuild](#)

U.S. Department of Agriculture

Rural Development
Natural Resources Conservation Service

Environmental Protection Agency

Construction Grants Programs
Section 106 Water Pollution Control Program Grants
Indian Set-Aside Grants
Hardship Grants Program for Rural Communities
Water & wastewater grants
Brownfields Initiative Grants

PUBLIC EDUCATION

Finally, broad public support and involvement is necessary to the development and use of practically any implementation policy or program. If adequate support is to be developed, a permanent program educating residents is necessary. People who understand the needs and ways of meeting those needs of the community must take the initiative to stimulate the interest and the understanding required to assure action is taken. The governing body of Beaver Crossing should strive to implement an active public participation process by creating an educational process on land use issues annually.

Some of the objectives of the comprehensive plan cannot be achieved unless the actions of two or more public agencies or private organizations can be coordinated. Frequently constraints prevent organizations from working with one another (i.e. financial resources, legal authority, restriction of joint uses of facilities, etc). Efforts should be made to bridge this gap with open communication, cooperation and the realization that the issue at hand could benefit the health, safety and general welfare of the residents in Beaver Crossing.