# VILLAGE OF STUART, NEBRASKA

"Heart of the Hay Country"
"Home to Stuart's Summer Stock Car Races"













## Stuart Housing Study – April 2024

Report Compiled and Developed By:

*Central Nebraska Economic Development District*

*108 W Kimball, Callaway, NE 68825 • (402) 394-1755*

# TABLE OF CONTENTS

TABLE OF MAPS AND GRAPHS.....3-4

INTRODUCTION.....5

EXECUTIVE SUMMARY.....6

DEMOGRAPHIC PROFILE.....13

WORKFORCE INFORMATION AND TRENDS.....15

HOUSING ASSESSMENT.....16

- ALL HOUSING UNITS AND VACANT LOTS.....17
- EXCELLENT AND SATISFACTORY UNITS.....18
- MAJOR WEAR AND DILAPIDATED UNITS.....19
- VACANT LOTS AND DILAPIDATED HOUSING MAP.....20

HOUSING CONSTRUCTION/REHABILITATION PERMITS SINCE 2017.....21

HOUSES ON MARKET FOR SALE.....22

HOUSING SURVEY OF ALL HOUSEHOLDS.....23

- OWNER SURVEY.....27
- RENTERS SURVEY.....28
- NEW HOUSING CONSTRUCTION.....30
- DEMOGRAPHICS OF HOUSEHOLD SURVEY.....31

RENTAL PROPERTY OWNER SURVEY.....32

EMPLOYER SURVEY.....34

EMPLOYEE SURVEY.....36

HOLT COUTNY WORKFORCE TRENDS.....38

# TABLE OF MAPS AND GRAPHS

Figure 1 – Stuart Housing Map....17
Figure 2 – Stuart Excellent and Satisfactory Housing Map....18
Figure 3 – Stuart Major Wear and Dilapidated Housing Map....19
Figure 4 – Stuart Vacant Lots and Dilapidated Housing Map....20
Figure 5 – Survey Results for Housing Types....23
Figure 6 – Household Demographics....23
Figure 7 – Number of Bedrooms Reported....24
Figure 8 – Housing Affordability....24
Figure 9 – Housing Problems Identified....25
Figure 10 – Housing Condition Rating by Occupants....25
Figure 11 – Housing Repairs Identified....26
Figure 12 – Housing Rent/Own Reported....26
Figure 13 – Housing Age Reported....26
Figure 14 – Interest in Home Rehabilitation....27
Figure 15 – Interest in Change in Housing....27
Figure 16 – Housing Change Preference....27
Figure 17 – Barriers to Housing Changes....27
Figure 18 – Does Rental Meet Housing Needs?....28
Figure 19 – Reasons Rental Units Does Not Meet Needs....28
Figure 20 – Monthly Rental Rates Paid....28
Figure 21 – Rental Housing Preferences....28
Figure 22 – Future Rental Tenure Plans....29
Figure 23 – Monthly Rent/House Payment Willing to Pay....29
Figure 24 – Interest in Down Payment Assistance....29
Figure 25 – New Home Construction Recommendations....30
Figure 26 – Housing Growth Responsibility Opinions....30
Figure 27 - Age of Head of Household Completing Survey....31

Figure 28 – Number of Persons in Family Living in Household.....31
Figure 29 – Family Household Income.....31
Figure 30 – Number of Rentals Owned by Landlords.....32
Figure 31 – Range of Monthly Rents Charged.....32
Figure 32 – Utilities Included in Monthly Rent.....32
Figure 33 – Tenant Tenure.....32
Figure 34 – Difficulty in Finding Tenants.....33
Figure 35 – Interest in Landlord Rehabilitation Funds for Income- Restricted Tenants.....33
Figure 36 – Housing as Barrier to Recruiting Employee/ Expanding Business.....34
Figure 37 – Employer Business Types.....34
Figure 38 – Number of Employees Commuting 40 Miles or More to Work.....34
Figure 39 – Unfilled Employee Positions.....34
Figure 40 – Future Business Expansions Planned.....35
Figure 41 – Future Employee Needs Due to Planned Expansions.....35
Figure 42 – Average Annual Wage by Employee Level.....35
Figure 43 – Overall Opinion of Workforce Housing Availability.....35
Figure 44 – Stuart Employees Residency.....36
Figure 45 – Employees Commuting to Work.....36
Figure 46 – Workers Would Move to Stuart.....36
Figure 47 – Housing Type Preferences.....36
Figure 48 – Buy or Rent Preferences.....37
Figure 49 – Monthly Rent Preferences.....37
Figure 50 – Number of Bedrooms Needed.....37
Figure 51 – Barriers to Home Ownership.....37
Figure 52 – Holt County Workforce Housing Trends.....38

# INTRODUCTION

A comprehensive housing database and community housing profile was undertaken to identify the local housing situation and the consumers, institutional structure, public and private resources, and relevant public policies affecting housing. Members of the Village of Stuart partnered with the Central Nebraska Economic Development District (CNEDD) to gather this information with the help of the Joint Housing and Economic Development Initiative's Housing Study Lite Program.

The Housing Study Lite Program was developed by a committee of housing stakeholders across the State to aid communities in gathering housing information and identifying housing resources. It simplifies the process of conducting a housing needs assessment via a systematic methodology. The first step was the collection of federal and state data via the Internet. Next, CNEDD gathered local information using pre-designed surveys and assessments. This report is a collection of the information gathered, to be served as a final report and guide towards next steps in addressing housing needs in the Village of Stuart.

By outlining current conditions and recent trends, the resulting Stuart Housing Study Lite Profile and Needs Assessment is helpful in gaining information about needs and resources in the community. The report can now be used for the following purposes:

- Creating awareness of local housing and economic development conditions
- Establishing action plans for community housing development and promotion
- Documenting market feasibility to housing developers, lenders, and appraisers
- Making community-to-community comparisons of housing issues and needs
- Obtaining funding from federal, state, and other sources

# EXECUTIVE SUMMARY

## COMMUNITY PROFILE

The Village of Stuart is located in the northwestern area of Holt County along Highway 20. Stuart offers a range of indoor and outdoor activities and is a popular destination for their Summer Stock Car races.

Educational opportunities abound through the Stuart Public Schools, with a pre-school, elementary school, junior high school, and the high school. The school, and gymnasium, are handicap accessible, and 100% of their students graduate.

Agriculture is the major industry in Holt County, which includes cattle and swine production, grain production, and fertilizer production.

While Stuart's workforce and shoppers also come from citizens living in communities such as Atkinson, or Newport. Additionally, Stuart's workforce lives in rural Holt County, as well as other counties and communities that surround Stuart.

## WORKFORCE DATA GATHERED

Housing is where jobs sleep at night, so it is vital to know what the workforce needs and trends are, in order to develop housing where employees live and raise their families.

Information about existing businesses in Stuart, coupled with Holt County workforce trends can be found in Figure 52 on page 38 of this Study. Major employers in Stuart include: Parkside Manor, Stuart Fertilizer, and Stuart Public Schools.

## DEMOGRAPHIC DATA AND HOUSING SURVEYS GATHERED

An assortment of data was collected from the U.S. Census (2022 American Community Survey) and the Village of Stuart Building Permits for 2017 - 2023, which can be found on page 24.

A summary of survey results and the housing assessment are included below, along with some opportunities for the Village of Stuart to consider in order to address its workforce housing needs.

## *HOUSEHOLD SURVEYS*

A total of 36 questions were asked of the Stuart households. Following you will find highlighted four (4) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 23.

Housing Problems Identified:
- Not enough affordable houses for sale
- Not enough affordable rental units
- Not enough housing for the elderly
- Not enough subsidized/assisted housing
- Too much vacant/abandoned housing
- Too much poor quality housing

Ability to Pay for Rent or Mortgage Payment
- Less than $400/month
- $400 to $499/month
- $600 to $699/month
- Over $700/month

Best Way to Build New Homes to Meet Housing Needs
- Build new homes on vacant land within the Village (67%)
- Build new homes in existing, partially developed areas (28%)
- Build new homes in outlying areas (15%)

Persons/Organizations Who Should Be Responsible for Addressing Growth Issues
- Community leaders (ranked #1)
- Builders/Developers (ranked #2)
- Elected Officials (tied for #3 and #4)
- Homebuyers (tied for #3 and #4)

## *EMPLOYER SURVEY*

A total of 27 questions were asked of the Stuart employers. Following you will find highlighted four (4) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 34.

Current Unfilled Positions in Stuart
- 12 Full-Time Positions
- 7 Part-Time Positions

Businesses with Expansion Plans That Will Require Hiring Additional Employees
- 11 within the next 12 months
- 6 within the next 1-3 years
- 1 within the next 4 years or more

Level of Employees Planned for Future Expansion
- Entry Level (12)
- Mid-Level (8)
- Upper Management (5)

## *EMPLOYEE SURVEY*

A total of 15 questions were asked of the Stuart employees. Following you will find highlighted three (3) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 36.

How many miles do you live from your workplace?
- Less than 10 miles (59.41%)
- 10-19 miles (21.78%)
- 20 miles or more (18.81%)

If Housing Was Available Would You Move to Stuart?
- Yes (47.83%)
- No (52.17%)

If Moving to Stuart, Would You Prefer to Buy or Rent Your Home?
- Buy (91.38%)
- Rent (8.62%)

## *RENTAL PROPERTY OWNER SURVEY*

A total of 6 questions were asked of each of the Stuart landlords. Following you will find highlighted two (2) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 34.

Range of Monthly Rents Charged
- Less Than $400/month (50%)
- $400-$499/month (16.67%)
- $500-$599/month (16.67%)
- $600-$699/month (16.67%)
- Over $700/month (16.67%)

Difficulty in Finding Tenants?
- Not Very Difficult (33%)
- Not Difficult at All (67%)

## HOUSING ASSESSMENT

All housing units located within the municipal boundaries of the Village of Stuart were assessed using the following criteria – Excellent, Satisfactory, Major Wear, Dilapidated – and were entered into GIS software, which enabled the planners to map the locations of these properties throughout the Village.

The purpose of this mapping was to identify which properties were in need of major repair or demolition, to accommodate future housing construction opportunities. Housing Values were also mapped to enable the Village to plan for any potential future acquisition, demolition, and redevelopment of housing on those lots.

In addition, housing assessors also mapped vacant lots and identified whether those lots appeared to be occupied or not, and what type of housing the vacant lot could accommodate should new construction be considered. Property values included on the map do not include any land values, to ensure all structures are being judged equally across the Village.

It is important to note that all housing structures were judged by their condition, and not by the age of the structure. Residential assessments were made primarily on the housing structure itself, and not any garages or outbuildings, unless the garage was attached to the house.

**Figure 1 (page 17)** portrays all properties that were being used for housing or were located within residential areas of the Village. Vacant lots are identified on this map in the pink-shaded areas.

**Figure 2 (page 18)** portrays all properties that were assessed as Excellent or Satisfactory. Definitions are as follows:

> Excellent – Home is in excellent condition, has solid roof, foundation, and contributes positively to community's housing stock.
>
> Satisfactory – Home is in satisfactory condition, is structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood, but does have deferred maintenance issues.

Excellent/Satisfactory Residential Properties – These assessed properties were found throughout the Village, with a majority of the Excellent residential properties scattered throughout the Village of Stuart. For Satisfactory housing units, the repairs needed were identified and included: Exterior Paint, Siding, Roof/Shingles, Porch, Door Replacement, Window Replacement, Garage Door, Gutters, and Foundation.

**Figure 3 (page 19)** portrays all properties that were assessed as Major Wear or Dilapidated. Definitions are as follows:

> Major Wear – Home typically has substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears "tired" and gives negative impression of neighborhood.
>
> Dilapidated – Home is an overall unsatisfactory condition, with a crumbling foundation, windows and doors that are broken or rotted, or sagging roof, has extended its life beyond normal expectancy and is a safety/health hazard.

Major Wear/Dilapidated Properties – For the most part, the majority of housing units that were identified as Major Wear or Dilapidated are scattered throughout Stuart.

## FUTURE REDEVELOPMENT OPPORTUNITIES

According to the Nebraska Bankers Association's NEXTGeneration Housing Task Force, a community should construct new housing units at a rate of 1% of the community's total housing stock per year, to keep up with housing demands, as well as replace worn out and dilapidated housing. For the Village of Stuart this translates into approximately 1 new housing unit per year.

The most economical way for a community to create workforce housing is to identify areas of potential growth for all workforce needs, which range from lower income to market rate housing. Survey results from employer, employee and household studies reveal the following recommendations:

- Build new homes on vacant land within the Village.
- Build new homes in existing, partially developed areas

Given that there are known housing units categorized as Major Wear and Dilapidated that exist throughout the Village of Stuart, this poses a great opportunity for the Village to consider a program of acquisition, demolition, and redevelopment of housing to meet Stuart's current and future workforce housing needs.

The Village of Stuart may want to consider creating a Housing Committee whose purpose is to develop a Housing Strategic Plan that prioritizes housing needs and identifies potential funding resources to enhance housing opportunities that address its citizens and workforce housing needs.

## OTHER HOUSING NEEDS

The Household Survey also included questions asking homeowners and renters to judge the age and condition of their housing units, to identify needs to be addressed for housing other than new construction.

There are grant programs available through the Nebraska Department of Economic Development that the Village could apply for to assist homeowners and home buyers with the following needs:

Do You Pay More Than 30% of Your Income Towards Housing (include utilities)?

- Yes (approximately 20%)
- No (approximately 80%)

If Your Dwelling Is in Need of Repair, Please Check Why (top 10 needs listed)

- Bathroom Improvements (ranked #1)
- Window Replacement/Repairs (ranked #2)
- Exterior Painting (ranked #3)
- Floor Repairs/Finishes (ranked #4)
- Insulation/Weatherization (ranked #5)
- Foundation (ranked #6)
- Door Replacement/Repairs (ranked #7)
- Porch Repair (ranked #8)
- Heating & Cooling System (#9)
- Wall & Ceiling Finishes (ranked #10)

Would You Be Willing to Apply for Cost-Sharing Assistance to Rehabilitate Your Home?

- Yes (approximately 37%)
- No (approximately 63%)

Have You Experienced Any of the Following Difficulties in Housing Yourself or Your Family?

- Shortage of Affordable Housing Units (approximately 33%)
- Homes are of poor quality or are too small (approximately 22%)
- Trouble Qualifying for Home Financing Because of Credit Rating (approximately 13%)
- Don't Have Enough Money for Down Payment (approximately 13%)
- Can't Qualify for a Mortgage (approximately 13%)
- Lack of Information about Home Buying Processes (2%)

If the Lack of a Down payment is a Barrier to Owning a Home, Would You Be Interested in Down Payment Assistance?

- Yes (65%)
- No (35%)

# DEMOGRAPHIC PROFILE

The 2022 American Community Survey (Census.Gov) reports the following housing demographics for the Village of Stuart. It is important to note the following provisions regarding the reporting of Census data:

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented by a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and the upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see (Accuracy of the Data). The effect of nonsampling error is not represented in these table.

**POPULATION, SEX and AGE (2022 American Community Survey, Estimates)**

| **Total Population** | **536** |
|---|---|
| Males | 270 |
| Females | 266 |

| Years of Age | 2018 Estimated American Community Survey | % of Total Population | 2022 Estimated American Community Survey | % of Population | Difference from 2018 to Estimated 2022 | % Change |
|---|---|---|---|---|---|---|
| Under 5 | 58 | 8.0% | 41 | 7.6% | -17 | -0.4% |
| 5 to 9 | 62 | 8.6% | 18 | 3.4% | -44 | -5.2% |
| 10 to 14 | 40 | 5.5% | 5 | 0.9% | -35 | -4.6% |
| 15 to 19 | 45 | 6.2% | 8 | 1.5% | -37 | -4.7% |
| 20 to 24 | 68 | 9.4% | 57 | 10.6% | -11 | 1.2% |
| 25 to 34 | 70 | 9.7% | 62 | 11.6% | -8 | 1.9% |
| 35 to 44 | 59 | 8.1% | 52 | 9.7% | -7 | 1.6% |
| 45 to 54 | 113 | 15.6% | 46 | 8.6% | -67 | -7.0% |
| 55 to 59 | 51 | 7.0% | 55 | 10.3% | +4 | 3.3% |
| 60 to 64 | 42 | 5.8% | 86 | 16.0% | +44 | 10.2% |
| 65 to 74 | 46 | 6.3% | 54 | 10.1% | +8 | 3.8% |
| 75 to 84 | 34 | 4.7% | 39 | 7.3% | +5 | 2.6% |
| 85 and over | 37 | 5.1% | 13 | 2.4% | -24 | -2.7% |
| | | | | | | |
| Total | 725 | | 536 | | -189 | 0.0% |

**HOUSING OCCUPANCY (2022 American Community Survey, Estimates)**

| **Total Housing Units** | **293** |
|---|---|
| Occupied Housing Units | 247 |
| Vacant Housing Units | 46 |
| | |
| Homeowner Vacancy Rate | 0.0 |
| Rental Vacancy Rate | 18.9 |

**HOUSING TENURE (2022 American Community Survey, Estimates)**

| **Occupied Housing Units** | **247** |
|---|---|
| Owner-Occupied Housing Units | 196 |
| Renter-Occupied Housing Units | 51 |
| | |
| Average Household Size of Owner-Occupied Unit | 2.28 |
| Average Household Size of Renter-Occupied Unit | 1.10 |

**UNITS IN STRUCTURE (2022 American Community Survey, Estimates)**

| **Total Housing Units** | **293** |
|---|---|
| 1-unit, detached | 256 |
| 1-unit, attached | 7 |
| 2 units | 4 |
| 3 or 4 units | 13 |
| 5 to 9 units | 5 |
| 10 to 19 units | 5 |
| 20 or more units | 0 |
| Mobile Home | 3 |
| Boat, RV, Van, Etc. | 0 |

**YEAR STRUCTURE WAS BUILT (2022 American Community Survey, Estimates)**

| **Total Housing Units** | **293** |
|---|---|
| Built 2020 or later | 0 |
| Built 2010 to 2019 | 10 |
| Built 2000 to 2009 | 48 |
| Built 1990 to 1999 | 14 |
| Built 1980 to 1989 | 22 |
| Built 1970 to 1979 | 22 |
| Built 1960 to 1969 | 19 |
| Built 1950 to 1959 | 18 |
| Built 1940 to 1949 | 27 |
| Built 1939 or earlier | 113 |

# WORKFORCE INFORMATION AND TRENDS

## EMPLOYMENT

The Village of Stuart is home to over 30 businesses and employers. While agriculture services and recreation are the primary industries in Stuart, the Stuart Community Club's membership includes the following:

| | | | |
|---|---|---|---|
| Car/Auto | 7 | Media | 1 |
| Housing | 2 | Lodging | 1 |
| Education | 3 | Recreation | 4 |
| Financial Services | 1 | Restaurants | 2 |
| Government | 2 | Retail | 3 |
| Health Care | 2 | Services | 5 |
| Industry/Manufacturing | 7 | AG-Services & Farming | 3 |

As mentioned above, Stuart is a primary location for Automotive and Industry. Another main industry trend for Holt County are the various services offered in Stuart. All these industries play a big part in contributing to Holt County's economy.

You can find a great source of auto services, construction services, and agriculture services located within the Village of Stuart.

According to Stuart Village Office, the major employers in Stuart include:

| | |
|---|---|
| Parkside Manor - | 64 employees |
| Stuart Fertilizer & Grain - | 50 employees |
| Stuart Public Schools - | 29 employees |

A Workforce Trends Report was generated by the Nebraska Department of Labor for Holt County (see figure 52, page 38), as this information is not available specifically for the Village of Stuart. The Holt County Workforce Trends Report for 2024 shows that the industries with the largest number of employees in Holt County include:

| | |
|---|---|
| Retail Trade | 570 employees |
| Wholesale Trade | 409 employees |
| Agriculture, Forestry, Fishing & Hunting | 408 employees |
| Public Administration | 313 employees |

# HOUSING ASSESSMENT

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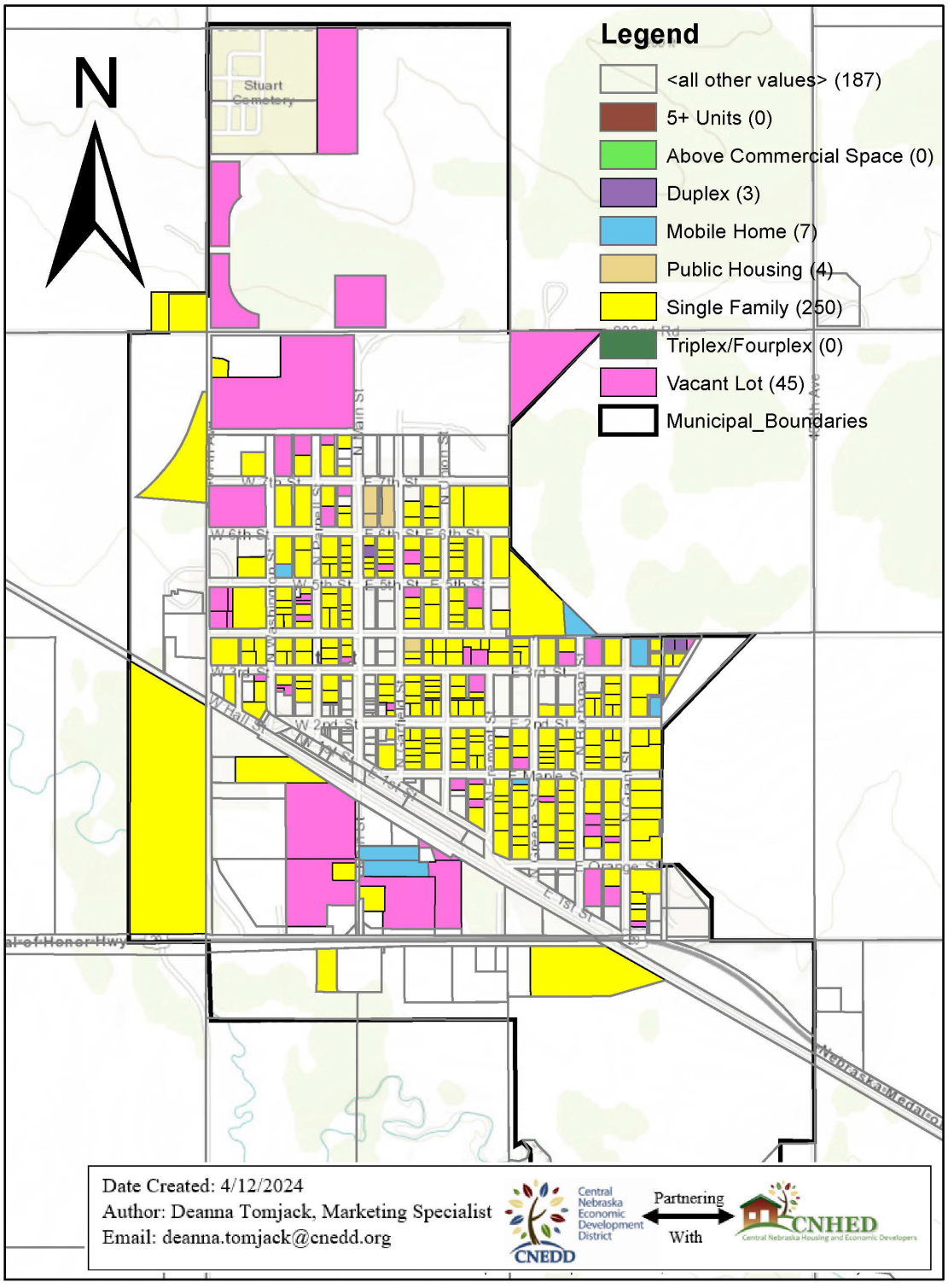
Major Wear/Dilapidated Properties – For the most part, the housing units that were identified as Major Wear or Dilapidated are scattered properties all about the Village of Stuart with only a few more Major Wear than Dilapidated.

**Figure 4** portrays Vacant Lots and Dilapidated Housing throughout the area, with some vacant lots potentially having small outbuildings.

ALL HOUSING UNITS AND VACANT LOTS

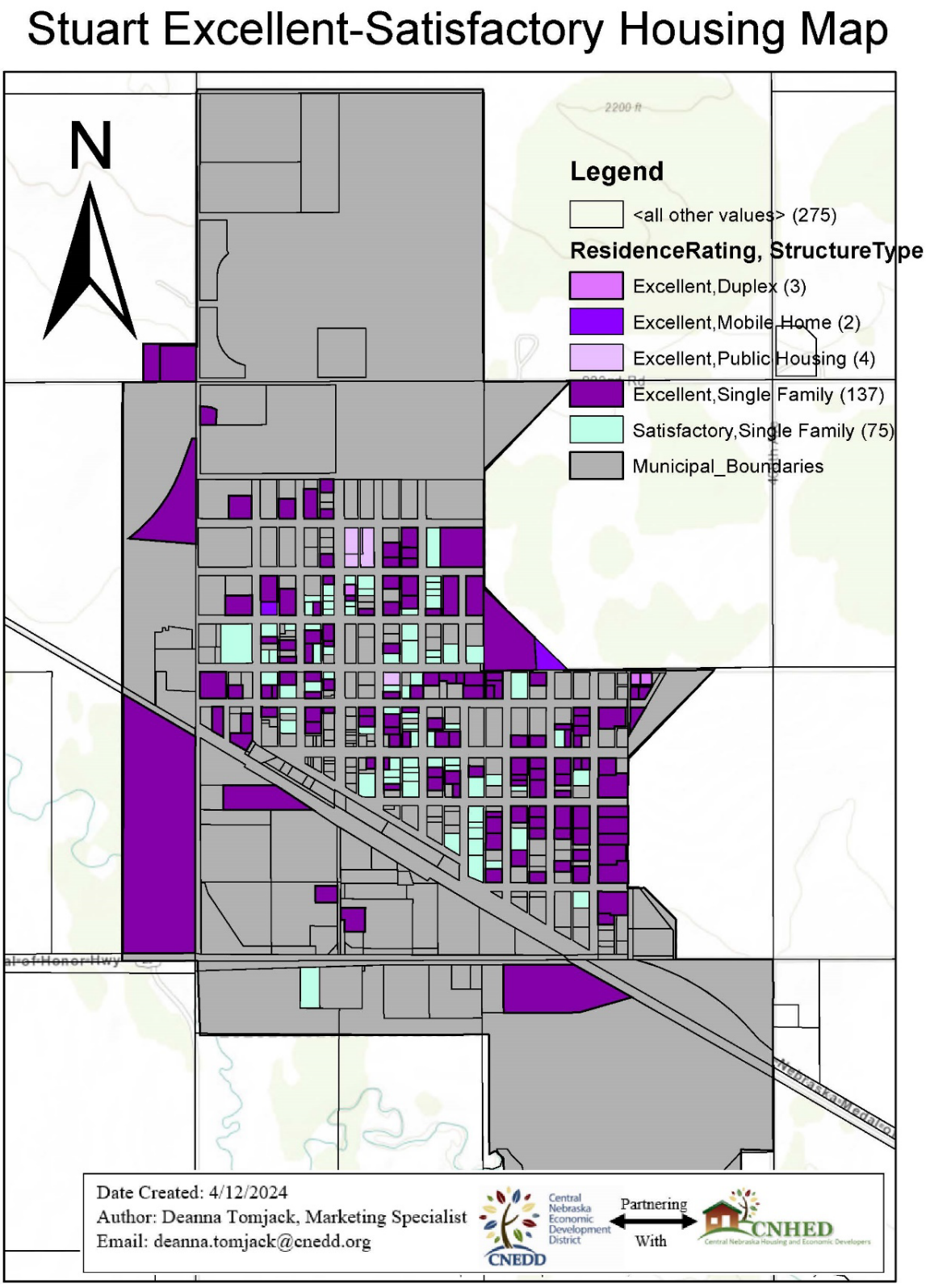
**Figure 1**

# Stuart All Housing Map



## EXCELLENT AND SATISFACTORY UNITS

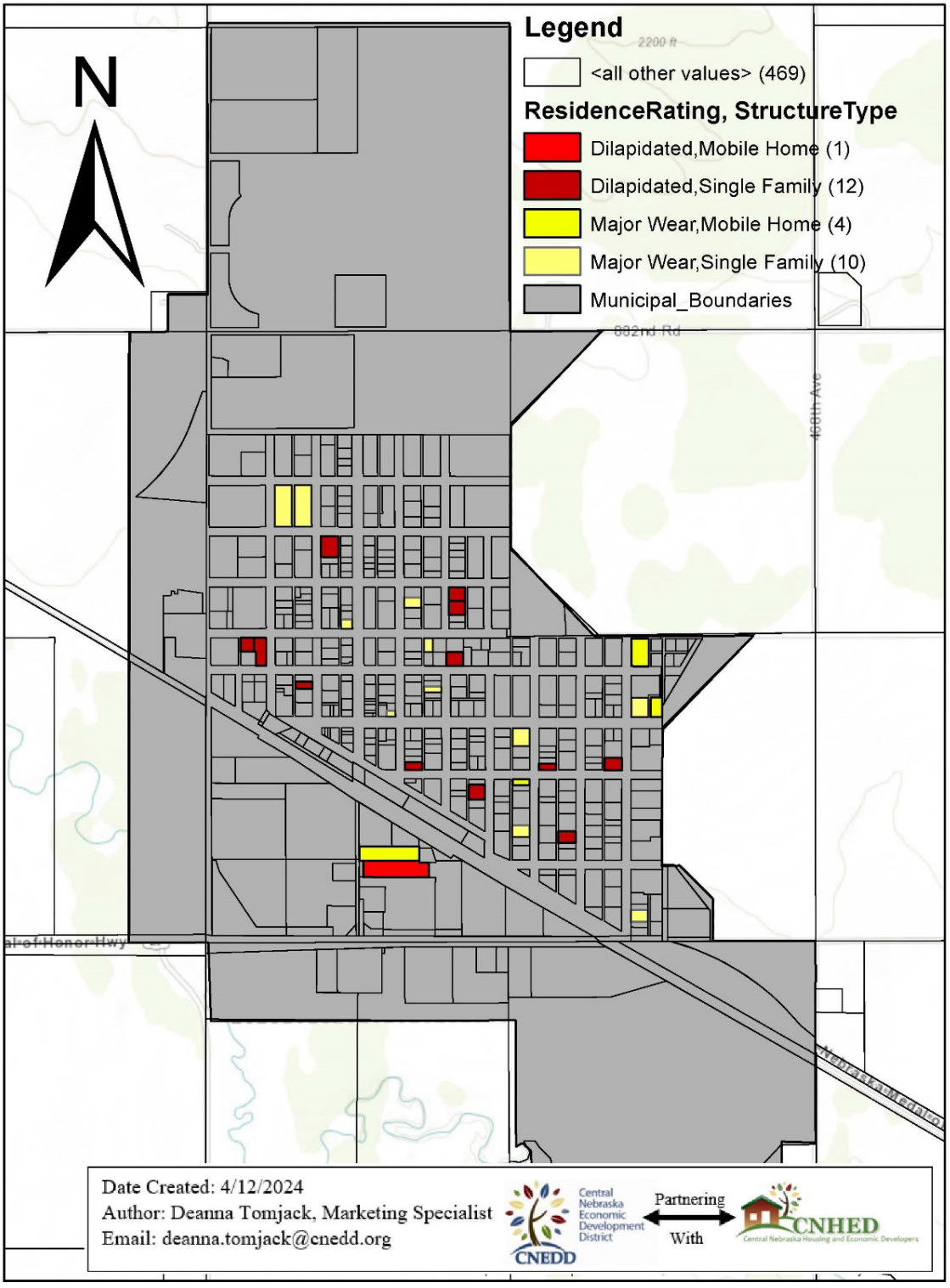
**Figure 2**



## MAJOR WEAR AND DILAPIDATED UNITS

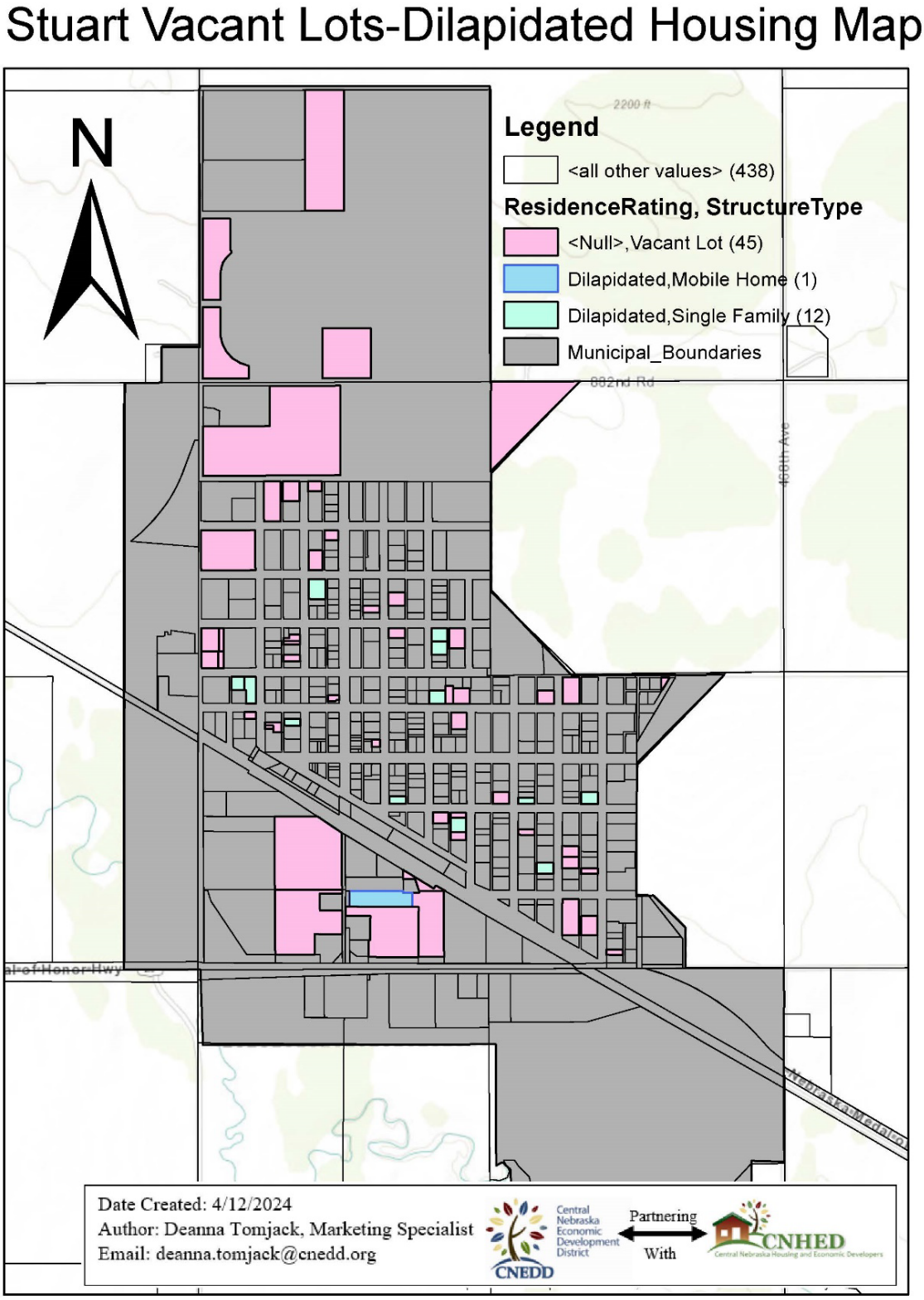
**Figure 3**

# Stuart Major Wear-Dilapidated Housing Map



## VACANT LOTS AND DILAPIDATED HOUSING

**Figure 4**



# HOUSING CONSTRUCTION/REHABILITATION PERMITS SINCE 2017

The following Housing Construction/Rehabilitation Permit information was received from the Village of Stuart.

| Year | Single-Family Units | Multi-Family Units | Single-Family Additions |
|---|---|---|---|
| | | | |
| 2017 | 1 | - | 1 |
| 2018 | 2 | - | 2 |
| 2019 | - | - | 3 |
| 2020 | - | 1 | 3 |
| 2021 | - | - | - |
| 2022 | - | - | 1 |
| 2023 | - | - | 4 |
| | | | |
| Total Units | 3 | 1 | 14 |

There is no industry standard that is known regarding the number of new housing units that should be built in a community per year; however, the Nebraska Banker Association's NextGeneration Housing Workforce Task Force is utilizing a figure of one percent (1%) of a community's total housing stock as a healthy new unit construction goal to address the need for new housing while, at the same time, dilapidated housing is being demolished. Another housing committee in the state, the JHEDI Group (Joint Housing and Economic Development Initiative) is now sharing this 1% figure as they work with communities in enhancing housing opportunities.

By taking the total number of housing units in Stuart (293 per 2022 American Community Survey Census data), times 1%, you arrive a total of at least 2 new housing units per year as the proposed number of housing units to be built each year in Stuart.

# HOUSING ON MARKET FOR SALE

A point-in-time count of the number of houses for sale in Stuart, Nebraska, was taken on April 12, 2024. The planner visited the following realtor websites to generate a listing of residential properties for sale, including: Stracke Land & Realty, Zillow.com, and Realtor.com.

As of April 12, 2024, there were no residential Stuart property listed for sale. This figure includes any residential properties that were for sale by owner.

Following is a breakdown of the number of houses for sale on April 12, 2024, by purchase price:

| Housing Price Range | Number of Houses Listed |
|---|---|
| $0 to $50,000 | 0 |
| $50,001 to $100,000 | 0 |
| $100,001 to $150,000 | 0 |
| $150,001 to $200,000 | 0 |
| $200,000 and above | 0 |
| **Totals** | 0 |

# HOUSING SURVEY OF INDIVIDUAL HOUSEHOLDS IN THE VILLAGE OF STUART

Understanding the housing needs of the public and individuals living in the Village of Stuart is a vital component to developing a plan to enhance housing opportunities within the municipal boundaries of the Village.

Below you will find survey results for each of the questions responded to.

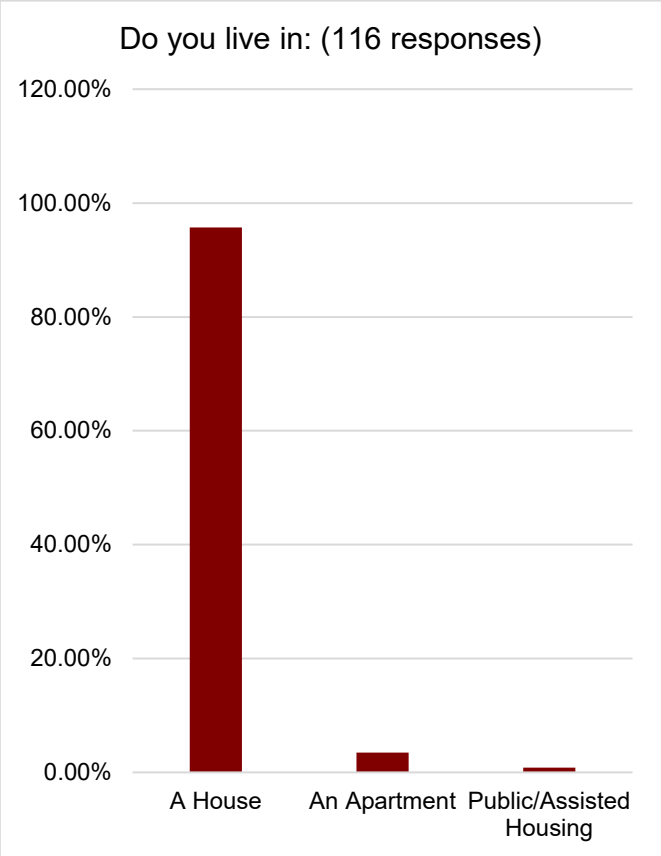



Figure 5 - Survey Results for Housing Type

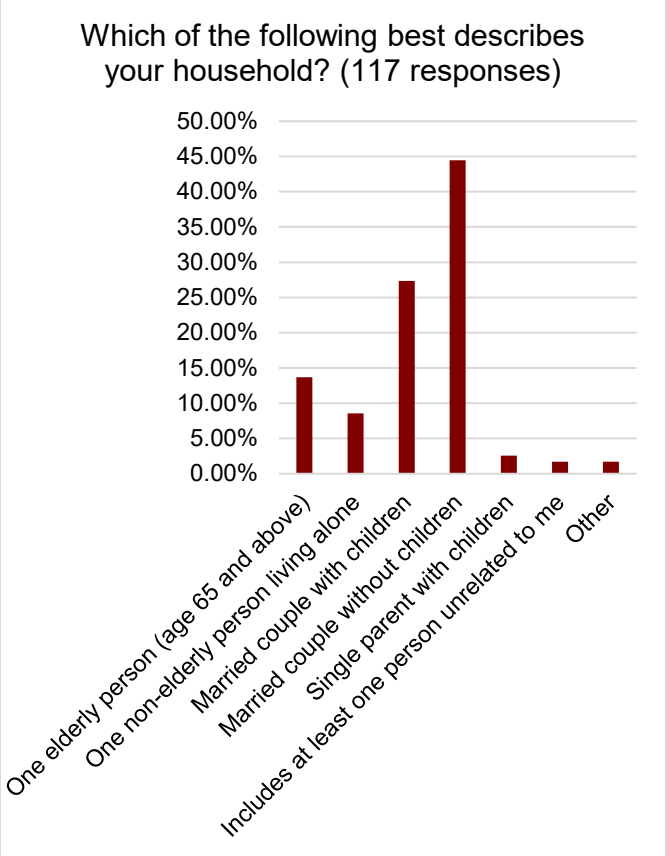



Figure 6 - Household Demographics

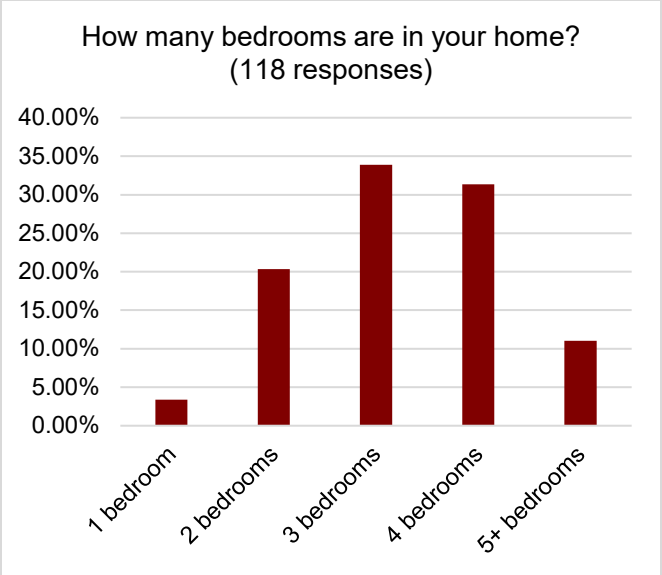



Figure 7 - Number of Bedrooms Reported

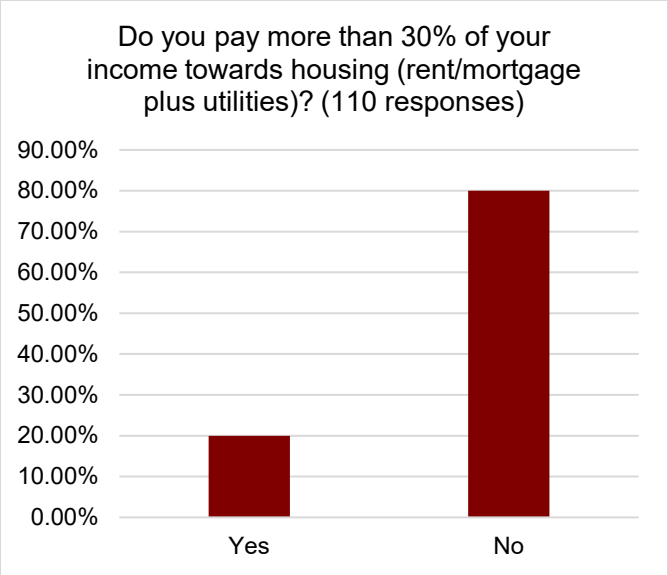



Figure 8 - Housing Affordability

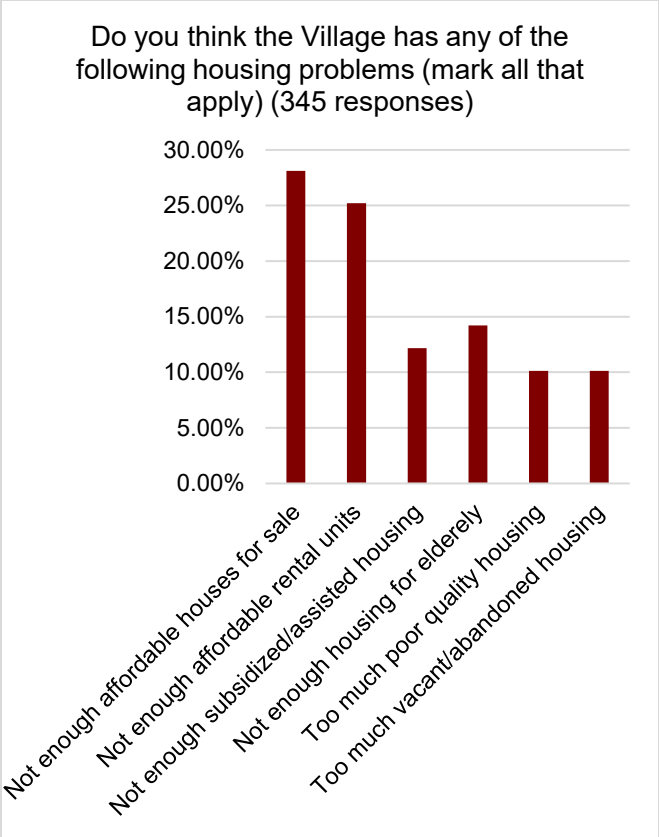



Figure 9 - Housing Problems Identified

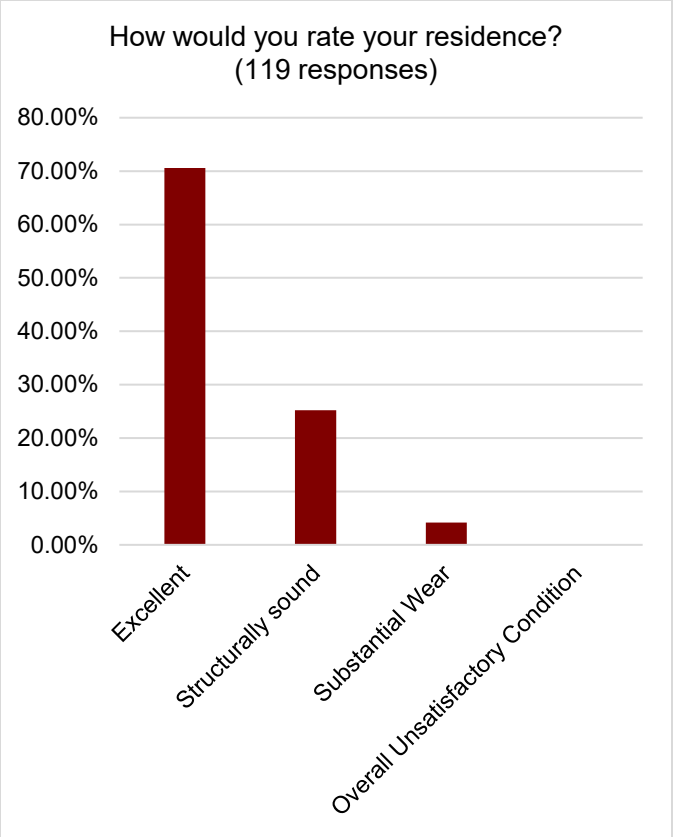



Figure 10 - Housing Conditions by Occupants

Housing Condition Definitions:

- Excellent – solid roof, foundation, and contributes positives to Stuart's housing stock
- Structurally Sound – may need minor repairs such as shingles, paint, concrete steps, or new doors.
- Substantial Wear- such as sagging roof, missing or rotted siding, rotting windows, sagging porch.
- Overall Unsatisfactory Condition- with a crumbling foundation, windows and doors that are broken or rotted, or sagging roof.

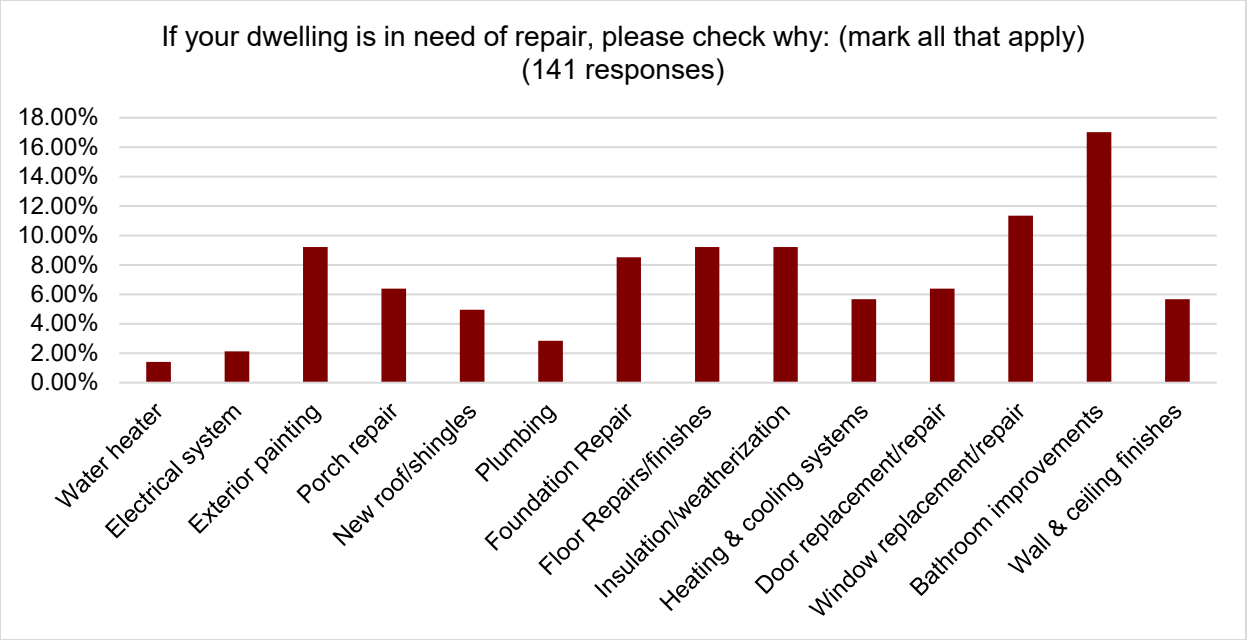


Figure 11 – Housing Repairs Identified

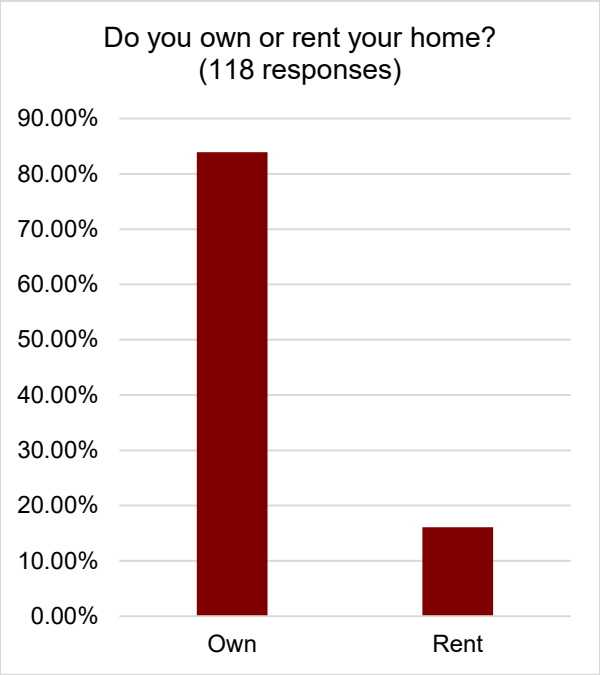


Figure 12 - Housing Rent/Own Reported

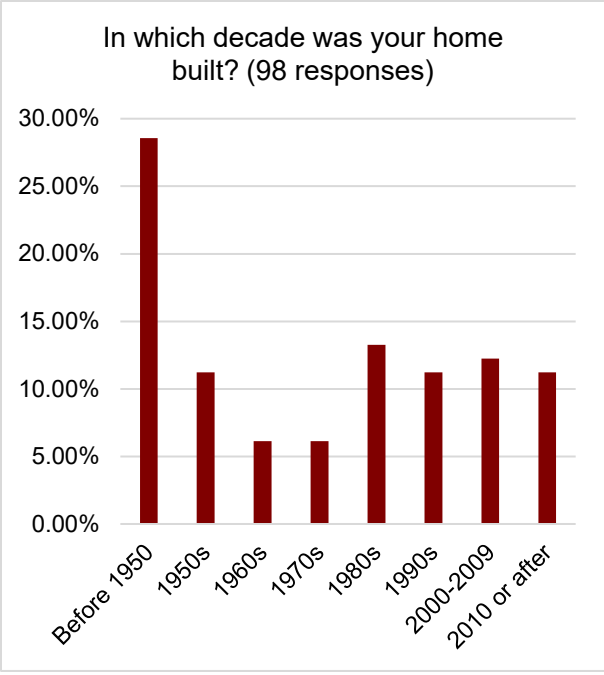


Figure 13 - Housing Age Reported

## FOR OWNERS ONLY:

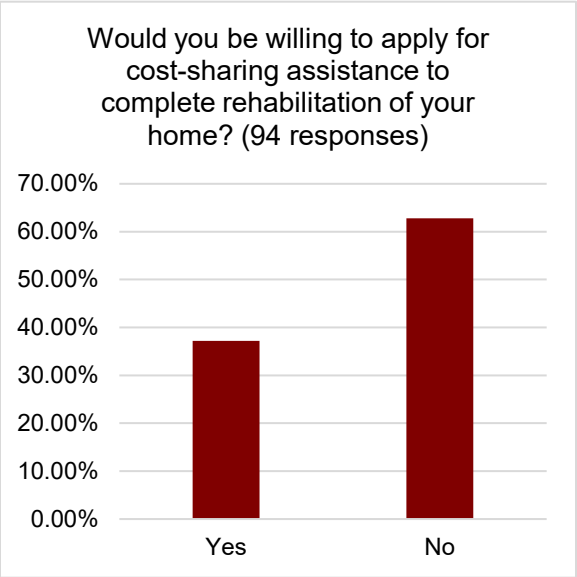



Figure 14 - Interest in Home Rehabilitation

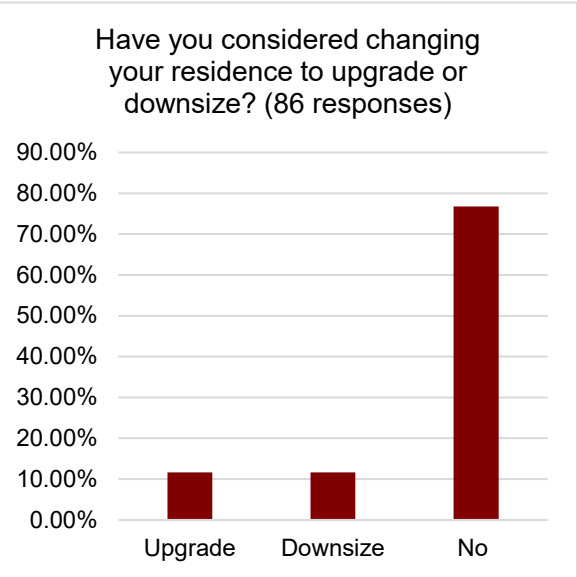



Figure 15 - Interest in Change in Housing

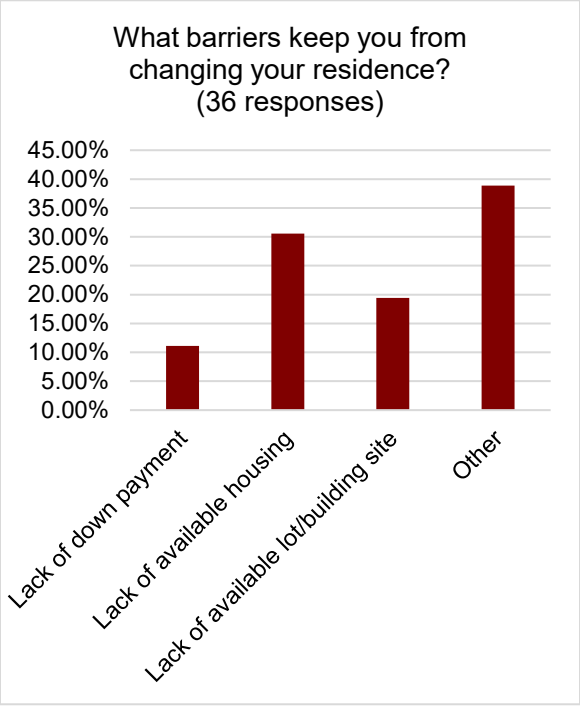



Figure 16 - Housing Change Preference

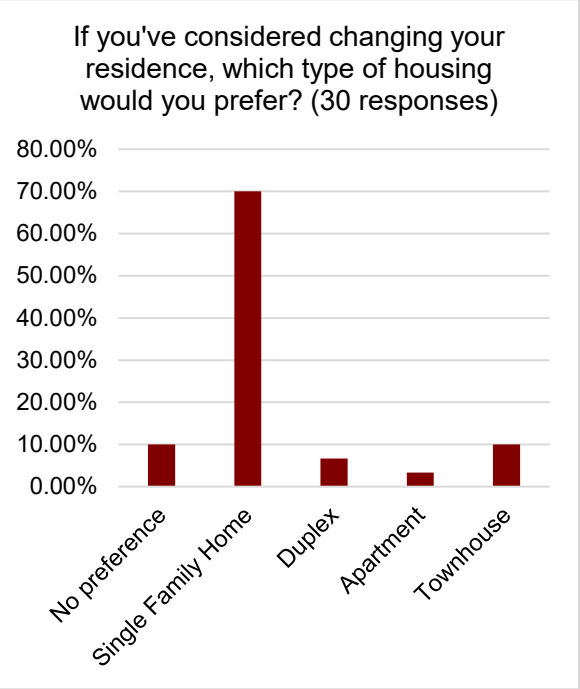



Figure 17 - Barriers to Housing Changes

## FOR RENTERS ONLY:

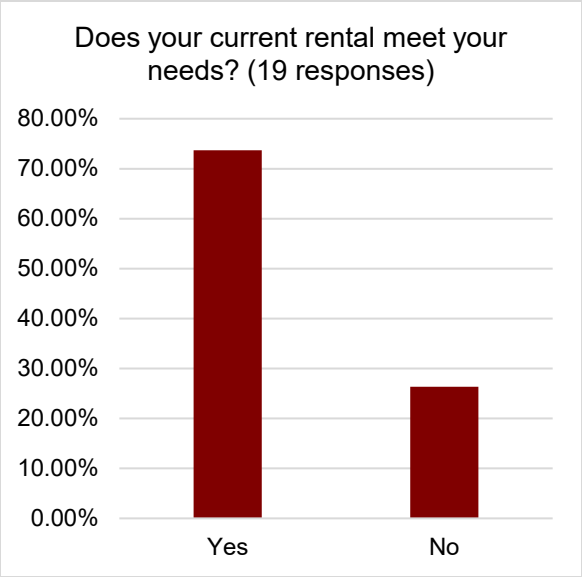



Figure 18 - Does Rental Meet Housing Needs

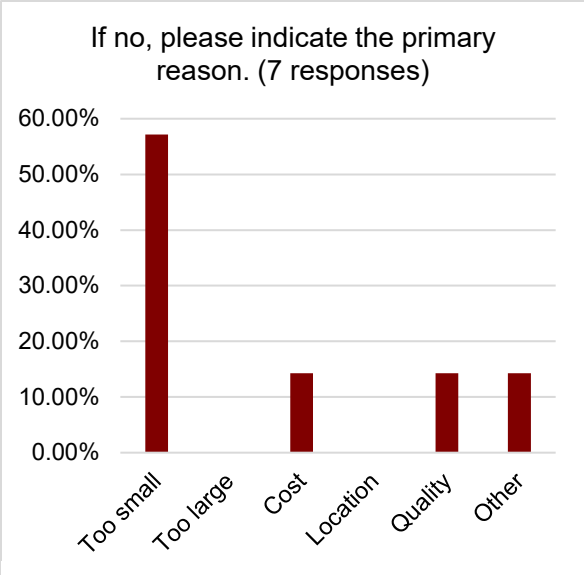



Figure 19 - Reasons Rental Unit Does Not Meet Needs

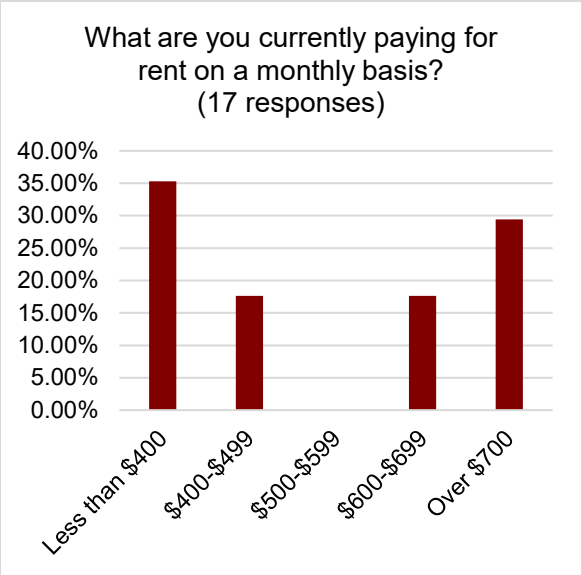



Figure 20 - Monthly Rental Rates Paid

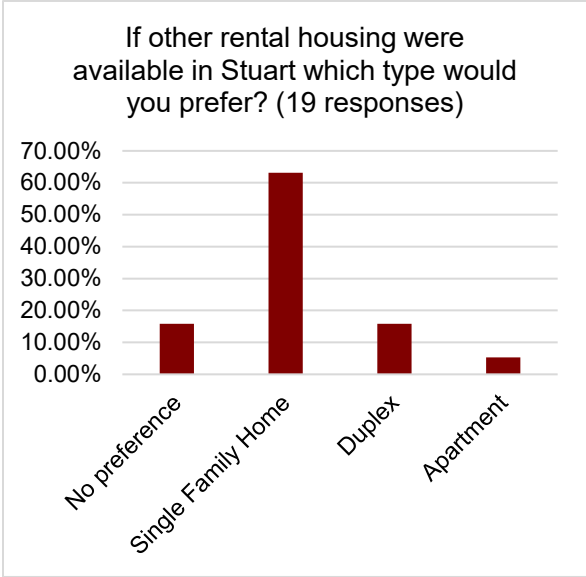



Figure 21 - Rental Housing Preferences

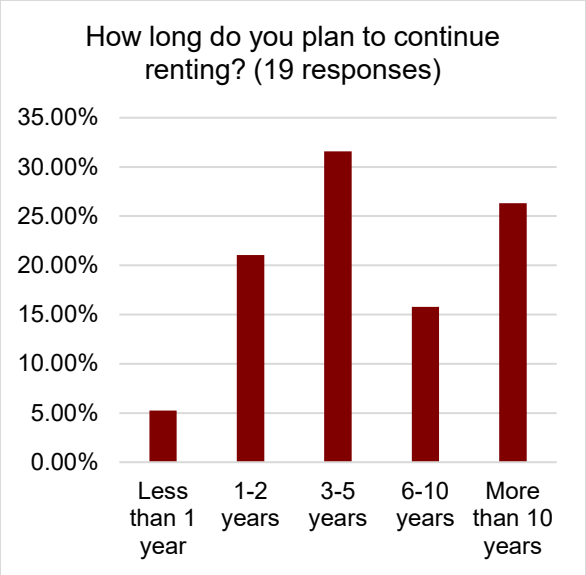



Figure 22 - Future Rental Tenure Plans

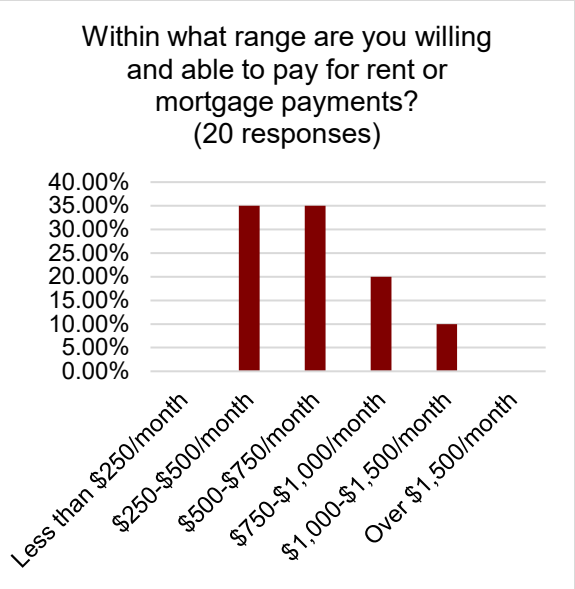



Figure 23 - Monthly Rent/House Payment Willing to Pay

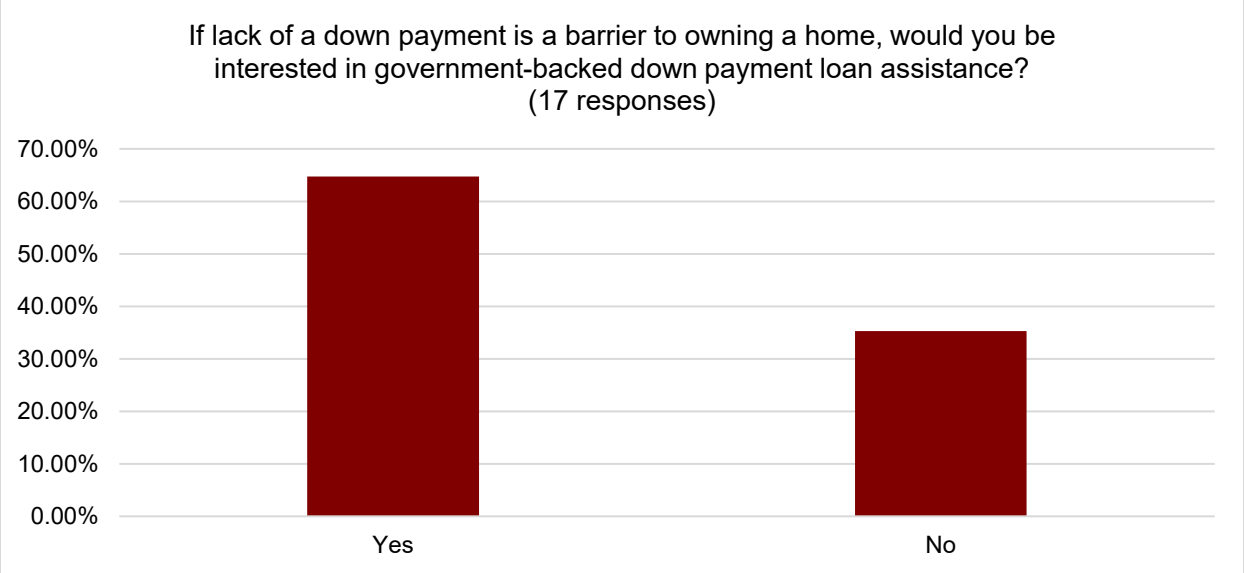



Figure 24 - Interest in Down Payment Assistance

## NEW HOUSING CONSTRUCTION CONSIDERATIONS:

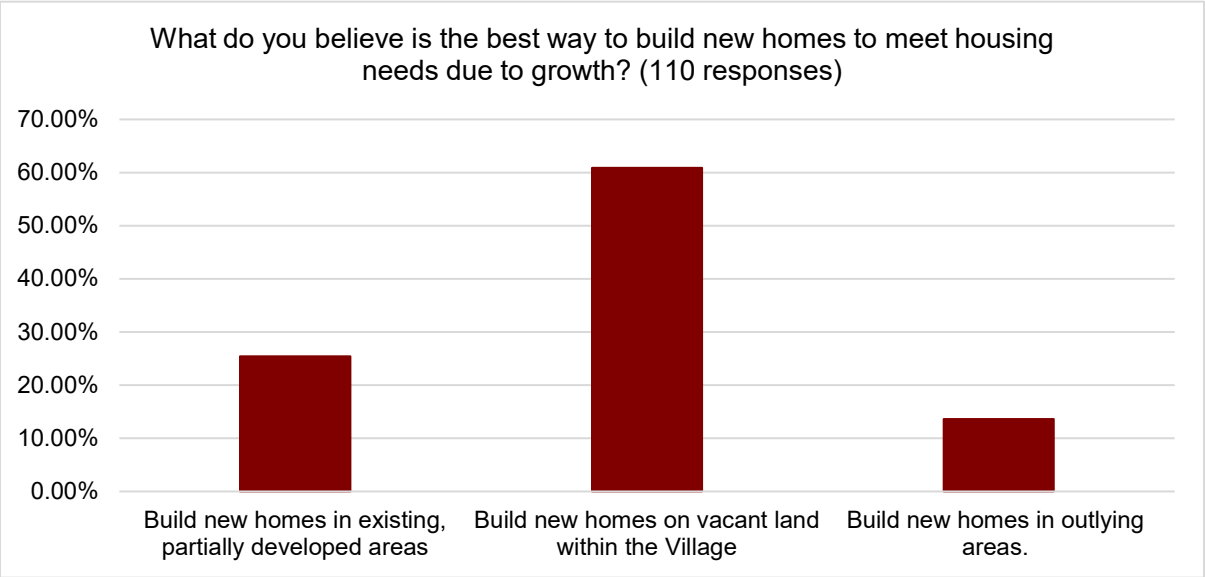



Figure 25 – New Home Construction Recommendations

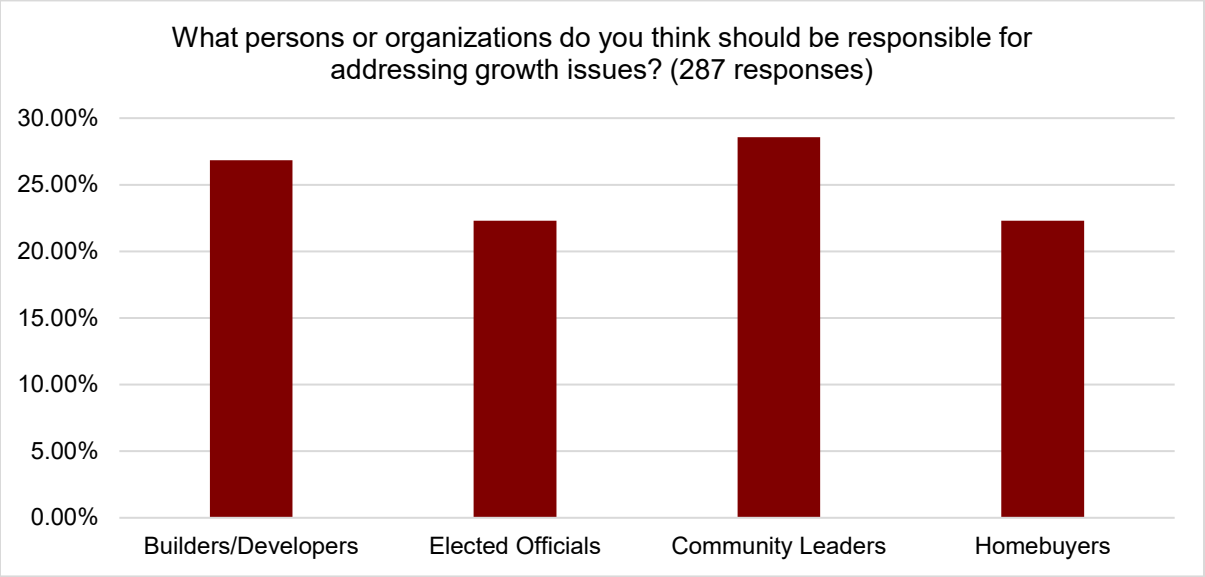



Figure 26 – Housing Growth Responsibility Opinions

## DEMOGRAPHICS OF HOUSEHOLD SURVEY RESPONDENTS:

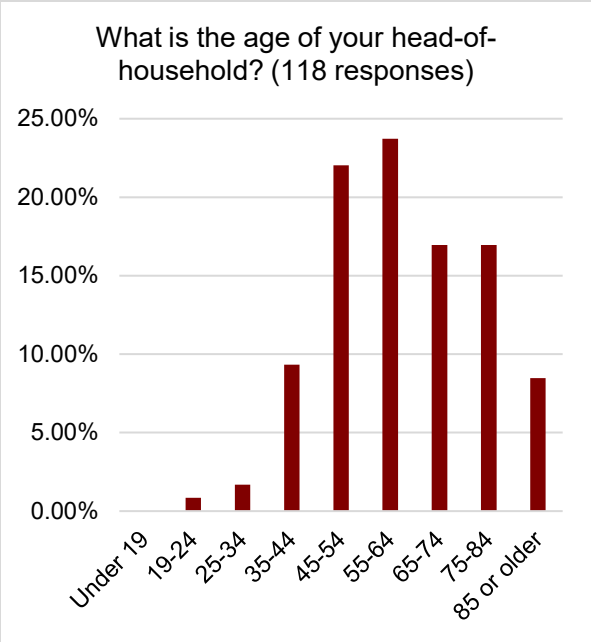



Figure 27 – Age of Head of Household Completing Survey

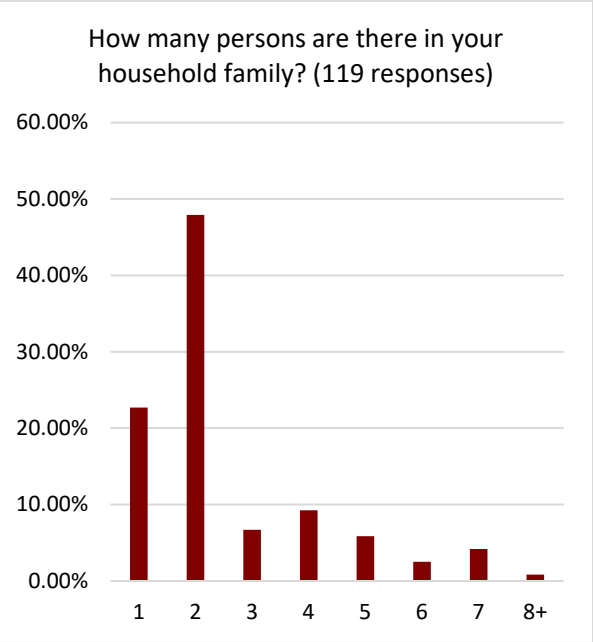



Figure 28 – Number of Persons in Family Living in Household

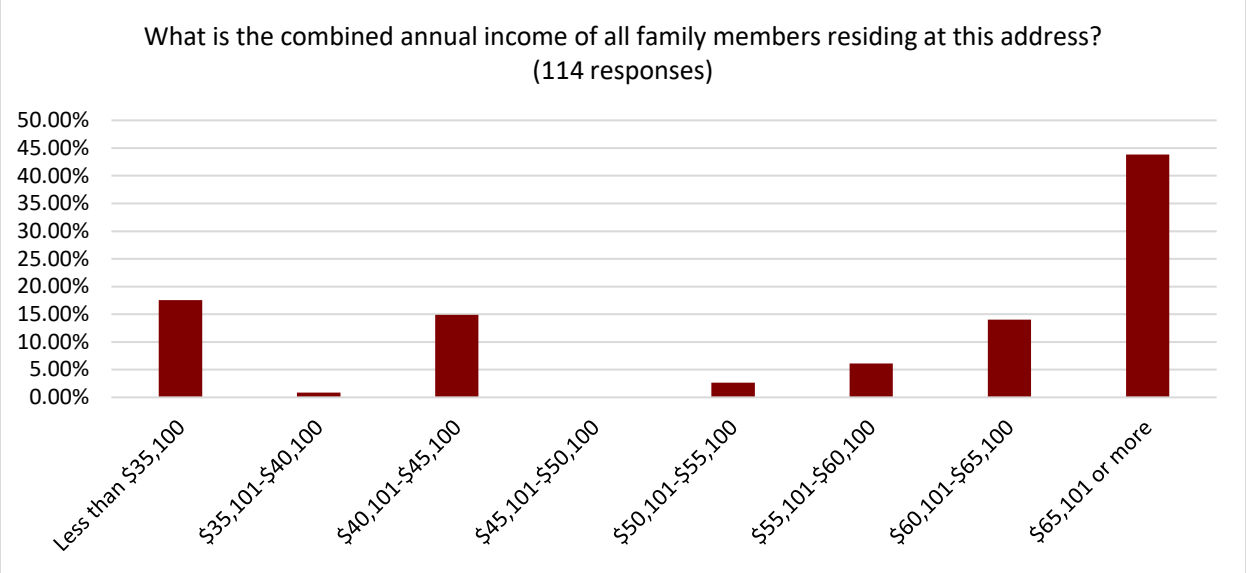



Figure 29 – Family Household Income

## FOR RENTAL PROPERTY OWNERS ONLY:

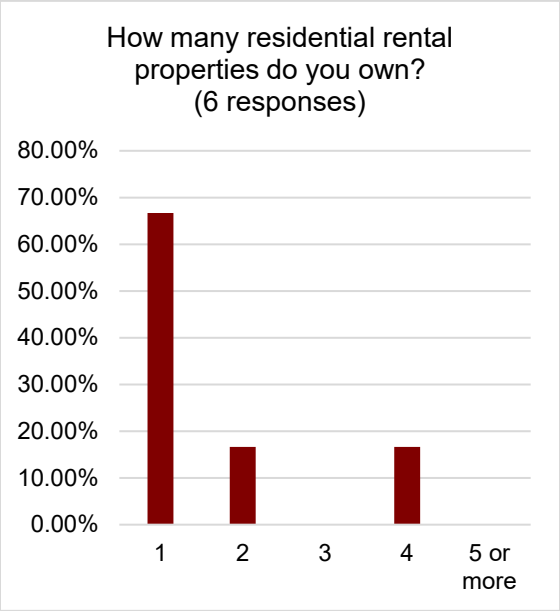



Figure 30 - Number of Rentals Owned by Landlords

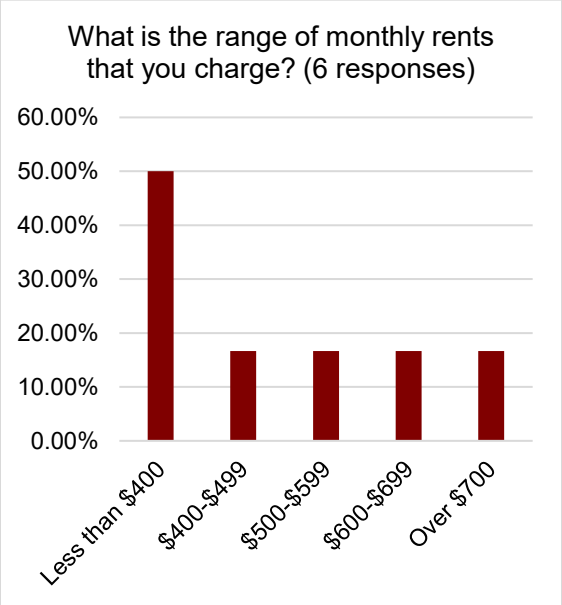



Figure 31 – Range of Monthly Rents Charged

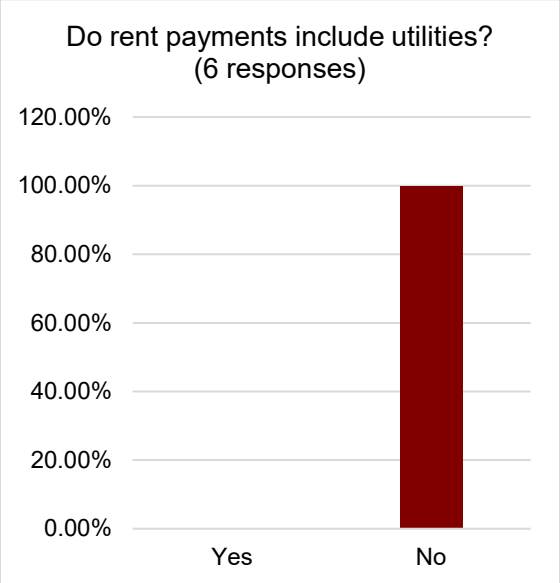



Figure 32 – Utilities Included in Monthly Rent

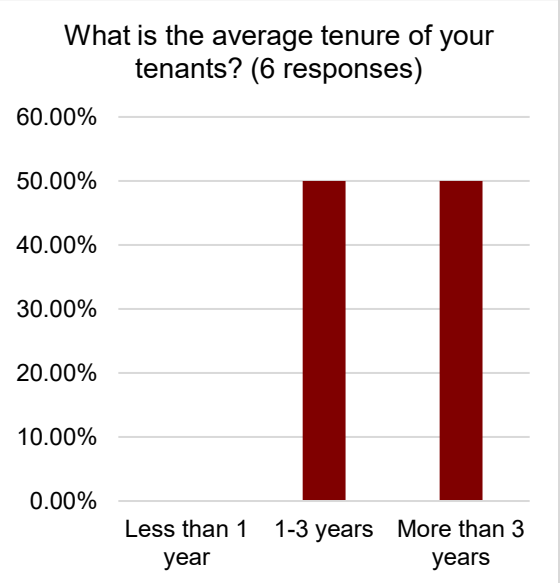



Figure 33 – Tenant Tenure

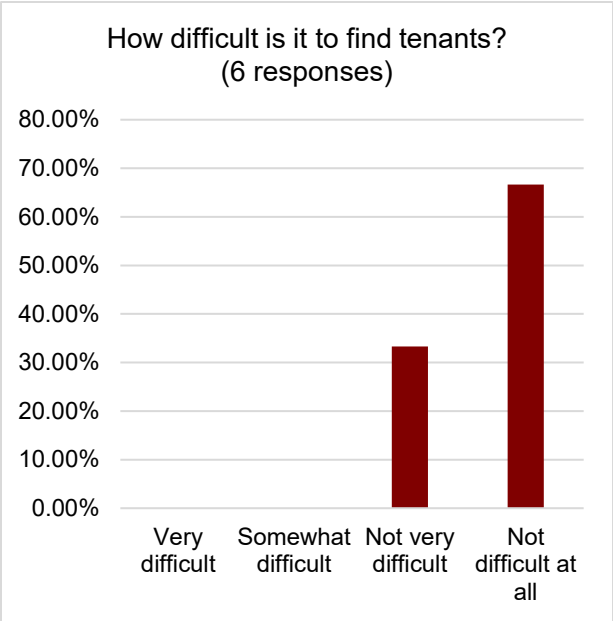



Figure 34 – Difficulty in Finding Tenants

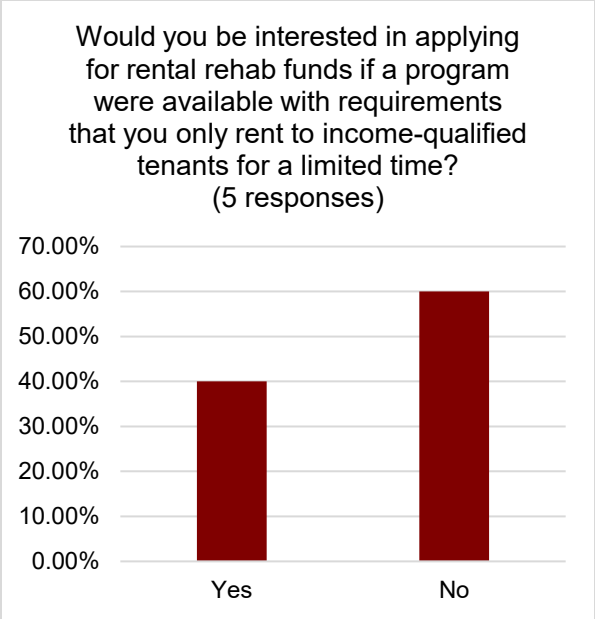



Figure 35 – Interest in Landlord Rehabilitation Funds for Income-Restricted Tenants

# HOUSING SURVEY OF EMPLOYERS IN THE VILLAGE OF STUART

Housing a workforce is vital to the success of businesses located in Stuart, and the availability of safe, affordable housing for workforce is a key component to the local economy.

Below you will find survey question results displayed in graph form:

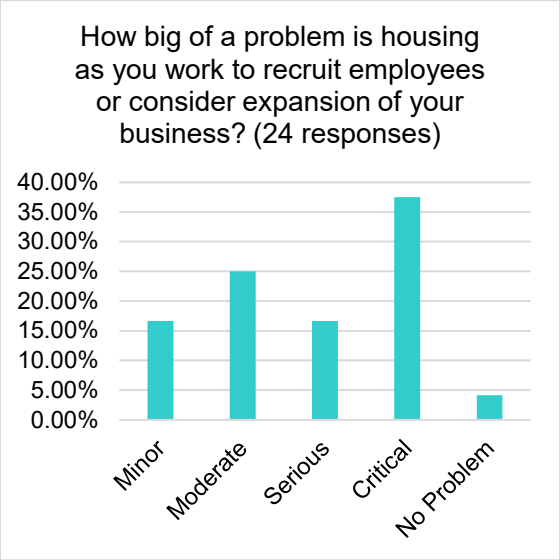



Figure 36 – Housing as a Barrier to Recruiting Employees/Expanding Business

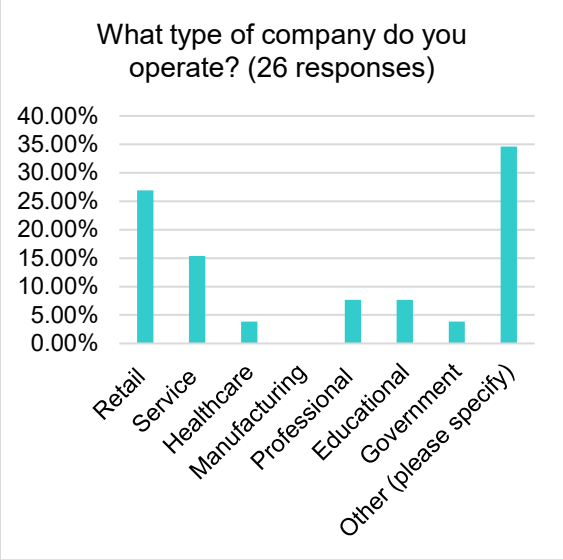



Figure 37 – Employer Business Types

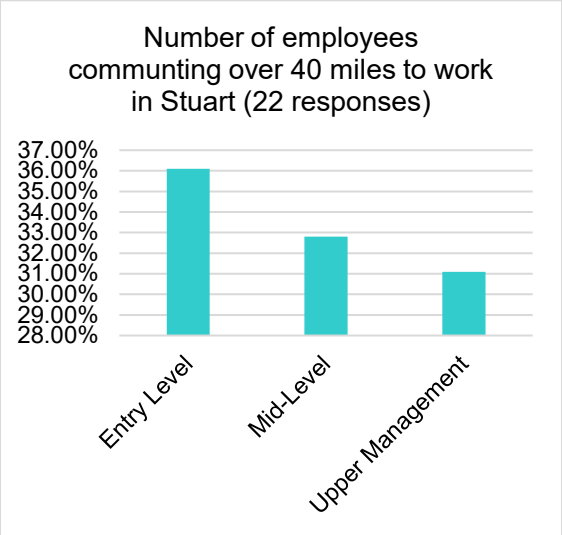



Figure 38 – Number of Employees Commuting 40 Miles or More to Work

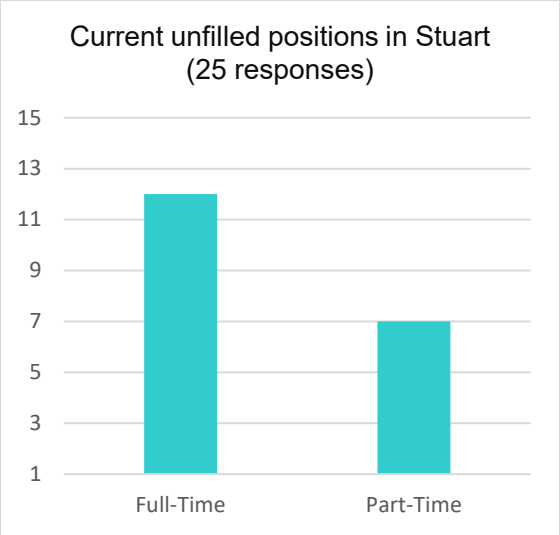



Figure 39 – Unfilled Employee Positions

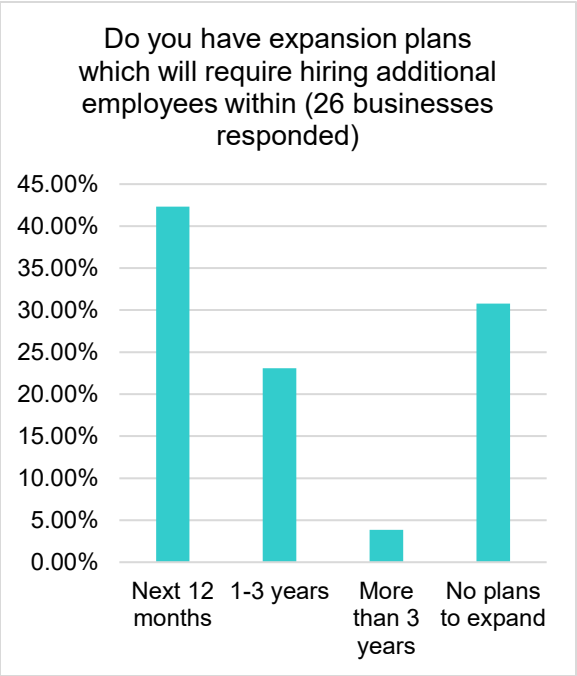



Figure 40 – Future Business Expansions Planned

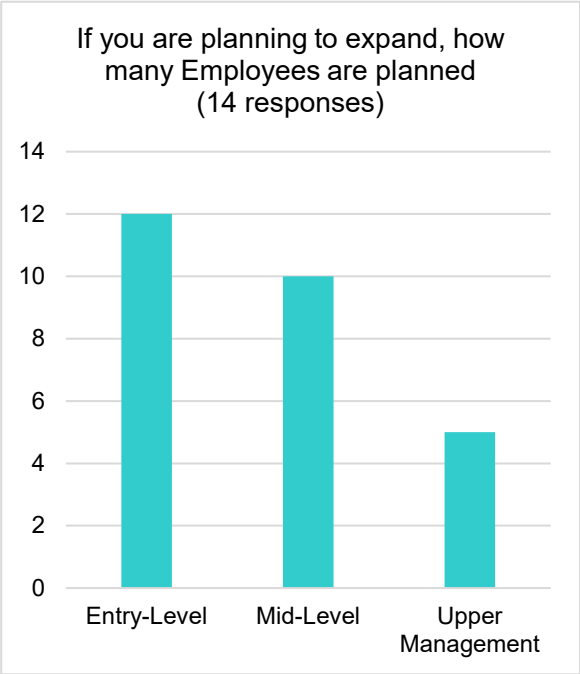



Figure 41 – Future Employee Needs Due to Planned Expansions

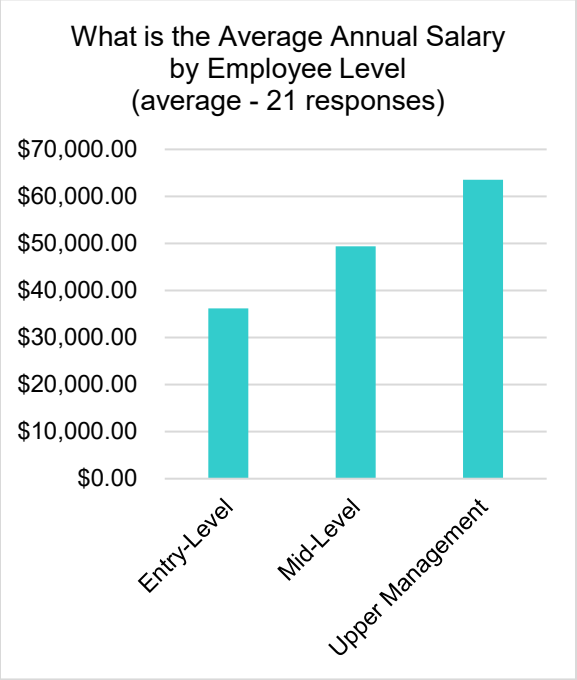



Figure 42 – Average Wage by Employee Level

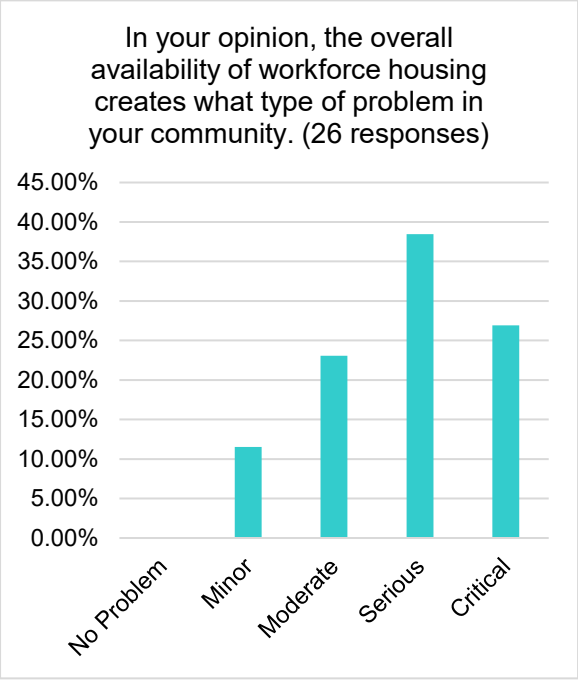



Figure 43 – Overall Opinion of Workforce Housing Availability.

# HOUSING SURVEY OF EMPLOYEES WORKING IN THE VILLAGE OF STUART

It was vital to the Village of Stuart to determine the housing needs of employees working in Stuart, to determine if the availability of housing was a barrier to employees and identify opportunities to provide workforce housing for employees commuting to work.

Below you will find survey question results displayed in graph form:

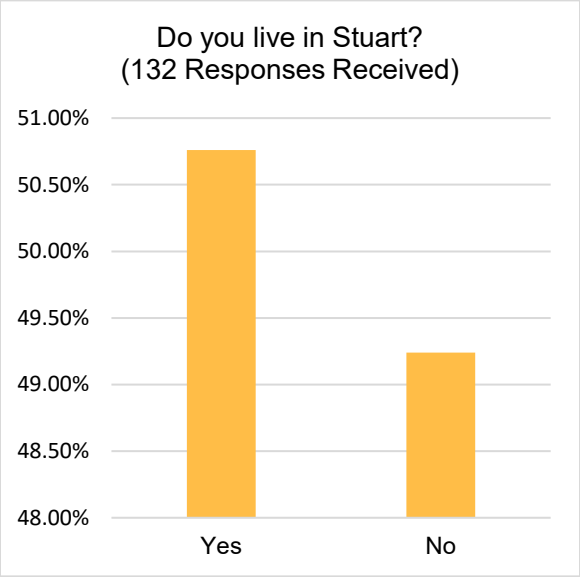



Figure 44 – Stuart Employees Residency

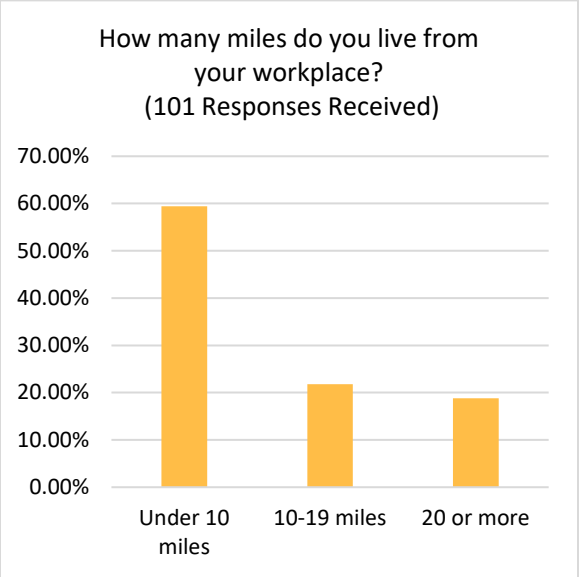



Figure 45 – Employees Commuting to Work

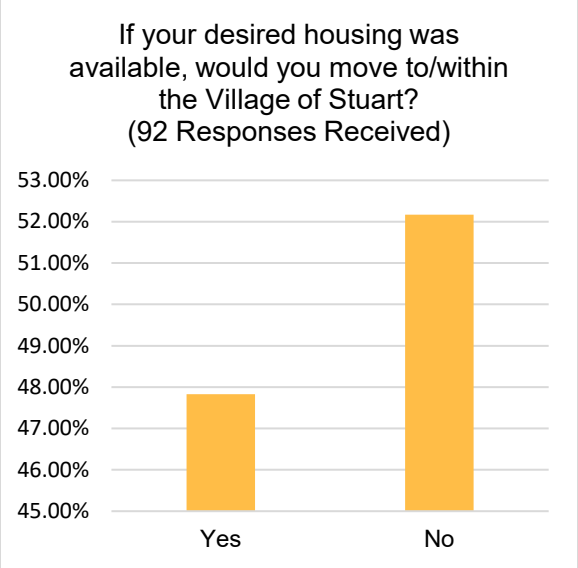



Figure 46 – Workers Would Move to Stuart

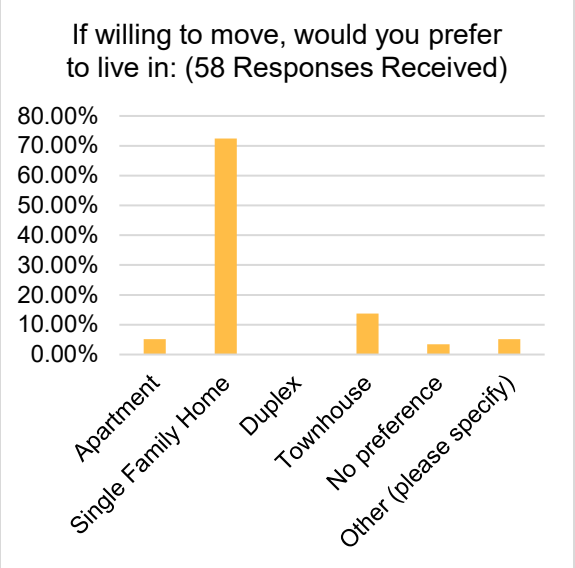



Figure 47 – Housing Type Preferences

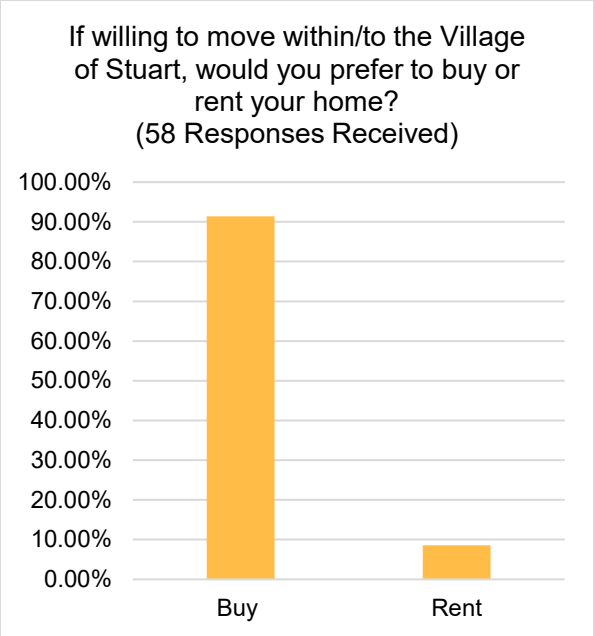



Figure 48 – Buy or Rent Preference

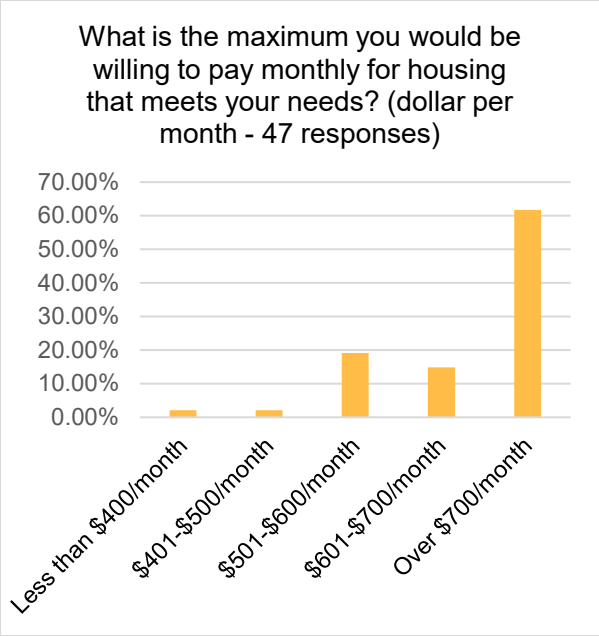



Figure 49 – Monthly Rent Preferences

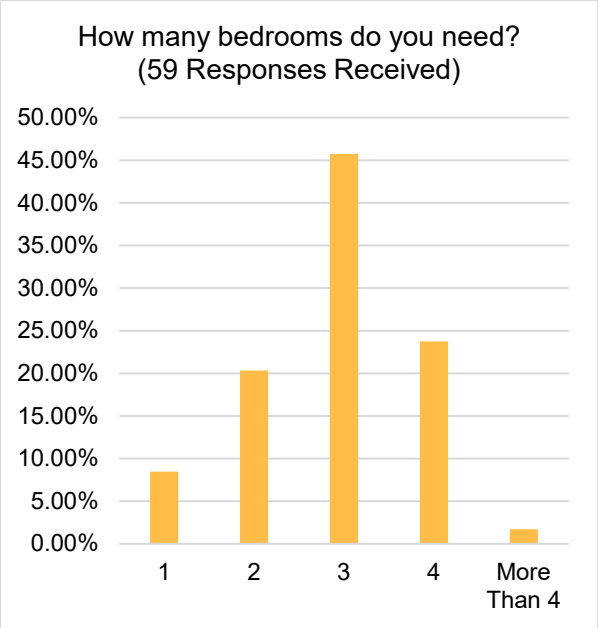



Figure 50 – Number of Bedrooms Needed

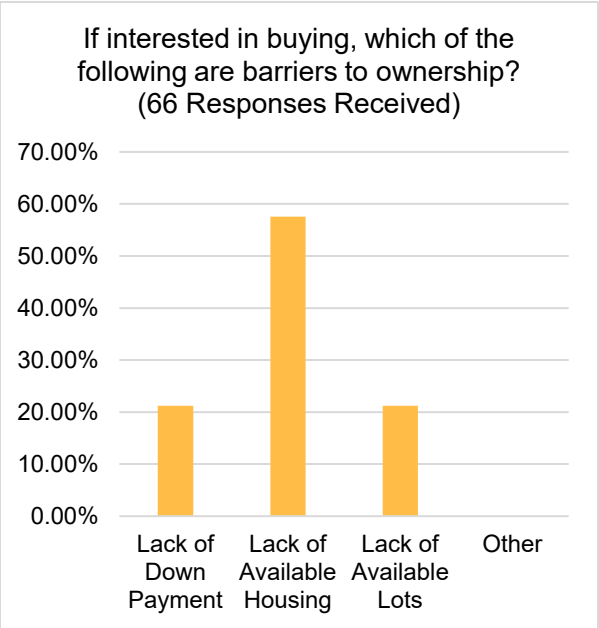



Figure 51 – Barriers to Home Ownership

## Figure 52

| Holt County Industry Trends | | 2010 Quarter 2 | | 2020 Quarter 2 | | 2023 Quarter 2 | | | | | | Q2 2010 - Q2 2023 | | Q2 2020 - Q2 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Industry Code | Industry Title | Establishments | Average Employment | Establishments | Average Employment | Establishments | Average Employment | Average Employment Per Establishment | Total Wage | Average Weekly Wage | Location Quotient | Change in Employment | Percent Change | Change in Employment | Percent Change |
| 00 | Total, All Industries | 474 | 4464 | 538 | 4331 | 527 | 4416 | 8.38 | $50,119,990 | $873 | | -48 | -1.08% | 85 | 1.96% |
| 11 | Agriculture, Forestry, Fishing & Hunting | 41 | 475 | 57 | 445 | 60 | 408 | 6.80 | $5,056,310 | $953 | 6.23 | -67 | -14.11% | -37 | -8.31% |
| 21 | Mining, Quarrying, and Oil and Gas Extraction | 5 | 17 | 5 | 26 | 5 | 23 | 4.60 | $227,056 | $759 | 5.16 | 6 | 35.29% | -3 | -11.54% |
| 22 | Utilities | 5 | 37 | 5 | Confidential | 5 | Confidential | | Confidential | Confidential | Confidential | | | | |
| 23 | Construction | 22 | 86 | 33 | 182 | 30 | 193 | 6.43 | $2,755,380 | $1,098 | 0.71 | 107 | 124.42% | 11 | 6.04% |
| 31-33 | Manufacturing | 18 | 221 | 15 | 135 | 16 | 139 | 8.69 | $2,066,692 | $1,144 | 0.30 | -82 | -37.10% | 4 | 2.96% |
| 42 | Wholesale Trade | 39 | 383 | 39 | 408 | 40 | 409 | 10.23 | $5,703,988 | $1,073 | 2.22 | 26 | 6.79% | 1 | 0.25% |
| 44-45 | Retail Trade | 75 | 630 | 61 | 520 | 65 | 570 | 8.77 | $3,733,216 | $504 | 1.25 | -60 | -9.52% | 50 | 9.62% |
| 48-49 | Transportation and Warehousing | 44 | 175 | 54 | 243 | 47 | Confidential | | Confidential | Confidential | Confidential | | | | |
| 51 | Information | 9 | 56 | 9 | 65 | 9 | 51 | 5.67 | $425,851 | $642 | 0.67 | -5 | -8.93% | -14 | -21.54% |
| 52 | Finance and Insurance | 22 | 176 | 32 | 180 | 32 | 189 | 5.91 | $2,724,630 | $1,109 | 0.82 | 13 | 7.39% | 9 | 5.00% |
| 53 | Real Estate and Rental and Leasing | 5 | 8 | 8 | 16 | 10 | 14 | 1.40 | $133,120 | $731 | 0.29 | 6 | 75.00% | -2 | -12.50% |
| 54 | Professional and Technical Services | 14 | 54 | 24 | 85 | 28 | 103 | 3.68 | $1,062,140 | $793 | 0.45 | 49 | 90.74% | 18 | 21.18% |
| 55 | Management of Companies and Enterprises | 4 | 40 | 3 | Confidential | 3 | Confidential | | Confidential | Confidential | Confidential | | | | |
| 56 | Administrative and Waste Services | 11 | 53 | 11 | 38 | 14 | Confidential | | Confidential | Confidential | Confidential | | | | |
| 61 | Educational Services | 15 | 407 | 11 | Confidential | 10 | Confidential | | Confidential | Confidential | Confidential | | | | |
| 62 | Health Care and Social Assistance | 33 | 841 | 77 | 879 | 61 | Confidential | | Confidential | Confidential | Confidential | | | | |
| 71 | Arts, Entertainment, and Recreation | 7 | 54 | 6 | 30 | 7 | 51 | 7.29 | $144,670 | $218 | 0.66 | -3 | -5.56% | 21 | 70.00% |
| 72 | Accommodation and Food Services | 33 | 323 | 29 | 254 | 27 | 224 | 8.30 | $1,302,255 | $447 | 0.63 | -99 | -30.65% | -30 | -11.81% |
| 81 | Other Services, Ex. Public Admin | 42 | 149 | 30 | 103 | 33 | 109 | 3.30 | $982,323 | $693 | 0.93 | -40 | -26.85% | 6 | 5.83% |
| 92 | Public Administration | 30 | 278 | 29 | 291 | 25 | 313 | 12.52 | $3,214,104 | $790 | 1.36 | 35 | 12.59% | 22 | 7.56% |

Sources:
Nebraska Department of Labor, Labor Market Information, Quarterly Census of Employment and Wages
Industry totals and rollups may not be additive due to the suppression of non-disclosable industry cells
The Location Quotient is calculated comparing the region to Nebraska Statewide
2/12/2024

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