

CITY OF BASSETT, NEBRASKA



Bassett Housing Study – June 2019



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INTRODUCTION / ACKNOWLEDGEMENTS

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 City of Bassett partnered with the Central Nebraska Economic Development District 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 identify 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 City of Bassett.

By outlining current conditions and recent trends, the resulting Bassett 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

ACKNOWLEDGEMENTS

The Central Nebraska Economic Development District would like to applaud the City of Bassett and Rock County Growth Committee for their vision to address the city's need to provide safe, affordable, adequate housing for the future of the community.

A special thank you to Sally Davis-Jackson for her leadership in marketing the survey to the public, and for gathering information that has been made a part of this report.



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EXECUTIVE SUMMARY

COMMUNITY PROFILE

The City of Bassett is located in north central Nebraska and is the county seat for Rock County, Nebraska. Highway 20/275 runs East and West through Bassett, Highway 183 comes in to Bassett from the South and turns West to continue North through Springview, and Highway 7 runs North out of Bassett to connect to Highway 183 North at Springview. These highways provide excellent roads for travel and deliver of goods and services, including the transportation of grain, livestock, distribution of goods, and manufacturing supplies to and through Bassett from all directions – North, South, East and West.

POPULATION

The population of Bassett is 672 people, per the 2017 American Community Survey. Since 2010, population trends have shown an increase in population in the following cohorts:

- Age 15-19 – Increase of 28 individuals
- Age 20-24 – Increase of 45 individuals
- Age 45-54 – Increase of 28 individuals
- Age 60-64 – Increase of 14 individuals
- Age 65-74 – Increase of 30 individuals

These trends indicate that young people are staying in Bassett to raise their families, younger families are returning or relocating to Bassett, and households who desire a place to retire are either staying or returning to Bassett to live.

WORKFORCE

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. The City of Bassett has home to major employers such as the Rock County Hospital, Rock County School, Bassett Livestock Auction, and Rock County. Also, Bassett has maintained a strong retail industry by providing quality retail and service businesses to the area. Lastly, there is no doubt about the strength of agriculture in serving the workforce needs of Bassett and Rock County.

While Bassett is the county seat for Rock County, Bassett's workforce and shoppers also come from citizens living in communities such as Newport, Stuart, Atkinson, O'Neill, Long Pine, Springview, Ainsworth and Johnstown.

It is estimated that 76.2% of Rock county residents work in Bassett and Rock County.

EDUCATION

Rock County Public Schools provides K-12 education through the Bassett Public School and Rock County High School. Specialty classes have been held at various locations in Bassett covering a number of topics including leadership, medical, and EMT. Some of these classes have been offered through Northeast Community College.

HOUSING CONDITIONS

The City of Bassett is home to approximately 420 housing units, with 83% of those housing units occupied and 17% vacant housing units. The age of housing in Bassett is as follows (per 2017 Census American Community Survey):

- 36% - built before 1949
- 38% - built between 1950-1969
- 20% - built between 1970-1989
- 6% - built since 1990

The existence of an extremely high stock of aging homes in Bassett, coupled with the slow rate of new construction since 1970 (nearly the last 50 years), indicates that much of Bassett's housing stock ranges from needing major rehabilitation to serve the needs of the community, to needing to be demolished and the lots prepared for redevelopment.

The vacancy rate for housing in Bassett is as follows: 0.4% for homes for sale, and 20.5% for homes for rent. These figures indicate the following findings: 1) housing availability is tight for homes for sale, reducing the choices for homes to purchase, and 2) the condition of homes for rent is poor, eliminating these housing units as viable options for families to rent.

A Windshield Assessment was conducted on all housing units located within the Bassett city limits. For the most part, a majority of the homes in Bassett were rated either Excellent or Satisfactory, with some minor to medium repair needs identified for the Satisfactory homes.

However, this Assessment found that approximately 16% of homes in Bassett were considered to have Major Wear (38 units) or were Dilapidated (28 units). Those housing units rated as Major Wear would require considerable rehabilitation to restore the quality and safety of housing for families. Those housing units rated as Dilapidated have exceeded their life of service, and would not be feasible to be rehabilitated.

ALL HOUSEHOLD SURVEY PARTICIPANTS

Survey results from all participants in the Household Survey reported the following:

- Housing problems in Bassett ranked as follows:
 - 1) Too much vacant/abandoned housing
 - 2) Not enough affordable rental units
 - 3) Too much poor quality housing
 - 4) Not enough affordable houses for sale
 - 5) Not enough housing for the elderly
 - 6) Not enough subsidized/assisted housing

OWNER-OCCUPIED HOUSING

The Household Survey 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.

The improvement of the quality and safety of homes, energy efficiency, and addressing accessibility issues ensures that housing in a community serves the needs of today's

homeowners, protects homes from deterioration for future generations, and maintains or increases the value of homes.

The City of Bassett currently manages housing rehabilitation funds that could be loaned out to eligible households for repairs to existing homes. The City of Bassett may consider applying for additional home rehabilitation funds for repairs to additional homes.

Survey results for households who lived in and owned their homes revealed the following:

- Most owners who responded lived in homes built before 1970
- Most homes needed repairs for the following categories: quality, energy efficiency, accessibility
- 47% of homeowners would apply for cost sharing assistance to rehabilitate their home
- The ten (10) greatest home repair needs identified by Bassett homeowners are listed below, ranking the repairs from 1 (greatest need) to 10 (least greatest need):
 - Window Replacement/Repair (ranked #1)
 - Bathroom Improvements (ranked #2)
 - Door Replacement/Repair (ranked #3)
 - Exterior Painting (ranked #4)
 - Floor Repairs/Finishes (ranked #5)
 - Wall and Ceiling Finishes (ranked #6)
 - Heating and Cooling Systems (ranked #7)
 - Insulation/Weatherization (Ranked #8)
 - Foundation Repair (Ranked #9)
 - New Roof/Shingles (#10)

RENTERS

Survey results for households who rented their housing units revealed the following:

- 45% said their rental does not meet their needs, with the primary reasons as: 1) too small, and 2) quality
- 55% said they pay less than \$400/month for rent; and 33% said they paid between \$400-499/month for rent
- 85% said the Shortage of Affordable Housing Units was a barrier; and 55% said that Poor Quality, Too Small homes was another barrier
- 45% said they would be interested in down payment assistance to purchase a home

LANDLORDS

Survey results for landlords who rented housing units out to tenants reported the following:

- 77% of landlords only had one (1) rental unit in Bassett
- 44% of landlords reported it is not difficult to find tenants; 32% of landlords reported it was somewhat difficult to find tenants
- 55% of landlords reported charging \$351-\$450/month for rent, with a majority of those tenants being required to pay utilities on their own
- 77% of landlords reported the average tenure of tenants to be 1-3 years
- 25% of landlords indicating interest in rental rehabilitation funds for income-qualified tenants
- 65% of landlords reported typical tenants to be young workers with no children; and 32% of landlords reported tenants of families with children
- 63% of landlords indicated that they Agree or Strongly Agree that the lack of available, affordable rental housing is a problem in Bassett

EMPLOYERS

Survey results for Employers in the City of Bassett revealed the following:

- 11% ranked Recruitment of Employees due to housing as Critical; 11% ranked Recruitment of Employees due to housing as Serious; and 17% ranked Recruitment of Employees due to housing as Moderate
- Employer surveys were primarily represented the following industries: Service, Retail, and Other
- 57 employees were reported to commute 20-40 miles to work in Bassett
- 20% of Employers reported plans to expand workforce within the next 12 months
- 52% of Employers ranked the overall availability of workforce housing in Bassett as Moderate

EMPLOYEES

Survey results for Employees who work in Bassett include the following findings:

- 65% of employees live in Bassett
- Of those employees willing to move to Bassett, 83% preferred to purchase a home
- Of those employees willing to move to Bassett, 70% stated that the lack of available housing is a barrier to move
- 25% of employees who completed the survey reported the head-of-household age as 25-34; 21% as age 35-44, 21% as age 45-54, and 21% as age 55-64
- Employees who work in Bassett but live elsewhere indicated the following reasons they would NOT be willing to move to Bassett: 45% indicated they prefer to stay in home and/or community; 39% indicated that moving does not work for other adults in household

REALTORS

Survey results for Realtors who serve the City of Bassett indicated the following:

- Primary housing sought in Bassett is a single-family home to own
- Between 21-30% of realtor's clients in the past 12 months were relocating to Bassett
- Between 1-10% of realtor's listings were due to homeowners moving to assisted living units or due to estate sales
- Barriers to potential buyers purchasing home were ranked as follows
 - 1) Price Range
 - 2) Lack of Housing
 - 3) Desired Housing Features
 - 4) Affordability
 - 5) Availability
 - 6) Lack of a Down Payment
 - 7) Unable to Obtain Loan
- Price range most desired by potential buyers = \$50,000 - \$75,000
- Relator indicated that current market does NOT provide adequate housing stock
- Buyer's perspective is the following needs:
 - 1) Number of Bedrooms
 - 2) Style of House
 - 3) Square Footage
 - 4) Green Space
 - 5) Age of House
- Price range that renters have expressed interest in = Less than \$400/month

LENDERS

There are currently two (2) lenders in Bassett – Sandhills Bank, and Tri-County Bank. Personal calls to these lenders revealed the following:

- The lack of available homes is the primary barrier to housing growth in Bassett.
- Many of the homes in the \$0 to \$50,000 price range need considerable repairs, or demolition
- Younger families are seeking housing that is more move-in ready
- Lack of down payment is a barrier for purchase of a home.
- Mid-priced homes most sought after are in the \$50,000 to \$120,000 range, with the most demand for homes in the \$80,000 range
- In many cases, houses are overpriced for the condition that they are in
- The lack of current comparable home sales makes accurate appraisal of a home difficult for lending requirements

RECOMMENDATIONS

The City of Bassett may want to consider create 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 addresses its citizen and workforce housing needs.

EXPANDED REHABILITATION PROGRAM

Public input through this process indicated that there is a need to improve the condition of housing in Bassett. The City of Bassett has been the recipient in the past of CDBG Owner-Occupied Rehabilitation grant funds, to assist homeowners in rehabilitating their homes. These program funds assist low-income households in repairing their homes to increase the quality, health and safety of the home, the energy efficiency of the home, and address accessibility issues for residents.

Marketing of available reuse funds will be vital to invest existing funds into homes to protect them for the future will be vital. In addition, the City of Bassett may want to consider applying for additional owner-occupied rehabilitation funds through the State of Nebraska, including State Trust Funds that can serve households in the middle-income household range.

The City of Bassett may also want to consider a Rental Rehabilitation program to assist current Landlords repair their rental units, to improve conditions for tenants.

ACQUISITION/DEMOLITON PROGRAM

A significant number of responses through the housing surveys were in support of demolishing dilapidated housing units. There were 28 Dilapidated housing units identified during the Windshield Assessment, and it is recommended that the City of Bassett develop a program to identify ownership of these properties and seek opportunities and resources for these lots to be donated to the City or purchased and structures demolished.

There are a number of vacant lots located throughout the City of Bassett. Some of these lots may contain a small outbuildings, some may be connected to a lot with an existing home; but some may be available to be purchased and redeveloped. For optimal redevelopment of homes, the clustering of a few small lots together may yield the opportunity to build a new single-family home that meets today's workforce housing needs.

The acquisition of a dilapidated lot, as well as a neighboring vacant lot, and construction of a new housing unit would be a tremendous success story that would generate more support for this type of economic development activity throughout the City of Bassett, by providing a housing for an additional family, and generating more tax income for the City.

REDVELOPMENT

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 City of Bassett, this translates into approximately 4 new housing units 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.

Housing units categorized as Dilapidated exist throughout the City, and demolition of these properties would create the greatest opportunity for the City to redevelop new housing in Bassett, given that infrastructure such as streets and utilities already exist, which saves money in building a home. Figure 4 identifies the location of properties identified as Dilapidated, as well as properties identified as Vacant Lots.

Acquisition, demolition of dilapidated housing, and redevelopment of vacant and cleared lots will be vital to meet Bassett's current and future workforce housing needs.

Redevelopment of housing for sale or for rent in Bassett will provide housing for additional families who wish to live and work in Bassett, and will generate additional tax dollars for the City.

Results of public input through the household survey indicated the following:

- 67% of participants indicated that the City should Build New Homes on Vacant Land Within the City; and 25% of participants indicated that the City should Build New Homes in Existing, Partially Developed Areas.
- 81% of participants indicated that Community Leaders should be responsible for addressing growth issues, and 67% indicated that Elected Officials should be responsible for addressing growth issues.

The importance of Zoning cannot be ignored through the Redevelopment Process. One of the greatest advantages of zoning is that it helps to maintain or protect the value of a property. It can protect the property value by ensuring keeping apart the incompatible uses of land.

It is recommended that the City of Bassett continue to restrict the construction of residential homes to residentially-zoned areas of the City, to protect the value of homes that residents are living in. Homes that are located in mixed-use areas can be appraised lower than homes that are located in residentially-zoned areas, because of the potential for homeowners to be exposed to additional noise and environmental concerns from potential neighboring businesses.

FUNDING RESOURCES

There are a number of funding resources that a community or individuals can seek to assist with addressing their housing needs. These funding resources can include:

- Creation of a Local Investment Club – Many communities have identified the need to create a locally-controlled entity that generates funds that are invested into the development of new housing.
- Nebraska Department of Economic Development – State-funded TRUST grant funds that can be used to construct new housing, provide down payment assistance, loan funds out for rehabilitation of housing units. Income limit is 120% of the Area Median Income.
- Nebraska Department of Economic Development – HUD-funded Community Development Block Grant (CDBG) grant funds that can be loaned out for rehabilitation of housing units. Income limit is 80% of the Area Median Income.
- USDA Rural Development – USDA funds that can be granted or loaned out to individual households to rehabilitate or purchase a home.
- Weatherization Assistance Program – Central Nebraska Community Action Program funds that can be granted out to property owners to rehabilitation homes to assist in lowering heating and cooling costs.

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DEMOGRAPHIC PROFILE

The 2017 American Community Survey (Census.Gov) reports the following housing demographics for the City of Bassett. 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 through the use of 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 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 tables.

POPULATION, SEX and AGE (2017 American Community Survey, Estimated)

Total Population	672
Males	322
Females	350

Years of Age	2010 Census	% of Total Population	2017 Estimated American Community Survey	% of Population	Difference from 2010 to Estimated 2015	% Change from 2010 to 2017
Under 5	23	3.7%	13	1.9%	-10	4.3%
5 to 9	31	5.0%	3	0.5%	-28	90.3%
10-14	43	6.9%	29	4.3%	-14	32.6%
15-19	17	2.7%	45	6.7%	28	1.64%
20-24	28	4.5%	73	10.9%	45	1.61%
25-34	59	9.5%	44	6.5%	-15	25.4%
35-44	55	8.9%	46	6.8	-9	16.9%
45-54	89	14.4%	117	17.4%	28	31.5%
55-59	46	7.4%	29	4.3%	-17	37.0%
60-64	44	7.1%	58	8.6%	14	31.8%
65-74	69	11.1%	99	14.7%	30	43.5%
75-84	65	10.5%	52	7.7%	-13	20.0%
85 and over	50	8.1%	64	9.5%	14	28.0%
Total	3,705		3,673		-32	

HOUSING OCCUPANCY (2017 American Survey, Estimates)

Total Housing Units	420
Occupied Housing Units	347
Vacant Housing Units	73
Homeowner Vacancy Rate	0.4
Rental Vacancy Rate	20.5

HOUSING TENURE (2017 American Survey, Estimates)

Occupied Housing Units	347
Owner-Occupied Housing Units	254
Renter-Occupied Housing Units	93
Average Household Size of Owner-Occupied Unit	1.96
Average Household Size of Renter-Occupied Unit	1.48

UNITS IN STRUCTURE (2017 American Community Survey, Estimates)

Total Housing Units	420
1-unit, detached	343
1-unit, attached	18
2 units	17
3 or 4 units	5
5 to 9 units	9
10 to 19 units	1
20 or more units	7
Mobile Home	20
Boat, RV, Van, Etc.	0

YEAR STRUCTURE BUILT (2017 American Community Survey, Estimated)

Total Housing Units	420
Built 2014 or later	0
Built 2010 to 2013	2
Built 2000 to 2009	13
Built 1990 to 1999	9
Built 1980 to 1989	19
Built 1970 to 1979	66
Built 1960 to 1969	71
Built 1950 to 1959	87
Built 1940 to 1949	72
Built 1939 or earlier	79

WORKFORCE INFORMATION AND TRENDS

EMPLOYMENT

The City of Bassett is home to nearly 100 businesses and employers. While agriculture is the primary industry in the Bassett and Rock County area, the Bassett Chamber of Commerce’s membership includes the following:

Automotive	4	Lodging	1
Construction	7	Medical/Utilities	8
Education	6	Professionals	4
Financial Services	2	Recreation	3
Government	3	Restaurants	4
Health Care	9	Retail	15
Industry/Manufacturing	2	Services	31

The City of Bassett is the county seat for Rock County. As mentioned above, Rock County is located in a prime agricultural region, which includes cattle, swine, corn, soybeans, and other agricultural products. When the agriculture economy is good, so too is the economy for other businesses in Rock County. When the agriculture economy is down, there is a corresponding correlation to other area businesses.

Tourism is also a strong industry in the Bassett/Rock County area, which includes the following amenities in or nearby Bassett: Outback Adventures, Hutton Niobrara Ranch Wildlife Sanctuary, Thomas Creek State Wildlife Management Area, Long Pine State Recreation Area.

According to Bassett Economic Development, the major employers in Bassett include:

- Rock County Hospital - estimated 104 employees
- Rock County School - estimated 45 employees
- Bassett Livestock Auction - estimated 40 employees
- Rock County - estimated 30 employees
- Lodge Hotel and Range Café - estimated 11 employees
- Nebraska Game and Parks - estimated 11 employees
- Sandhills State Bank – estimated 8 employees
- Scotts Place – estimated 7 employees
- Tri-County Bank – estimated 6 employees

The breakdown of Bassett businesses by category are as follows:

Retail – 20	Service – 37	Medical – 9
Restaurant – 3	Bank – 2	Insurance/Law – 7
Day Care – 5	Trucking – 11	Construction - 8

NOTE: Employment is also available to Bassett residents from outside of the City and Rock County, according to the U.S. Census American Community Survey (2013-2017), which reports that 76.2% of Rock County residents work in Rock County, and 223.8% travel outside of Rock County for employment.

HOUSING ASSESSMENT

All housing units located within the municipal boundaries of the City of Bassett 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 City.

The purpose of this mapping was to identify what properties were in need of major repair or demolition, to accommodate future housing construction opportunities. Housing Values were also mapped to enable the City 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 City.

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 portrays all properties that were being used for housing or were located within residential areas of the city. Vacant lots are identified on this map in the pink-shaded areas.

Figure 2 portrays all properties that were assessed as Excellent or Satisfactory. Definitions are as follows:

Excellent – Home in excellent condition, has solid roof, foundation, and contributes positively to community’s housing stock.

Satisfactory – Home 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 City. For Satisfactory housing units, the repairs needed were identified and included: Exterior Paint, Siding, Roof/Shingles, Porch, Door Replacement, Window Replacement and Foundation.

Figure 3 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.

Major Wear/Dilapidated Properties – These were located throughout the City, primarily in the original sections of town.

Figure 4 portrays properties that were identified as Dilapidated and Vacant lots.

Dilapidated – Home is in 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.

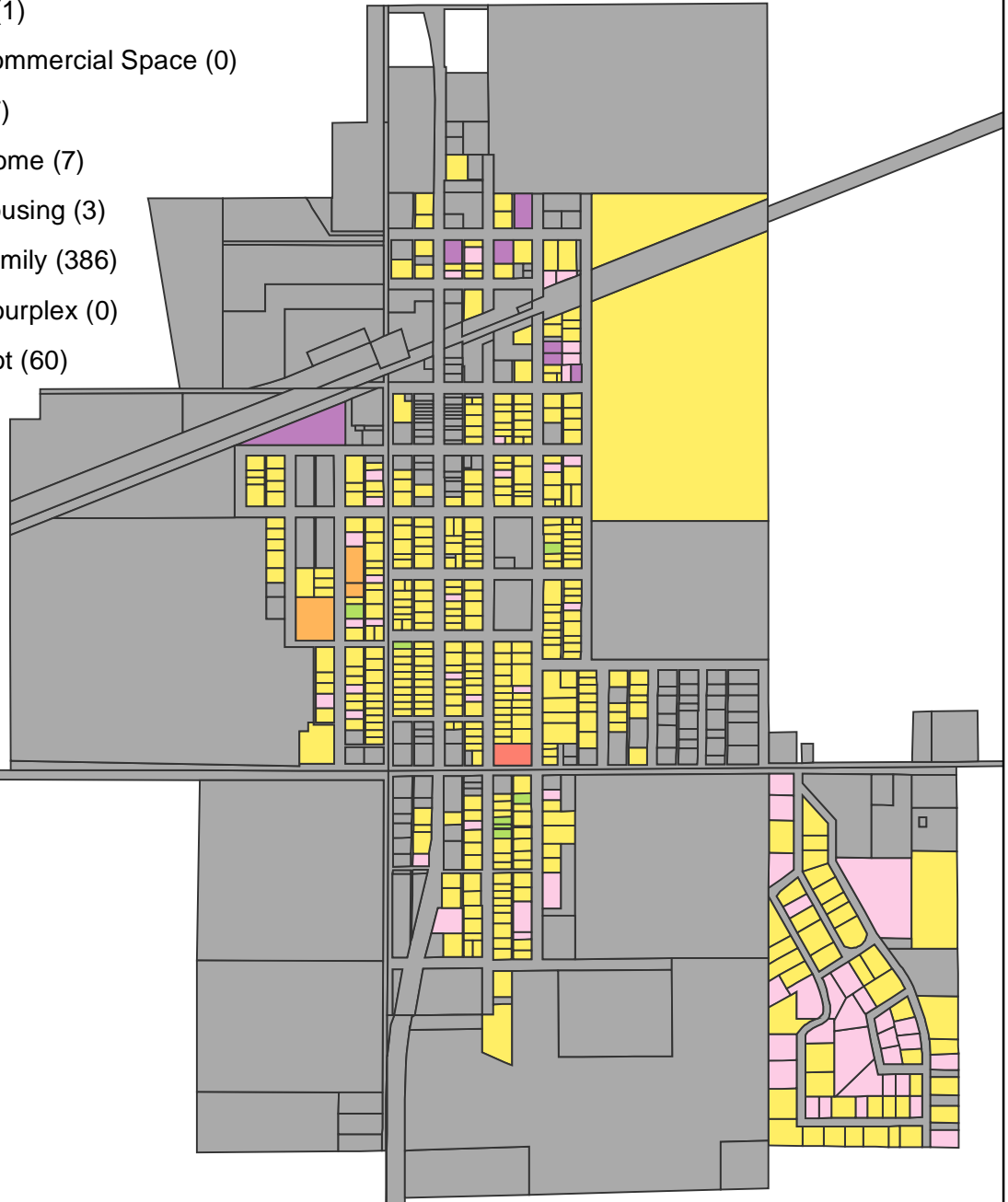
Vacant Lot – No structure is located on the lot, or, a small out-building may be located on the lot; however, no housing unit, regardless of condition, is located on this property.

Figure 5 portrays Residential Values for each of the properties identified as residential. Again, the property values do not include any land values, only structure values.

Bassett Housing Map

Legend

- Other (215)
- 5+ Units (1)
- Above Commercial Space (0)
- Duplex (7)
- Mobile Home (7)
- Public Housing (3)
- Single Family (386)
- Triplex/Fourplex (0)
- Vacant Lot (60)



Date Created: 5/22/2019

Author: Chelsea Luthy, Community Development Specialist

Work: 402-394-1026 or E-mail: chelsea.luthy@cnedd.org



Bassett Excellent-Satisfactory Housing Map

Legend

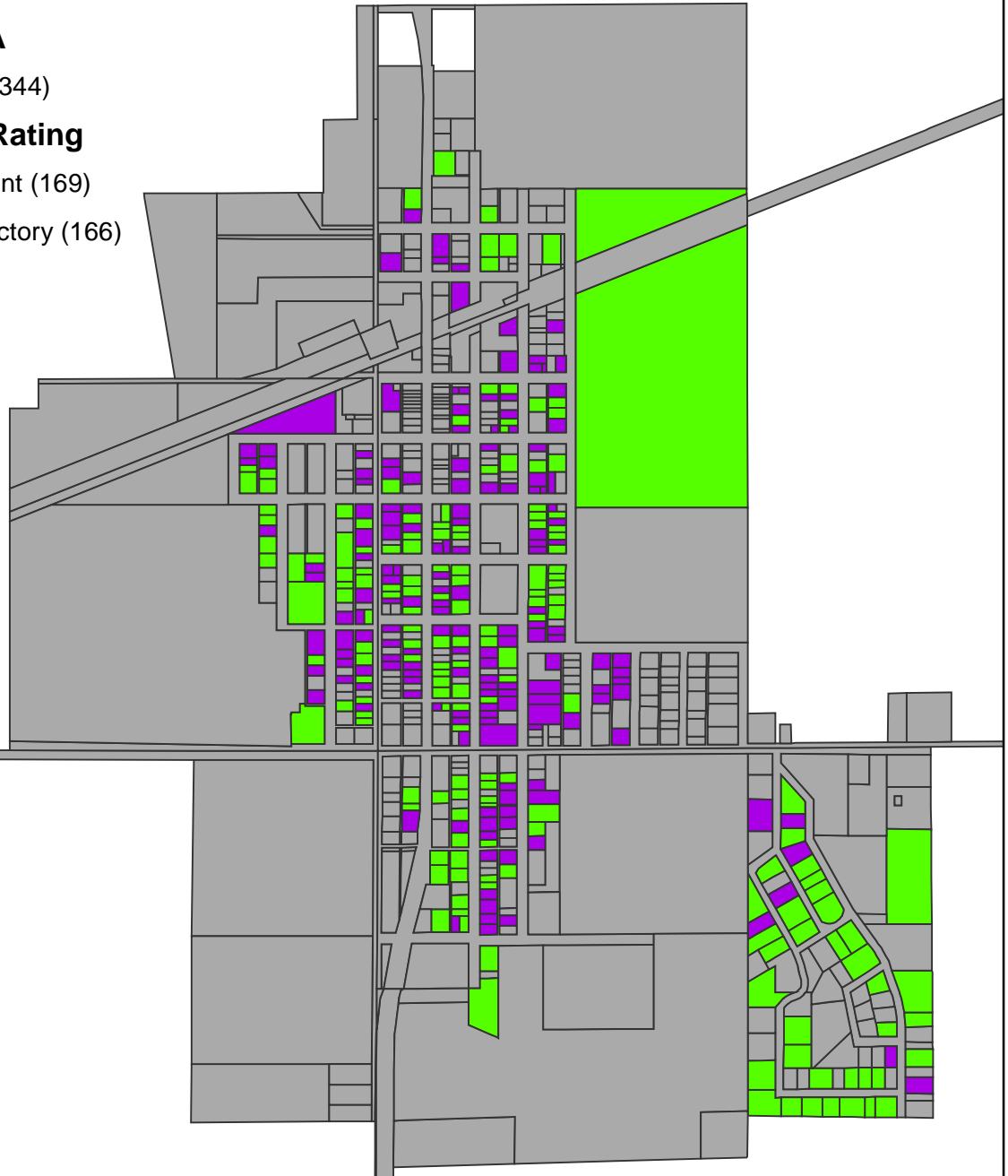
BassettWA

Other (344)

ResidenceRating

Excellent (169)

Satisfactory (166)



Date Created: 5/22/2019

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Bassett Major Wear-Dilapidated Housing Map

Legend

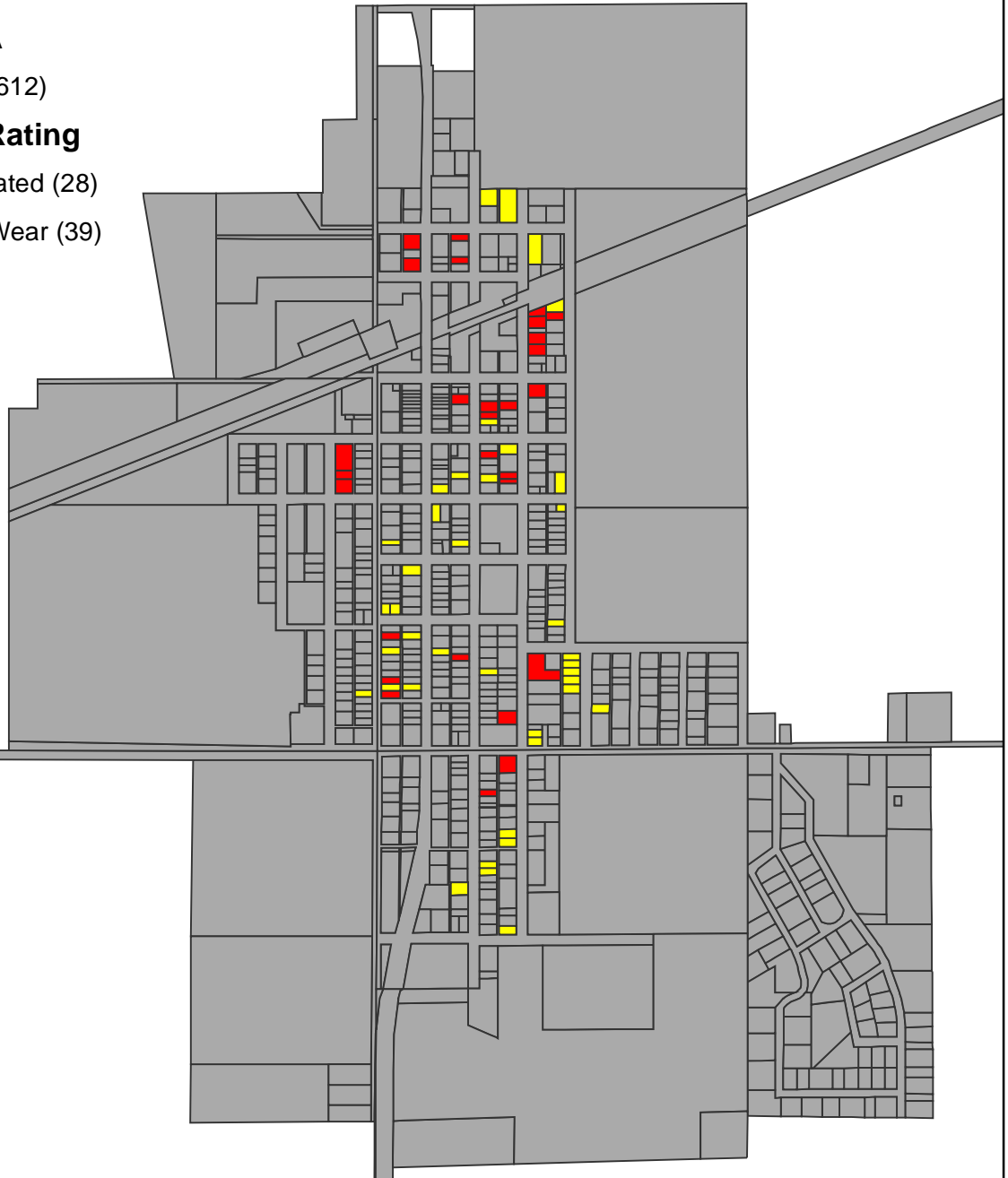
BassettWA

Other (612)

ResidenceRating

Dilapidated (28)

Major Wear (39)



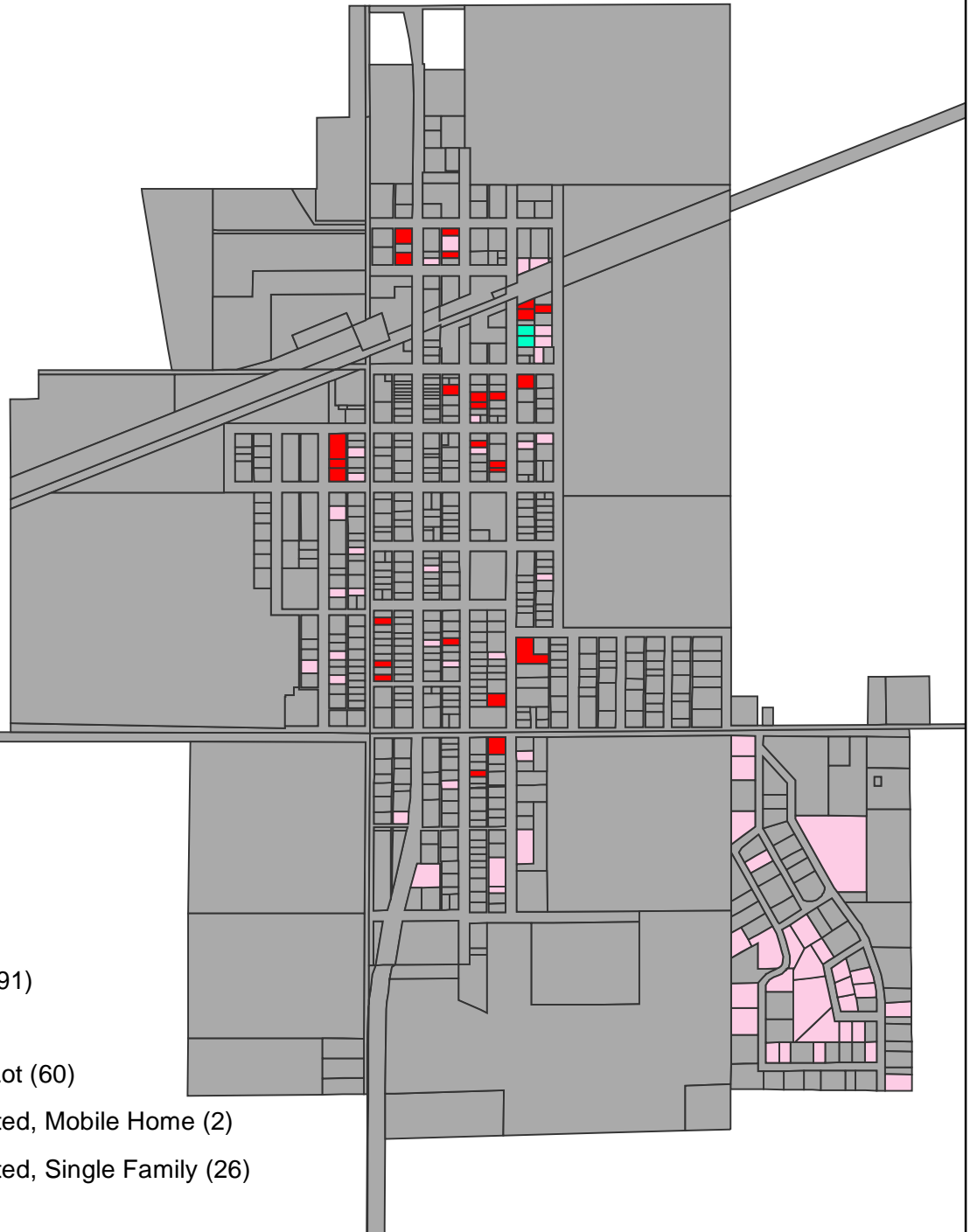
Date Created: 5/22/2019

Author: Chelsea Luthy, Community Development Specialist

Work: 402-394-1026 or E-mail: chelsea.luthy@cnedd.org



Bassett Vacant Lots-Dilapidated Housing Map



Legend

BassettWA

Other (591)

Categories

Vacant Lot (60)

Dilapidated, Mobile Home (2)

Dilapidated, Single Family (26)



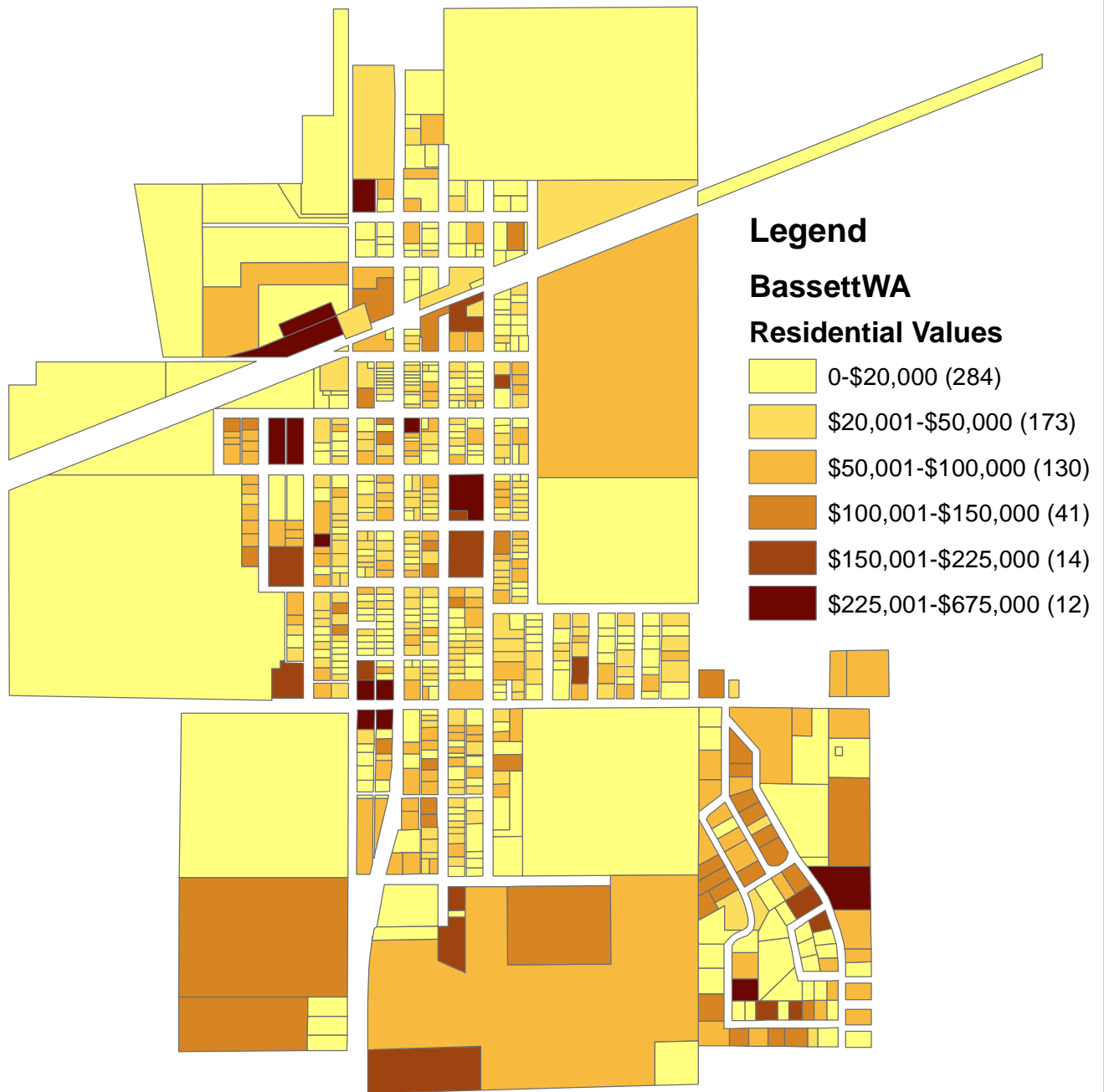
Date Created: 5/22/2019

Author: Chelsea Luthy, Community Development Specialist

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Bassett Residence Values



Date Created: 5/22/2019

Author: Chelsea Luthy, Community Development Specialist

Work: 402-394-1026 or E-mail: chelsea.luthy@cnedd.org



HOUSING CONSTRUCTION/REHABILITATION PERMITS SINCE 2013

The following Housing Construction/Rehabilitation Permit information was received from the City of Bassett.

Year	Single-Family Units	Multi-Family Units	Additions/Rehabs
2013	1	1	16
2014	0	0	10
2015	1	0	17
2016	1	0	14
2017	1	0	17
2018	1	0	29
2019	0	0	1
Total Units	5	1	104

There is no industry standard that is known regarding the number of new housing units that should be built in a community per year, but the Nebraska Bankers 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 Bassett (420 per 2017 American Community Survey Census data), times 1%, you arrive at a total of at least 4 new housing units per year.

Given that 5 new housing units were built in Bassett between 2013 and 2018, this data indicates that Bassett is currently 5 years behind in new construction of housing units, if the 1% goal is applied starting in 2013.

HOUSING ON MARKET FOR SALE

A point-in-time count of the number of houses for sale in Bassett, Nebraska, was taken on May 18, 2019. The planner visited the following realtor websites to generate a listing of residential properties for sale, including: Farmers National Company, Lashley Land and Recreation Brokers, and Stracke Realty.

As of May 18, 2019, there were 29 residential Bassett properties listed for sale. This figure does not include any residential properties that were for sale by owner.

Following is a breakdown of the number of houses for sale on May 18, 2019, by purchase price:

Housing Price Range	Number of Houses Listed
\$0 to \$50,000	8
\$50,001 to \$100,000	8
\$100,001 to \$150,000	10
\$150,001 to \$200,000	1
\$200,000 and above	2
Totals	29

The listing above includes all houses for sale, but it does not take into consideration the condition of the homes. There is a chance that a number of homes in the \$0-\$50,000 and \$50,001 to \$100,000 ranges could be older homes that may be in need of minor to major rehabilitation.

HOUSING SURVEY OF INDIVIDUAL HOUSEHOLDS IN THE CITY OF BASSETT

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

The City of Bassett partnered with CNEDD to provide mailing labels for 291 households currently paying for City-owned utilities (water/sewer/garbage), which enabled CNEDD to mail surveys to these residential properties in Bassett. CNEDD made an attempt to mail household surveys to as many tenant-occupied residents whose utility bills are being paid by the property owners, and because no names or addresses were requested on the completed surveys we are unsure of the success of reaching these residents. CNEDD also recognizes that other entities such as nursing homes and assisted living centers would be counted as housing units in Census demographics, but not receive separate utility bills for each of the housing units, and thus no household surveys were sent to these entities.

Of the 291 household surveys that were mailed out to Bassett households, a total of 117 surveys were completed and returned.

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

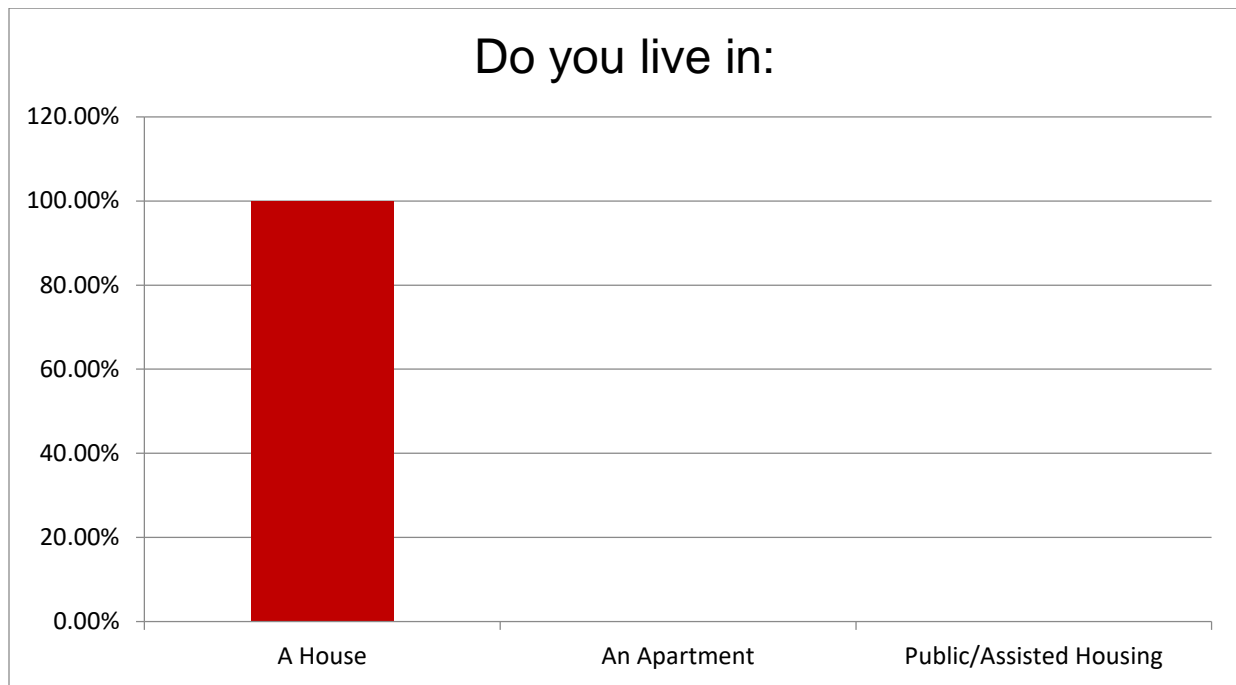


Figure 6 - Survey Results for Housing Type

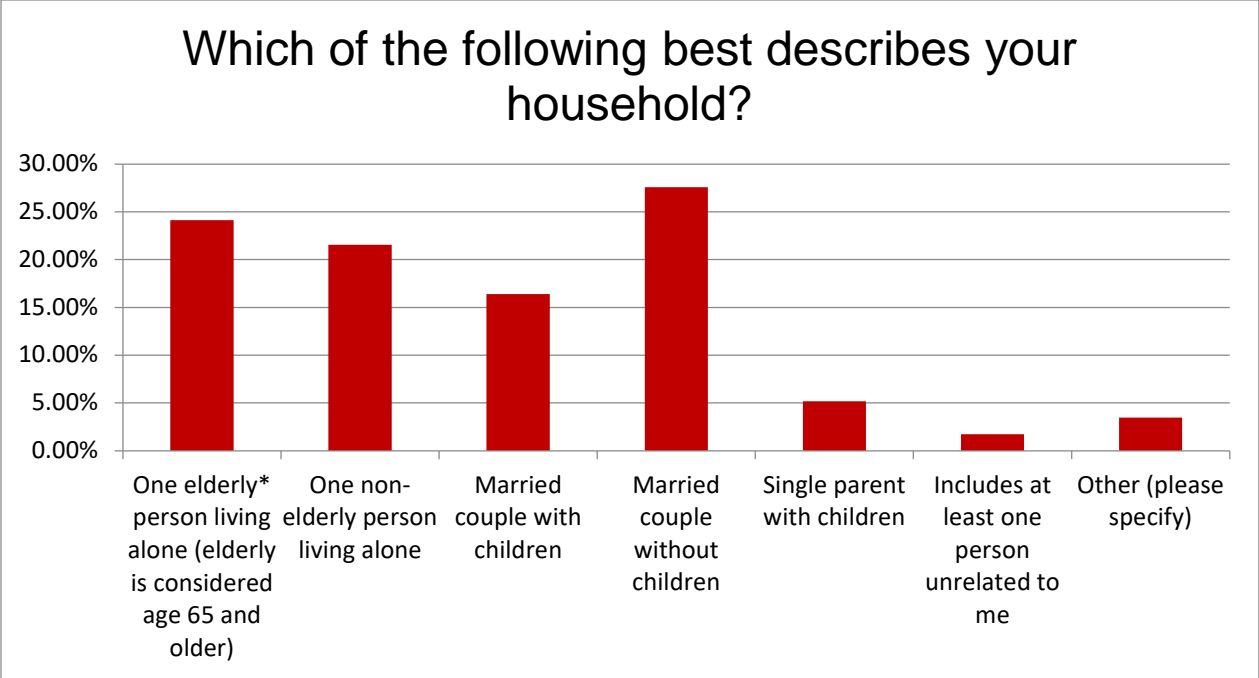


Figure 7 - Household Demographics



Figure 8 - Number of Bedrooms Reported

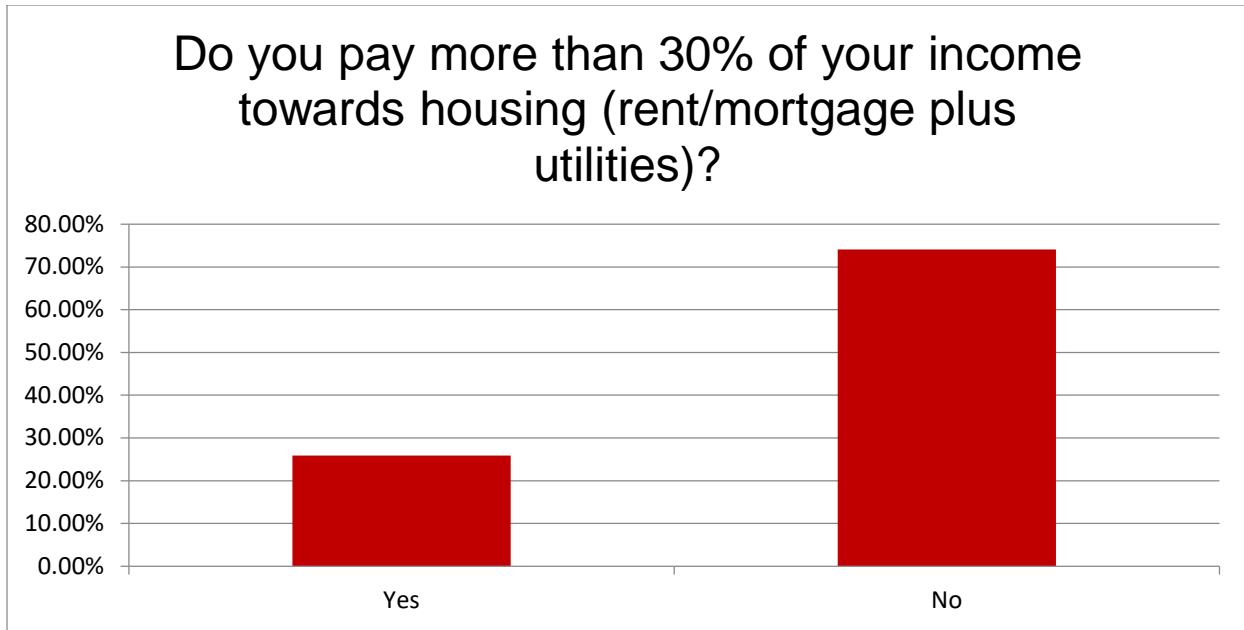


Figure 9 - Housing Affordability

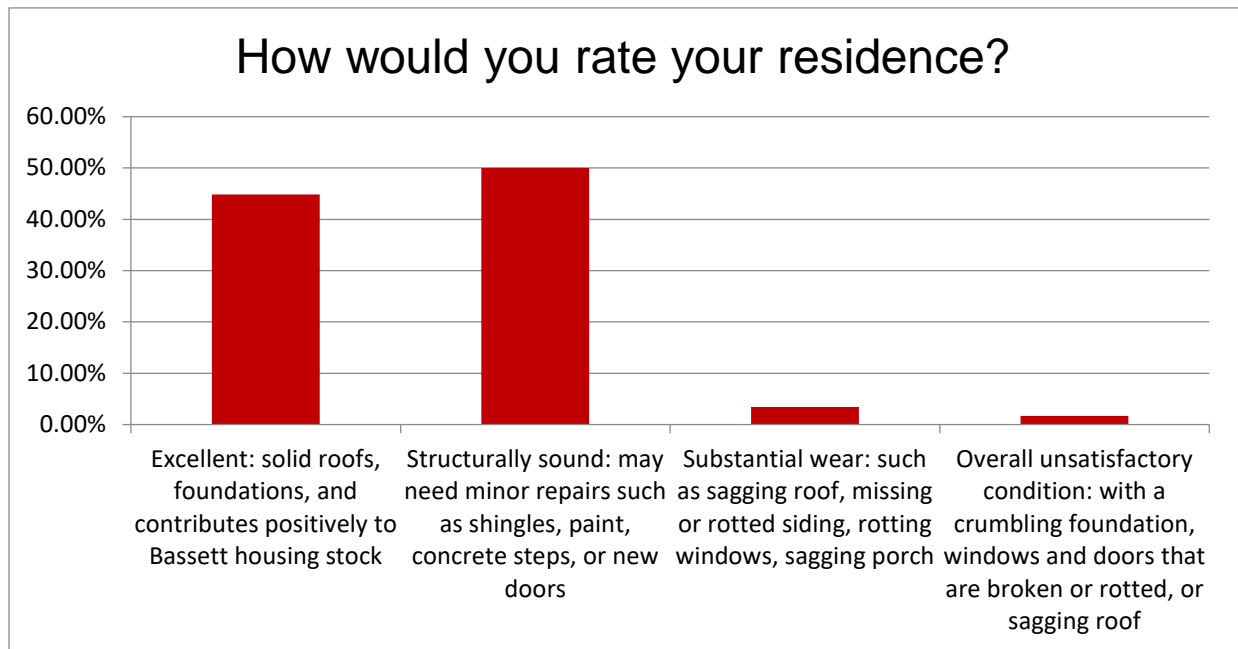


Figure 10 - Housing Condition Rating by Occupants

Housing Condition Definitions:

Excellent – solid roof, foundation, and contributes positively to Bassett’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

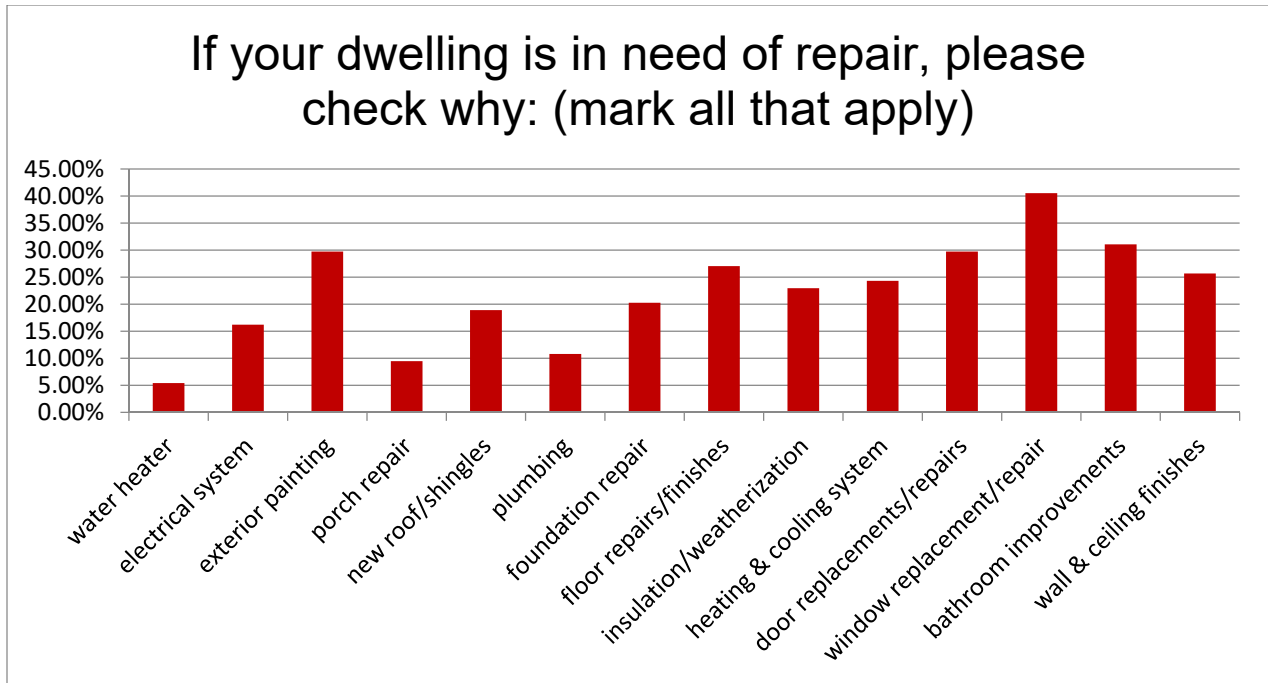


Figure 11 - Housing Repairs Identified

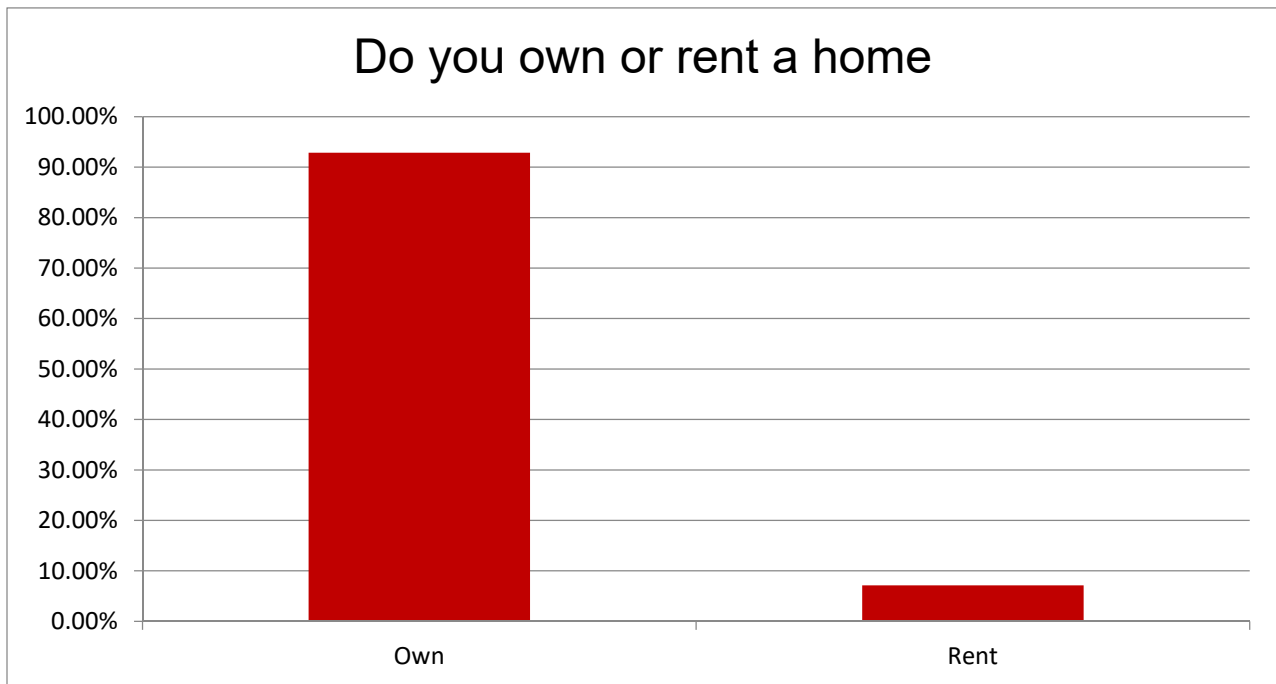


Figure 12 - Housing Rent/Owned Reported

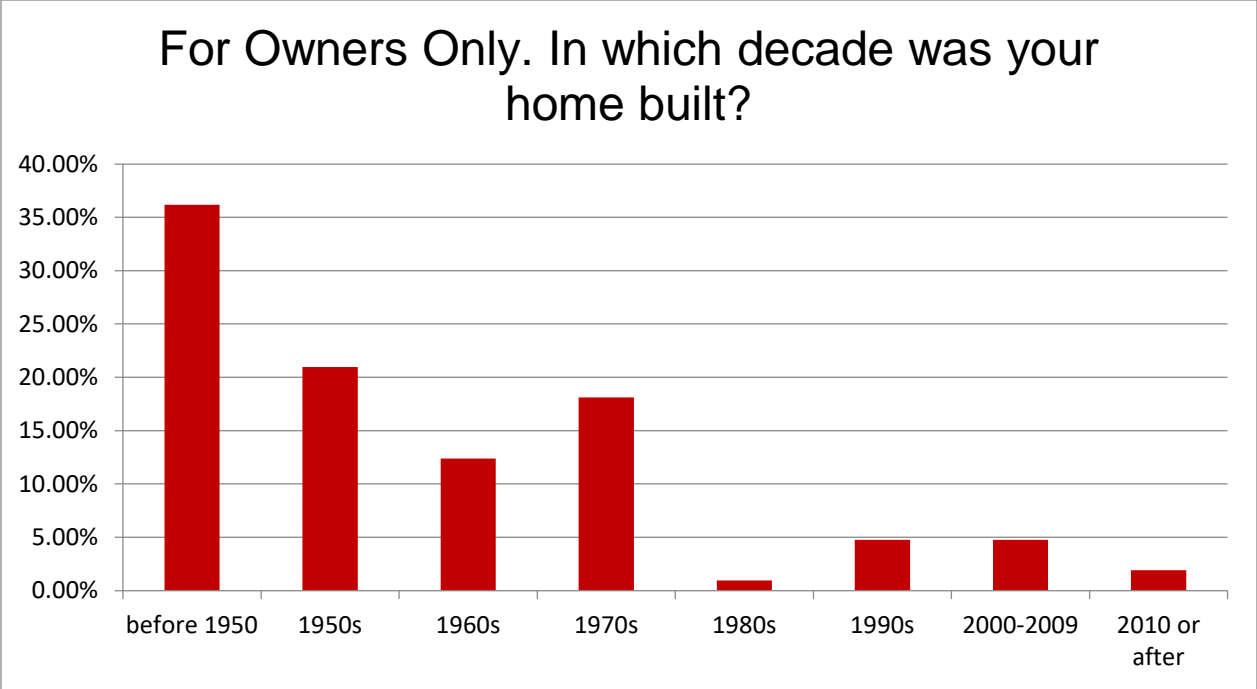


Figure 13 - Housing Age Reported

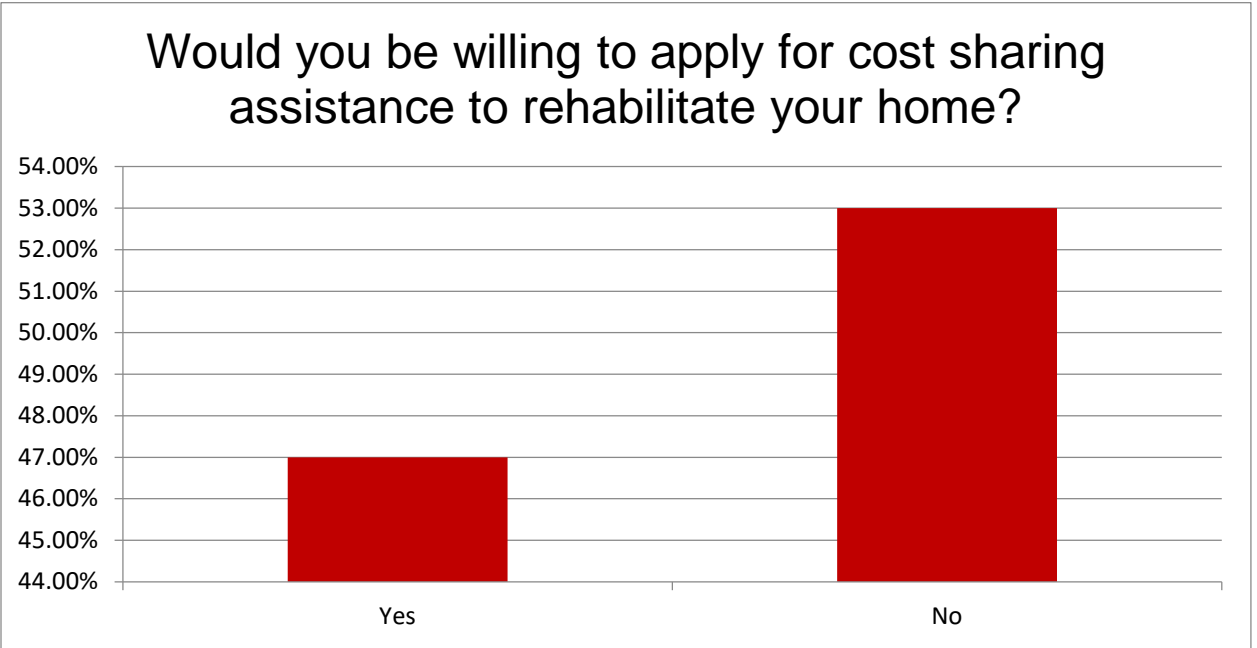


Figure 14 - Interest in Home Rehabilitation

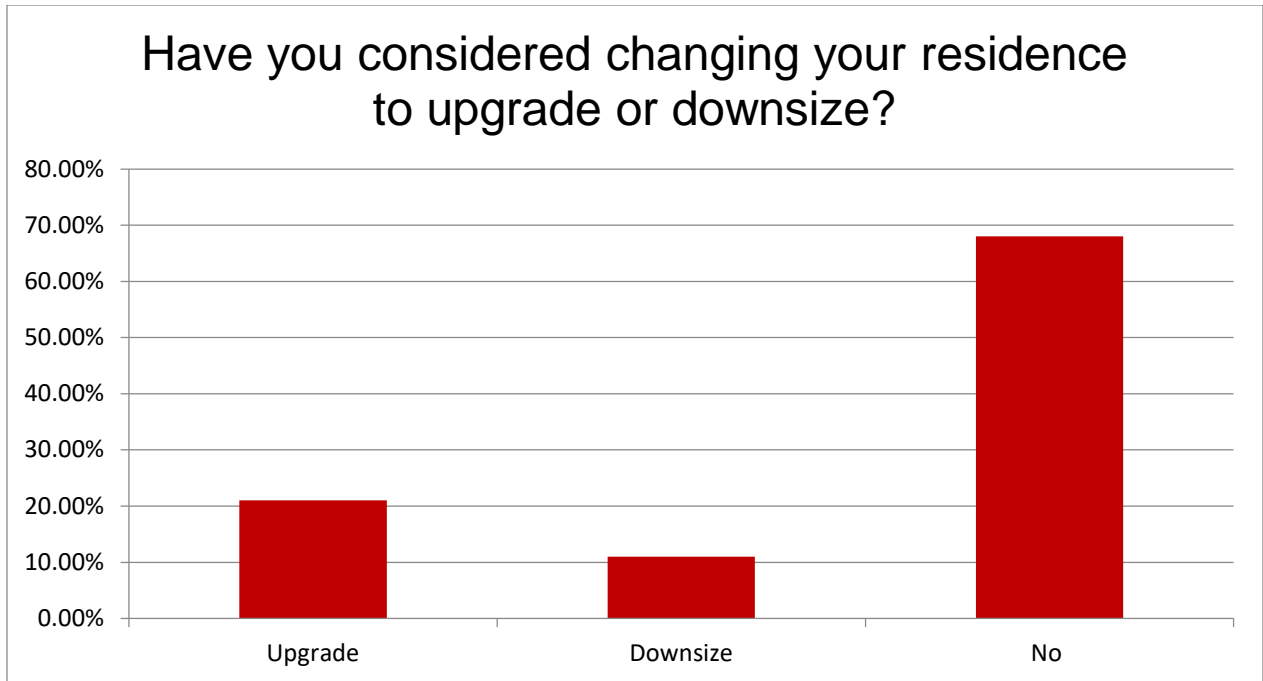


Figure 15 - Interest in Change in Housing

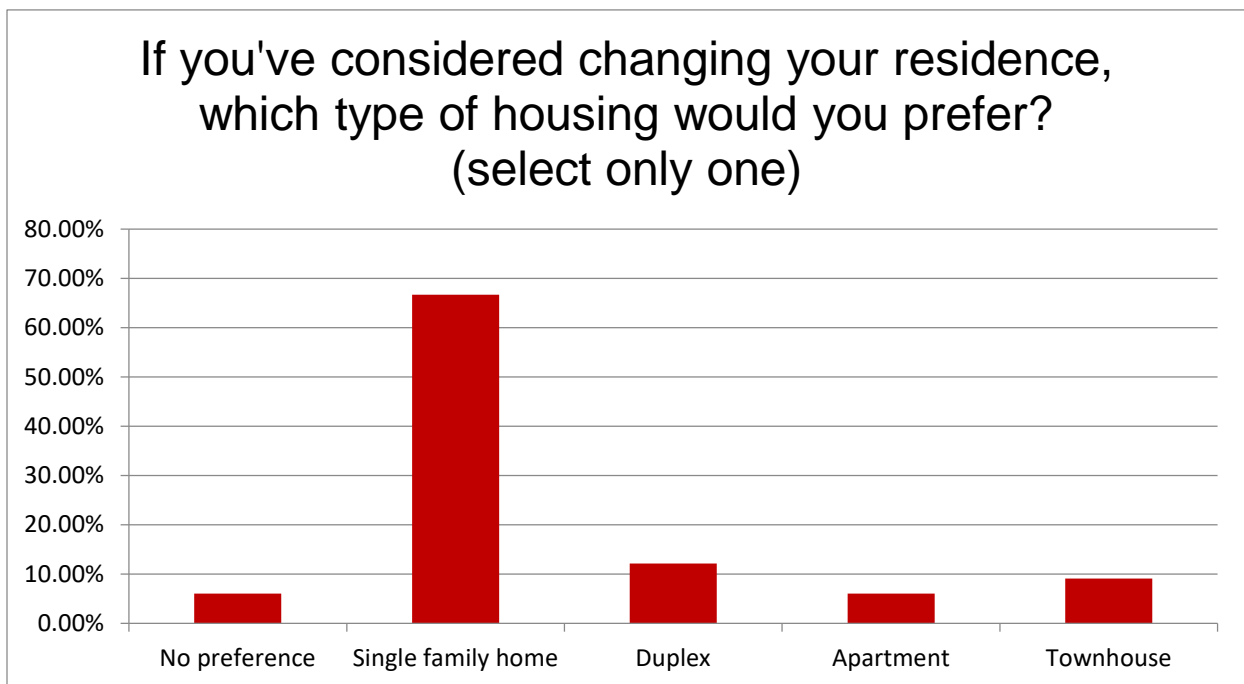


Figure 16 - Housing Change Preference

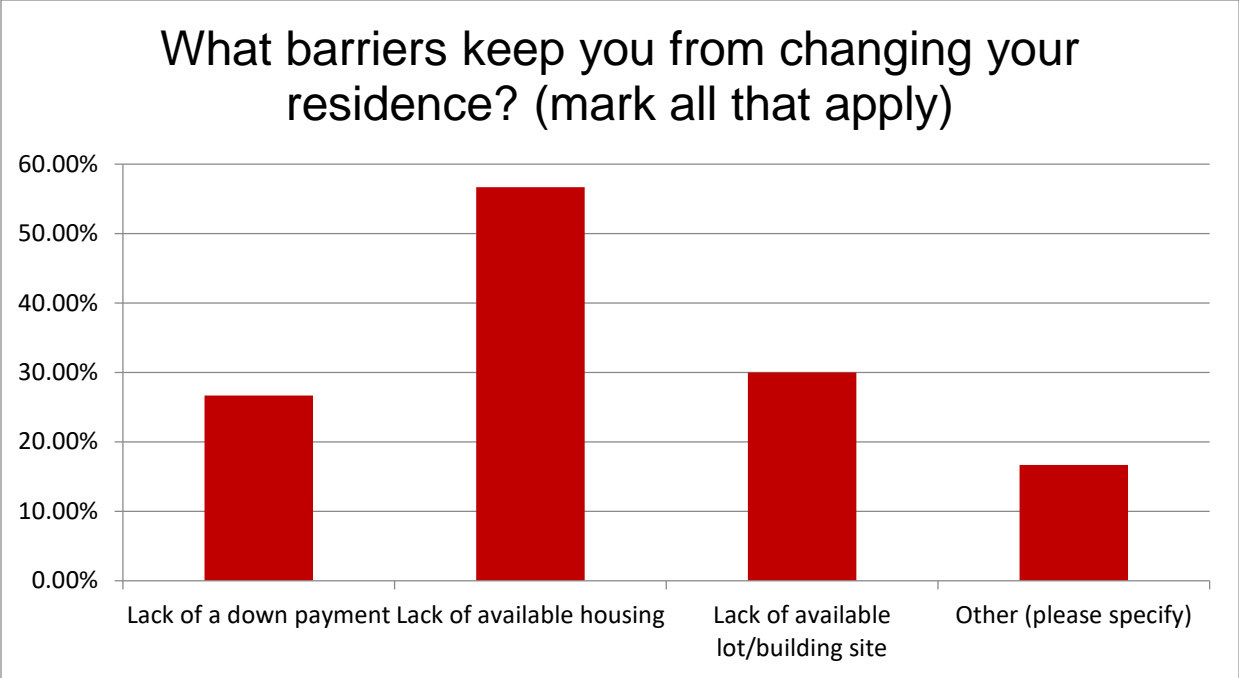


Figure 17 – Barriers to Housing Changes

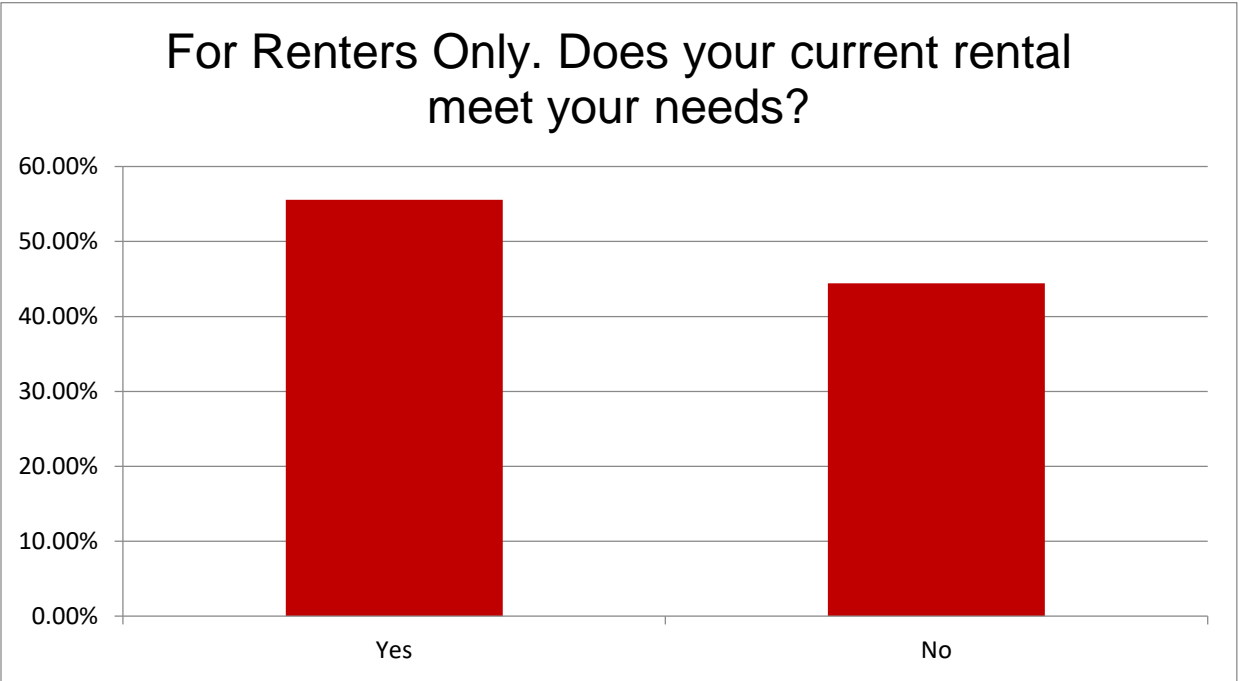


Figure 18 - Does Rental Meet Household Meet Needs?

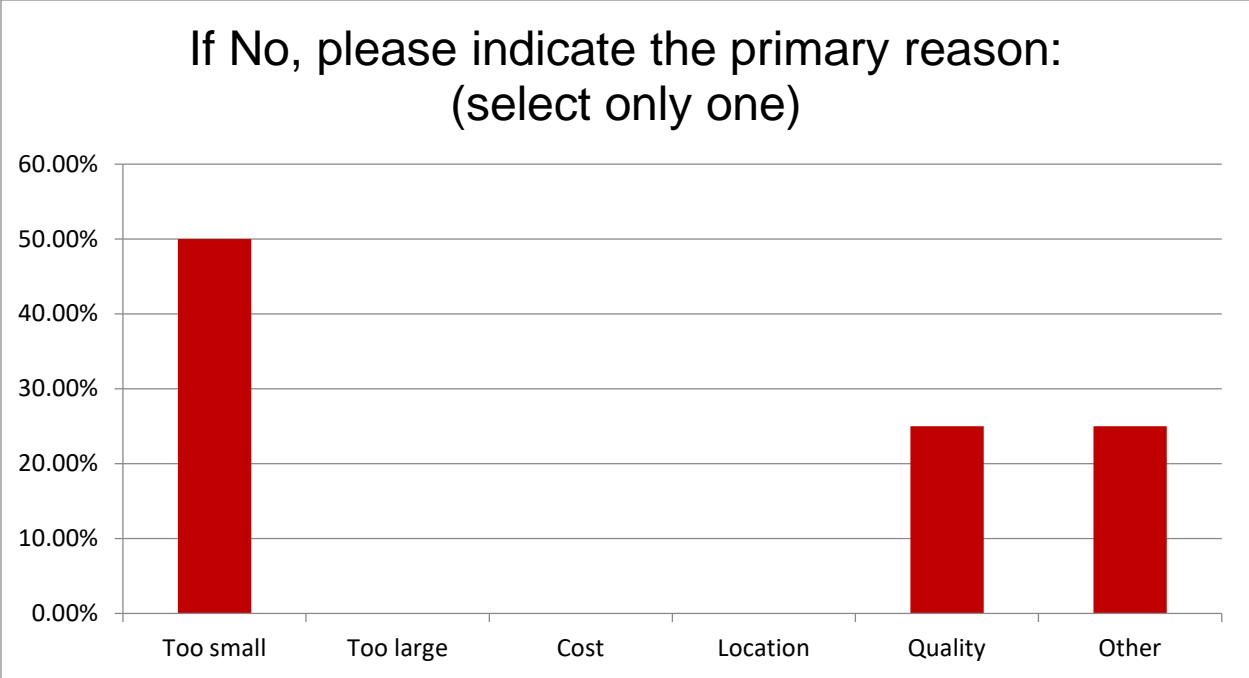


Figure 19 - Reasons Rental Unit Does Not Needs

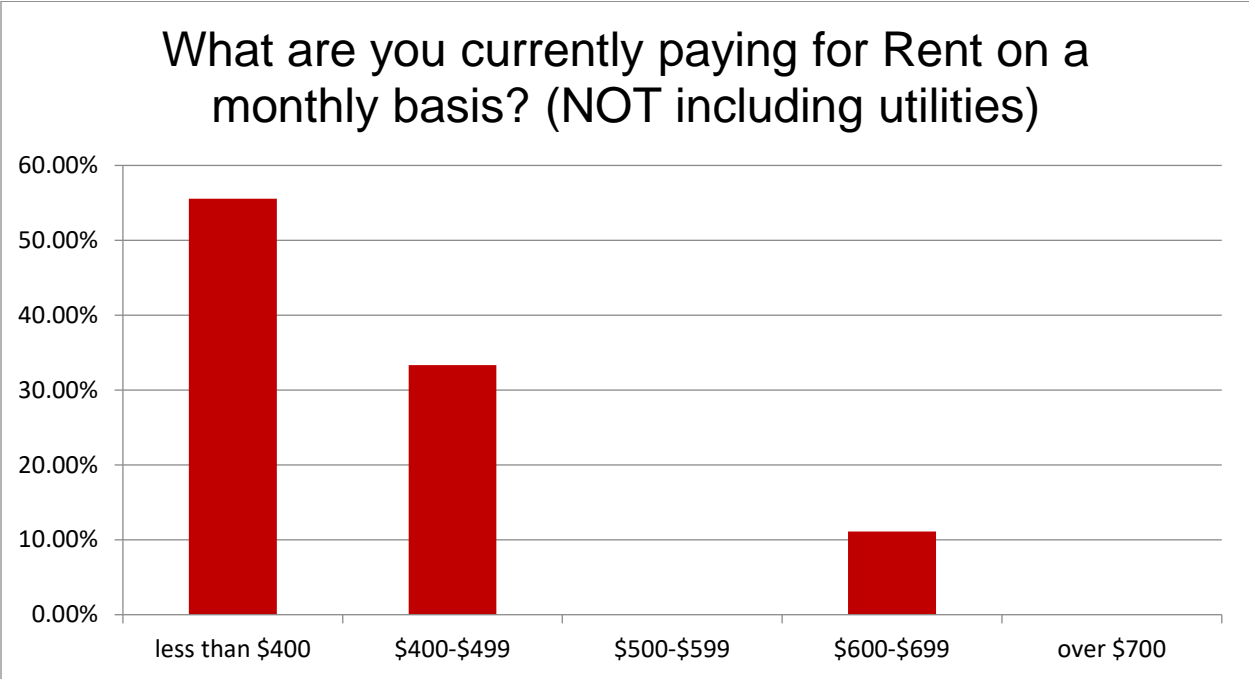


Figure 20 - Monthly Rental Rates Paid

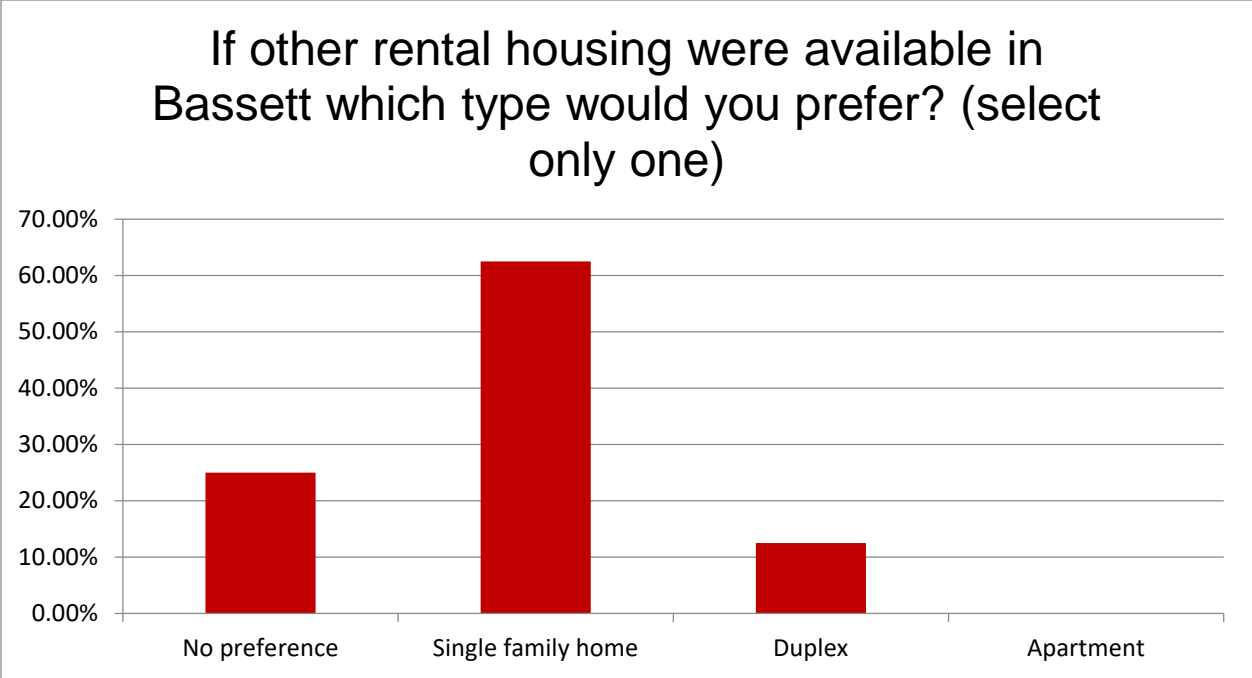


Figure 21 – Rental Housing Preferences

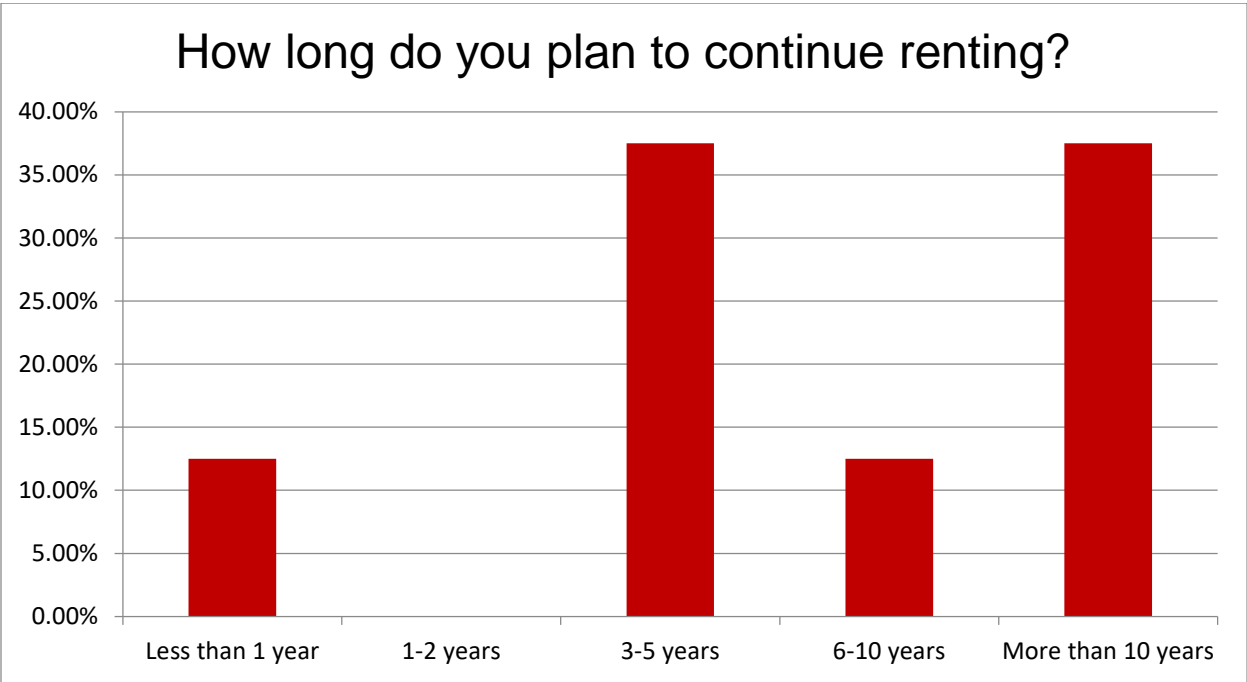


Figure 22 - Future Rental Tenure Plans

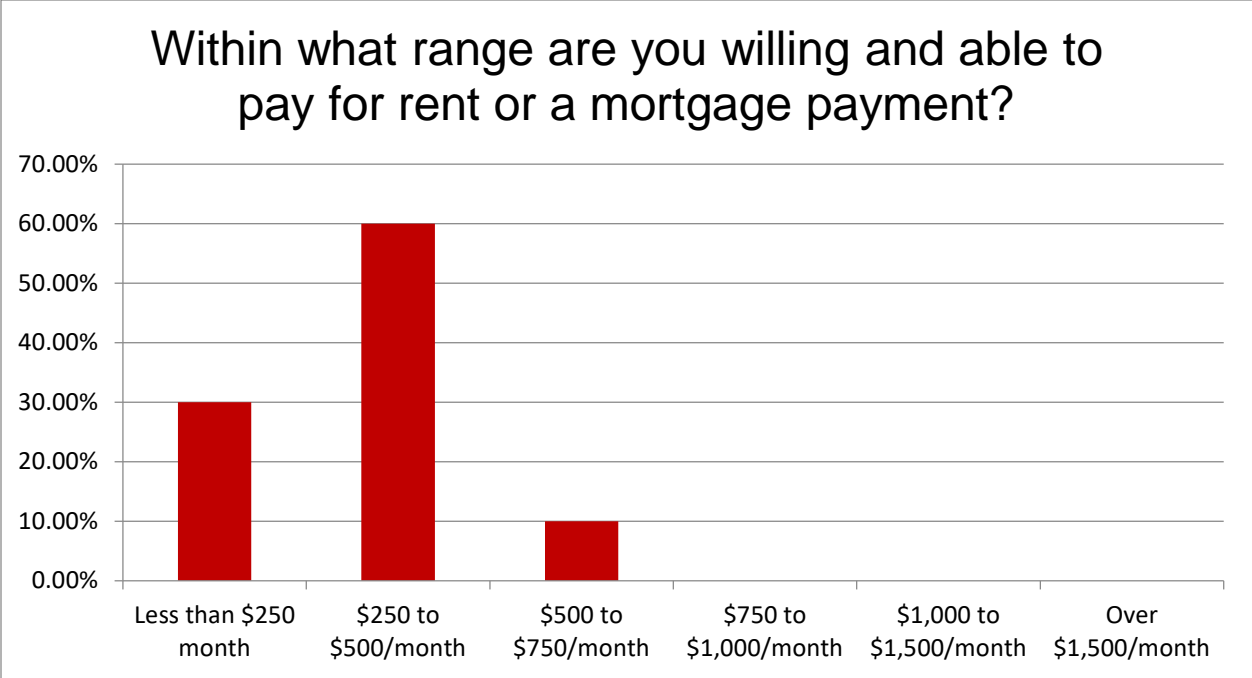


Figure 23 - Monthly Rent/House Payment Willing to Pay

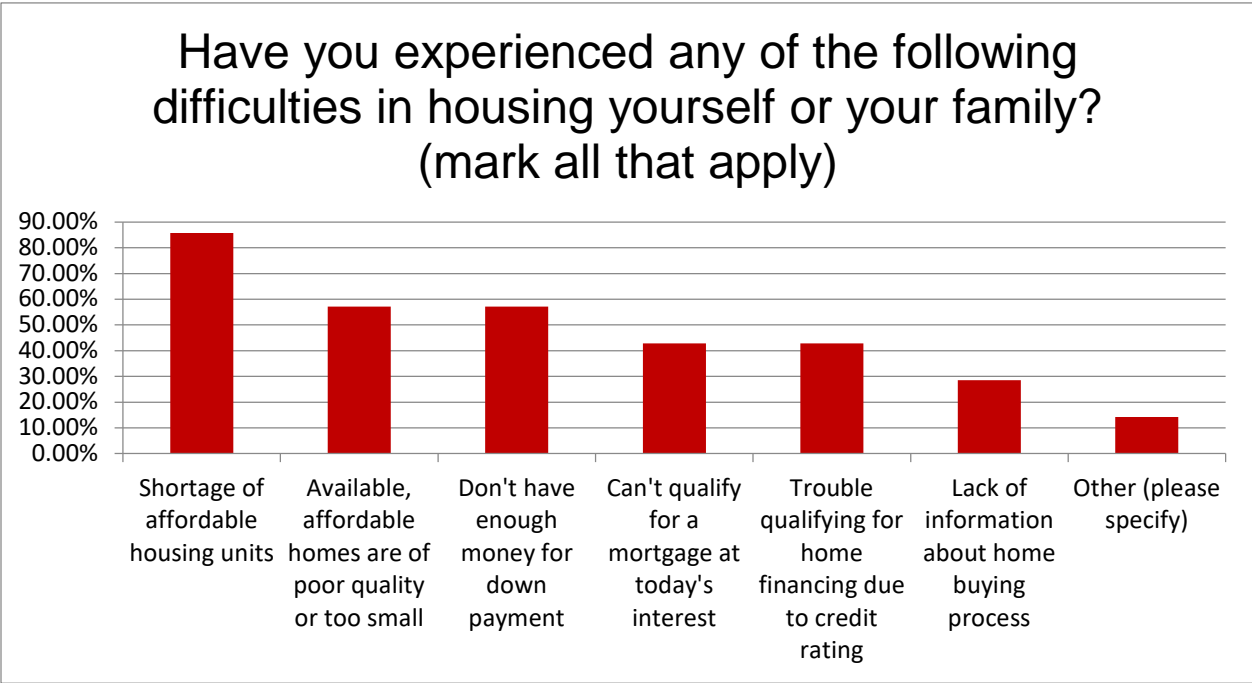


Figure 24- Barriers to Renting or Buying a Home

If lack of a down payment is a barrier to owning a home, would you be interested in government-backed down payment loan assistance?

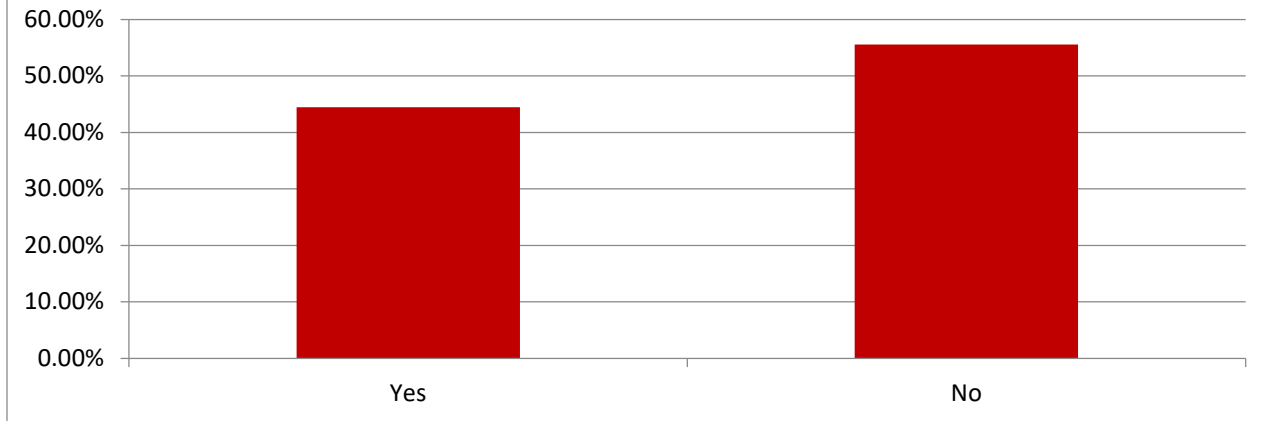


Figure 25 - Interest in Down Payment Assistance

For All Survey Participants

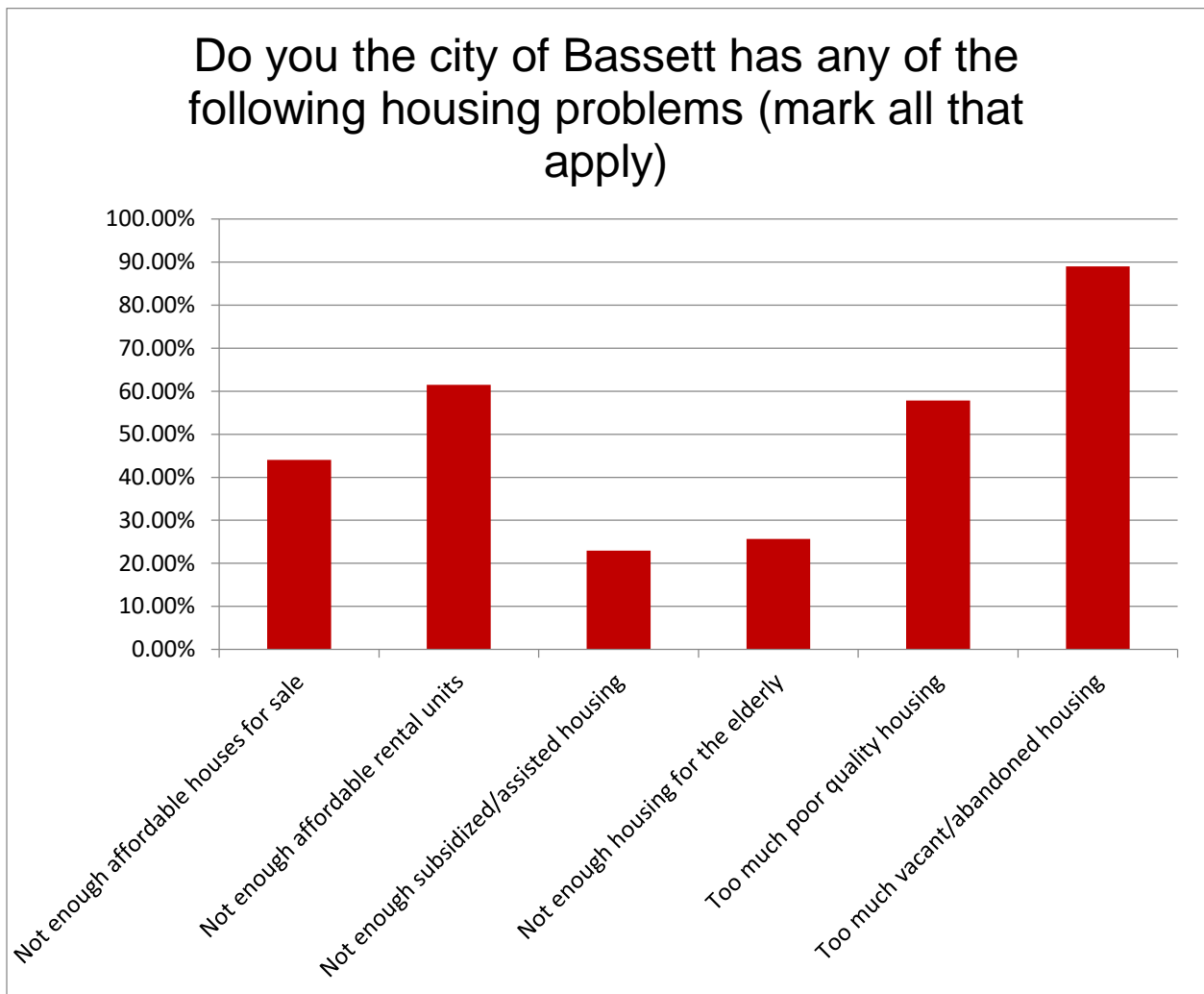


Figure 26 - Overall Bassett Housing Problems

New Housing Construction Considerations:

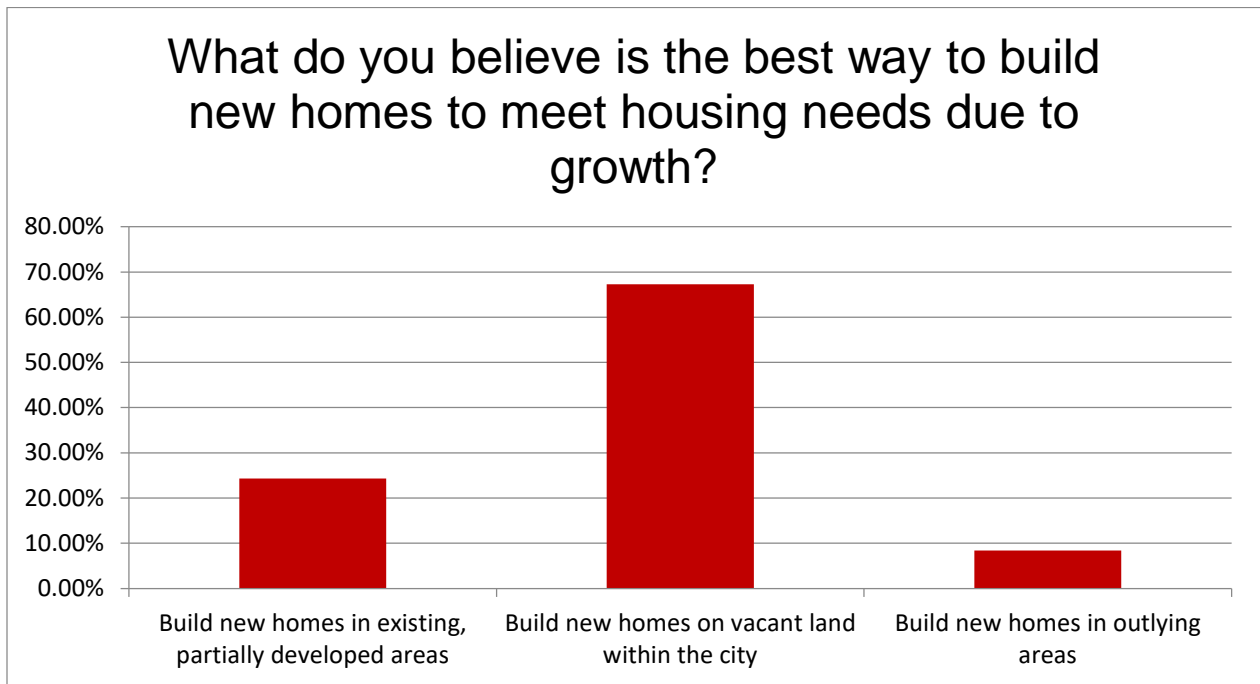


Figure 27 - New Home Construction Recommendations

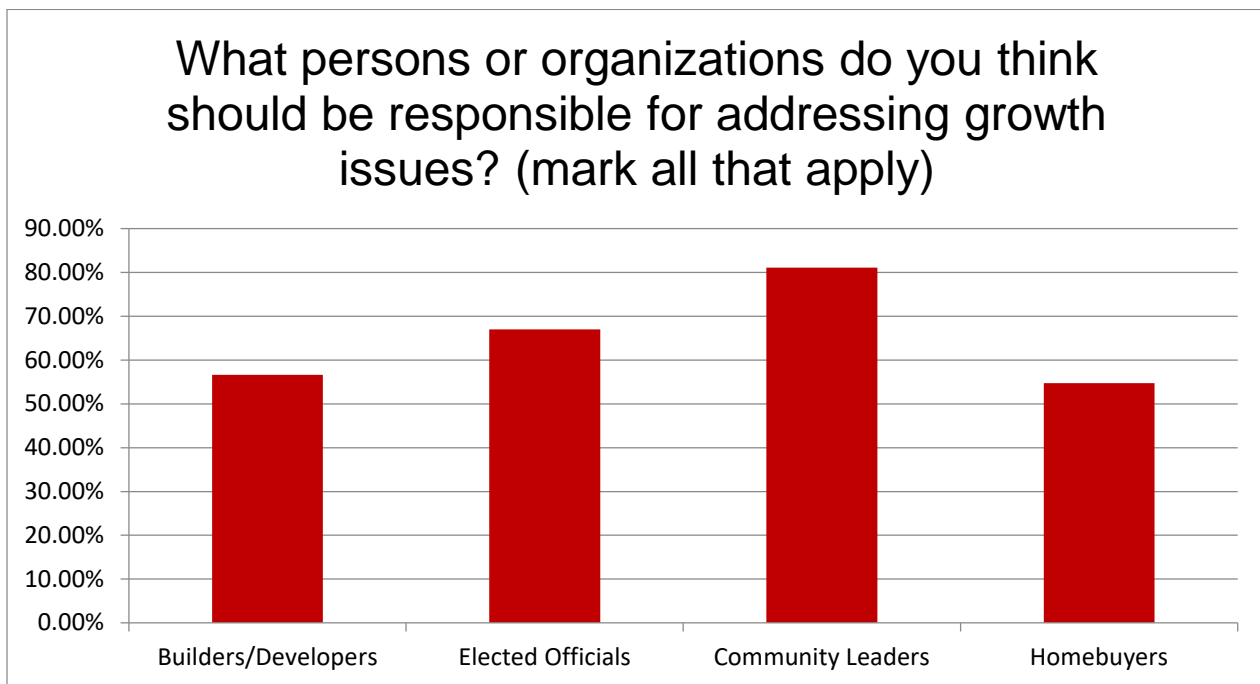


Figure 28 - Housing Growth Responsibility Opinions

DEMOGRAPHICS OF HOUSEHOLD SURVEY RESPONDENTS

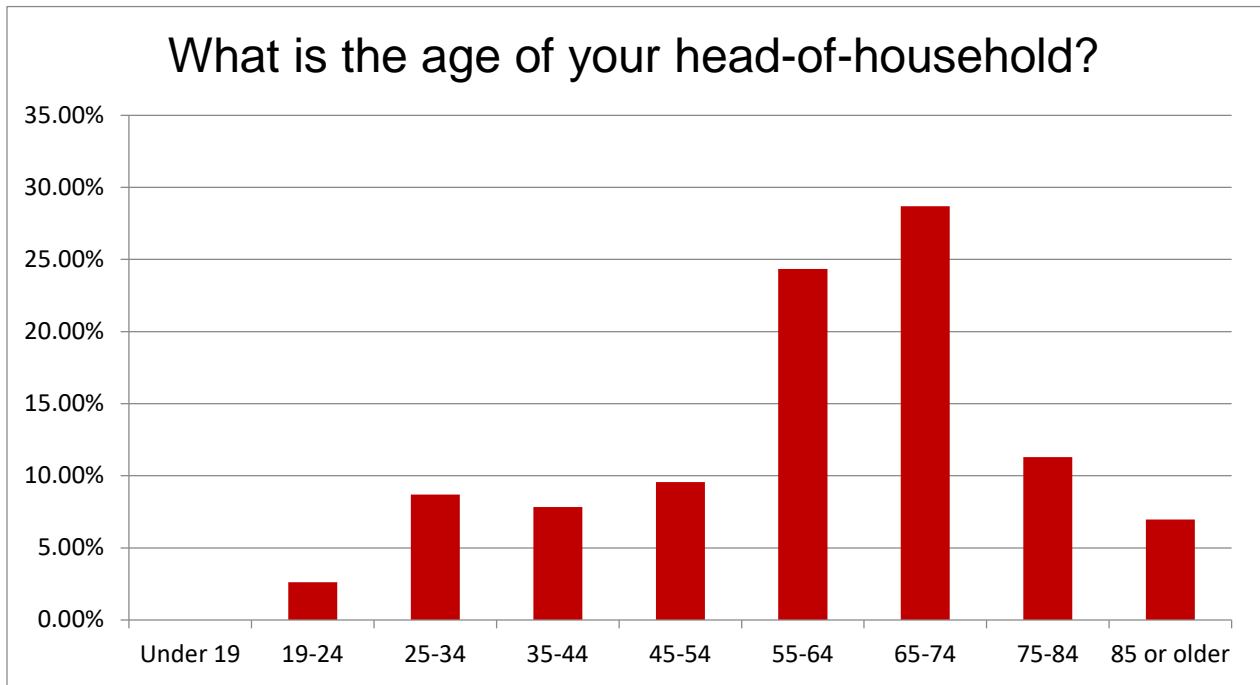


Figure 29 - Age of Head of Household Completing Survey

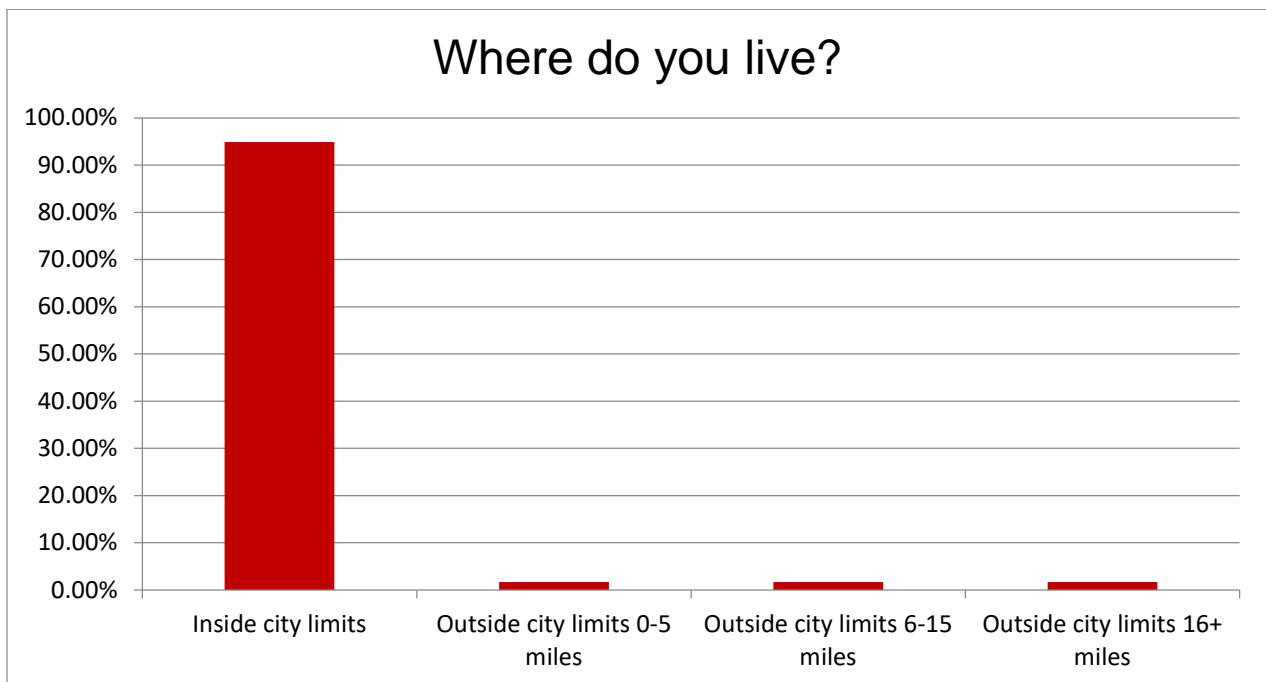


Figure 30 - Place of Residency

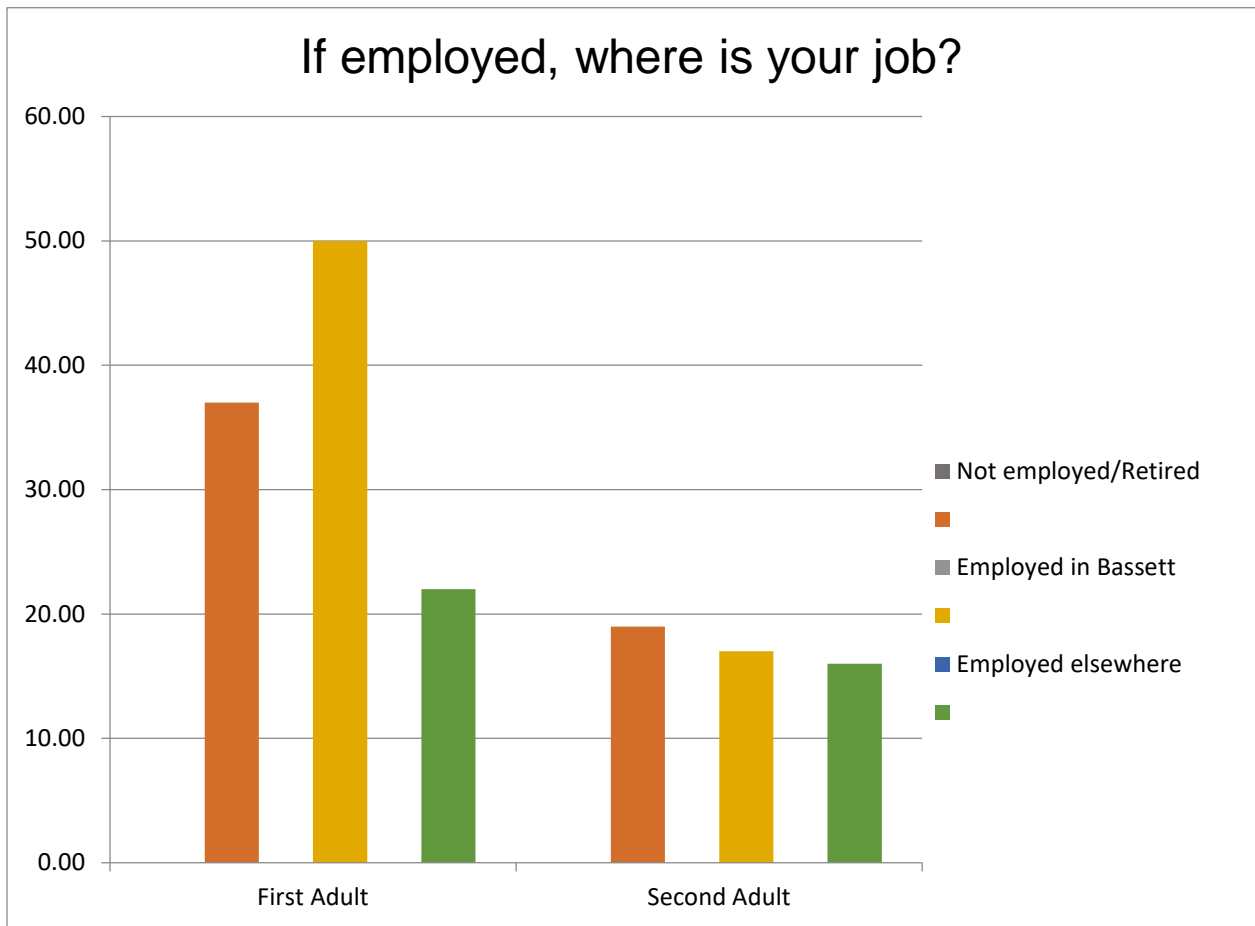


Figure 31 - Place of Employment

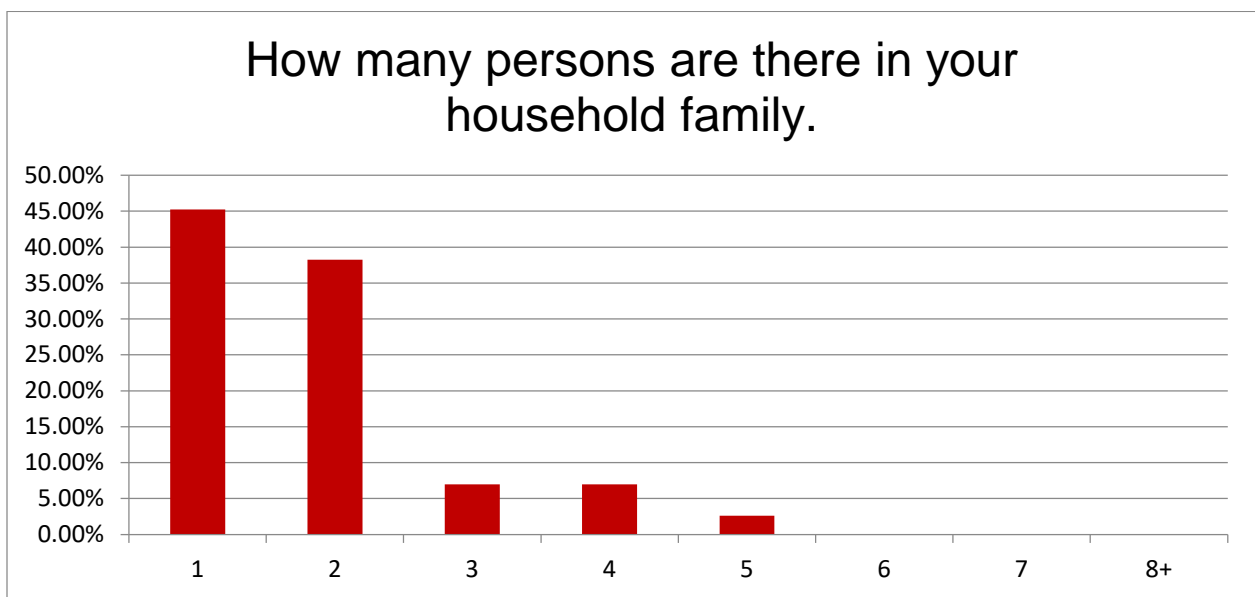


Figure 32 - Number of Persons in Family Living in Household

What is the combined annual income of all family members residing at this address.

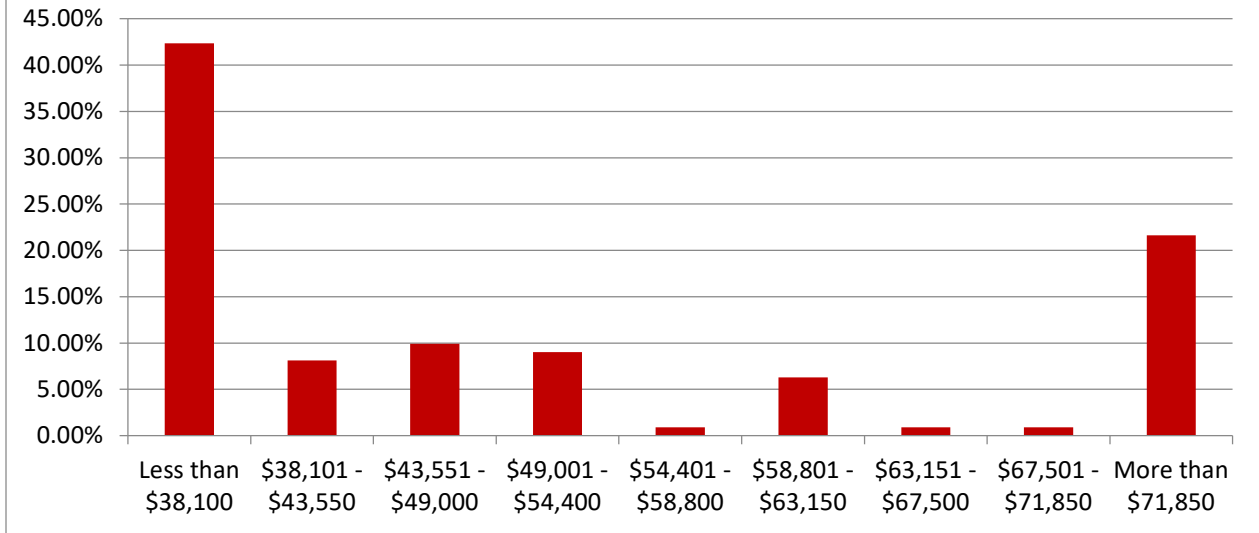


Figure 33 - Family Household Income

HOUSING SURVEY OF LANDLORDS IN THE CITY OF BASSETT

The availability of rental housing is an important component to meet the needs for transitional housing (families moving to town who are not ready to purchase), or for those families who are not ready to purchase a home.

Landlord survey questions were distributed as part of the overall Household Survey and not mailed out individually; therefore, we are unable to report the number of Landlords that could have responded.

The City of Bassett mailed out 98 Landlord Surveys and received 9 responses, with those results displayed as follows:

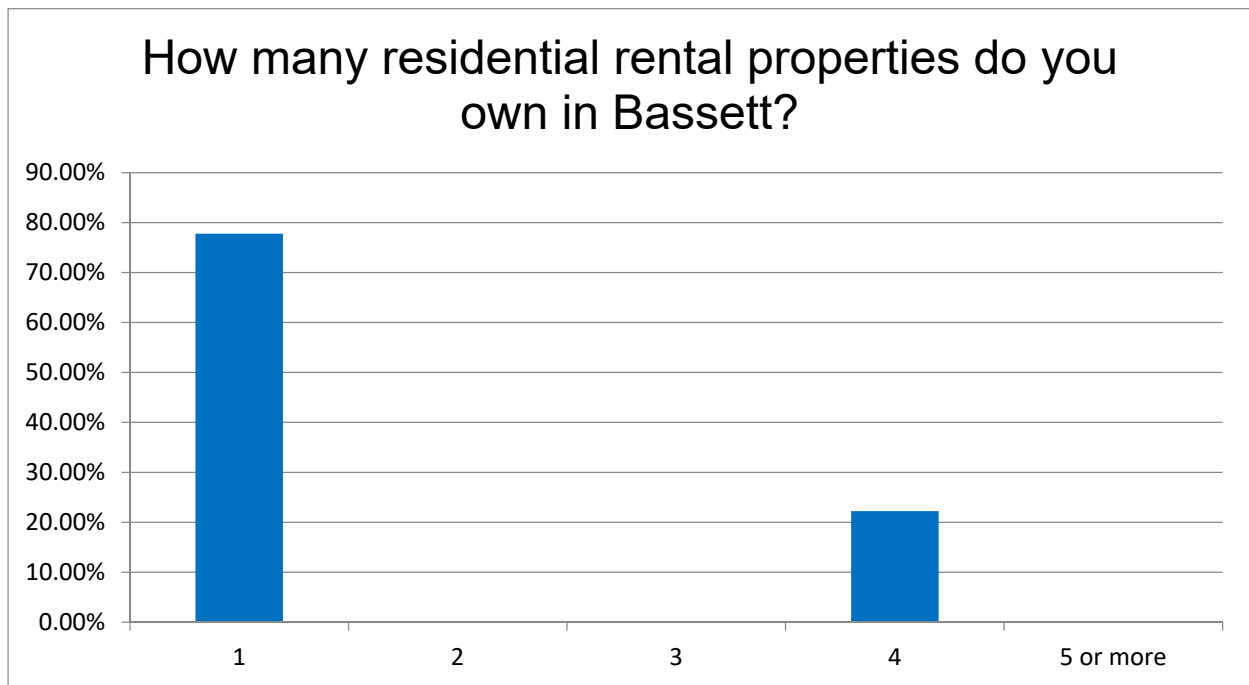


Figure 34 - Number of Rentals Owned by Landlords

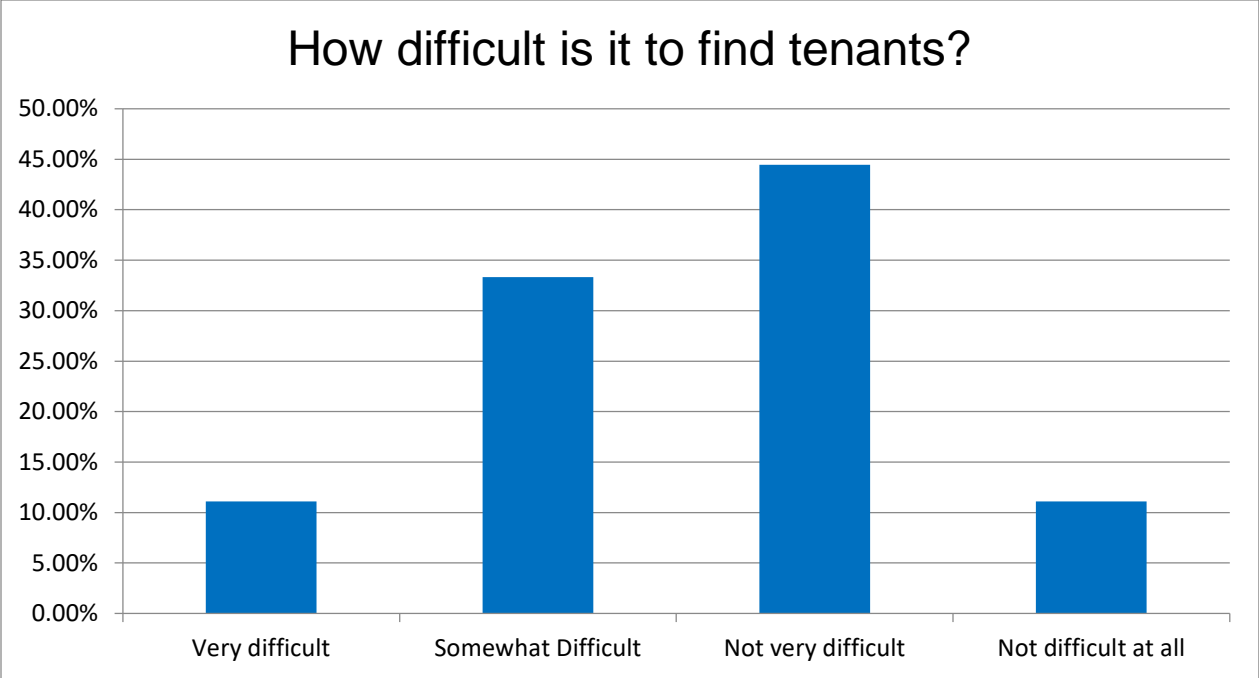


Figure 35 - Difficulty In Finding Tenants

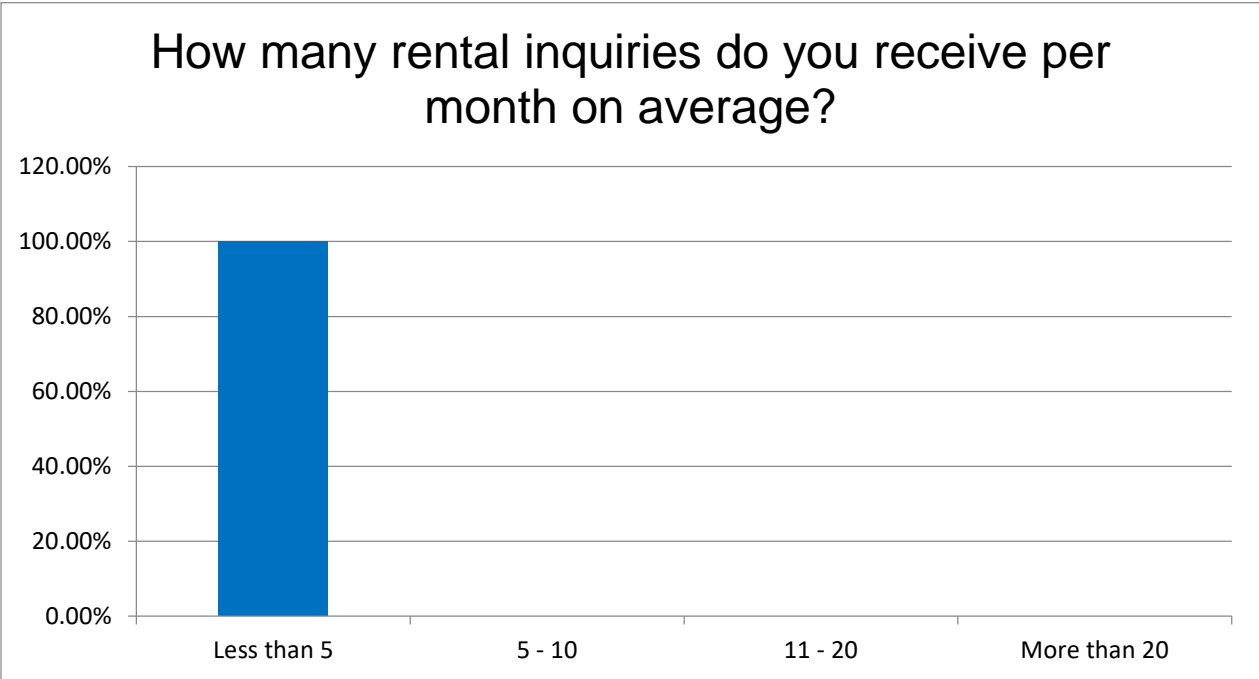


Figure 36 - Frequency of Rental Inquiries

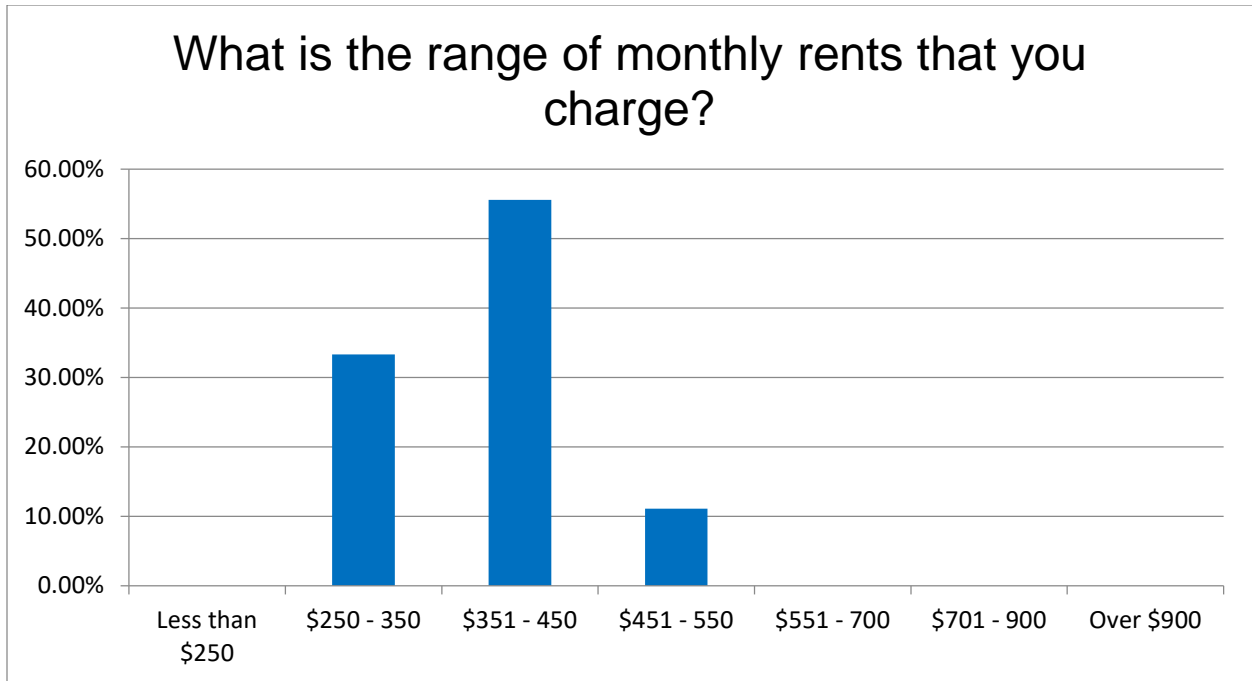


Figure 37 - Range of Monthly Rents Charged

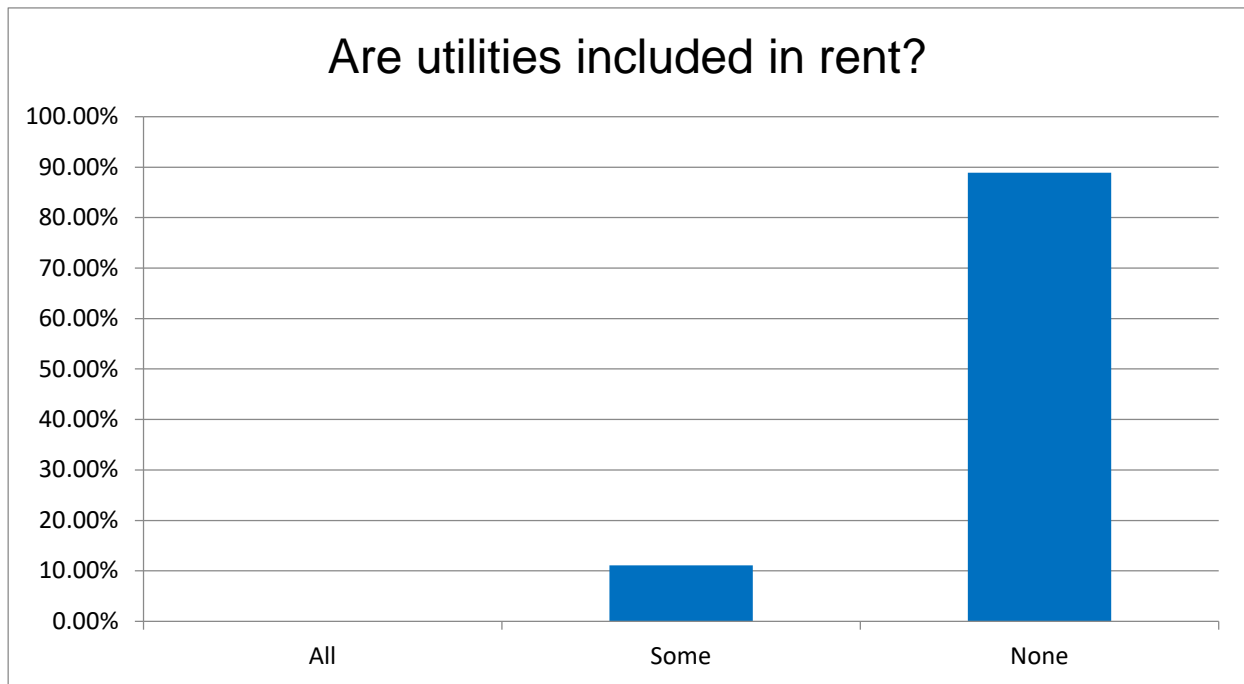


Figure 38 - Utilities Included in Monthly Rent

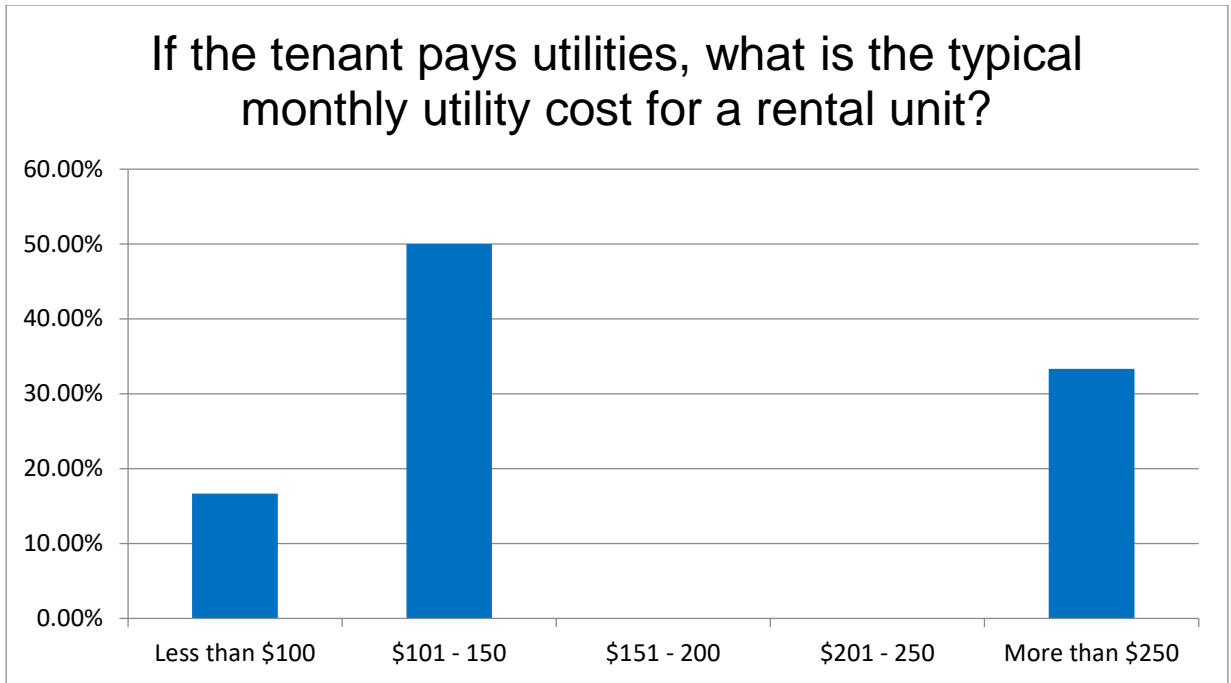


Figure 39 - Typical Monthly Utility Costs for Rental Units

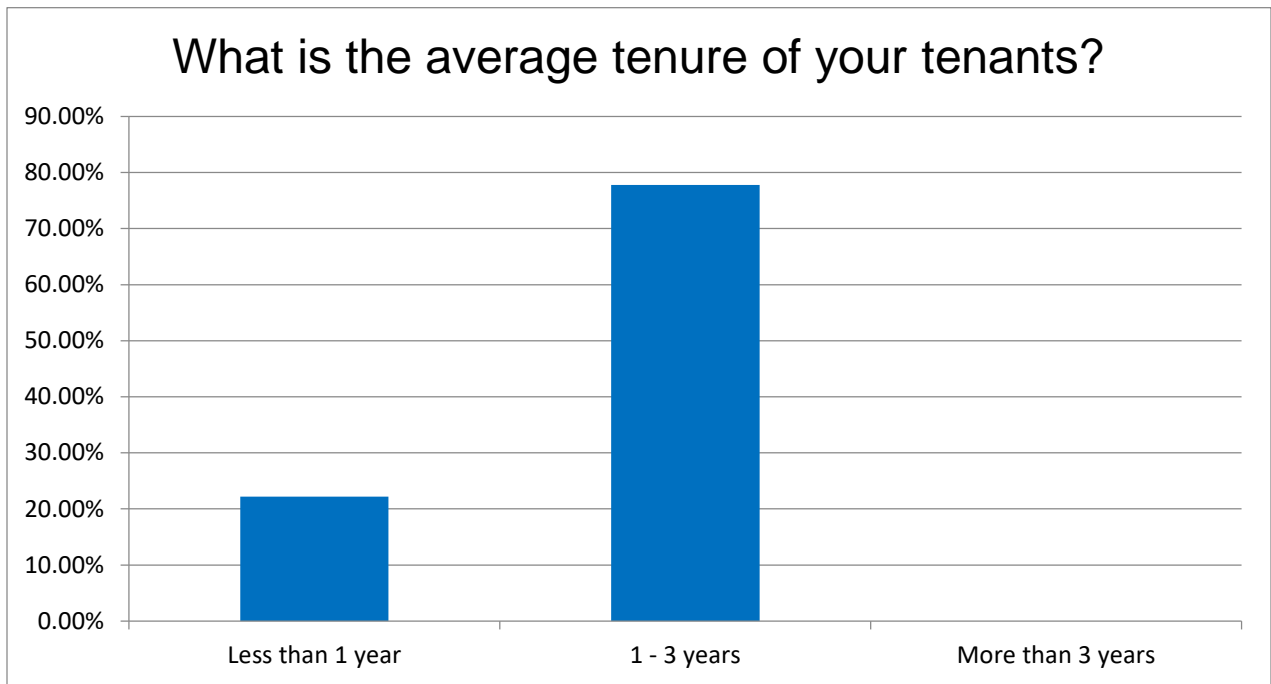


Figure 40 - Tenant Tenure

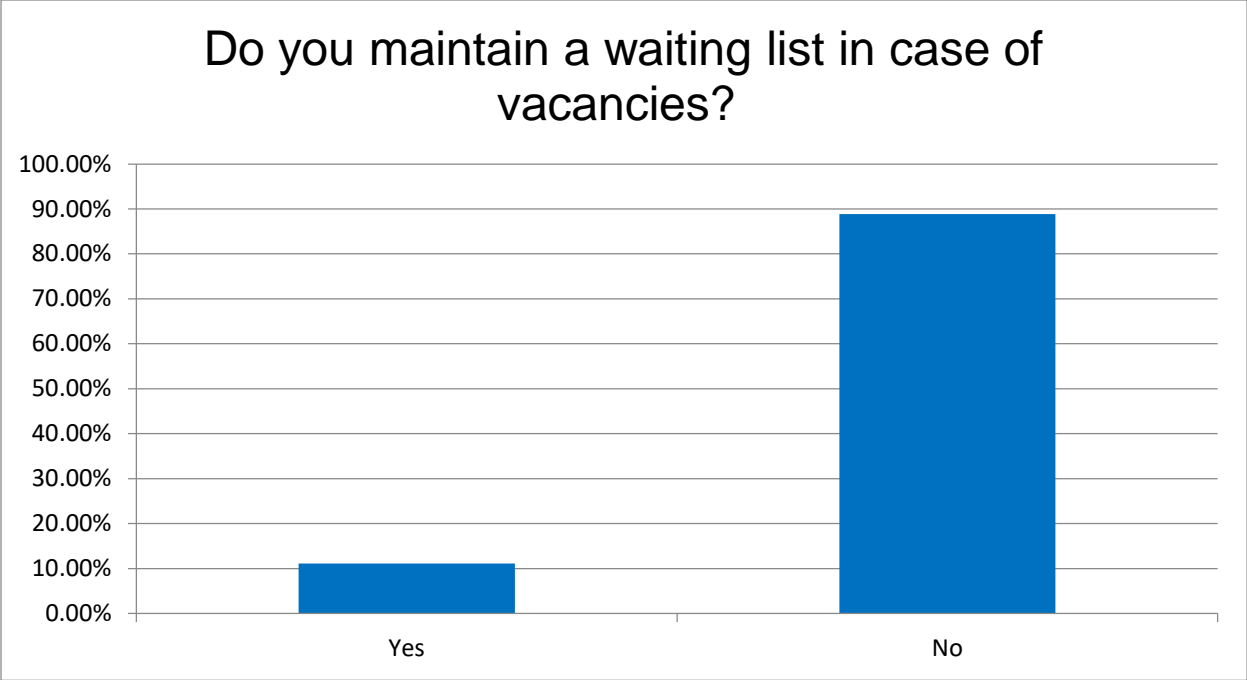


Figure 41 - Waiting Lists Kept for Vacancies?

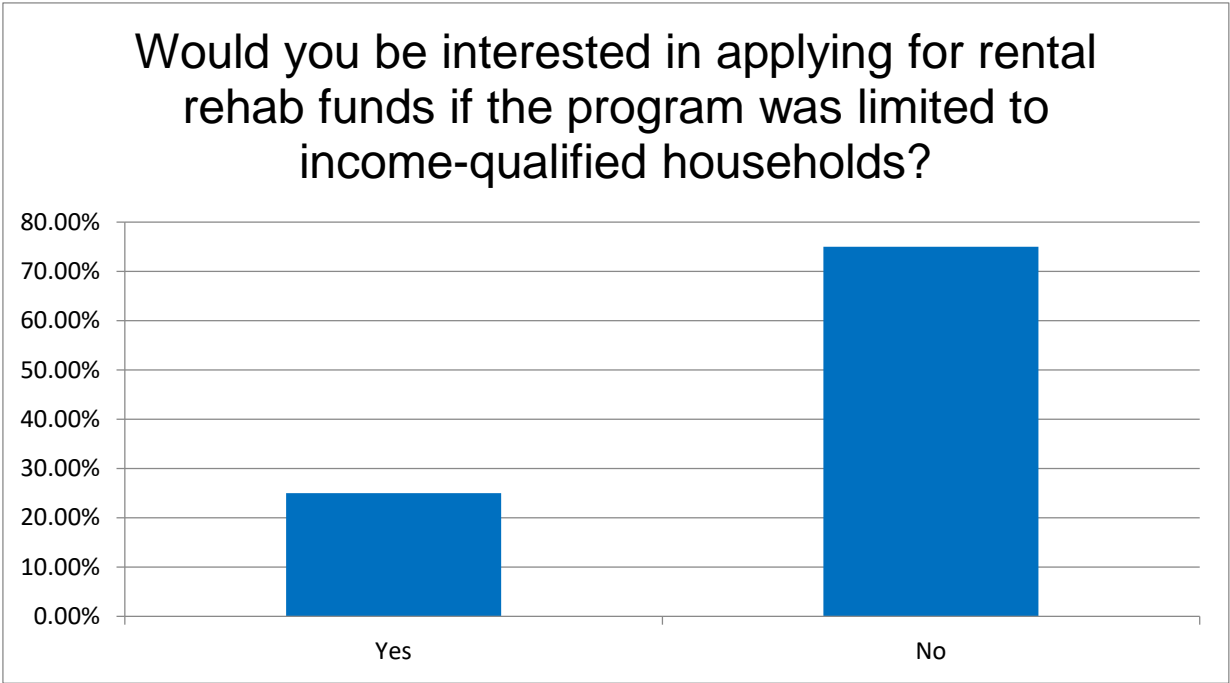


Figure 42 - Interest in Landlord Rehabilitation Funds for Income-Restricted Tenants

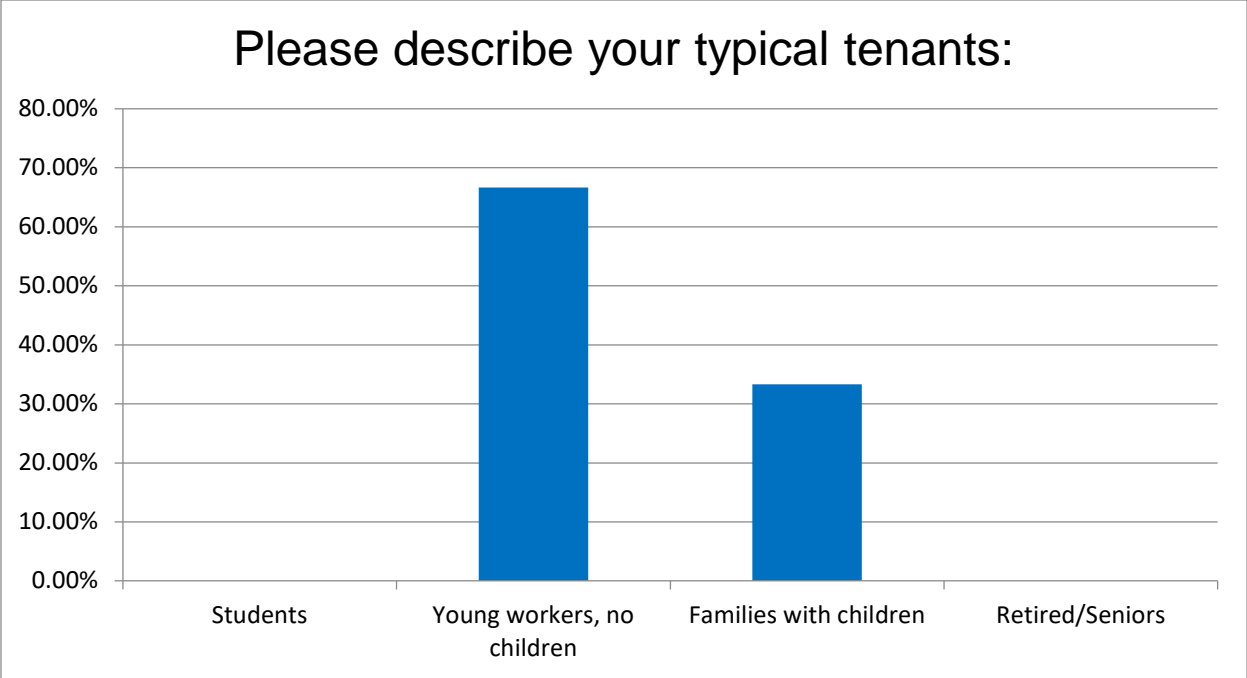


Figure 43 - Typical Rental Tenants

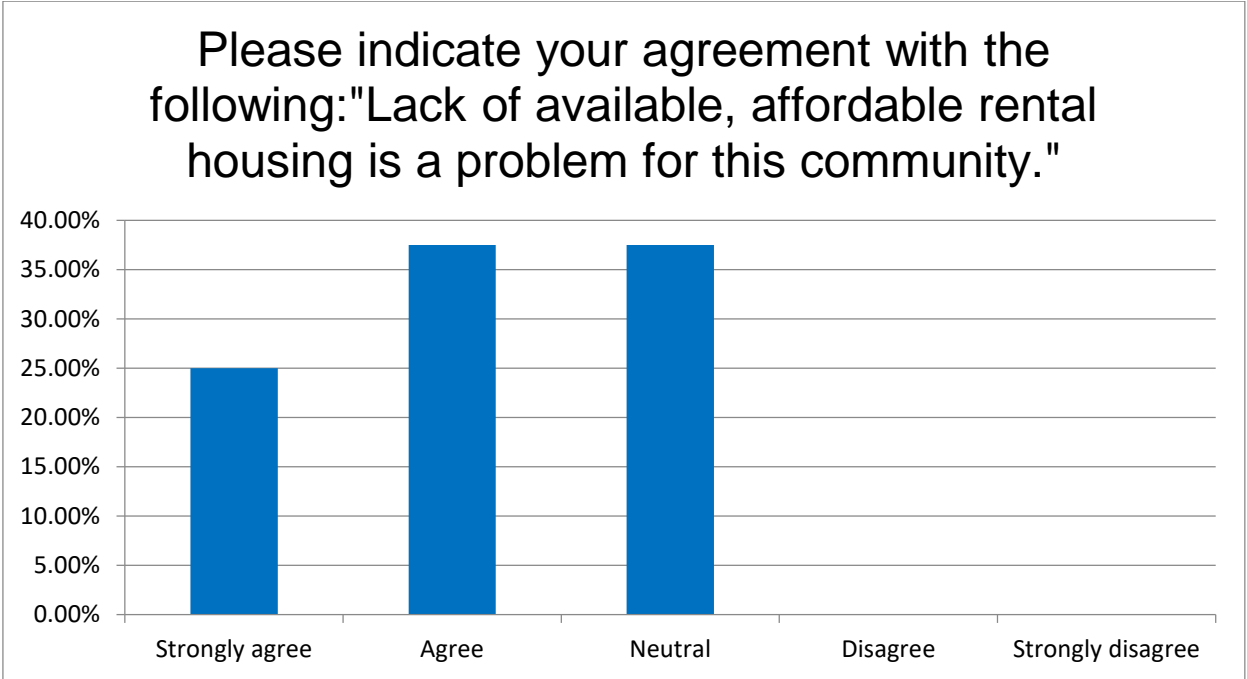


Figure 44 - Landlord Opinions About Availability of Housing in Bassett

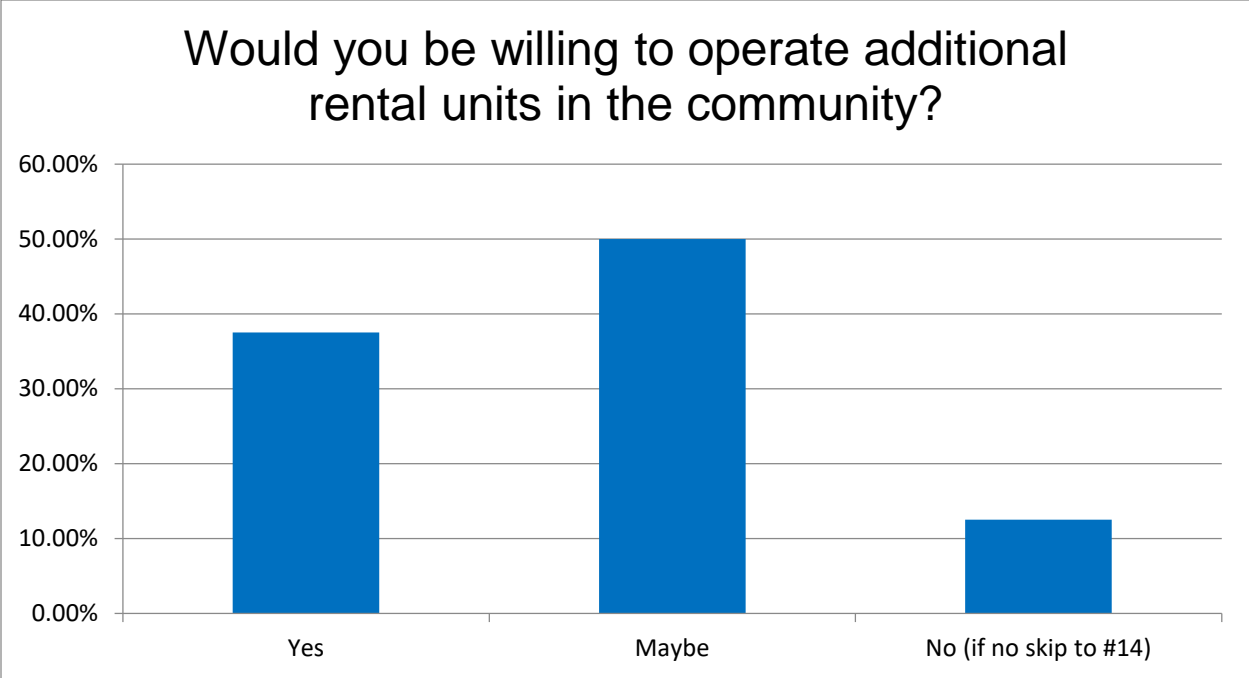


Figure 45 - Landlord Interest in Operating Additional Rental Units

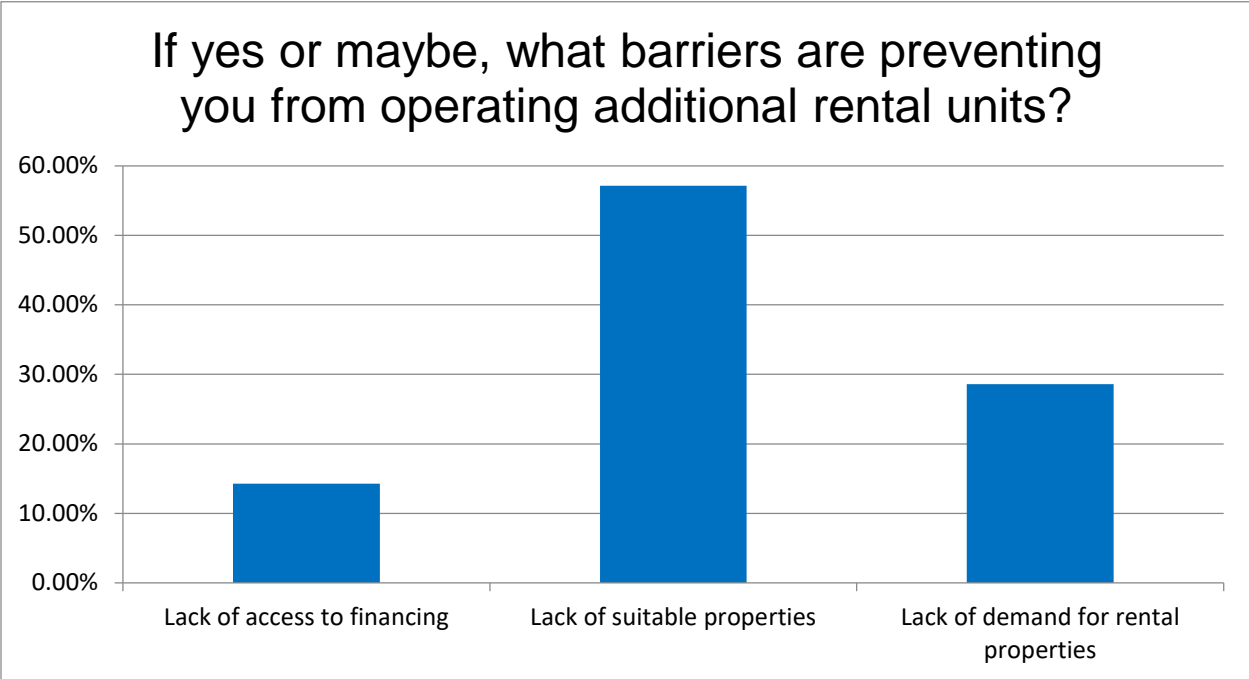


Figure 46 - Barriers to Operating Additional Rental Units

HOUSING SURVEY OF EMPLOYERS IN THE CITY OF O'NEILL

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

Employer surveys were mailed to 180 businesses in the City of Bassett, with 19 completed surveys being returned (28%).

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

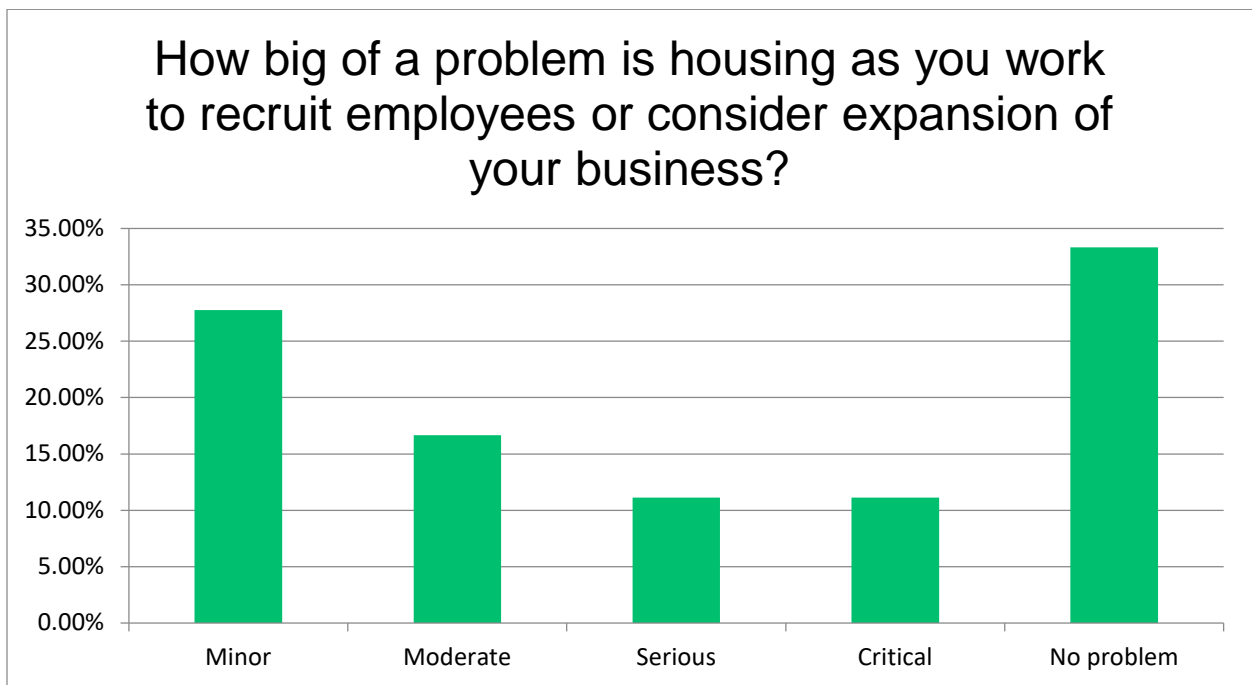


Figure 47 - Housing as a Barrier to Recruiting Employees/Expanding Business

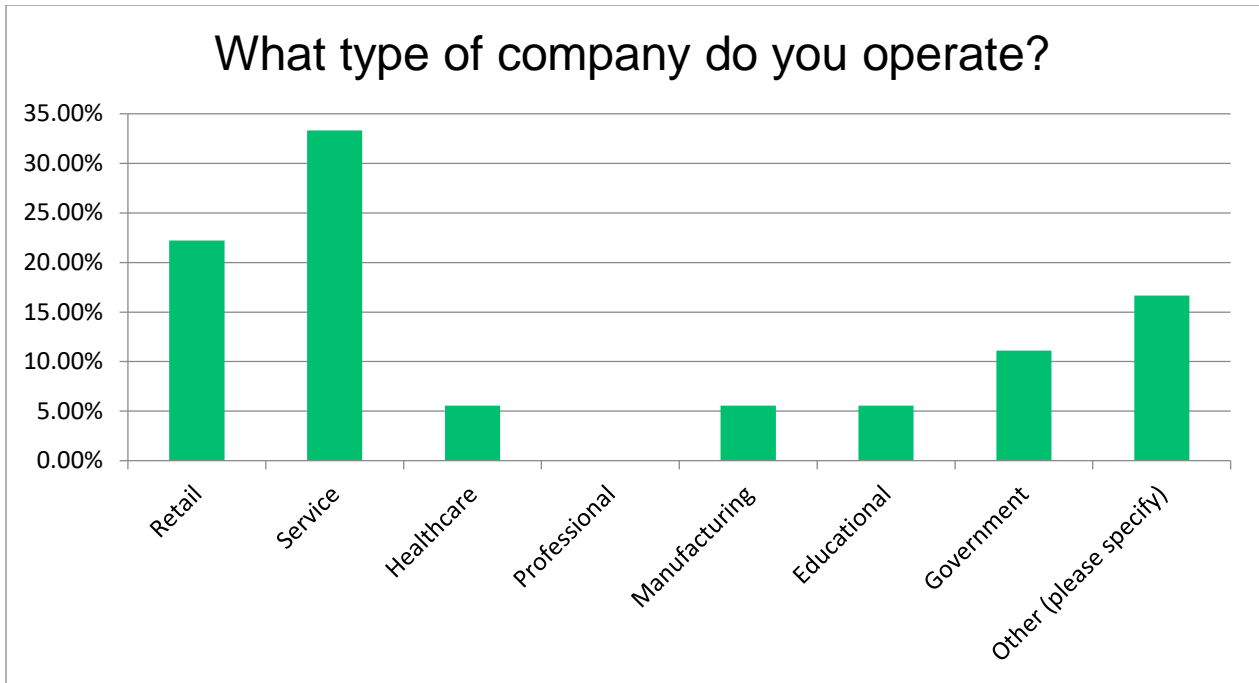


Figure 48 - Employer Business Type

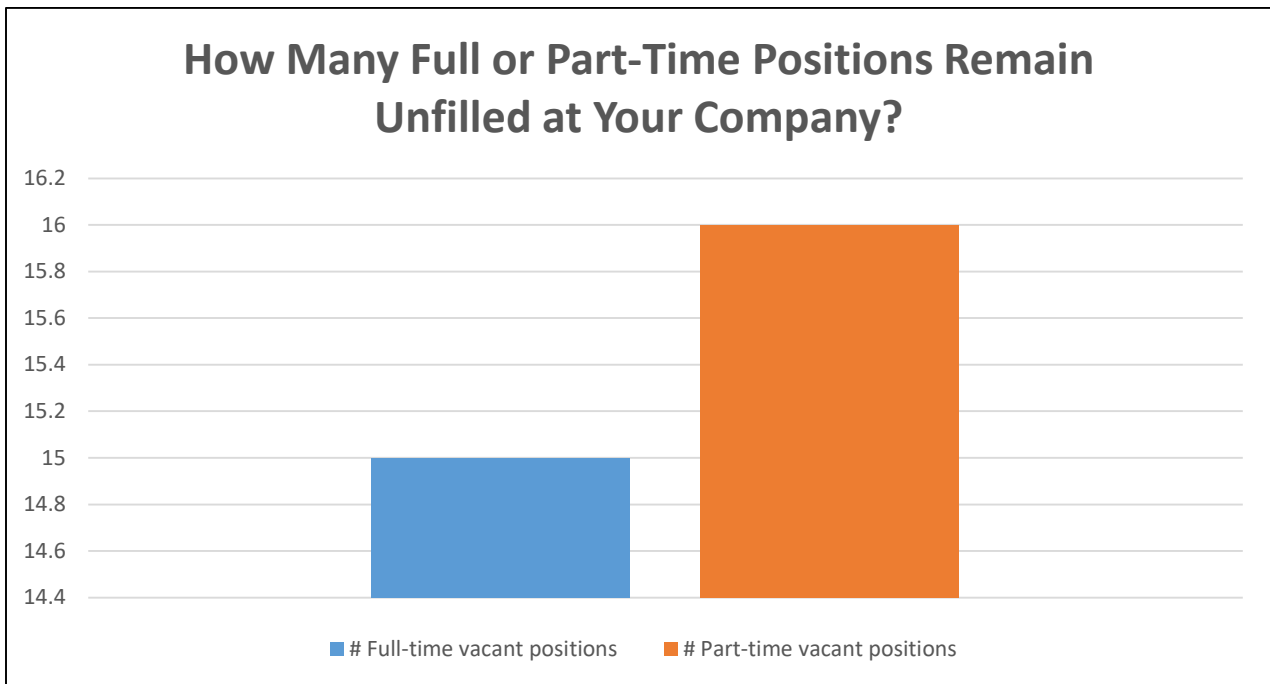


Figure 49 - Unfilled Employee Positions

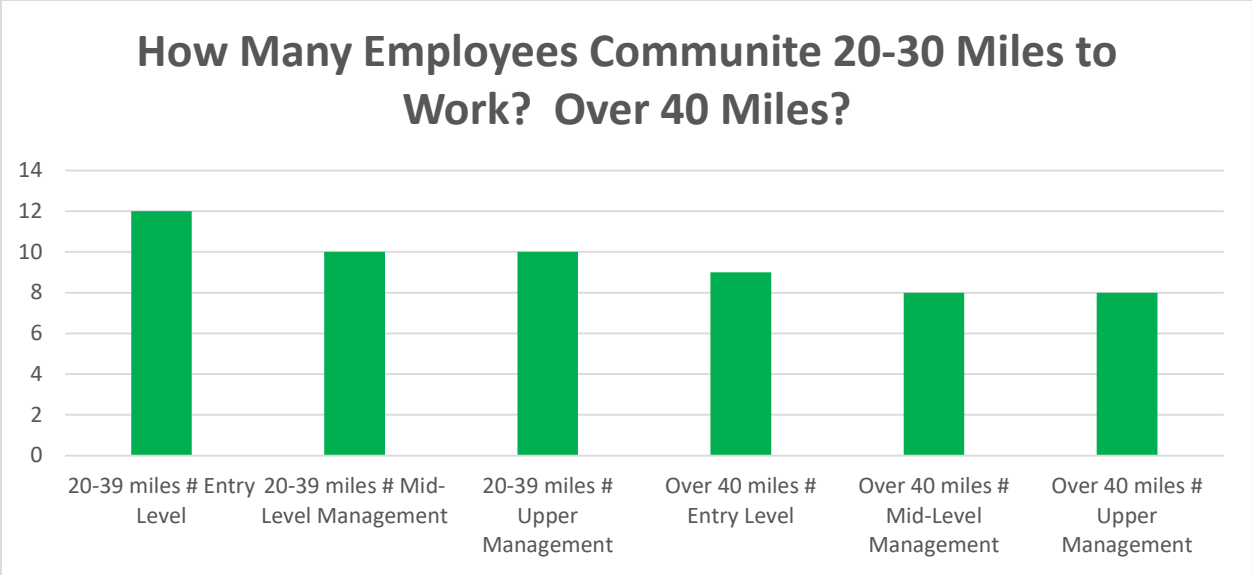


Figure 50 - Number of Employees Community 20-30, 40 Miles or More to Work

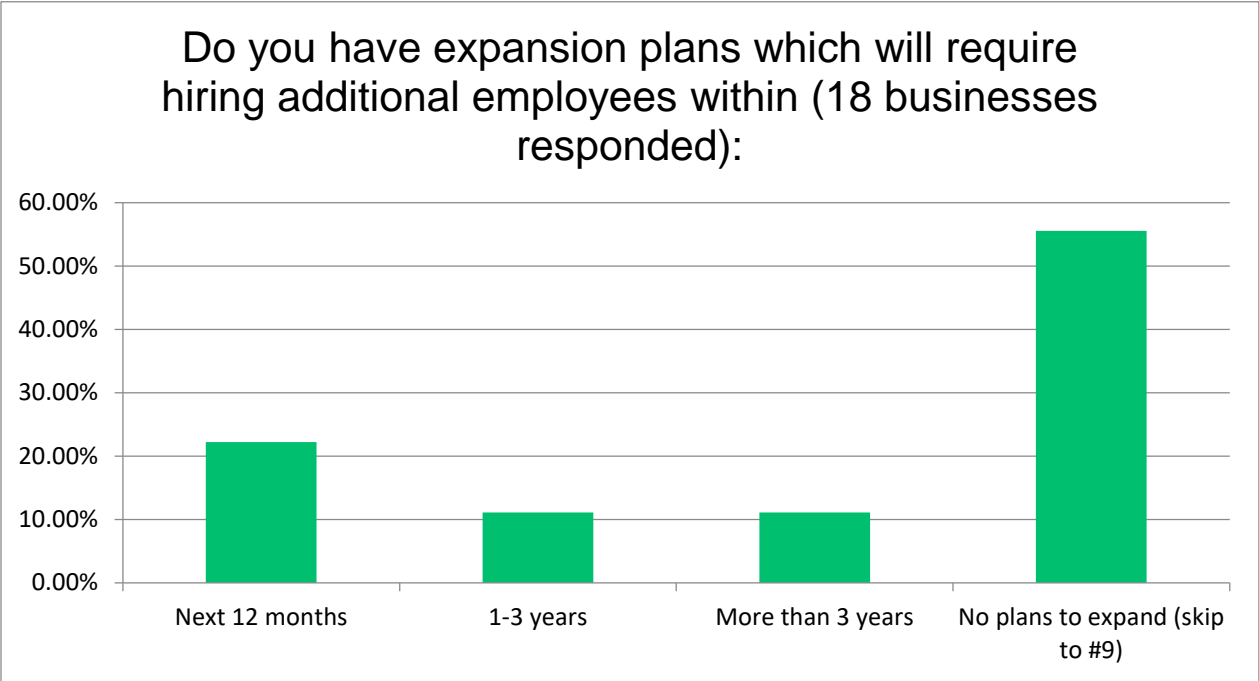


Figure 51 - Future Business Expansions Planned

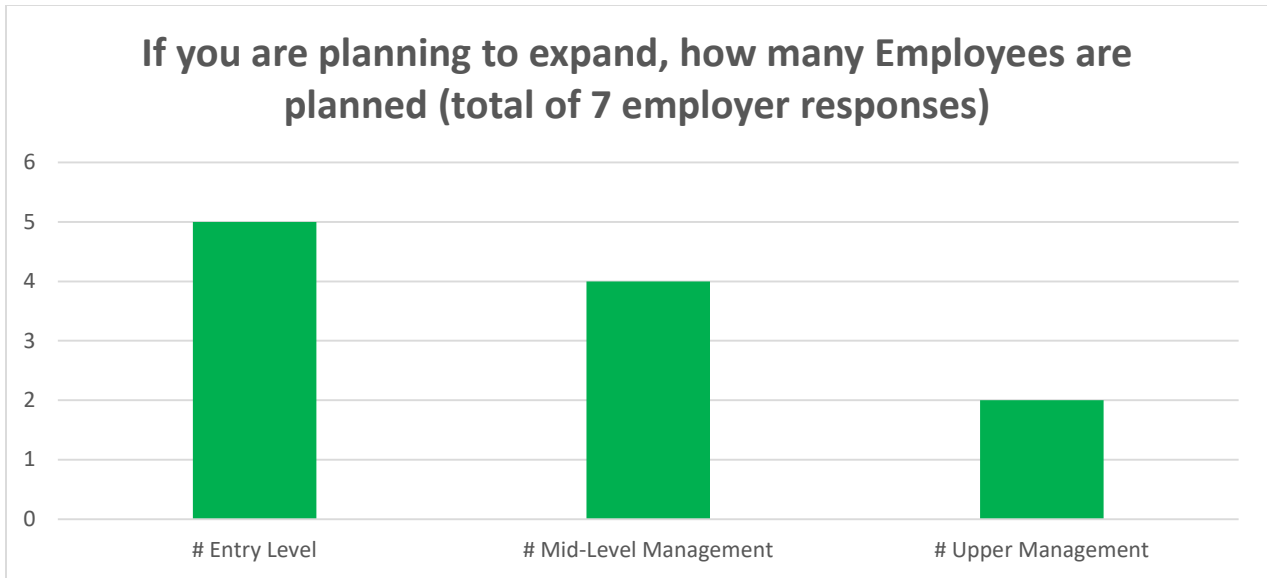


Figure 52 - Future Employee Needs Due to Planned Expansions

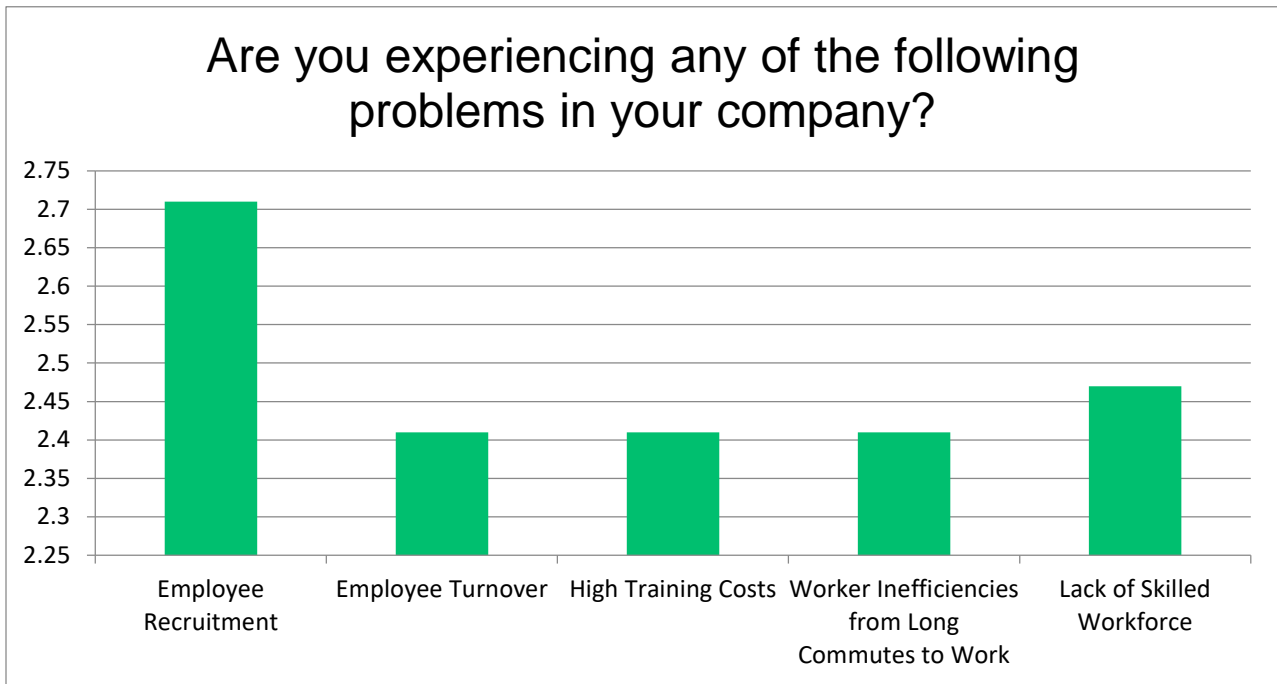


Figure 53 - Employee Issues Experienced

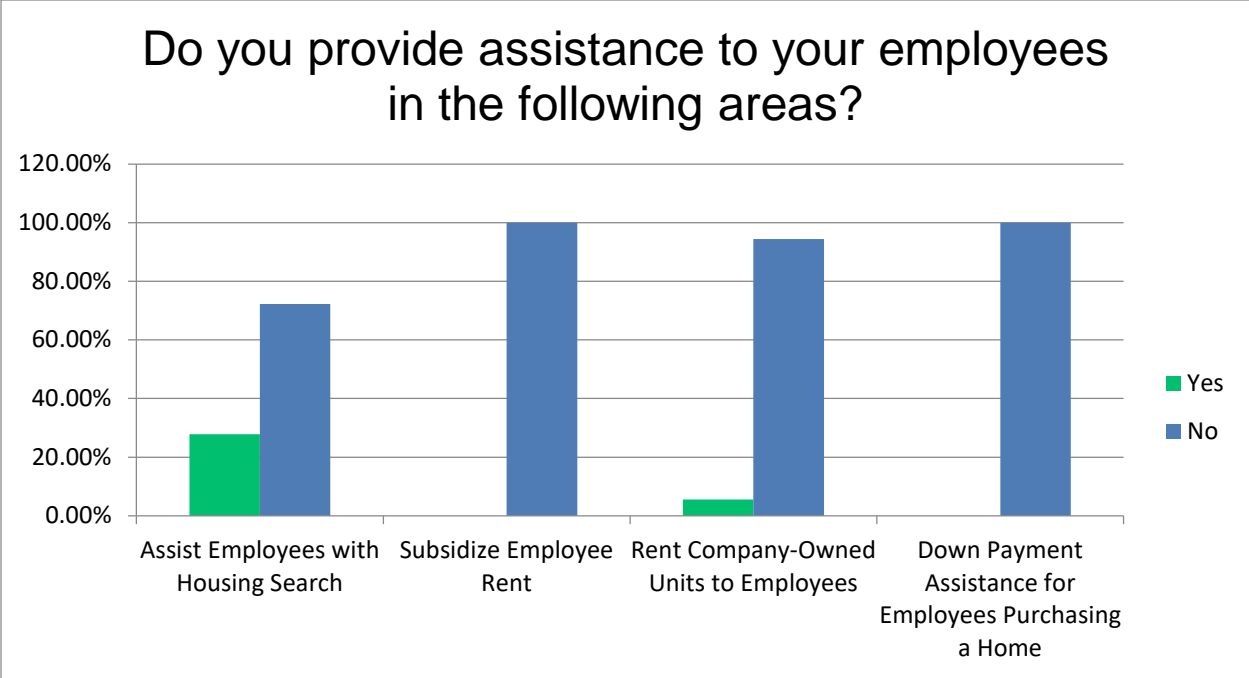


Figure 54 - Employer Assistance Provided

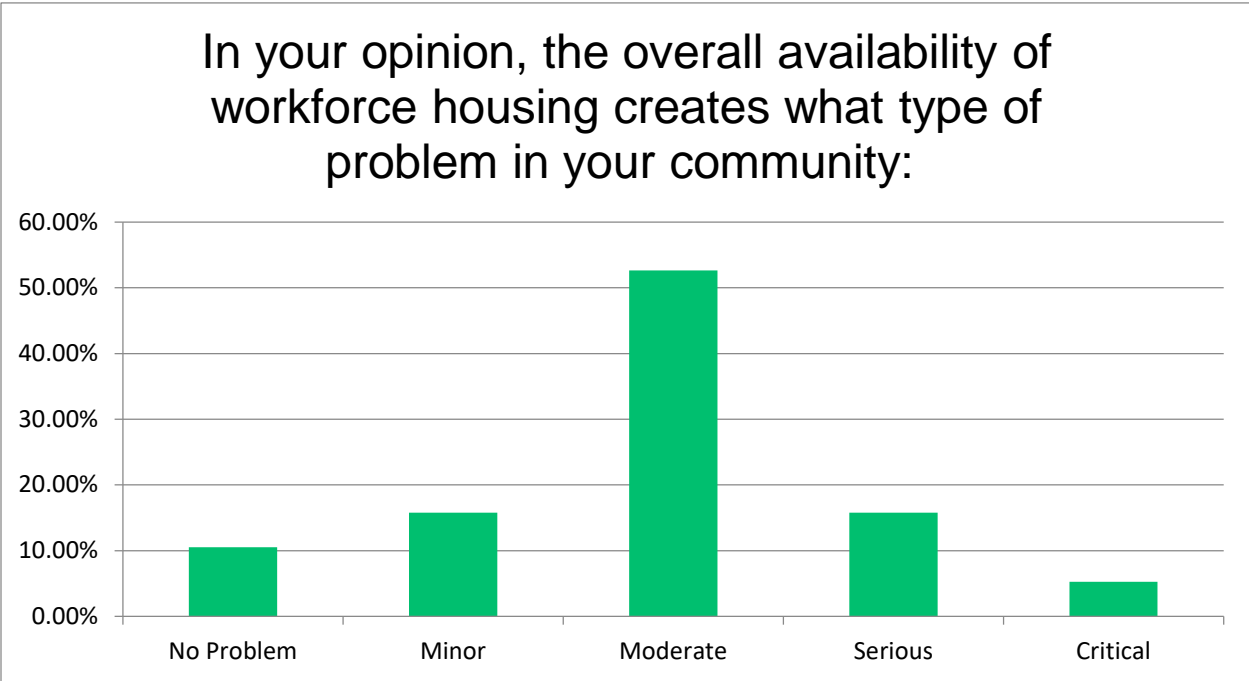


Figure 55 - Overall Opinion of Workforce Housing Availability

HOUSING SURVEY OF EMPLOYEES WORKING IN THE CITY OF BASSETT

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

The Employee Housing Survey was sent to each of the Bassett businesses, and several employees provided Employee Survey responses (106 total). It is important to note that completed employee surveys were received from Bassett’s top employers: Rock County Hospital and Rock County School.

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

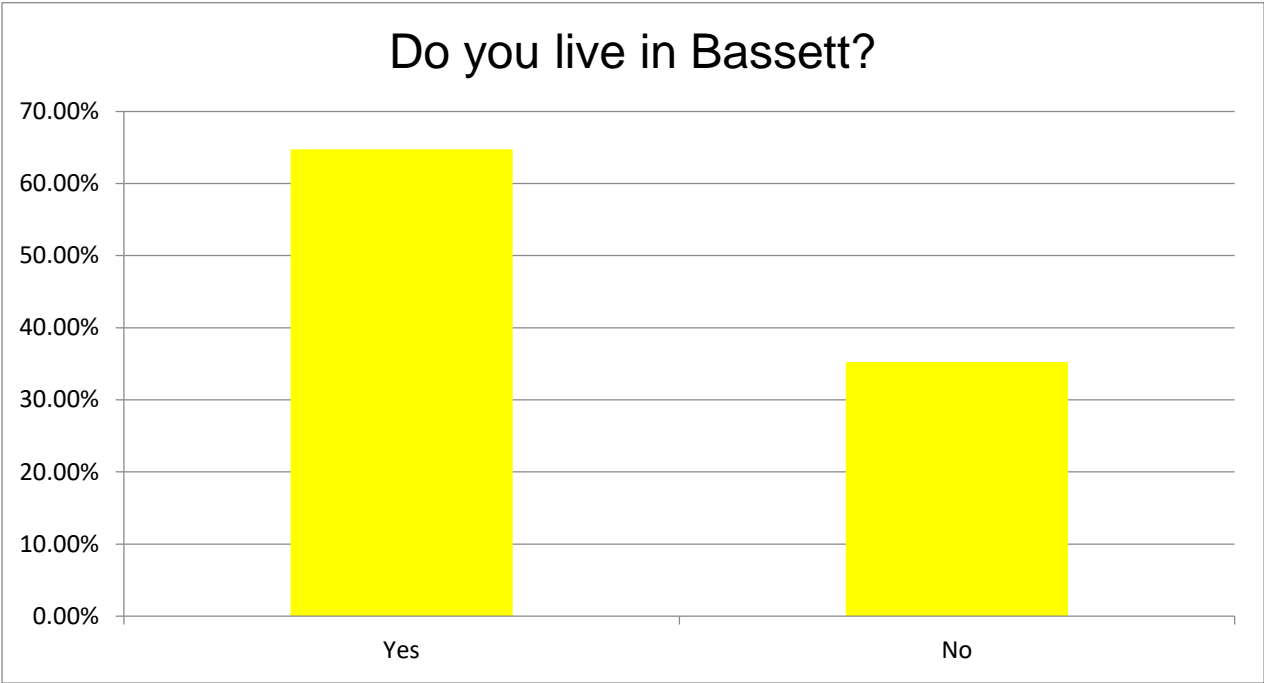


Figure 56 - Bassett Employees Residency

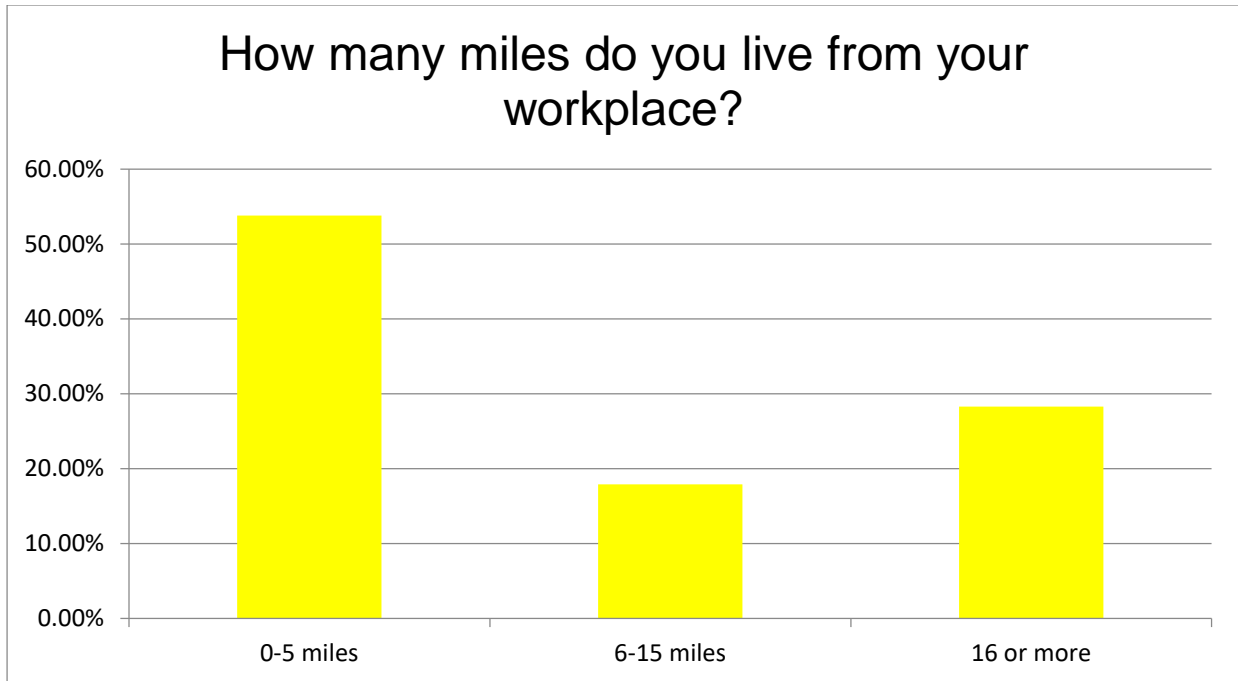


Figure 57 - Employees Community to Work

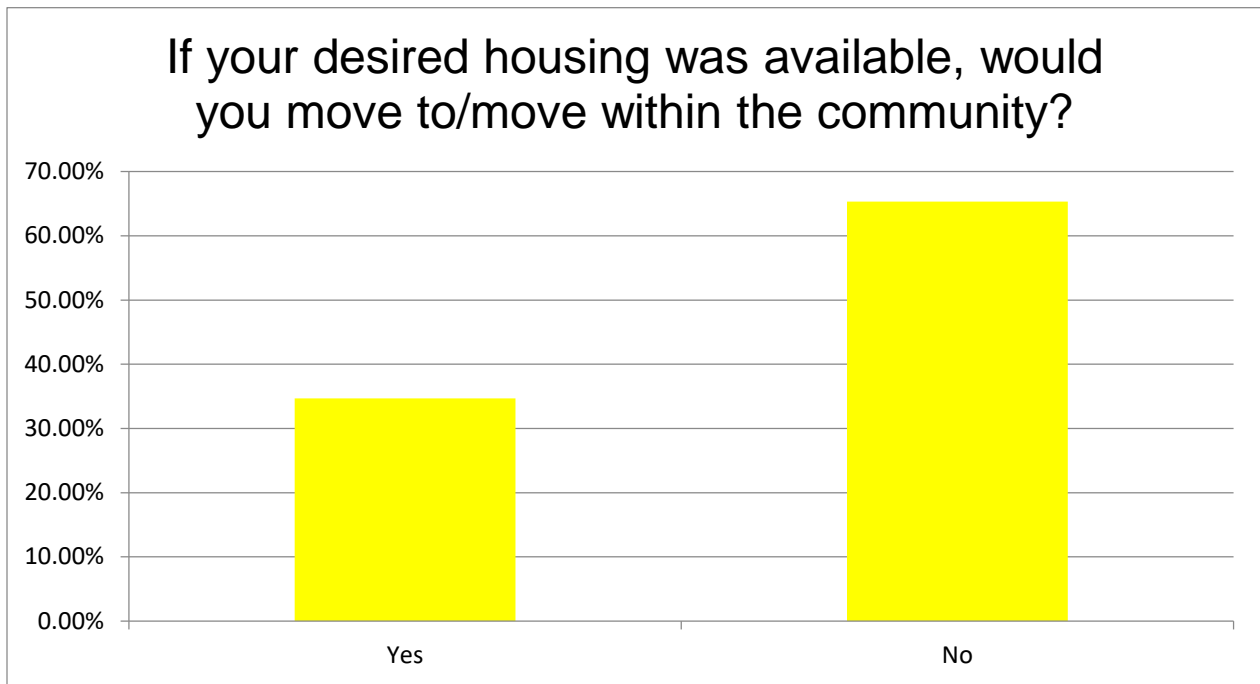


Figure 58 - Workers Would Move to Bassett

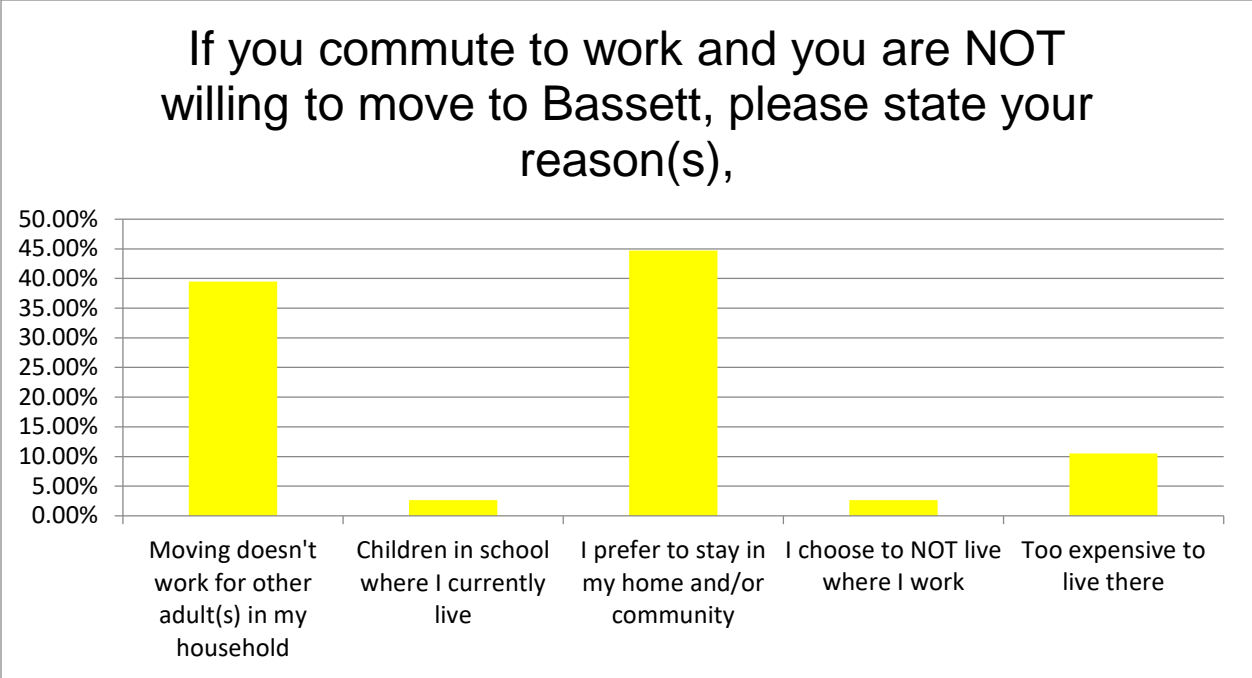


Figure 59 - Reasons Why Employees Would Not Move to Bassett

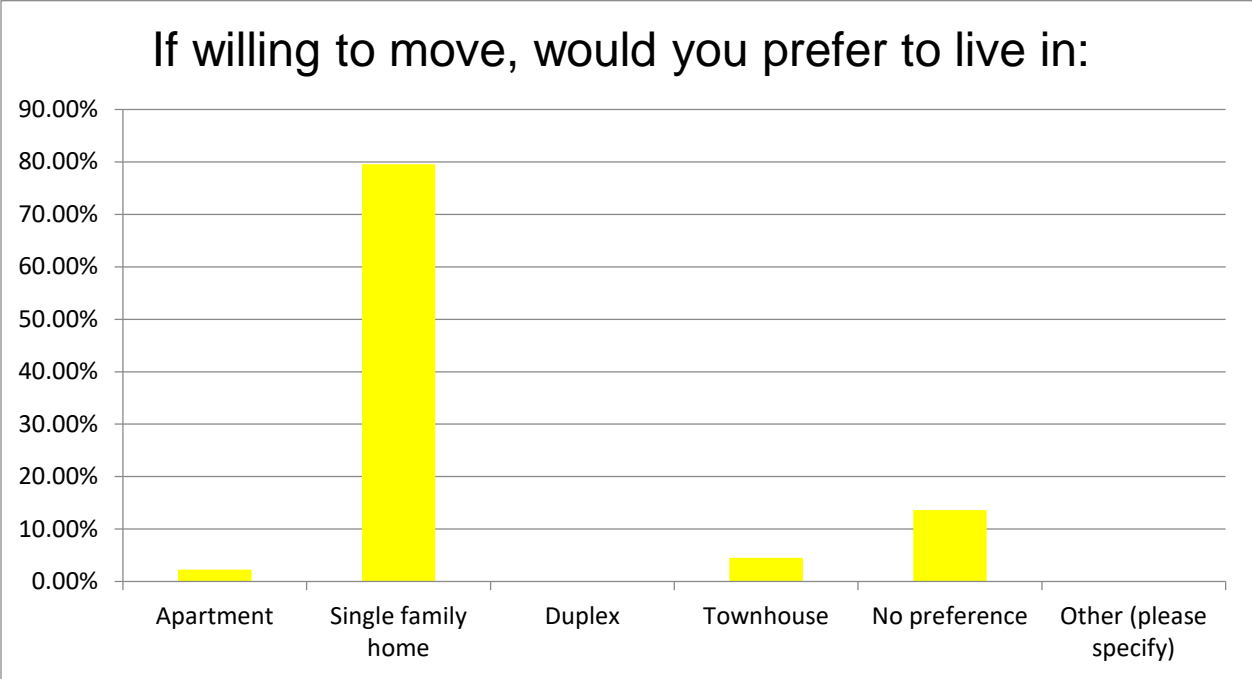


Figure 60 - Employee Housing Type Preferences



Figure 61 - Number of Bedrooms Needed

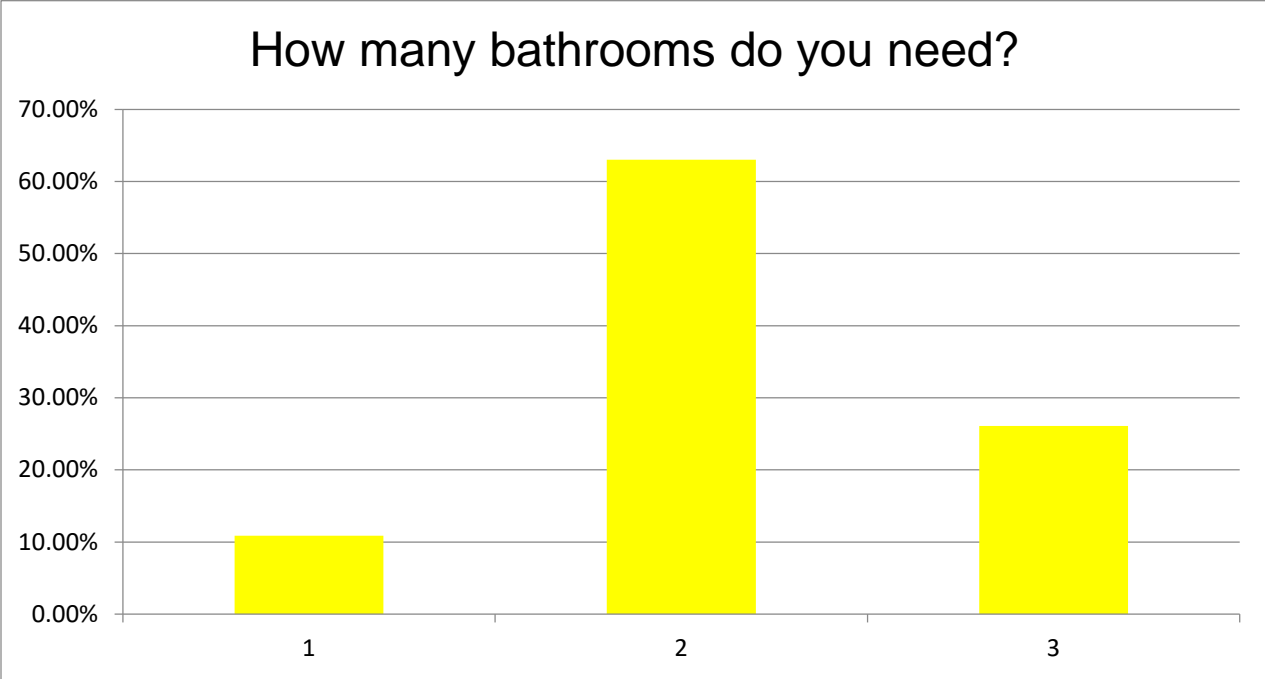


Figure 62 - Number of Bathrooms Needed

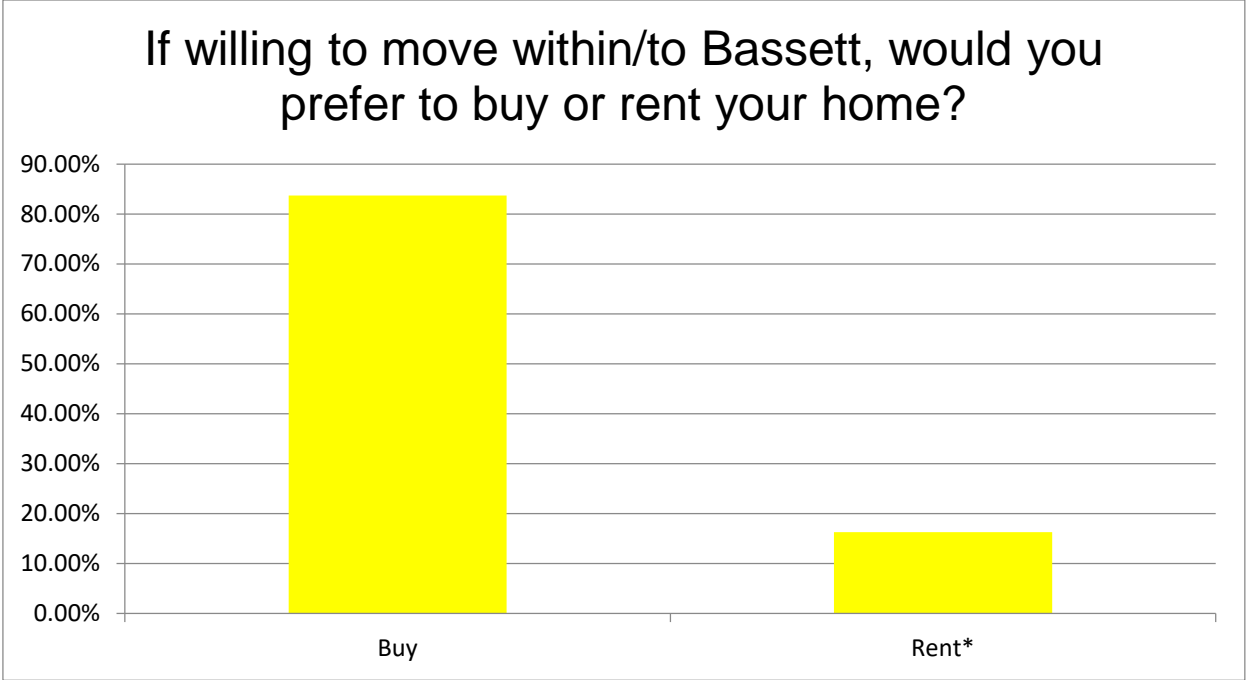


Figure 63 - Buy or Rent Preferences

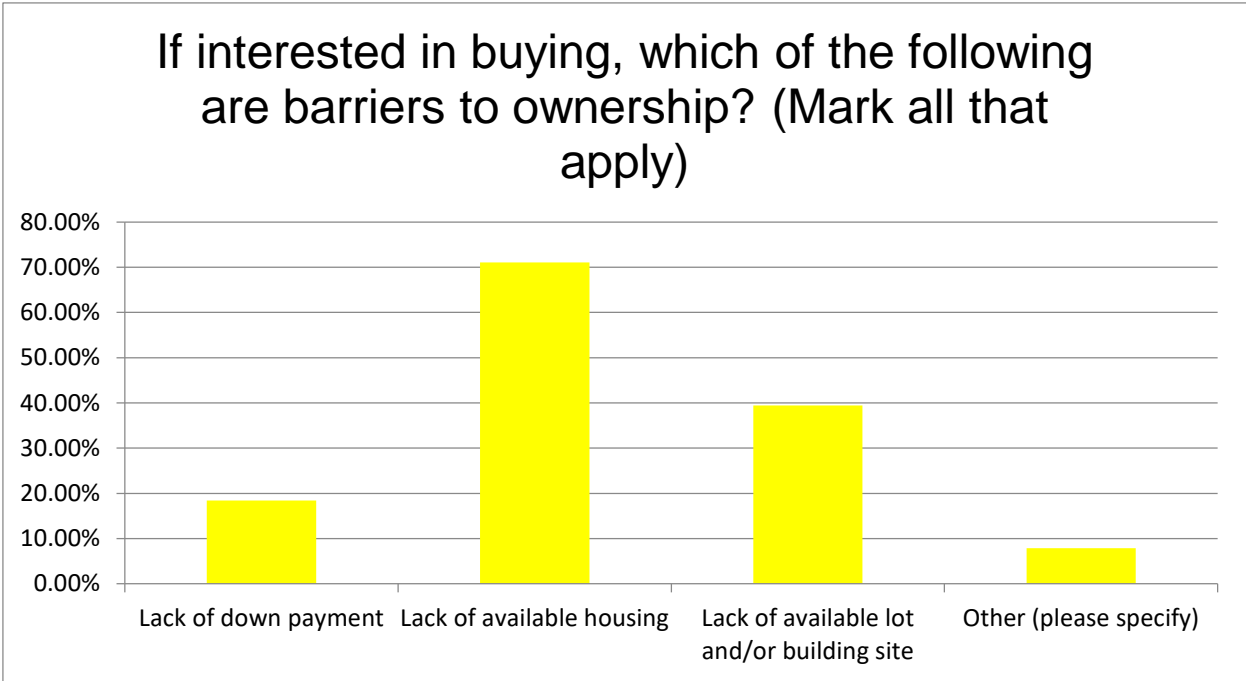


Figure 64 - Barriers to Home Ownership

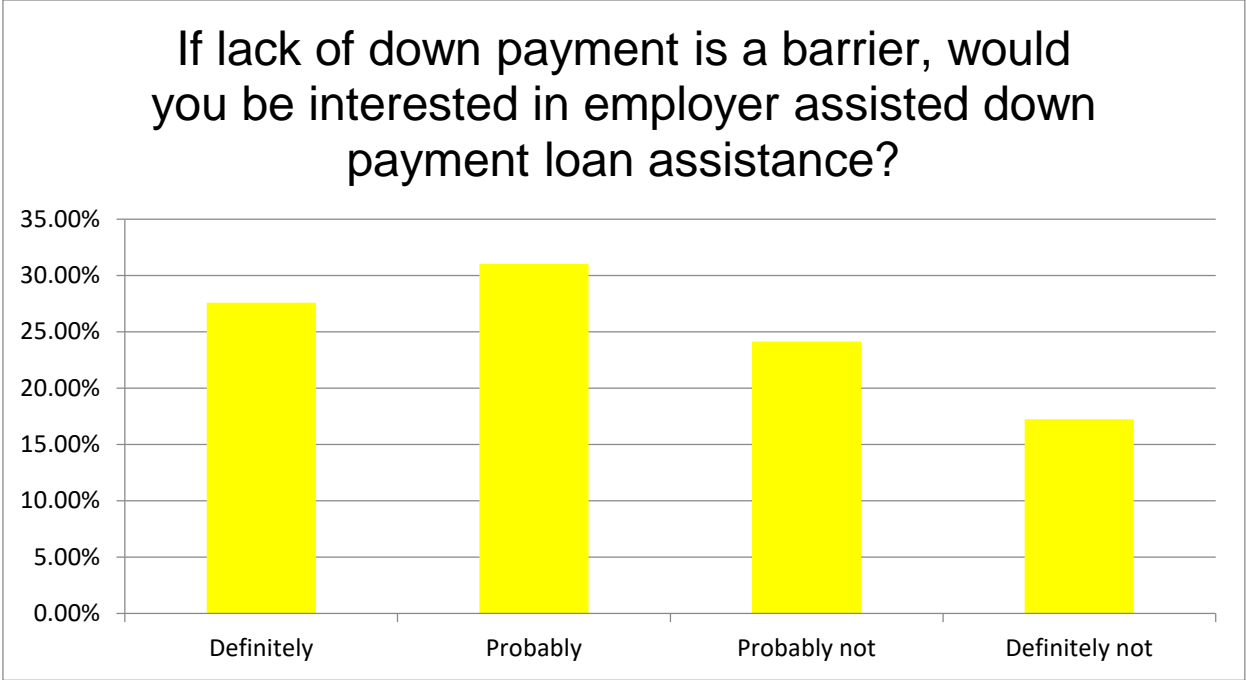


Figure 65 - Interest in Down Payment Assistance

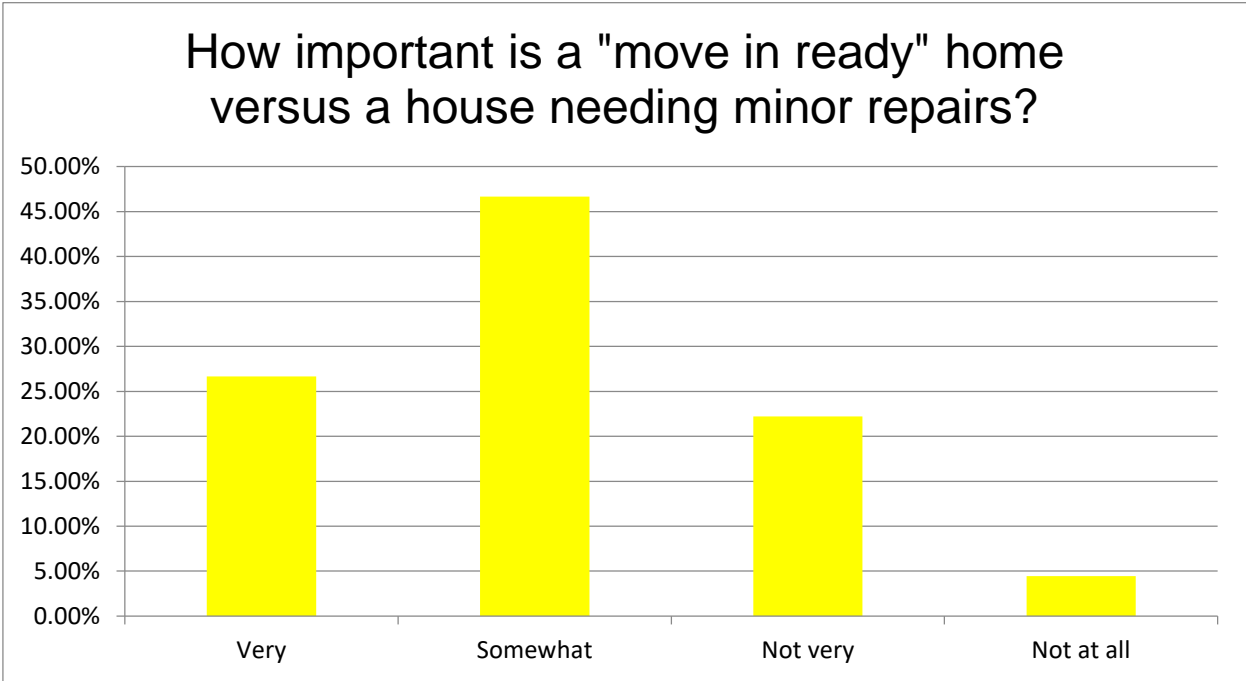


Figure 66 - Interest in Move-In Ready or Minor Repairs Needed

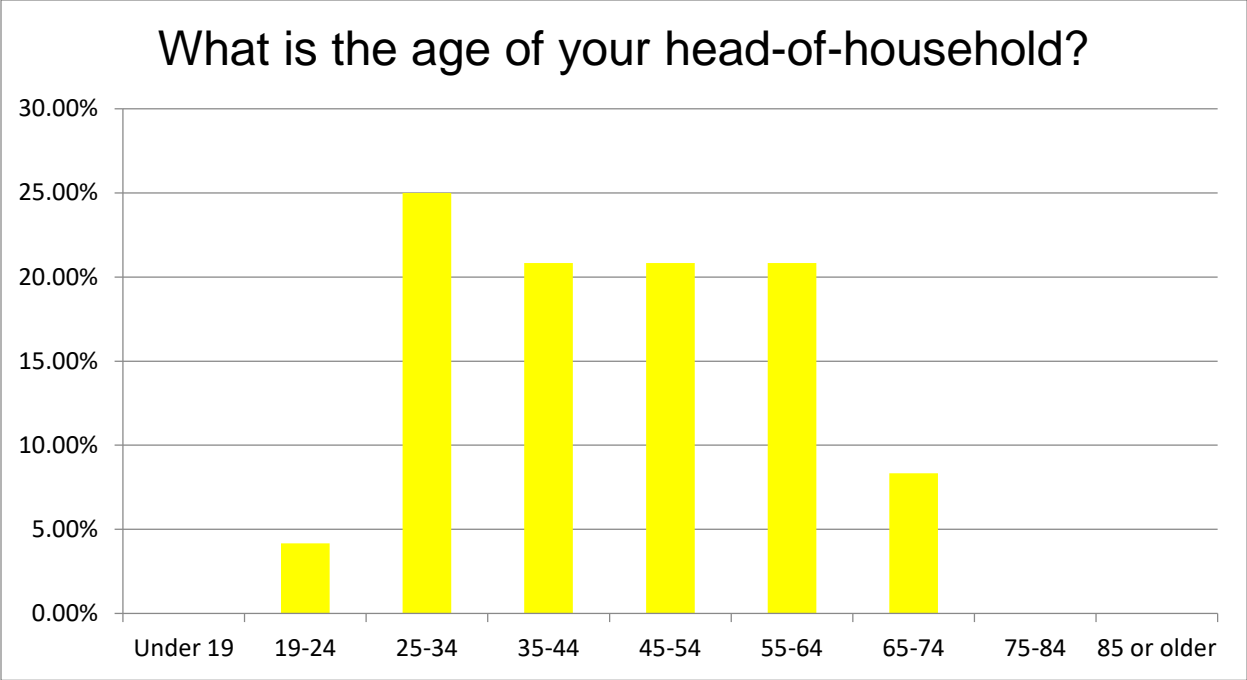


Figure 67 - Employee Head of Household Age

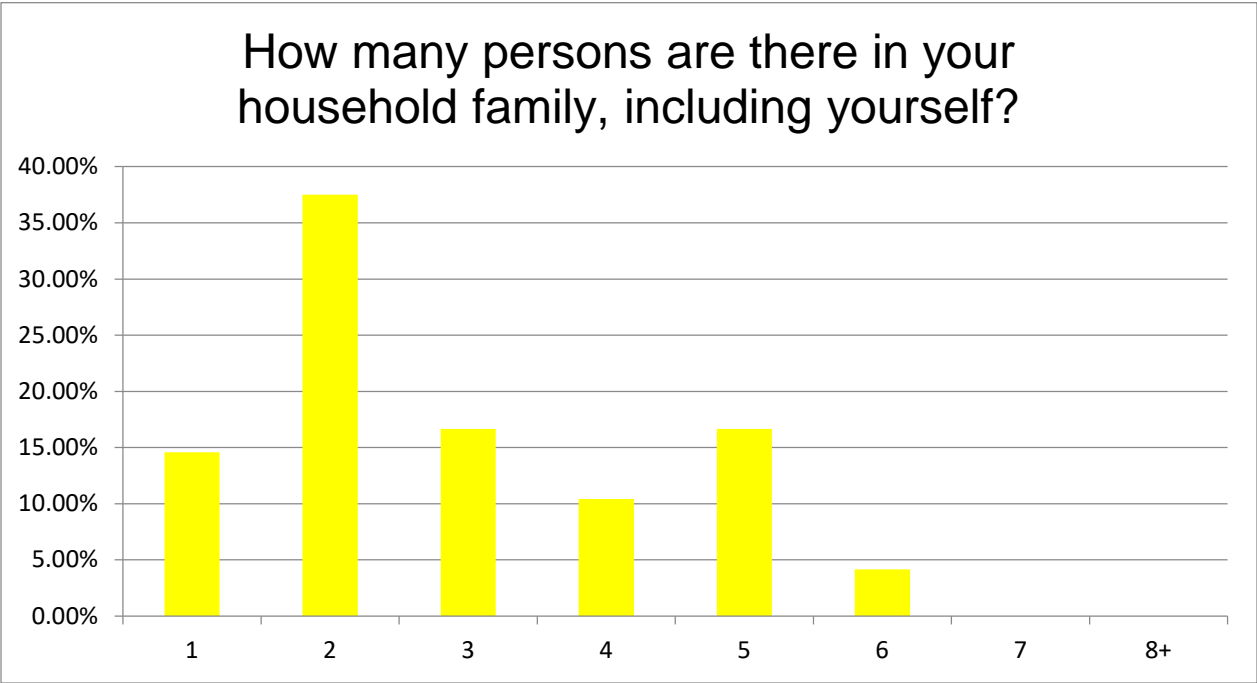


Figure 68 - Employee's Household Size

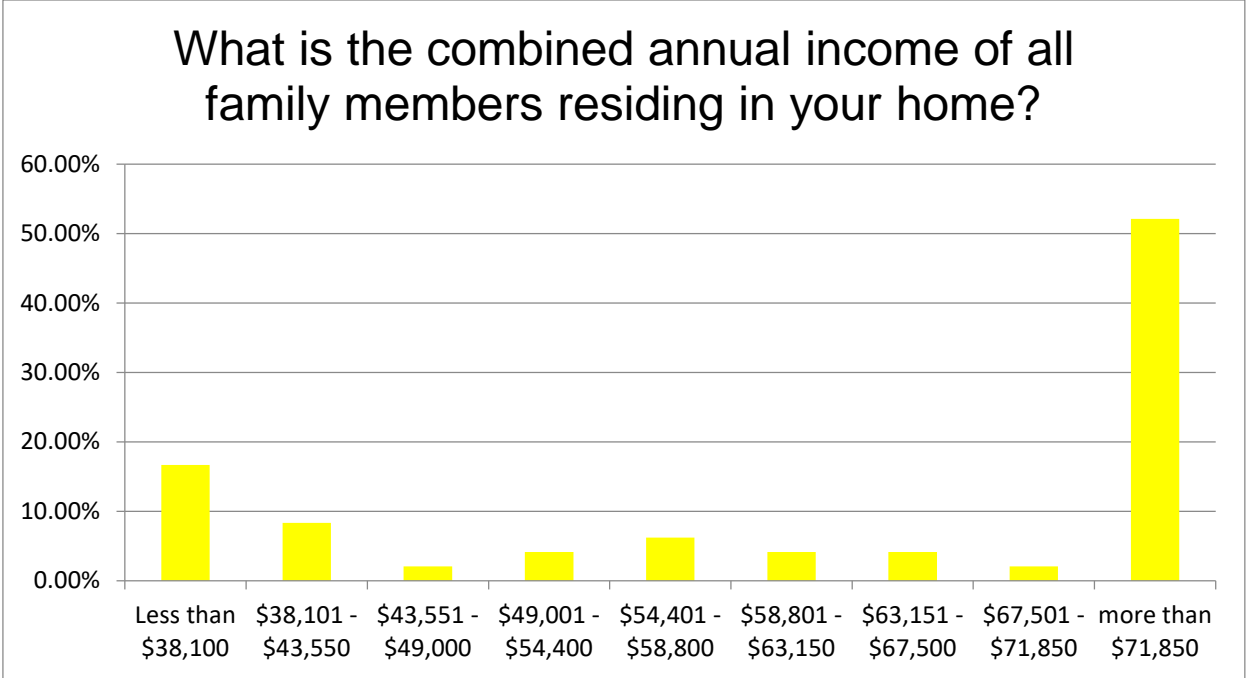


Figure 69 - Employee's Household Income

HOUSING SURVEY OF REALTORS WHO SERVE THE CITY OF BASSETT

The perspective of a realtor who works with families seeking housing in the City of Bassett was an important component of the Bassett Housing Survey.

One realtor provided input regarding the housing needs, as follows:

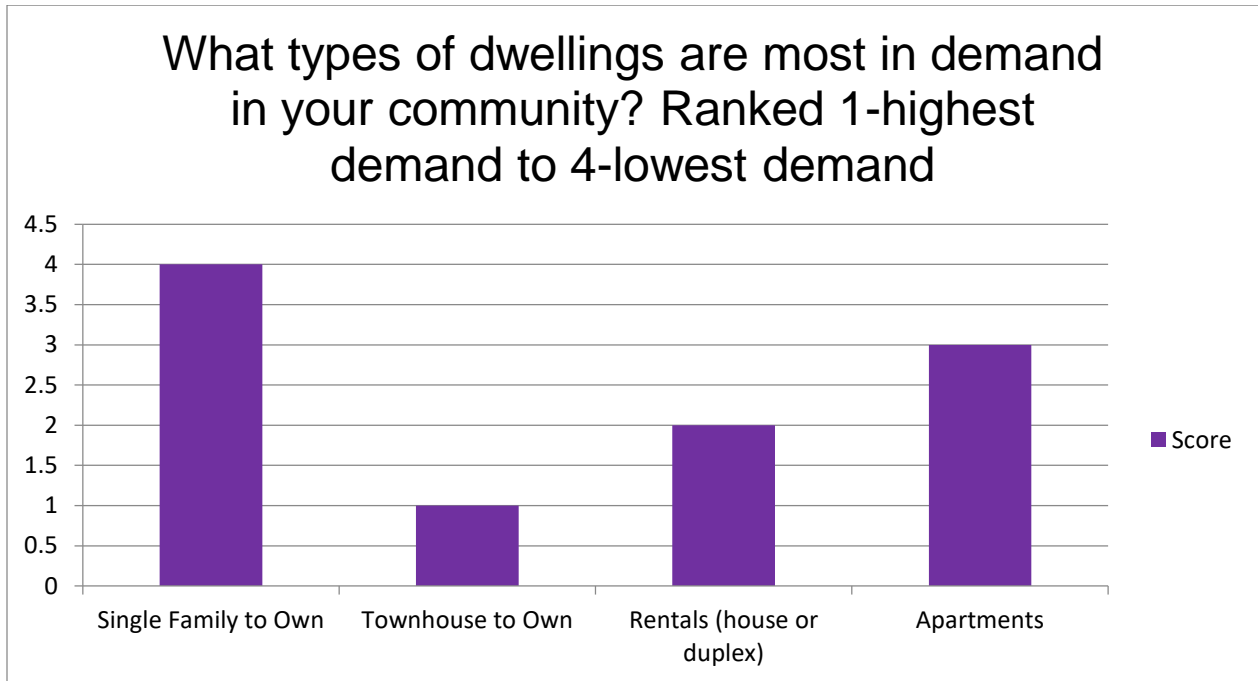


Figure 70 - Housing Demands Ranked

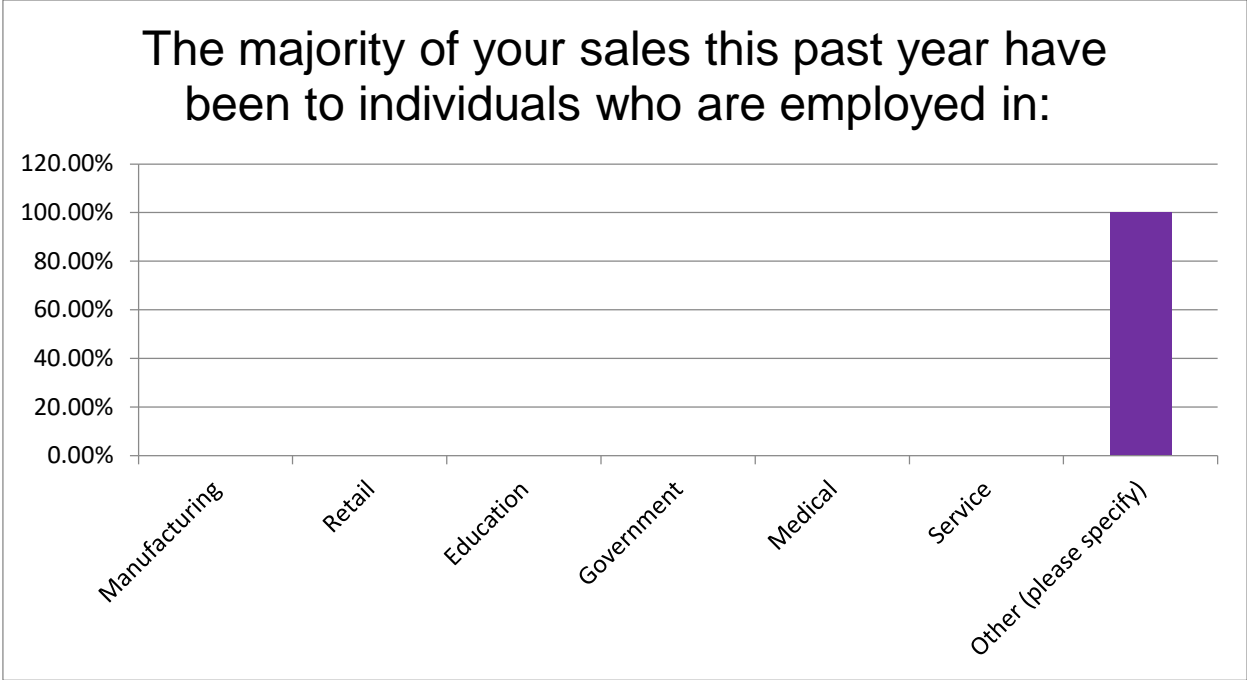


Figure 71 - Industries of Households Seeking Housing

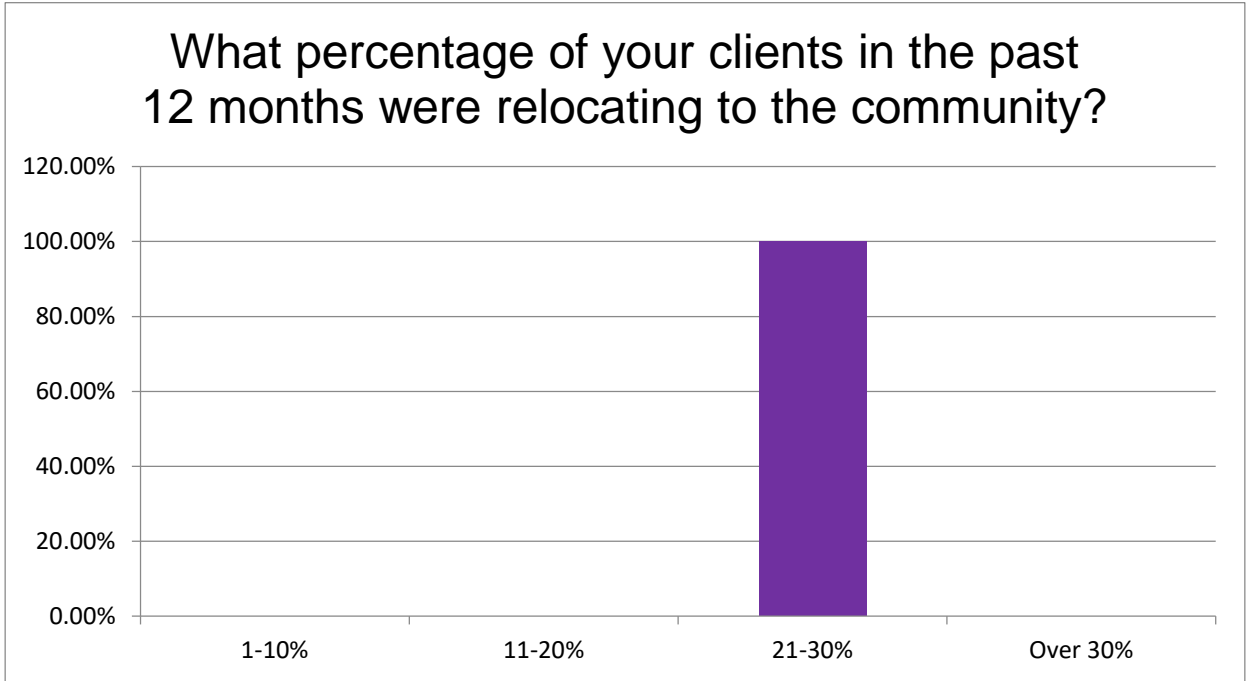


Figure 72 - Families Who Are Relocating Seeking Housing

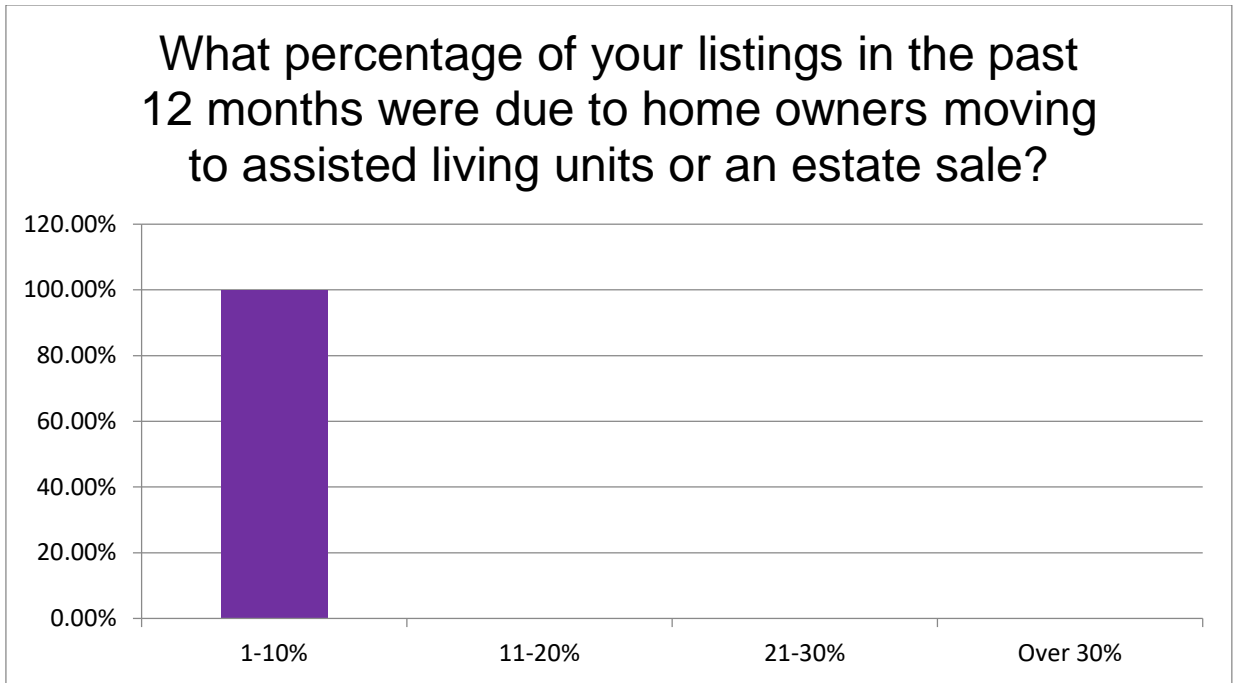


Figure 73 - Households Listing Homes Due to Estate Sale or Transition to Assisted Living

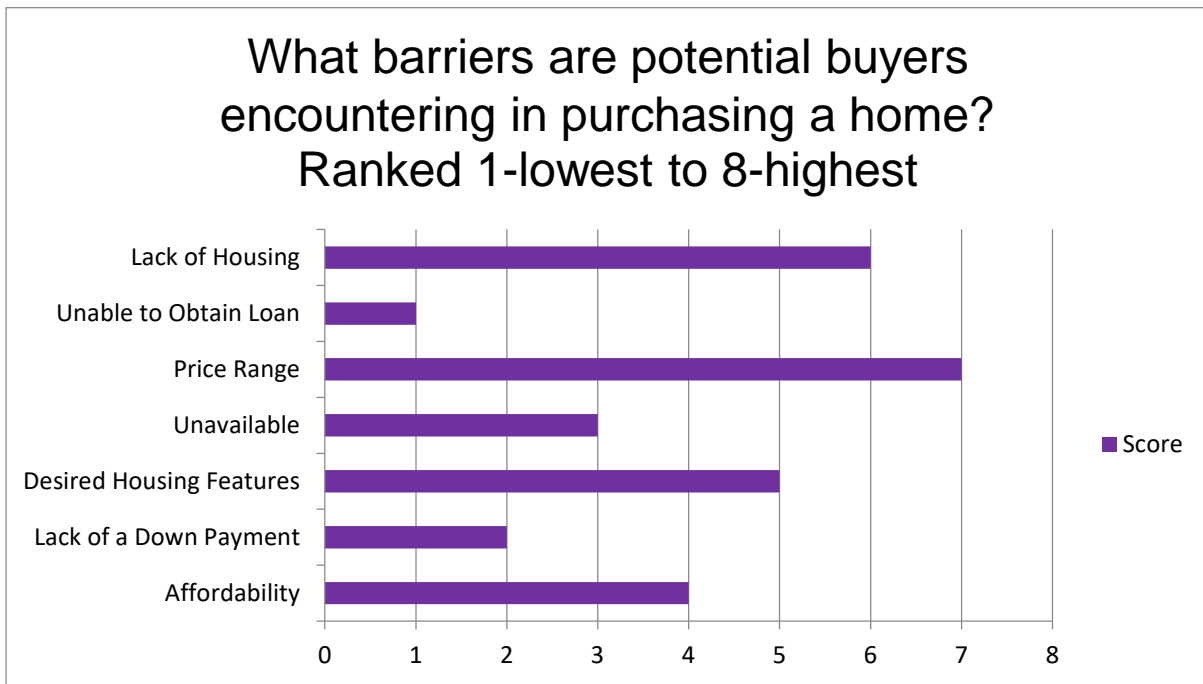


Figure 74 - Realtor's Opinion of Home Buying Barriers

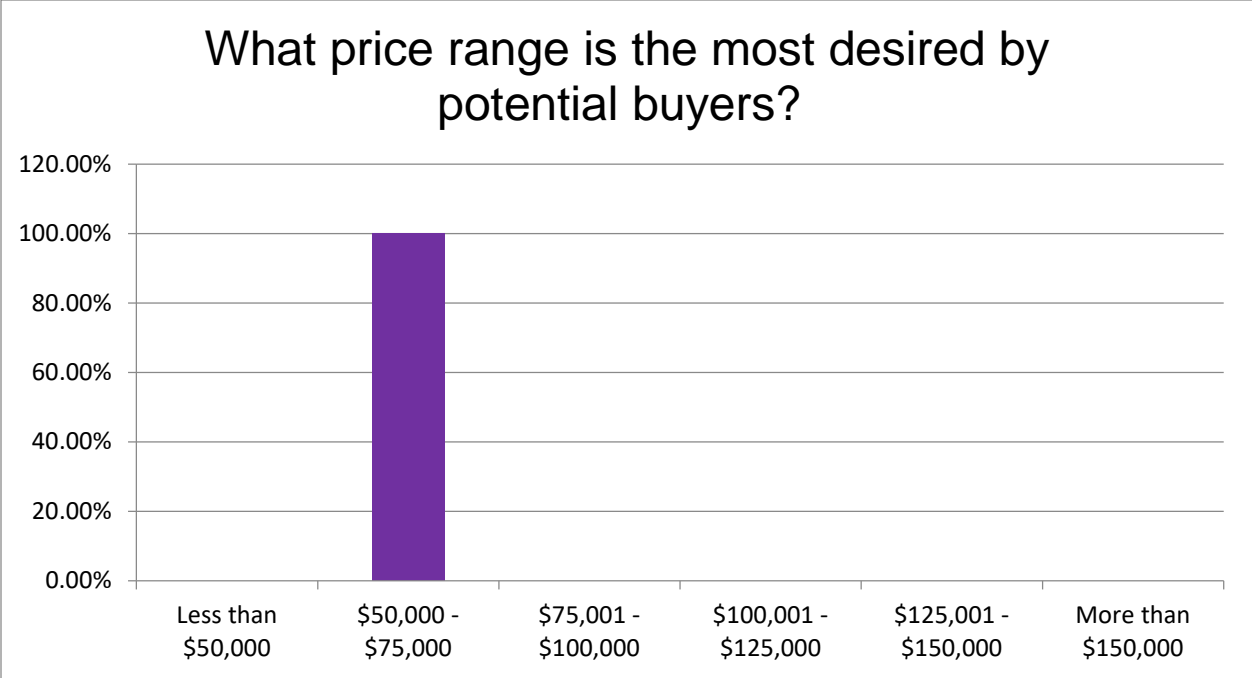


Figure 75 - Housing Price Range Most Sought

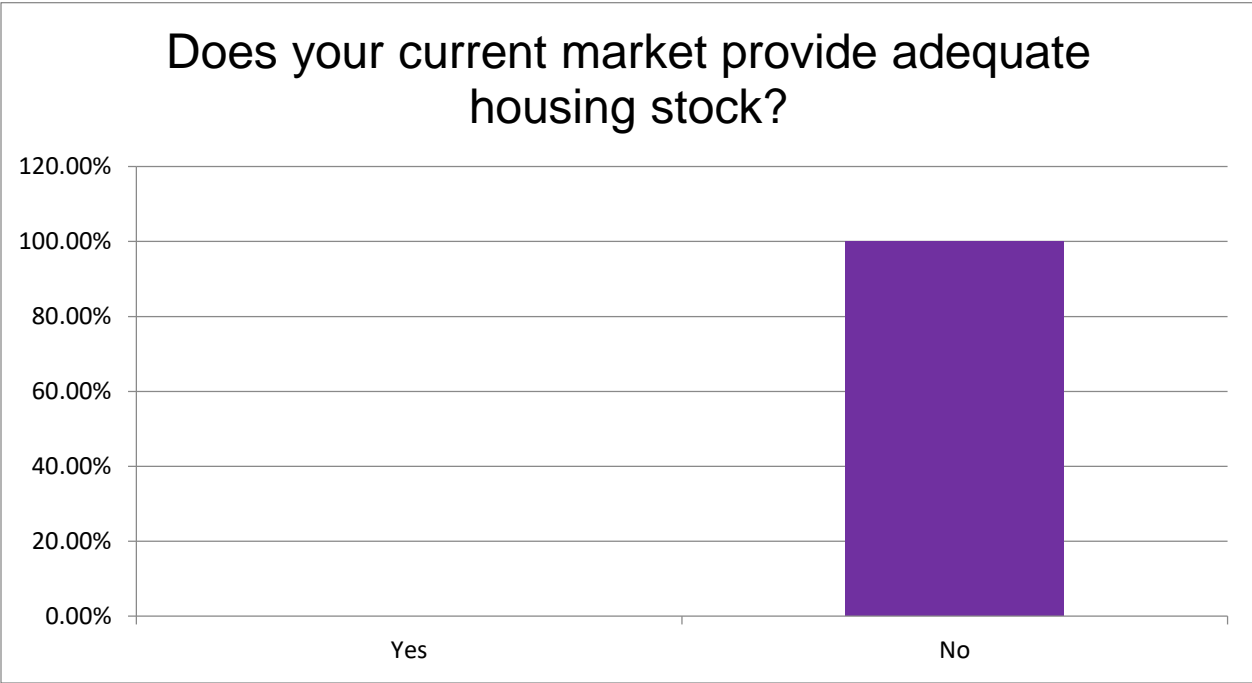


Figure 76 - Realtor's Opinion About Adequacy of Housing Stock

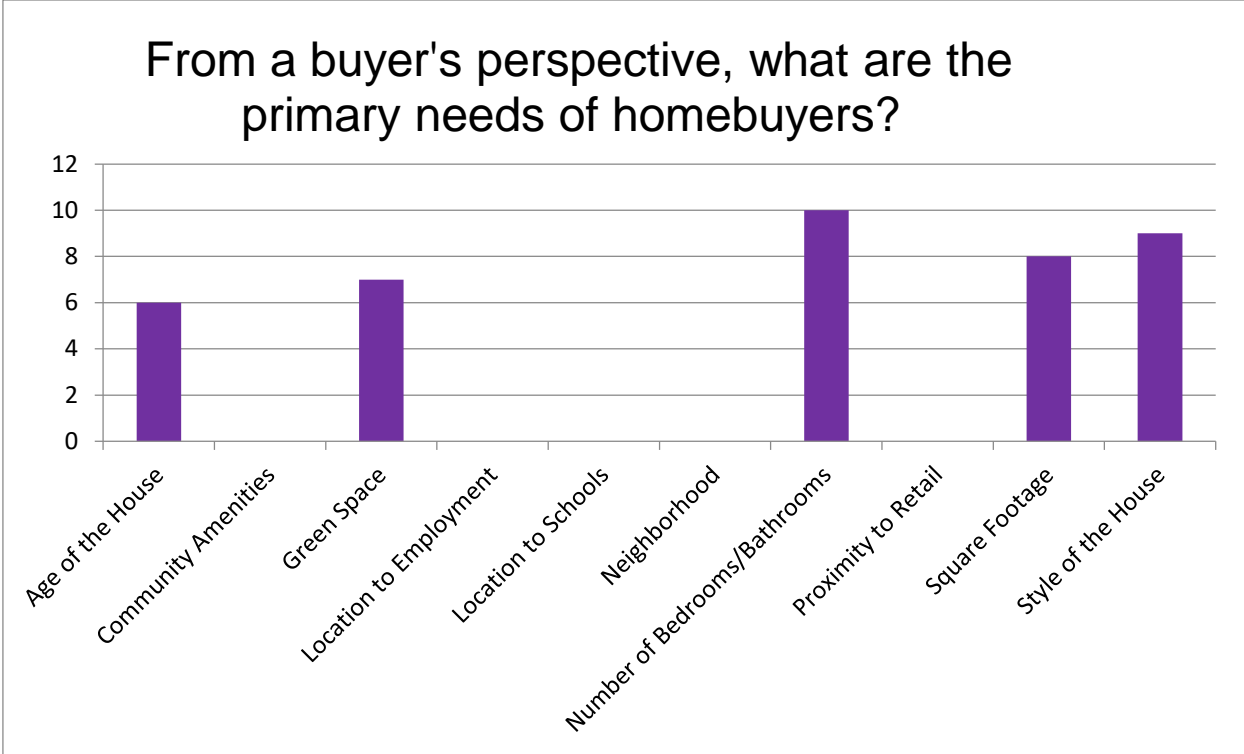


Figure 77 - Buyer's Perspective of Primary Housing Needs

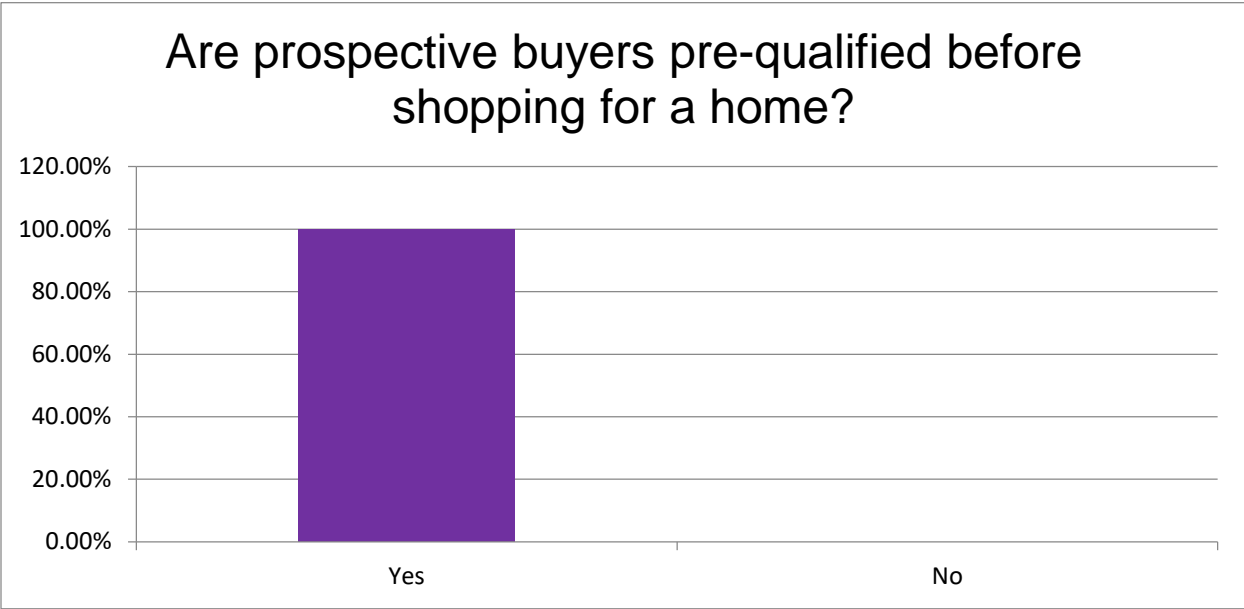


Figure 78 - Buyer Home Loan Pre-qualification

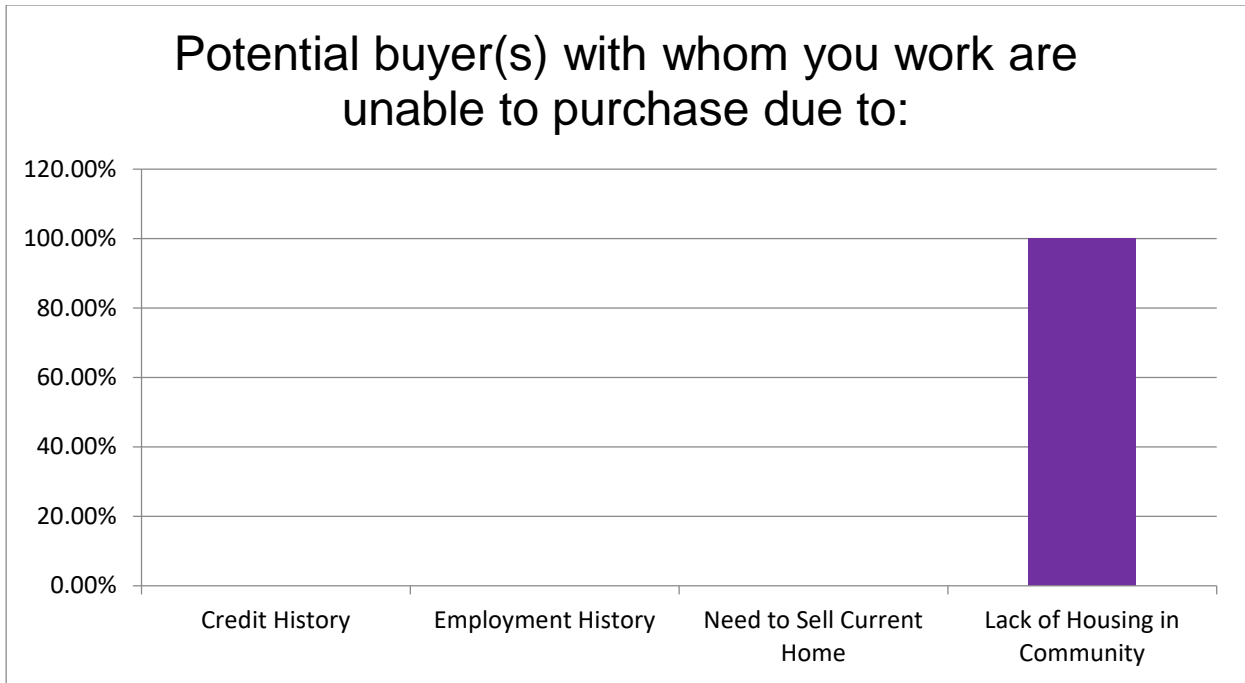


Figure 79 - Realtor's Opinion Why Buyers Unable to Purchase

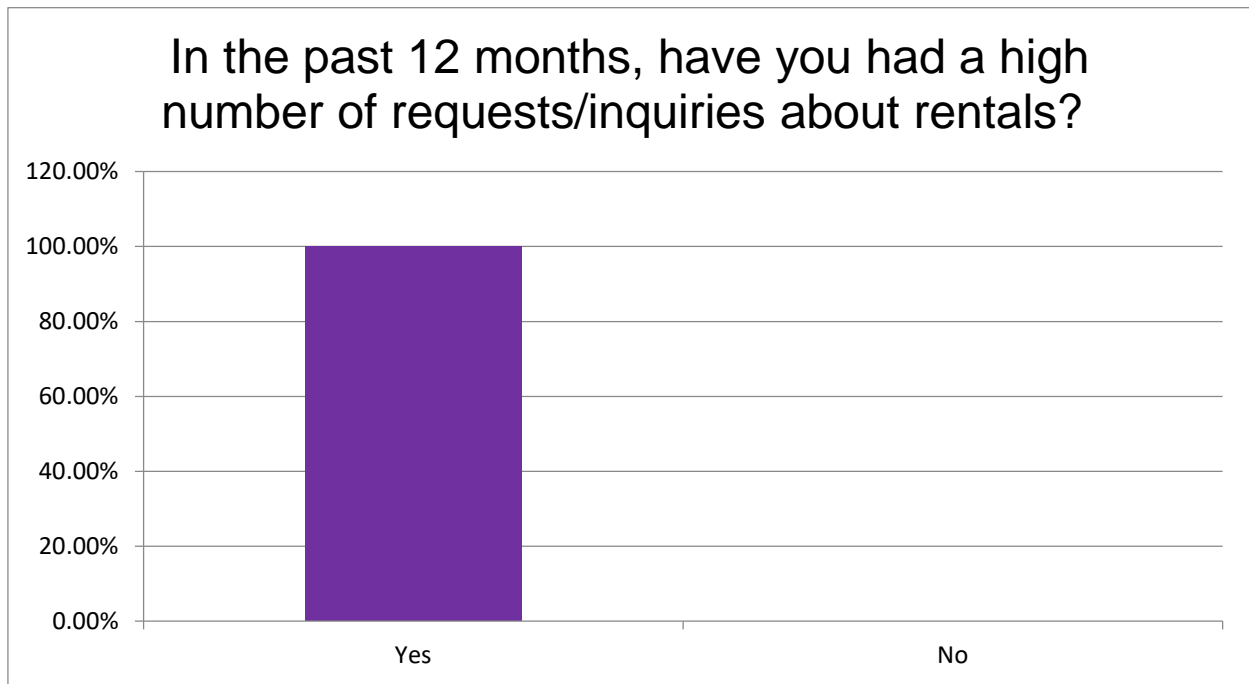


Figure 80 - Rental Inquiries

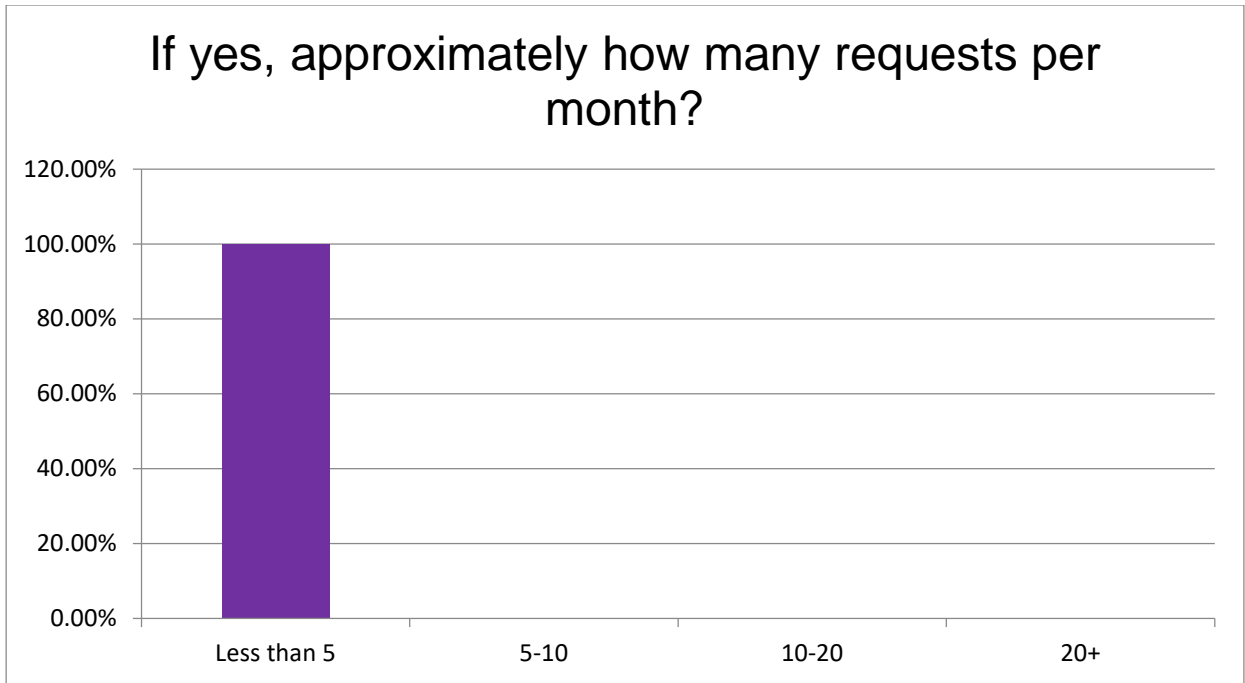


Figure 81 - Number of Rental Inquiries Per Month

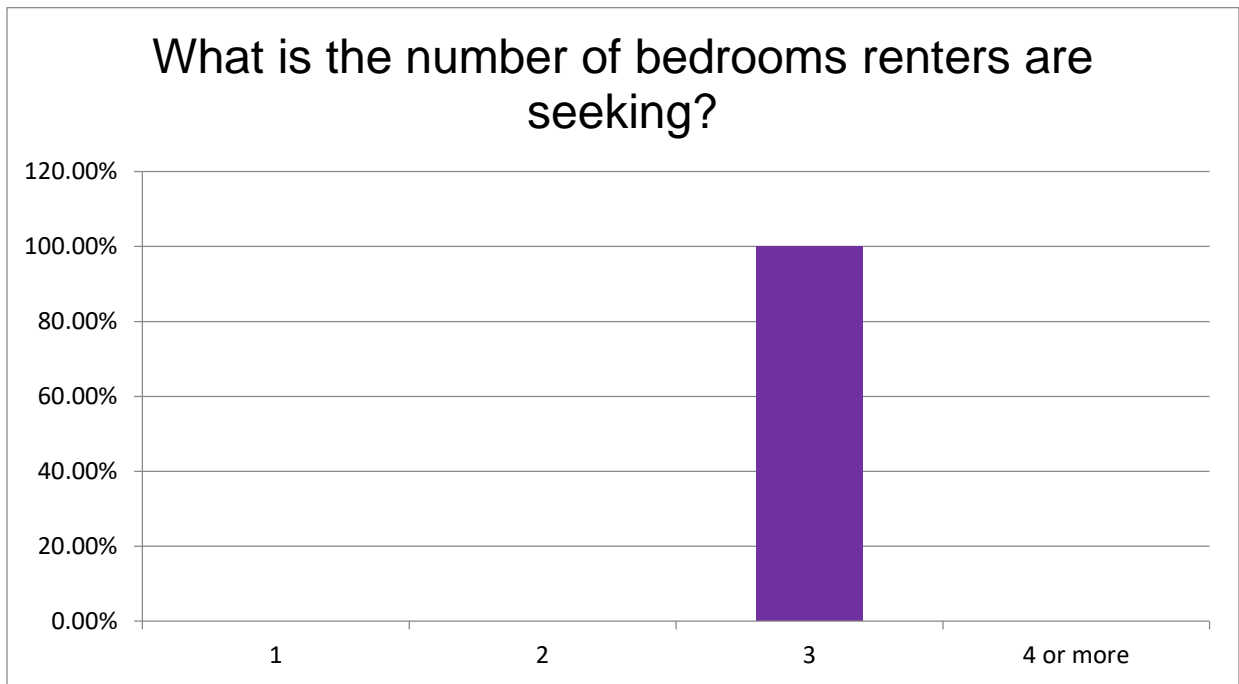


Figure 82 - Number of Bedrooms Renters Seeking

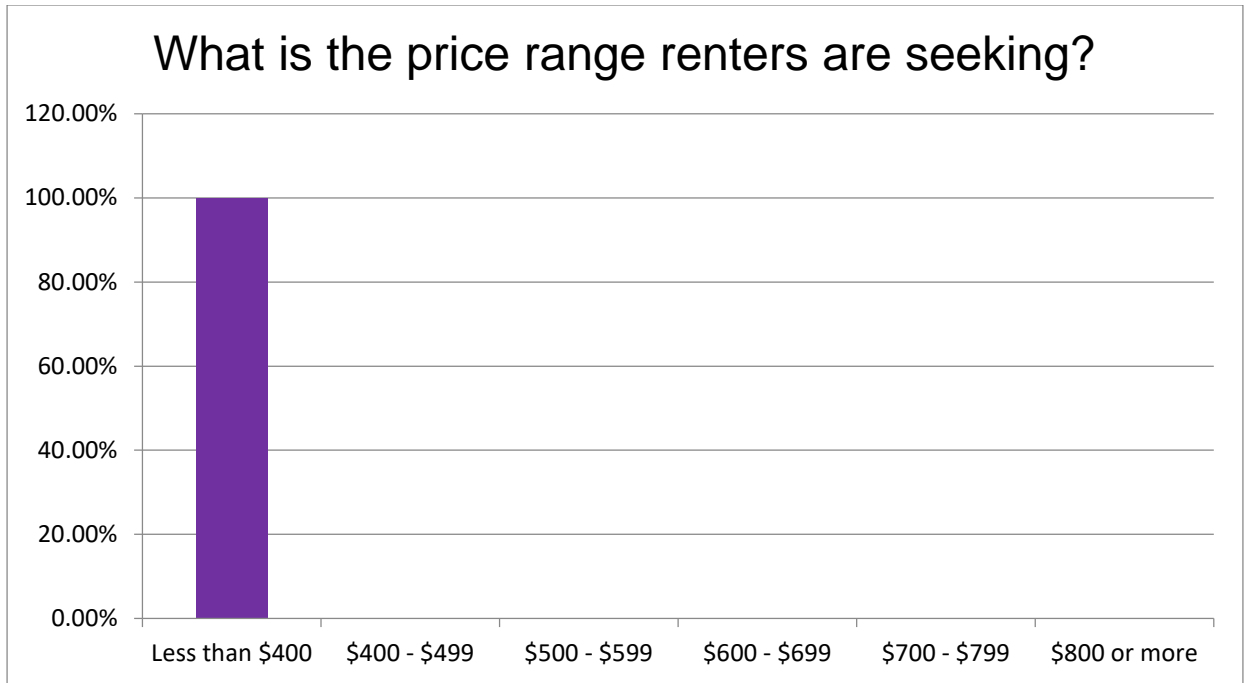


Figure 83 - Price Range Renters Are Seeking

ADDITIONAL COMMENTS FROM SURVEYS

- It seems high right now for what's available
- Way too many crappy little houses in town that need demolished
- Clean up houses that are not livable
- There is a strong need for housing
- There's not enough good ready-to-move-in housing available for a reasonable price
- Start with tearing down houses that are just rotting away
- There is a need for housing. Buying, renting, etc. The city government needs to do a better job at cleaning up the community. Make the town attractive.
- There needs to be more options for rental housing above that of low income, as it leaves out a number of individuals or single parents that make just a bit too much money to be able to live there, but not enough to afford any other rentals here in town. Buying options are for houses that are too small or only have 1 or 2 bedrooms and most families are 4 or bigger. Many of the houses for sale need to be fixed up and need major repairs which is not in the budget for a number of families that would consider buying if the house was in better shape needing minor repairs. An apartment complex, laundry facility, and bigger/better shape in housing is necessary to continue to bring people to the community.
- Hard to find a house not needing major, very expensive repairs. Concerns about houses holding value.
- There needs to be homes that are senior citizen friendly. Homes need to be renovated or updated or built new for families.
- Availability of rentals and condition of houses for sale seem to be the most limiting.
- Our business at times goes from feast to famine. Currently, I wish I had several more apartments because I could rent them.
- Contractors need help to rehab houses! Grants. 0% financing. Reduction in paperwork to get them.