

CITY OF O'NEILL, NEBRASKA



"Nebraska's Irish Capital"



O'Neill Housing Study – December 2017

Report Compiled and Developed By:

Central Nebraska Economic Development District

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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 O'Neill 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 O'Neill.

By outlining current conditions and recent trends, the resulting O'Neill 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 City of O’Neill is located in north central Nebraska and is the county seat for Holt County, Nebraska. Two highways intersect in O’Neill – Highway 281 which runs north and south and extends as far south as Texas, and as far north into North Dakota, and Highway 20/275 which runs east and west all the way from the Pacific Northwest to New England. These two highways make O’Neill a major hub for the transportation of grain, livestock, distribution of goods and manufacturing supplies.

O’Neill’s Avera St. Anthony’s Hospital serves as a major medical hub through Avera St. Anthony’s Hospital and other specialty clinics, along with other medical providers, to serve the needs of not only Holt County citizens but also surrounding counties that do not have medical providers.

Educational opportunities abound in O’Neill through two K-12 school systems – O’Neill Public Schools and St. Mary’s School, as well as the Northeast Community College Extended Campus for college courses and continuing education.

Agriculture is the major industry in Holt County, which includes cattle and swine production, grain production, ethanol production, a potato plant, and a hydroponic vegetable plant. Holt County is also home to wind energy production.

While O’Neill is the county seat for Holt County, O’Neill’s workforce and shoppers also come from citizens living in communities such as Atkinson, Chambers, Emmet, Ewing, Inman, Page, and Stuart. Additionally, O’Neill’s workforce also lives in Rural Holt County as well as other counties and communities that surround O’Neill.

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 O’Neill, coupled with Holt County workforce trends can be found in Figures 53 and 54 on pages 39-41 of this Study. Major employers in O’Neill include: Avera Medical Group O’Neill, Avera St. Anthony’s Hospital, O’Neill Public Schools, O’Neill Ventures, Inc., Bomgaars, and Cargill.

DEMOGRAPHIC DATA AND HOUSING SURVEYS GATHERED

An assortment of data was collected from the U.S. Census (2015 American Community Survey) and the City of O’Neill Building Permits for 2010-2016, which can be found on page 21.

A variety of surveys were mailed out as follows:

- Household Survey mailed to 1,424 households
- Employer’s Survey mailed to 192 employers
- Employee Surveys were sent to those same employers for their workforce to complete
- Landlord Survey was made part of the Household Survey
- Household Assessment conducted on all O’Neill residential properties

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

HOUSEHOLD SURVEYS

A total of 26 questions were asked of each of the O’Neill 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 rental units
- Too much poor quality housing
- Not enough affordable houses for sale
- Too much vacant/abandoned housing

Ability to Pay for Rent or a Mortgage Payment

- \$250 to \$500/month
- \$500 to \$750/month

Best Way to Build New Homes to Meet Housing Needs

- Build new homes on vacant land within the city (45%)
- Build new homes in existing, partially developed areas (over 35%)
- Build new homes in outlying areas (15%)

Persons/Organizations Who Should Be Responsible for Addressing Growth Issues

- Community leaders (ranked #1)
- Elected Officials (ranked #2)
- Builders/Developers (ranked #3)
- Homebuyers (ranked #4)

EMPLOYER SURVEY

A total of 8 questions were asked of each of the O’Neill 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 35.

Number of Employees Commuting over 40 miles to work in O’Neill

- Entry Level (over 30)

Current Unfilled Positions in O’Neill

- 50

Businesses with Expansion Plans That Will Require Hiring Additional Employees

- 20% within next 12 months
- 50% within next 1-3 years
- 30% within next 4 years or more

Level of Employees Planned for Future Expansion

- Entry Level (nearly 60)
- Mid-Level (less than 10)
- Upper Management (less than 10)

EMPLOYEE SURVEY

A total of 8 questions were asked of each of the O'Neill 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 37.

Number of Miles from O'Neill

- Less than 10 miles (50%)
- 10-19 miles (approximately 16%)
- 20 miles or more (over 30%)

If Housing Was Available Would You Move to O'Neill?

- Yes (over 35%)
- No (over 60%)

If Moving to O'Neill, Would You Prefer to Buy or Rent Your Home?

- Buy (37%)
- Rent (63%)

LANDLORD SURVEYS

A total of 6 questions were asked of each of the O'Neill 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 33.

Range of Monthly Rents Charged

- Less than \$400/month (over 25%)
- \$400-\$499/month (over 30%)

Difficulty in Finding Tenants?

- Very Difficult (less than 5%)
- Somewhat Difficult (approximately 30%)
- Not Very Difficult (over 35%)
- Not Difficult at All (over 30%)

HOUSING ASSESSMENT

All housing units located within the municipal boundaries of the City of O’Neill 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, with a majority of the Excellent residential properties located in the newer subdivisions in the northern section of 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.

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.

Major Wear/Dilapidated Properties - For the most part, the majority of housing units that were identified as Major Wear or Dilapidated are located south of Douglas Street, with a few scattered properties north of Douglas Street that were categorized as Major Wear or Dilapidated.

Figure 4 portrays Residential Values for each of the properties identified as residential. Again, the property values do not include any land values, only structure values.

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 City of O'Neill, this translates into approximately 18 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. Survey results from employer, employee and household studies reveal the following recommendations:

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

Given that the highest concentration of housing units categorized as Major Wear and Dilapidated exists south of Douglas Street (Highway 20) in O'Neill, this area poses the greatest opportunity for the City to consider a program of acquisition, demolition, and redevelopment of housing to meet O'Neill's current and future workforce housing needs.

The City of O'Neill 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.

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 City 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 37%)
- No (approximately 63%)

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

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

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

- Yes (approximately 38%)
- No (approximately 62%)

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

- Shortage of Affordable Housing Units (approximately 75%)
- Available, Affordable Homes Are of Poor Quality or Too Small (approximately 67%)
- Don't Have Enough Money for Down Payment (approximately 58%)
- Trouble Qualifying for Home Financing Because of Credit Rating (approximately 43%)

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

- Yes (approximately 67%)
- No (approximately 33%)

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DEMOGRAPHIC PROFILE

The 2015 American Community Survey (Census.Gov) reports the following housing demographics for the City of O’Neill. 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 (2015 American Community Survey, Estimated)

Total Population	3,673
Males	1,820
Females	1,853

Years of Age	2010 Census	% of Total Population	2015 Estimated American Community Survey	% of Population	Difference from 2010 to Estimated 2015	% Change
Under 5	261	7.0%	223	6.1%	-38	14.6%
5 to 9	245	6.6%	232	6.3%	-13	5.3%
10-14	253	6.8%	198	5.4%	-55	21.7%
15-19	233	6.3%	167	4.5%	-66	28.3%
20-24	170	4.6%	111	3.0%	-59	34.7%
25-34	398	10.8%	449	12.2%	+51	12.8%
35-44	372	10.0%	381	10.4%	+9	2.4%
45-54	564	15.2%	471	12.8%	-93	16.5%
55-59	261	7.0%	258	7.0%	-3	1.1%
60-64	198	5.4%	265	7.2%	+67	33.8%
65-74	284	7.7%	387	10.6%	+103	36.3%
75-84	309	8.4%	294	8.0%	-15	4.9%
85 and over	157	4.2%	237	6.5%	+80	51.0%
Total	3,705		3,673		-32	

HOUSING OCCUPANCY (2015 American Survey, Estimates)

Total Housing Units	1,865
Occupied Housing Units	1,732
Vacant Housing Units	133
Homeowner Vacancy Rate	2.2
Rental Vacancy Rate	6.8

HOUSING TENURE (2015 American Survey, Estimates)

Occupied Housing Units	1,732
Owner-Occupied Housing Units	1,117
Renter-Occupied Housing Units	615
Average Household Size of Owner-Occupied Unit	2.14
Average Household Size of Renter-Occupied Unit	1.87

UNITS IN STRUCTURE (2015 American Community Survey, Estimates)

Total Housing Units	1,865
1-unit, detached	1,541
1-unit, attached	16
2 units	56
3 or 4 units	67
5 to 9 units	44
10 to 19 units	71
20 or more units	54
Mobile Home	16
Boat, RV, Van, Etc.	0

YEAR STRUCTURE BUILT (2015 American Community Survey, Estimated)

Total Housing Units	1,865
Built 2014 or later	0
Built 2010 to 2013	23
Built 2000 to 2009	84
Built 1990 to 1999	153
Built 1980 to 1989	79
Built 1970 to 1979	338
Built 1960 to 1969	404
Built 1950 to 1959	221
Built 1940 to 1949	147
Built 1939 or earlier	416

WORKFORCE INFORMATION AND TRENDS

EMPLOYMENT

The City of O’Neill is home to nearly 200 businesses and employers. While agriculture is the primary industry in the O’Neill and Holt County area, the O’Neill Chamber of Commerce’s membership includes the following:

Automotive	16	Media/Utilities	10
Construction	7	Professionals	2
Education	5	Recreation	4
Financial Services	10	Restaurants	13
Government	14	Retail	26
Health Care	15	Services	45
Industry/Manufacturing	7	Wholesalers	3
Lodging	4		

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

O’Neill is a major hub for the region, and as such has greatly expanded its health care sector to serve the needs of the region. O’Neill Ventures, Inc. is a 20-acre under glass hydroponic vegetable plant that employs a number of people that is looking to expand in the near future.

According to the O’Neill Chamber of Commerce, the major employers in O’Neill include:

Avera Medical Group O’Neill -	estimated 150 employees
Avera St. Anthony’s Hospital -	estimated 150 employees
O’Neill Public Schools -	estimated 140 employees
O’Neill Ventures, Inc. -	estimated 150 employees
Bomgaars -	estimated 50 employees
Cargill, Inc. -	estimated 25 employees

A Workforce Trends Report was generated by the Nebraska Department of Labor for Holt County (see pages 39-41), as this information is not available specifically for the City of O’Neill. The Holt County Workforce Trends Report for 2017 shows that the industries with the largest number of employees in Holt County include:

Health Care/Social Assistance	967 employees
Retail Trade	567 employees
Agriculture, Forestry, Fishing, Hunting	458 employees
Educational Services	398 employees
Wholesale Trade	356 employees

HOUSING ASSESSMENTS

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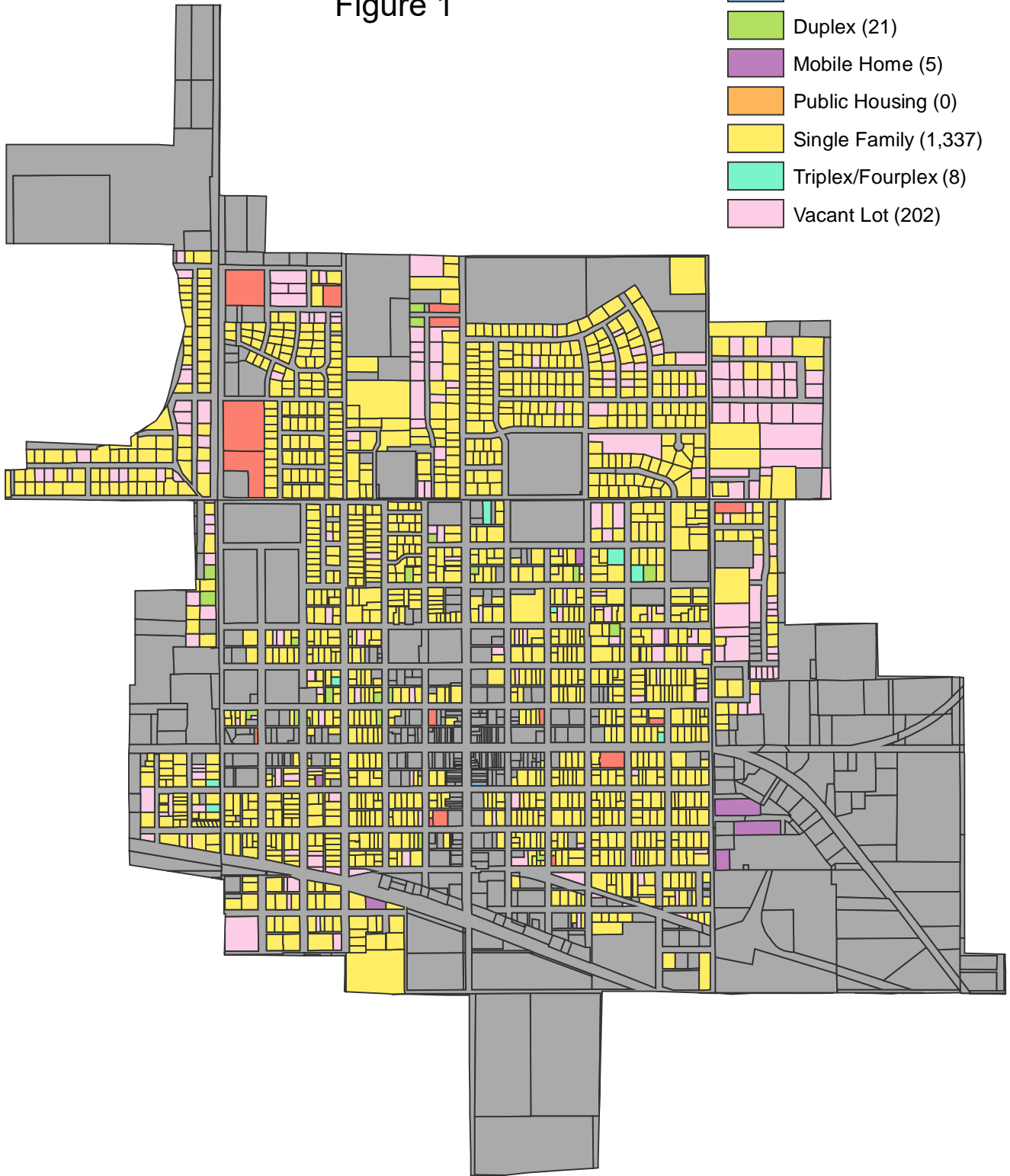
Figure 4 portrays Residential Values for each of the properties identified as residential. Again, the property values do not include any land values, only structure values.

O'Neill Housing Map

Figure 1

Legend

- Other (572)
- 5+ Units (15)
- Above Commercial Space (1)
- Duplex (21)
- Mobile Home (5)
- Public Housing (0)
- Single Family (1,337)
- Triplex/Fourplex (8)
- Vacant Lot (202)



Date Created: 11/8/2017

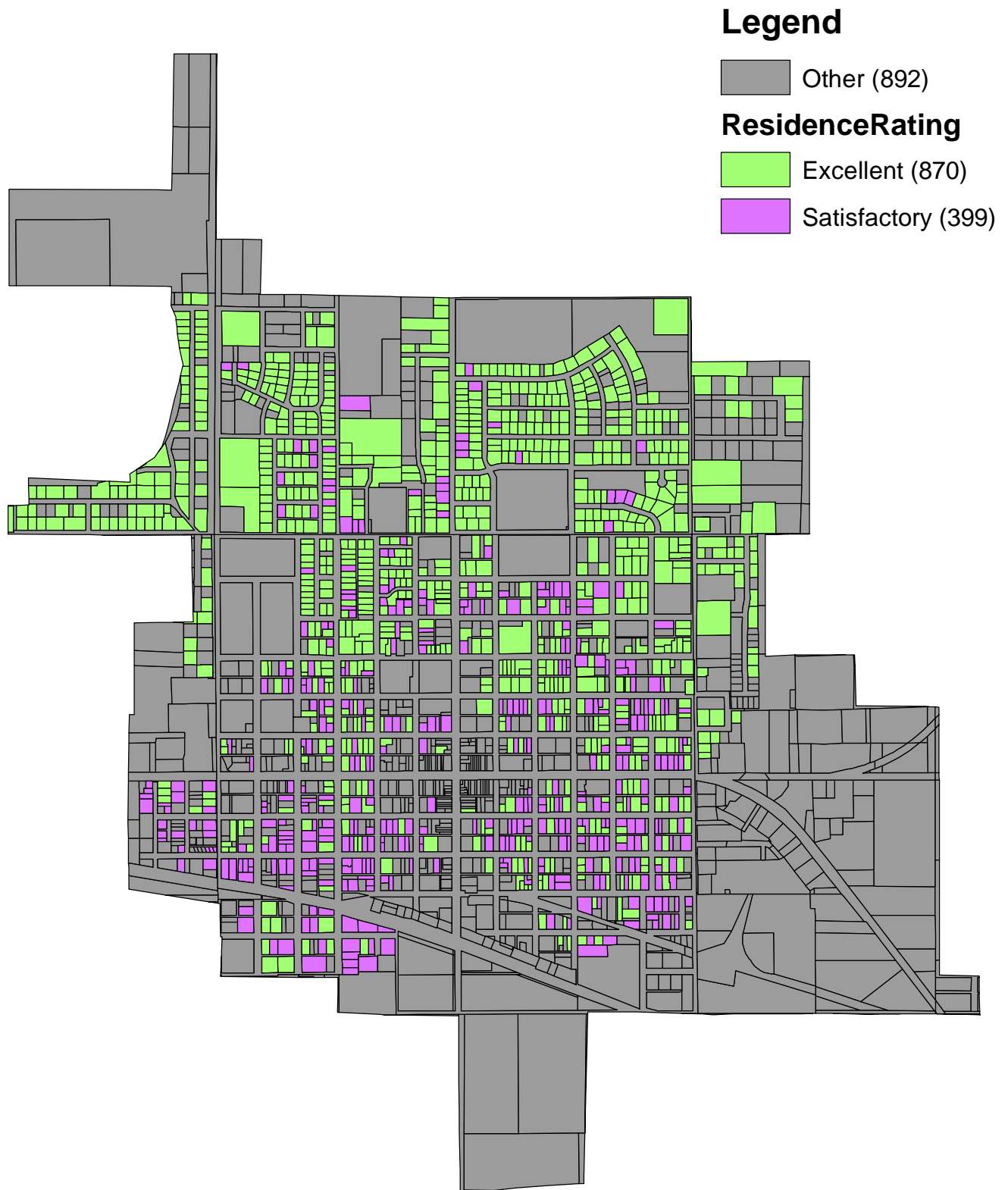
Author: Chelsea Luthy, Community Development Specialist

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O'Neill Excellent-Satisfactory Housing Map

Figure 2



Date Created: 11/8/2017

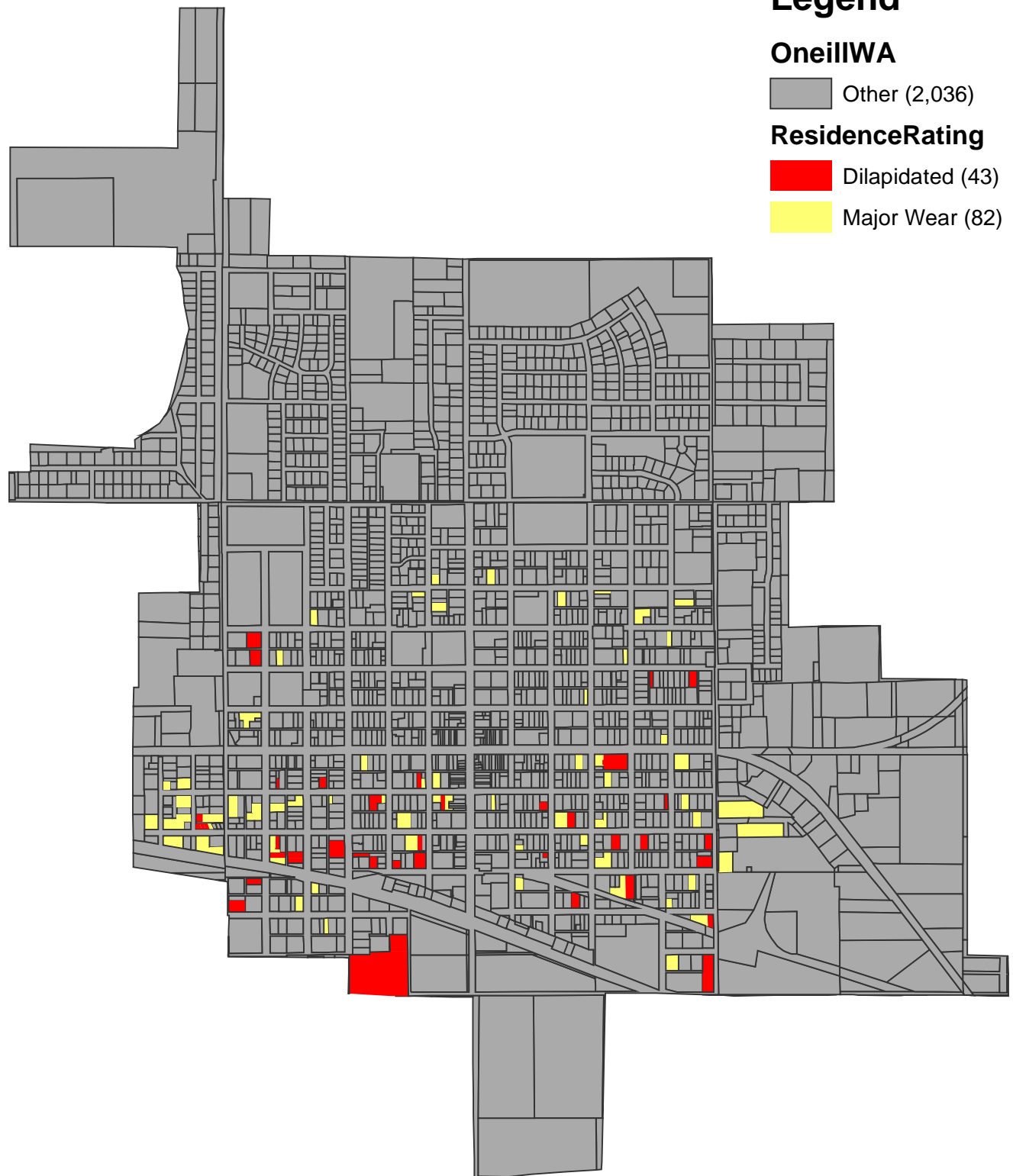
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O'Neill Major Wear-Dilapidated Housing Map

Figure 3



Date Created: 11/8/2017

Author: Chelsea Luthy, Community Development Specialist

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City of O'Neill Residence Values

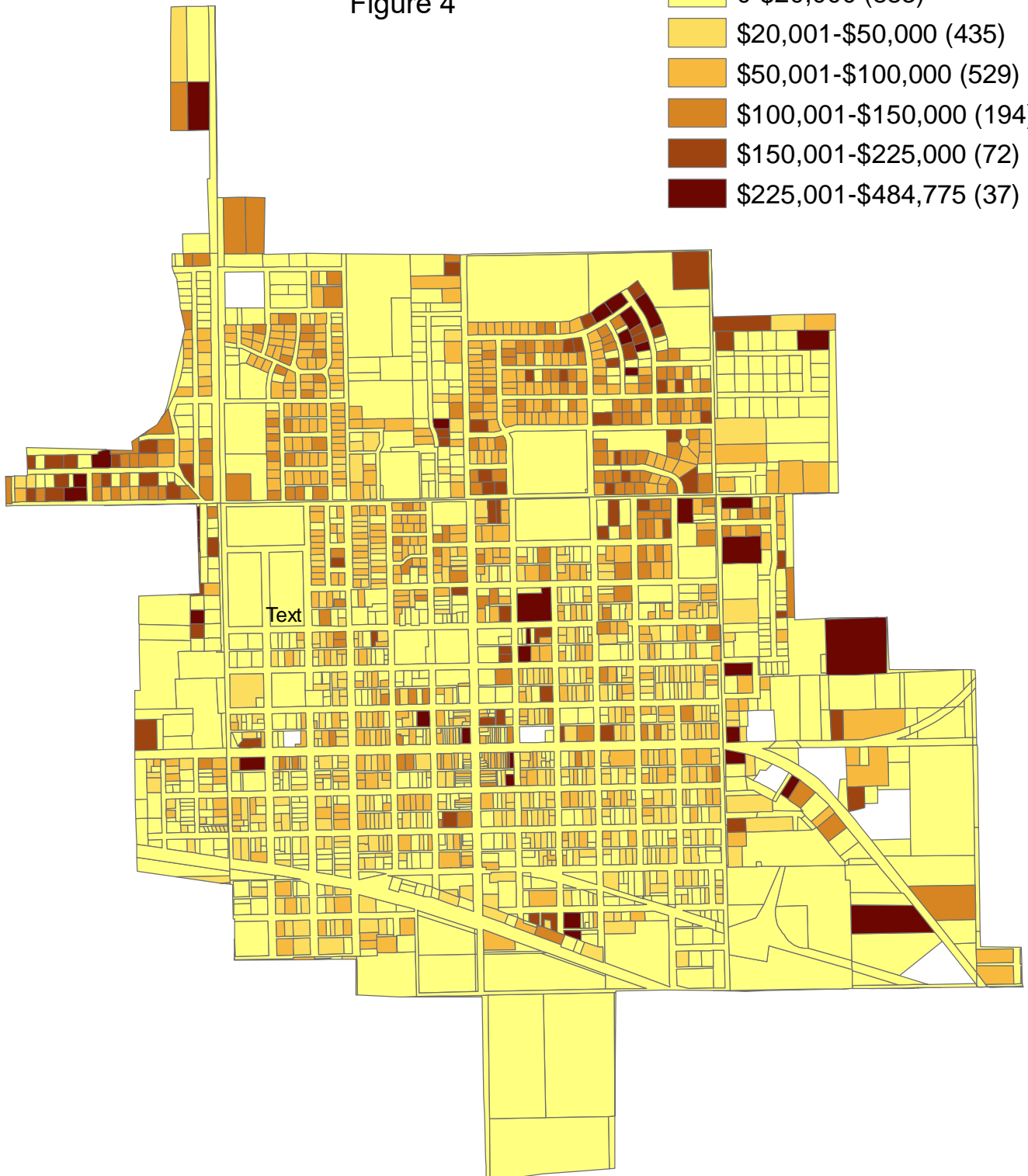
Figure 4

Legend

O'Neill Selection

Residence_Value

-  0-\$20,000 (883)
-  \$20,001-\$50,000 (435)
-  \$50,001-\$100,000 (529)
-  \$100,001-\$150,000 (194)
-  \$150,001-\$225,000 (72)
-  \$225,001-\$484,775 (37)



Date Created: 11/8/2017

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HOUSING CONSTRUCTION/REHABILITATION PERMITS SINCE 2010

The following Housing Construction/Rehabilitation Permit information was received from the City of O’Neill.

Year	Single-Family Units	Multi-Family Units	Single-Family Additions
2010	3	0	2
2011	3	0	5
2012	3	0	10
2013	3	1 (duplex)	7
2014	6	0	2
2015	8	0	6
2016	4	2 (both duplexes)	4
Total Units	30	6	36

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 O’Neill (1,865 per 2015 American Community Survey Census data), times 1%, you arrive at a total of at least 18 new housing units per year.

Given that 36 new housing units were built in O’Neill between 2010 and 2016, this data indicates that O’Neill is currently 5 years behind in new construction of housing units, if the 1% goal is applied starting in 2010.

HOUSING ON MARKET FOR SALE

A point-in-time count of the number of houses for sale in O'Neill, Nebraska, was taken on November 24, 2017. The planner visited the following realtor websites to generate a listing of residential properties for sale, including: Farmers National Company, Earley Real Estate, Advantage Land and Realty Inc., Stracke Realty LLC, Waldo Realty, and Land Marketers Realty.

As of November 24, 2017, there were 41 residential O'Neill 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 November 24, 2017, by purchase price:

Housing Price Range	Number of Houses Listed
\$0 to \$50,000	2
\$50,001 to \$100,000	6
\$100,001 to \$150,000	12
\$150,001 to \$200,000	10
\$200,000 and above	11
Totals	41

HOUSING SURVEY OF INDIVIDUAL HOUSEHOLDS IN THE CITY OF O'NEILL

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

The City of O'Neill partnered with CNEDD to provide mailing labels for approximately 1,424 households currently paying for City-owned utilities (water/sewer/garbage), which enabled CNEDD to mail surveys to these residential properties in O'Neill. 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 approximate 1,424 household surveys that were mailed out to O'Neill households, a total of 523 surveys were completed and returned.

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

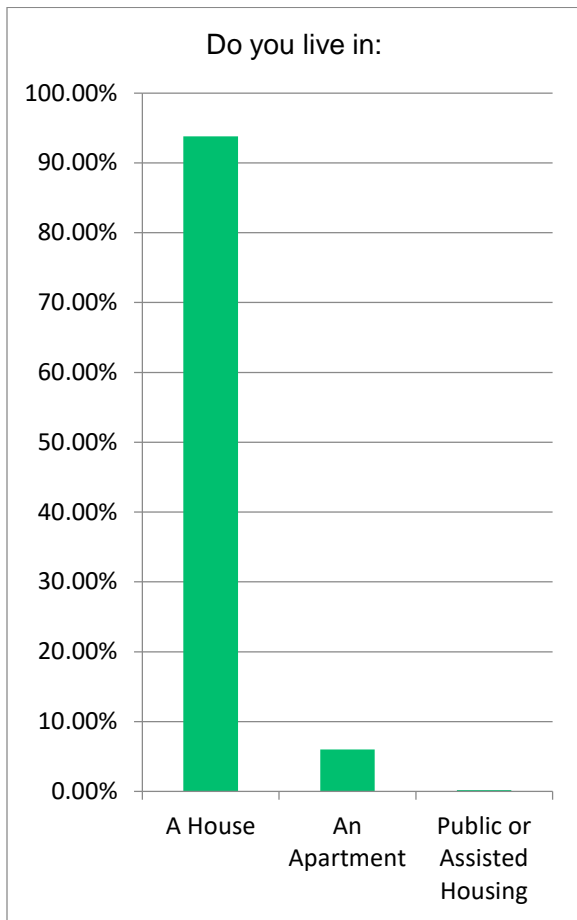


Figure 5 - Survey Results for Housing Type

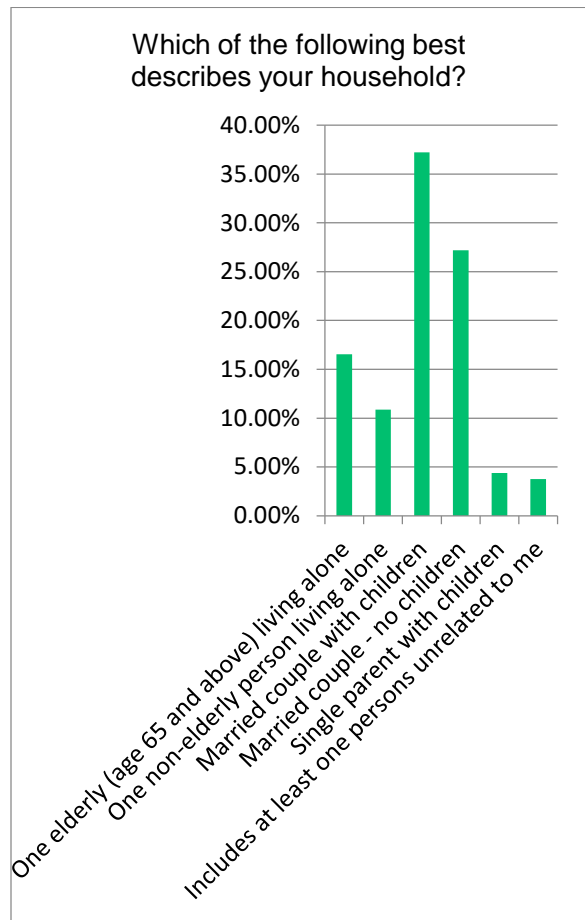


Figure 6 - Household Demographics

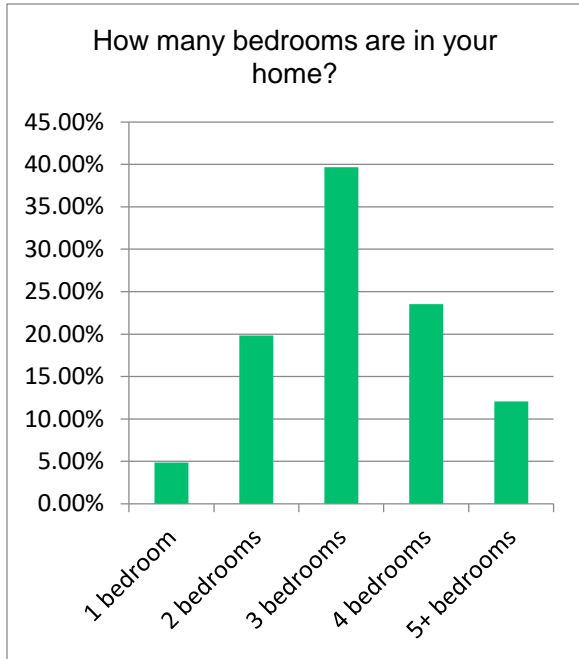


Figure 7 - Number of Bedrooms Reported

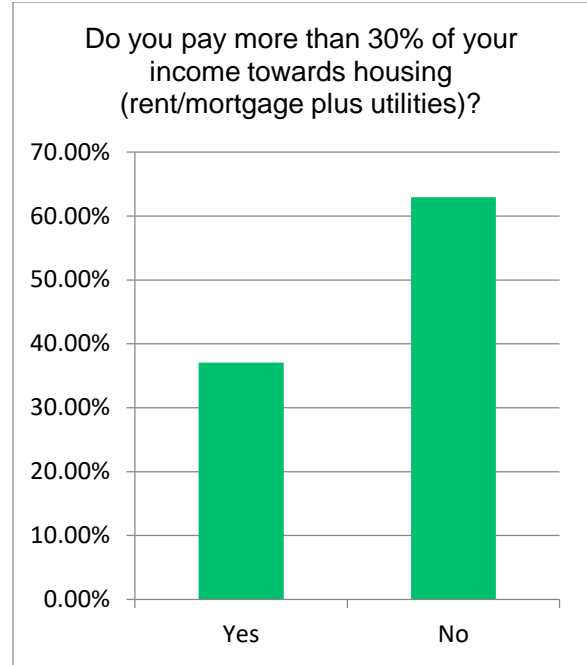


Figure 8 - Housing Affordability

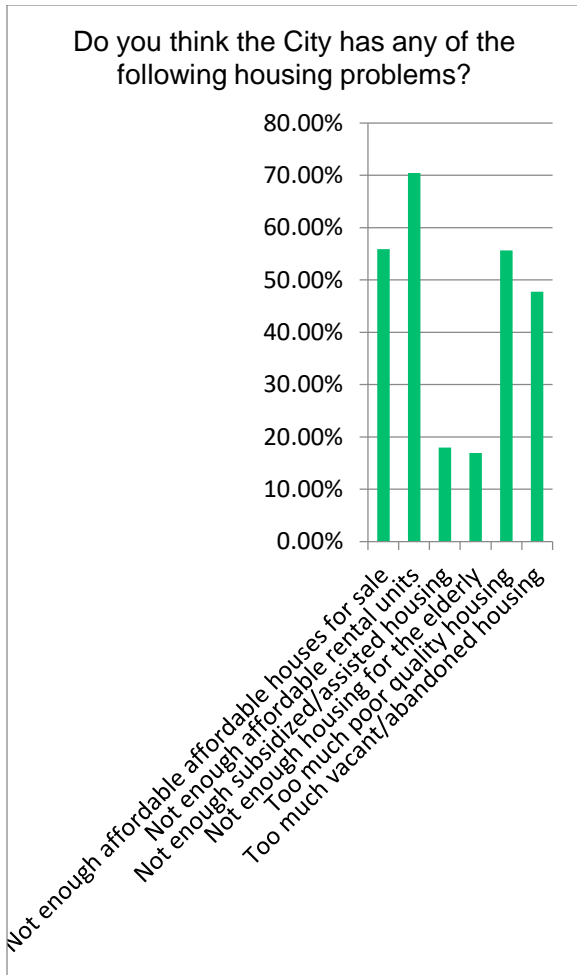


Figure 9 - Housing Problems Identified

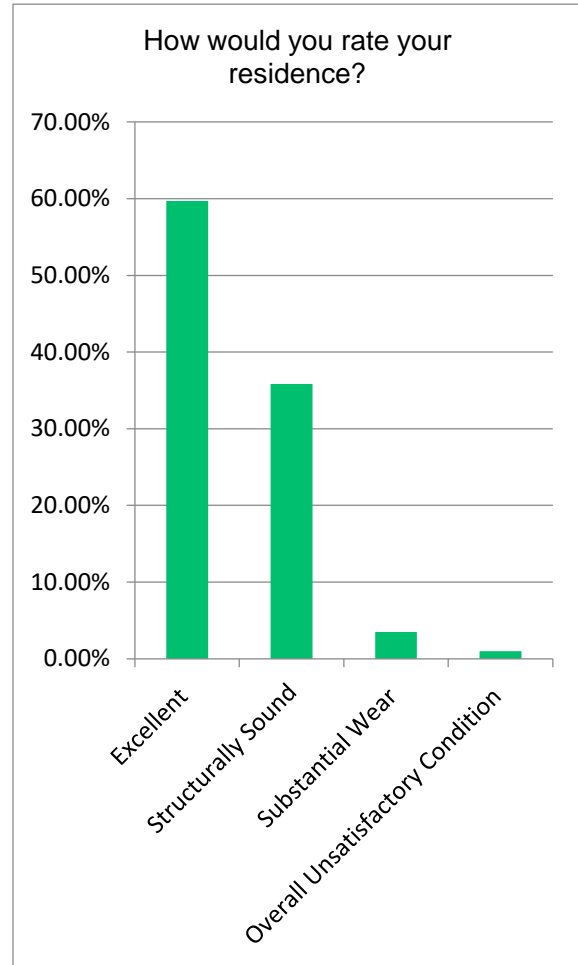


Figure 10 - Housing Condition Rating by Occupants

Housing Condition Definitions:

Excellent - solid roof, foundation, and contributes positives to O'Neill'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

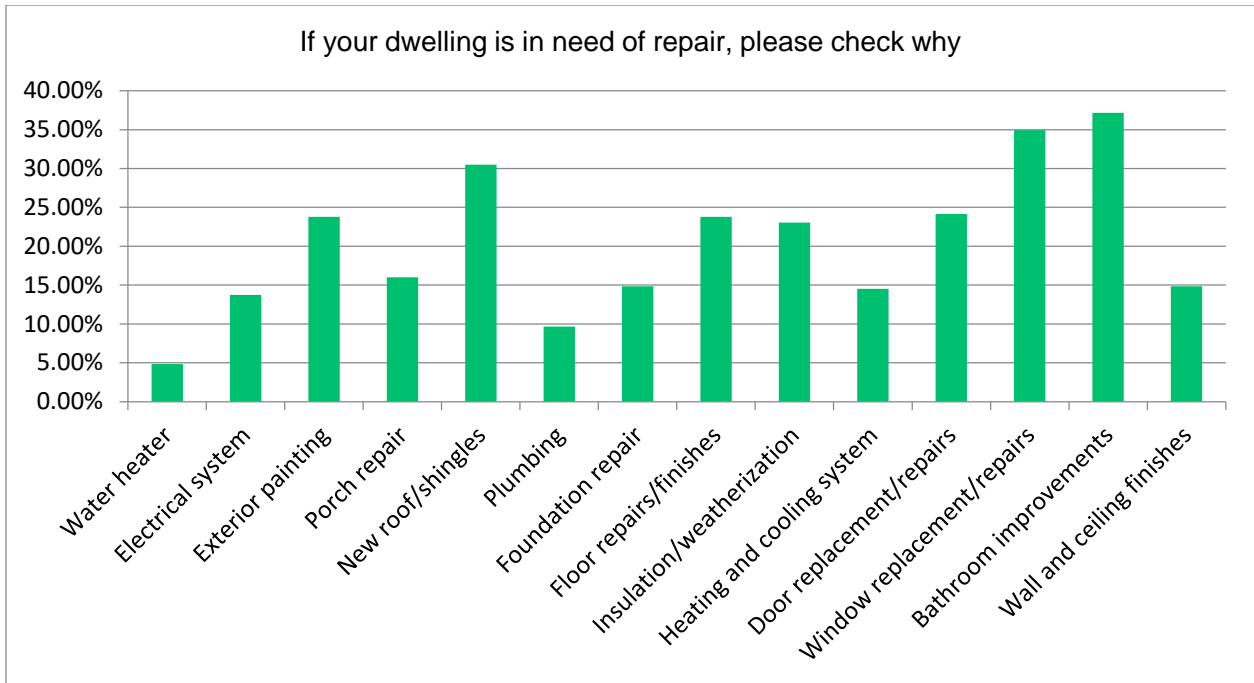


Figure 11 - Housing Repairs Identified

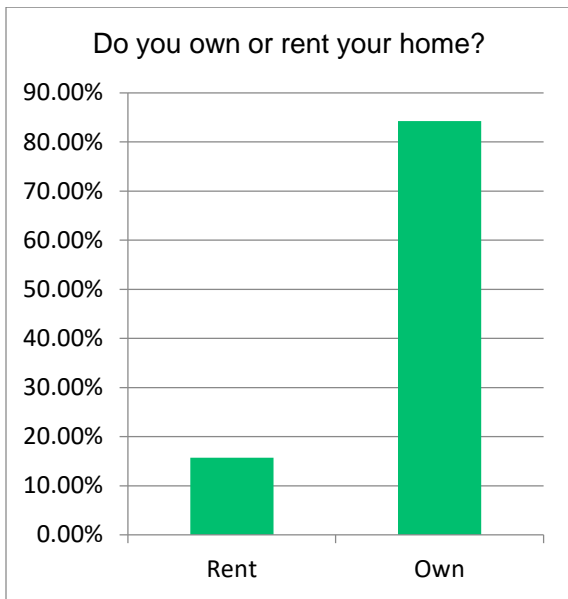


Figure 12 - Housing Rent/Own Reported

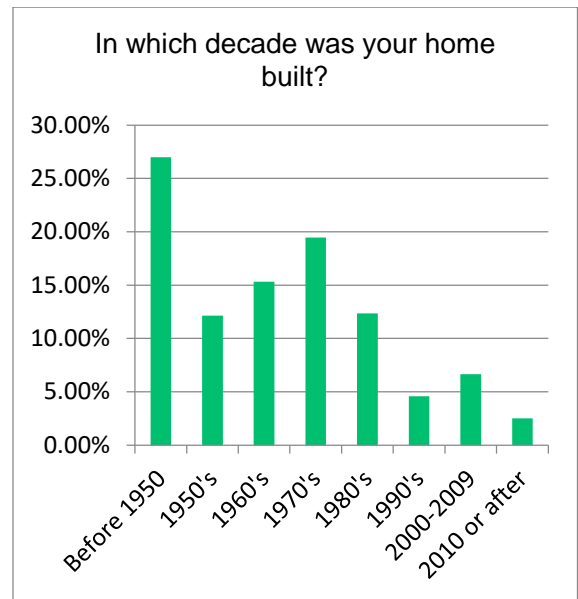


Figure 13 - Housing Age Reported

FOR OWNERS ONLY:

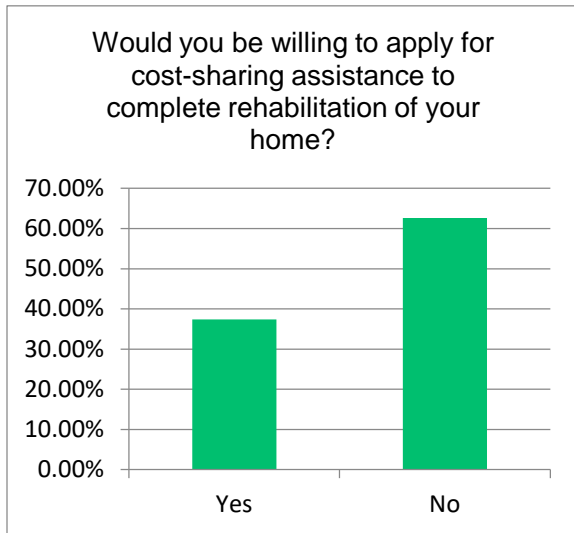


Figure 14 - Interest in Home Rehabilitation

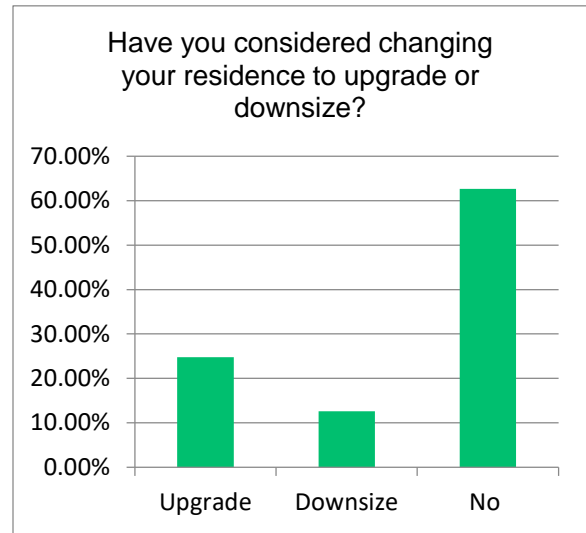


Figure 15 - Interest in Change in Housing

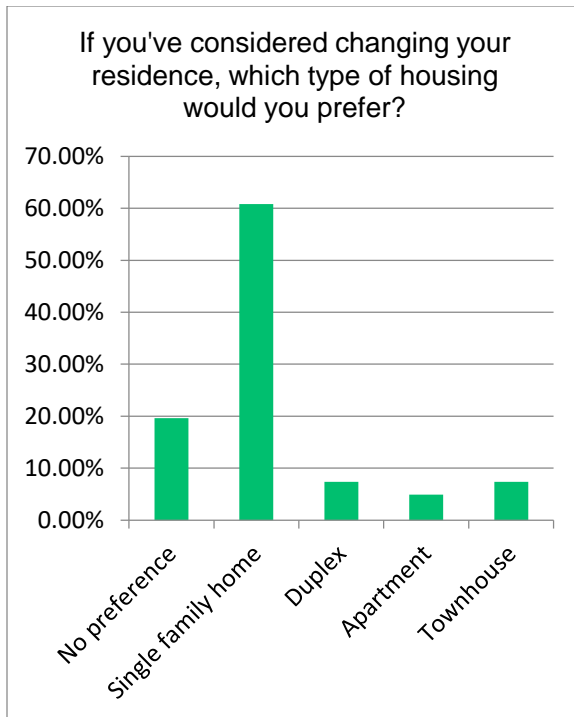


Figure 16 - Housing Change Preference

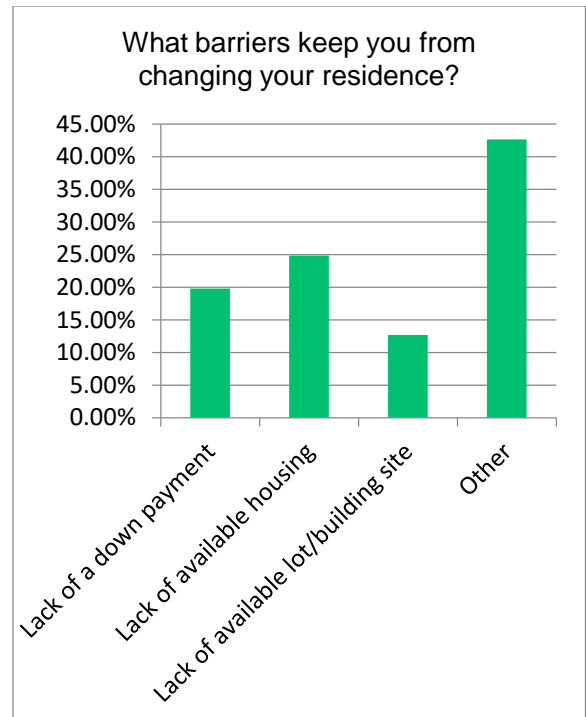


Figure 17 - Barriers to Housing Changes

FOR RENTERS ONLY:

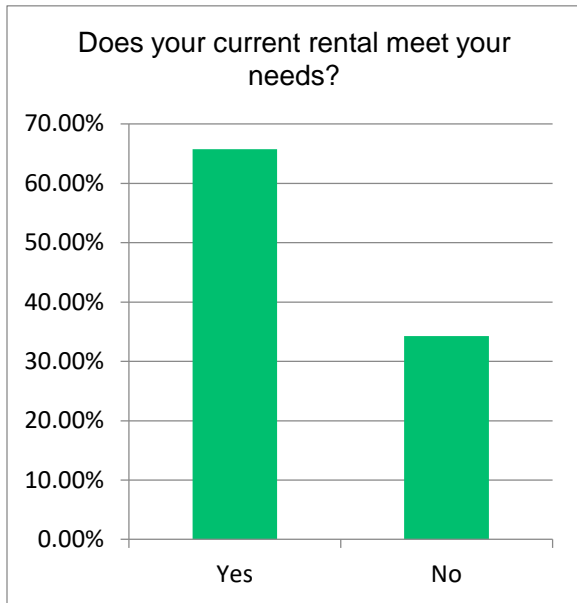


Figure 18 - Does Rental Meet Household Needs?

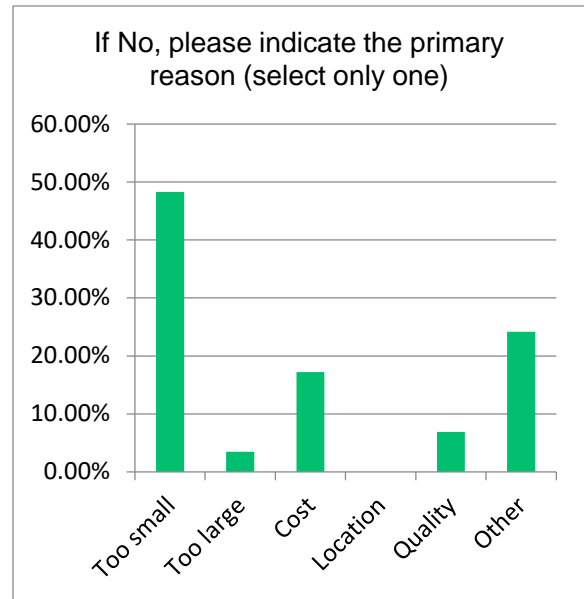


Figure 19 - Reasons Rental Unit Does Not Meet Needs

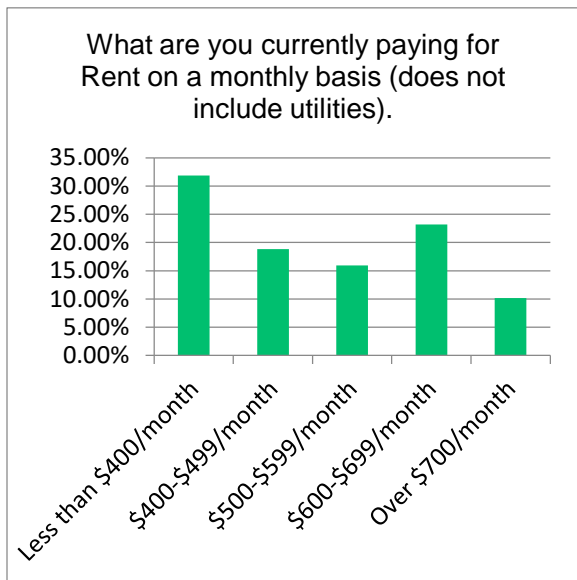


Figure 20 - Monthly Rental Rates Paid

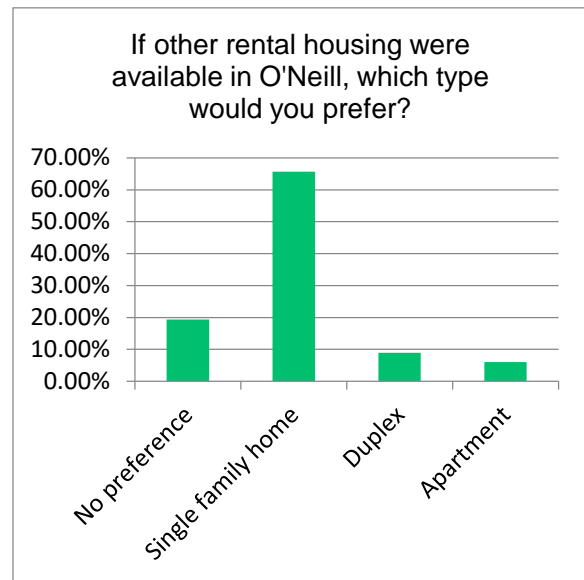


Figure 21 - Rental Housing Preferences

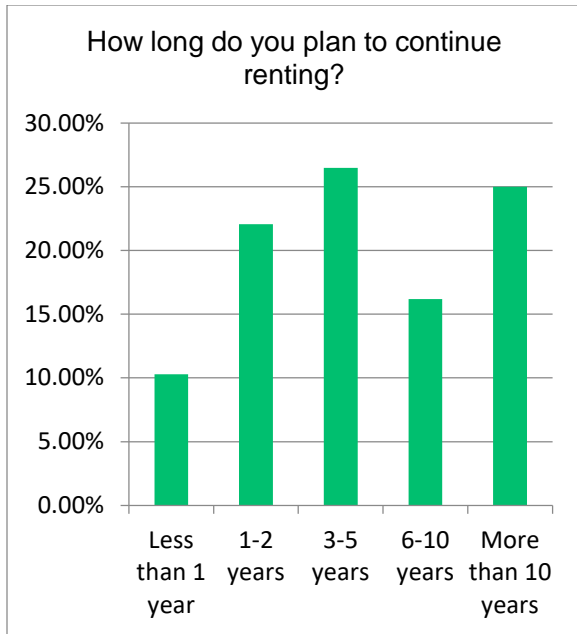


Figure 22 - Future Rental Tenure Plans

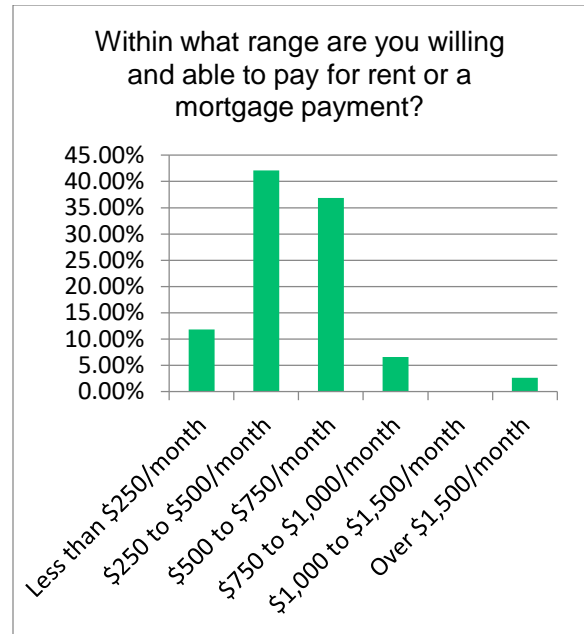


Figure 23 - Monthly Rent/House Payment Willing to Pay

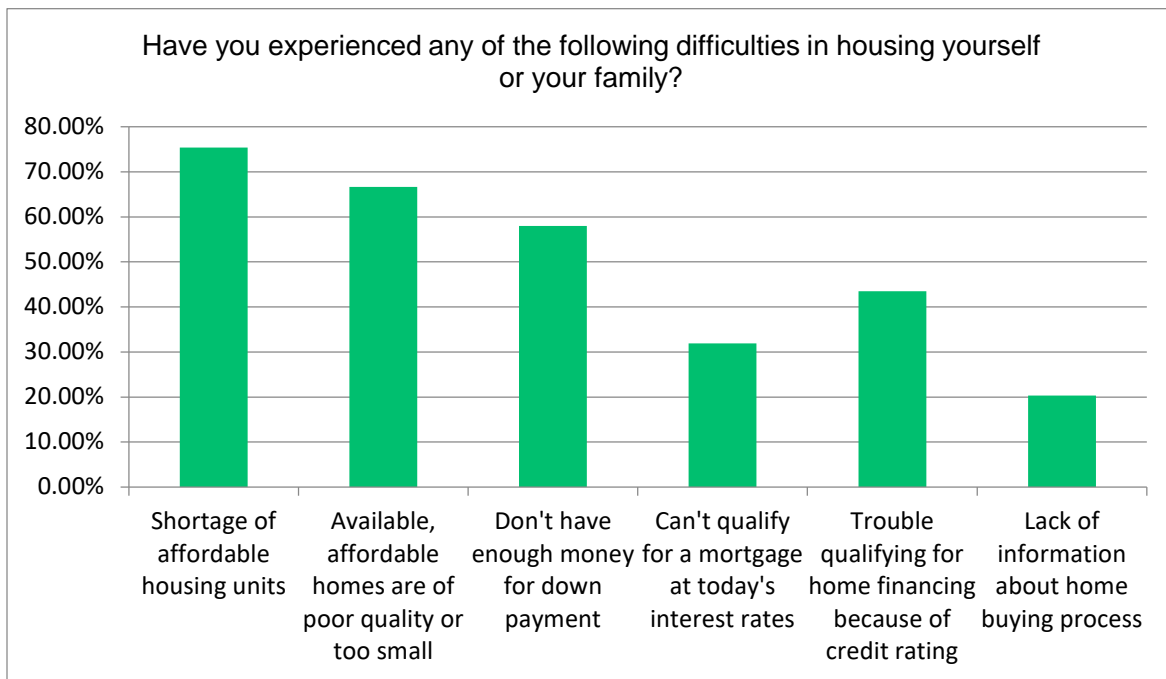


Figure 24 - Barriers to Renting or Buying a Home

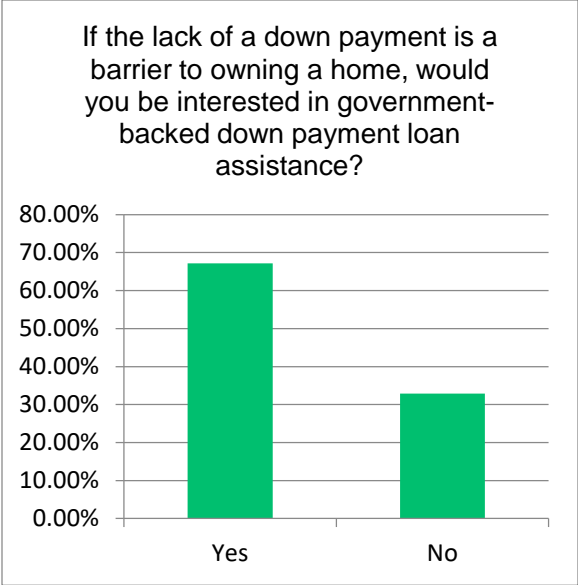


Figure 25 - Interest in Down Payment Assistance

NEW HOUSING CONSTRUCTION CONSIDERATIONS:

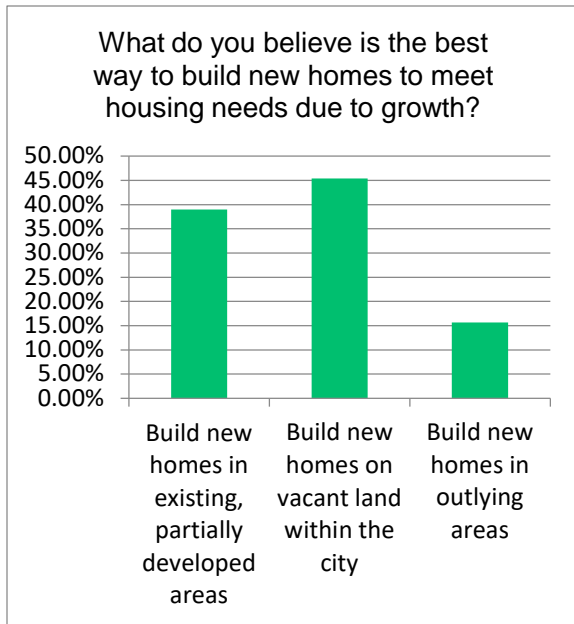


Figure 26 - New Home Construction Recommendations

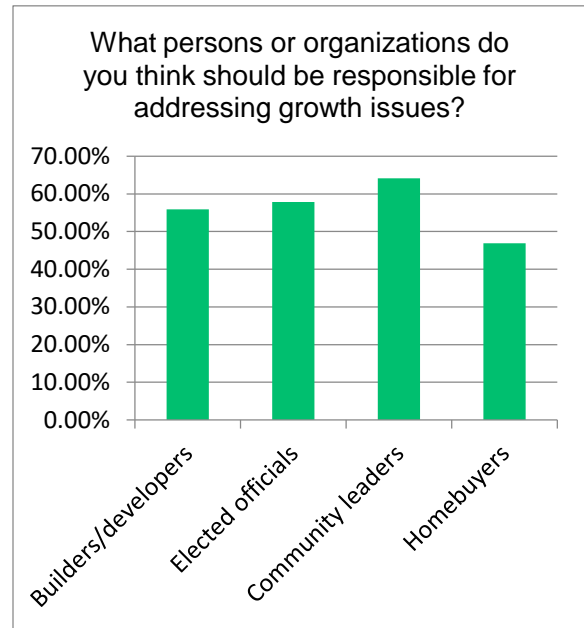


Figure 27 - Housing Growth Responsibility Opinions

DEMOGRAPHICS OF HOUSEHOLD SURVEY RESPONDENTS:

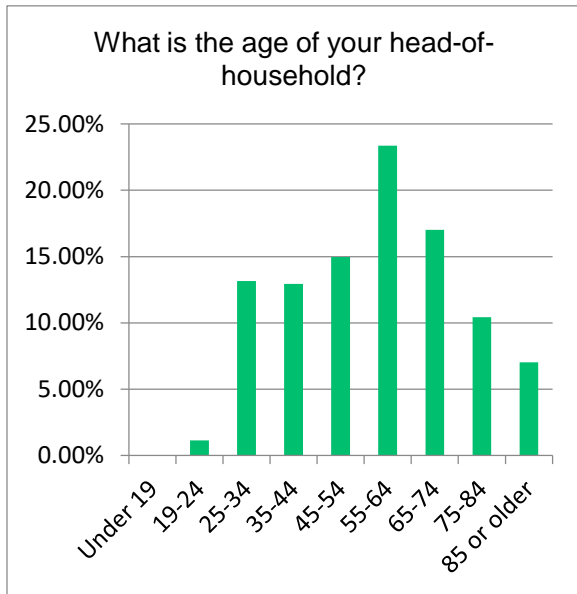


Figure 28 - Age of Head of Household Completing Survey

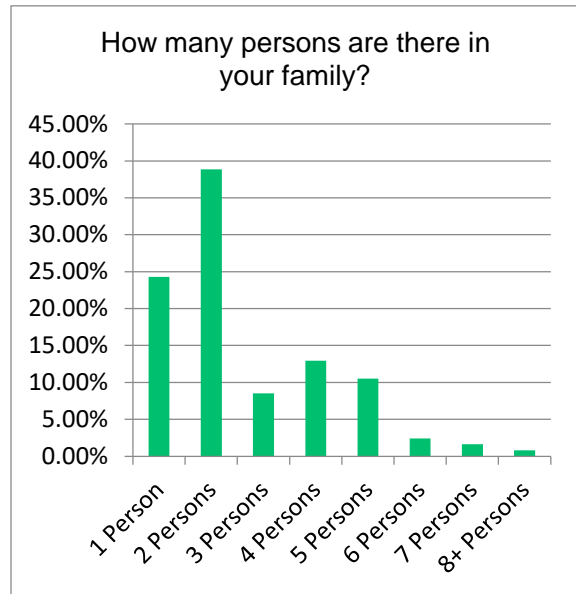


Figure 29 - Number of Persons in Family Living in Household

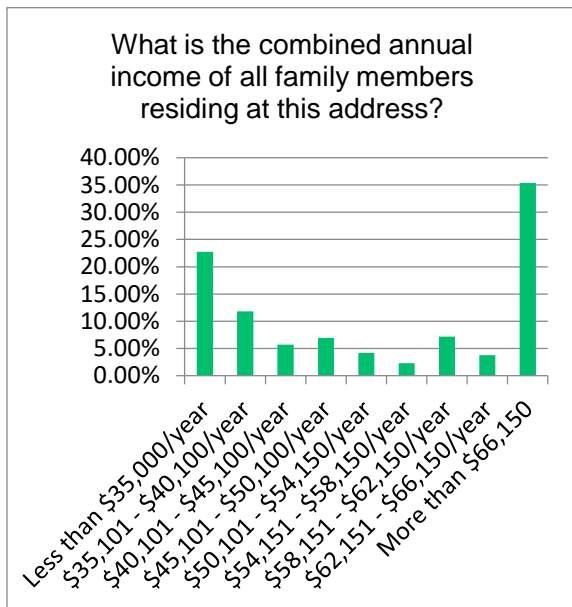


Figure 30 - Family Household Income

FOR LANDLORDS ONLY:

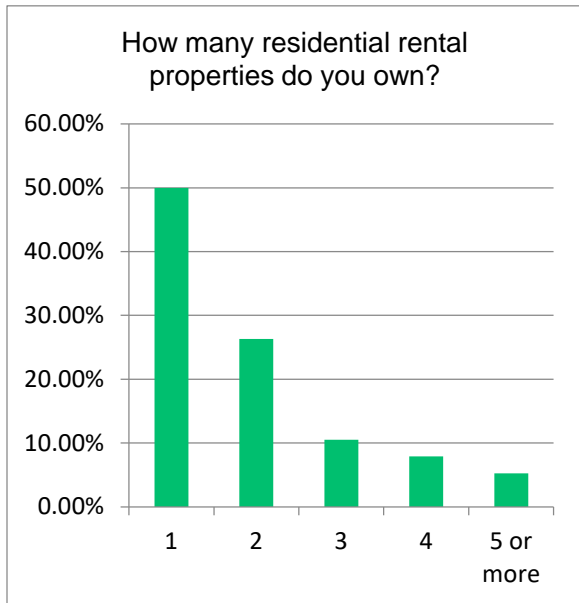


Figure 31 - Number of Rentals Owned by Landlords

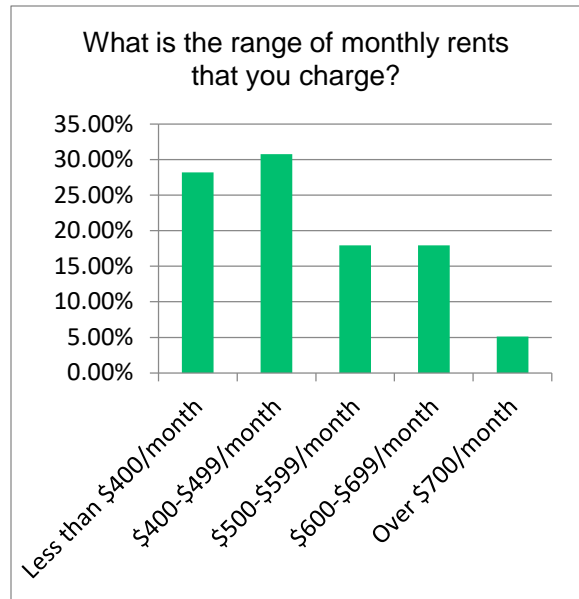


Figure 32 - Range of Monthly Rents Charged

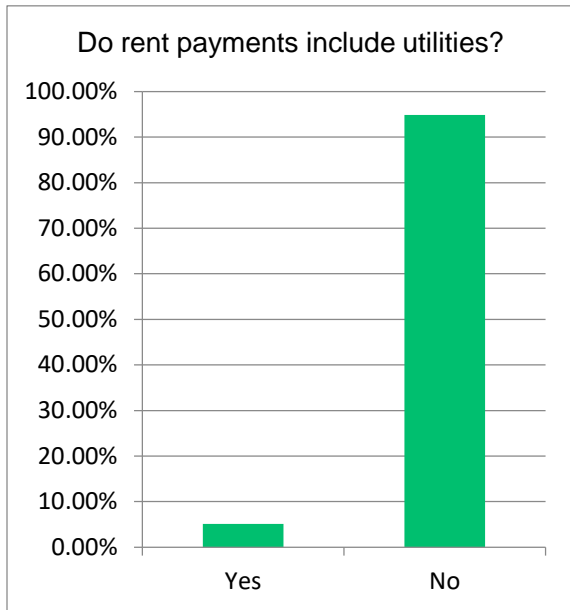


Figure 33 - Utilities Included in Monthly Rent

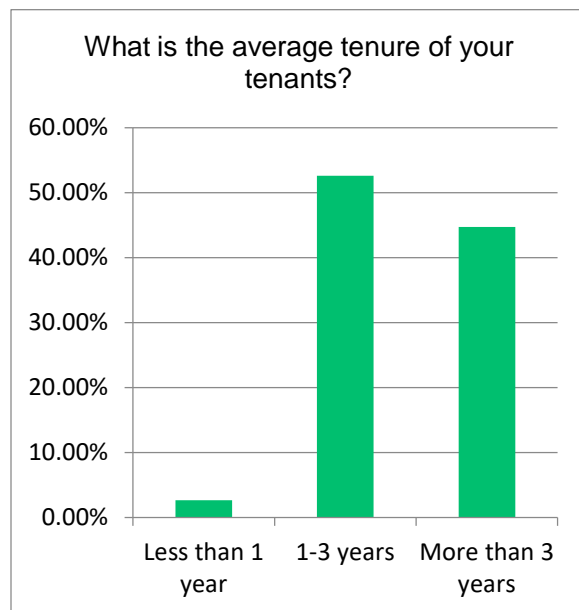


Figure 34 - Tenant Tenure

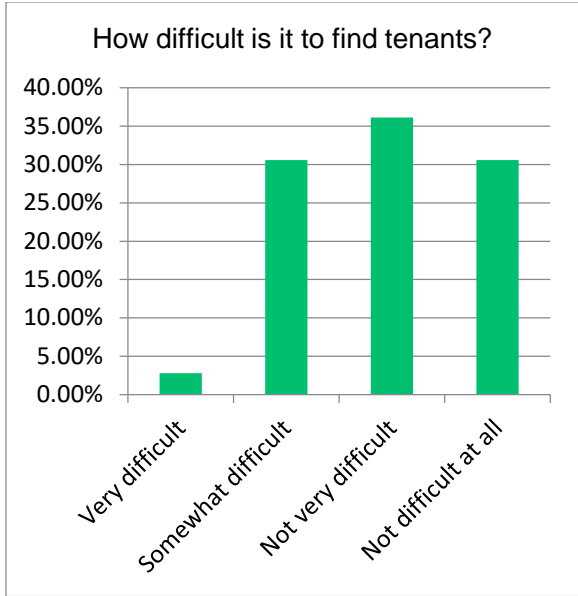


Figure 35 - Difficulty in Finding Tenants

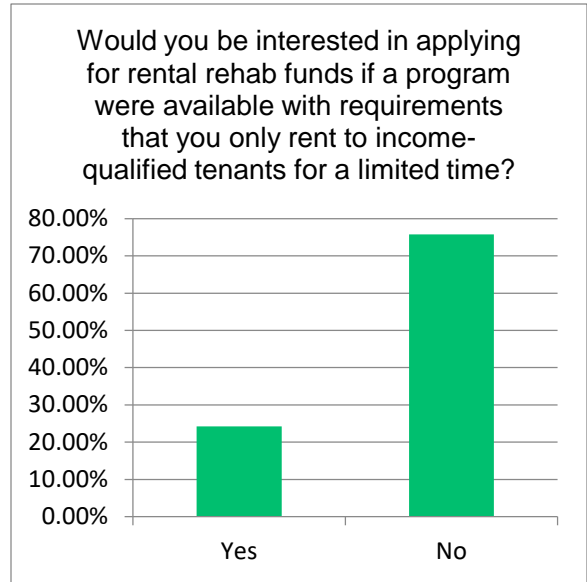


Figure 36 - Interest in Landlord Rehabilitation Funds for Income-Restricted Tenants

HOUSING SURVEY OF EMPLOYERS IN THE CITY OF O'NEILL

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

Employer surveys were mailed to 192 businesses in the City of O'Neill, with 53 completed surveys being returned (28%).

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

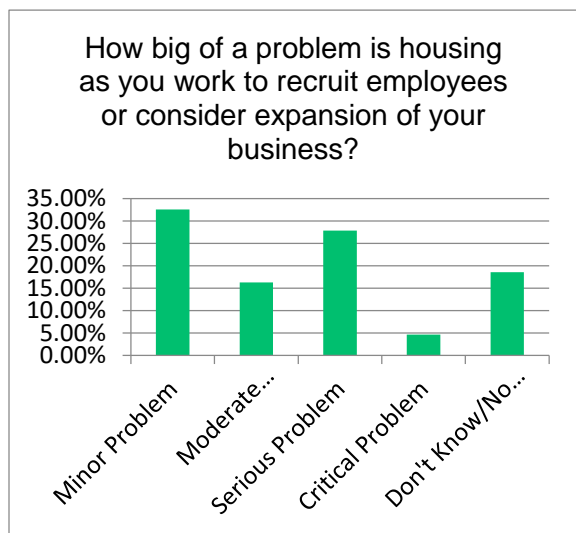


Figure 37 - Housing as a Barrier to Recruiting Employees/Expanding Business

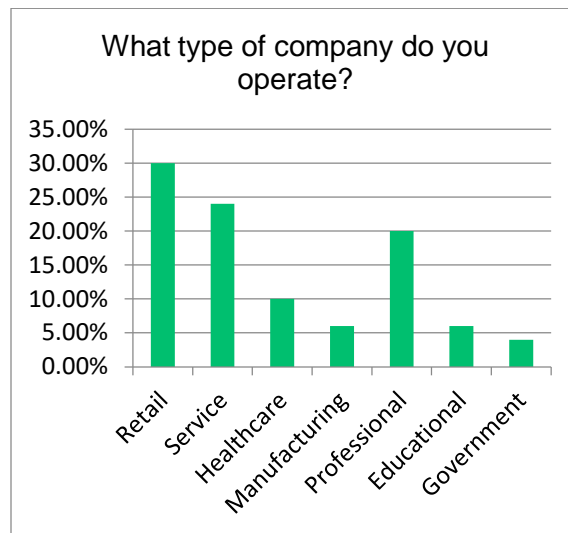


Figure 38 - Employer Business Types

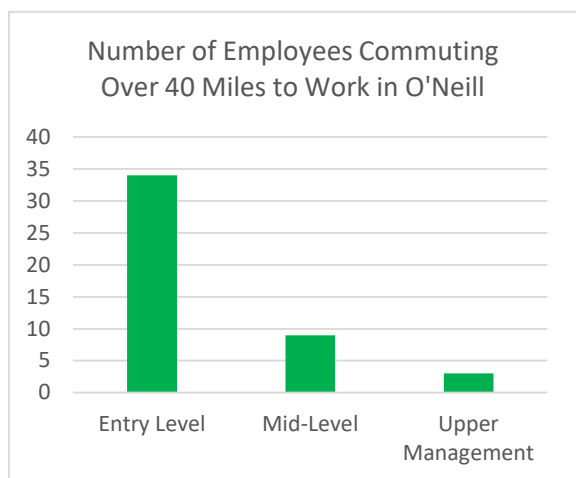


Figure 39 - Number of Employees Commuting 40 Miles or More to Work

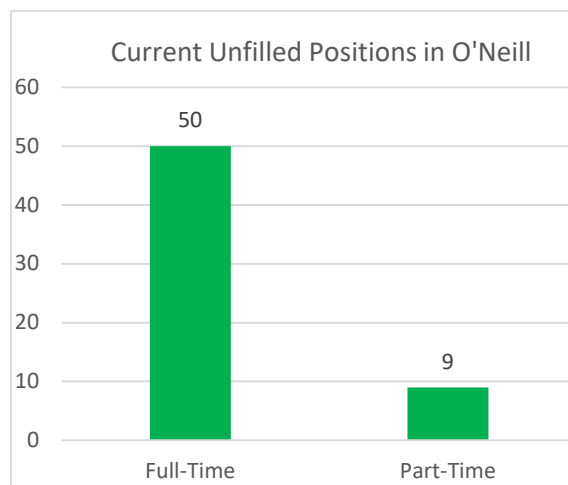


Figure 40 - Unfilled Employee Positions

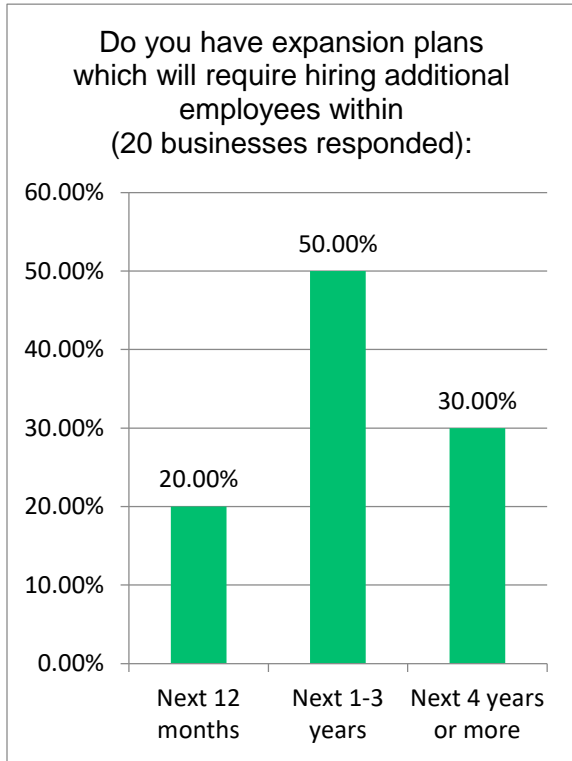


Figure 41 - Future Business Expansions Planned

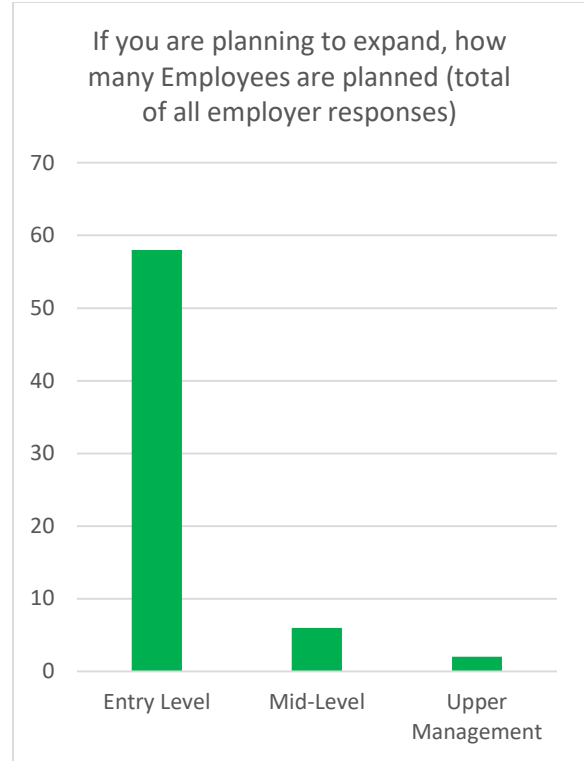


Figure 42 - Future Employee Needs Due to Planned Expansions

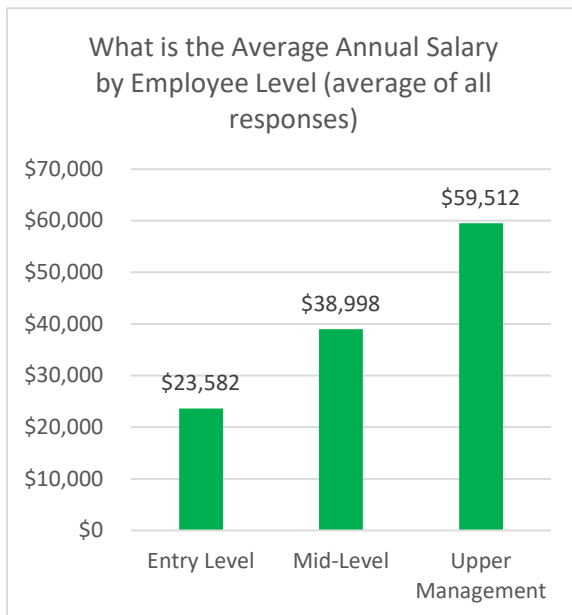


Figure 43 - Average Annual Wage by Employee Level

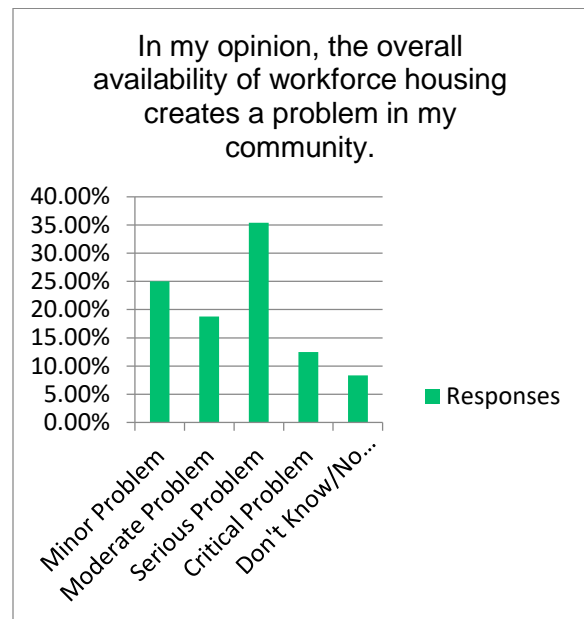


Figure 44 - Overall Opinion of Workforce Housing Availability

HOUSING SURVEY OF EMPLOYEES WORKING IN THE CITY OF O'NEILL

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

The Employee Housing Survey was sent to each of the O'Neill businesses, and several employees provided Employee Survey responses (355 total). It is important to note that completed employee surveys were received from O'Neill's top three employers: Avera St. Anthony Hospital, O'Neill Public Schools, and O'Neill Ventures, Inc.

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

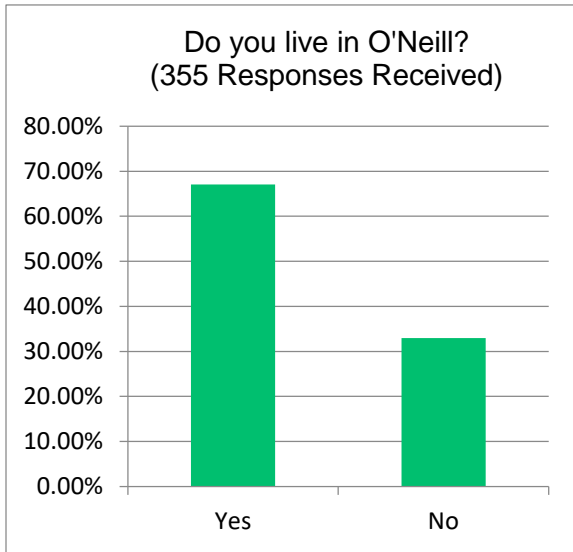


Figure 45 - O'Neill Employees Residency

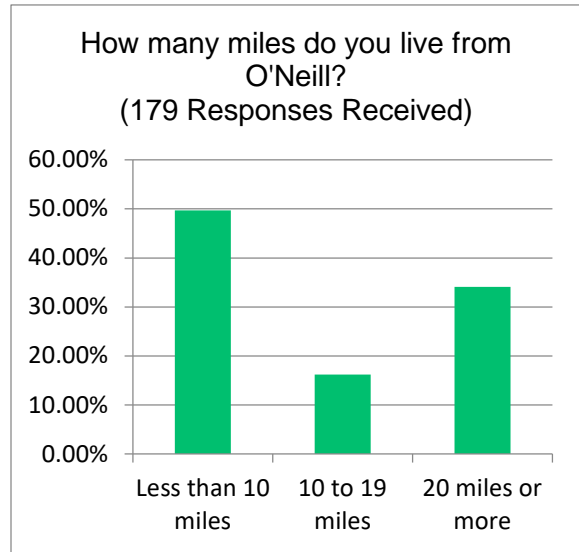


Figure 46 - Employees Commuting to Work

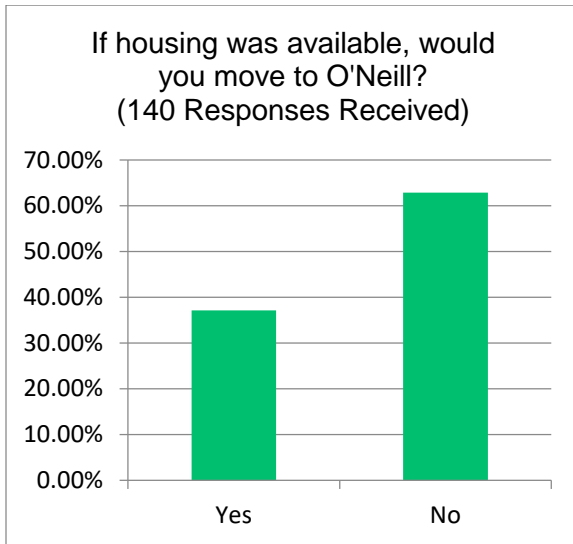


Figure 47 - Workers Would Move to O'Neill

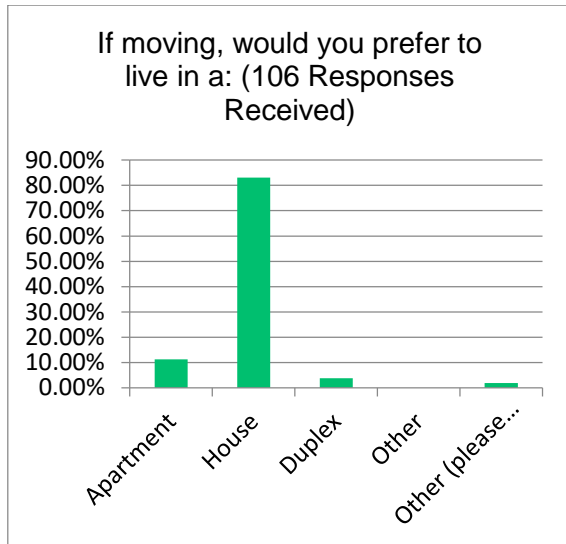


Figure 48 - Housing Type Preferences

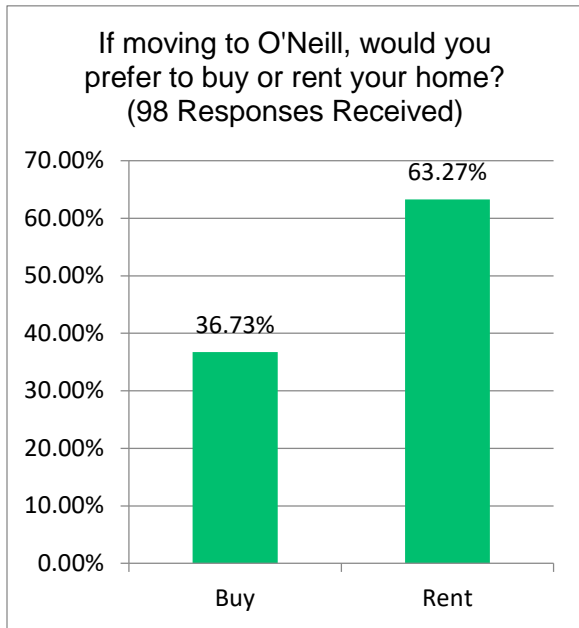


Figure 49 - Buy or Rent Preferences

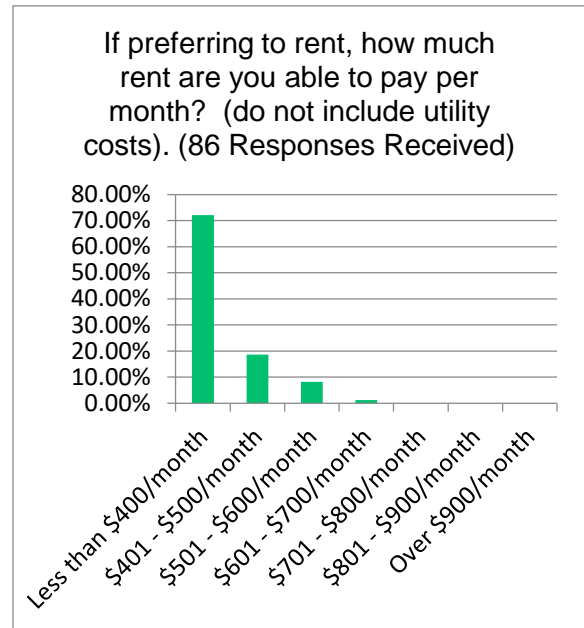


Figure 50 - Monthly Rent Preferences

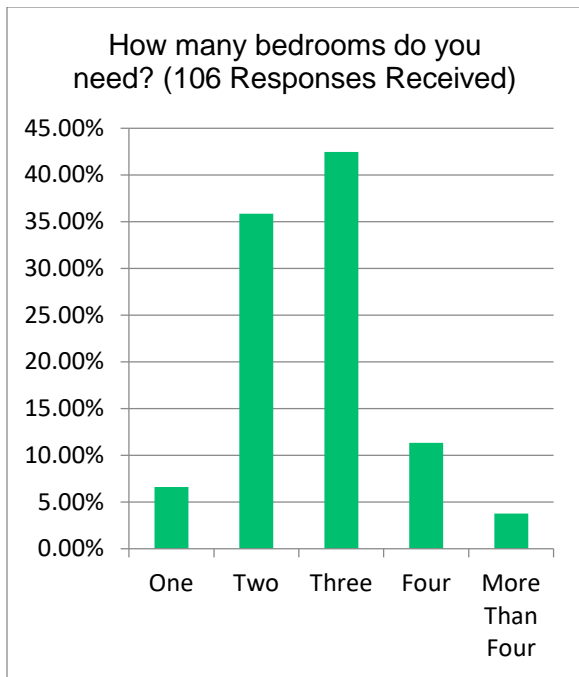


Figure 51 - Number of Bedrooms Needed

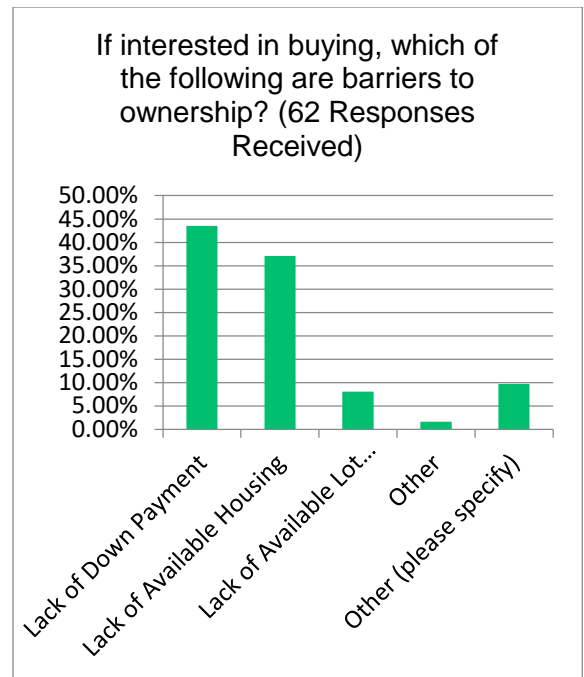


Figure 52 - Barriers to Home Ownership

Industry Code	Industry Title	2007 Quarter 1			2015 Quarter 1			2017 Quarter 1				2007-2017		2015-2017	
		Establishments	Average Employment	Establishments	Average Employment	Establishments	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	479	4,104	570	4,503	563	7.89	\$38,298,972	\$663	7.74	336	8.2%	-63	-1.4%	
11	Agriculture, Forestry, Fishing & Hunting	36	398	56	463	55	8.33	\$4,021,100	\$675	7.74	60	15.1%	-5	-1.1%	
21	Mining, Quarrying, and Oil and Gas Extraction	5	12	5	12	5	3.60	\$84,640	\$362	4.10	6	50.0%	6	50.0%	
22	Utilities	3	Confidential	5	Confidential	6	7.17	\$808,586	\$1,446	1.17					
23	Construction	23	76	29	101	32	4.84	\$1,428,326	\$709	0.71	79	103.9%	54	53.5%	
31-33	Manufacturing	16	197	15	191	15	8.87	\$1,493,473	\$864	0.30	-64	-32.5%	-58	-30.4%	
42	Wholesale Trade	46	330	38	400	39	9.13	\$3,278,123	\$708	1.90	26	7.9%	-44	-11.0%	
44-45	Retail Trade	71	580	70	604	68	8.34	\$2,985,347	\$405	1.13	-13	-2.2%	-37	-6.1%	
48-49	Transportation and Warehousing	47	180	52	205	52	3.98	\$2,157,151	\$802	1.01	27	15.0%	2	1.0%	
51	Information	10	56	8	62	8	7.63	\$359,472	\$463	0.71	5	8.9%	-1	-1.6%	
52	Finance and Insurance	21	171	27	183	27	6.85	\$2,277,308	\$947	0.71	14	8.2%	2	1.1%	
53	Real Estate and Rental and Leasing	7	11	8	17	7	2.57	\$142,495	\$609	0.41	7	63.6%	1	5.9%	
54	Professional and Technical Services	16	58	14	57	16	4.25	\$838,689	\$949	0.32	10	17.2%	11	19.3%	
55	Management of Companies and Enterprises	3	Confidential	3	35	2	Confidential	Confidential							
56	Administrative and Waste Services	10	53	13	44	13	8.00	\$522,931	\$387	0.45	51	96.2%	60	136.4%	
61	Educational Services	20	367	11	Confidential	11	36.18	\$3,638,513	\$703	0.94	31	8.4%			
62	Health Care and Social Assistance	32	787	115	972	106	9.12	\$9,788,321	\$779	1.46	180	22.9%	-5	-0.5%	
71	Arts, Entertainment, and Recreation	8	26	7	19	6	3.17	\$66,522	\$265	0.31	-7	-26.9%	0	0.0%	
72	Accommodation and Food Services	31	316	33	333	30	9.53	\$832,833	\$224	0.82	-30	-9.5%	-47	-14.1%	
81	Other Services, Ex. Public Admin	42	131	35	117	37	3.05	\$831,998	\$566	0.97	-18	-13.7%	-4	-3.4%	
92	Public Administration	32	288	26	254	28	9.54	\$2,346,544	\$676	1.18	-21	-7.3%	13	5.1%	

Source: 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 - as of 11-17-17

Holt County Industry Trends

Industry Code	Industry Title	2007 Quarter 1			2015 Quarter 1			2017 Quarter 1			2007-2017			2015-2017		
		Establishments	Average Employment	Location Quotient	Establishments	Average Employment	Location Quotient	Establishments	Average Employment	Location Quotient	Change in Employment	Percent Change	Change in Employment	Percent Change		
00	Total, All Industries	479	4,104		570	4,503		563	4,440		336	8.2%	-63	-1.4%		
111	Crop Production	18	104		24	168		24	175		71	68.3%	7	4.2%		
112	Animal Production	13	196		28	Confidential		28	240		44	22.4%	0	0.0%		
113	Forestry and Logging	1	Confidential		0	0		0	0		0	0.0%	0	0.0%		
114	Fishing, Hunting and Trapping	4	Confidential		4	Confidential		3	Confidential		0	0.0%	0	0.0%		
115	Agriculture & Forestry Support Activity	4	Confidential		0	0		0	0		0	0.0%	0	0.0%		
211	Oil and Gas Extraction	5	12		5	12		5	18		6	50.0%	6	50.0%		
212	Mining (except Oil and Gas)	3	Confidential		5	Confidential		0	0		0	0.0%	0	0.0%		
213	Support Activities for Mining	3	Confidential		5	Confidential		0	0		0	0.0%	0	0.0%		
221	Utilities	5	12		5	12		5	18		6	50.0%	6	50.0%		
236	Construction of Buildings	3	Confidential		5	Confidential		6	43		0	0.0%	0	0.0%		
237	Heavy and Civil Engineering Construction	5	Confidential		6	21		8	23		0	0.0%	2	9.5%		
238	Specialty Trade Contractors	15	43		17	52		17	54		11	25.6%	50	178.6%		
311	Food Manufacturing	3	Confidential		3	15		3	Confidential		0	0.0%	2	3.8%		
312	Beverage & Tobacco Product Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
313	Textile Mills	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
314	Textile Product Mills	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
315	Apparel Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
316	Leather and Allied Product Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
321	Wood Product Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
322	Paper Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
323	Printing and Related Support Activities	1	Confidential		1	Confidential		1	Confidential		0	0.0%	0	0.0%		
324	Petroleum & Coal Products Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
325	Chemical Manufacturing	0	Confidential		1	Confidential		1	Confidential		0	0.0%	0	0.0%		
326	Plastics & Rubber Products Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
327	Nonmetallic Mineral Product Manufacturing	2	Confidential		2	Confidential		2	Confidential		0	0.0%	0	0.0%		
331	Primary Metal Manufacturing	4	82		3	67		2	Confidential		0	0.0%	0	0.0%		
332	Fabricated Metal Product Manufacturing	2	Confidential		2	Confidential		2	Confidential		0	0.0%	0	0.0%		
333	Machinery Manufacturing	0	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
334	Computer and Electronic Product Mfg	2	Confidential		1	Confidential		1	Confidential		0	0.0%	0	0.0%		
335	Electrical Equipment and Appliances	1	Confidential		2	Confidential		2	Confidential		0	0.0%	0	0.0%		
336	Transportation Equipment Manufacturing	1	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
337	Furniture and Related Product Manufacturing	1	Confidential		0	0		0	Confidential		0	0.0%	0	0.0%		
339	Miscellaneous Manufacturing	11	Confidential		13	144		14	131		0	0.0%	0	0.0%		
423	Merchant Wholesalers, Durable Goods	33	239		25	256		25	225		-14	-5.9%	-13	-9.0%		
424	Merchant Wholesalers, Nondurable Goods	2	Confidential		0	0		0	0		0	0.0%	0	0.0%		
425	Electronic Markets and Agents/Brokers	10	73		8	67		8	70		-3	-4.1%	3	4.5%		
441	Motor Vehicle and Parts Dealers	4	11		1	Confidential		1	Confidential		0	0.0%	0	0.0%		
442	Furniture and Home Furnishings Stores	2	Confidential		4	11		3	Confidential		0	0.0%	0	0.0%		
443	Electronics and Appliance Stores	12	46		12	54		13	61		15	32.6%	7	13.0%		
444	Building Material & Garden Supply Stores	10	174		11	168		9	141		-33	-19.0%	-27	-16.1%		
445	Food and Beverage Stores	3	Confidential		2	Confidential		2	Confidential		36	34.6%	4	2.9%		
446	Health and Personal Care Stores	12	104		15	136		15	140		0	0.0%	0	0.0%		
447	Gasoline Stations	4	21		2	Confidential		3	Confidential		0	0.0%	0	0.0%		
448	Clothing and Clothing Accessories Stores	5	91		6	98		5	73		-18	-19.8%	-25	-25.5%		
451	Sporting Goods/Hobby/Book/Music Stores	5	16		5	14		6	18		2	12.5%	4	28.6%		
452	General Merchandise Stores	2	Confidential		1	Confidential		1	Confidential		0	0.0%	0	0.0%		
453	Miscellaneous Store Retailers	0	Confidential		0	0		0	0		0	0.0%	0	0.0%		
481	Air Transportation	0	Confidential		0	0		0	0		0	0.0%	0	0.0%		
482	Rail Transportation	0	Confidential		0	0		0	0		0	0.0%	0	0.0%		
483	Water Transportation	0	Confidential		0	0		0	0		0	0.0%	0	0.0%		

484	Truck Transportation	32	118	39	145	38	140	3.68	\$1,429,167	\$785	1.25	22	18.6%	-5	-3.4%
485	Transit and Ground Passenger Transport	2	Confidential	2	Confidential	2	Confidential		Confidential						
486	Pipeline Transportation			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
487	Scenic and Sightseeing Transportation	1	Confidential	0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
488	Support Activities for Transportation	8	Confidential	8	Confidential	8	27	3.38	\$280,490	\$799	1.25			0	0.0%
491	Postal Service	1	Confidential	1	Confidential	1	Confidential		Confidential						
492	Couriers and Messengers	3	Confidential	2	Confidential	3	Confidential		Confidential						
493	Warehousing and Storage	3	Confidential	3	Confidential	3	Confidential		Confidential						
511	Publishing Industries (except internet)	1	Confidential	1	Confidential	2	Confidential		Confidential						
512	Motion Picture & Sound Recording Ind	2	Confidential	2	Confidential	2	Confidential		Confidential						
515	Broadcasting (except internet)	4	8	2	Confidential	2	Confidential	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
516	Internet Publishing and Broadcasting			2	Confidential	2	Confidential		Confidential						
517	Telecommunications			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
518	IPs, Search Portals, & Data Processing			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
519	Other Information Services			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
521	Monetary Authorities - Central Bank			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
522	Credit Intermediation & Related Activity	10	109	9	105	7	111	15.86	\$1,256,747	\$571	0.95	2	1.8%	6	5.7%
523	Financial Investment & Related Activity	1	Confidential	4	10	4	11	2.75	\$305,029	\$2,133	0.47	1	10.0%	1	10.0%
524	Insurance Carriers & Related Activities	10	Confidential	14	68	16	63	3.94	\$715,532	\$874	0.52	0		-5	-7.4%
525	Funds, Trusts & Other Financial Vehicles	7	11	7	Confidential	6	13	2.17	\$98,599	\$583	0.39	2	18.2%	0	0.0%
531	Real Estate			1	Confidential	1	Confidential		Confidential						
532	Rental and Leasing Services			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
533	Lessor, Nonfinancial Intangible Assets	16	58	14	57	16	68	4.25	\$838,689	\$949	0.32	10	17.2%	11	19.3%
541	Professional and Technical Services	3	Confidential	3	35	2	Confidential		Confidential						
551	Management of Companies and Enterprises	9	Confidential	11	Confidential	11	95	8.64	\$387,841	\$314	0.44				
561	Administrative and Support Services	1	Confidential	2	Confidential	2	Confidential		Confidential						
562	Waste Management and Remediation Service	20	367	11	Confidential	11	398	36.18	\$3,638,513	\$703	0.94	31	8.4%		
611	Educational Services	17	Confidential	21	140	20	133	6.65	\$2,012,392	\$1,164	0.71			-7	-5.0%
621	Ambulatory Health Care Services	2	Confidential	2	Confidential	2	Confidential		Confidential						
622	Hospitals	5	281	6	277	7	313	44.71	\$2,490,307	\$612	2.05	32	11.4%	36	13.0%
623	Nursing and Residential Care Facilities	8	128	86	Confidential	77	193	2.51	\$968,808	\$386	1.47	65	50.8%	0	0.0%
624	Social Assistance			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
711	Performing Arts and Spectator Sports	1	Confidential	1	1	1	Confidential		Confidential						
712	Museums, Parks and Historical Sites	6	Confidential	6	18	5	18	3.60	\$54,066	\$231	0.44			0	0.0%
713	Amusement, Gambling & Recreation Ind	5	43	6	41	6	35	5.83	\$104,331	\$229	0.97	-8	-18.6%	-6	-14.6%
721	Accommodation	26	273	27	292	24	251	10.46	\$728,502	\$223	0.80	-22	-8.1%	-41	-14.0%
722	Food Services and Drinking Places	27	100	23	91	24	88	3.67	\$677,022	\$592	2.08	-12	-12.0%	-3	-3.3%
811	Repair and Maintenance	9	24	5	16	6	10	1.67	\$69,649	\$536	0.27	-14	-58.3%	-6	-37.5%
812	Personal and Laundry Services	4	Confidential	3	Confidential	3	Confidential		Confidential						
813	Membership Organizations & Associations	2	Confidential	4	Confidential	4	11	2.75	\$40,003	\$280	2.60				
814	Private Households	11	185	11	174	11	182	16.55	\$1,330,773	\$562	1.49	-3	-1.6%	8	4.6%
921	Executive, Legislative, & Gen Government	2	7	2	12	2	13	6.50	\$207,906	\$1,230	0.51	6	85.7%	1	8.3%
922	Justice, Public Order, and Safety Activi	3	Confidential	2	14	2	13	6.50	\$141,679	\$338	0.63			-1	-7.1%
923	Administration of Human Resource Program	3	Confidential	2	16	3	20	6.67	\$240,357	\$924	1.98			4	25.0%
924	Administration of Environmental Programs	3	Confidential	3	4	3	4	1.33	\$16,293	\$313	1.29			0	0.0%
925	Community and Housing Program Admin	9	34	6	34	7	35	5.00	\$409,536	\$300	1.43	1	2.9%	1	2.9%
926	Administration of Economic Programs			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
927	Space Research and Technology	1	Confidential	0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%	0	0.0%
928	National Security & International Affair														

Source: 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 - as of 11-17-17

ADDITIONAL SURVEY COMMENTS

HOUSEHOLD SURVEY – ADDITIONAL COMMENTS

- I think we should be more concerned with the appearance of our town. Going through main street you see so many run down places that need serious attention. If we don't take pride of our main street we will not attract new people to fill housing needs.
- City needs to clear the junk properties from Main Street, clean up the south part of town. Shelhammer building and Town House Motel should be demolished.
- The houses on either side of mine were lived in by the owner. Now both houses are rental and badly deteriorating. My property taxes have increased. The market value has decreased.
- Too many people live in deplorable housing.
- There should be a law that makes renters take care of houses they rent and not tear them apart and leave them that way. I see nice places that are rented and tore up and windows knocked out and holes knocked in walls and they just leave it that way. They should be told when they move in you have to fix what you break. It's really sad. They even tear of storm doors and take off screens. I know, we were once owners of a rental.
- Currently in process of retiring in O'Neill.
- Too many vacant/abandoned houses.
- Get rid of bad landlords and bad housing.
- Taxes are way too high for area. Rent is too high also and bad landlords and housing is allowed to go unchecked. Jobs do not cover the bills for rent, etc., so people leave.
- A housing development corporation for Holt County needs to be formed, one that is non-profit (any profits returned to the corporation for updating, repair, expansion, etc). This corporation needs to get grants or low interest loans from state or federal government. Needs 1-3 bedroom apartment complexes, 2-3 bedroom duplexes. City should exempt water and sewer charges for 2 years.
- Taxes too high. Houses too high. Water too high. I don't know how families are making it.
- Barrier – affordable homes that are not shacks.
- We were very fortunate to find better housing in the last 7 months. Previous housing situation was terrible and nothing else was available at the time. We had lived in substandard conditions for 7 years.
- There is a great need to sell all the houses that are for sale now. You don't have to drive far to see for-sale signs. Thanks.

EMPLOYER SURVEY - ADDITIONAL COMMENTS

- Housing does make it difficult for new people that are not from here, along with the people that are from here. For living in a small town, housing is too expensive.
- It is not so much overall available housing that is a problem, it is the price or rental rates they are asking. Owners think they can charge prices that are being asked for in bigger communities. Everyone was trying to cut a fat hog with housing when wind turbine employees were here and are not adjusting down after they left. Now with O'Neill being a hub for wind turbines I doubt it will get better.

EMPLOYEE SURVEY – ADDITIONAL COMMENTS

- No housing available. Houses that are available are in very bad shape. Rent is too high.
- Houses sell for way more than they are worth.
- I feel like the taxes are too high here in town, and I just would not want to live here in town.
- There definitely needs to be more choices that are price friendly for people who cannot afford.
- Although I'd prefer to buy, I would rent if it were cheaper. I live in Atkinson and pay only \$300 and have a small house with a yard and a garage.
- Please get affordable housing.
- I would have purchased a home in O'Neill if pricing would have been closer to my range.
- When we retire in 20 years, we would like to move to O'Neill in a house, preferable just outside of O'Neill.
- We looked at moving to town once, prices were too high for what you would get.
- Rent and houses for sale are over-priced.
- The rental rate is way too high and houses are too expensive to buy in O'Neill.
- Housing needs to be a better quality for the price.
- Pricing is too high. Laundry options in apartments would be nice. An updated list at the Chamber would be nice.
- More housing needed, but hard to build if not knowing there will be bodies to occupy.
- Too many rentals that violate health standards.
- If you want people to move to O'Neill, housing costs need to drop.
- There is no housing available in O'Neill!