



**UTICA, NEBRASKA,
COMMUNITY STRATEGIC PLAN – 2035.**

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UTICA, NEBRASKA
COMMUNITY STRATEGIC PLAN – 2035.

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The Utica, Nebraska, Community Strategic Plan was funded by the Village of Utica and was completed with the guidance of the Utica Planning Commission and assistance from Village Staff.

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SECTION 1 - UTICA PLANNING PROCESS.

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INTRODUCTION.

This **Utica, Nebraska Community Strategic Plan** was prepared as a tool to address specific actions for the future development and stability of Utica, Nebraska. The **Community Strategic Plan** includes an overview of community opinion survey results, a profile of local demographics, a prioritized list of Community projects to plan during the 10-Year Planning Period and local, State, Regional and Federal funding sources for the identified projects.

This **Community Strategic Plan** was prepared under the direction of the **Village Planning Commission**, with the assistance of **Village Staff** and Planning Consultants **Hanna:Keelan Associates** of Lincoln, Nebraska.

PLANNING PERIOD.

The planning period for accomplishing the identified strategic initiatives and projects contained in this **Community Strategic Plan** is **10 years, 2025 to 2035**. The **Plan** helps to identify and prioritize the specific community and economic projects necessary to assist Utica in reaching its desired goals. This format provides the Village with a long-term plan for the Community to work toward their goals with specific actions to address the identified opportunities throughout the planning period for the betterment of Utica as a whole and the well-being of current and future generations.

PLANNING JURISDICTION.

The **Village of Utica Planning Jurisdiction** includes the land areas within the Corporate Limits and within one mile of the Village. The Village enforces planning, zoning and subdivision regulations in the One-Mile Planning Jurisdiction, in accordance with Nebraska State Statutes.

COMMUNITY SUMMARY.

The Village of Utica is located in west central Seward County, Nebraska, approximately 15 miles west of the City of Seward, Nebraska; 13 miles east of York, Nebraska; 40 miles west of Downtown Lincoln, Nebraska and 60 miles east of Grand Island, Nebraska. The Village is served by U.S. Highway 34 and State Highway Spur 80F. Utica had a 2020 population of 840 according to the U.S. Census. The community of Utica offers a variety of amenities including a public school, local government services, outdoor recreation, churches, grocery and a convenience store, senior center, bank, medical clinic, childcare and library.



THE PLAN AS A COMMUNITY AND ECONOMIC DEVELOPMENT TOOL.

The **Utica Community Strategic Plan** has been designed to **enhance both community and economic development efforts** to promote the stability of the local economy. To accomplish this, local leaders will need to react to changing economic conditions and access both public and private financing programs available to meet and aid in financing these changes. Local decisions will need to enhance community and economic development opportunities and preserve local values. The Community’s ability to utilize **Tax Increment Financing (TIF)** and the recently renewed **LB840** for economic and community development has and will continue to play an important role in growth opportunities in Utica. The collection for the **LB840 program** will be 0.5 percent of the 1.5 percent local sale taxes in Utica. These funds will be used to fund public infrastructure improvements. This will be accomplished over a 10-year period, beginning **June 1, 2025**. Citizen input will be needed to assist and enhance this political decision-making process.

The Community greatly benefits from having effective community and economic development organizations, including the **Utica Community Development Agency (CDA), Utica Community Foundation, Seward County Chamber and Development Partnerships, Southeast Nebraska Affordable Housing Council, Southeast Nebraska Development District** and the **Utica Village Board of Trustees and Village Planning Commission**, to serve as vehicles to plan and implement residential, commercial and industrial development and redevelopment activities in the Village. **Two designated “Redevelopment Areas” in Utica include the Downtown environments, land north and south of the Highway 34 Corridor, and distressed residential neighborhoods, generally located in the northern half of the Community.**

ORGANIZATION OF THE PLAN.

The creation of the **Utica Community Strategic Plan** included the implementation of both **qualitative** and **quantitative research activities**, to gather pertinent planning information and data. The **qualitative approach** included a citizen participation process consisting of meetings with the Utica Planning Commission along with the implementation of a “**Community Opinion Survey**” to assess the opinions, needs and wants of the Utica citizenry.

The **quantitative approach** included the analysis of the various statistical databases provided by the 2000, 2010 and 2020 censuses, the American Community Survey and other information from local state and federal agencies. The **quantitative approach** also included on-site field research activities to determine the present condition and profiles of local land use, housing, public infrastructure and facilities.

The combined results of the qualitative and quantitative research approaches produced this **Community Strategic Plan** and includes the following Sections:

- **Community Profile.**
- **Community Opinions Survey.**
- **Strategic Initiatives and Projects.**

The system embodied in this community planning framework is a process that relies upon continuous feedback, as goals change, and policies become more clearly defined. Planning is an ongoing process that requires constant monitoring and revision throughout the proposed planning period.

SECTION 2 - UTICA COMMUNITY PROFILE.

SECTION 2 - UTICA COMMUNITY PROFILE.

Population, income and economic trends in Utica, Nebraska, serve as valuable indicators for future development needs and patterns for the Community by providing a basis for the realistic projections for future population, income and economics. The population trends and projections for the years 1990 through 2035 were studied and forecasted for the Village of Utica utilizing a process of both trend analysis and popular consent. **The complete list of tables can be found in Appendix I.**

POPULATION TRENDS AND PROJECTIONS.

- **Table 1 identifies population trends and projections** for the Village of Utica, Nebraska. The 2020 Census recorded a population of 840 in the Village. This represents a decrease of 2.4 percent from the 2010 Census population of 861.
- **The current (2025) population estimated population for Utica is an estimated 845.** The “medium” population projection for Utica estimates an increase of 17 persons, or 2 percent, to 862 by 2035.
- **The Village of Utica has the potential to experience a population increase of 30, or 3.6 percent to 875 residents, by 2035. This can be achieved by increasing housing development and economic/community development activities through local, state and federal partnerships in funding and implementation.**

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
UTICA, NEBRASKA
1990-2035**

	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Total Percent</u>	<u>Annual Change</u>	<u>Annual Percent</u>
	1990	718	--	--	--	--
	2000	844	+126	+17.5%	+12.6	+1.8%
	2010	861	+17	+2.0%	+1.7	+0.2%
	2020	840	-21	-2.4%	-2.1	-0.2%
	2021	833	-7	-0.8%	-7.0	-0.8%
	2022	826	-7	-0.8%	-7.0	-0.8%
	2023	828	+2	+0.2%	+2.0	+0.2%
	2025	845	+17	+2.1%	+8.5	+1.0%
Low	2035	855	+10	+1.2%	+1.0	+0.1%
Medium	2035	862	+17	+2.0%	+1.7	+0.02%
High	2035	875	+30	+3.6%	+3.0	+0.4%

Source: 1990, 2000, 2010 and 2020 Census, 2021-2023 U.S. Census Annual Population Estimate.
Hanna:Keelan Associates, 2025.

AGE DISTRIBUTION.

For planning purposes, the various cohorts of population are important indicators of the special needs of a community. The cohorts of age, sex and family structure can assist in determining potential labor and the need for housing, public facilities and other important local services. An analysis of age characteristics can be used to identify the potential need for public school, recreational areas and senior living needs.

- **Table 2** provides **Population age distribution** for the Village of Utica, from 2000 to 2035. The “20-34”, “55-64”, “65-70” and “75-84” age groups all experienced an increase in population from 2010 to 2020. The “19 and Under”, “35-54”, “55-64” and “65-74” are all projected to experience an increase in population from 2025 to 2035, with an estimated increase of 17, 21, 14 and 15 persons, respectively.
- **A senior living/nursing facility was closed in 2019, and the building was demolished to make way for the Bronco Heights subdivision. There is a demand for a senior care facility to retain the elderly and frail elderly population within Utica that still live in the Community. The potential construction of a senior living facility could have a positive impact on population growth in Utica during the next 10 years.**
- The current **median age** in Utica is an estimated 39.7 years, a decrease from the 2020 median age of 39.8. The median age is projected to decrease to 38.8 by 2035 as more young family are expected to populate the community over the next decade for a quieter life and access to good public services like Centennial Public School.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
UTICA, NEBRASKA
2000-2035**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2010-2020</u>			<u>2025-2035</u>	
				<u>Change</u>	<u>2025</u>	<u>2035</u>	<u>Change</u>	
19 and Under	258	244	243	-1	246	263	+17	
20-34	114	135	144	+9	146	135	-11	
35-54	220	229	188	-41	188	209	+21	
55-64	70	99	103	+4	103	117	+14	
65-74	74	75	92	+17	92	77	-15	
75-84	65	49	57	+8	57	51	-6	
85+	43	30	13	-17	13	10	-3	
Totals	844	861	840	-21	845	862	+17	
Median Age	39.7	39.7	39.8	+0.1	39.7	38.8	-1.1	

Source: 2000, 2010 and 2020 Census.
Hanna:Keelan Associates, 2025.

HOUSEHOLD CHARACTERISTICS & TENURE.

- **Table 3** identifies **specific household characteristics** in the Village of Utica from 2000 to 2035. The overall number of households in Utica decreased between 2010 and 2020, from 336 to 331 total households.
- The current number of **persons per household** in Utica is approximately 2.51 and is projected to decrease to 2.39 by 2035.
- **Table 4** highlights **household tenure** in the Village of Utica, from 2000 to 2035. Utica’s projected population growth, planned housing developments and proximity to educational services is evidence of a trend of young families choosing to locate or relocate to the Community to start a family.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
UTICA, NEBRASKA
2000-2035

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	844	35	809	326	2.48
2010	861	37	824	336	2.45
2020	840	0*	849	331	2.56
2025	845	0	845	337	2.51
2035	862	0	862	360	2.39

*Closure of Utica Community Care Center.
 Source: 2000, 2010 and 2020 Census.
 Hanna:Keelan Associates, 2025.

TABLE 4
TENURE BY HOUSEHOLD
UTICA, NEBRASKA
2000-2035

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	326	250	76.7%	76	23.3%
2010	336	246	73.2%	90	26.8%
2020	331	246	74.3%	85	25.7%
2025	337	249	73.9%	88	26.1%
2035	360	269	74.7%	91	25.3%

Source: 2000, 2010 and 2020 Census.
 Hanna:Keelan Associates, 2025.

- By 2035, owner households will account for an estimated 74.7 percent of the households in the Community, which is an increase from 2025. A slight increase in the number of renter households is projected for the Village of Utica, by 2035.
- **An estimated 360 households are projected to exist in Utica by 2035. This will equal an estimated 269 owner and 91 renter households.**

HOUSEHOLD INCOME GROUPS.

- **Table 5, Page 9**, identifies **Household income trends and projections** for Utica, Nebraska, from 2010 to 2035. Household incomes in Utica have increased in recent years and are projected to remain stable through 2035. From 2010 to 2023, household median income in Utica increased from \$46,618 to \$81,797.
- The number of households in the Village of Utica having an annual income at or above \$100,000 is expected to increase during the next 10 years, by an estimated 25 percent. Households with an income less than \$20,000 are projected to experience the greatest decline in Utica.
- The median income of renter households in Utica is projected to increase by 4.9 percent, from \$53,797 to \$56,444 by 2035. **The number of renter households with income of at least \$75,000 is expected to increase from 17 households in 2025, to 36 households in 2035, a 111.8 percent increase.**



**TABLE 5
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
UTICA, NEBRASKA
2010-2035**

<u>Income Group</u>	<u>2010 Est.*</u>	<u>2023 Est.*</u>	<u>2025</u>	<u>2035</u>	<u>% Change 2025-2035</u>
<u>All Households</u>					
Less than \$10,000	29	20	14	8	-42.9%
\$10,000-\$19,999	34	26	20	10	-50.0%
\$20,000-\$34,999	64	16	15	12	-20.0%
\$35,000-\$49,999	54	43	43	39	-9.3%
\$50,000-\$74,999	87	67	67	83	+23.9%
\$75,000-\$99,999	35	71	78	83	+6.4%
\$100,000 or More	<u>54</u>	<u>152</u>	<u>100</u>	<u>125</u>	<u>+25.0%</u>
Totals	322	395	337	360	+6.8%
Median Income	\$46,618	\$81,797	\$73,701	\$79,376	+7.7%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	9	3	0	0	+0.0%
\$10,000-\$19,999	22	16	10	0	-100.0%
\$20,000-\$34,999	20	15	11	3	-72.7%
\$35,000-\$49,999	16	12	24	7	-70.8%
\$50,000-\$74,999	7	20	20	30	+50.0%
\$75,000-\$99,999	8	12	15	24	+60.0%
\$100,000 or More	<u>0</u>	<u>22</u>	<u>20</u>	<u>36</u>	<u>+80.0%</u>
Totals	82	100	100	100	+0.0%
Median Income	\$27,500	\$56,250	\$59,960	\$73,010	+21.8%
<u>Renter Households.</u>					
Less than \$10,000	20	13	10	6	-40.0%
\$10,000-\$19,999	12	11	10	7	-30.0%
\$20,000-\$34,999	30	1	9	16	+77.8%
\$35,000-\$49,999	19	25	16	14	-12.5%
\$50,000-\$74,999	27	39	28	16	-42.9%
\$75,000-\$99,999	0	6	6	16	+166.7%
\$100,000 or More	<u>3</u>	<u>17</u>	<u>11</u>	<u>20</u>	<u>+81.8%</u>
Totals	111	112	90	95	+5.6%
Median Income	\$31,749	\$54,348	\$53,797	\$56,444	+4.9%

* Specified data used, subject to margin of error.
Source: 2006-2010 and 2019-2023 American Community Survey Estimate.
Hanna:Keelan Associates, 2025.

PER CAPITA INCOME.

- **Table 6** identifies **per capita income trends and projections** in Seward County and the State of Nebraska, from 2010 to 2035. Current per capita income in Seward County is an estimated \$75,122. By 2035, per capita income in the County is projected to increase by an estimated 23 percent, to \$92,400.
- The current **per capita income** in Seward County is slightly below the State of Nebraska, which is an estimated \$78,880. By 2035, this trend is projected to continue. The State of Nebraska is projected to have a 2035 per capita income of \$94,656 while Seward County will be an estimated \$92,400.

TABLE 6
PER CAPITA INCOME
SEWARD COUNTY, NEBRASKA / STATE OF NEBRASKA
2010-2035

<u>Year</u>	<u>Seward County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$38,150	--	\$40,920	--
2011	\$42,584	+11.6%	\$45,429	+11.0%
2012	\$44,138	+3.6%	\$46,562	+2.5%
2013	\$44,965	+1.9%	\$46,592	+0.1%
2014	\$45,773	+1.8%	\$48,948	+5.1%
2015	\$46,904	+2.5%	\$50,588	+3.4%
2016	\$46,375	-1.1%	\$49,703	-1.8%
2017	\$48,550	+4.7%	\$50,663	+1.9%
2018	\$50,882	+4.8%	\$53,263	+5.1%
2019	\$52,487	+3.2%	\$54,515	+2.3%
2020	\$56,220	+7.1%	\$57,570	+5.6%
2021	\$61,217	+8.9%	\$63,526	+10.3%
2022	\$63,745	+4.1%	\$67,065	+5.6%
2023	\$68,090	+6.8%	\$71,347	+6.4%
2024*	\$72,039	+5.8%	\$75,556	+5.9%
2025	\$75,122	+4.3%	\$78,880	+4.4%
2010-2020	\$38,150-\$56,220	+47.4%	\$40,920-\$57,570	+40.7%
2025-2035	\$75,122-\$92,400	+23.0%	\$78,880-\$94,656	+20.0%

*Estimate

Source: Bureau of Economic Analysis, 2025.

Hanna:Keelan Associates, 2025.

COST BURDENED HOUSEHOLDS.

- **Tables 7 and 8, Page 12, identify households with housing problems/cost burdened** in the Village of Utica, from 2017 to 2035. Cost burdened households are those that spend 30 percent or more of their income on housing costs. Housing costs include any cost directly attributable to the cost of living and may include rent, mortgage, insurance, taxes and utilities. Housing problems may include a lack of plumbing facilities or overcrowded housing conditions exist when more than 1.01 persons per room exist in a housing unit.
- **An estimated 27 owner and 15 renter households in Utica are currently cost burdened and/or have housing problems. Households experiencing cost burden and/or housing problems are projected to decline for both owner and renter households by 2035, with an estimated 14 owner and eight renter cost burdened households are projected to exist in Utica.**
- Substandard housing, as defined by U.S. Department of Housing and Urban Development, considers housing units that are experiencing overcrowded conditions or housing units without complete plumbing. **The 2019-2023 American Community Survey estimated all homes in Utica had complete plumbing and that no household experienced overcrowded conditions.**



TABLE 7
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
UTICA, NEBRASKA
2017-2035

Income Range	2017* # / #CB-HP	2021* # / #CB-HP	2025 # / #CB-HP	2035 # / #CB-HP
0%-30% AMI	20 / 15	25 / 25	23 / 20	20 / 10
31%-50% AMI	15 / 4	20 / 10	10 / 7	15 / 4
51%-80% AMI	25 / 0	55 / 4	56 / 0	62 / 0
<u>81%+ AMI</u>	<u>215 / 4</u>	<u>200 / 4</u>	<u>160 / 0</u>	<u>172 / 0</u>
Totals	275 / 23	300 / 43	249 / 27	269 / 14

*Specified Data Used; 2013-2017, 2017-2021 estimate subject to margin of error.
 # = Total Households. #CB-HP = Households with Cost Burden – Housing Problems.
 Source: Huduser.org.
 Hanna:Keelan Associates, 2025.

TABLE 8
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
UTICA, NEBRASKA
2017-2035

Income Range	2017* # / #CB-HP	2021* # / #CB-HP	2025 # / #CB-HP	2035 # / #CB-HP
0%-30% AMI	20 / 20	25 / 15	20 / 15	16 / 8
31%-50% AMI	20 / 15	10 / 4	13 / 0	11 / 0
51%-80% AMI	15 / 0	50 / 0	36 / 0	24 / 0
<u>81%+ AMI</u>	<u>24 / 0</u>	<u>25 / 0</u>	<u>19 / 0</u>	<u>40 / 0</u>
Totals	79 / 35	110 / 19	88 / 15	91 / 8

*Specified Data Used; 2013-2017, 2017-2021 estimate subject to margin of error.
 # = Total Households. #CB-HP = Households with Cost Burden – Housing Problems.
 Source: Huduser.org.
 Hanna:Keelan Associates, 2025.

EMPLOYMENT TRENDS.

- **Table 9** identifies **employment data trends and projections** in Seward County, Nebraska. The unemployment rate in Seward County ranged from 2 percent to 4.1 percent, between 2010 and 2024. Since 2010, the County has experienced moderate increases and decreases in the number of employed persons. During this time, the overall number of employed persons increase by 391 in the County, or 4.6 percent, with the largest drop in employment occurring in 2020, declining by 244 total employees. The largest increase in employed persons occurred in 2018 with the County adding 213 employees.
- By 2035, an estimated 9,000 persons will be employed in Seward County, with an unemployment rate of 3 percent. This represents an increase of 192 employed persons in the County, between 2025 and 2035.

**TABLE 9
EMPLOYMENT DATA TRENDS AND PROJECTIONS
SEWARD COUNTY, NEBRASKA
2010-2035**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	8,395	--	4.1%
2011	8,432	+37	3.9%
2012	8,633	+201	3.4%
2013	8,668	+5	3.6%
2014	8,581	-87	3.1%
2015	8,478	-103	2.9%
2016	8,551	+73	2.9%
2017	8,458	-93	2.7%
2018	8,671	+213	2.7%
2019	8,729	+58	3.0%
2020	8,485	-244	4.1%
2021	8,580	+95	2.6%
2022	8,693	+113	2.0%
2023	8,719	+26	2.0%
2024*	8,786	+67	2.6%
2025	8,808	+22	2.8%
2035	9,000	+192	3.0%

*Estimates as of November, 2024.

Source: Nebraska Department of Labor, Labor Market Information, 2025.

Hanna:Keelan Associates, 2025.

EMPLOYMENT TRENDS CONTINUED.

- **Table 10** identifies **workforce employment by type** in Seward County, Nebraska, for 2025. Currently, an estimated 6,336 persons are employed in a non-farm establishment. The largest employment sectors in Seward County are the Local Government, Manufacturing and Retail Trade.
- Overall, the Village of Utica has a good **economic outlook** for the 10-year planning period. Economic opportunities exist, primarily due to existing commercial and industrial business, the expansion of those existing businesses in the Utica area and the Community’s proximity to Interstate 80 Corridor and the larger Cities of York and Seward, Nebraska. The provision of vacant, developable land for these economic growth activities should be pursued if the Community desires more commerce. Existing, locally based business, including agricultural-related industries, will ensure Utica has a stable economic base and a bright future for increased economic development.

TABLE 10	
WORKFORCE EMPLOYMENT BY TYPE	
SEWARD COUNTY, NEBRASKA	
MARCH, 2025	
<u>Workforce</u>	
Non-Farm Employment	
(Wage and Salary) 6,336	
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	0
Construction.	491
Manufacturing.	800
Wholesale Trade.	302
Retail Trade.	584
Transportation & Warehousing.	303
Information.	46
Finance & Insurance.	275
Real Estate & Rental/Leasing.	28
Professional, Scientific & Technical Services.	100
Management of Companies & Enterprises.	6
Administrative/Support/Waste.	147
Educational Services.	*
Health Care & Social Assistance.	*
Arts, Entertainment & Recreation.	48
Accommodation & Food Service.	485
Other Services (except Public Administration).	262
Federal Government.	58
State Government.	54
Local Government.	1,138

*Data not available because of disclosure suppression.
 Source: Nebraska Department of Labor, Labor Market Information, 2025.

HOUSING UNITS.

- **Table 11 identifies household characteristics, in Utica, for 2025. An estimated 411 housing units currently exist in Utica, consisting of 319 owner and 92 rental units.** Of the 411 units, approximately 41 are vacant, resulting in an estimated overall **housing vacancy rate of 10 percent.** The 41 vacant housing units consist of an estimated 35 owner units and six rental units.
- An **Adjusted Housing Vacancy Rate (AHVR)**, which only considers year-round housing that is either for sale or for rent and meeting the requirements of local housing safety codes, is **3.2 percent** for the Village of Utica, comprised of an estimated **13 vacant housing units.** Of the 13 units, approximately 10 are owner housing units and three are rental units. This highlights an **owner AHVR of 2.4 percent** and a **renter AHVR of 0.7 percent.** **This concludes that the Village of Utica has a deficiency of both owner and rental housing that is safe, suitable and meets local housing development code standards.**

**TABLE 11
HOUSING STOCK OCCUPANCY / VACANCY STATUS
UTICA, NEBRASKA
2010, 2020 & 2025**

	<u>2010</u>	<u>2020</u>	<u>2025</u>
a) Housing Stock	362 (O=278; R=84)	364 (O=276; R=88)	411 (O=319; R=92)
b) Vacant Housing Stock	14	33	41
c) Occupied Housing Stock	348	331	370
Owner Occupied	271	246	296
Renter Occupied	77	85	74
d) Housing Vacancy Rate	3.8% (14)	9.1% (33)	10.0% (41)
Owner Vacancy	1.9% (7)	8.2% (30)	8.5% (35)
Renter Vacancy	1.9% (7)	0.9% (3)	1.5% (6)
e) Adjusted Vacancy Rate*	1.9% (7)	0.5% (2)	3.2% (13)
Owner Adjusted Vacancy*	0.8% (3)	0.5% (2)	2.4% (10)
Renter Adjusted Vacancy*	1.1% (4)	0.0% (0)	0.7% (3)

* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2010 and 2020 Census; Village of Utica, 2025.
Hanna:Keelan Associates, 2025.

- **Table 12** identifies the projected housing unit “target” demand for the Village of Utica by 2035. **There is a need for 37 total housing units within the Village by 2035.** These 37 housing units should include 28 owner units and nine rental units. The total estimated budget for these housing units is \$12.4 million.
- For the high population projection, there is a need for 42 housing units within the Village by 2035. These 42 housing units should include 32 owner and 10 rental units. The total estimated budget for these housing units is \$14.1 million.

TABLE 12 HOUSING UNIT “TARGET” DEMAND UTICA, NEBRASKA 2035				
	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	28	9	37	\$12.4
High (Pop. Proj.):	32	10	42	\$14.1

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **10-Year Housing Development Capacity.**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 5% to 10% of the Total Housing Demand).

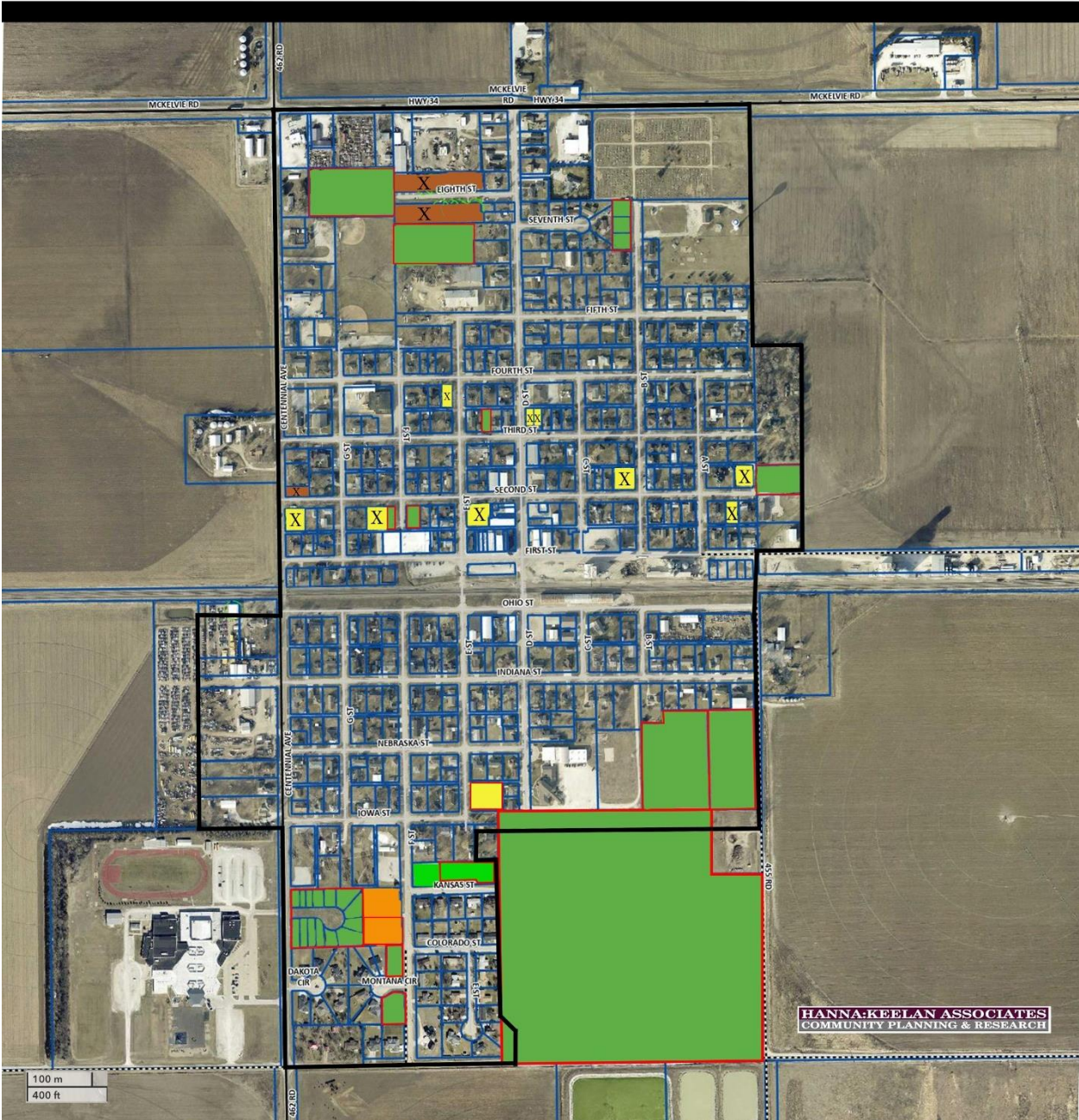
NOTE 2: Estimated Workforce Housing Unit Demand:
Medium: 22 Total Units (15 Owner, 7 Rental).
High: 27 Total Units (19 Owner, 8 Rental).

Source: Hanna:Keelan Associates, 2025.

- **Illustration 1, Page 18,** identifies potential properties in need of rehabilitation and vacant lands that could be viable for community development. This illustration can act as a reference for the Village of Utica when trying to attract more housing growth and managing infill development.

ILLUSTRATION 1
STRUCTURAL REHABILITATION AND DEVELOPMENT POTENTIAL MAP
UTICA, NEBRASKA

- LEGEND**
- UTICA CORPORATE LIMITS
 - VACANT/UNDEVELOPED
 - PARKS/RECREATION
 - PUBLIC/QUASI-PUBLIC
 - SINGLE FAMILY RESIDENTIAL
 - MOBILE HOME RESIDENTIAL
 - MULTIFAMILY RESIDENTIAL
 - COMMERCIAL
 - INDUSTRIAL
 - INFILL/NEW OPPORTUNITY
 - ✕ DETERIORATING/DILAPIDATED STRUCTURE



*Utica, Nebraska,
 Community Strategic Plan – 2035.*
 17

COMMERCIAL AND INDUSTRIAL PROFILE.

There are two main commercial areas in Utica. The first is in the Downtown along First Street and consists of the Village Offices, First Bank of Utica, Sheers and Blades Hair Salon, Old Cottonwood Antique Store and other private business entities. While there is a strong business presence in downtown Utica, multiple vacant units pose a possible opportunity for new business downtown with the right combination of ownership and community initiative to provide necessary support for its success. The second is along Highway 34 on the north border of Utica. This area contains more agriculture and heavy commercial activities than downtown with businesses like Bronco Spur, Utica Body and Paint, Prairie Roots Child Development Center and various other private entities.

There are also significant industrial areas in Utica. The most prominent industrial area is east along Centennial Avenue (Spur 80F). This mixed-use area includes residential units, commercial store fronts and industrial activities, all of which are generally owned by Fehlhafer's Inc. The other industrial area is generally confined along the railroad corridor between First Street and Ohio Street. This land predominately consists of Co-Op industrial agriculture operations.

PARKS AND RECREATION.

Conns Park – Located in southern Utica, along State Spur 80F (Centennial Road), Conns Park consists of approximately 4.29 acres. Conns Park features modern facilities and equipment for Community members, including playground equipment area, green space, newly constructed picnic shelter and picnic area, restrooms, grills, horseshoe pit. Conns Park also contains the Utica Community Swimming Pool. The pool was constructed in 1967 and has undergone extensive renovation in the past two decades. There is public interest in building a new pool facility. Currently, the pool is losing water at a rapid rate during operation and the issue has not been identified.



UTICA COMMUNITY PROFILE.

Tower Park – Located between residential housing and the Utica Water Treatment Plant at 280 “B” Street in northern Utica. The 2.46 acre park features modern facilities and equipment for Community members, including: playground equipment area, picnic tables and shelter area, restrooms and green space.



South Ball Fields – Located in the northwest corner of Utica, generally along Centennial Avenue, this park contains two baseball/softball fields with scoreboard systems, permanent bleachers, concession stands, sand volleyball courts, playground equipment and batting cages.



SECTION 3 - COMMUNITY OPINION
SURVEY.

SECTION 3 – COMMUNITY OPINION SURVEY.

COMMUNITY OPINION SURVEY RESULTS.

The “**Utica Community Opinion Survey**” was made available on the Village website and on paper in the Village Office. Residents were asked to provide input regarding community wants and needs including new business, beautification, sustainability and housing needs. A total of **56** surveys were completed. The following section summarizes the **Survey Results**. The complete **Survey** results can be found in **Appendix II** of this **Community Strategic Plan**.

- 67 percent (38) of Survey participants have lived in Utica for 11 years or more. 66 percent (25) of this group have lived in Utica for 21+ years.
- 94 percent (51) of Survey participants own their place of residence and 5 percent (3) rent their place of residence.
- 98 percent (55) of Survey participants resided in a single-family home. **83 percent (47) of participants reported being satisfied with their current housing situation. Nine participants or 16 percent were not satisfied with their current housing situation. Common housing issues were age of structure and associated utilities, too small and or needing substantial rehabilitation.**
- Survey Participants identified the following projects for **new and improved recreational facilities**; Repair/new swimming pool, improved ball field infrastructure and updated park equipment.

- Survey Participants identified the following **new businesses** needed in Utica; sit-down restaurant with family-oriented experience, a coffee shop, general/variety store, hardware store and pharmacy. The consensus among respondents indicates a strong need for a restaurant within the Community.



- Survey Participants identified the following **new and improved public services/facilities** needed in Utica; improve treatment and distribution of residential water and sewer mains, new pedestrian infrastructure along Centennial Avenue (Spur 80F), improved street and sidewalk condition within the Village.

COMMUNITY OPINION SURVEY.

- Survey participants identified the following as **top-rated services and facilities** in Utica; Churches, Schools, Senior Center, Fire Protection, Emergency Services, Post Office and the Bank. Participants also identified services that needed improvement or were absent in the community; Restaurants, Hardware Store, Pharmaceutical Services, General Manual Labor Services (e.g., auto repair, electrician, handyman and lawn/chore care.), Affordable Commercial/Industrial Space and Entertainment Opportunities (e.g., minigolf, driving range and movie theater).



- 49 percent (26) of Survey Participants reported **spending between \$100-\$299 weekly outside the Village on products and services** including, but not limited to; dining out, groceries, gasoline, prescriptions/over the counter medication, clothing, hardware items, general household supplies and leisure activities. An additional **22 percent of participants reported spending between \$300-\$499 weekly outside Utica** on similar products and services.
- 90 percent (48) of Survey participants indicated they would be supportive of some level of population growth within Utica over the next 10-year planning period. This includes 44 percent (22) of this group indicating a growth goal of up to 1,000 residents or more by 2035.
- 96 percent (49) of Survey participants supported the practice of infill development for residential and or commercial growth.
- While Utica is currently landlocked with Highway 34 to the north, agriculture to the east and west and sewer lagoons to the south, there are still opportunities for controlled annexation of adjacent lands suitable for residential growth of Utica. **51 percent of Survey participants indicated residential growth efforts should be focused south.** Many of these respondents also indicated southeast and any direction that landowners are willing to sell and is suitable for development.

COMMUNITY OPINION SURVEY.

- Survey participants indicated that housing in general is needed in Utica and identified the following **housing programs and types needed**; Single Family Housing, Rental Housing Rehabilitation Program, First Time Home Buyers Program and Senior Independent living.
- The top three responses to the question, **“The appearance of the Village of Utica can be improved with”** were:
 1. Water, Sewer & Utility Replacement/Improvements.
 2. Improved Streets, Sidewalks & Alleys.
 3. Nuisance Enforcement/Property Clean-Up.
- The top three responses to the question, **“The sustainability of the Village of Utica can be improved with”** were:
 1. Removal of Junk Vehicles.
 2. Nuisance Enforcement/Property Clean-Up.
 3. Dedicated non-residential parking for large trucks/trailers.



SECTION 4 - UTICA COMMUNITY
STRATEGIC INITIATIVES & PROJECTS.

SECTION 4 – UTICA COMMUNITY STRATEGIC INITIATIVES & PROJECTS.

QUALITY OF LIFE ENHANCEMENTS.

The **most pertinent quality of life enhancement** for the Village of Utica will be the **continued improvement/replacement of water main lines in the north portion of the Village.** This is important as potable water is a significant indicator of public health and safety, as well as the overall infrastructure quality in a municipality. **Many respondents to the Community Opinion Survey cited poor water quality, smell and appearance. Some residents reported they have fully switched to bottled water for their home.**

The **second enhancement** is to **pedestrian infrastructure quality and accessibility.** The current sidewalk infrastructure is lacking ADA curb cuts in many locations while some areas lack sidewalks altogether. Not only is comprehensive sidewalk infrastructure important for individuals with physical disabilities but for the safety and well-being of all residents within the Village.

The **third enhancement(s)** are improvements within **recreation areas** around Utica. Conns Park needs equipment upgrades, including pool repair or replacement. These decisions require diagnosis of the repair(s) needed and estimated cost. Additionally, there is a need for a new concession stand at the ball fields, as well as general beautification upgrades to the complex.

The **fourth enhancement** is to continue to address **nuisance abatement/property cleanup efforts.** There are several properties within the Village of Utica that pose public health and safety risks if not rehabilitated or demolished and replaced. This effort to manage deteriorating and dilapidated structures within the Village can provide greater options for affordable housing in the long term and provide a more uniform community aesthetic, which is helpful when trying to attract a new population base.

COMMUNITY MARKETING.

Continue efforts on infill development of commercial, industrial and residential lots to attract and retain skilled labor within the Village of Utica. Continue to capitalize on the existing small town community amenities for young families such as rural living, outdoor recreation, close-knit community, strong public schools, etc.

An additional long-term benefit to market is the relatively short commute to larger municipalities such as Seward, York and Lincoln. As the Village of Utica continues to expand, the location of Utica could become more crucial to nearby larger Communities, which can lead to greater access to shared infrastructure and employment.

UTICA COMMUNITY STRATEGIC INITIATIVES & PROJECTS.

HOUSING DEMAND.

The new Bronco Heights Subdivision and other undeveloped areas in the north and southeast portion of Utica, as shown previously on Illustration 1, are most suitable for the development of housing.

There is a projected housing demand of 37 total housing units in the Village of Utica through 2035. This includes 28 owner units and nine rental units. 22 of the total 37 units should be implemented as workforce housing (15 owner and seven rental).



There is a desire for a more diverse range of housing types needed in Utica. However, considering the common needs of rural life in Nebraska, focus should be given to both moderately priced three+ bedroom single family homes and multifamily housing. This could potentially include the development of independent senior living housing to accommodate an aging population in Utica.

ECONOMIC DEVELOPMENT.

The most important short term need for the residents of the Village is an independent local restaurant. Currently, Utica lacks significant dining options and is losing out on the community asset and economic contribution a restaurant can provide. Suitable commercial space has been difficult to acquire due to a combination of high asking price and associated costs with renovating the space, which serves as a disincentive for starting a restaurant in the downtown area.

COMMERCIAL AND INDUSTRIAL DEVELOPMENT

As Utica continues to grow in population, it is important to continue development of commercial and industrial lands for a healthy community infrastructure that can support the aspirations of its residents. Utica is heavily involved in agriculture, both commercial and industrial variations. As the Community continues to grow and plan, it is imperative that overall planning efforts are meant to promote and/or facilitate common agriculture practices.

Illustration 2, Page 26, shows the existing designated redevelopment areas within Utica. These areas should be prioritized during future development and improvement as they can increase the tax base in the long-term for Utica.

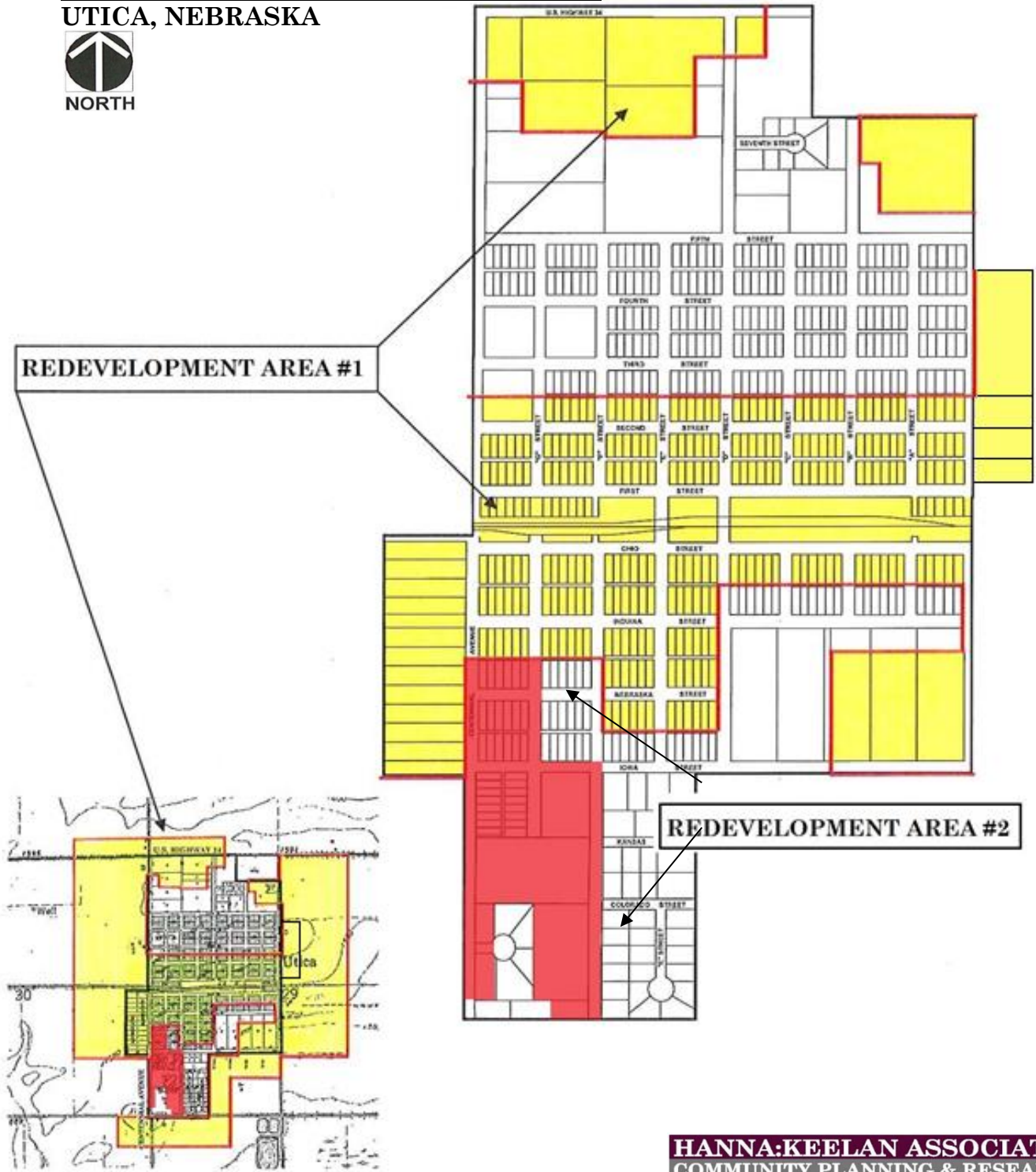
ILLUSTRATION 2

REDEVELOPMENT AREAS MAP

UTICA, NEBRASKA



NORTH



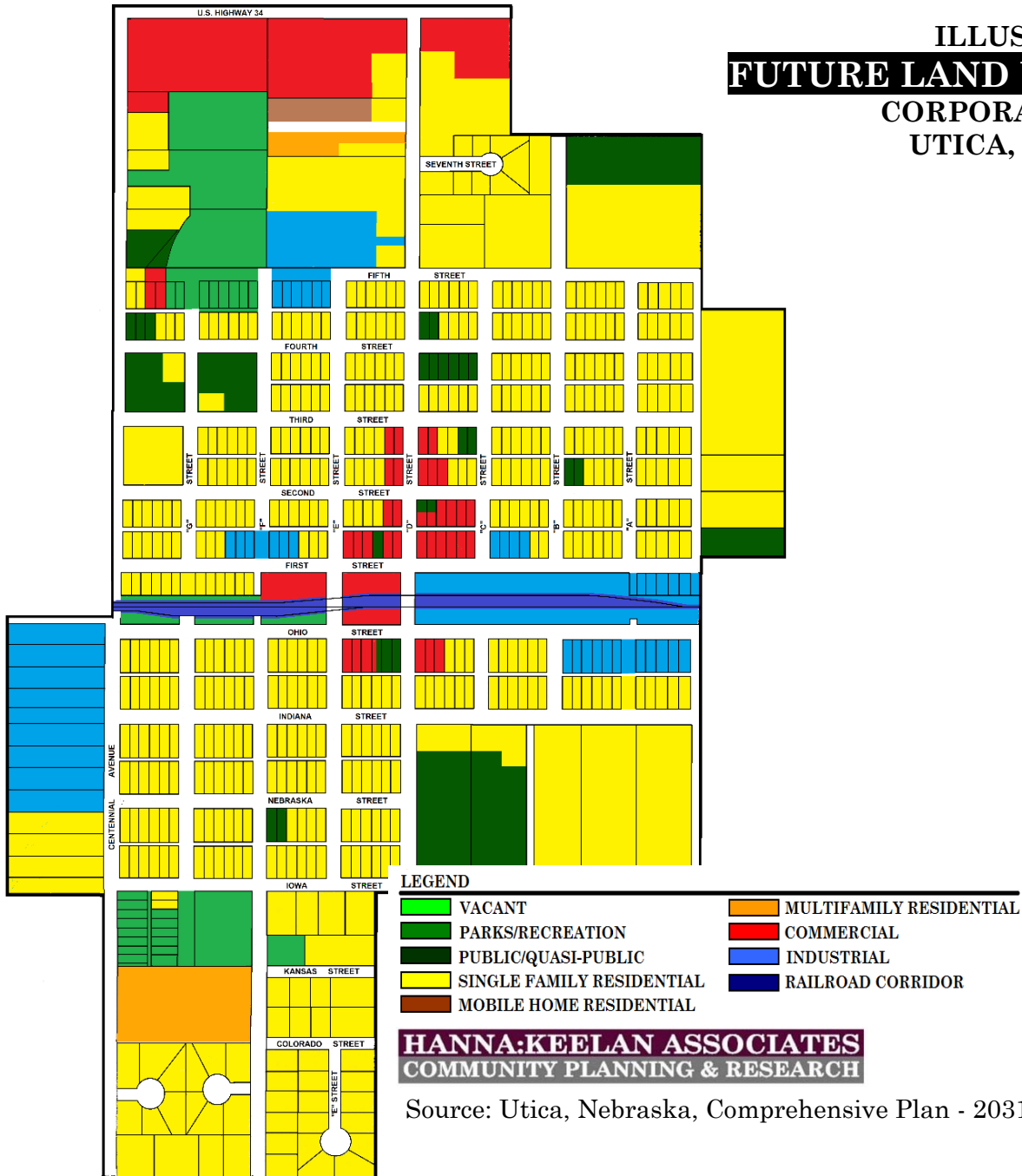
HANNA-KEELAN ASSOCIATES
COMMUNITY PLANNING & RESEARCH

Source: Utica, Nebraska, Comprehensive Plan - 2031

FUTURE LAND USE PATTERNS.

Utica Citizens have expressed an interest in seeing the Village expand to allow for greater development of commercial industrial and residential land uses. To accommodate future development needs, the Village should continue to facilitate relationships with adjacent landowners and focus on effective infill development until annexation is necessary. **Illustration 3** shows the future land use patterns within the Utica corporate limits. **Illustration 4, Page 28**, shows the future land use patterns within the One-Mile Planning Jurisdiction.

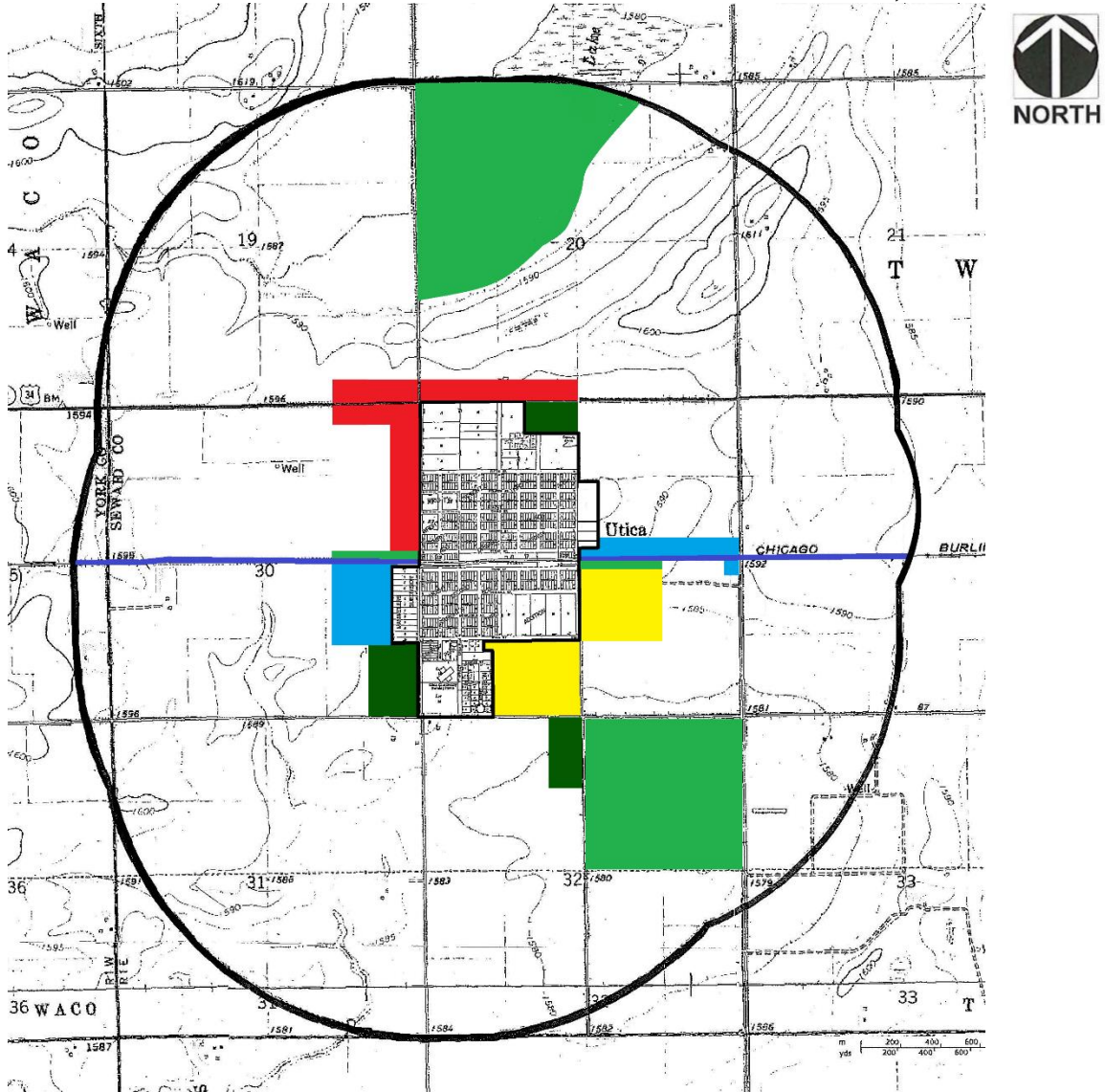
ILLUSTRATION 3
FUTURE LAND USE MAP
 CORPORATE LIMITS
 UTICA, NEBRASKA





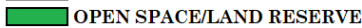
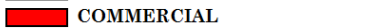
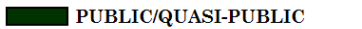
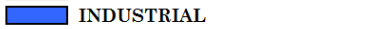
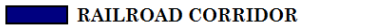
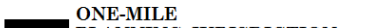
HANNA:KEELAN ASSOCIATES
 COMMUNITY PLANNING & RESEARCH

Source: Utica, Nebraska, Comprehensive Plan - 2031

ILLUSTRATION 4
FUTURE LAND USE MAP
 ONE-MILE PLANNING JURISDICTION
 UTICA, NEBRASKA



LEGEND

	VACANT/AGRICULTURAL		MULTIFAMILY RESIDENTIAL
	OPEN SPACE/LAND RESERVE		COMMERCIAL
	PUBLIC/QUASI-PUBLIC		INDUSTRIAL
			RAILROAD CORRIDOR
			ONE-MILE PLANNING JURISDICTION

HANNA-KEELAN ASSOCIATES
 COMMUNITY PLANNING & RESEARCH

Source: Utica, Nebraska, Comprehensive Plan - 2031

UTICA COMMUNITY STRATEGIC INITIATIVES & PROJECTS.

PROPOSED COMMUNITY PROJECTS.

Table 13, identifies a list of proposed public and housing projects for the Village, along with the priority for completion, potential financing and estimated timelines.

These projects include ongoing maintenance of existing infrastructure including street and sidewalk replacement and modernized utility lines. Additionally, this also includes proposed projects that reflect the opinions of the Community, such as public facility updates.

**TABLE 13
PROPOSED PUBLIC & HOUSING PROJECTS
UTICA, NEBRASKA
2025-2035**

Priority	Project	Estimated Cost	Potential Financing	Estimated Timeline
1	Water Main Updates	\$2,296,437	CDBG Property tax	Annual budget LB840 2025-2035
1	New Housing Development & Rehabilitation.	\$12,400,000	LIHTC NAHTF Private Funding	HOME TIF 2025-2035
2	Sidewalk Repair	TBD	CDBG Property taxes	Annual budget LB840 2025-2035
2	New Sidewalk (Centennial Ave)	TBD	CDBG Property tax	Annual budget LB840 2027-2030
2	Repair Swimming Pool	\$1,500,000	Private Funding	CDBG 2027-2028
	New Swimming Pool	\$4,000,000	Property taxes CCCCFF	LB840 2030-2035
3	New Concessions at Ball Field	\$100,000	Private funding CHIEF act	Fundraising 2028-2029
3	Repaved Streets	TBD	CDBG Property tax	Annual budget LB840 2025-2029
3	Marketing of vacant Commercial properties	TBD	CDBG Micro TIF	Annual budget 2025-2035
4	Ball Field Renovations	TBD	CCCCFF CHIEF act	Annual budget 2029-2030
4	Updated Park Equipment	TBD	CCCCFF CHIEF act	Annual budget 2029-2030

Source: Village of Utica, 2025
Hanna:Keelan Associates, 2025.

SECTION 5 – HOUSING DEVELOPMENT
& FUNDING PARTNERS.

SECTION 5 - HOUSING DEVELOPMENT & FUNDING PARTNERS.

INTRODUCTION.

Several local, State and Federal Funding Programs are available for Scribner to take advantage of when pursuing housing development and rehabilitation, business development and retention and neighborhood/community-wide stabilization. Selected Funding Sources are as follows:

DEVELOPMENT PROGRAMS.

SOUTHEAST NEBRASKA DEVELOPMENT DISTRICT.

Utica is a member of the Southeast Nebraska Development District. This organization assists communities and individuals with economic development, housing and business loans opportunities. Members enjoy benefits including assistance with preparing action plans and preparation of grants for economic and community development.

CERTIFIED LOCAL GOVERNMENT PROGRAM.

The CLG Program is a federal program administered in Nebraska by the Nebraska State Historic Preservation Office (NeSHPO), a division of the Nebraska State Historical Society. The goal of the program is to increase local preservation activities and link local governments with a national network of federal, state and local organizations. CLGs can be Cities or Counties that meet certain federal and state standards. CLG status entitles a local government to apply for yearly grants from the NeSHPO.

Besides being eligible for grants, CLGs receive technical assistance and training from the NeSHPO. CLGs, in turn, provide local expertise about community preservation issues to the NeSHPO and proactively pursue preservation activities. The CLG Program provides a framework within which a Community may invest in existing historic assets in the context of the Community's Comprehensive Plan.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs) & COMMUNITY ACTION AGENCIES.

A CHDO serves a Community, County or designated region while providing housing technical assistance and conducting affordable housing programs. CHDOs were established to access HOME funds to assist in financing local housing activities.

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

HOUSING DEVELOPMENT & FUNDING PARTNERS.

Blue Valley Community Action Partnership (BVCAP) serves as the Community Action Partnership organization for Seward County and the Village of Utica, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations.

Creating High Impact Economic Futures Act “CHIEF Act”

Tax credits under the Creating High Impact Economic Futures Act (“CHIEF Act”) are intended to encourage individuals and business firms to make charitable contributions that provide community assistance and services in alleviating areas of chronic economic distress in Nebraska. The CHIEF Act became operative on January 1, 2025 and replaces the Community Development Assistance Act (CDAA). Beginning on December 2, 2024, the Nebraska Department of Economic Development (DED) will begin accepting applications to have projects or programs certified for tax credit status under the CHIEF Act. DED will receive and consider applications on a rolling basis in the order in which they are received until all available tax credits have been allocated to certified projects or programs. DED shall have sole discretion in evaluating applications for compliance with the requirements of the CHIEF Act. The application can be found on the DED’s CHIEF Act webpage.

The annual limit on the total amount of tax credits allowed for calendar years 2025 and 2026 shall be nine hundred thousand dollars (\$900,000) per year with a total of three hundred thousand dollars (\$300,000) per year for each congressional district. Beginning in calendar year 2027 and each calendar year thereafter, the annual limit on the total amount of tax credits allowed increases to three million dollars (\$3,000,000) per year with a total of one million dollars (\$1,000,000) per year for each congressional district.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG).

The Community Development Block Grant Program is available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Bellevue, Grand Island, Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are non-entitlement Communities and can compete annually for CDBG funds for various community and economic development programs, including housing.

HOUSING DEVELOPMENT & FUNDING PARTNERS.

❖ ***Downtown Revitalization Program***

The objective of the Community Development Block Grant (CDBG) Downtown Revitalization Funding Category is to encourage reinvestment in Nebraska communities that will contribute to the revitalization or redevelopment of downtown infrastructure, address health and safety concerns and develop a capacity for growth.

❖ ***Comprehensive Revitalization Category***

The state CDBG objective of the Comprehensive Revitalization Category is to provide flexible investments in housing and infrastructure to carry out a comprehensive strategy of revitalization to stabilize and enhance clearly defined residential neighborhoods with concentrations of persons with lower incomes. The primary national objective of the CDBG Program is the “development of viable urban communities by providing decent housing and a suitable living environment, particularly for low and moderate-income persons.” All project activities submitted for funding with Comprehensive Revitalization funds must meet the national objective of benefit to low and moderate income.

❖ ***Economic Development Revolving Loan Fund***

The CDBG Economic Development Revolving Loan Fund is a locally-administered, flexible financing tools for Communities to provide loans to local businesses, which in turn, create jobs and leverage other private investment while assisting a Community diversify and stabilize its economy.

The assistance will be in the form of a loan from the applicant governmental unit to the business. Such loans may be used by the business for almost any legitimate business purpose.

❖ ***Tourism Development Initiative***

The Tourism Development Initiative provides financing to offset the cost of projects that are, or will be, a tourism attraction. Tourism attractions are sites and facilities that draw visitors because of their scenic, historic, cultural, scientific and/or recreational attributes. Examples of projects are: historic restorations, museums, participatory sports facilities and convention centers.

**COMMUNITY DEVELOPMENT RESOURCES –
New Markets Tax Credit (NMTC) Business Loan.**

The NMTC Business Loan Program offers qualifying borrowers yet another business financing option that may be the best financial choice. Eligible borrowers can obtain loans with lower interest rates and terms up to 25 years, creating a lower monthly payment and allowing borrowers to keep more cash in their businesses. The NMTC Program enables borrowers to expand and renovate their existing properties, buy the properties outright, or purchase additional property for business expansion.

The NMTC Program helps revitalize targeted urban and rural geographic areas through the retention and creation of jobs, the renovation and expansion of vacant business properties, community facilities and the purchase of major equipment for business expansion.

To be considered under this Program, a business must also meet guidelines that demonstrate it serves the Community. Community impact must be significant, yielding results that:

- Create jobs, job retention or increased wages for workers.
- Assist businesses owned by lower-income persons or residents of lower-income Communities, or that are committed to remain in such Communities.
- Assist minority- or women-owned businesses.
- Assist businesses and non-profit organizations or real estate projects that provide childcare, health care, educational or other benefits.
- Facilitate wealth creation or asset accumulation such as home ownership.
- Provide goods and services to low-income Communities.

Borrowers will be required to certify that they will comply with the NMTC Program requirements and will be required to submit periodic reports for the full term of the loan in support of these requirements.

HOUSING DEVELOPMENT & FUNDING PARTNERS.

FEDERAL HOME LOAN BANK (FHLB).

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

GENERAL REVENUE & OBLIGATION BONDS.

Revenue Bonds allow for monies generated by new development projects to repay any debt incurred, all or in part. These bonds are typically not secured by Community credit.

General Obligation Bonds are backed by property taxes and are issued by the City for a wide array of community betterment projects. See Section 16-6, 108 of the Nebraska Revised Statutes.

HISTORIC PRESERVATION TAX CREDITS.

The preservation of these buildings is key to retaining the architectural integrity and heritage of the Community. To assist in the reuse and renovation of these historic resources, the City should develop historic preservation guidelines and an implementation policy, thus creating a coordinated effort to “recycle” the Community's infrastructure and to set a standard which retains the architectural integrity and heritage of structures.

NEBRASKA MAIN STREET NETWORK.

The Nebraska Main Street Network is an umbrella organization for Main Street; a Nebraska Preservation Fund within the National Trust for Historic Preservation. Main Street assists Communities in organizing, promoting and strengthening the economic base and improving the appearance of the Downtown.

NEBRASKA DEPARTMENT OF ENVIRONMENT AND ENERGY (NDEE)– Dollar and Energy Savings Loan Program.

NDEE announced the availability of 2.5 percent Dollar and Energy Saving Loans of up to \$750,000 for commercial and industrial – including educational – sector energy efficiency building improvements. The \$11 million in funds for these loans comes from a portion of the \$30.9 million received by Nebraska under the *State Energy Program in the American Recovery and Reinvestment Act*.

HOUSING DEVELOPMENT & FUNDING PARTNERS.

Eligible entities include Nebraska commercial businesses, non-profits, institutions such as private schools and hospitals, manufacturers and other industrial operations; Nebraska political subdivisions below the state level, including public school districts; and federal Energy Star® partners.

Eligible energy efficiency building improvements are the same as those currently eligible for Dollar and Energy Saving Loans and are listed on project applications at <http://www.ndee.ne.gov/loan/index.html>.

NEBRASKA ENHANCING, DEVELOPING & GROWING ENTREPRENEURS.

The Nebraska Enhancing, Developing and Growing Entrepreneurs (EDGE) is the umbrella organization for rural entrepreneurial training programs hosted by local communities, organizations and associations. The EDGE program is primarily for existing businesses or potential start-up businesses.

NEBRASKA INVESTMENT FINANCE AUTHORITY (NIFA).

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

LB 884-State Low-Income Housing Tax Credit is another source of funding for affordable housing.

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

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

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

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

HOUSING DEVELOPMENT & FUNDING PARTNERS.

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

NIFA is also a funding participant in the Nebraska **Rural Workforce Housing Investment Act**.

NIFA provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

The **Nebraska Homeowner Assistance Fund** was established in February, 2022, to help prevent homeowners from falling behind on their mortgages and losing their homes. This program is administered by **NIFA** and has a \$50 million allotment that will be disbursed to qualifying homeowners until funds run out or until the program expires in September, 2025. The program was expanded in September, 2022, to include assistance with paying certain past-due utility bills. The program provides relief to pandemic-impacted homeowners that have experienced a COVID-19 related financial hardship that began or continued after January 21, 2020. Homeowners are eligible if their household income is equal to or less than 100 percent of local area median income and help can only be provided for the homeowner's primary residence. The program is currently closed, but has a waitlist for people to join.

NIFA, with the assistance of a **Strategic Housing Council**, is in the process of implementing their recently completed **Nebraska 2022 Strategic Housing Framework**. Strategies, or “**Pillars**” associated with the Framework include the following **Areas of Concentration**:

Pillar 1: Financial Support and Incentives for Development;

Pillar 2: Education and Policy;

Pillar 3: Safety Net and Special Populations; and

Pillar 4: Workforce and Community Capacity.

RURAL ENTERPRISE ASSISTANCE PROJECT (REAP).

Rural Enterprise Assistance Program is a program that provides individuals with business management training, technical assistance, lending capital, loan packaging and networking opportunities for starting and growing a business. The REAP program operates on a statewide rural basis through regionally based Business Specialists.

HOUSING DEVELOPMENT & FUNDING PARTNERS.

REAP's revolving loan program is a step-up borrowing process where loans of between \$100 and \$10,000 are made. REAP also operates Nebraska's only Small Business Administration funded Women's Business Center with the goal to help meet the business assistance needs of today's start-up and existing rural Nebraska women entrepreneurs.

RURAL WORKFORCE HOUSING FUND (RWHF).

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Fund (RWHF)**. This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. Grants must document a 50 percent match fund.

TAX INCREMENT FINANCING (TIF).

Tax Increment Financing can use added property tax revenues, created by growth and development in a specific area, to finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each Community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). **The City of Scribner should consider the designation of a “Redevelopment Area” in the Community, with the potential to establish that of the entire Community, due to its “City” classification.**

A City or City with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA and used for public improvements in a designated Redevelopment Area.

Every Community in Nebraska is eligible to utilize TIF, after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development.

HOUSING DEVELOPMENT & FUNDING PARTNERS.

Nebraska Historic Tax Credit (NHTC).

On April 16, 2014, Legislative Bill 191 was signed into law, which created the Nebraska Historic Tax Credit. This new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska became the 36th state to provide a historic tax credit at the state level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The Nebraska State Historic Tax Credit establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (NeSHPO) will handle the annual allocation of the credits.

The program encourages the preservation of the State's historic buildings for the following important outcomes:

- ◆ Incentives for redevelopment of historic properties and districts across the State.
- ◆ Private investment in historic buildings, downtowns and neighborhoods.
- ◆ New uses for underutilized and substandard buildings.
- ◆ Jobs and economic development in Nebraska communities, both rural and urban.
- ◆ Creation of housing units.
- ◆ Revitalized communities through preservation of historically significant buildings and districts.
- ◆ More heritage tourism in communities.

Basic provisions of the NHTC:

- ◆ Twenty percent (20%) Nebraska tax credit for eligible expenditures made to rehabilitate, restore or preserve historic buildings.
- ◆ Maximum of \$1 million in credits for a project, a dollar-for-dollar reduction in state tax liability.
- ◆ Tax credits can be transferred with limitations.
- ◆ Rehabilitation work must meet generally accepted preservation standards.
- ◆ Detached, single-family residences do not qualify.

To qualify, a historic property must be:

- ◆ Listed individually in the National Register of Historic Places or
- ◆ Located within a district listed in the National Register of Historic Places or
- ◆ Listed individually under a certified local preservation ordinance or
- ◆ Located within a historic district designated under a certified local preservation ordinance.

The minimum project investment must equal or exceed:

The greater of \$25,000 or 25 percent of the property's assessed value (for properties in Omaha and Lincoln). \$25,000 (for properties located elsewhere).

HOUSING DEVELOPMENT & FUNDING PARTNERS.

HUD PROGRAMS.

Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

◆ ***Section 8 Moderate Rehabilitation SRO's.***

Funding for Single Room Occupancy (SRO) developments are available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.

◆ ***Shelter Plus Care.***

Shelter Plus Care provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.

◆ ***Mortgage Insurance.***

The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

UNITED STATES DEPARTMENT OF AGRICULTURE – Rural Development (USDA-RD).

◆ ***Community Facility Loan Program.***

This program provides grants to assist in the development of essential community facilities in rural areas and towns of up to 20,000 people. Program monies can be used for constructing, enlarging or improving community facilities for healthcare, public safety, or public and community services (such as the physical construction of a new building to house and display museum items and artifacts).

◆ ***Guaranteed Community Facility Loan Program.***

The purpose of the Guaranteed Community Facilities Loan Program is to work with local lenders - including banks, savings and loan associations, mortgage companies and Farm Credit System banks to offer loan guarantees to help build essential community facilities, such as fire and rescue buildings and/or equipment, streets, utilities, community buildings, libraries, senior citizen centers, day care centers, airports, industrial parks, hospitals, clinics, nursing homes, assisted living facilities, etc.

HOUSING DEVELOPMENT & FUNDING PARTNERS.

- ◆ ***Rural Business Enterprise Grants.***

The USDA-RD Office provides grant funding to finance the development of small businesses in rural communities with populations less than 50,000. The grant program stimulates capital investment by providing grants to third party lenders to establish a revolving loan program. These funds can be used for acquisition/development of land; construction of buildings, plants, equipment; access streets and roads; parking areas; utility and service extensions; refinancing, fees; technical assistance; start-up operating costs and working capital.

- ◆ ***Rural Business Opportunity Grant (RBOG).***

The Rural Business Opportunity Grant promotes sustainable economic development in rural communities with exceptional needs by focusing on communities that have experienced trauma due to natural disasters or fundamental structural change, persistently poor, long-term population decline or job deterioration. RBOG provides matching grant monies for technical assistance, training and planning activities, in an effort to improve economic conditions in rural areas. Eligible projects include: identify and analyze business opportunities; identify, train and assist existing or prospective rural entrepreneurs; establish business support centers; conduct community or multi-county economic development planning; establish centers for training, technology and trade; and conduct leadership development training.

Housing programs available with USDA-RD include the following:

- ◆ ***Section 515 Program.***

This Program provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. A Section 538 mortgage insurance program is also available.

- ◆ ***Section 502 Program.***

Mortgage guarantee or direct loans for single family homeownerships for low- and moderate-income persons/families, including persons with a disability are provided. In conjunction with this Program, Section 504 provides for the rehabilitation of homes.

- ◆ ***Community Facilities Program.***

This Program allows for a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “special populations.”

- ◆ ***Preservation Program.***

The Preservation Program is administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification income eligible to low/moderate-income persons and families.

- ◆ ***Business & Industry Program.***

The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

APPENDIX I - UTICA TABLE PROFILE.

APPENDIX I – UTICA TABLE PROFILE.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
UTICA, NEBRASKA
1990-2035**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	1990	718	--	--	--	--
	2000	844	+126	+17.5%	+12.6	+1.8%
	2010	861	+17	+2.0%	+1.7	+0.2%
	2020	840	-21	-2.4%	-2.1	-0.2%
	2021	833	-7	-0.8%	-7.0	-0.8%
	2022	826	-7	-0.8%	-7.0	-0.8%
	2023	828	+2	+0.2%	+2.0	+0.2%
	2025	845	+17	+2.1%	+8.5	+1.0%
Low	2035	855	+10	+1.2%	+1.0	+0.1%
Medium	2035	862	+17	+2.0%	+1.7	+0.02%
High	2035	875	+30	+3.6%	+3.0	+0.4%

Source: 1990, 2000, 2010 and 2020 Census, 2021-2023 U.S. Census Annual Population Estimates.
Hanna:Keelan Associates, 2025.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
UTICA, NEBRASKA
2000-2035**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2010-2020</u>		<u>2025-2035</u>	
				<u>Change</u>	<u>2025</u>	<u>2035</u>	<u>Change</u>
19 and Under	258	244	243	-1	246	263	+17
20-34	114	135	144	+9	146	135	-11
35-54	220	229	188	-41	188	209	+21
55-64	70	99	103	+4	103	117	+14
65-74	74	75	92	+17	92	77	-15
75-84	65	49	57	+8	57	51	-6
85+	43	30	13	-17	13	10	-3
Totals	844	861	840	-21	845	862	+17
Median Age	39.7	39.7	39.8	+0.1	39.7	38.8	-1.1

Source: 2000, 2010 and 2020 Census.
Hanna:Keelan Associates, 2025.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
UTICA, NEBRASKA
2000-2035**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	844	35	809	326	2.48
2010	861	37	824	336	2.45
2020	840	0*	849	331	2.56
2025	845	0	845	337	2.51
2035	862	0	862	360	2.39

*Closure of Utica Community Care Center.

Source: 2000, 2010 and 2020 Census.

Hanna:Keelan Associates, 2025.

**TABLE 4
TENURE BY HOUSEHOLD
UTICA, NEBRASKA
2000-2035**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	326	250	76.7%	76	23.3%
2010	336	246	73.2%	90	26.8%
2020	331	246	74.3%	85	25.7%
2025	337	249	73.9%	88	26.1%
2035	360	269	74.7%	91	25.3%

Source: 2000, 2010 and 2020 Census.

Hanna:Keelan Associates, 2025.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
UTICA, NEBRASKA
2020**

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
83	131	34	37	28	12	6

Source: 2020 Census.

Hanna:Keelan Associates, 2025.

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
UTICA, NEBRASKA
2010-2035

Income Group	2010 Est.*	2023 Est.*	2025	2035	% Change 2025-2035
<u>All Households</u>					
Less than \$10,000	29	20	14	8	-42.9%
\$10,000-\$19,999	34	26	20	10	-50.0%
\$20,000-\$34,999	64	16	15	12	-20.0%
\$35,000-\$49,999	54	43	43	39	-9.3%
\$50,000-\$74,999	87	67	67	83	+23.9%
\$75,000-\$99,999	35	71	78	83	+6.4%
<u>\$100,000 or More</u>	<u>54</u>	<u>152</u>	<u>100</u>	<u>125</u>	<u>+25.0%</u>
Totals	322	395	337	360	+6.8%
Median Income	\$46,618	\$81,797	\$73,701	\$79,376	+7.7%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	9	3	0	0	+0.0%
\$10,000-\$19,999	22	16	10	0	-100.0%
\$20,000-\$34,999	20	15	11	3	-72.7%
\$35,000-\$49,999	16	12	24	7	-70.8%
\$50,000-\$74,999	7	20	20	30	+50.0%
\$75,000-\$99,999	8	12	15	24	+60.0%
<u>\$100,000 or More</u>	<u>0</u>	<u>22</u>	<u>20</u>	<u>36</u>	<u>+80.0%</u>
Totals	82	100	100	100	+0.0%
Median Income	\$27,500	\$56,250	\$59,960	\$73,010	+21.8%
<u>Renter Households.</u>					
Less than \$10,000	20	13	10	6	-40.0%
\$10,000-\$19,999	12	11	10	7	-30.0%
\$20,000-\$34,999	30	1	9	16	+77.8%
\$35,000-\$49,999	19	25	16	14	-12.5%
\$50,000-\$74,999	27	39	28	16	-42.9%
\$75,000-\$99,999	0	6	6	16	+166.7%
<u>\$100,000 or More</u>	<u>3</u>	<u>17</u>	<u>11</u>	<u>20</u>	<u>+81.8%</u>
Totals	111	112	90	95	+5.6%
Median Income	\$31,749	\$54,348	\$53,797	\$56,444	+4.9%

* Specified data used, subject to margin of error.

Source: 2006-2010 and 2019-2023 American Community Survey Estimate.

Hanna:Keelan Associates, 2025.

**TABLE 7
PER CAPITA INCOME
SEWARD COUNTY, NEBRASKA / STATE OF NEBRASKA
2010-2035**

<u>Year</u>	<u>Seward County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$38,150	--	\$40,920	--
2011	\$42,584	+11.6%	\$45,429	+11.0%
2012	\$44,138	+3.6%	\$46,562	+2.5%
2013	\$44,965	+1.9%	\$46,592	+0.1%
2014	\$45,773	+1.8%	\$48,948	+5.1%
2015	\$46,904	+2.5%	\$50,588	+3.4%
2016	\$46,375	-1.1%	\$49,703	-1.8%
2017	\$48,550	+4.7%	\$50,663	+1.9%
2018	\$50,882	+4.8%	\$53,263	+5.1%
2019	\$52,487	+3.2%	\$54,515	+2.3%
2020	\$56,220	+7.1%	\$57,570	+5.6%
2021	\$61,217	+8.9%	\$63,526	+10.3%
2022	\$63,745	+4.1%	\$67,065	+5.6%
2023	\$68,090	+6.8%	\$71,347	+6.4%
2024*	\$72,039	+5.8%	\$75,556	+5.9%
2025	\$75,122	+4.3%	\$78,880	+4.4%
2010-2020	\$38,150-\$56,220	+47.4%	\$40,920-\$57,570	+40.7%
2025-2035	\$75,122-\$92,400	+23.0%	\$78,880-\$94,656	+20.0%

*Estimate.

Source: Bureau of Economic Analysis, 2025.

Hanna:Keelan Associates, 2025.

**TABLE 8
RACE AND HISPANIC ORIGIN
UTICA, NEBRASKA
2020 & 2023 ESTIMATE***

<u>Race</u>	<u>2020</u>		<u>2023 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	785	93.5%	1039	95.1%
Black	0	0.0%	0	0.0%
Native American	1	0.1%	0	0.0%
Asian	6	0.7%	5	0.5%
<u>Other</u>	<u>48</u>	<u>5.7%</u>	<u>48</u>	<u>4.4%</u>
Totals	840	100.0%	1092	100.0%
Hispanic Origin	16	1.9%	10	0.9%

*Subject to Margin of Error.

Source: 2020 Census, 2019-2023 American Community Survey Estimate.

APPENDIX I – UTICA TABLE PROFILE.

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
UTICA, NEBRASKA
2017-2035

<u>Income Range</u>	<u>2017*</u> # / # CB-HP	<u>2021*</u> # / # CB-HP	<u>2025</u> # / # CB-HP	<u>2035</u> # / # CB-HP
0%-30% AMI	20 / 15	25 / 25	23 / 20	20 / 10
31%-50% AMI	15 / 4	20 / 10	10 / 7	15 / 4
51%-80% AMI	25 / 0	55 / 4	56 / 0	62 / 0
<u>81%+ AMI</u>	<u>215 / 4</u>	<u>200 / 4</u>	<u>160 / 0</u>	<u>172 / 0</u>
Totals	275 / 23	300 / 43	249 / 27	269 / 14

*Specified Data Used; 2013-2017, 2017-2021 estimate subject to margin of error.
 # = Total Households. #**CB-HP** = Households with Cost Burden – Housing Problems.
 Source: Huduser.org.
 Hanna:Keelan Associates, 2025.

TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
UTICA, NEBRASKA
2017-2035

<u>Income Range</u>	<u>2017*</u> # / # CB-HP	<u>2021*</u> # / # CB-HP	<u>2025</u> # / # CB-HP	<u>2035</u> # / # CB-HP
0%-30% AMI	20 / 20	25 / 15	20 / 15	16 / 8
31%-50% AMI	20 / 15	10 / 4	13 / 0	11 / 0
51%-80% AMI	15 / 0	50 / 0	36 / 0	24 / 0
<u>81%+ AMI</u>	<u>24 / 0</u>	<u>25 / 0</u>	<u>19 / 0</u>	<u>40 / 0</u>
Totals	79 / 35	110 / 19	88 / 15	91 / 8

*Specified Data Used; 2013-2017, 2017-2021 estimate subject to margin of error.
 # = Total Households. #**CB-HP** = Households with Cost Burden – Housing Problems.
 Source: Huduser.org.
 Hanna:Keelan Associates, 2025.

**TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
SEWARD COUNTY, NEBRASKA
2010-2035**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	8,395	--	4.1%
2011	8,432	+16	3.9%
2012	8,633	+212	3.4%
2013	8,668	+48	3.6%
2014	8,581	-128	3.1%
2015	8,478	-121	2.9%
2016	8,551	+54	2.9%
2017	8,458	-122	2.7%
2018	8,671	+132	2.7%
2019	8,729	+164	3.0%
2020	8,485	-180	4.1%
2021	8,580	+95	2.6%
2022	8,693	+113	2.0%
2023	8,719	+26	2.0%
2024*	8,786	+67	2.6%
2025	8,808	+22	2.8%
2035	9,000	+192	3.0%

*Estimates as of November, 2024.

Source: Nebraska Department of Labor, Labor Market Information, 2025.
Hanna:Keelan Associates, 2025.

TABLE 12	
WORKFORCE EMPLOYMENT BY TYPE	
SEWARD COUNTY, NEBRASKA	
NOVEMBER, 2024	
<u>Workforce</u>	
Non-Farm Employment	
(Wage and Salary)	6,336
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	0
Construction.	491
Manufacturing.	800
Wholesale Trade.	302
Retail Trade.	584
Transportation & Warehousing.	303
Information.	46
Finance & Insurance.	275
Real Estate & Rental/Leasing.	28
Professional, Scientific & Technical Services.	100
Management of Companies & Enterprises.	6
Administrative/Support/Waste.	147
Educational Services.	*
Health Care & Social Assistance.	*
Arts, Entertainment & Recreation.	48
Accommodation & Food Service.	485
Other Services (except Public Administration).	262
Federal Government.	58
State Government.	54
Local Government.	1,138
*Data not available because of disclosure suppression.	
Source: Nebraska Department of Labor, Labor Market Information, 2025.	

APPENDIX I – UTICA TABLE PROFILE.

**TABLE 13
CIVILIAN LABOR FORCE AND EMPLOYMENT
TRENDS AND PROJECTIONS
SEWARD COUNTY, NEBRASKA
1990-2035**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2025</u>	<u>2035</u>
Civilian Labor Force	8,339	9,263	8,739	9,016	9,270
Unemployment	177	217	344	230	270
Rate of Unemployment	2.1%	2.3%	4.1%	2.6%	3.0%
Employment	8,163	9,046	8,395	8,808	9,000

Change in Total Employment

	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
1990-2000	+883	+88.3	+10.8%	+1.08%
2000-2010	-651	-65.1	-7.2%	-0.72%
2010-2025	+413	+27.5	4.9%	+0.33%
2025-2035	+192	+19.2	+2.2%	+0.22%

Source: Nebraska Department of Labor, Labor Market Information, 2025.
Hanna:Keelan Associates, 2025.

**TABLE 14
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
UTICA, NEBRASKA
2023 ESTIMATE***

<u>Number of Units</u>				
<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other**</u>	<u>Total</u>
379	12	0	15	406

*Specified Data Used, subject to margin of error.

**Includes mobile home or trailer.

Source: 2019-2023 American Community Survey Estimate.

**TABLE 15
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
UTICA, NEBRASKA
2023 ESTIMATE***

Total	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	Number	% of Total	Number	% of Total	Number	% of Total
395	395	100.0%	0	0.0%	0	0.0%

*Specified Data Used, subject to margin of error.
Source: 2019-2023 American Community Survey Estimate.

**TABLE 16
ESTIMATED YEAR HOUSING UNITS BUILT*
UTICA, NEBRASKA
2023 Estimate***

Year	Housing Units
2020 to Present**	10
2010 – 2019	5
2000 – 2009	26
1990 – 1999	59
1980 – 1989	17
1970 – 1979	36
1960 – 1969	34
1950 – 1959	42
1940 – 1949	18
Prior to 1939	168
Subtotal	415
Units Lost (2020 to Present)	(4)
Total Est. Units – 2023	411

*Specified Data used; subject to margin of error.
**Source: Village of Utica.
Source: 2019-2023 American Community Survey Estimate.
Hanna:Keelan Associates, 2025.

APPENDIX I – UTICA TABLE PROFILE.

**TABLE 17
HOUSING STOCK OCCUPANCY / VACANCY STATUS
UTICA, NEBRASKA
2010, 2020 & 2025**

	<u>2010</u>	<u>2020</u>	<u>2025</u>
a) Housing Stock	362 (O=278; R=84)	364 (O=276; R=88)	411 (O=319; R=92)
b) Vacant Housing Stock	14	33	41
c) Occupied Housing Stock	348	331	370
Owner Occupied	271	246	296
Renter Occupied	77	85	74
d) Housing Vacancy Rate	3.8% (14)	9.1% (33)	10.0% (41)
Owner Vacancy	1.9% (7)	8.2% (30)	8.5% (35)
Renter Vacancy	1.9% (7)	0.9% (3)	1.5% (6)
e) Adjusted Vacancy Rate*	1.9% (7)	0.5% (2)	3.2% (13)
Owner Adjusted Vacancy*	0.8% (3)	0.5% (2)	2.4% (10)
Renter Adjusted Vacancy*	1.1% (4)	0.0% (0)	0.7% (3)

* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2010 and 2020 Census; Village of Utica, 2025.
Hanna:Keelan Associates, 2025.

**TABLE 18
OWNER OCCUPIED HOUSING VALUE
UTICA, NEBRASKA
2000-2035**

	<u>Less than</u> <u>\$50,000</u>	<u>\$50,000</u> <u>to \$99,999</u>	<u>\$100,000</u> <u>to \$149,999</u>	<u>\$150,000</u> <u>or More</u>	<u>Totals</u>
2000*	38	156	26	2	222
Median Value	\$69,700				
2010 Est*	20	80	80	31	211
Median Value	\$131,400				
2023 Est*	7	43	39	194	283
Median Value	\$179,700				
2025	\$189,862				
2035	\$233,610				

*Specified Data Used.

Source: 2000 Census, 2006-2010 and 2019-2023 American Community Survey Estimate.
Hanna:Keelan Associates, 2025.

APPENDIX I – UTICA TABLE PROFILE.

**TABLE 19
GROSS RENT
UTICA, NEBRASKA
2000-2035**

	Less than <u>\$200</u>	<u>\$200</u> to <u>\$299</u>	<u>\$300</u> to <u>\$399</u>	<u>\$400</u> to <u>\$599</u>	<u>\$600</u> or <u>More</u>	<u>Totals</u>
2000*	9	13	15	20	11	68
Median Value	\$400					
2010 Est.*	0	0	0	39	72	111
Median Value	\$633					
2023 Est.*	6	7	0	4	95	112
Median Value	\$843					
2025	\$908					
2035	\$1,180					

*Specified Data Used.

Source: 2000 Census, 2006-2010 and 2019-2023 American Community Survey Estimate.
Hanna:Keelan Associates, 2025.

**TABLE 20
HOUSING UNIT “TARGET” DEMAND
UTICA, NEBRASKA
2035**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	28	9	37	\$12.4
High (Pop. Proj.):	32	10	42	\$14.1

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **10-Year Housing Development Capacity.**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 5% to 10% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:

Medium: 22 Total Units (15 Owner, 7 Rental).

High: 27 Total Units (19 Owner, 8 Rental).

Source: Hanna:Keelan Associates, 2025.

APPENDIX II - COMMUNITY OPINION
SURVEY RESULTS.

APPENDIX II – COMMUNITY OPINION SURVEY RESULTS.

Utica, Nebraska Community Strategic Planning Program.
COMMUNITY OPINION SURVEY.

The **Village of Utica** is currently conducting a **Community Strategic Planning Program** that will document both the present and future needs of the Community for the next 10 years. Planning is important in documenting existing property and infrastructure conditions and planning for future growth and development. An important activity of this **Planning Program** is to ask you about the needs and wants of the Community.

Please take a few minutes to complete the following **Community Opinion Survey**, by **FRIDAY, FEBRUARY 28TH**. **Completed Surveys can be returned to the Village Office. Your responses will remain confidential.**

COMPLETE THE SURVEY

What is the single most important issue to you, to be addressed in the new Village Community Strategic Plan? **(47 responses)**

HOUSEHOLD CHARACTERISTICS

1. Do you live within the 1-mile Planning Jurisdiction of the Village of Utica?

(56) Yes (0) No

2. Describe the type of housing you currently reside in?

(52) House (3) Manufactured Home
(0) Apartment Other **(1 response)** _____

3. Are you satisfied with your current housing situation?

(47) Yes (9) No

If No, why not? **(8 responses)** _____

4. How would you rate the condition of your home or place of residence?

(30) Excellent (3) Fair – Needs Minor Repair
(19) Good (4) Poor – Needs Major Repair

If minor or major repair is needed to your home, please describe the type of repair needed.

(12 responses) _____

5. How long have you lived in Utica?

(3) Less than 1 Year (13) 11 to 20 Years
(9) 1 to 5 Years **(25)** 21+ Years
(6) 6 to 10 Years (0) I do not live in Utica.

APPENDIX II – COMMUNITY OPINION SURVEY RESULTS.

6. Do you own or rent your place of residence?

(51) Own (3) Rent

7. How many persons in your family are in each of the following age groups?

(26) Less than 18 Years	(8) 55 to 64 Years
(4) 18 to 24 Years	(18) 65 to 74 Years
(22) 25 to 34 Years	(19) 75 to 84 Years
(3) 35 to 44 Years	(8) 85+ Years
(16) 45 to 54 Years	

8. Please identify your employment status.

(7) Employed in Utica. (0) Unemployed
(16) Employed and travel outside Utica. (0) Unemployed and seeking employment.
(3) Self-Employed. (24) Retired.
Other (Specify): (5 responses)

9. Including yourself, how many persons are there in your family/household?

(12) One (5) Four
(23) Two (1) Five
(8) Three (1) Six or More

COMMUNITY GROWTH, IMAGE & ECONOMIC DEVELOPMENT

10. The Village of Utica currently has an estimated population of 840. What amount of population growth would you support for the Village by 2035? Choose One Answer.

(5) Remain about the same population as it is today.
(2) Population of up to 850
(9) Population of up to 870
(15) Population of up to 890
(22) Population of +1,000

11. Where should future residential growth in Utica take place?

(8) North (25) South (14) East (2) West

Provide additional details for your answer.

(35 responses)

12. Do you think infill development is a good opportunity for future residential or commercial growth? (Vacant land/redevelopment of dilapidated properties).

(49) Yes (2) No

Why or why not? (30 responses)

APPENDIX II – COMMUNITY OPINION SURVEY RESULTS.

13. What three new businesses would you like to see in Utica? (52 responses)

1. _____ 2. _____ 3. _____

Please provide additional information about the ideal goods and services offered at one or all your recommended businesses. (27 responses)

14. What three new/improved recreational facilities should be addressed in Utica? (40 responses)

1. _____ 2. _____ 3. _____

Please provide additional information about the ideal goods and services offered at one or all your recommended facilities. (16 responses)

15. What three new or improved public services/facilities would you like to see in Utica (Ex. Internet, improved water, sewer, utilities, streets, etc.)? (43 responses)

1. _____ 2. _____ 3. _____

Please provide additional information about the ideal goods and services offered at one or all your recommended facilities. (20 responses)

16. On a weekly average, how much money are you spending outside of Utica for daily necessities (include online shopping)?

(11) \$0-\$99 (26) \$100-\$299 (12) \$300-\$499 (3) \$500-\$999 (1) Over \$1,000

17. What are the three most common purchases you make outside of Utica? (51 responses)

1. _____ 2. _____ 3. _____

APPENDIX II – COMMUNITY OPINION SURVEY RESULTS.

Community Appearance and Sustainability	Strongly Agree	Agree	No Opinion/ Neutral	Disagree	Strongly Disagree
18. The appearance of the Village of Utica can be improved with...					
▪ Street & Pedestrian Lighting.	(4)	(11)	(27)	(9)	(2)
▪ Special Sales, Events and Welcome Banners.	(3)	(21)	(23)	(6)	(2)
▪ Crosswalk Enhancements (Pedestrian signals etc).	(6)	(11)	(24)	(9)	(5)
▪ Street Trees, Benches & Landscaping.	(6)	(15)	(25)	(8)	(1)
▪ Pedestrian Seating Areas.	(2)	(11)	(32)	(8)	(1)
▪ Vehicular Traffic Safety.	(7)	(6)	(35)	(4)	(1)
▪ Directional/Wayfinding Signage.	(2)	(9)	(36)	(6)	(1)
▪ Restoration/Preservation of Historic Buildings/Houses.	(3)	(20)	(27)	(4)	(1)
▪ Removal of Junk Vehicles	(29)	(13)	(8)	(2)	(2)
▪ Nuisance Enforcement/Property Clean-Up.	(28)	(14)	(7)	(4)	(2)
▪ Improved Animal Control.	(9)	(11)	(25)	(6)	(5)
▪ Dedicated non-residential parking for large trucks/trailers.	(18)	(18)	(15)	(3)	(1)
▪ Relocation of industrial businesses to suitable zoning.	(5)	(5)	(33)	(6)	(2)
▪ Other (Specify): (7 responses)					
19. The sustainability of the Village of Utica can be improved with...					
▪ Water, Sewer & Utility Replacement/Improvements.	(19)	(17)	(14)	(2)	(0)
▪ Improved Streets, Sidewalks & Alleys.	(13)	(31)	(10)	(1)	(1)
▪ Additional Pedestrian Safety Measures.	(4)	(14)	(31)	(0)	(2)
▪ Additional Parking for Businesses/in Downtown.	(1)	(6)	(31)	(11)	(2)
▪ Burying Overhead Utility Lines.	(7)	(17)	(19)	(10)	(1)
▪ Business Retention, Recruitment & Expansion.	(19)	(14)	(5)	(1)	(0)
▪ Marketing of Sales & Festivals.	(10)	(21)	(20)	(3)	(0)
▪ Improved Broadband/Internet Access.	(5)	(15)	(20)	(11)	(1)
▪ Increased Marketing of Vacant Buildings.	(19)	(24)	(12)	(1)	(0)
▪ Development of an Incubator Business Program.	(10)	(12)	(27)	(1)	(3)
▪ Reducing Utility Costs with Alternative Energy Sources.	(8)	(14)	(23)	(7)	(3)
▪ New/Improved Parks/Rec/Trails.	(15)	(16)	(18)	(6)	(0)
▪ Nuisance Enforcement/Property Clean-Up.	(25)	(17)	(9)	(3)	(0)
▪ Update of Village Equipment & Vehicles.	(1)	(10)	(40)	(2)	(1)
▪ Infrastructure Improvements* <i>(*Hydrants, water meters, water wells, sewer scoping, street replacement, etc.)</i>	(9)	(21)	(20)	(5)	(0)
▪ Water Pressure & Quality Improvements	(14)	(19)	(17)	(3)	(0)
▪ Other (Specify): (14 responses)					

APPENDIX II – COMMUNITY OPINION SURVEY RESULTS.

20. Please provide additional comments regarding the future Growth, Image and/or Economic Development in the Village of Utica: (20 responses)

HOUSING & COMMUNITY SERVICES/PUBLIC FACILITIES

21. Please rate the quality/availability of the following Community Services & Public Facilities in or around Utica. (4 = Excellent, 3 = Good, 2 = Fair, 1 = Poor).

(3.7) Church	(3.6) Senior Center	(1.4) Entertainment Opportunities	(1.8) Auto Dealership/Repair
(3.6) Fire Protection	(3.2) Post Office	(2.3) Library	(1.9) Handyman Service
(2.8) Police Protection	(1.1) Restaurants/Cafes	(2.9) Medical Care	(1.8) Office Space
(3.3) Emergency Services	(2.9) Convenience Stores	(3.2) Banks	(1.6) Warehouse Space
(2.6) Parks/Recreation	(2.4) Streets/Sidewalks	(3.6) Schools	(1.4) Pharmaceutical
(2.7) Local Government	(1.7) Retail Goods/Services	(2.9) Child Care Opportunities	(1.5) Chore Care Services
(2) Cable TV	(1.9) Employment Opportunities	(2.2) Animal Control	(2.2) Lawn Care Services
(2.3) Public (Senior) Transit	(3) Recycling/Garbage Service	(2.9) Internet/Telecommunications	(1.4) Hardware Store
(1.6) Downtown Businesses	(2) Repair Services	___Other___ (3 responses) _	(1.4) Electric Vehicle Charging Station

22. Would you support the Village in obtaining State or Federal grant dollars to support a local Community, Economic or Housing Development activity?

(44) Yes (7) No

23. Would you support the creation of an “Investment Club” to encourage local financial commitments for one or more of these activities?

(35) Yes (11) No

24. As a Utica resident, would you be willing to contribute or donate money to support a local Community, Economic or Housing Development activity?

(25) Yes (24) No

25. Are you currently an “informal” (non-professional/unpaid) caregiver for a family member in the area?

(1) Yes **(55)** No

26. Are you a senior receiving such care?

(1) Yes **(55)** No

APPENDIX II – COMMUNITY OPINION SURVEY RESULTS.

27. Which of the following additional housing types are needed in Utica, in the next 10 years?

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Single Family Housing	(28)	(26)	(0)
▪ Single Family Housing (Multigenerational, “in-law” or accessory Suites)	(12)	(27)	(10)
▪ Rental Housing (General)	(16)	(28)	(6)
▪ Townhomes	(6)	(28)	(16)
▪ Duplex/Triplex Housing	(7)	(26)	(17)
▪ Rehabilitation of Owner-occupied Housing	(13)	(28)	(8)
▪ Rehabilitation of Renter-occupied Housing (landlord, renter, etc)	(19)	(27)	(4)
▪ Housing Programs for First-Time Homebuyers	(18)	(31)	(3)
▪ Development of Income-qualified Housing	(14)	(25)	(11)
▪ Independent/Group Home Housing for Persons with a Mental/Physical Disability	(7)	(24)	(16)
▪ Senior Independent Living Housing – Owner & Rental	(20)	(22)	(9)
▪ Licensed Assisted Living, with Specialized Services to help with Activities of Daily Living (i.e. health, food prep, recreation services, etc.)	(14)	(26)	(12)
▪ Licensed Skilled Nursing with Specialized Services (i.e. medical, rehabilitation, memory, hospice, etc.)	(12)	(22)	(18)
▪ Respite Care Facility (Temporary day care for residents to provide relief to their primary care givers)	(10)	(24)	(14)
▪ Other (specify): (3 responses)			