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Housing and Community Development in the Nebraska-Iowa Riverfront Project Area, 1973

Center for Public Affairs Research (CPAR)
University of Nebraska at Omaha

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OMAHA-COUNCIL BLUFFS METROPOLITAN AREA PLANNING AGENCY

MISSOURI RIVERFRONT DEVELOPMENT PROGRAM

SUB-ELEMENTS 1101-1102

HOUSING AND COMMUNITY DEVELOPMENT IN THE NEBRASKA-IOWA RIVERFRONT DEVELOPMENT PROJECT AREA, 1973

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ABSTRACT

HOUSING AND COMMUNITY DEVELOPMENT IN THE NEBRASKA-IOWA RIVERFRONT DEVELOPMENT PROJECT AREA, 1973

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This report is concerned with housing and community development in the six county Riverfront Development Project (RDP) area. The six counties are: Douglas, Sarpy, and Washington Counties in Nebraska and Harrison, Mills, and Pottawattamie Counties in Iowa.

Delineations of the RDP study area and methodology and sample design for the 1973 Housing Survey are presented in Section One. A housing profile of 27 subareas is presented in Section Two. Changes in basic housing conditions for the six counties are presented in Section Three. Section Four provides an areawide analysis of the 1973 Housing Survey, a 93 item questionnaire completed by 2,100 respondents. Subarea analysis is provided in Section Five. Constraints to fulfilling housing needs in the RDP are examined in Section Six. Included also is an analysis of land-use controls, building codes and code enforcement, property taxes, finances, and neighborhood conditions. Specific goals and recommendations for improving housing conditions in the RDP are presented in Section Seven.

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INTRODUCTION

Purpose

The major purpose of this study was to identify the housing needs of the Riverfront Development Project (RDP) area, determine the constraints on fulfilling these needs, and to develop a plan for achieving the Riverfront Housing and Community Development goals and objectives.

Scope of Study

The housing study is divided into seven sections. Section One includes the purpose and scope of the work, delineation of the RDP study area, and the sampling design and procedures for carrying out the 1973 Housing Survey. Section Two is devoted mainly to the discussion of the housing profile of 27 subareas of the RDP. All information presented in Section Two was obtained from the 1970 Census of Population and Housing and is used as a base for the 1973 Housing Survey. Section Three deals with changes in housing characteristics by major administrative areas as well as particular housing submarkets for the low income, elderly, and military personnel.

Section Four deals with results from the 1973 Housing Survey. Extensive discussion is presented on housing conditions, neighborhood facilities, and attitudes and preferences of different household groups. Section Five presents a subarea analysis of the RDP. On the basis of socioeconomic characteristics, the subareas were grouped into five housing submarkets ranging from badly deteriorated to stable and growing. Estimated potential demand for housing, both rental and sale, is provided for each of the 27 subareas of the RDP. An indepth analysis of housing needs and preferences in what locally is referred to as the Near North Side in Omaha is also presented in Section Five.

In Section Six the constraints to fulfilling housing needs in the RDP are examined and reported. Included is an analysis of land use controls (zoning and subdivision regulations), building codes and code enforcement, property taxes, finances, and neighborhood conditions. Finally, in Section Seven, a plan is presented for fulfilling the housing needs of the RDP and recommendations are made for achieving the Riverfront Housing and Community Development goals and objectives.

Delineation of the RDP Study Area

The six counties comprising the RDP housing area have considerably different characteristics relating to their housing stock. From the high density, aged housing in and near the Omaha business core, the housing in the region ranges through inner city public dwellings to premium units on the urban perimeter to isolated farmsteads in the rural countryside. As these housing types imply a difference in the dwelling requirements of people, it is imperative that some sort of subareal delineation finer than the municipality and county level be established to satisfactorily identify the housing conditions and needs of the area's residents.

Rationale for Subarea Delineation. In the process of providing physical and social services to our communities, we have managed to get ourselves into the situation where there are large numbers of different geographic planning areas. These are often totally unrelated to each other, even though they occupy the same physical space. There are zip codes, transportation zones, catchment areas, police patrol districts, school attendance zones, voting precincts, and a plethora of other administrative areas all with unique boundaries. Many of these areas are necessarily different because of the function they serve and they are often changed repeatedly to accommodate the changes in programs. It is important to point out that boundary lines demarcating the areas had to be drawn by persons and usually for reasons identifiable and justifiable at the

time. While the lines and areas remain for use, the purpose behind the selection of those lines and areas is very often lost to time.

Before establishing the techniques and procedures necessary for areal determination, it was deemed necessary to provide working goals. But like many other goals, the idealism of their creation may be worn away be the practicality of realism. It was felt that any housing related subarea created within the six county RDP region should be:

(1) identifiable by the community as responsible and viable neighborhoods
(2) adaptable by public policy agencies
(3) based on an existing data source
(4) able to serve as housing sampling areas
(5) subject to minimal changes with the passage of time
(6) acceptable as areas with unique socioeconomic characteristics

While researching the existing areal configurations used by agencies, it became readily apparent that a) no satisfactory planning unit existed that covered or could be expanded to conform to the six-county region and b) no planning unit existed that could be subdivided into acceptable geographic areas and c) the total six-county area was so large and diverse in its housing composition that a sub-county delineation (particularly in the metropolitan portion) was requisite for any kind of detailed housing analysis.

In the process of arriving at these conclusions, two existing planning units were seriously considered as potential working areas.

Real Estate Zones. The metropolitan real estate community uses reporting areas in listing sale and rental properties. Although many companies maintain their own area designation, one that has received considerable public display is from the Multiple Listing Service of Omaha Realtors, Inc. Familiar to most people using the Omaha World-Herald real estate pages, these areas are focused on the urban Omaha-Bellevue market. Council Bluffs is not subdivided into real estate zones and neither is most of Sarpy County and areas in Douglas County removed from extensive new home construction. With

boundaries drawn along major streets, the areas in the inner city of Omaha are often large and diverse. Extensive subdivision of zones in the more active markets tends to bias the areas where recent building of housing has taken place. The area units from the Multiple Listing Service do not conform to the units for which base population and housing data exist, therefore extensive reaggregation would be required to provide a housing profile for those areas.

Neighborhood Planning Units. A second areal configuration reviewed with considerable optimism was the neighborhood planning unit. Originally developed by the Omaha City Planning Department in the late 1960's for the purpose of actual neighborhood planning, the 43 areas in Douglas County has been identified by number and name. Although census tracts were used as a working base, the resulting zones show little similarity to tracted areas. These zones have been used by the Omaha Parks and Recreation Department but have not seen use for the neighborhood development purpose for which they were originally created.

A similar delineation of neighborhoods on the Iowa side was completed in 1968 by the Council Bluffs Planning Department. This study, again using parks as the main criteria, identified neighborhoods by number and name. But unlike Omaha, extensive support data has been collected through the years. Moreover, these areas are used at almost every level of city administration and have gained wide community support. The Council Bluffs housing study, prepared concurrent with this report, uses the neighborhood as a base and provides 1970 census and later data. Because the neighborhoods were drawn before Council Bluffs was retracted, census data is often incompatible with neighborhoods.

In total, there are 92 neighborhood planning areas in the urban portions

of the three counties comprising the SMSA. Some base data are available for these areas, but they have no breadth or detail.

A critical demand in the housing industry is for solid, reliable information. Many decisions involving housing are made with inadequate and outmoded information when better data are available. In addition, many people take the attitude of "don't confuse me with facts". Assuming that consistent base data with updating will provide the most logical and important background for decision-making, this variable was considered a prerequisite for the delineation of housing subareas.

Prior to the 1973 housing survey the only areally consistent data for the RDP Region comes from the 1970 Census of Population and Housing. Recognizing the need for statistics below the county level, Census reports are available at three geographic scales in the metropolitan counties--blocks, block groups, and tracts. Only the latter will be comparable in the future censuses. Only at the tract level can one obtain social and economic characteristics indicators as well as detailed housing characteristics. Moreover, the bulk of information at the block and block group level exists in unpublished form. The search for sub-county data in nonmetropolitan counties uncovers two new area scales--enumeration districts and minor civil divisions. Minor civil divisions (i.e. townships or precincts) maintain many of the advantages of the census tract in the urban areas, except that only the most elementary data are available in published form.

Although census tracts were established to identify homogeneous neighborhood groups, they have deteriorated in this neighborhood-identifying function with each succeeding census. Their value today is as data collection units, not neighborhood delimitors. They have another function that perhaps outweighs some disadvantages, and that is their increasing use as statistical reporting areas.

Methodology of Subarea Delineation

Any selection of boundaries defining an area involves subjective judgment on the part of those performing such action. In the case of defining the housing subareas, the research of attempts to delineate similar neighborhood boundaries in Omaha was explored. So were writings on the historical development patterns of the city. Some of these formed the qualitative perspective from which quantitative data bases were analyzed, refined and smoothed to result in the 26 urban and one rural housing subareas. Because the task involved time and the input of different people knowledgeable on various aspects involving the area division, it is impossible to accurately define the chronology flowing toward creation of the housing subareas.

With firm commitment toward the aggregation of census tracts to form housing subareas, a set of variables were defined to be considered as reliable indicators relating to the cohesiveness of supra-neighborhoods and the heterogeneity between these units. Although the original list of housing indicators numbered approximately eighteen, the following were deemed most worthy of investigation. They are listed in descending order of weight.

(1) Age of Housing

(2) Condition of Housing

(3) Owner vs Renter Housing Occupancy

(4) Financial Characteristics of Dwelling Units

(5) Incomes of Families and Non-Family Members

(6) Racial and Ethnic Composition

(7) Occupational Characteristics

Detailed tract maps were then prepared for all variables according to

gradational series techniques to identify particular clusterings of census tracts.

In addition to the quantitative graphics, subjective "mental maps" were prepared to lend some degree of personality to the data. These were:

(8) Historical Settlement Patterns

(9) Neighborhood Functional Ecology

Regarding the latter, this was an attempt to measure the cohesiveness index of a neighborhood unit by projecting the circulation patterns of the area's residents into a community feeling of unity. Most important, it looked at the role non-residential space had on the functional capacity of the neighborhood unit.

We have indicated earlier that the early census tracts were an attempt to identify particular neighborhoods and to measure their characteristics. While they may have had some validity in their day, the present complement of tracts do not even come close to neighborhood identification. Moreover, the concept of "neighborhood" has not been successfully applied locally (outside of the Council Bluffs experience) and one could easily conclude that there are many different levels of "neighborhoods" available to identify.

The areas were selected originally as "housing preference areas" for the purpose of sampling the population of the RDP. Using the prepared maps as the information base, a series of tentative areal drafts were prepared for commentary by the MAPA/RDP combined housing task force. Fundamentally behind the subarea creation was the delineation along census tract lines and existence of "confidence levels of boundaries". A primary boundary was envisioned, for example, as the basis for separating Iowa from Nebraska. Another boundary of primary magnitude was the division along the Douglas-

Sarpy line, particularly in the perception created by this artificial barrier. Secondary boundaries were identified as major physical boundaries such as transportation corridors. Building from the most obvious and important physical and cultural constraints into the tertiary and quaternary effects of the above quantitative characteristics, it was possible to create subareas with a reasonable degree of internal homogeneity and external heterogeneity.

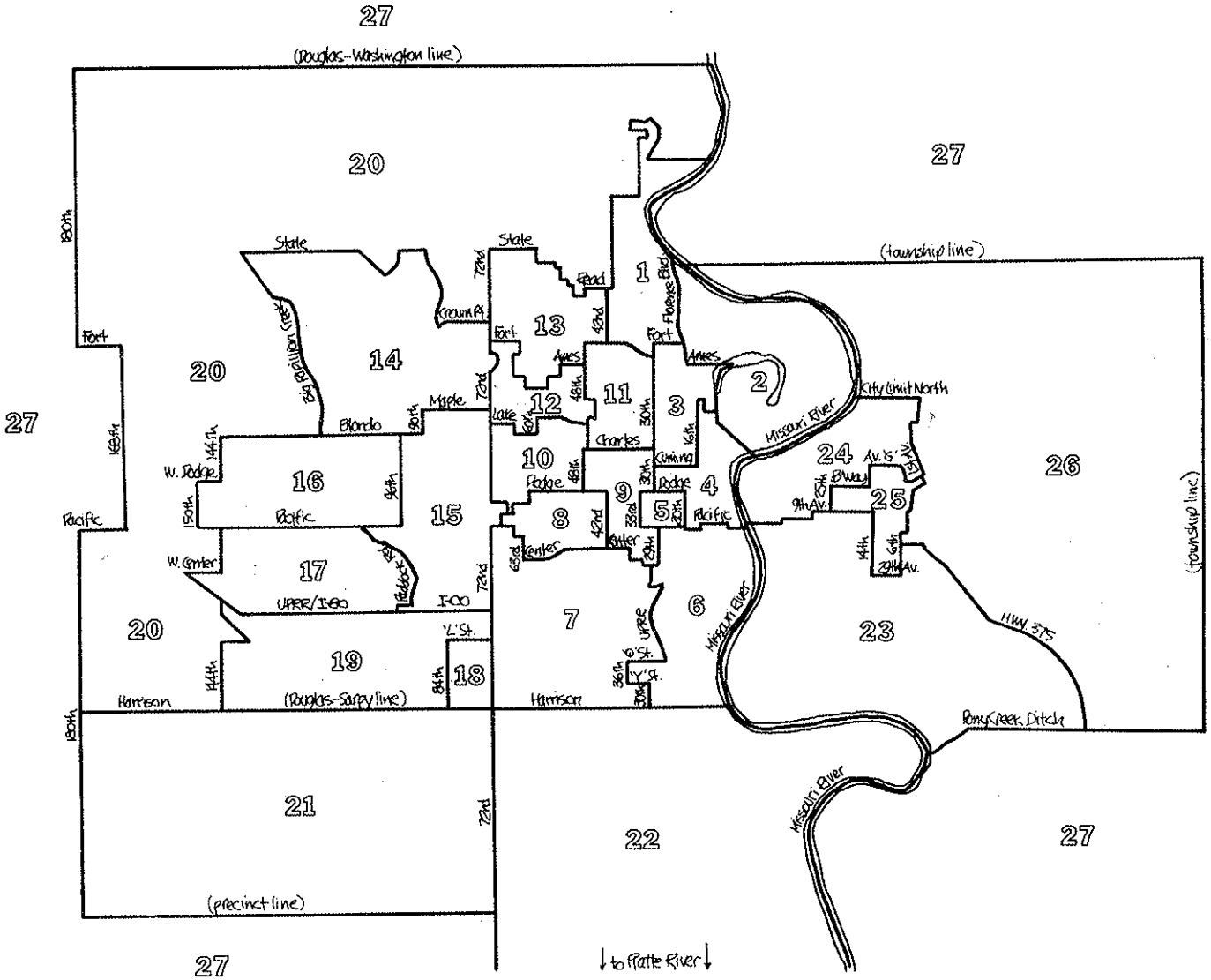
The one rural and 26 urban subareas eventually designated were again provided to the MAPA/RDP housing task force for commentary and revision. Acceptance of these subareas by this task force provided a vehicle by which the housing characteristics and conditions of the region could be described and analyzed. Map 1 shows the major boundaries of the RDP subareas. A detailed description of the territorial extent of each of the subareas is presented in Appendix 1-A.

1973 Housing Survey

The results presented in this report are in large measure dependent upon personal interviews and survey work. For example, a special survey examined more than 3,800 housing structures in the town portions of the RDP rural subareas and a number of personal interviews with local officials and builders concerning land use controls and building codes were undertaken. However, the major undertaking and that which provides the basis for the majority of this report involved personal interviews with 2,098 households to obtain up-to-date reliable information on housing characteristics, needs and preferences of the RDP area. The 1970 Census provided the last count of population and housing. However, in the one-third of a decade that has elapsed since 1970, remarkable changes have occurred in both housing placement and condition in the RDP study area. Further, many questions concerning attitudes, preferences and needs go unanswered in the Census. The 1973 Housing Survey provides the planner and community a wealth of reliable housing data.

map 1

RDP HOUSING SUBAREAS



Sampling Design and Procedures

The sample for the 1973 Housing Survey was drawn from the Omaha-Council Bluffs SMSA and the rural areas of Washington, Douglas, and Sarpy Counties in Nebraska and Harrison, Mills, and Pottawattamie Counties in Iowa. The total survey area coincides with the conceptual plan of the Riverfront Development Project and it serves as the "universe" of the sample.

The survey area was stratified into 27 subareas to take into account the vast differences in housing conditions and socioeconomic factors that exist among and within the six counties. Subareas one through 26 are within the Omaha-Council Bluffs Metropolitan area, and subarea 27 is the rural component of the six counties.

The sampling units were households within the RDP area. This included families and unrelated individuals who had established their permanent residency in the survey area. Military personnel and persons living in institutions were excluded. The sampling design was based on Block Statistics reported in the 1970 Census.

To insure the reliability of the sample estimates, a sample size was estimated for each stratum. The formula used to carry out this task was as follows:

$$n_i = \frac{(ts_i)^2}{d^2} \qquad (1)$$

Where n_i is the sample size to be estimated from stratum i, s_i is the estimated standard deviation of a major housing characteristic from the 1970 Census, and t is the t-value associated with a specified level of confidence, and d is the desired difference (or error) between the sample estimate and its counter-part parameter (or expected value) from the "universe". The proportion of owner occupied housing units as reported in

the 1970 Census was the housing characteristic used for the estimation of the standard deviation in equation (1). The desired difference between the sample estimate and its parameter, d, was arbitrarily set at 0.10, and the confidence coefficient chosen was 95 percent.

Since a primary concern of the study was the determination of housing need, the sample size was adjusted to allocate more interviews in the low income areas. Thus sample sizes estimated from the standard deviation of the rate of owner occupancy were adjusted to account for variances of household income and the percent of minority population by each stratum. Table 1 in Appendix 1-B presents the estimated sample sizes by each stratum as well as for the aggregate survey area.

The techniques used for the selection of the sample blocks was the method of probability sampling proportional to the number of households in the block. This involved the following steps:

(1) A list of the blocks with their respective number of housing units was constructed by each stratum.[1]

(2) The number of housing units for all the blocks was cumulated.

(3) The sample blocks were designated. This involved the following three steps:

(1) Determination of the sample fraction. The estimated sample size or number of households for each stratum was divided into sampling points. Each sampling point represented three households. The sampling fraction, f_i, was obtained by the following formula:

$$f_i = \frac{N_i}{n_i/3} \qquad (2)$$

[1]Data on the number of new housing units constructed since 1970 were obtained from the City Assessor's Office and were used to update the number of housing units for some of the blocks.

Where N_i is the total number of housing units in stratum i obtained from the 1970 Census.

(2) Selection of a random start number. This random start number had to be greater than or equal to 1 and less than or equal to the sampling interval which is the reciprocal of the sampling fraction, f_i.

(3) Selection of the sample blocks. The first block was the one whose cumulant exceeded or equaled the random start number picked up in the previous step. The next sample block was obtained by adding the random start number to the sampling interval. The sum of these numbers designated the next sample block. This process was repeated until all sample blocks were selected.

The actual selection of the household was done by the interviewers. Each interviewer was instructed to locate the sample block and randomly select three representative households. No call backs were used. Area 27--the rural component was treated separately and housing units were selected randomly by geographical area. Interviews in the urban subareas were conducted by Selection Research Incorporated and those in the rural component were conducted by graduate students from the University of Nebraska at Omaha. Table 2 in Appendix 1-B presents the reliability of the sample estimate of the major population and housing characteristics in the RDP area. The heart of the survey is the questionnaire. The questionnaire was perfected after being carefully screened. It was set up to include several blocks of questions, each designed to obtain specific information on different facets on RDP area housing. A copy of the questionnaire is reprinted in Appendix 1-B.

APPENDIX 1-A

DELINEATED SUBAREAS OF THE RDP

The following is a detailed inventory of the territorial extent of each of the 27 subareas within the RDP. One rural and 26 urban subareas. All boundaries, with one exception in Sarpy County, follow census tract lines. The acreage figures presented were obtained from contract research to MAPA from the National Planning Data Corporation and U. S. Area Measurement Reports for county units. The numeric identifiers were selected to originate near the core of the urban area and to proceed outward with some degree of areal continuity. The proposed names for each subarea represent a consensus of those submitted to the MAPA/RDP housing task force.

Number: 1

Proposed Name: Florence-Fort Omaha
1970 Population: 21,982
Size: 3,417 acres or 5.338 square miles
Tracts: 2,3,61.02,62.02

Description: Origin at intersection of 36th Street and Ponca Road; east on Ponca Road to River Road; southwest to boundary of Dodge Park; east to the Missouri River; following the Missouri River southward to imaginary intersection with Florence Boulevard; south to Fort Street; west to 30th Street; south to Chicago and Northwestern Railway tracks; northwest to Fort Street; west to 48th Street; north to Read Street; east

to 40th Street; north to approximately Rainwood Street following Omaha City Limits; east to Pershing Drive; north along 36th Street following Omaha City Limits and boundaries of Dodge Park and Hummel Park to origin.

Number: 2

Proposed Name: East Omaha-Carter Lake
1970 Population: 8,606
Size: 6,054 acres or 9.459 square miles
Tracts: 4,5,212

Description: Origin at northward extension of Florence Boulevard and the Missouri River; southeast along Missouri River to western Nebraska-Iowa boundary of Carter Lake; north along boundary to Ames Avenue; west to Florence Boulevard; north along Florence Boulevard to origin.

Number: 3

Proposed Name: N.O.C.D. (North Omaha Community Development)
1970 Population: 22,947
Size: 1,855 acres or 2.899 square miles
Tracts: 6,7,8,9,10,11,12,13.01,14,15

Description: Origin at intersection of 30th Street and Fort Street; east along Fort Street to Florence Boulevard; south to Ames Avenue; east to western Nebraska-Iowa boundary of Carter Lake; south to Locust Street; east to 14th Avenue; north to Lothrop Street; west to 16th Street; south to Cuming Street; west to 30th Street; north along 30th Street to origin.

Number: 4

Proposed Name: C.B.D.-Creighton (Central Business District)
1970 Population: 6,741
Size: 1,808 acres or 2.825 miles
Tracts: 13.02,16,17,18

Description: Origin at intersection of 16th Street and Lothrop Street; east along Lothrop Street to 14th Avenue; south to Locust Street; east to Western Nebraska-Iowa boundary at Carter Lake; south and southeast to Missouri River; south to intersection with Pierce Street; west to 6th Street; north to Pacific Street; west to 16th Street; south to Pierce Street; west to 20th Street; north to Dodge Street; west to 30th Street; north to Cuming Street; east to 16th Street; north along 16th Street to origin.

Number: 5

Proposed Name: St. Mary's-Park Avenue
1970 Population: 9,063
Size: 491 acres or 0.767 square miles
Tracts: 19,39,40,41

Description: Origin at intersection of 33rd Street and Dodge Street; east

on Dodge Street to 20th Street; south to Pacific Street; west to 33rd Street; north to origin.

Number: 6

Proposed Name: South Omaha
1970 Population: 37,855
Size: 5,022 acres or 7.846 square miles
Tracts: 20,21,22,23,24,25,26,27,28,29,32,33

Description: Origin at intersection of 29th Street and Pacific Street; east along Pacific Street to 20th Street; south to Pierce Street; east to 16th Street; north to Pacific Street; east to 6th Street; south to Pierce Street; east to the Missouri River; south to Harrison Street; west to 30th Street; north to "Y" Street; west to 36th Street; north to "Q" Street; east to intersection of Union Pacific Railroad tracks at approximately 26th Street; north and northeast along U.P. tracks to Vinton Street; west to Hanscom Boulevard; north to Spring Street; east to 30th Street; north to Castelar Street; east to 29th Street; north along 29th Street to origin.

Number: 7

Proposed Name: Ak-Sar-Ben South
1970 Population: 42,578
Size: 7,616 acres or 11.900 square miles
Tracts: 30,31,34.01,34.02,35,70,71

Description: Origin at intersection of 72nd Street and Pacific Street; east along Pacific Street to 66th Street; south to Woolworth Avenue; east to 63rd Street; south to Center Street; east to 35th Street; south to Martha Street; east to 32nd Street; south to Castelar Street; east to 30th Street; south to Spring Street; west to Hanscom Boulevard; south to Vinton Street; east to U.P.R.R. tracks at approximately 27th Street; south to "Q" Street; west to 36th Street; south to "Y" Street; east to 30th Street; south to Harrison Street; west to 72nd Street; north along 72nd Street to origin.

Number: 8

Proposed Name: Elmwood Park
1970 Population: 17,331
Size: 1,686 acres or 2.634 square miles
Tracts: 36,37,44,45,46

Description: Origin at intersection of 62nd Street and Dodge Street; east along Dodge Street to 42nd Street; south to Center Street; west to 63rd Street; north to Woolworth Avenue; west to 66th Street; north to Pacific Street; west to 69th Street; north to Leavenworth Street; east to Elmwood Park boundary at approximately 66th Street; north along park boundary to Howard Street; east to approximately 62nd Street; north along park boundary to origin.

Number: 9

Proposed Name: Cathedral-Field Club
1970 Population: 25,710
Size: 1,699 acres or 2.654 square miles
Tracts: 38,42,43,49,50,51

Description: Origin at intersection of 48th Street and Charles Street; east along Charles Street to 30th Street; south to Dodge Street; east to 33rd Street; south to Pacific Street; east to 29th Street; south to Castelar Street; west to 32nd Street; north to Martha Street; west to 35th Street; north to Center Street; west to 42nd Street; north to Dodge Street; west to 48th Street; north along 48th Street to origin.

Number: 10

Proposed Name: Fairacres-Dundee
1970 Population: 21,800
Size: 2,035 acres or 3.180 square miles
Tracts: 47,48,55,64

Description: Origin at intersection of 72nd Street and Lake Street; east along Lake Street to 66th Street; south to Blondo Street; east to 60th Street; north to Miami Street; east to Military Avenue; southeast to Happy Hollow Boulevard; south to Charles Street; west to 48th Street; south to Dodge Street; west to Elmwood Park boundary at approximately 62nd Street; south to H oward Street; west to park boundary at approximately 66th Street; south to Leavenworth Street; west to 67th Street; north to Howard Street; west to 72nd Street; north along 72nd Street to origin.

Number: 11

Proposed Name: Adams-Fontenelle Park
1970 Population: 24,283
Size: 2,012 acres or 3.144 square miles
Tracts: 52,53,54,59.01,59.02,60

Description: Origin at intersection of 48th Street and Fort Street; east along Fort Street to 36th Street; north to Chicago and Northwestern Railway tracks; southeast to 30th Street; south to Charles Street; west to Happy Hollow Boulevard; north to Miami Street; east to 45th Street; north to Bedford Avenue; west to 48th Street; north along 48th Street to origin.

Number: 12

Proposed Name: Benson
1970 Population: 16,783
Size: 1,553 acres or 2.427 square miles
Tracts: 56,57,58

Description: Origin at intersection of 72nd Street and Benson Park

boundary at approximately Fort Street; east along park boundary to approximately 65th Street; south to Grand Avenue; east to 66th Street; south to Sprague Street; east to 63rd Street; south to Pratt Street; east to 56th Street; north to Sprague Street; east to 52nd Street; north to Ames Avenue; east to 48th Street; south to Bedford Avenue; east to 45th Street; south to Miami Street; west to Happy Hollow Boulevard; south to Military Avenue; northwest to Miami Street; east to 60th Street; south to Blondo Street; west to 66th Street; north to Lake Street; west to 72nd Street; north to Benson Park boundary at approximately Lawndale Drive; northeast along park boundary to approximately 70th Street; north to approximately Grand Avenue; west to 72nd Street; north along 72nd Street to orign.

Number: 13

Proposed Name: Rummel
1970 Population: 18,217
Size: 3,167 acres or 4.949 square miles
Tracts: 61.01,63,65.02

Description: Origin at Intersection of 72nd Street and State Street; east along State Street to 60th Street; south to Sheffield Street; east to 54th Street; southeast to Potter Street; east to Morman Bridge Road; south to approximately Potter Street; east and southeast along Forest Lawn Cemetery boundary to 48th Street; north to Read Street; east to 42nd Street; south to Fort Street; west to 48th Street; south to Ames Avenue; west to 52nd Street; south to Sprague Street; west to 56th Street; south to Pratt Street; west to 63rd Street; north to Sprague Street; west to 66th Street; north to Grand Avenue; east to Benson Park boundary at approximately 65th Street; north along park boundary to approximately Fort Street; west to 72nd Street; north along 72nd Street to origin.

Number: 14

Proposed Name: Keystone-West Maple
1970 Population: 20,027
Size: 8,746 acres or 13.665 square miles
Tracts: 65.01,73.02,74.02

Description: Origin at intersection of Big Papillion Creek at State Street; east along State Street to the Chicago and Northwestern Railway tracks; southeast to Interstate-280; northeast to 96th Street; east to county Road 38; south to Crown Point Avenue; east to 72nd Street; south to Benson Park boundary at approximately Grand Avenue; east to approximately 70th Street; south and southwest along park boundary to 72nd Street to Maple Street; west to 90th Street; south to Blondo Street; west to Big Papillion Creek at approximately 117th Street; north along Big Papillion Creek to origin.

Number: 15

Proposed Name: Crossroads-Westside

1970 Population: 32,009
Size: 5,409 acres or 8.450 square miles
Tracts: 66,67.01,68.01,69.01

Description: Origin at intersection of 90th Street and Maple Street; east along Maple Street to 72nd Street; south to Howard Street; east to 67th Street; south to Leavenworth Street; west to 69th Street; south to Pacific Street; west to 72nd Street; south to the Union Pacific Railroad tracks at approximately "E" Street; west to 96th Street; north to Paddock Road; east and north to West Center Road; east to Big Papillion Creek; northwest to Pacific Street; east to 96th Street; north to Blondo Street; east to 90th Street; north along 90th Street to origin.

Number: 16

Proposed Name: Westroads-Boys Town
1970 Population: 10,761
Size: 5,269 acres or 8.233 square miles
Tracts: 67.02,74.03,74.04,74.05

Description: Origin at intersection of 144th Street and Blondo Street; east along Blondo to 96th Street; south to Pacific Street; west to 150th Street; north to West Dodge Road; east to 144th Street; north along 144th Street to origin.

Number: 17

Proposed Name: Rockbrook-Bel Air
1970 Population: 23,772
Size: 4,775 acres or 7.460 square miles
Tracts: 68.02,69.02,74.06,74.07,74.08,74.09

Description: Origin at intersection of 144th Street and Pacific Street; east along Pacific Street to Big Papillion Creek; southeast to West Center Road; west to Paddock Road; south and west to 96th Street; south to Union Pacific Railroad tracks at approximately "E" Street; west and northwest to West Center Road; east to 144th Street; north along 144th Street to origin.

Number: 18

Proposed Name: Ralston
1970 Population: 4,213
Size: 947 acres or 1.480 square miles
Tracts: 74.11

Description: Origin at intersection of 84th Street and "L" Street; east along "L" Street to 72nd Street; south to Harrison Street; west to 84th Street; north along 84th Street to origin.

Number: 19

Proposed Name: Millard-Applewood
1970 Population: 13,589
Size: 6,946 acres or 10.853 square miles
Tracts: 74.10,74.12,74.13

Description: Origin at intersection of 144th Street and U.P.R.R. tracks at approximately Grover Street; southeast and east along U.P.R.R. tracks to 72nd Street; south to "L" Street; west to 84th Street; south to Harrison Street; west to 144th Street; north to "L" Street; east to U.P.R.R. at approximately 137th Street; northwest to 144th Street; north along 144th Street to origin.

Number: 20

Proposed Name: Pacific Heights-Bennington
1970 Population: 7,100
Size: 50,551 acres or 78.986 square miles
Tracts: 73.01,74.01

Description: Origin at 180th Street and Douglas-Washington County line; east along Douglas-Washington line to the Missouri River; south to Dodge Park boundar; west to River Road; north and northwest to Ponca Road; west to 36th Street; south along Hummel Park and Dodge Park boundaries and Omaha City Limits to approximately Rainwood Street; west to 40th Street; south to REad Street; west to 48th Street; south to Forest Lawn Cemetery boundary to Mormon Bridge Road; north to Potter Street; west to 54th Street; north to Sheffield Street; west to 60th Street; north to State Street; west to 72nd Street; south to Crown Point Avenue; west to County Road 38; north to State Street; west to 96th Street; south to Interstate-280; southwest to Chicago and Northwestern Railway tracks; northwest to State Street; west to Big Papillion Creek; south to Blondo Street; west to 144th Street; south to West Dodge Road; west to 150th Street; south to Pacific Street; east to 144th Street; south to West Center Road; west to main line U.P.R.R. tracks; southeast to 144th Street; south to Spurline U.P.R.R. tracks; southeast to "L" Street; west to 144th Street; south to Harrison Street; west to 180th Street; north to Pacific Street; east to 168th Street; north to Fort Street; west to 180th Street; north along 180th Street to origin.

Number: 21

Proposed Name: LaVista-Papillion
1970 Population: 11,537
Size: 28,800 acres or 45.000 square miles
Tracts: eastern two-thirds of 106

Description: Origin at intersection of 180th Street and Harrison Street; east along Harrison Street to 60th Street; south for 4.5 miles to precinct boundary; west to 180th Street; north along 180th Street to origin.

Number: 22

Proposed Name: Bellevue-Capehart
1970 Population: 50,378 (corrected total)
Size: 39,009 acres or 60.952 square miles
Tracts: 101.01,101.02,102,103.01,103.03,104,105

Description: Origin at intersection of 60th Street and Harrison Street; east along Harrison Street to the Missouri River; south to the Platte River; west to imaginary intersection of 60th Street; north along 60th Street to origin.

Number: 23

Proposed Name: Manawa-Twin City
1970 Population: 5,550
Size: 15,053 acres or 23.520 square miles
Tracts: 313,314,315

Description: Origin at intersection of Missouri River and mainline U.P.R.R. tracks; east along U.P.R.R. tracks to 35th Street; north to 12th Avenue; east to Ash Street; north to 9th Avenue; east to 14th Street; south to 29th Avenue; east to 6th Street; north to 20th Avenue; east to Iowa Highway 375; southeast to Pony Creek Ditch; west to Missouri River; west and north along Missouri River to origin.

Number: 24

Proposed Name: West Broadway
1970 Population: 22,660
Size: 4,023 acres or 6.286 square miles
Tracts: 302,313,304.01,304.02,305.01,305.02,306.01

Description: Origin at intersection of Missouri River and north boundary of Council Bluffs; east to Grand Avenue; south to Warren Street; west to Harrison Street; south to Washington Avenue; west to 6th Street; north to Avenue "G"; west to 15th Street; south to West Broadway; west along West Broadway to 25th Street; south to 9th Avenue; west to Ash Street; south to 12th Avenue; west to 35th Street; south to mainline U.P.R.R. tracks; west to Missouri River; north along Missouri River to origin.

Number: 25

Proposed Name: Bayliss-Cochran-Sunset
1970 Population: 13,299
Size: 1,460 acres or 2.280 square miles
Tracts: 306.02,307,308,309

Description: Origin at intersection of 15th Street and Avenue "G"; east along Avenue "G" to 6th Street; south to Washington Avenue; east to 1st Street; south to Pierce Street; southwest to Bluff Street; south to 9th Avenue; west to 4th Street; south to 16th Avenue; west to 6th Street; south to 29th Avenue; west to 14th Street; north to 9th Avenue;

west to 25th Street; north to West Broadway; east to 15th Street; north along 15th Street to origin.

Number: 26

Proposed Name: Iowa Western
1970 Population: 23,793
Size: 31,675 acres or 49.492 square miles
Tracts: 301,310,311,312,316,317,318

Description: Origin at intersection of Missouri River and Lake-Crescent Township boundary; east along Lake-Crescent boundary approximately 12.0 miles to township intersection; south along Garner-Hardin township boundary to township intersection; west approximately 10.0 miles along Pony Creek Ditch to Iowa Highway 375; northwest to 20th Avenue; west to 6th Street; north to 16th Avenue; east to 4th Street; north to 9th Avenue; east to Bluff Street; north to Pierce Street; northeast to 1st Avenue; northwest to Washington Avenue; east to Harrison Street; north to Warren Street; east to Grand Avenue; north to Council Bluffs City Limits; west to Missouri River; north along Missouri River to origin.

Number: 27

Proposed Name: Riverfront Exurban
1970 Population: 71,218
Size: 1,670,782 acres or 2,610.597 square miles
Tracts: 75, western portion of 106,107,214,215,216,217, Washington County in Nebraska, Harrison County in Iowa, Mills County in Iowa.

Description: That portion of Douglas County, Nebraska west of a line from the intersection of 180th Street and the Washington-Douglas County boundary along 180th Street to Fort Street; along Fort to 168th Street; from 168th Street to Pacific Street; along Pacific to 180th Street; and along 180th Street to Harrison. That portion of Sarpy County, Nebraska west and south of a line from 180th Street and Harrison Street to the township boundary 4.5 miles south; along the precinct boundary east to 60th Street; along 60th Street south to the Platte River. That portion of Pottawattamie County north and east of a line separating the following townships; Lake-Crescent, Garner-Hazel Dell, Garner-Hardin, and Lewis-Keg Creek. All of Washington County, Nebraska, and all of Harrison and Mills County, Iowa.

APPENDIX 1-B

1973 HOUSING SURVEY & SAMPLE ESTIMATES

TABLE 1

THE ESTIMATION OF SAMPLE SIZE

Subarea	Rate of Owner Occupancy	Estimated Standard Deviation	Sample Size, n_i	Adjusted Sample Size, n_i
1	.78	.4142	68	69
2	.79	.4073	66	66
3	.48	.4996	83	98
4	.10	.3000	45	45
5	.10	.3000	49	54
6	.56	.4964	90	90
7	.74	.4386	75	78
8	.77	.4208	69	69
9	.29	.4538	81	86
10	.65	.4770	95	105
11	.62	.4854	87	96
12	.67	.4702	86	87
13	.75	.4330	74	75
14	.76	.4271	74	75
15	.71	.4538	88	95
16	.77	.4208	85	89
17	.83	.3756	67	74
18	.72	.4490	72	75
19	.73	.4440	78	75
20	.82	.3842	54	57
21	.73	.7497	79	75
22	.54	.4984	90	94
23	.83	.4734	52	51
24	.77	.4208	65	63
25	.56	.4964	87	90
26	.78	.4142	69	69
27	.71	.4538	82	98
Total-Survey Area (RDP)	.64	.4800	1,992	2,098

TABLE 2

Sample Estimates of Major Housing Characteristics and Their Respective Confidence Interval, Total RDP, September 1973

Item	Number of Respondents	Median	Mean	Standard Error	95% Confidence Interval
Number of People living here	2,098	3.1	3.6	0.077	3.45 to 3.75
Number of years living here	2,047	5.2	9.2	0.237	8.74 to 9.66
Number of Rooms	1,975	5.4	5.5	0.034	5.50 to 5.57
Age of the House	1,723	17.5	26.21	0.524	26.10 to 26.30
Monthly Rental Rate	454	$113.2	$122.5	$2.805	$117.00 to $128.00
Market Value of the House	1,334	$21,417.00	$23,616	$365.732	$22,899.17 to $24,332.83
If Own, Monthly Payment	1,128	$134.9	$146.4	2.296	$141.90 to $150.90
Number of Bedrooms Needed	2,080	2.8	2.8	0.023	2.75 to 2.85
Number of Bathrooms Needed	2.081	1.8	1.8	0.014	1.8 to 1.83
If Renting, Maximum Monthly Rental Can Afford	1,770	$149.7	$165.2	$1.863	$161.55 to $168.85
If Buying, Maximum Down Payment Can Afford	1,144	$3,838	$5.715	$191.88	$5,338.92 to $6,091.08
If Buying, Monthly Payment Can Afford	1,603	$150.0	$172.0	$2.096	$167.89 to $176.11
Age of Respondents	2,056	42.0	45.1	0.378	44.36 to 45.84
Educational Level of Respondents	2,017	12.16	12.26	0.062	12.14 to 12.38

TABLE 3

HOUSEHOLD SURVEY

(1) Interviewer's Name: _____

(2) When Interview Taken: Date _____ Time _____

(3) Respondent's Area Number: _____ (1 through 27)

(4) Respondent's Address: _____

(5) Respondent Lives In:

A.	Single-family home	[ ]
B.	Duplex	[ ]
C.	Triplex/Quadruplex	[ ]
D.	Low-Rise Multiplex	[ ]
E.	High-Rise Multiplex	[ ]
F.	Mobile Home	[ ]
G.	Other (specify) _____	

(6) Housing Condition:

A.	Sound	[ ]
B.	Deteriorated	[ ]
C.	Dilapidated	[ ]

(7) Respondent Is: Head of House ____/ Spouse of Head ____; M____/ F____

1.A. How long have you lived at this address? _____

B. Where did you live before this? _____

C. About how long did you live there? _____

D. How frequently have you moved in the last 10 years? _____

2. Counting yourself, how many people live here? _____

A. What are their ages? ____ ____ ____ ____ ○ Circle age of wife

____ ____ ____ ____

____ ____ ____ ____ ☐ Box age of husband

____ ____ ____ ____

3. Do you rent or own (or in the process of buying) your home?

(1) Rent ☐ (2) Buy/Own ☐

A. If Rent: What is your approximate monthly rental payment? $_____

A1. Does this include water ☐, gas ☐, electricity ☐?

B. If Buying/Own: What is the approximate market value of your home? $____

B1. What is/was your approximate monthly payment? $_____

4. Without counting bathrooms, how many rooms do you have in this home? ___

5. What is the approximate age of this house (housing unit)? _____

6. Thinking about your neighborhood and the general area in which you live, how would you rate the following factors?

	(1) Excellent	(2) Good	(3) Fair	(4) Poor	(5) Don't Know
a. Condition of housing and general appearance					
b. Police protection					
c. Schools					
d. Bus service and taxi service					
e. Parks and playgrounds					
f. Stores and shopping					

	(1) Excellent	(2) Good	(3) Fair	(4) Poor	(5) Don't Know
g. Gas, water, and electric utilities					
h. Streets and sewers					
i. Trash and garbage collection					
j. Fire protection					
k. Availability of doctors and hospitals					

7. Are you satisfied with your present location and housing accommodations?

A. Yes [] B. No []

B1. If Not: Which one or the following is a strong reason for your dissatisfaction?

(1) Size of the unit (a) too large []

(b) Too small []

(2) Condition of the dwelling (incl. Plumbing, heating, etc.) []

(3) Style of the house or the type of housing []

(4) Neighborhood factors (streets, neighbors, etc.) []

(5) Distance to work []

(6) Other (specify) _____

8. In your neighborhood or section of the city, do you think the people in the following kinds of businesses and agencies treat you fairly or unfairly?

	(1) Fair	(2) Unfair
a. Real estate, landlords, housing authorities, etc.	____	____
b. Home improvement and repair	____	____
c. Furniture and appliance stores	____	____
d. Grocery and drug stores	____	____
e. Insurance and loan companies	____	____
f. Places of entertainment and recreation	____	____
g. Government services (police, fire, welfare, etc.)	____	____

9. Which of the following best expresses your feelings about moving or relocating now or in the near future?

a. I would strongly desire to move or relocate []
b. I would desire to move or relocate []
c. I would strongly oppose moving or relocating []

d. I would oppose moving or relocating [ ]
e. I don't feel very strongly one way or the other [ ]

10. In which of the areas outlined on this map would you most, second most, and the least want to live? (Show map of 27 areas: 1, 2, 3, . . . 27).

A. Most #_____ B. Second most #_____ C. Least #_____

11. If you could or would change your existing housing situation, would you prefer to:

A. Rent #_____ or B. Buy _____your housing unit or home.

12. What size of home or dwelling unit would you consider large enough to meet your needs?

A. Number of bedrooms _____;
B. Number of bathrooms _____.

13. In considering a home which facilities or features would you consider essential (such as shower, garage, air conditioning, storage space, fireplace, etc.)? Please specify.

A. _____

B. _____

C. _____

14. If you had your choice which material would you prefer for the exterior of your house?

A. Brick _____

B. Wood _____

C. Other _____

15. If you had your choice which style house would you prefer? _____

16. If you had your choice, which of the following types of housing would you most, second most, and least like to live in and why? Choices:

A. Single-family home
B. Duplex
C. Triplex/Quadruplex
D. Low-Rise Multiplex
E. High-Rise Multiplex
F. Mobile Home

(1) [ ] Most, because _____
(2) [ ] Second most,because _____
(3) [ ] Least, because _____

17. If housing accommodations, neighborhood facilities, etc., would be the same what are your feelings concerning the people you would like to live among? (Check each one that applies.)

A. Would prefer to live among people of my own race or nationality. [ ]

B. Would prefer to live in an integrated or racially mixed neighborhood [ ]

C. Have no particular feelings one way or the other about the race or nationality of those living around me. [ ]

D. Would prefer to live among people of my own economic class. [ ]

E. Would prefer to live among people of different income levels. [ ]

F. Have no particular feelings one way or the other about the income level or economic standing of those living around me. [ ]

G. Would like to express or qualify my feelings on the matter this way:

_____

_____

_____

18. Which of the following neighborhood facilities or features do you consider necessary or very desirable? (Check all that apply and circle three most desirable).

[ ]	A.	Church (es)	[ ]	F.	Hospital	[ ] K.	Day care center(s)
[ ]	B.	School (s)	[ ]	G.	Doctor's office	[ ] L.	Other (s)
[ ]	C.	Shopping center	[ ]	H.	Drug store		
[ ]	D.	Playgrounds	[ ]	I.	Near to work		
[ ]	E.	Bus line	[ ]	J.	"Good" neighbors		

19. What is the maximum you could afford to pay for the size and type of housing unit that would meet your needs?

(A) To rent (monthly payment excluding utilities.) $_____

(B) To buy and own (1) down payment $_____

(2) monthly payment (excluding monthly utilities $_____

20. Are there any points we've overlooked or any remarks you'd like to add concerning your housing and neighborhood conditions, needs, and preferences or your feelings about moving or relocating? If so, please state them:

_____

_____

_____

JUST A FEW MORE QUESTIONS ABOUT YOUR HOUSEHOLD:

21. About your (and your spouse's) work and education:

	(a) Head of Hshld	(b) Spouse (if married)
A. What is your occupation?		
(1) Professional and technical	_____	_____
(2) Managers and Administrative	_____	_____
(3) Clerical	_____	_____
(4) Craftsman	_____	_____
(5) Operatives and Transport	_____	_____
(6) Laborer	_____	_____
(7) Service Workers	_____	_____
(8) Household Workers	_____	_____
(9) Other	_____	_____
B. How far from home is your work? (Approximate number of miles or minutes)	_____	_____
C. How do you get to and from work?		
(1) Automobile	_____	_____
(2) City Bus	_____	_____
(3) Walk	_____	_____
(4) Car Pool	_____	_____
(5) Taxi	_____	_____
(6) Bicycle	_____	_____
(7) Motorcycle	_____	_____
D. Highest level of education? (No. of Years)	_____	_____

22. What is the current gross annual income of your family (counting all regular earnings and money coming in regularly from other sources for the past 12 months)?

A. Under $2,000	_____	E. $8,000 - $9,999	_____
B. $2,000 - $3,999	_____	F. $10,000 -$14,999	_____
C. $4,000 - $5,999	_____	G. $15,000 - $24,999	_____
D. $6,000 - $7,999	_____	H. $25,000 - Over	_____

SECTION TWO

HOUSING PROFILE OF THE RDP-1970

This section of the report presents an overview and assessment of the major characteristics of the respective RDP subareas as they existed in 1970. Each of the 27 subareas is compared to the average for the composite Riverfront Development Project Area. Data in the tables give the major socioeconomic indicators of the subarea. All values and percentages are based on the 1970 Census of Population and Housing. Each subarea is described by its basic population characteristics (e.g. age, minority members), its educational level, income, and housing types.[1] It is, therefore, possible to discuss each subarea as a socioeconomic entity.

In Table 1, base information for the 27 subareas is given for easy comparison. This is followed by the description of each of the 27 subareas. It is important to note that changes have occurred in the number and distribution of population within the study area since 1970. In addition, data concerning attitudes, preferences and needs are not included in the Census. Later sections will expand on these subarea profiles by providing 1973 information on the respective subareas.

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[1]The 26 indicators are: (1) percent of RDP population in each subarea, (2) 1960-1970 annual population increase, (3) 1970-1973 annual population increase, (4) percent of the population age 65 and over, (5) percent of the population classified as minority, (6) percent of the 14 and older population currently married, (7) percent of families with female head of household, (8) percent of 25 and older population having completed high school, (9) percent of 25 and older population having completed college, (10) percent of 16 and older population in the labor force, (11) percent of the labor force working inside the Omaha SMSA, (12) percent of the labor force in white-collar occupations, (13) percent of the labor force unemployed, (14) average family income, (15) average income of unrelated individuals, (16) percent of families with income below poverty level, (17) number of housing units per square mile, (18) percent of housing units classified as single-family, (19) percent of occupied housing units owner-occupied, (20) percent of housing units built since 1960, (21) percent of persons 5 years old and over residing in the same house in 1965 and 1970, (22) percent of housing units vacant, (23) percent of housing units lacking plumbing, (24) percent of housing units with no automobile available, (25) average value of owner-occupied housing, (26) average gross rent. The number in brackets appears above each indicator for the 27 subareas.

TABLE 1

POPULATION, HOUSING AND FAMILIES BY SUBAREA, 1970

Area	Population	All Year Round Housing Units	Median Value Owner Occupied Homes	Families
1	21,982	6,640	$ 12,567	5,515
2	8,606	2,735	9,164	2,144
3	22,947	8,579	6,963	5,116
4	6,741	3,460	6,381	884
5	9,063	5,685	8,678	1,858
6	37,855	13,603	8,762	9,512
7	42,578	12,768	13,382	10,581
8	17,331	6,202	15,705	4,630
9	25,710	10,958	12,362	5,497
10	21,800	7,586	18,317	5,826
11	24,283	7,775	8,751	5,742
12	16,783	5,745	12,961	4,431
13	18,217	5,097	17,189	4,629
14	20,027	5,852	21,899	4,960
15	32,009	9,420	20,848	7,973
16	10,761	2,708	40,053	2,375
17	23,772	6,333	26,897	5,821
18	4,213	1,236	19,504	1,138
19	13,589	3,990	20,924	3,359
20	7,100	2,918	20,817	1,675
21	11,537	3,374	17,187	2,900
22	50,378	11,975	17,974	10,853
23	5,550	1,661	13,166	1,421
24	22,660	7,205	12,324	5,859
25	13,299	4,964	9,192	3,168
26	23,793	7,251	17,095	5,992
27	71,444	23,725	11,200	18,501
RDP	584,028	189,445	$ 14,708	142,360

Source: 1970 Census of Population and Housing (corrected totals).

Housing Subarea 1: Florence-Fort Omaha

Situated in the northern part of urban Omaha, the Florence-Fort Omaha area developed around one of the earliest settlements in the state. As an independent place annexed by Omaha more than a half-century ago, the town of Florence grew as a satellite town. Florence has always maintained its distinctive character of stability and feeling of not necessarily being tied to Omaha.

With 3.8 percent of the RDP's population, this area has been growing slower than the overall RDP average largely because it does not have any expanding frontiers of development. The population and housing characteristics of Florence-Fort Omaha parallel the region quite closely with the most notable differences among the housing indicators. With 90.3 percent of all units as single-family, Florence-Fort Omaha ranks among the highest in the RDP area in this category. The stability indicated earlier may be inferred by the relatively low rate of vacancy and the 1.1 percent of housing units lacking plumbing. Relative little residential construction activity has taken place in this area as evidenced by the fact that only 11.2 percent of the housing units have been built in the last 10 years.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#1	3.8	+0.6	+0.6	10.2	5.1	64.8	9.8	81.8	21.1
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#1	61.8	97.6	50.8	2.4	10,771	4,179	7.0
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#1	1,244	90.3	78.1	11.2	56.4	3.3	1.1	10.2	12,567	128
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

With median family income and value of owner-occupied housing below the RDP median, the area has fewer people whose incomes are below the poverty level. Although the minority population is lower than the RDP average, past trends forecast a greater proportion of the population for the future with most minorities resident in the southern portion of the subarea.

Housing Subarea 2: East Omaha-Carter Lake

Almost entirely located in the flood plain portion of the Missouri River, housing patterns in East Omaha-Carter Lake have been established many years ago and have changed slowly. The addition of mobile home parks and a large housing tract in Carter Lake have not changed the complexion of the area to any degree. Largely devoid of commercial services, this area is characterized by its low housing density. Housing is almost of rural character in an area very close to the downtown urban core and this trait is shared by the lifestyles of the residents.

With only 1.5 percent of the RDP population, this area lost population in the 1960's and continues to lose today. The expansion of Eppley Airfield into built-up areas of East Omaha suggests a further short-term loss. The demographic variables of the lowest percentage of college graduates of any of the subareas is reflected in the figure of 32.1 percent of the labor force employed in white-collar occupations. Unemployment at 4.9 percent is two percentage points higher than the RDP average, but is not the highest of the subareas. Mean family income is approximately $3,000 lower than the RDP average with 14.2 percent of the families having incomes below poverty level. The overwhelming proportion of the population is white with female-headed households at 6.4 percent.

The percent of housing units classified as single family is among the

highest of the subareas as is the 79.3 percent rate of owner-occupancy. The housing units built in the last ten years have almost all been in Carter Lake and this has not stopped the exodus of people from the area. New construction has helped raise the mean value of the unit to the 1970 figure of just over $9,000. There is considerable variation in the value of housing units in this area despite valuations at about two-thirds the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#2	1.5	-1.1	-1.1	8.5	2.4	64.8	6.4	67.6	7.7
RDP	100.0	+1.7	1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#2	62.1	98.4	32.1	4.9	8,492	3,815	14.2
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#2	289	96.7	79.3	28.3	54.9	5.0	3.7	14.2	9,164	97
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 3: N.O.C.D.

Housing subarea number 3 is essentially contiguous to the North Omaha Community Development, Inc. planning area from Cuming Street to Fort Street and 13th Street to 30th Street. The HUD 701 comprehensive plan has been completed for this area. All studies have consistently shown numerous social and housing problems in N.O.C.D. subarea.

The N.O.C.D. subarea has experienced a rapidly declining population base with a net loss of one-third of the people in the decade of the 1960's. Containing by far the largest minority population at 79.7 percent, the area is beset with severe problems. Many of the figures presented reflect either the highest or lowest rates in the RDP area. For example, the rate of families

headed by females at 29.8 percent is the highest. The unemployment rate at 8.3 percent is also the highest. The 31.1 percent of the families with incomes below poverty level is the second highest among RDP subareas. Low rates on some indicators also represent unfavorable social and economic conditions. These are particularly the low marriage rate, low rates of high school and college completion, white-collar employment, and average incomes. In all cases, they are the lowest or very near the lowest of all housing subareas.

The relatively high density housing (2,959 units per square mile); the very low rate of new construction; the high rate of vacancy identify the subarea as one where remedial action is vital. Despite the predominance of multi-family and rental units, the proportion of people living in the same house for the past five years demonstrates a lack of mobility. Much of this can be inferred by the fact that almost one-half of all households are without access to private transportation. Satisfactory housing is in short supply. The average value of N.O.C.D. housing is less than half the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#3	3.9	-3.2	-3.3	11.0	79.7	44.9	29.8	62.9	9.2
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Untrl. Indiv. Income	(16) % Income Below Pov.
#3	56.4	98.7	26.3	8.3	6,560	2,670	31.1
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#3	2,959	66.0	48.0	2.6	54.5	13.4	4.5	44.2	6,963	76
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 4: C.B.D.-Creighton

Located in the downtown Omaha core, the Central Business District (C.B.D.)-Creighton area contains a mixture of housing types. There are very few affluent people living near the business district core, but there are some and there should be more in the next few years. Creighton University with its student body living in and near the campus upgrades the demographic characteristics and provides a different kind of housing requirement. Much of the area's characteristics, however, are similar to those found in the central cities of many American cities.

Population in the C.B.D.-Creighton area has experienced the greatest percent loss of any RDP subarea with a 1960-1970 decade rate of 47.6 percent. These losses have continued to the present. Although 9.9 percent of the population is classified as minority, slightly above the RDP average, most are located on the periphery of the area. The high percentage of female headed households (17.5 percent) contrasts with the low percentage married (24.3 percent). The elderly comprise almost one out of every five people. Incomes are significantly lower than the overall average and the percent with incomes below poverty level is the highest of all subareas. The unemployment rate at 5.9 percent is second only to N.O.C.D.

The housing stock is overwhelmingly multi-family, renter-oriented with only 13.2 percent of the housing units in the single family category, and an even smaller percentage (10.1 percent) owner-occupied. Area 4 has the highest mobility rate of the subareas not subject to recent residential development. Here almost 7 out of 10 residents lived in a different unit compared to five years earlier. The housing stock is the oldest of the city. The vacancy rate (14.5 percent) is the highest of all subareas. Ten percent of units lack plumbing. Almost two of every three residents do not have

access to an automobile. Values of owner and renter housing are lower in C.B.D.-Creighton than in any other subarea.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#4	1.2	-4.8	-5.0	19.8	9.9	24.3	17.5	56.1	15.2
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#4	50.0	99.1	42.9	5.9	6,927	2,605	32.1
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Housg. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#4	1,225	13.2	10.1	10.5	30.4	14.5	30.9	63.8	6,381	67
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 5: St. Mary's-Park Avenue

Similar in demographic characteristics to the C.B.D.-Creighton subarea, this area is further removed from the business district and has a much greater population density. Furthermore, the composition of the labor force contains markedly different characteristics.

Many of the residents in this subarea are elderly and coupled with the 30 percent population loss in the past decade, will likely soon comprise one-fourth of the population. Despite this high percentage, the labor force participation rate is slightly above the RDP average indicating that many of the elderly are employed.

With by far the highest housing density in the RDP at 7,412 units per square mile, most of the housing is multi-story rental. Very little construction has taken place in the last 30 years and many of the units date back to near the turn of the century. Housing turnover is relatively high with three of every five having moved within the last five years. The percent of units vacant is double the RDP average and the percent lacking plumbing is almost

three times greater. Almost one-half of the populous is without access to private transportation. And finally, values of owner and renter housing are significantly lower than a comparable RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#5	1.6	-3.0	-3.2	22.8	2.4	38.4	20.5	67.6	17.1
RDP	100.0	+1.7	1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#5	59.8	99.2	48.6	3.3	7,763	5,063	20.0
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#5	7,412	11.3	10.1	6.2	38.4	11.9	11.1	49.4	8,678	80
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 6: South Omaha

South Omaha is one of the largest of all the housing subareas in terms of population. South Omaha is synonymous with an industrialized work force and ethnic population. The losses from the meat packing closings have caused a loss of population. Losses are expected to be greater in the 1970's than in the 1960's. The movement has been to peripheral areas. South Omaha has seen an economic decline particularly in the retail shopping core along South 24th Street.

Containing a large number of Omaha's Spanish-language population, the Chicanos are not included in the minority population of 4.8 percent. Education of adults is significantly lower than the RDP average and the proportion of white-collar workers is lower. The mainstream of Omaha development has passed by this subarea. The stereotype of South Omaha is changing. For example, the percent married is less than the RDP and the percent of female-headed families is above the average at 15.2 percent.

The housing characteristics of South Omaha have also changed over the years with a smaller percentage of single-family and owner-occupied units when compared to the RDP. Very little construction has taken place in the last 20 years. The vacancy rates are above the overall average. The stability of South Omaha is illustrated, however, by the percentages of people in the same house over the last 10 years. The automobile-lacking resident rate is double that of the RDP. Housing values are significantly lower than the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#6	6.5	-1.9	-2.0	13.6	4.8	55.6	15.2	60.6	8.7
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#6	55.8	98.3	37.9	4.4	8,501	2,940	18.1
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#6	1,734	67.7	55.9	7.3	55.1	6.0	6.0	29.6	8,762	88
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 7: Ak-Sar-Ben South

The Ak-Sar-Ben South area in south central Omaha can be characterized by post-World War II housing developments and industrial tracts west of the stockyards. Considerable open space is still available in the western portion of the area which has been filling rapidly in the last few years.

The subarea grew from the historic core of the City of South Omaha. The subarea has shown a relatively slow rate of growth. It is an area devoid of minority representation. Ak-Sar-Ben South has a lower representation of college-educated adults and a smaller proportion of its population in white-collar occupations than the RDP average. The labor force participation rate, however, is one of the highest of the subareas. The mean family income is

only slightly below the RDP average and the percent of families with income below poverty is four percentage points lower than the RDP.

Single-family occupancy and owner-occupancy rates are a full ten percentage points higher than the RDP average. The stability of the housing is evidenced by the 62.2 percent of persons occupying the same house since 1965, as this is the second highest of all RDP subareas. Although the value of housing is below the overall average by about $1,300, the gross rent is higher by $20.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'77 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#7	7.3	+0.7	+1.3	7.0	0.7	64.7	8.9	77.1	14.3
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#7	67.7	98.5	45.7	2.8	10,793	4,500	6.7
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#7	1,073	85.4	74.2	22.3	62.2	2.2	1.8	9.0	13,382	133
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 8: Elmwood Park

Located in the middle portion of the Omaha ring of development, Elmwood Park is an aging but stable area. The Dodge Street commuting corridor of old, this area has a high rate of owner occupancy and many fine older homes.

With no new areas of development, the Elmwood Park subarea has experienced slight population losses since 1960. With an elderly population almost double the RDP rate, the Elmwood Park area has a high proportion of high school and college graduates. White-collar employees make up over two-thirds of the labor force with unemployment below the RDP average.

Mean family and individual income are both above that of the RDP.

With housing density of more than 2,300 units per square mile, this area is composed of 82.9 percent single-family and 77.0 percent owner-occupied units. A low rate of housing vacancy (2.0 percent) and the highest rate of stability (62.8 percent same-house) is associated with this subarea. Both values of housing and median rent are above the average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#8	3.0	-0.3	-0.3	16.4	0.5	62.9	10.1	85.9	32.5
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#8	58.5	98.0	67.5	2.5	12,278	5,266	6.3
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Houg. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#8	2,355	82.9	77.0	7.8	62.8	2.0	0.6	13.8	15,705	132
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 9: Cathedral-Field Club

Situated in the prime commuting core of several decades ago, this area has undergone extensive transition. Rental housing now predominates in an area which has had strong historic ties to the community. The Omaha "Gold Coast" of opulent homes on the ridge of highest elevation in the area sets Cathedral-Field Club apart from subareas to the east and west.

Having had a declining population since 1960, this subarea has traditionally had a strong elderly population. The percent married is far below the RDP average, and households headed by females is now at 16.3 percent and appears to be increasing. The educational level is slightly above the RDP average, but the Cathedral-Field Club rate of white-collar

workers is a full 10 percentage points above the RDP rate. Mean family incomes are lower than the overall average by $1,500 and there are proportionally more people having poverty level incomes and below.

Multi-family central housing characterizes the area with about 7 out of every 10 housing units as apartments. Moreover, a remarkably large percent of the area's units (19.4 percent) have been built recently. Only 39.3 percent of the people lived in the same house five years earlier, which illustrates the transitional nature of the subarea. Characteristic of the central city areas, the value and rents of housing units are below the average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#9	4.4	-0.6	-0.7	15.0	6.8	45.2	16.3	80.5	27.2
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#9	63.2	98.4	61.2	2.9	9,811	4,148	14.6
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#9	4,129	30.6	28.7	19.4	39.3	6.7	3.8	25.3	12,362	109
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 10: Fairacres-Dundee

Often referred to as one of the prestigious central city housing subareas, Fairacres-Dundee contains a sizeable number of spacious homes of moderate age. As a separate community on the outskirts of Omaha, Dundee maintained its own commercial area and created a community identity. Further to the west, the Fairacres tract was given over to exclusive single-family homes when much of the area was outside the city limits of Omaha.

The population base has remained about the same. Fairacres-Dundee is easily the forerunner of all housing areas in Omaha east of 72nd Street. The high educational level coupled with high white-collar occupations has created a population whose mean income is $4,000 more than the RDP average.

Single-family homes and owner-occupied units are about comparable to the RDP. The population appears more stationary as shown by the percent in same house (57.0 percent) over the last 10 years. Reflective of the higher income levels, the mean value of housing is above the RDP average at $18,317.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#10	3.7	+0.2	+0.3	12.9	0.7	62.6	10.0	88.3	41.3
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#10	60.8	97.0	69.1	1.7	15,462	5,379	7.1
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#10	2,386	73.0	64.7	12.5	57.0	2.3	1.0	9.0	18,317	132
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 11: Adams-Fontenelle Park

Adams-Fontenelle Park has gone from an overwhelmingly white subarea to one where minorities today undoubtedly account for more than one-half of the population. This subarea has possibly changed more than any other in the entire RDP area although the character of the housing stock remains about the same.

Having lost a moderate share of its population since 1960, Adams-Fontenelle Park shares many characteristics with other inner city subareas.

While the elderly population is not large at 11.3 percent, the number of female-headed households now is over one-fifth. The college graduate rate at about one-half the RDP average is matched with a sizeable lower white-collar labor force. Unemployment in this subarea has risen steadily to a rate of 5.2 percent. And with family incomes an average of about $3,000 lower than the RDP, the proportion of families with incomes below poverty level is relatively high at 17.6 percent.

More than 85 percent of all housing units in Adams-Fontenelle Park are of single-family construction. However, because the owner-occupancy rate of 61.9 percent is so far lower it might be surmised that many single-family units are in the rental market. Construction of new housing units has not taken place, and although the units lacking plumbing are few in number, a sizeable proportion of dwelling units are vacant. Mean housing values are almost $6,000 below the RDP average although rents are at par with the RDP.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#11	4.2	-0.9	-1.0	11.3	46.0	55.4	21.7	73.4	12.7
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Uncel. Indiv. Income	(16) % Income Below Pov.
#11	59.4	98.8	37.0	5.2	8,402	3,161	17.6
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Houe. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#11	2,473	85.5	61.9	7.7	49.2	8.3	1.0	24.1	8,751	108
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 12: Benson

The Benson subarea has traditionally maintained a solid, stable

housing stock. Associated with the neighborhood focus of Benson, this area possibly comes closest to the average RDP subarea.

Although facing slight losses in population, Benson remains remarkably similar (except for proportion of minorities) to the RDP average. Education and employment measures are all slightly above the RDP with unemployment somewhat lower at 2.1 percent. Incomes parallel the overall average although there are fewer people whose income is below poverty.

Slightly higher single-family and owner rates are found in Benson than the RDP as a whole. With a relatively low new construction rate at 13.9 percent, Benson has a higher proportion of nonmovers and a lower proportion of residential vacancies consistent with incomes. The value of housing is lower than the RDP average, although gross rents are higher at $129.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#12	2.9	-0.1	-0.1	12.3	1.4	62.0	10.3	83.1	23.9
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#12	61.5	98.4	58.1	2.1	10,728	4,356	7.4
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#12	2,367	78.2	66.9	13.9	55.0	3.3	0.9	8.7	12,961	129
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 13: Rummel

Located at the northern margin of Omaha's growth ring, the Rummel subarea has enjoyed growth in excess of the RDP average rate. Although

not a completely newly developed population, the base population in the subarea dates well after World War II but is situated around several well-defined older housing areas.

The demographic character of the Rummel population showed a relatively small elderly and minority population, at 5.1 percent and 2.8 percent respectively. The proportion married exceeds the RDP rate by 7.5 percentage points. Educational levels and employment traits are also in excess of the RDP rate with mean family income almost $1,000 greater than the RDP average.

Over one-half of the housing stock in the Rummel area was built in the last 10 years making a single-family, owner-occupied unit the mainstay of the area. Vacancy rates are only at 2.2 percent and the very low incomplete plumbing rate goes hand-in-hand with the newness of construction. Finally, both value and rents are significantly higher than the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#13	3.1	NA	+1.9	5.1	2.8	69.8	6.1	90.1	28.7
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#13	66.2	98.1	59.8	1.8	12,272	4,983	3.6
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Housg. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#13	1,030	85.7	74.6	51.9	56.4	2.2	0.5	2.8	17,189	157
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 14: Keystone-West Maple

The Keystone-West Maple subarea contains housing units that are very much older in the eastern portion. Although much of the western area still remains for development, the majority of the housing units were built in the 1960's and later. The extension of Interstate-680 into this topographically-varied housing subarea has opened Keystone-West Maple up for development.

Increasing at an extremely rapid 8.4 percent annual growth rate in the 1970's, this area is the first of several areas which might be typical of suburbia. Elderly and minority population is low, families headed by female are one-half the RDP rate; and the labor force participation rate at 67.7 percent is the second highest in the city. More than nine of every ten adults have graduated high school, with almost two of every five persons as college graduates. The white-collar labor occupations predominate at 69.6 percent. Mean family income is $2,300 higher than the RDP average with mean individual incomes also substantially higher.

Of the large portion of housing built in the last 10 years, slightly over three-quarters are owner-occupied, single-family homes. Apartments have made substantial inroads into this housing subarea and may possibly explain the high rate of vacancy at 7.5 percent. The proportional gap between income and housing value is high, with mean housing value about one and one-half times greater than the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#14	3.4	NA	+8.4	3.2	0.6	70.7	4.8	93.1	39.2
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#14	67.7	96.9	69.6	1.8	13,649	5,467	3.4
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) House. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#14	428	77.3	75.8	77.4	44.9	7.5	0.6	2.4	21,899	172
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 15: Crossroads-Westside

Perhaps the first subarea to be extensively developed west of 72nd

Street in Omaha, Crossroads-Westside can possibly be described as a mature suburb. Now relatively far removed from the major building areas, Crossroads-Westside can envision additional changes which will assist the maturation process of the area.

With 5.5 percent of the RDP population, this area has been growing at a pace comparable to the RDP. The percent elderly, minority, and female-headed households are all below the RDP average. Only one out of every ten adults is not a high school graduate. College completion and white-collar occupations at 42.1 percent and 70.8 percent respectively are substantially higher than the composite subarea average. Mean family incomes are over $5,000 higher and the percent with income below poverty level is less than one-half the RDP rate.

Of the 39.7 percent of the housing units built recently, many have been apartments and have reduced the single-family category down to 79.3 percent. Residential stability is slightly higher than the RDP level with 53.2 percent remaining in the same house in the past 10 years. Both mean value of housing at $20,848 and mean gross rent at $167 are substantially above the RDP composite.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#15	5.5	NA	+1.8	5.8	0.4	65.8	6.4	90.1	42.1
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#15	63.9	97.6	70.8	2.8	16,458	5,698	4.6
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#15	1,115	79.3	71.4	39.7	53.2	2.5	0.4	1.9	20,848	167
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 16: Westroads-Boys Town

Containing some of the RDP's premium housing and part of the fringe of residential development, the Westroads-Boys Town area presents a housing market whose specifications far exceed the RDP norm.

Growing at a rate of 6.4 percent per year in the 1970's, Westroads-Boys Town may likely maintain a high rate of growth through the 1970's In almost all categories of population and economic indicators, this subarea ranks at or near the top. For example, the female-headed household rate is second-lowest of all 27 RDP areas. The percent of college graduates at 56.8 percent is the only subarea where more than half of the adult population has completed college. Possibly indicative of a low proportion of female employees, the labor force participation rate of 57.1 percent is lowest of all suburban areas. With almost eight of 10 working in white-collar occupations, the mean family income is more than double the RDP average. And in a category where there is no extreme variation, individual incomes at $7,199 are much higher than the average.

Almost all of the Westroads-Boys Town housing has been built within the last 10 years. A striking indicator of affluence and the requirement for private transportation is noted in the fact that only 2 of every 1,000 households lacks for an automobile. Mean value of housing and mean gross rents are far higher here than in any other subarea.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#16	1.8	NA	+6.4	2.3	1.9	63.7	2.9	93.7	56.8
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#16	57.1	98.1	79.3	1.2	23,337	7,199	1.8
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#16	329	79.1	76.7	92.2	20.9	5.2	0.4	0.2	40,053	210
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 17: Rockbrook-Bel Air

The Rockbrook-Bel Air subarea maintains an overall character and quality similar to the last area examined, Westroads-Boys Town. Its relatively large size contains a great number of new sub-divisions and new housing construction.

On a composite scale of all housing subareas, Rockbrook-Bel Air would have to rank second to Westroads-Boys Town in desirability of social indicators. With a growth rate about double that of the RDP, the elderly, minority and female headed households rank far below RDP comparison totals. Over 95 percent of the adult populous is high school educated and just slightly fewer than one-half have completed college. The proportion of white-collar workers as well as mean family and individual incomes rank second in all RDP subareas. Unemployment rates at 1.1 percent and percent of families with incomes below poverty level at 2.2 percent are both very desirable traits.

Single-family homes predominate in this area with 86.9 percent and over four of every five have been built within the last decade. Because of these construction patterns the residential stability rate is below average. Far above average, however, are mean value of housing at $26,897 and gross rents at $188.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#17	4.1	NA	+3.4	1.8	0.4	74.3	3.3	95.6	49.7
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#17	63.7	97.6	73.5	1.1	16,488	6,545	2.2
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#17	849	86.9	83.4	81.9	38.4	4.6	0.7	0.7	26,897	188
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 18: Ralston

The Ralston subarea is consistent to the City of Ralston and its immediate environs. Ralston, a separate community removed from Omaha's expansion until the last decade, continues to maintain its own identity. One of the smallest areas in population and size, Ralston has been treated as a separate subarea because of its situation of moderate-age housing in a sea of new construction.

Despite its long-standing community existence, the subarea of Ralston is continuing to grow in population at an annual rate of 3.2 percent. Much of the population has completed high school, but only 35.7 percent have completed college. The labor force participation rate at 67.8 percent is the highest of all RDP subareas and unemployment at 0.6 percent is the lowest of all subareas. Incomes are above the RDP average and the 1.8 percent of families with income below poverty level figure is substantially below the RDP average.

The vitality of the Ralston subarea is demonstrated by the fact that almost one-half of all housing units are of single-decade vintage. Most of the dwellings are single-family units with over a 70 percent owner-occupancy rate. Housing values at $19,504 are almost $5,000 above the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#18	0.7	NA	+3.2	3.0	0.1	71.0	5.2	91.2	35.7
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#18	67.8	95.8	57.3	0.6	13,144	5,751	1.8
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#18	835	78.2	71.5	49.6	48.1	3.6	1.3	1.9	19,504	139
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 19: Millard-Applewood

The Millard-Applewood housing subarea is separated from the other subareas to the north by the Omaha Industrial Foundation linear tract. This area's potential started with the building of the Western Electric Facility in the 1950's and the emergence of Millard as an industrial "bedroom" community. Accessibility from Interstate-80 has furthered residential expansion of Millard-Applewood.

Having the highest rate of population growth in the post-1970 period, this subarea began its most rapid growth in the mid-to-late 1960's. Although well over 90 percent of the adult populous has completed high school, the educational level has not progressed to college as only slightly more than one-third have completed higher education. The white-collar level is a full 10 percent higher than the RDP average and, mean incomes of families are not quite a thousand dollars higher.

Not quite three-quarters of the housing units are single-family owner-occupied out of a housing stock with 91.8 percent built within the last decade. Vacancy rates are somewhat higher than the RDP average at 7.4 percent. Despite the closeness in the mean family incomes to the RDP average, mean value of housing exceeds the composite average by over $6,000 at $20,924.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#19	2.3	NA	+14.5	2.1	0.4	76.8	3.8	92.7	34.2
RDP	100.0	+1.7	+ 1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#19	66.7	97.9	61.9	1.5	12,329	5,840	4.4
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) House. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#19	368	73.7	73.2	91.8	23.6	7.4	0.4	1.1	20,924	167
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 20: Pacific-Heights-Bennington

The Pacific Heights-Bennington subarea should be the zone of emergence of Omaha's western expansion. Although not containing a substantial population base and not growing like other subareas, this area will undoubtedly grow rapidly in the late 1970's and the 1980's if present trends continue.

Still with a strong rural-oriented component in towns like Bennington, the area is receiving more urban flavor with the creation of residential sub-divisions and greater transportation accessibility. Education and employment characteristics are very comparable to the RDP with the exception of the unemployment rate, which is less than half the RDP rate. Mean family income is only a thousand dollars more than the RDP average although the proportion with income below poverty is only one-third the RDP rate.

Rental housing is available in the Pacific-Heights-Bennington subarea but but most of it is not in apartments, as over 97.3 percent of the housing stock is of single-family construction. Over one-half of the dwelling units have been built in the last decade but have a vacancy rate of only 2.2 percent. Millard-Applewood, has very similar income-to-housing value characteristics with the Pacific Heights-Bennington area having a housing value of $6,000 more and family incomes of $1,000 more than the RDP average.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#20	1.2	NA	+4.4	7.5	1.1	71.0	2.5	80.3	27.4
RDP	100.0	+1.7	$1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#20	59.8	96.3	51.0	1.4	12,364	4,745	3.6
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#20	24	97.3	81.7	51.2	42.3	2.2	2.6	3.2	20,817	118
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 21: LaVista-Papillion

Located in Sarpy County and the fastest growing subarea of all the RDP subareas, the two nodes of growth have been the villages of LaVista, immediately south of the Douglas County line, and Papillion, a town revitalized by suburban growth. Expansion into the countryside has been the watchword of the 1970's.

Although the educational level is slightly above the RDP average, the proportion of white-collar workers is below the RDP and below the 50 percent level. Mean family income is only slightly ahead of the RDP average although the percentage with income below poverty level is almost four percentage points less.

Housing density in the LaVista-Papillion subarea is only 70 units per square mile. Single-family housing predominates with 88.5 percent in an area where over 60 percent of the housing units have been built in the last decade. Vacancy rates are slightly above the RDP average at 5.7 percent. Mean value of housing at $17,187 and mean gross rent at $162 are also above that average of the RDP total.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#21	2.0	NA	+21.2	3.9	1.1	73.9	4.8	85.5	27.8
RDP	100.0	+1.7	+ 1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#21	58.8	97.6	48.6	2.0	11,606	4,747	6.8
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#21	70	88.5	72.5	61.7	36.9	5.7	2.8	4.5	17,187	162
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 22: Bellevue-Capehart

This second most populated housing subarea has a mixture of moderate-age housing in Bellevue, the military component in the Offutt area and Capehart, and urban expansion in an area traditionally known as "South Omaha Suburban".

Growing at more than double the RDP rate, this subareas housing is changing to a more non-military composition. The percentage of high school and college educated population as well as the white-collar labor force is somewhat above the RDP, although unemployment is higher at 3.5 percent. Possibly because of the high number of non-working military dependents, the labor force participation rate is the lowest of all sub-areas at 40.3 percent. Because of the low participation and the government wage scale, mean family and individual incomes are lower than the RDP average.

Although more than 7 of every 10 units are single-family, the owner occupancy is just above half at 54.0 percent. Over half of the units have been built in the last decade. Despite this, however, the military influence may explain one of the lowest residential stability rates in the RDP. Finally, although incomes are lower than the RDP average, both value of housing and mean gross rents are above the RDP composite.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#22	8.7	NA	+4.1	2.3	3.8	68.8	5.2	89.8	31.8
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#22	40.3	98.6	54.9	3.5	10,742	3,762	6.0
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#22	196	71.0	54.0	53.6	26.6	1.8	1.2	2.6	17,974	149
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 23: Manawa-Twin City

As the name implies, the two primary areas of residential occupancy in this subarea are around the area of Manawa and the subdivision of Twin City Plaza. The population of this subarea is of extremely low density with extensive unoccupied tracts of land. Essentially all of the land is floodplain, often with severe water and sewerage problems. Large numbers of mobile homes also set this subarea apart from others.

Despite the large increases in newer housing in the decade of the 1960s, people have been moving out of the Manawa-Twin City area in the 1970s. The area has very little elderly and minority population. Education rates for high school completion are about at the RDP level but only 14.9 percent of the adult population has completed college. White-collar occupations are not typical of Manawa-Twin City as only 35.2 percent of the labor force is employed in these pursuits. Family and individual incomes are lower than the RDP.

The almost rural-like character of Manawa-Twin City is evidenced by a housing density rate almost that of the overall RDP rate. There are virtually no multi-family housing units as the single-family rate of 98.1 percent is the highest in the RDP. Vacancy rates exceed the RDP average at 7.1 percent and rival some inner city areas in Omaha. Consistent with low income values, the value of housing is also below the RDP average at $13,166.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#23	1.0	NA	-1.6	3.8	1.2	73.3	7.2	78.1	14.9
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#23	60.5	98.4	35.2	4.3	9,795	3,719	9.5
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#23	71	98.1	83.3	57.9	37.6	7.1	3.6	5.6	13,166	110
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 24: West Broadway

Comprised of large numbers of housing units built around the World War II time period and earlier, the West Broadway subarea was a late-settled subarea in Council Bluffs. Although occupying the same lowland perspective as Manawa-Twin City, this West Broadway area is of much higher density with fewer industrial sites and less riverline associated with it.

With a relatively high proportion of the RDP population at 3.9 percent, this subarea appears to be losing population from data available in the past few years. The educational level at both high school and college is well under the RDP average, but the white-collar labor force and low unemployment rate at 42.5 percent and 3.2 percent respectively is surprising. The mean family income for this subarea is slightly under $10,000.

The housing stock is mostly single-family and owner-occupied with few units built in recent years. With dwelling units in Council Bluffs often in short supply, this area registers a vacancy rate of only 2.4 percent. Value of housing averages about $2,500 below the RDP at $12,324.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#24	3.9	NA	-1.0	9.0	0.8	65.8	10.0	73.8	9.9
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#24	63.2	98.2	42.5	3.2	9,961	3,285	11.0
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#24	1,146	88.4	76.9	12.1	59.2	2.4	1.9	13.8	12,324	111
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 25: Bayliss-Cochran-Sunset

Associated with the open space areas of Bayliss, Cochran, and Sunset Parks, this subarea comprises the downtown Council Bluffs core and some of the poorest housing in the city.

This area has lost considerable population in the last few years, largely the result of extensive highway construction. The elderly rate of 14.9 percent exceeds the RDP rate by one and one-half times. Female headed households also exceed the RDP average by about the same amount. The percent of the adult population having completed high school is only 60.1 percent while the college completion rate of 8.0 percent is second only to the East Omaha-Carter Lake area. Only slightly over one out of three workers is in the white-collar segment. Mean family incomes are $3,000 less than the RDP average while the percent of the population with incomes below poverty level is about twice the RDP rate with one out of every five families falling into this category.

Containing the highest housing density in the city, rental occupied units are almost one-half of all housing. Very few housing units have been built in the last 20 years. Vacancy rates are at par with the RDP average but the proportion of units with incomplete plumbing is at 10.1 percent. Values and rents are accordingly below the comparable RDP figure.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#25	2.3	NA	-3.3	14.9	3.6	56.9	15.0	60.1	8.0
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#25	56.8	98.0	35.6	4.6	8,108	3,106	20.1
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Housg. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#25	2,177	64.3	55.8	5.0	53.7	5.5	10.1	28.2	9,192	79
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 26: Iowa Western

Primarily located in the highland bluff country of Council Bluffs, the Iowa Western subarea contains the most desirable housing in the city. Because of the large size of the data units used in the delineation, this subarea contains a sizeable proportion of rural land. However, despite the large rural areas of the Iowa Western subarea, most of the quality housing built in Council Bluffs has been built fairly recently and is located here.

Although the Iowa Western area outshines the three previous areas treated in Council Bluffs, many of its demographic characteristics are at a rate similar to the RDP. Other than the lack of minority population, the main item of note is that the rate of population increase is very high at an annual estimated rate of 3.4 percent. Mean family income is about $500 above the RDP average but individual income is lower by about the same amount.

The Iowa Western subarea has had about 3 of every 10 of its housing units built in the last 10 years. The new construction possibly accounts for the higher value of housing here at $17,095. The inconsistently large inadequate plumbing figure of 2.6 percent relative to the other Council Bluffs areas appears to result from the condition of rural housing in the area or the lack of adequate building controls.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#26	4.1	NA	+3.4	10.1	0.3	65.4	7.6	81.4	22.9
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#26	61.0	97.4	56.8	2.6	11,887	3,542	8.1
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) House. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#26	147	83.0	77.5	29.1	54.1	3.8	2.6	10.1	17,095	117
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

Housing Subarea 27: Riverfront Exurban

Although the combination and mixture of non-urban and near urban characteristics, it appears unfair to assimilate the varying indicators for such diverse communities as existing in this area. However, all share the situation of having relatively inactive housing markets not subject to the vicissitudes existing in the urban area.

One should recognize, however, that analysis of this exurban component of the RDP area is only of peripheral importance in this report and will be considered in greater depth in the second planning year. Nevertheless, the communities of Blair, Missouri Valley and Glenwood will be given indepth treatment in this report. Characteristics of population and housing along with projected needs in these three major communities of the exurban subarea will follow in a latter section of this report.

Despite an anticipated growth rate at the RDP average, most of the increase has occurred in proximity to the metropolitan foci of the area. The Riverfront Exurban subarea has a college completion rate of only 14.9 percent and a high school completion rate below the RDP average. As possibly expected, the slightly more than one-half of the area's residents work inside the three metropolitan counties, and of those in the labor force, most are employed outside of white-collar occupations. Reported mean family and individual income is lower than the RDP average.

The fact that the Riverfront Exurban subarea has a housing density of only 9 units per square mile, this subarea has by far the largest proportion of the RDP population at 12.2 percent. Single-family, owner occupied units predominate with almost three of every five people living in the same house as in 1965. With inadequate plumbing rates almost

double the RDP average, the mean value of housing is only at $11,200 or a full $3,500 below that of the RDP.

	(1) % of RDP Popul.	(2) '60-'70 Pop. Incr.	(3) '70-'73 Pop. Incr.	(4) Percent Elderly	(5) Percent Minority	(6) Percent Married	(7) % Families Female Head	(8) % High Sch. Graduates	(9) % College Graduates
#27	12.2	NA	+1.9	12.9	0.3	65.9	4.9	73.4	14.9
RDP	100.0	+1.7	+1.8	9.3	6.9	62.3	9.7	79.2	23.6

	(10) Lab. Force Part. Rate	(11) % Working Inside SMSA	(12) % White-Collar	(13) % Unemployed	(14) Mean Family Income	(15) Mean Unrel. Indiv. Income	(16) % Income Below Pov.
#27	55.7	53.2	33.5	1.8	10,068	3,080	10.3
RDP	59.0	92.7	51.2	2.9	11,351	3,918	10.7

	(17) Hous. Units Per Sq. Mi.	(18) % Single-Family	(19) % Owner-Occupied	(20) % Built Last 10 Yrs	(21) % In Same House	(22) % of Units Vacant	(23) % Lacking Plumbing	(24) % With No Automobile	(25) Mean Value of Housing ($)	(26) Mean Gross Rent ($)
#27	9	89.7	70.8	17.7	59.7	6.5	7.4	10.7	11,200	93
RDP	63	74.5	63.9	27.6	49.7	5.3	3.8	14.9	14,708	113

APPENDIX 2-A

POPULATION ESTIMATES, 1973

Population change is affected by births, deaths, and migration. In order to estimate the population for the six-county RDP area, it was first necessary to develop control totals for each of the counties. County fertility and mortality data for the years 1970, 1971, and 1972 were projected to conform to the 39-month period from the Census date to July 1, 1973. The migration component was estimated based on 1960-1970 rates of migration as calculated from census figures and data reported in the P-26 Current Population Reports series entitled Federal-State Cooperative Program for Population Estimates.

Once the county control totals were obtained, populations in subareas for the three metropolitan counties were estimated as follows based on availability of data;

Douglas County:

1) Birth and death data from April 1, 1970 to July 1, 1973, available by tract from the Omaha-Douglas County Health Department, were aggregated to housing study area.

2) 1960-1970 migration for all tracts in housing areas #1-13 (i.e., east of 72nd Street in Omaha and comparable between censuses) were calculated and projected to 1973.

3) After aggregating to housing study areas, the 1970-1973 migrations were adjusted to conform to anticipated migration differences between the 1970s and 1960s.

4) The residual migration in areas #14-20 and the Douglas County portion of area 27 (i.e., the difference between county migration and the total migration of areas #1-13) was apportioned to housing areas based on residential construction in the 1970-1972 period as available by tract.

Sarpy County:

1) Population in areas 21, 22, and the Sarpy County portion of area 27 was calculated based on residential construction as available by reporting place.

Pottawattamie County:

1) Population in areas 23-26 and the Pottawattamie County portion area 27 was calculated based on adjusted rates of growth during the intercensual period.

Estimates of households for July 1, 1973 were derived by applying adjusted 1970 population per household rates to the 1973 population totals.

TABLE 1

NUMBER OF PERSONS AND HOUSEHOLDS
BY RDP HOUSING STUDY SUBAREAS,
APRIL 1, 1970 AND JULY 1, 1973

Subarea	Number of Persons		Number of Households	
	1970	1973	1970	1973
1	21,982	22,384	6,424	6,588
2	8,606	8,314	2,598	2,592
3	22,947	20,600	7,426	6,855
4	6,741	5,699	2,959	2,533
5	9,063	8,178	5,007	4,690
6	37,855	35,493	12,784	12,366
7	42,578	44,277	12,488	13,125
8	17,331	17,154	6,078	6,198
9	25,710	25,178	10,223	10,520
10	21,800	21,990	7,414	7,707
11	24,283	23,572	7,129	7,001
12	16,783	16,749	5,555	5,773
13	18,217	19,265	4,986	5,307
14	20,027	25,196	5,415	7,000
15	32,009	33,772	9,188	9,728
16	10,761	12,887	2,567	3,219
17	23,772	26,470	6,040	6,867
18	4,213	4,627	1,191	1,318
19	13,589	19,661	3,693	5,554
20	7,100	8,051	1,876	2,168
21	11,537	19,045	3,182	4,786
22	50,378	56,746	12,572	13,969
23	5,550	5,272	1,543	1,466
24	22,660	21,980	7,029	6,818
25	13,299	11,969	4,690	4,221
26	23,793	26,294	6,978	8,008
27	71,444	75,581	22,386	23,708
RDP Total	584,028	616,404	179,421	190,085

Sources: 1970 Census of Population and Housing (corrected totals) and UN-O Center for Applied Urban Research estimates.

SECTION THREE

HOUSING MARKET CHARACTERISTICS OF THE RDP

Introduction

Current and future RDP housing market characteristics are considered in this section. Factors included are: (1) housing characteristics of the RDP and its component counties; (2) housing needs in non-SMSA counties and in the communities of Blair, Glenwood, and Missouri Valley; and (3) housing needs in the Omaha, Nebraska-Iowa Housing Market Area (HMA). Section Three Appendices provide RDP and county housing projections, as well as data on housing needs of the elderly, current and future demand by type of unit, the condominium market, and the impact of Offutt Air Force Base. A further discussion of housing needs and preferences in the RDP area is presented in Section Four.

Housing Market Characteristics of the RDP and its Component Counties

The total number of housing units in the six-county RDP area increased by 68,187 units (from 121,438 to 189,625) over the 1950-1970 period. This increase represented a cumulative growth rate of 56.1 percent and an average annual rate of 2.8 percent. Growth in terms of population and need for housing units was considerably slower in the 1960-1970 period. A total of 36,909 units (29.6 percent increase) were added from 1950 to 1960 while during the 1960-1970 period 23,108 units (20.4 percent increase) were added. Only two counties, Washington and Sarpy, had larger absolute increases over the latter period. Growth in Sarpy was the most rapid with a rate of 312.8 percent for the 20 year period and 114.6 percent for the 1960-1970 period. Unlike Sarpy, Harrison lost 189 units during the 1950-1960 period and 274 units between 1960 and 1970. Mills County gained 78 units over the 1950-

1960 period and only one during the following decade.[1] Absolute and relative changes in the number of housing units for the 20 year period are presented in Tables 1 and 2.

The SMSA. Of the 68,187 unit increase, 67,723 were accounted by the three-county SMSA. This represents 99.3 percent of the total. Housing units in Sarpy County nearly doubled from 1950 (4,246 units) to 1960 (8,166 units) and did double from 1960 to 1970 (8,166 to 17,527 units). Douglas County had the largest absolute increase (47,589 units) and a relatively stable rate of growth; 2.9 percent per year. The slowest rate of growth, 1.6 percent per year for the 20 year period, occurred in Pottawattamie County. Smaller rates of increase in the number of housing units were shown in Douglas and Pottawattamie Counties for the 1960-1970 period - a 1.9 percent increase for Douglas and 0.7 percent for Pottawattamie.

Housing Inventory Trends: 1960-1970. One of the more substantive changes during the 1960-1970 period was the growth in importance of the multi-family unit. All RDP counties were characterized by percentage increases of multi-family units. The SMSA had a net increase of 30,000 units; of which 45 percent were multi-family units. For the rural counties, there was a net decrease in single family housing units with the major increases registered in the multi-family market (see Tables 3 through 5).

For the SMSA, the percentage of multi-family units increased from 22.7 percent in 1960 to 26.4 percent in 1970. The most noticeable increase was

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[1]Since demand for housing units parallels population growth, differences in growth can be explained primarily by changing population. Respective population growth rates for the 1960-1970 period were: (a) Douglas, 13.4 percent; (b) Sarpy, I11.6 percent; (c) Pottawattamie, 4.7 percent; (d) Harrison, -7.7 percent; (e) Mills, -11.1 percent; and (f) Washington, 10.0 percent. The negative population in Harrison and Mills Counties explains the negligible change in housing units over the latter decade, while the rapid expansion in Sarpy explains the large increase in housing units witnessed over the 1960-1970 period.

TABLE 1

DISTRIBUTION OF HOUSING UNITS: 1950, 1960, 1970

MAPA/RDP Counties	1950 Number of Housing Units	1950 Percent of Total	1960 Number of Housing Units	1960 Percent of Total	1970 Number of Housing Units	1970 Percent of Total
Total MAPA/RDP	121,438	100.0	157,517	100.0	189,625	100.0
Total SMSA	107,762	88.7	143,662	91.2	175,485	92.5
Douglas	82,248	67.7	109,249	69.3	129,837	68.5
Sarpy	4,246	3.5	8,166	5.2	17,527	9.2
Pottawattamie	21,268	17.5	26,247	16.7	28,121	14.8
Total Non-SMSA	13,676	11.3	13,855	8.8	14,140	7.5
Harrison	6,256	5.2	6,067	3.9	5,793	3.1
Mills	3,871	3.2	3,949	2.5	3,950	2.1
Washington	3,549	2.9	3,839	2.4	4,397	2.3

Source: 1970 U. S. Census of Population and Housing.

TABLE 2

NET HOUSING UNIT INCREASE: 1950-1960, 1960-1970, 1950-1970

MAPA/RDP Counties	1950-1960 Number of Units Gained	1950-1960 Percent Increase	1950-1960 Percent of SMSA Total	1950-1960 Percent of Six County Total	1960-1970 Number of Units Gained	1960-1970 Percent Increase	1960-1970 Percent of SMSA Total	1960-1970 Percent of Six County Total	1950-1970 Number of Units Gained	1950-1970 Percent Increase	1950-1970 Percent of SMSA Total	1950-1970 Percent of Six County Total
Total MAPA/RDP	36,079	29.7	NA	100.0	32,108	20.4	NA	100.0	68,187	56.1	NA	100.0
Total SMSA	35,900	33.3	100.0	99.5	31,823	22.2	100.0	99.1	67,723	62.8	100.0	99.3
Harrison	-189	-3.0	NA	-0.5	-274	-4.5	NA	-0.8	-463	-7.4	NA	-0.7
Mills	78	2.0	NA	0.2	1	0.0	NA	0.0	79	2.0	NA	0.1
Washington	290	8.2	NA	0.8	558	14.5	NA	1.7	848	23.9	NA	1.3
Total Non-SMSA	179	1.3	NA	0.5	285	2.1	NA	0.9	464	3.4	NA	0.7
Douglas	27,001	32.8	75.2	74.8	20,588	18.8	64.7	64.1	47,589	57.9	70.3	69.8
Sarpy	3,920	92.3	10.9	10.9	9,361	114.6	29.4	29.2	13,281	312.8	19.6	19.5
Pottawattamie	4,979	23.4	13.9	13.8	1,874	7.1	5.9	5.8	6,853	32.2	10.1	10.0

Source: 1950, 1960, and 1970 U. S. Census of Population and Housing.

NA=Not Applicable

TABLE 3

HOUSING TYPE BY STRUCTURE

County	1960 Single-Family	1960 Multi-Family	1960 Mobile Home/Trailer	1960 Total	1970 Single-Family	1970 Multi-Family	1970 Mobile Home/Trailer	1970 Total
Total MAPA/RDP	121,879	33,328	2,304	157,511	137,683	47,470	3,308	188,461
Total SMSA	108,943	32,606	2,107	143,656	125,591	45,988	2,798	174,377
Harrison	5,665	300	102	6,067	5,079	516	189	5,784
Mills	3,740	189	20	3,949	3,444	381	92	3,917
Washington	3,531	233	75	3,839	3,569	585	229	4,383
Total Non-SMSA	12,936	722	197	13,855	12,092	1,482	510	14,084
Douglas	79,667	28,418	1,158	109,243	90,354	37,906	1,507	129,767
Sarpy	6,916	805	445	8.166	12,118	3,921	468	16,507
Pottawattamie	22,360	3,383	504	26,247	23,119	4,161	823	28,103

Source: 1960 and 1970 U. S. Census of Population and Housing

TABLE 4

NET HOUSING UNIT CHANGE BY TYPE OF STRUCTURE
1960-1970

County	Single Family		Multi-Family		Mobile Home/Trailer	
	Absolute Change	Percent Change	Absolute Change	Percent Change	Absolute Change	Percent Change
Total MAPA/RDP	15,804	12.97	14,142	42.43	1,004	43.58
Total SMSA	16,648	15.28	13,382	41.04	691	32.80
Harrison	-586	-10.34	216	72.00	87	85.29
Mills	-296	-7.91	192	101.59	72	360.00
Washington	38	-1.08	352	151.07	154	205.33
Total Non-SMSA	-844	-6.52	760	105.26	313	158.88
Douglas	10,687	13.41	9,488	33.38	349	30.14
Sarpy	5,202	75.22	3,116	387.08	23	5.17
Pottawattamie	759	3.39	778	23.00	319	63.29

Source: 1960 and 1970 U. S. Census of Population and Housing

TABLE 5

HOUSING DISTRIBUTION BY STRUCTURE

County	Single-Family		Multi-Family		Mobile Home/ Trailer	
	1960 Percent	1970 Percent	1960 Percent	1970 Percent	1960 Percent	1970 Percent
Total RDP	77.4	73.1	21.2	25.2	1.4	1.7
Total SMSA	75.8	72.0	22.7	26.4	1.5	1.6
Harrison	93.4	87.8	4.9	8.9	1.7	3.3
Mills	94.7	87.9	4.8	9.7	0.5	2.4
Washington	92.0	81.4	6.1	13.4	1.9	5.2
Total Non-SMSA	93.4	85.9	5.2	10.5	1.4	3.6
Douglas	72.9	69.6	26.0	29.2	1.1	1.2
Sarpy	84.7	73.4	9.9	23.7	5.4	2.9
Pottawattamie	85.2	82.3	12.9	14.8	1.9	2.9

Source: 1960 and 1970 U. S. Census of Population and Housing

in Sarpy County where the percentage of multi-family units jumped from 9.9 percent to 23.7 percent over the decade. The rural counties experienced a similar increase, although on a smaller scale, with multi-family units increasing from 5.2 to 10.5 percent of the total housing inventory.

The owner-renter occupancy ratio also shifted during the decade with the most dramatic change occurring in Sarpy County. The proportion of SMSA renter-occupied housing units increased slightly from 35.1 to 36.7 percent, while a three-fold increase in renter-occupied units was experienced in Sarpy County with the proportion increasing from 28.4 to 41.4 percent. The proportion of renter-occupied units in the three rural counties declined from 33.3 to 29.2 percent (see Tables 6 and 7).

Along with the expanded influence of multi-family and renter-occupied units, vacancy rates also changed. The number of vacant units as a percentage of the total inventory decreased in the three Iowa counties and increased in the three Nebraska counties (see Tables 8 and 9). In the SMSA, vacant units accounted for 4.9 percent of the total inventory in 1960 and 5.5 percent in 1970. No significant change was found in homeowner vacancy rates, but renter vacancy rates changed substantially - and in different directions. The vacancy rate increased from 6.3 to 8.9 percent in Douglas County; declined from 5.8 to 2.6 percent in Sarpy County; and remained virtually the same in Pottawattamie County.

The number of authorized housing permits for single and multi-family units for the six RDP counties between 1960 and 1972 are presented in Table 10. Seventy-four percent of the total permits were issued in Douglas County; 18.4 percent in Sarpy County; 5.6 percent in Pottawattamie County; and the remainder, two percent, in the three rural counties. Of the total permits issued, 54.9 percent were for single family units. The percentage

TABLE 6

HOUSING INVENTORY TRENDS
OMAHA, NEBRASKA-IOWA SMSA
1960-1970

Inventory and Tenure	Douglas County	Sarpy County	Pottawattamie County	SMSA Total
Total Housing Inventory April 1, 1960	109,249	8,166	26,247	143,662
Total Occupied Units	103,969	7,780	24,896	136,645
Owner Occupied	65,136	5,568	17,939	88,643
Percent of Total Occupied	62.6	71.6	72.1	64.9
Renter-Occupied	38,833	2,212	6,957	48,002
Percent of Total Occupied	37.4	28.4	27.9	35.1
Total Vacant Units	5,280	386	1,351	7,017
Percent of Total Inventory	4.8	4.7	5.1	4.9
Total Housing Inventory April 1, 1970	129,842	16,810[a/]	28,121	174,773
Total Occupied Units	122,460	15,980	26,776	165,216
Owner-Occupied	75,734	9,358	19,508	104,600
Percent of Total Occupied	61.8	58.6	72.9	63.3
Renter-Occupied	46,726	6,622	7,268	60,616
Percent of Total Occupied	38.2	41.4	27.1	36.7
Total Vacant Units	7,382	830	1,345	9,557
Percent of Total Inventory	5.7	4.9	4.8	5.5

[a/] Does not include corrections for Sarpy County population undercount.

Source: U.S. Bureau of the Census, Census of Population and Housing: 1970, Census Tracts. Final Report PHC (1)-153 Omaha, Nebraska-Iowa SMSA, (Washington, D.C.: U.S. Government Printing Office, 1972), Table H-1 and Census of Population and Housing: 1960, Table H-1.

TABLE 7

HOUSING INVENTORY TRENDS
RURAL PORTION OF RDP
1960-1970

Inventory and Tenure	Washington County	Harrison County	Mills County	Total Rural
Total Housing Inventory April 1, 1960	3,839	6,067	3,949	13,855
Total Occupied Units	3,635	5,519	3,612	12,766
Owner-Occupied	2,404	3,794	2,315	8,513
Percent of Total Occupied	66.1	68.7	64.1	66.7
Renter-Occupied	1,231	1,725	1,297	4,253
Percent of Total Occupied	33.9	31.3	35.9	33.3
Total Vacant Units	204	548	337	1,089
Percent of Total Inventory	5.3	9.0	8.5	7.9
Total Housing Inventory April 1, 1970	4,397	5,793	3,922	14,112
Total Occupied Units	4,099	5,415	3,657	13,171
Owner-Occupied	2,821	3,883	2,621	9,325
Percent of Total Occupied	68.8	71.7	71.7	70.8
Renter-Occupied	1,278	1,532	1,036	3,846
Percent of Total Occupied	31.2	28.3	28.3	29.2
Total Vacant Units	298	378	265	941
Percent of Total Inventory	6.8	6.5	6.8	6.7

Source: U. S. Bureau of the Census, U. S. Census of Housing, 1960 and 1970.

TABLE 8

VACANCY TRENDS
OMAHA, NEBRASKA-IOWA SMSA
1960-1970

Vacancy Characteristics	Douglas County	Sarpy County	Pottawattamie County	SMSA Total
Total Housing Inventory April 1, 1960	109,249	8,166	26,247	143,662
Total Vacant Units	5,280	386	1,351	7,017
Available Vacant	3,420	216	561	4,197
For Sale	810	80	170	1,060
Homeowner Vacancy Rate (%)	1.2	1.4	0.9	1.2
For Rent	2,610	136	391	3,137
Renter Vacancy Rate (%)	6.3	5.8	5.3	6.1
Other Vacant Units a/	1,860	170	790	2,820
Total Housing Inventory April 1, 1970	129,842	16,810 b/	28,121	174,773
Total Vacant Units	7,382	830	1,345	9,557
Availailable Vacant	5,483	246	643	6,372
For Sale	913	70	245	1,228
Homeowner Vacancy Rate (%)	1.2	0.7	1.2	1.2
For Rent	4,570	176	398	5,144
Renter Vacancy Rate (%)	8.9	2.6	5.2	7.8
Other Vacant Units	1,899	584	702	3,185

a/Includes vacant seasonal units, dilapidated units, units rented or sold awaiting occupancy and units held off the market.

b/Does not include corrections.

TABLE 9

VACANCY TRENDS
RURAL PORTION OF RDP
1960-1970

Vacancy Characteristics	Washington County	Harrison County	Mills County	Total Rural
Total Housing Inventory April 1, 1960	3,839	6,067	3,949	13,855
Total Vacant Units	204	548	337	1,089
Available Vacant	59	110	47	216
For Sale	8	17	16	41
Homeowner Vacancy Rate	0.3	0.4	0.7	0.5
For Rent	51	93	31	175
Renter Vacancy Rate	4.0	5.1	2.3	4.0
Other Vacant Units	145	438	290	873
Total Housing Inventory April 1, 1970	4,397	5,793	3,922	14,112
Total Vacant Units	298	378	265	941
Available Vacant	120	126	75	321
For Sale	27	32	24	83
Homeowner Vacancy Rate	0.7	0.8	0.9	0.9
For Rent	93	94	51	238
Renter Vacancy Rate	6.8	5.8	4.7	5.8
Other Vacant Units	178	252	190	620

Source: U.S. Bureau of the Census, U.S. Census of Housing, 1960 and 1970

TABLE 10

NEW HOUSING UNITS AUTHORIZED BY BUILDING PERMITS: 1960-1972

Year	Douglas, Nebraska			Sarpy, Nebraska			Pottawattamie, Iowa			Harrison, Iowa			Mills, Iowa			Washington, Nebraska		
	Single Family	Multi-Family	Total Units	Single Family	Multi-Family	Total Units	Single Family	Multi-Family	Total Units	Single Family	Multi-Family	Total Units	Single Family	Multi-Family	Total Units	Single Family	Multi-Family	Total Units
1960	2,557	587	3,144	768	4	722	291	17	308	12	3	15	--	--	--	41	4	45
1961	2,801	826	3,627	1,712	25	1,737	277	80	357	2	4	6	--	--	--	35	30	65
1962	2,517	1,509	4,026	615	34	649	231	43	274	19	--	19	51	--	51	43	34	77
1963	1,962	909	2,871	530	201	731	231	12	243	3	--	3	39	4	43	38	2	40
1964	1,604	1,526	3,130	440	112	552	255	47	302	7	--	7	21	7	21	26	6	32
1965	1,780	1,952	3,732	640	166	770	216	120	336	8	--	8	24	2	26	28	18	46
1966	1,209	994	2,203	326	191	517	109	48	157	13	--	13	15	4	19	54	6	60
1967	1,443	2,058	3,501	402	396	798	74	32	106	12	--	12	15	10	25	48	25	73
1968	1,519	3,205	4,724	333	429	762	76	98	174	11	--	11	19	4	23	42	76	118
1969	1,296	2,197	3,493	348	123	471	89	108	197	5	--	5	18	14	32	39	38	77
1970	1,595	1,831	3,426	626	567	1,193	152	352	504	10	--	10	31	12	43	46	7	53
1971	2,313	3,923	6,236	1,298	731	2,029	112	222	334	23	53	76	31	--	31	75	6	81
1972	2,156	3,681	5,837	1,031	374	1,405	136	331	467	12	--	12	45	--	45	49	12	61
Tot.	24,752	25,198	49,950	9,033	3,353	12,386	2,249	1,510	3,759	137	60	197	309	50	359	564	264	828

source: C-40 Construction Reports

was about the same (54.5 percent) for the SMSA.

Housing Needs in the Non-SMSA Counties and in the Communities of Blair, Glenwood, and Missouri Valley.

From a county viewpoint, past trends in population and the number of housing units in Harrison and Mills Counties in Iowa indicate continued reductions in the need for housing units. Harrison County's population fell from 17,600 in 1960 to 16,240 while the number of housing units fell from 6,067 to 5,793 during the same period. A continued decline in Harrison's need for housing (without regard to condition) can be expected because of the area's rural nature. Although Mills was virtually stagnant during the 1960-1970 period in terms of housing units (net increase of one), its population did fall from 13,050 to 11,606. Because Mills is also predominantly rural, a turn-about in population trends cannot be anticipated. Consequently, the need for housing units will continue to decline. Washington County demonstrated growth potential over the 1960-1970 period and should continue to do so in the 1970s. Most of the County's growth potential is in Blair with some additional population growth expected in the southern fringe near the Fort Calhoun-Omaha area.

The key to expansion or contraction in the three rural counties is the growth of their respective small communities.

The three largest communities - Blair in Washington County, Glenwood in Mills County, and Missouri Valley in Harrison County - have the most likelihood to experience growth. Because of their potential contribution to demand, separate housing market analyses were completed for each.

Blair, Nebraska - Current Housing Conditions and Future Housing Needs.

Blair's employment, population and housing demand have been characterized by substantial growth since 1960. Much of this growth has been in recent years and, from all indications, Blair has beaten the "declining small town"

image. Blair citizens have shown concern for growth - two recent examples being their efforts to renew the business district, and obtain housing for the elderly.

Employment, Income, and Population. The economic orientation of Blair and Washington County has become more diversified. Less reliance is placed on the agricultural sector and more on non-agricultural sectors (i.e., manufacturing and service). Employment totaled 4,300 in 1960, dipped to 4,000 in 1965, but increased to 5,800 in 1970.[1] Despite the damaging effects of declining enrollment in Dana College, Blair's employment base has grown more sound since 1960.

Family income in Blair has consistently been above the Nebraska average and, over time, the gap has widened. In 1959, Blair's median family income was $5,220 versus $4,860 for the State. By 1969, the State's median income had increased to $8,560 while Blair's had grown almost 86 percent to $9,700.

Population figures also show evidence of growth (see Table 11) with Blair's population increasing 24 percent over the 1960-1970 period. Although Blair's employment growth may be expected to slow, there is no reason to anticipate a complete turnabout in growth. Further, there are reasons to indicate population will continue to expand in the 1960-1970 rate. Blair's population increase resulted from several factors, two of which are quite marked. First, the economy's diversification and the increasing importance of service and manufacturing sectors have encouraged population expansion in the community. Second, Blair has become the residence for an increasing number of Omahans desiring the benefits of a small community and willing to pay the price of commuting to obtain them.

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[1]Source: Nebraska Department of Labor, Division of Employment, Research and Statistics. All other 1960-1970 comparisons were obtained from the Census of Population reports.

TABLE 11

POPULATION CHANGE, 1960 TO 1970

Area	1960	1970	Percent Change
Nebraska	1,411,330	1,483,493	5.1%
Washington County	12,103	13,310	10.0%
Blair	4,931	6,106	23.8%

Source: Census of Population, 1960 and 1970.

Housing. Blair's housing characteristics for the 1960-1970 period are fairly typical of a rural community. First, there is a tendency for the residences to be somewhat older. More than half the units in Blair were constructed before 1939. In 1970 housing units averaged five rooms although owner-occupied units tended to have more rooms than renter-occupied units. The average number of persons per household was a little above two, and owner-occupied units had slightly more persons per household than did renter-occupied units.

Blair's expansion in the number of households was above the norm for rural communities; increasing from 1,556 housing units in 1960 to 1,984 in 1970 (a net increase of 428 units). Of the 1,984 units - 61 percent were owner-occupied, 34 percent were renter-occupied, and five percent were vacant. This represented a slight downward trend in owner-occupancy when compared to 1960.

A survey of Blair's housing stock as of 1973 was conducted to determine the number, type and structural conditions of the dwelling units. There was 1,788 housing units counted of which 83 percent were single family dwellings; nine percent multi-family dwellings of the apartment and duplex nature; seven percent special housing for the low income and elderly; and one percent mobile homes.

The survey yielded 1,489 units; 1,478 were occupied and 11 were vacant. Thirty-two were classified as deteriorating and two were considered dilapidated - the remainder being sound. There were 12 duplexes (24 units); 135 apartment units, 57 low-rent housing units, 60 units of elderly housing, and 23 mobile homes. All were judged sound except for one mobile home classified as deteriorating. Table 12 summarizes survey results.[1]

Future Housing Needs. Several question marks remain on Blair's future growth. Among these are: (1) Will enrollments at Dana College stabilize, continue to decline, or expand? (2) Will Blair's role as a "bedroom" community for Omaha continue to expand? (3) Will employment continue its expansion through the 1970s? and (4) Will the efforts related to business district improvement pay off? Judging from Blair's recent past, all but Dana College are encouraging signs for the future.

Employment is estimated to expand about five percent per year during the next five to ten years; a rate slower than was witnessed during the upturn in the latter 1960s, but rapid enough to cause some pressure on the housing market. The number of building permits was compared with total employment from 1960 through 1971; a very definite relationship was revealed, with issued building permits increasing when employment was rising and decreasing when employment was falling.

Considering employment potential, the role of Blair as a "bedroom" community, and past population expansion, it is possible to project a po-

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[1]The 1973 conditions survey results differ from conditions as estimated in a 1967 study completed by R. W. Beck and Associates. The latter found approximately 85 percent of the housing units sound. More optimistic judgements on the housing stock in 1973 can be partly attributed to apparent differences in judgement on the quality of units in the low rent housing district, new construction on elderly housing units, and a fairly large number of dollars spent on remodeling. Since 1967, 208 building permits for $210,963 have been approved.

TABLE 12

SUMMARY OF HOUSING CONDITIONS
IN BLAIR, NEBRASKA 1973

Type	Number	Sound	Deteriorating	Dilapidated
Single Family	1,489	1,451	36	2
Duplex	24	24	0	0
Apartments	135	135	0	0
Low Rent Housing	57	57	0	0
Housing for Elderly	60	60	0	0
Mobile Homes	23	22	1	0
Total	1,788	1,749	37	2

Source: Data generated by CAUR windshield survey of housing structures in Blair.

tential need of 30 to 45 new housing starts per year over the next five to ten years. In addition, the growing use of multi-family units, especially among the low income and elderly populations, indicate a potential need for 20 to 30 units per year over the same period. The total number of units, then, is projected to be between 50 and 75 per year. Some may be offset by an expanding use of mobile homes, particularly in the mobile home park now located outside of Blair.

Glenwood, Iowa - Current Housing Conditions and Future Housing Needs.

Glenwood has been characterized as a rural community whose economic prosperity was largely dependent on the Glenwood State Hospital School. However, the decline of resident patients along with increasing alternative employment opportunities has altered Glenwood's economy. Yet, in a very real sense, Glenwood is not diversified enough to be considered independent of the School, and the State Hospital School will remain the key to Glenwood's future.

Employment, Population, and Income. The largest single employer in Glenwood is the State Hospital School which currently employs more than 880 persons. Other significant employers are Swift & Company (280 persons), LeMode Cleaners and Laundry, Inc. (90 persons), and the Burlington Northern Railroad (80 persons). Over the 1960-1970 period, total employment in Glenwood increased by 178 persons, a gain of 13.5 percent.[1] In contrast, employment in Mills County increased by a rate of only 2.8 percent or 120 persons.

Because the number of resident patients in the State Hospital School decreased over the 60s, the potential exists for a negative change in employment. Since there were no firm reasons to conclude the 70s will also see a continued

[1]Data for 1960-1970 period were obtained from the Census of Population.

decline in resident patients, it was assumed the situation will stabilize.[1]

In conjunction with additional employment opportunities, the level of employment change should be positive and match or exceed the change during the 60s.

Median family income in Glenwood has been about the same as for Iowa. In 1960, it was $5,090 versus a median of $5,070 for the State. Both increased about 77 percent over the decade indicating Glenwood is keeping pace with growth in the remainder of Iowa.

Table 13 presents a population summary for Glenwood, Mills County, and Iowa. Although total population figures show a decline in population of 588

TABLE 13

POPULATION SUMMARY, 1960-1970

Area	1960	1970	Percent Change
Glenwood, Total Population	4,783	4,195	-12.3
In Households	3,102	3,305	+ 6.4
In Group Quarters	1,681	890	-47.1
Mills County	13,050	11,606	-11.1
Iowa	2,757,537	2,824,376	+ 2.4

Source: U. S. Government, Census of Population.

the decline was confined to those in "group quarters" (the number of patients at the Hospital). Outside group quarters, the population of Glenwood expanded. From the limited data available and considering potential Glenwood employment opportunities it was concluded Glenwood should continue

[1]While local opinion suggests stabilization, state and national trends are to close large institutions in favor of community-based small facilities.

to have slight population increases over the next decade.

Housing Stock and Housing Conditions. Glenwood was characterized by a net increase of 85 housing units over the 1960-1970 period, and as of 1970, it had an estimated 1,264 units. Of these, 66 percent were owner-occupied, 30 percent were renter-occupied, and four percent were vacant. The percentage of owner-occupied units represents a significant increase over the 1960 period. Also in 1970, the median number of rooms per housing unit was about five, with owner-occupied units being slightly larger than renter-occupied units. The median number of persons per structure was 2.3.

A survey of the housing stock was conducted to determine the number, type and structural condition of the dwelling units. Table 14 provides the results. Glenwood does not have a large number of deteriorating or dilapidated housing units, those that are so classified are not concentrated in any particular area. Overall, about 95 percent of the housing units were judged sound.

TABLE 14

HOUSING CONDITIONS IN GLENWOOD, IOWA, 1973

Housing Type	Number	Sound	Deteriorating	Dilapidated
Single Family	980	925	50	5
Duplex	12	10	2	0
Mobile Homes	21	21	0	0
Apartments	56	56	0	0
Fourplexes	32	32	0	0
Total	1,101	1,044	52	5

Source: Data generated by a CAUR windshield survey of housing structures.

Future Housing Needs. The uncertain future of the Glenwood State Hospital School and the inability to maintain older employers and attract new

ones remain the key to the area's future housing needs. Assuming stabilized employment at the Hospital, it is estimated that new single family housing needs will be about 25 to 40 units per year and multi-family needs will be around five to ten units per year. The demand for housing units over the next five to ten years should range between 30 and 50 units per year.

Missouri Valley, Iowa - Current Housing Conditions and Future Housing Needs

Missouri Valley's recent employment, population, and housing statistics typify the average rural community. Growth has been slow for Missouri Valley, and even slower for Harrison County. The area has stagnated in population and is losing the younger members of the labor force.

Employment, Income, and Population. During the 1960-1970 period, employment in Missouri Valley increased from 1,289 to 1,405 - an 8.7 percent increase.[1] This compares favorably with the 1950-1960 increase of 95 persons. Missouri Valley's employment change has been more favorable than those for Harrison County, where employment declined almost two percent over the 1960-1970 period.

The industrial composition of Missouri Valley changed considerably during the 1960-1970 period, but the net result has been relatively small. Employment data are presented in Table 15. Most of the new employment has been in the durable goods manufacturing sector offsetting the construction sector decline. Past trends will probably continue, which means employment should increase about 0.7 to 0.8 percent per year.

Median family income in Missouri Valley was greater than the median for the State in 1960 ($5,220 versus $5,070), but by the end of the decade, the median for Missouri Valley had fallen below the State average. Considering

[1]The Census of Population was used for all 1960-1970 comparisons of employment, population, and income.

TABLE 15

EMPLOYMENT BY INDUSTRY IN
MISSOURI VALLEY, IOWA

Industry Sector	1960	1970	Percent Change
Construction	170	90	- 46.5
Durable Goods Mnfg.	60	191	+218.3
Nondurable Goods Mnfg.	86	51	- 40.7
Trans., Comm., Other Utly.	193	134	- 30.6
Wholesale and Retail Tr.	297	418	+ 40.7
Finance, Ins., Bus., Serv.	80	88	+ 10.0
Professional & Rel. Serv.	261	288	- 12.6
Public Administration	54	47	- 13.0
Industry Not Reported	88	154	+ 75.0
Total Employment	1,289	1,402	+ 8.8

Source: Census of Population, 1960 and 1970.

employment conditions, the changing income position is to be expected.

Population statistics for Missouri Valley, Harrison County, and Iowa are presented in Table 16. Missouri Valley's population decline, although not as great as Harrison County's, is largely a result of insufficient employment opportunity. Employment prospects indicate that past population trends will continue.

TABLE 16

POPULATION CHANGE 1960 TO 1970

Area	1960	1970	Percent Change
Iowa	2,757,537	2,824,376	+2.4
Harrison County	17,600	16,240	-7.7
Missouri Valley	3,567	3,519	-1.3

Source: Census of Population, 1960 and 1970.

Housing Stock and Housing Conditions. Over the 1960-1970 period, Missouri Valley added only nine housing units of the 1,233 total in 1970, 68 percent were owner-occupied, 27 percent were renter-occupied, and five percent were vacant. A survey of the housing stock was conducted to determine the number, type and structural condition of the dwelling units. Results are provided in Table 17. A considerable portion of the single family units were in deteriorating or dilapidated condition. A fairly substantial mobile home market was also noted.[1]

Future Housing Needs in Missouri Valley. Unless employment opportunities increase, which is unlikely, there is little reason to expect much change in

[1]Although slightly different conditions rating scales were used, results of the survey are in general agreement with a housing conditions study performed in 1969 by Henningson, Durham and Richardson.

TABLE 17

HOUSING CONDITIONS IN MISSOURI VALLEY, IOWA - 1973

Type	Number	Sound	Deteriorating	Dilapidated
Single Family	850	725	109	16
Duplex	2	2	0	0
Low Income (Elderly)	53	53	0	0
Mobile Homes	68	68	0	0

Source: Data generated by a CAUR windshield survey of structures.

the demand for housing. It is estimated that the need for single family units will range from seven to 12 units per year over the next five to ten year period. There is also a need to upgrade the 109 deteriorating houses and to replace the dilapidated units.

Housing Market Estimates and Projections for the Omaha, Nebraska-Iowa HMA[1]

Traditionally, housing market studies of the Omaha area have utilized the three-county SMSA (consisting of Douglas and Sarpy Counties in Nebraska and Pottawattamie County in Iowa) as the housing market area. This analysis provides a slightly different approach by distinguishing between the rural and urban portions of the SMSA and also by providing estimates and projections by county as well as for the HMA.[2] Subareas one through 26 are classified as urban while the SMSA portion of subarea 27 is defined as rural.[3]

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[1]To a large extent, the methodological base for estimating and projecting housing demand and needs is described in: Department of Housing and Urban Development, FHA Techniques of Housing Market Analysis (Washington, D.C.: U.S. Government Printing Office, 1970).

[2]The 1973 estimates and the 1975 projections include the rural-urban distinction while projections covering a longer period of time do not include the rural-urban components.

[3]Those census tracts classified as rural are: tract 75 in Douglas County; tracts 106 (western part) and 107 in Sarpy County; and tracts 214, 215, 216, and 217 in Pottawattamie County.

Tables 18 through 20 provide pertinent housing market characteristics for 1960 and 1970 by county and by urban and rural areas. Both the rural population and the number of occupied housing units in the rural area accounted for about five percent of the respective totals for the SMSA. Of interest, however, is the larger rural segment in Pottawattamie County where the rural population accounted for more than 20 percent of the 1970 total.

Since the demand for new housing is primarily a function of population growth and changes in the rate of household formation, a fundamental issue behind any estimate or projection of housing demand is the determination of the area population base. Population projections provided by Nebraska's Office of Planning and Programming and prepared by the University of Nebraska's Bureau of Business Research and Center for Applied Urban Research were used to compute the 1973 population estimates and the projections.[1]

Estimates of Population and Occupied Housing Units - July 1, 1973. Table 21 presents estimates of current population, population in households, and the number of occupied housing units by county and by rural and urban areas within the SMSA. The urban portion accounted for 94.5 percent of the population growth, but within the urban counties, growth was far from evenly distributed. Over the 1970-1973 period, population is estimated to have increased by 27,000; with Douglas County accounting for 14,600 and Sarpy County for 12,200. Growth in Pottawattamie County has, for all practical purposes, stagnated. Estimates of

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[1]Vernan Renshaw, John Zipay, and Duane Hackmann, Nebraska Population Projections (prepared by the University of Nebraska's Bureau of Business Research and Center for Applied Urban Research for the State Office of Planning and Programming, September, 1973). The population projections based on the medium series were used in this study. This series assumes a zero net migration with the series E birth rate (2.1 children per woman reaching childbearing age) for the State control figures. In the metropolitan areas, it also assumes that there will be a continuation of the present patterns of annexation and conversion of land into urban uses. The preliminary projections for Pottawattamie County were prepared by the staff of the Center for Applied Urban Research for the Omaha-Council Bluffs Metropolitan Area Planning Agency.

TABLE 18

URBAN PORTION OF SMSA

Area c/	1960 a/ Population	Population in Households	Occupied Housing Units	Population d/ Per Household	1970 b/ Population	Population in Households	Occupied Housing Units	Population Per Household
Urban Douglas County	337,529	328,332	102,184	3.213	382,099	372,942	120,212	3.102
Urban Sarpy County e/	28,274	25,800	6,884	3.748	61,915	59,133	15,428	3.833
Urban Pottawattamie County	65,407	64,298	19,518	3.294	68,570	67,594	21,069	3.208
Urban SMSA	431,210	418,430	128,586	3.254	512,584	499,669	156,709	3.189

a/ Source: U. S. Bureau of the Census, Census of Population and Housing: 1960, Census Tracts, Final Report PHC (1)-112, Omaha, Nebr.-Iowa SMSA, (Washington, D.C.: U.S. Government Printing Office, 1961), Tables P-1 and H-1.

b/ Source: U. S. Bureau of the Census, Census of Population and Housing: 1970, Census Tracts, Final Report PHC (1)-153, Omaha, Nebr.-Iowa SMSA (Washington, D.C.: U. S. Government Printing Office, 1972), Tables P-1 and H-1.

c/ Definition of areas include: (1) Urban - all of Douglas County except census tract 75; all of Sarpy County except census tracts 106 (western section) and 107; and all of Pottawattamie County except census tracts 214, 215, 216, and 217. Regarding census tract 106, two rural towns (Gretna and Springfield) make up a substantial part of the total population classified as rural.

d/ Computed by dividing the population in households by the number of occupied housing units.

e/ The 1970 population total for Sarpy County is the corrected total provided by the Bureau of the Census, and the population was increased by 2,504 persons (from 63,696 to 66,200). It was also necessary to adjust the population in households and occupied housing units totals. The former was adjusted by assuming that all additional persons belonged in the population in households category (i.e., none in group quarters). Consequently, the Sarpy County total number of persons in households was increased by 2.504. The latter was adjusted by multiplying the additional housing units (717), which was also presented in the correction note, by the ratio of occupied housing units to total housing units (15,980/16,810 = .9506) which yielded an additional 682 occupied housing units.

TABLE 19

RURAL PORTION OF SMSA

Area c/	1960 a/ Population	Population in Households	Occupied Housing Units	Population d/ Per Household	1970 b/ Population	Population in Households	Occupied Housing Units	Population Per Household
Rural Douglas	5,961	5,926	1,785	3.320	7,356	7,308	2,248	3.251
Rural Sarpy	3,007	2,998	896	3.346	4,285	4,280	1,234	3.468
Rural Pottawattamie	17,695	17,612	5,378	3.275	18,421	18,197	5,707	3.189
Rural SMSA	26,663	26,536	8,059	3.293	30,062	29,785	9,189	3.241

a/ Source: U. S. Bureau of the Census, Census of Population and Housing: 1960, Census Tracts, Final Report PHC (1)-112, Omaha, Nebr.-Iowa SMSA, (Washington, D. C.: U. S. Government Printing Office, 1961), Tables P-1 and H-1.

b/ Source: U. S. Bureau of the Census, Census of Population and Housing: 1970, Census Tracts, Final Report PHC (1)-153, Omaha, Nebr.-Iowa SMSA, (Washington, D. C.: U. S. Government Printing Office, 1972), Tables P-1 and H-1.

c/ Definition of areas include: (1) Urban - all of Douglas County except census tract 75; all of Sarpy County except census tracts 106 (western section) and 107; and all of Pottawattamie County except census tracts 214, 215, 216, and 217. Regarding census tract 106, two rural towns (Gretna and Springfield) make up a substantial part of the total population classified as rural.

d/ Computed by dividing the population in households by the number of occupied housing units.

TABLE 20

TOTAL SMSA

Area c/	1960 a/ Population	Population in Households	Occupied Housing Units	Population d/ Per Household	1970 b/ Population	Population in Households	Occupied Housing Units	Population Per Household
Total Douglas	343,490	334,258	103,969	3.215	389,455	380,250	122,460	3.105
Total Sarpy	31,281	28,798	7,780	3.702	66,200	63,413	16,662	3.806
Total Pottawattamie	83,102	81,910	24,896	3.290	86,991	85,791	26,776	3.204
Total SMSA	457,873	444,966	136,645	3.256	542,646	529,454	165,898	3.191

a/ Source: U. S. Bureau of the Census, Census of Population and Housing: 1960, Census Tracts, Final Report PHC (1)-112, Omaha, Nebr.-Iowa SMSA, (Washington, D. C.: U. S. Government Printing Office, 1961), Tables P-1 and H-1.

b/ Source: U. S. Bureau of the Census, Census of Population and Housing: 1970, Census Tracts, Final Report PHC (1)-153, Omaha, Nebr.-Iowa SMSA, (Washington, D. C.: U. S. Government Printing Office, 1972), Tables P-1 and H-1.

c/ Definition of areas include: (1) Urban - all of Douglas County except census tract 75; all of Sarpy County except census tract 106 (western section) and 107; and all of Pottawattamie County except census tracts 214, 215, 216, and 217. Regarding census tract 106, two rural towns (Gretna and Springfield) make up a substantial part of the total population classified as rural.

d/ Computed by dividing the population in households by the number of occupied housing units.

TABLE 21

POPULATION AND HOUSING
OMAHA, NEBRASKA-IOWA SMSA
JULY 1, 1973

	Population	Population in Households	Occupied Housing Units	Occupied Housing Units April 1, 1970	Increase in Occupied Housing Units	Percentage Change in Occupied Housing Units	Average Annual Change (%) in Occupied Housing Units
Urban Pottawattamie	68,783	67,868	21,342	21,069	273	1.30	0.40
Urban Douglas	396,249	387,175	126,280	120,212	6,068	5.05	1.55
Urban Sarpy	73,287	71,015	18,393	15,428	2,965	19.22	5.91
Total Urban	538,319	526,058	166,015	156,709	9,306	5.94	1.83
Rural Pottawattamie	18,434	18,165	5,747	5,707	40	0.07	0.02
Rural Douglas	7,836	7,783	2,410	2,248	162	7.21	2.22
Rural Sarpy	5,072	5,067	1,444	1,234	210	17.02	5.24
Total Rural	31,342	31,015	9,601	9,189	412	4.48	1.38
Pottawattamie	87,222	86,033	27,089	26,776	313	1.17	0.36
Douglas	404,085	394,958	128,690	122,460	6,230	5.09	1.57
Sarpy	78,359	76,082	19,837	16,662	3,175	19.06	5.86
Total	569,661	557,073	175,616	165,898	9,718	5.86	1.80

occupied housing units provide similar results; with a total change of 9,700 units since April 1, 1970.[1] Of these, more than 60 percent were in urban Douglas County and 31 percent were in urban Sarpy County.

Housing Market Projections - July 1, 1975. Population over the 1973-1975 period is projected to increase by 15,800 in the urban portion of the SMSA and 800 in the rural portion (see Table 22). The most dramatic change will be in urban Sarpy County where population is projected to increase at an annual rate of 5 1/2 percent. Rural Sarpy will also be characterized by substantial growth, most accounted for by Gretna and some by Springfield. Compared to the 1960-1973 period, population will increase at a slower rate over the 1973-1975 period. This will result in lower growth rates for housing. About 6,000 occupied housing units will be added over the 1973-1975 period; the majority in Douglas County. The lower growth in occupied housing units in Sarpy County versus Douglas is explained by Sarpy's higher number of persons per household. Projections for persons in households and occupied housing units are presented in Tables 23 and 24.

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[1]The estimated total change in occupied housing units for the SMSA is smaller than that suggested by examining authorized building permits since 1970. However, a comparison of building permits with net housing unit increases over the 1960-1970 period also shows little consistency with building permits normally being higher than the net housing unit increase. Several factors account for this disparity. These include: (1) Demolitions reduce the net increase in housing units. Efforts to reconcile the difference through the use of official demolition statistics suffer as the data is usually understated and, consequently, can be more misleading than revealing. For purposes of this study, the Department of Housing and Urban Development's recommended ratio for estimating the number of demolitions per year is used. The estimated demolitions per year is determined by reducing the housing stock by seven-tenths of one percent. Consequently, the 1970 estimate for demolitions is about 1,200 units and for 1973 the estimate is approximately 1,300 units. The discrepancy between official demolition statistics and actual demolitions is further verified in the introduction to the C45 series entitled: Housing Units Authorized for Demolition in Permit Issuing Places. MAPA data indicates total deletions from the inventory as recorded by demolition permit from issuing places (excluding Sarpy County) were 528 in 1969, 724 in 1970, 682 in 1971, and 568 in 1972. These figures are lower than those used in this report, but the totals arrived at through DHUD methodology are felt to be better approximations of actual demolitions. (2) A number of authorized building permits do not result in completed structures. (3) There is a time lag between authorization and completion of construction. (4) Actual construction may exceed the increase in occupied housing units resulting in higher vacancy rates - in both new housing units and in vacated older units.

TABLE 22

POPULATION
JULY 1, 1973-JULY 1, 1975
OMAHA-COUNCIL BLUFFS SMSA

	July 1, 1973	July 1, 1975	Absolute Change	Percentage Change	Average Annual Percentage Change
Urban Pottawattamie	68,783	68,906	123	0.18	0.09
Urban Douglas	396,249	404,957	8,708	2.20	1.10
Urban Sarpy	73,287	81,284	7,997	10.91	5.46
Total Urban	538,319	554,147	15,828	2.94	1.47
Total Rural[a/]	31,342	32,137	795	2.53	1.27
Total SMSA	569,661	586,284	16,623	2.92	1.46

[a/] Includes tract #75 in Douglas County; tracts #106 (about 15%) and #107 in Sarpy County and tracts #214, #215, #216, and #217 in Pottawattamie County.

TABLE 23

POPULATION IN HOUSEHOLDS
JULY 1, 1973-JULY 1, 1975
OMAHA-COUNCIL BLUFFS SMSA

Area	July 1, 1973	July 1, 1975	Absolute Change	Percentage Change	Average Annual Percentage Change
Urban Pottawattamie	67,868	68,031	163	0.24	0.12
Urban Douglas	387,175	395,926	8,751	2.26	1.13
Urban Sarpy	71,015	78,478	7,463	10.50	5.25
Total Urban	526,058	542,435	16,377	3.11	1.55
Total Rural[a/]	31,015	31,783	768	2.48	1.24
Total SMSA	557,073	574,218	17,145	3.08	1.54

[a/] Includes tract #75 in Douglas County; tracts #106 (about 15%) and #107 in Sarpy County and tracts #214, #215, #216, and #217 in Pottawattamie County.

TABLE 24

OCCUPIED HOUSING UNITS
JULY 1, 1973-JULY 1, 1975
OMAHA-COUNCIL BLUFFS SMSA

Area	July 1, 1973	July 1, 1975	Absolute Change	Percentage Change	Average Annual Percentage Change
Urban Pottawattamie	21,342	21,508	166	0.78	0.39
Urban Douglas	126,280	130,068	3,788	3.00	1.50
Urban Sarpy	18,393	20,237	1,844	10.03	5.01
Total Urban	166,015	171,813	5,798	3.49	1.75
Total Rural[a/]	9,601	9,859	258	2.69	1.34
Total SMSA	175,616	181,672	6,056	3.45	1.72

[a/] Includes tract #75 in Douglas County; tracts #106 (about 15%) and #107 in Sarpy County and tracts #214, #215, #216, and #217 in Pottawattamie County.

Housing Market Projections - 1975 through 2020. Population and housing unit projections for five-year intervals from 1975 through 2000 are presented in Table 25. A final projection is presented for the year 2020. Because of the time period involved, no attempt was made to distinguish growth patterns for urban and rural portions or for the three counties. As can be noted, both population and occupied housing units are expected to grow at slower rates in the future. This is due primarily to the expected decline in births, although it is offset somewhat by a declining number of persons per household. In sum, the need for housing will increase at a decreasing rate--with the average annual growth reaching one percent during the 1990-1995 period.

Alternate Housing Market Projections - "High" Population Series. To assess the impact of higher than expected population growth, a second series of housing market projections was computed with the use of somewhat optimistic birth rate and migration assumptions.[1] The higher population totals result in a projected change of 19,300 occupied housing units--about 3,700 per year--over the 1970-1975 period.[2] Results for July 1, 1975 are presented in Table 26 and similar data for the 1975-2020 period is shown in Table 27. Although the results show a more favorable growth rate, current birth trends support the more conservative birth rate assumption and the medium population series.

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[1]The high population series for Sarpy and Douglas Counties was obtained from: Vernan Renshaw, John Zipay and Duane Hackman, Nebraska Population Projections, (prepared by the University of Nebraska's Bureau of Business Research and Center for Applied Urban Research for the State Office of Planning and Programming, September, 1973). The high series assumes a net in-migration of one percent per five-year period and a series D birth rate (2.5 children per woman reaching childbearing age) for the State control figures. The preliminary projections for Pottawattamie County were prepared by the staff of the Center for Applied Urban Research for the Omaha-Council Bluffs Metropolitan Area Planning Agency.

[2]The projections can be compared to the additional 15,800 housing units projected over the 1970-1975 period using the medium series.

TABLE 25

POPULATION AND HOUSING PROJECTIONS 1975-2020
OMAHA, NEBRASKA - IOWA SMSA

Year	Population	Population in Households	Occupied Housing Units	Year	Change in Population		Change in Population in Households		Change in Occupied Housing Units	
					Absolute	Average Annual (Percentage)	Absolute	Average Annual (Percentage)	Absolute	Average Annual (Percentage)
1960	475,873	444,966	136,645							
1970	542,646	529,454	165,898	1960-1970	84,773	1.85	84,488	1.90	29,253	2.14
1975[a/]	586,284	574,218	181,672	1970-1975	42,638	1.53	44,764	1.61	15,774	1.81
1980	626,476	613,570	195,779	1975-1980	40,192	1.37	39,383	1.37	14,152	1.56
1985	667,061	653,319	210,003	1980-1985	40,585	1.30	39,749	1.30	14,224	1.45
1990	702,980	688,498	222,599	1985-1990	35,919	1.08	35,179	1.08	12,596	1.20
1995	732,898	717,800	233,052	1990-1995	29,918	0.85	29,302	0.85	10,453	0.94
2000	760,336	744,673	242,328	1995-2000	27,438	0.75	26,873	0.75	9,276	0.80
2020	862,524	844,756	274,896	2000-2020	102,188	0.67	100,083	0.67	32,568	0.67

a/ From April 1, 1970 to July 1, 1975.

TABLE 26

POPULATION AND HOUSING - HIGH POPULATION SERIES
OMAHA, NEBRASKA-IOWA SMSA
JULY 1, 1975

Area	July, 1975			Occupied Housing Units April 1, 1970	Increase in Occupied Housing Units	Percentage Change in Occupied Housing Units	Average Annual Change in Occupied Housing Units
	Population	Population in Households	Occupied Housing Units				
Urban Pottawattamie	71,181	70,277	22,218	21,069	1,149	5.45	1.04
Urban Douglas	411,947	402,761	132,313	120,212	12,101	10.07	1.92
Urban Sarpy	81,640	79,803	20,578	15,428	5,150	33.38	6.36
Total Urban	564,768	552,841	175,109	156,709	18,400	11.74	2.24
Rural Pottawattamie	19,059	18,752	5,964	5,707	257	4.50	0.86
Rural Douglas	8,270	8,214	2,555	2,248	307	13.66	2.60
Rural Sarpy	5,651	5,649	1,599	1,234	365	29.58	5.63
Total Rural	32,980	32,615	10,118	9,189	929	10.11	1.93
Pottawattamie	90,240	89,029	28,182	26,776	1,406	5.25	1.00
Douglas	420,217	410,975	134,868	122,460	12,408	10.13	1.93
Sarpy	87,291	85,452	22,177	16,662	5,515	33.10	6.30
Total	597,748	585,456	185,227	165,898	19,329	11.65	2.22

TABLE 27

POPULATION AND HOUSING - HIGH POPULATION SERIES
OMAHA, NEBRASKA - IOWA SMSA
1975-2020

Year	Population	Population in Households	Occupied Housing Units	Change in Occupied Housing Units
1960	457,873	444,966	136,645	
1970	542,646	529,454	165,898	
1975	597,748	585,456	185,227	(19,329)
1980	658,632	645,064	205,828	(20,601)
1985	723,477	708,573	227,764	(21,936)
1990	781,780	765,675	247,551	(19,787)
1995	835,853	818,634	265,790	(18,239)
2000	893,278	874,876	284,698	(18,908)
2020	1,168,084	1,144,021	372,281	(87,583)

Summary

This section has provided an overview of the housing stock and potential housing demand for the six counties and major urban areas of the RDP. Sarpy County has had the largest rate of growth in housing demand and is expected to remain the fastest growing county, although at a slower rate than in the previous decade. Douglas and Washington Counties have been, and will be, characterized by sound growth while the three Iowa counties (Pottawattamie, Harrison, and Mills) have been, and will be, characterized by very low or declining population and housing demand. Further housing unit projections based on building permit data are presented in Appendix 3-A.

APPENDIX 3-A

RDP AND COUNTY HOUSING PROJECTIONS, 1974-1977

The following section provides projections of housing unit construction for the RDP and its six component counties through 1977. The analysis is based on building permit data extending back to 1968. These projections are for new housing units and are not to be confused with projected changes in occupied units presented for the SMSA in Section 3. The methodology for the projections includes the following basic assumptions.

1. That the 1968-1972 rate of change in building permits for single and multi-family housing units would continue through 1977.

2. That the demand for new housing units generally agrees with authorized building permits in a given period of time. In other words, it is assumed that there is a one-to-one relationship between new housing units and building permits. (It is recognized that this tends to overstate housing construction somewhat.)

3. That no major change in economic conditions or policy take place during the time period (e.g., credit conditions).

4. That the estimated family income distribution for 1973 would remain the same through 1977.[1]

5. That the value of new housing units sold and the current rent structure would reflect the relative family income structure in the total RDP area and its six-county components.[2]

6. That the value/income ratio is 2.5 and the rent/income ratio is .25.

*A substantial difference exists between projections of new housing units on the basis of building permits and projections of occupied housing units based on CAUR population projections (see Tables 25 and 26 in Section 3). A major part of this difference can be explained by adjusting for removals, vacancies, and by the fact that actual construction is less than 100 percent of the building permit total. An estimated 20 percent of the residential building permits are refunded (i.e., do not result in construction) according to the Permits and Inspections Department of the City of Omaha. Accordingly, for those who wish to use this data, appropriate adjustments should be made. Particular attention should be given to the percentage breakdown of value of units and rent structure as shown in Tables 1-8.

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[1]Family income structure is estimated for the RDP and its six counties, as of July 1, 1973 using FHA Techniques of Housing Market Analysis and assuming an annual inflation rate of six percent.

[2]The rent structure is based on results from the 1973 Housing Survey and the question: What is the maximum amount of rent you can afford to pay?

TABLE 1

RDP HOUSING UNIT PROJECTIONS[1]

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000 value	8.0	303	325	347	371
$10,000 to $19,999	17.5	664	710	759	812
$20,000 to $29,999	24.0	911	974	1,041	1,114
$30,000 to $39,999	21.9	831	888	950	1,016
$40,000 to $49,999	13.4	508	544	581	622
$50,000 and up	15.2	577	617	660	705
Total number of new single family units	100.0	3,794	4,057	4,339	4,640
Multi-Family Units					
Less than $50 Rent	5.7	290	310	332	359
$51 to $100	21.4	1,090	1,166	1,247	1,349
$101 to $200	53.3	2,715	2,903	3,105	3,360
$201 to $300	15.9	810	866	926	1,003
$301 and over	3.7	188	202	216	233
Total number of new multi-family units	100.0	5,093	5,447	5,896	6,305

TABLE 2

DOUGLAS COUNTY HOUSING UNIT PROJECTIONS

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000	7.9	197	210	225	241
$10,000 to $19,999	15.6	388	415	444	475
$20,000 to $29,999	22.5	560	599	641	685
$30,000 to $39,999	21.7	540	578	618	661
$40,000 to $49,999	13.4	334	357	381	408
$50,000 and up	18.9	471	503	538	575
Total number of new single family units	100.0	2,490	2,662	2,847	3,046
Multi-Family Units					
Less than $50 Rent	6.1	254	271	290	310
$51 to $100	19.6	815	872	933	997
$101 to $200	53.1	2,209	2,363	2,526	2,701
$201 to $300	17.1	711	761	814	870
$301 and over	4.1	171	182	195	209
Total number of new multi-family units	100.0	4,160	4,449	4,758	5,087

TABLE 3

SARPY COUNTY PROJECTIONS

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000 value	3.7	38	41	43	46
$10,000 to $19,999	17.4	178	190	203	218
$20,000 to $29,999	27.0	276	295	316	338
$30,000 to $39,999	21.8	223	238	255	273
$40,000 to $49,999	15.6	160	171	182	195
$50,000 and up	14.5	148	159	170	181
Total number of new single family units	100.0	1,023	1,094	1,169	1,251
Multi-Family Units					
Less than $50 Rent	2.5	16	17	18	19
$51 to $100	8.3	52	55	59	63
$101 to $200	58.0	362	387	414	443
$201 to $300	24.8	155	165	177	189
$301 and over	6.4	39	43	46	49
Total number of new multi-family units	100.0	624	667	714	763

TABLE 4

WASHINGTON COUNTY PROJECTIONS

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000 value	12.3	8	9	10	10
$10,000 to $19,999	20.7	14	15	16	17
$20,000 to $29,999	27.0	19	20	21	23
$30,000 to $39,999	21.3	15	16	17	18
$40,000 to $49,999	10.6	7	8	8	9
$50,000 and up	8.2	6	6	7	7
Total number of new single family units	100.0	69	74	79	84
Multi-Family Units					
Less than $50 Rent	7.3	3	3	3	3
$51 to $100	34.5	13	14	15	16
$101 to $200	50.9	19	21	23	24
$201 to $300	5.5	2	2	2	3
$301 and over	1.8	1	1	1	1
Total number of new multi-family units	100.0	38	41	44	47

TABLE 5

MILLS COUNTY PROJECTIONS

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000 value	10.5	4	4	4	5
$10,000 to $19,999	19.5	7	8	8	9
$20,000 to $29,999	26.3	10	11	11	12
$30,000 to $39,999	19.1	7	8	8	9
$40,000 to $49,999	10.9	4	4	5	5
$40,000 and up	13.7	5	5	6	6
Total number of new single family units	100.0	37	40	42	46
Multi-Family Units					
Less than $50 Rent	7.3	1	1	1	1
$51 to $100	34.5	3	3	3	3
$101 to $200	50.9	4	4	5	5
$201 to $300	5.5	-	-	-	-
$301 and over	1.8	-	-	-	-
Total number of new multi-family units	100.0	8	8	9	9

TABLE 6

POTTAWATTAMIE COUNTY PROJECTIONS

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000 value	8.8	14	15	16	17
$10,000 to $19,999	19.6	31	34	36	39
$20,000 to $29,999	26.6	43	45	49	52
$30,000 to $39,999	22.0	35	37	40	43
$40,000 to $49,999	9.7	16	17	18	19
$50,000 and up	13.3	21	23	24	26
Total number of new single family units	100.0	160	171	183	196
Multi-Family Units					
Less than $50 Rent	5.5	17	19	20	21
$51 to $100	37.3	117	125	134	143
$101 to $200	52.0	164	175	187	200
$201 to $300	5.1	16	17	18	20
$301 and over	0.1	-	-	-	-
Total number of new multi-family units	100.0	314	336	359	384

TABLE 7

HARRISON COUNTY PROJECTIONS

	Percentage of Families	1974	1975	1976	1977
Single Family Units					
Under $10,000	15.9	2	3	3	3
$10,000 to $19,999	26.9	4	4	5	5
$20,000 to $29,999	25.8	4	4	4	5
$30,000 to $39,999	16.4	2	3	3	3
$40,000 to $49,999	6.0	1	1	1	1
$50,000 and up	9.0	1	1	1	1
Total number of new single family units	100.0	14	16	17	18
Multiple Family Units					
Less than $50 Rent	7.3	1	1	1	1
$51 to $100	34.5	4	4	5	5
$101 to $200	50.9	7	7	7	8
$201 to $300	5.5	1	1	1	1
$301 and over	1.8	-	-	-	-
Total number of new multi-family units	100.0	13	13	14	15

TABLE 8

PERCENTAGE DISTRIBUTIONS OF FAMILIES BY INCOME CATEGORY,
RDP AND SIX COUNTIES, 1973

Family Income Category	Total RDP	Douglas County	Sarpy County	Pottawattamie County	Washington County	Mills County	Harrison County
				Percent			
Less than $4,000	8.0	7.9	3.7	8.8	12.3	10.5	15.9
$4,000-$7,999	17.3	15.6	17.4	19.6	20.7	19.5	26.9
$8,000-$11,999	24.2	22.5	27.0	26.6	27.0	26.3	25.8
$12,000-$15,999	21.8	21.7	21.8	22.0	21.2	19.1	16.4
$16,000-$19,999	13.3	13.4	15.6	9.7	10.6	10.9	6.0
Over $20,000	15.4	18.9	14.5	13.3	8.2	13.7	9.0

APPENDIX 3-B

HOUSING CHARACTERISTICS OF THE ELDERLY POPULATION

The growing housing needs of the area's elderly population (persons 65 years of age and older) can be readily evidenced by examining the sheer magnitude of the population along with related income and housing statistics. In 1970, about 30,000 households were headed by persons 65 years of age or over (see Table 1). Another, 11,500 households were headed by persons between the ages of 60 and 65. On the average, housing conditions for the elderly are poorer, housing values lower, rent payments lower, and median income lower than for the remainder of the population. The median value of housing units headed by persons 65 and over was about 2/3 that headed by younger persons ($11,000 versus $16,300). Moreover, six percent of the housing lacked some or all plumbing facilities as compared to only two percent for households headed by persons under 60.

As can be noted in Table 2, housing conditions for the elderly minority persons were even worse. Of particular note is the low median value of occupied housing units ($6,600) and the low median income ($1,900) for black household heads 65 years of age and over. Information on the elderly Spanish speaking household head (shown in Table 3) reveals conditions similar to those found in the black population.

The waiting lists for public housing units for the elderly are already long with no let-up in demand anticipated. Table 4, which includes estimates of the elderly population as of July 1, 1973 and projections through the year 2000, presents every indication the number of elderly in need will continue to expand. As a rough measure, about 700 elderly household heads will be added to the Omaha area every year and given current income levels, most of these households will need some form of subsidization.

TABLE 1

HOUSING CHARACTERISTICS FOR SENIOR CITIZENS [a]
OMAHA-COUNCIL BLUFFS SMSA, 1970

Housing Characteristics		Head Under 60	Head 60-64	Head 65 and Over
Occupied Units		124,022	11,486	29,708
Percent Owner Occupied		61.3%	73.4%	67.8%
In-One Unit Structures		74.2%	76.5%	68.6%
Lacking Some Plumbing		2.1%	3.6%	6.4%
With 1.01 or More Persons Per Room		9.9%	1.5%	1.0%
Median:	Income	$9,900	$8,200	$3,700
	Value	$16,300	$12,300	$11,000
	Gross Rent	$118	$98	$83

[a]Source: 1970 Census of Population, Special Reports: Housing for Senior Citizens.

TABLE 2

HOUSING CHARACTERISTICS OF ELDERLY NEGRO HOUSEHOLD HEADS [a]
OMAHA-COUNCIL BLUFFS, SMSA, 1970

Housing Characteristics	Head Under 60	Head 60-64	Head 65 and Over
All Housing Units	8,167	551	1,628
Percent Owner Occupied	46.1%	69.9%	59.3%
In-One Unit Structure	73.1%	78.9%	70.8%
Lacking Some Plumbing	2.1%	5.1%	5.2%
With 1.01 or More Persons Per Room	15.6%	5.6%	2.3%
Mean: Income	$6,200	$5,200	$1,900
Value	$8,700	$7,100	$6,600
Gross Rent	$92	$85	$58

[a] Source: 1970 Census of Population, Special Reports: Housing for Senior Citizens.

TABLE 3

HOUSING CHARACTERISTICS OF ELDERLY SPANISH SPEAKING HOUSEHOLD HEADS [a]
OMAHA-COUNCIL BLUFFS, SMSA, 1970

Housing Characteristics	Head Under 60	Head 60-64	Head 65 and Over
All Housing Units	1,874	90	150
Percent Owner Occupied	50.1%	--	68.7%
In-One Unit Structures	68.2%	--	68.7%
Lacking Some Plumbing	3.5%	--	18.7%
With 1.01 or More Persons Per Room	20.8%	--	5.3%
Median: Income	$8,800	--	$2,900
Value	$12,400	--	---
Gross Rent	$113	--	---

[a] Source: 1970 Census of Population, Special Reports: Housing for Senior Citizens.

TABLE 4

ESTIMATES AND PROJECTIONS OF THE ELDERLY POPULATION AND HOUSEHOLD HEADS 65 YEARS OF AGE AND OVER, OMAHA-COUNCIL BLUFFS, SMSA [a]

Population Characteristics	1960	1970	1973	1975	1980	1985	1990	1995	2000
1. Total population all ages	457,873	542,646	569,611	586,284	626,476	667,061	702,980	732,898	760,336
2. Population, 65 and over	41,098	47,941	49,903	51,111	54,144	57,295	62,152	65,919	68,725
3. Population in household with head 65 or over	37,941	44,997	47,181	48,495	51,828	54,844	59,493	63,099	65,785
4. Number of household with head 65 or over	23,333	29,708	31,935	33,330	37,046	39,202	42,525	45,103	47,023
5. Average size of household with head 65 or over	1.6261	1.5139	1.4774	1.4550	1.3990	1.3990	1.3990	1.3990	1.3990

[a]/Sources: Data concerning 1960 and 1970 characteristics were obtained from the Census of Population. Lines 1 and 2 for 1973 through 2000 are the medium series population projections obtained from V. Renshaw, John Zipay, and Duane Hackman, Nebraska Population Projections. Line 3 for 1973 through 1980 was derived between 1960 and 1970. This relationship was assumed to remain constant from 1980 through 2000. Line 5 for 1973 through 1980 was derived from a straight line extrapolation of the rate of change of the average size of households with a head 65 years of age or over for the 1960-1970 period. This relationship was assumed to remain constant from 1980 through 2000. Line 4 for 1973 through 2000 was derived by dividing line 3 by line 5.

APPENDIX 3-C

THE CONDOMINIUM MARKET

Although still in its infancy, the condominium market in the RDP area is quickly establishing new trends in home ownership. For some very obvious reasons such as tax benefits and potential for appreciation of the housing unit, the condominium concept has become an appealing attraction. In 1971, three projects were initiated in the Omaha area.[1] Another 14 projects were begun in 1972 and 18 more initiated in 1973. By the end of 1973 an estimated 753 condominium units will be completed; 46 percent (346 units) of which will be sold.[2] Although sales have been somewhat slow, many projects are now on the drawing board and it is reasonable to expect continued expansion.

Generally, the mature adult couple with children grown and gone and the young couple with no children have been most attracted to the projects. From a sample of eight projects and 161 sales, close to 80 percent of those purchasing units were married. Forty-one percent were above 40 years old and only 16 percent were under 40 with no children. Of the total interviewed, 55 percent owned their own home before.

A breakdown of condominium sales by price range is presented in Table 1. Overall, the condominium units are slightly less expensive than the typical new single family home. Fifty-seven percent of the units completed or nearly completed were priced under $35,000. Two price ranges, the $20,000 to $25,000 and $40,000 to $50,000 ranges, have more sold units than unsold units. All other price ranges still have more unsold than sold units, with the $30,000 to $35,000 unit the slowest moving units.

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[1]Grateful acknowledgements are extended to Jack Hosking, Manager, Chicago Title Insurance Company, 1613 Farnam Street, Omaha for providing information on the condominium market in greater Omaha. Mr. Hosking's data are confined to the Douglas-Sarpy County area.

[2]336 units have been sold (as of November, 1973).

TABLE 1

CONDOMINIUM CONSTRUCTION AND SALES STATISTICS [a/]
FOR THE PERIOD ENDING DECEMBER 31,1973

Medium Offering Price Per Project ($000)	Completed or Nearly Completed Units	Percent of Total Completed or Nearly Completed Units	Units Sold	Percent of Total Units Sold	Ratio of Sold to Unsold Units
20-24.9	64	8	38	12	1.46
25-29.9	108	14	44	13	.71
30-34.9	262	35	122	36	.87
35-39.9	145	19	31	9	.27
40-49.9	85	12	66	20	3.47
50 & Over	89	12	33	10	.59
Total	753	100	334	100	.80

[a/]Source: Jack Hosking, Manager, Chicago Title Insurance Company, Farnam Building, 1613 Farnam Street, Omaha, Nebraska. Actual sales statistics were available through November. Sales for the month of December, 1973 were estimated.

To obtain more insight into the condominium market, 29 randomly selected personal interviews with condominium purchasers were conducted by the Center. The findings were as follows:

1. The condominium owner is well-educated with a relatively high level of income. Sixty-eight percent had over 12 years of education and 55 percent had incomes over $15,000.

2. Seventy-six percent indicated tax breaks and "building an equity" as reasons for purchasing a condominium unit.

3. Seventy-six percent indicated a dislike for yard work and housing maintenance as reasons why they did not choose a single family home.

4. Ninty-seven percent indicated satisfaction with condominium living.

5. Sixty-two percent were satisfied with the design of the unit.

6. Lack of recreational facilities and adequate parking and garage space were the most frequently mentioned areas of dissatisfaction.

Tables 2 through 4 provide more detailed information on the condominium purchaser.

TABLE 2

CHARACTERISTICS OF PERSONS LIVING IN CONDOMINIUMS

Characteristics	Number	Percent
Age		
Under 35	14	58.3
35 to 50	6	25.0
Over 50	4	16.7
Total	24	100.0
Educational Level		
Under 12 years	0	0.0
12 years	8	32.0
Over 12 years	17	68.0
Total	25	100.0
Income Level		
Under $8,000	0	0.0
$8,000-$15,000	10	45.5
Over $15,000	12	54.5
Total	22	100.0
Years Living Here		
Less than one years	15	60.0
One to two years	8	32.0
Over two years	2	8.0
Total	25	100.0

TABLE 3

ATTITUDES OF PERSONS LIVING IN CONDOMINIUMS

Attitudes	Number	Percent
Satisfaction with Condominium Living		
Satisfied	28	96.6
Not Satisfied	1	3.4
No Response	0	0.0
Total	29	100.0
Major Motive for Purchasing Condominium Unit		
Building Equity and Tax Break	22	75.9
Less Maintenance Work	5	17.2
Other	2	6.9
Total	29	100.0
Reason for Not Purchasing a Single Family Unit		
Dislike for yard work and House Maintenance	22	75.9
Other Reasons	5	17.2
No Response	2	6.9
Total	29	100.0
Satisfaction with Design of Unit		
Satisfied	18	62.1
Not Satisfied	10	34.5
No Response	1	3.4
Total	29	100.0

TABLE 3 (continued)

Attitudes	Number	Percent
Satisfied with Privacy		
Yes	27	93.1
No	0	0.0
No Response	2	6.9
Total	29	100.0
Satisfied with Security		
Yes	26	89.7
No	1	3.4
No Response	2	6.9
Total	29	100.0
Satisfied with Garage and Parking		
Yes	26	89.7
No	2	6.9
No Response	1	3.4
Total	29	100.0
Satisfied with Recreation Facilities		
Yes	18	62.1
No	9	31.0
No Response	2	6.9
Total	29	100.0

TABLE 4

CONDOMINIUM QUESTIONNAIRE

1. Could you tell us what motivated you to purchase a unit such as this rather than rent one?

_____

_____

(A) Were there any particular reasons why you didn't purchase a single-family house?

_____

_____

2. Are you satisfied with your dwelling unit -- and particularly are you satisifed with the ownership arrangement?

(a) Satisfied _____ (b) Not Satisfied _____

(c) Other Comments _____

_____

3. What do you think of the design of the unit? Specifically, are there any things you would add or take away from the unit?

_____

_____

4. Do you find privacy a problem? (a) Yes _____ (b) No _____

(c) Other Comments _____

_____

5. Do you find security a problem? (a) Yes _____ (b) No _____

(c) Other Comments _____

_____

6. Do you have any parking problems? (a) Yes _____ (b) No _____

(c) Other Comments _____

_____

7. Do you have adequate recreation facilities? (a) Yes _____ (b) No _____

(c) Other Comments _____

_____

8. Since most firms would like to keep the cost of such units low, do you have suggestions regarding aspects of the complex that might be additional expenses to you, but something you could easily do without?

_____

_____

9. We need a few personal items about the persons we interview. Would you mind filling in the enclosed questionnaire?

A. What is your age?
(1) Under 25 _____
(2) 25 to 34 _____
(3) 35 to 50 _____
(4) Over 50 _____

B. What is your annual family income?
(1) Under $4,000
(2) $4,000 to $7,999 _____
(3) $8,000 to $11,999 _____
(4) $12,000 to $14,999 _____
(5) Over $15,000 _____

C. Are you (1) Single _____
(2) Married _____
(3) Other _____

D. How many years of education do you have? _____

APPENDIX 3-D

OFFUTT AIR FORCE BASE AND THE DEMAND FOR HOUSING

The military and civilian population of Offutt increased through 1970, with overcrowded base housing first becoming a problem in the 1950's.[1] By 1960, the total personnel assigned to Offutt was more than 10,000 with an additional 15,000 dependents--and housing was Offutt's most critical problem. During this period, Offutt had 832 government units available and an estimated 6,169 families requiring housing. Government housing construction continued through the 1960's with many projects reaching completion.

By 1970, the total military strength had reached 12,239 (see Table 1). Available barracks space at this time was 3,224, but they were only 72 percent occupied--an indication many Airmen chose to live off the base. As of March, 1973, the total military personnel numbered 11,653 with another 25,659 dependents and 1,732 civilians.[2] Currently, the number of on-base family units is 2,831 although another 300 are being built. Offutt's economic impact upon the community is fairly substantial and can be evidenced by the gross annual pay of 184.6 million dollars as of March, 1973.

The economic impact of Offutt is largely confined to Sarpy County and, in particular, Bellevue. When only the demand for housing is considered, the impact of Offutt is even more specifically related to these areas. Forty-seven percent of the off-base military personnel lived in Bellevue and, overall, 62 percent lived in Sarpy County.[3] Twenty-five percent lived in Douglas County,

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[1]Donald C. Rundquist, "The Residential Pattern of Military Personnel Associated with Offutt Air Force Base, Nebraska, 1970," (Unpublished Master's Thesis, Department of Geography-Geology, University of Nebraska at Omaha, July, 1971).

[2]1973 data courtesy of the Offutt Air Force Base Information Office.

[3]Percentages computed from data provided by: Rundquist, op. cit.

TABLE 1

HOUSING UNITS VS. MILITARY PERSONNEL, 1965 - 1973

Year	Number of On-Base Housing Units	Military Personnel
1965	2,102	9,765
1966	2,094	10,474
1967	2,202	9,888
1968	2,381	10,795
1969	2,381	10,935 a/
1970	2,381	12,239 a/
1973	2,381	11,655 b/

a/ Indicates strength for the specific day of December 25. All other figures are the average for the month of December.

b/ Indicates strength as of March, 1973.

Source: Data courtesy Offutt Air Force Base Information Office.

with the remaining 10 percent residing in areas outside the RDP. For a more detailed breakdown, see Table 2.

A review of the housing types selected by Offutt personnel reveals that 27 percent were apartments, seven percent were mobile home/trailers, and 66 percent were single family homes. From information provided by a follow-up interview with 186 Offutt servicemen , it can be determined that about one-third of those living in single family homes (from a total of 90 servicemen) were renting, with the remainder purchasing their units.[1]

Projections of population for Offutt East and Offutt West for 1975 range from 13,700 (about what it was in 1970) to 14,900.[2] An examination of current Offutt statistics indicates the low projection is the closest approximation. Current national trends in military spending appropriations and in the demand for military personnel offer no reasons to project any substantial change in the size of Offutt, but builders in the Bellevue-Sarpy County area should approach new projects realizing thousands of occupied units are accounted for by military personnel--and housing vacancies can be drastically altered by changing priorities at Offutt.

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[1]Donald Rundquist, op. cit.

[2]See: Vernan Renshaw, John Zipay, and Duane Hackmann, Nebraska Population Projections, 1975-2020 (prepared by the University of Nebraska's Bureau of Business Research and Center for Applied Urban Research for the State Office of Planning and Programming, September, 1973), p. 206.

TABLE 2

HOUSING DISTRIBUTION OF OFF-BASE MILITARY PERSONNEL
BY CITY, TOWN, AND AREA [a]

Area	Off-Base Personnel	Percentage of Total
Bellevue	2,114	47.1
Omaha	1,074	23.9
Remainder of Sarpy County	348	7.8
Papillion	227	5.1
Council Bluffs	120	2.7
La Vista	96	2.1
Ralston	17	0.4
Remainder of Douglas County	17	0.4
Millard	7	0.1
Others	468	10.4
Total	4,488	100.0

[a] Source: Compiled from information presented in: Donald C. Rundquist, "The Residential Pattern of Military Personnel Associated with Offutt Air Force Base, Nebraska, 1970," (Unpublished Master's Thesis, Department of Geography-Geology, University of Nebraska at Omaha, July, 1971).

SECTION FOUR

AREAWIDE HOUSING SURVEY RESULTS

Introduction

This section of the report presents areawide findings of the 1973 Housing Survey of the RDP. Included is an analysis of the current population and housing stock. Finally, an analysis of household preferences is provided to determine the type and location of housing preferred, the maximum amounts payable for housing and the importance of governmental services and neighborhood features and facilities to residents of the RDP six-county area.

General Features

The population and housing stock of the RDP is heterogeneous in character--possessing many encouraging sources of growth; yet also possessing discouraging signs of deterioration and unmet need. An overview of the households surveyed is presented below. More detailed statistics are presented in Appendix 4-A at the end of this section.

People. The median age of the respondent was 42. Sixteen percent of the household heads were 65 years of age or over while 12 percent were under 25 years of age. Education and income levels also illustrate the diversity of the population. Although the median level of education was 12.2 years, eleven percent had eight or less and 14 percent had 16 or more years of education. Similarly, 15 percent of the households had annual incomes below $4,000; another 18 percent had incomes between $4,000 and $8,000; and at the other end, one-quarter of the households reported incomes of $15,000 or more.

The median length of residency was 5.2 years. One-third of the respondents had moved three or more times, and one-third had not moved, in the last

10 years. The previous residence of 3/4 of the households was within the metropolitan area--confirming that intra-area mobility is substantial. Only 13 percent indicated their previous residence as being outside the States of Iowa and Nebraska.

Housing. The majority of the housing units were single family homes, owner occupied, and in sound condition. Specifically, 83 percent were single family units; 77 percent were either owned or being purchased; and 90 percent were judged to be in sound condition.

Housing age, value, and rooms per unit are diversified. The survey showed a substantial number of older, smaller and low valued units but also a large number of newer, larger and higher valued units. The median age of the housing units was 17.5 years with 37 percent being over 25 years old and three percent being one or less years old. Over 50 percent of the units had either five or six rooms, and the median was 5.4 rooms.

Owner-occupied housing units are characterized by a wide array of housing values. The median value was $21,417; but 11 percent of the respondents valued their houses at less than $10,000 and 12 percent valued their units over $40,000. The median monthly payment for those purchasing a housing unit was $135 and the median for those renting was $22 lower at $113 per month. Thirty-one percent of those purchasing and 41 percent of those renting reported monthly payments of $100 or less.

Satisfaction with Housing Conditions. Eighty-three percent of the respondents expressed satisfaction with their "present location and housing accommodations." No single reason could be isolated for those expressing dissatisfaction, although the size of the unit and neighborhood factors were the most frequently mentioned sources. Of those dissatisfied, 38 percent cited the size of the unit (most stating it was too small) and 36 percent cited neighborhood factors as reasons of their dissatisfaction.

Another measure of housing and neighborhood satisfaction is related to the desire to change locations. When asked their "feelings on moving now or in the near future," 10 percent stated they "strongly desire to move." Another 15 percent "desire to move." Twenty-two percent "oppose" and 29 percent "strongly oppose" moving. The remaining 24 percent had "no feeling either way."

Similar results were found from ratings on the "condition of housing and general appearance of the neighborhood." Three-fourths of the respondents rated the "condition" as excellent or good (26 and 49 percent, respectively) and one-quarter rated the "condition" as fair or poor (21 and 4 percent, respectively). Eleven other neighborhood factors were also rated. Among these, "gas, water, and electric utilities", "fire protection", and "schools" received the most favorable response. "Bus and Taxi Service" (31 percent rating poor), "parks and playgrounds" (25 percent rating poor), and "stores and shopping facilities" (16 percent rating poor) received the most unfavorable response.

Importance of Neighborhood Facilities. Churches, schools, shopping centers, and "good" neighbors received the most votes when the households were asked: "Which of the following neighborhood facilities or features do you consider necessary or very desirable?" Day care centers and nearness to work were the least important and the others--playgrounds, drug stores, doctor's offices, hospitals, and bus lines ranked in between. (More detail can be obtained in the Appendix)

Subarea Preferences. Respondents were asked to choose which of the 27 subareas they would most, second most, and least prefer to live in. The least preferred areas were: N.O.C.D. (#3); East Omaha-Carter Lake (#2); Adams-Fontenelle Park (#11); Manawa-Twin City (#23); and C.B.D.-Creighton

(#4). When the first and second choices were combined (to limit the impact of residents choosing their own area first), Pacific Heights-Bennington (#20) and Riverfront Exurban (#27) were first and second, respectively. The next most selected subareas were Keystone-West Maple (#14), Westroads-Boys Town (#16) and Rockbrook-Bel Air (#17).

Preferences on Race and Nationality. When asked: "If housing accommodations, neighborhood facilities and so forth would be the same, what are your feelings concerning the people you would like to live among?"--53 percent (over 1,000 respondents) indicated they had no particular feelings about the race or nationality of those living around them. Forty percent stated they preferred to live among people of their own race or nationality and seven percent preferred to live in racially mixed neighborhoods.

Similar results were obtained regarding economic class. Forty-nine percent had no particular feelings about the "income level" or economic standing of those living around them. Only seven percent preferred to live among people of different economic status, while 44 percent said they preferred to live among people of their own economic class.

Summary. After reviewing responses from more than 2,000 households in the RDP, several comments are in order. First, 83 percent are satisfied with their present location and housing accommodations. If the percentage not satisfied is taken to indicate "unmet" housing needs, 30,000 to 31,000 households in the SMSA and 2,400 to 2,700 households in the three non-SMSA counties have unmet needs.[1] Of these, between 4,800 and 5,100 are expressly

[1]Estimated by multiplying the number of occupied housing units by .173 (percentage of households expressing dissatisfaction.)

dissatisfied with the condition of their house;[1] 12,000 to 13,000 are dissatisfied with the size of their unit (80 percent needing larger accommodations);[2] and a similar number are dissatisfied with neighborhood factors.[3]

Second, the strong preference is for single family homes. Eighty-three percent of the persons interviewed resided in single family units and 89 percent, if they had their choice, would prefer to live in a single family home. In the absence of cross-over votes, this indicates that at least 1/3 of the multi-family households prefer to live in single family homes.[4]

Third, 10 percent of the households "strongly desire to move now or in the near future." On the premise that all will carry out their desire, we can expect that between 17 and 18 thousand households will be changing locations in the near future. In addition, another 14 percent desire to move, and although it cannot be taken as a positive expression of effective demand, another 24,000 households have the necessary desire to change location.

Fourth, the western fringe of Omaha and Riverfront Exurban received the most votes as the preferred areas in which to live. Consequently, we can expect further migration into these areas, and at the same time, further out-migration from the inner city subareas that received the greatest number of "least preferred" votes.

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[1]Based upon the percentage of those dissatisfied who responded that the condition of their house was a source of dissatisfaction.

[2]Based upon the percentage of those dissatisfied who responded that the size of their house was a source of dissatisfaction.

[3]Based upon the percentage of those dissatisfied who responded that neighborhood factors were a source of dissatisfaction.

[4]Since there are six percentage points separating actual and preferred single family home occupancy, and since none could be from single family occupants, they must be accounted for by multi-family occupants.

The relatively high level of satisfaction with housing conditions; the preference for single family homes; and the preference to live in the urban fringes suggests that the areas now being developed are in line with the desires of the consumer demanding housing space. Responses of the preferences of people to live among their own economic class indicates that "quota" systems (i.e., requiring new area developments to have a certain percentage of low cost housing units) will encounter resistance.

Preferences by Income Group

Since income is a primary factor in determining the ability to purchase or rent various types of housing units, responses by income level were analyzed to ascertain differences in housing needs, housing preferences, and ability to purchase or rent housing units.[1] All data are presented by three income categories: (1) those earning under $8,000 annually; (2) those earning $8,000 to $15,000 annually; and (3) those earning over $15,000 annually. In the text, these are referred to as low, middle, and upper income groups. More detailed statistical data are presented in the Appendix at the end of this section.

Income and Housing Characteristics. Housing characteristics are closely associated with income levels-- and those families and individuals with high incomes generally live in newer and higher valued housing units, are owners rather than renters, and prefer single family homes. Older and lower valued housing, rental housing, and multi-family housing units are more closely associated with the lower income groups. Specifically, 93 percent of the upper income group resided in single family homes versus 88 percent of the middle income households and only 69 percent

[1] Of the 2,098 households interviewed, data on income were obtained from 1,861 or 89 percent of the total. Of these 606 (32.6 percent) had incomes below $8,000; 818 (44.0 percent) had incomes between $8,000 and $15,000; and 437 (23.5 percent) had incomes above $15,000.

of the low income households. A similar relationship can be evidenced in the owner-renter ratio where nine out of ten upper income households owned or were purchasing versus six of ten low income households.

Income and the quality of housing are also closely related. While only one percent of the population with income above $15,000 lived in deteriorated or dilapidated units, 21 percent of the housing units occupied by low income households were so classified. A majority of this can be explained by housing age, where 66 percent of the upper income group lived in units 15 years old or less while 77 percent of the low income group lived in units over 15 years of age.

The number of rooms per housing unit was considerably smaller for low income households. In fact, 72 percent stated they had five or less rooms. This drops to 41 percent for the middle income group and 23 percent for the upper income group.

A study of housing values shows that 58 percent of the lower income households lived in units valued below $15,000; 27 percent lived in units valued below $10,000; and four percent lived in units valued below $5,000. For comparative purposes, 26 percent of the middle income group and six percent of the upper income group lived in units valued below $15,000.

Low income households were also characterized by a small number of persons per household. They are an older, less mobile and less educated population. More than half of the males in the low income group were 25 years of age or over; versus 18 and 11 percent, respectively, for the middle and upper income groups. Twenty-six percent of the low income households moved more than two times in the last ten years. This rate increased to 34 percent for the middle income group and 36 percent for the upper income

group. Education statistics yield a familiar portrait of the low income household. With respect to low-income household heads, one-third reported eight years or less of education. This compares to six percent in the middle income group and three percent in the upper income group.

Differences among the income groups are more dramatic when monthly payments to purchase or rent are compared. Seventy-eight percent of the low income group were paying less than $100 per month to purchase their unit versus 28 and 10 percent, respectively, for the middle and upper income groups. Similar distributions characterized monthly rental payments.

Satisfaction with Housing Conditions. Eight out of ten low and middle-income households expressed satisfaction with their housing accomodations, while nine of every ten upper-income households were satisfied (Table 13). No measurable difference was found regarding reasons for dissatisfaction by income level, although low income households did place slightly more emphasis on the condition of housing and neighborhood factors.

In general, those with lower incomes are more dissatisfied (in terms of fair and poor ratings) and less pleased (in terms of excellent ratings) with neighborhood facilities and features. For example, more than 40 percent of the low income households rated the "condition of housing and general appearance of the neighborhood" as fair or poor (eight percent rated it poor). In contrast, 23 percent of the middle income group and 11 percent of the upper income group rated the "condition" as fair or poor (three and two percent, respectively, rated the condition as poor). Tables 14 through 16 provide more complete information on neighborhood ratings.

Another indication of housing satisfaction deals with preferences to move or relocate. By income group, the "strongly desire to move" response

was cited by 14 percent of the low, 10 percent of the middle, and five percent of the upper income households. The low to upper progression was also evident in the "oppose moving" response ranging from 20 (for the low) to 22 to 26 percent for the high income group. Table 17 illustrates the respective numbers and percentages.

Although housing preferences between middle and upper income households are about the same, there is a significant difference when lower income households are considered. The single family home, ownership, and the desire for larger housing accommodations characterize the preferences of most upper and middle income households. Yet while the single family home was the overwhelming choice for the upper (95 percent) and middle (94 percent) income households, only 78 percent of the low income households chose it as most preferred. Similarly, 92 percent of the upper and 87 percent of the middle income households preferred homeownership versus only 60 percent of the low income households. Two-thirds of the low income households would be satisfied with two or fewer bedrooms, while only 20 percent of those earning $15,000 and more would be satisfied with two or fewer bedrooms (40 percent desired four or more). Similar differences were noted regarding the number of bathrooms needed.

The ability to pay is a direct function of income. More than half of the low income group stated they could afford to spend no more than $2,000 for a downpayment to purchase; 62 percent would pay no more than $100 monthly to purchase; and a similar percent (59) stated that they could pay no more than $100 monthly to rent. In contrast, 29 percent of the middle income group and nine percent of the high income group set $2,000 as their maximum downpayment. Seventeen percent of the middle income households and three percent of the high income households set $100 as the maximum they would pay to purchase. Responses on the amount available to rent were similar.

Subarea Preferences. High income households stressed strong preferences for living in Omaha's western suburbs. Keystone-West Maple, Crossroads-Westside, Westroads-Boys Town, Rockbrook-Bel Air, Millard-Applewood, Pacific Heights-Bennington, and Fairacres-Dundee received the largest number of votes. No comparable strength of preference was found for the middle and lower income groups, although over 50 percent of those who preferred the less popular areas (East Omaha-Carter Lake, N.O.C.D., C.B.D.-Creighton, St. Mary's-Park Avenue, and Cathedral-Field Club) are from the low income group.

Importance of Neighborhood Facilities. Regarding neighborhood features or facilities considered "necessary" or "very desirable," low income households were characterized by the greatest differential on buslines. More than 80 percent of the low income households, versus 58 and 55 percent, respectively, of the middle and upper income households ranked buslines as necessary or most desirable. Low income households also placed more emphasis on shopping centers and day care centers (83 percent and 24 percent of the low income households, respectively, listed shopping centers as necessary or most desirable). Yet, schools and playgrounds received significantly lower votes from low income households.

Preferences on Race and Nationality. Different attitudes were also registered on "people you prefer to live among." In relative terms, low income households had a stronger preference to live among "one's own race or nationality" and a weaker preference to live among "one's own economic class." In fact, those committing to a preference for "an integrated or racially integrated neighborhood" went from five percent for the low income households to eight percent for the middle and upper income groups. Those committing to a preference for living among "people of different income levels" went from four percent for lower income households to six and 12 percent, respectively, for the middle and upper income groups.

Other Cross-Tabulations

The number of possible cross-tabulations in a questionnaire of this magnitude is virtually endless. There were several areas considered worthy of further attention. Consequently, cross-tabulations by age, education, and renter-owner status were investigated. Results confirmed what is generally surmised about the RDP population, and no striking anomalies were found. For example, positive correlations were found between age and lack of mobility, education and income, education and housing satisfaction, and education and housing size. Similarly, the renter population was more mobile, had lower incomes and were less satisfied with their housing situation than owners. One interesting cross-tabulation was found in the level of dissatisfaction with housing conditions and neighborhood facilities among renters versus owners. This is presented in Table 1 of Appendix 4-C.

Owner-renter comparisons are further explored in Section Five as are the 1973 Housing Survey results for each of the 27 subareas. Housing submarkets are identified and a model is constructed and used for estimating potential demand for rental and sale housing units by subarea.

APPENDIX 4-A

AREAWIDE HOUSING SURVEY TABLES

TABLE 1

CHARACTERISTICS OF RESIDENTS,
RDP AREA, 1973 HOUSING SURVEY

Characteristics	Number of Respondents	Percent of Total
Persons in Household:	2,094	100.0
One	204	9.7
Two	598	28.6
Three to Four	758	36.2
Five and Over	534	25.5
Years Living at Current Address:	2,097	100.0
Less than 2	513	24.4
2 to 3.9	323	15.4
4 to 8.9	453	21.6
9 to 15.9	381	18.2
16 to 25.9	259	12.4
26 and Over	168	8.0
Previous Address:	2,074	100.0
Omaha-Council Bluffs	1,555	75.0
State of Nebraska	117	5.6
State of Iowa	134	6.5
Elsewhere	268	12.9
Number of Moves in Last Ten Years:	2,085	100.0
None	727	34.9
One to Two	731	35.1
Three to Five	477	22.9
Six and Over	150	7.1
Age of Respondent:	2,056	100.0
18 to 25 Years	241	11.7
26 to 35 Years	534	26.0
36 to 45 Years	374	18.2
46 to 55 Years	297	14.4
56 to 65 Years	283	13.8
Over 65 Years	327	15.9
Education Level of Respondent:	2,017	100.0
8 or Less	229	11.4
9 through 11	274	13.7
12	764	37.8
13 through 15	466	23.1
16 and Over	284	14.0

TABLE 2

CHARACTERISTICS OF HOUSING UNITS,
RDP AREA, 1973 HOUSING SURVEY

Characteristics	Number of Respondents	Percent of Total
Type of Housing:	2,097	100.0
Single-Family	1,738	82.9
Multi-Family	318	15.1
Mobile Home	41	2.0
Housing Condition:	2,096	100.0
Sound	1,892	90.2
Deteriorated	186	8.9
Dilapidated	18	0.9
Household Status:	2,088	100.0
Owner/Purchasing	1,617	77.4
Renter	471	22.6
Age of Housing Unit:	1,785	100.0
1 Year or Less	62	3.5
2 to 3 Years	79	4.4
4 to 8 Years	233	13.1
9 to 15 Years	440	24.6
16 to 25 Years	315	17.6
26 Years or Over	656	36.8
Number of Rooms:	2,079	100.0
4 or Less	433	20.7
5	622	30.0
6	428	20.6
7	284	13.7
8 and Over	312	15.0

TABLE 3

FINANCIAL CHARACTERISTICS OF HOUSING UNITS, RDP AREA,
1973 HOUSING SURVEY

Category	Number of Respondents	Percent of Total
Monthly Payments-Renters:	454	100.0
Under $50	32	7.1
$51 to $100	168	37.0
$101 to $200	228	50.2
$201 to $300	25	5.5
$301 and Over	1	0.2
Monthly Payments-Owners:	1,128	100.0
Under $50	82	7.3
$51 to $100	269	23.8
$101 to $200	575	51.0
$201 to $300	164	14.5
$301 and Over	38	3.4
Approximate Market Value of Housing Unit	1,335	100.0
Under $5,000	22	1.6
$5,000 to $9,999	121	9.1
$10,000 to $14,999	214	16.0
$15,000 to $19,999	221	16.5
$20,000 to $24,999	177	13.2
$25,000 to $29,999	177	13.2
$30,000 to $39,999	237	17.8
$40,000 and Over	166	12.4

TABLE 4

SATISFACTION WITH PRESENT LOCATION AND HOUSING ACCOMMODATIONS, RDP AREA, 1973 HOUSING SURVEY

Response	Number	Percent of Total
Satisfied	1,724	82.7
Dissatisfied	361	17.3
Reasons for: [a]		
Size	138	37.9
Condition of House	56	15.4
Style of House	57	15.7
Neighborhood Factors	131	36.0
Distance to Work	36	9.9
Total Responses	2,085	100.0

[a] Several respondents mentioned more than one reason for dissatisfaction.

TABLE 5

RATING OF NEIGHBORHOOD FACILITIES AND SERVICES,
RDP AREA, 1973 HOUSING SURVEY

Area Facility or Service	Percentage Ranking: Excellent	Good	Fair	Poor
Condition of Housing and General Appearance of Neighborhood	26	49	21	4
Police Protection	15	59	19	7
Schools	32	54	10	4
Bus and Taxi Service	12	14	13	31
Parks and Playgrounds	14	43	18	25
Stores and Shopping	22	46	16	16
Gas, Water and Electric Utilities	24	69	6	1
Streets and Sewers	12	60	16	12
Trash and Garbage Collection	17	59	15	9
Fire Protection	20	70	7	3
Availability of Doctors and Hospitals	22	58	13	7

a/Question 6: Thinking about your neighborhood and the general area in which you live, how would you rate the following factors?

TABLE 6

HOUSING PREFERENCES, RDP AREA,
1973 HOUSING SURVEY

Preferences	Number of Responses	Percent of Total
Housing Type Preference:	2,069	100.0
Single-Family	1,840	88.9
Duplex	73	3.5
Triplex	37	1.8
Other Multi-Family	72	3.5
Mobile Home	47	2.3
Housing Style Preference:	2,000	100.0
Ranch	823	41.2
One-Story	311	15.5
Colonial	166	8.3
Split-Level	162	8.1
Two-Story	152	7.6
Others	386	19.3
Housing Exterior Preference:	2,080	100.0
Brick	1,487	71.6
Wood	293	14.1
Combined Brick and Wood	32	1.5
Other	268	12.8
Housing Unit Size Preferences Bedrooms:	2,080	100.0
One	180	8.7
Two	633	30.4
Three	761	36.6
Four	405	19.5
Five or More	101	4.8
Bathrooms:	2,080	100.0
One	733	35.2
Two	1,139	54.8
Three	188	9.0
Four	20	1.0

TABLE 7

HOUSING AND FINANCIAL PREFERENCE CHARACTERISTICS
RDP AREA, 1973 HOUSING SURVEY

Preferences	Number of Respondents	Percent of Total
Owner/Renter Preference	2,063	100.0
To Rent	446	21.6
To Buy	1,617	78.4
Maximum Downpayment to Purchase	1,411	100.0
Under $1,000	421	29.8
$1,000 to $1,999	173	12.3
$2,000 to $2,999	157	11.1
$3,000 to $4,999	124	8.8
$5,000 to $6,999	217	15.4
$7,000 to $9,999	52	3.7
$10,000 to $14,999	151	10.7
$15,000 and Over	116	8.2
Maximum Monthly Rental Payment	1,801	100.0
Under $50	103	5.7
$51 to $100	385	21.4
$101 to $200	961	53.3
$201 to $300	286	15.9
$301 and Over	66	3.7
Maximum Monthly Payment to Purchase	1,656	100.0
Under $50	105	6.2
$51 to $100	337	20.4
$101 to $200	856	51.7
$201 to $300	281	17.0
$301 and Over	77	4.6

TABLE 8

IMPORTANCE OF NEIGHBORHOOD FACILITIES OR FEATURES,
RDP AREA, 1973 HOUSING SURVEY

% Response	% Church	% School	% Shopping Center	% Playgrounds	% Bus Line	% Hospital	% Doctor's Office	% Drug Store	% Near to Work	% "Good" Neighbors	% Day Care Centers
Most Desirable	45	53	43	14	21	20	19	11	9	43	2
Necessary	35	25	36	50	43	47	50	65	32	48	18
Not Necessary	20	22	21	36	35	32	31	24	59	9	80

Question 18. Which of the following neighborhood facilities or features do you consider necessary or very desirable? (Check all that apply and circle the three most desirable).

TABLE 9

ATTITUDES ON RELOCATING AND PREFERRED CHARACTERISTICS OF NEIGHBORS, RDP AREA, 1973 HOUSING SURVEY

Response	Number of Respondents	Percent of Total
Feelings About Moving or Relocating:	2,093	100.0
Strongly Desire to Move	202	9.6
Desire to Move	307	14.7
No Feeling Either Way	498	23.8
Oppose Moving	469	22.4
Strongly Oppose Moving	617	29.5
Preference Regarding Neighbors' Race or Nationality:	2,043	100.0
Prefer to Live Among People of My Own Race or Nationality	825	40.0
Prefer to Live in Integrated or Racially Mixed Neighborhood	141	6.9
No Particular Feelings	1,077	52.8
Preference Regarding Economic Strata of Neighbors:	2,028	100.0
Prefer to Live Among People of Own Economic Class	896	44.1
Prefer to Live Among People of Different Income Levels	135	6.7
No Particular Feelings	997	49.2

TABLE 10

MOST AND LEAST PREFERRED SUBAREAS TO LIVE IN,
RDP AREA, 1973 HOUSING SURVEY

Area	Combined 1st and 2nd Preferred Area		Least Preferred Area	
	Number	Percent of Total	Number	Percent of Total
Florence-Fort Omaha	83	2.2	58	3.1
East Omaha-Carter Lake	45	1.2	218	11.6
N. O. C. D.	43	1.1	636	33.8
C. B. D.-Creighton	41	1.1	135	7.2
St. Mary's-Park Avenue	33	0.9	29	1.6
South Omaha	85	2.2	68	3.6
Ak-Sar-Ben South	149	3.9	29	1.6
Elmwood Park	111	2.9	5	0.3
Cathedral-Field Club	58	1.5	27	1.4
Fairacres-Dundee	168	4.4	14	0.8
Adams-Fontenelle Park	65	1.7	213	11.3
Benson	68	1.8	16	0.8
Rummel	129	3.4	32	1.7
Keystone-West Maple	286	7.5	22	1.2
Crossroads-Westside	176	4.6	9	0.5
Westroads-Boys Town	279	7.3	15	0.8
Rockbrook-Bel Air	209	5.5	5	0.3
Ralston	102	2.7	3	0.2
Millard-Applewood	188	4.9	9	0.5
Pacific Heights-Bennington	417	10.9	49	2.6
LaVista-Papillion	122	3.2	10	0.5
Bellevue-Capehart	163	4.3	11	0.6
Manawa-Twin City	94	2.5	138	7.3
West Broadway	88	2.3	58	3.1
Bayliss-Cochran-Sunset	109	2.8	29	1.5
Iowa Western	165	4.3	17	0.9
Riverfront Exurban	349	9.1	26	1.4
Total	3,825	100.0	1,881	100.0

APPENDIX 4-B

HOUSING BY INCOME GROUP TABLES

TABLE 1

CHARACTERISTICS OF RESIDENTS BY INCOME GROUP,
RDP AREA, 1973 HOUSING SURVEY

Characteristics	Income Group: Under $8,000 Number	Under $8,000 Percent of Total	$8,000 to $15,000 Number	$8,000 to $15,000 Percent of Total	Over $15,000 Number	Over $15,000 Percent of Total
Number of Persons in Household:	601	100.0	814	100.0	435	100.0
One	141	23.5	27	3.3	3	0.7
Two	230	38.2	199	24.4	84	19.3
Three	114	18.9	152	18.7	79	18.2
Four	52	8.7	177	21.7	103	23.7
Five	18	3.0	117	14.4	80	18.3
Six and Over	46	7.7	142	17.4	86	19.8
Number of Moves in Last Ten Years:	599	100.0	814	100.0	437	100.0
None	256	42.7	253	31.1	109	24.9
One to Two	185	30.9	288	35.4	172	39.4
Three to Five	118	19.7	201	24.7	125	28.6
Six and Over	40	6.7	72	8.8	31	7.1
Age of Respondent:	373	100.0	776	100.0	428	100.0
18 to 25 Years	60	16.1	76	9.8	15	3.5
26 to 35 Years	45	12.1	272	35.1	130	30.4
36 to 45 Years	26	7.0	173	22.3	143	33.4
46 to 55 Years	28	7.5	116	14.9	94	22.0
Over 55 Years	214	57.4	139	17.9	46	10.7
Educational Level (Years):	583	100.0	794	100.0	431	100.0
8 or Less	191	32.8	45	5.7	13	3.0
9 to 12	271	46.5	420	52.9	129	29.9
13 to 15	98	16.8	278	35.0	183	42.5
16 and Over	23	3.9	51	6.4	106	24.6

TABLE 2

CHARACTERISTICS OF HOUSING UNITS BY INCOME GROUP
RDP AREA, 1973 HOUSING SURVEY

Characteristics	Income Group					
	Under $8,000		$8,000 to $15,000		Over $15,000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Type of Housing:	606	100.0	818	100.0	437	100.0
Single Family	415	68.5	719	87.9	408	93.4
Multi-Family	176	29.1	80	9.8	25	5.7
Mobil Home	15	2.5	19	2.3	4	0.9
Housing Conditions:	606	100.0	817	100.0	437	100.0
Sound	476	78.5	754	92.3	432	98.9
Deteriorated	117	19.3	59	7.2	4	1.1
Dilapidated	13	2.1	4	0.5	0	0.0
Owner-Renter Status:	602	100.0	814	100.0	436	100.0
Own/Buy	362	60.1	663	81.4	399	91.5
Rent	240	39.9	151	18.6	37	8.5
Age of Housing Unit:	412	100.0	737	100.0	421	100.0
1 Year or Less	3	0.7	21	2.8	29	6.9
2 to 3 Years	4	1.0	33	4.5	27	6.4
4 to 8 Years	21	5.1	93	12.6	95	22.6
9 to 15 Years	66	16.0	212	28.8	126	29.9
16 to 25 Years	80	19.4	131	17.8	59	14.0
26 Years and Over	238	57.8	247	33.5	85	20.2
Number of Rooms:	600	100.0	811	100.0	435	100.0
Four or Less	244	40.7	123	15.2	23	5.3
Five	185	30.8	292	36.0	78	17.9
Six	93	15.5	193	23.8	86	19.8
Seven	43	7.2	121	14.9	91	20.9
Eight and Over	35	5.8	82	10.0	157	36.0

TABLE 3

FINANCIAL CHARACTERISTICS OF HOUSING UNITS BY INCOME GROUP,
RDP AREA, 1973 HOUSING SURVEY

Characteristics	Income Group					
	Under $8,000		$8,000 to $15,000		Over $15,000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Housing Payment-Owners:	186	100.0	544	100.0	334	100.0
Under $50	48	25.8	29	5.3	2	0.6
$51 to $100	97	52.2	122	22.4	33	9.9
$101 to $200	40	21.5	334	61.4	169	50.6
$201 to $300	1	0.5	59	10.8	93	27.8
$301 and Over	0	0.0	0	0.0	37	11.1
Rental Payment-Renters:	234	100.0	149	100.0	36	100.0
Under $50	27	11.5	4	2.7	0	0.0
$51 to $100	118	50.4	39	26.2	3	8.3
$101 to $200	85	36.3	97	65.1	25	69.4
$201 to $300	4	1.7	9	6.0	8	22.2
Market Value of House:	281	100.0	581	100.0	364	100.0
Under $5,000	11	3.9	9	1.5	1	0.3
$5,000 to $9,999	66	23.5	49	8.4	4	1.1
$10,000 to $14,999	87	31.0	96	16.5	17	4.7
$15,000 to $19,999	61	21.7	117	20.1	29	8.0
$20,000 to $24,999	26	9.3	99	17.0	34	9.3
$25,000 to $29,999	10	3.6	103	17.7	53	14.6
$30,000 to $39,999	13	4.6	85	14.6	113	31.0
$40,000 and Over	7	2.5	23	4.0	113	31.0

TABLE 4

SATISFACTION WITH PRESENT LOCATION AND HOUSING ACCOMMODATIONS BY INCOME GROUP,
RDP AREA, 1973 HOUSING SURVEY

Income Group	Satisfied Number	Satisfied Percent of Total	Dissatisfied Number	Dissatisfied Percent of Total	Total Number	Total Percent of Total
Under $8,000	477	78.8	128	21.2	605	100.0
$8,000 to $15,000	656	80.5	159	19.5	815	100.0
Over $15,000	385	88.5	50	11.5	435	100.0

TABLE 5

RATING OF NEIGHBORHOOD FACILITIES AND SERVICES BY INCOME GROUP
RDP AREA, 1973 HOUSING SURVEY

Area Facility or Service	Income Group: Under $8,000 Percentage Ranking Excellent	Good	Fair	Poor	$8,000 to $15,000 Excellent	Good	Fair	Poor	Over $15,000 Excellent	Good	Fair	Poor
Condition of Housing and General Appearance of Neighborhood	10.7	48.4	33.2	7.7	23.1	53.5	20.5	2.9	48.2	40.6	9.6	1.6
Police Protection	10.1	62.3	18.1	9.6	13.8	57.2	21.7	7.4	22.2	57.4	16.4	4.0
Schools	18.5	66.4	11.5	3.5	31.4	53.8	10.7	4.2	48.0	42.1	7.2	2.7
Bus and Taxi Service	13.3	55.3	14.0	17.4	9.8	43.1	13.6	33.6	12.4	29.4	15.3	42.9
Parks and Playgrounds	10.5	44.6	17.5	27.4	12.8	42.6	19.4	25.3	24.3	37.1	17.5	21.1
Stores and Shopping	13.0	44.1	18.1	24.8	20.6	47.8	15.7	15.9	36.8	42.5	13.1	7.6
Gas, Water and Electric Utilities	13.4	77.7	7.4	1.5	23.4	69.3	6.5	0.7	37.2	57.3	4.6	0.9
Streets and Sewers	5.5	60.5	20.9	13.1	11.4	59.3	14.7	14.5	21.6	55.2	14.9	8.3
Trash and Garbage Collection Collection	10.9	64.8	14.7	9.6	16.5	58.5	15.9	9.0	26.2	52.7	15.2	5.9
Fire Protection	10.7	79.5	7.7	2.1	20.5	69.8	7.1	2.6	32.3	57.7	7.3	2.7
Availability of Doctors and Hospitals	16.0	60.0	13.6	10.4	20.2	59.5	13.8	6.5	32.9	53.1	8.6	5.4

TABLE 6

HOUSING AND FINANCIAL PREFERENCE CHARACTERISTICS BY INCOME GROUP
RDP AREA, 1973 HOUSING SURVEY

Preferences	Number	Percent	Number	Percent	Number	Percent
Owner/Renter Preference	591	100.0	815	100.0	435	100.0
Prefer to Own	356	60.2	705	86.5	401	92.2
Prefer to Rent	235	39.8	110	13.5	34	7.8
Maximum Downpayment to Purchase	225	100.0	535	100.0	333	100.0
Under $2,000	123	54.7	157	29.3	31	9.3
$2,000 to $2,999	25	11.1	93	17.4	35	10.5
$3,000 to $4,999	18	8.0	69	12.9	34	10.2
$5,000 to $6,999	25	11.1	109	20.4	75	22.5
$7,000 to $9,999	6	2.7	25	4.7	20	6.0
$10,000 and Over	28	12.4	82	15.3	138	41.5
Maximum Monthly Payment to Purchase	399	100.0	726	100.0	381	100.0
Under $100	227	56.9	122	16.8	13	3.4
$100 to $200	168	42.1	482	66.4	157	41.2
$200 and Over	4	1.0	122	16.8	211	55.4
Maximum Monthly Rental Payment	528	100.0	753	100.0	394	100.0
Under $100	315	59.7	126	16.7	15	3.8
$100 to $200	206	39.0	530	70.4	155	39.3
$200 and Over	7	1.3	97	12.9	224	56.9

TABLE 7

SIZE OF DWELLING UNIT CONSIDERED LARGE ENOUGH TO MEET RESPONDENTS' NEEDS BY INCOME GROUP, RDP AREA, 1973 HOUSING SURVEY

	Income Group					
	Under $8,000		$8,000-$15,000		Over $15,000	
Number of Rooms	Number	Percent of Total	Number	of Total	Number	of Total
Bedrooms:	602	100.0	814	100.0	437	100.0
One	123	20.4	31	3.8	3	0.7
Two	275	45.7	190	23.3	82	18.8
Three	141	23.4	365	44.8	177	40.5
Four	44	7.3	193	23.7	139	31.8
Five	19	3.1	35	4.2	36	8.1
Bathrooms:	602	100.0	815	100.0	437	100.0
One	396	65.8	212	26.0	42	9.6
Two	198	32.9	539	66.1	290	66.4
Three	8	1.3	59	7.2	90	20.4
Four	0	0.0	5	0.6	15	3.4

TABLE 8

ATTITUDES ON RELOCATING AND PREFERRED CHARACTERISTICS OF NEIGHBORS
BY INCOME GROUP, RDP AREA, 1973 HOUSING SURVEY

Attitudes	Income Group					
	Under $8,000		$8,000 to $15,000		Over $15,000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Feelings About Moving or Relocating:	606	100.0	818	100.0	436	100.0
Strongly Desire to Move	83	13.7	83	10.1	22	5.0
Desire to Move	91	15.0	134	16.4	64	14.7
Oppose Moving	120	19.8	178	21.8	113	25.9
Strongly Oppose Moving	185	30.5	214	26.2	122	28.0
No Particular Feeling Either Way	127	21.0	209	25.5	115	26.4
Preference Regarding Neighbors' Race or Nationality:	587	100.0	805	100.0	430	100.0
Prefer to Live Among People of My Own Race or Nationality	241	41.1	325	40.4	156	36.3
Prefer to Live in an Integrated or Racially Mixed Neighborhood	31	5.3	65	8.1	36	8.4
No Particular Feelings	315	53.7	415	51.6	238	55.3
Preference Regarding Economic Strata of Neighbors:	580	100.0	797	100.0	432	100.0
Prefer to Live Among People of My Own Economic Class	212	36.6	359	45.0	216	50.0
Prefer to Live Among People of Different Income Levels	22	3.8	51	6.4	50	11.6
No Particular Feelings	346	59.7	387	48.6	166	38.4

APPENDIX 4-C

OWNER-RENTER ATTITUDES ON HOUSING AND NEIGHBORHOODS

TABLE 1

OWNER-RENTER ATTITUDES ON HOUSING
AND NEIGHBORHOOD FACILITIES AND FEATURE

Category	RENT		OWN	
	% Excellent or Good	% Fair or Good	% Excellent or Good	% Fair or Poor
Condition of Housing	62	38	79	21
Police Protection	68	32	75	25
Schools	82	18	70	30
Bus Service	68	32	52	48
Parks & Playgrounds	57	44	57	43
Stores & Shop. Centers	66	34	69	31
Utilities	89	11	94	6
Streets & Sewers	66	35	74	27
Trash Collection	70	31	79	21
Fire Protection	85	15	92	8
Doctors & Hospitals	76	24	82	19
Dissatisfied with:	75	25	85	15
Condition of House	18	7	14	1
Style of House	19	6	13	2
Neighborhood Fac.	18	7	9	6
Distance from work	23	2	13	1
Other	17	8	10	5
Treatment by:				
Landlords & Realtors	88	12	94	6
Home Repairmen	85	17	94	6
Furniture Store	92	8	97	3
Grocery & Drug	94	6	97	3
Insurance & Loan	90	10	95	5
Entertainment & Recr.	90	10	94	6
Government Service	93	7	96	4

SECTION FIVE

SUBAREA ANALYSIS AND RDP HOUSING SUBMARKETS

Introduction

This section is divided into two parts--the first a topical analysis of questionnaire results for the 27 subareas of the RDP and the second an identification of housing submarkets based on socioeconomic characteristics of each of the subareas. Because of the extent of housing deterioration and proximity to the Riverfront, an indepth analysis of subarea (#3) is presented in Appendix 5-A.

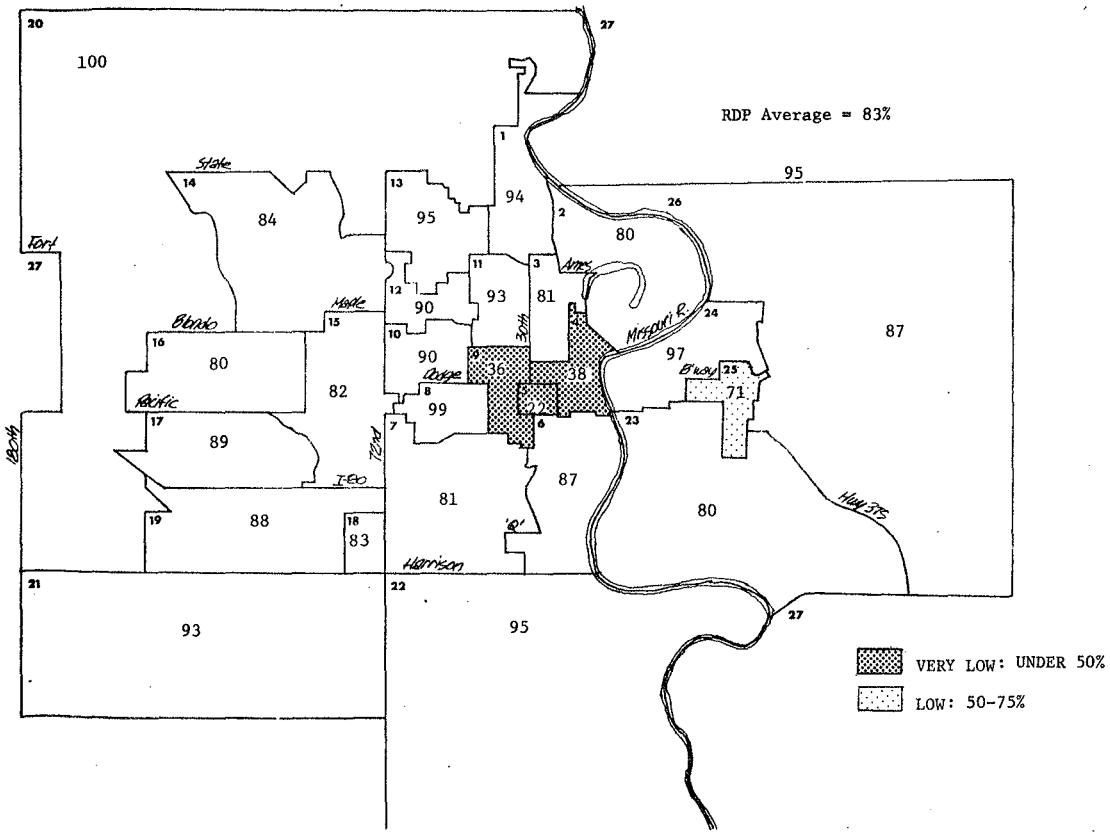
Current Housing Characteristics by Subarea

The effects of Omaha's westward expansion, new growth in Sarpy County, stagnation in Council Bluffs, and the rural dominance of the Riverfront Exurban area (#27) are all evident in the RDP housing characteristics. The percentage of respondents who lived in single family units is shown in Map 1. With the exception of three subareas, more than 70 percent of the households surveyed lived in single family units. The three exceptions were: C.B.D.-Creighton (#4); St. Mary's-Park Avenue (#5); and Cathedral-Field Club (#9). Similar patterns exist regarding the percentage of owner-occupied units (see Map 2). By combining single family and ownership patterns, a large multi-family, renter population is found in the east-central portion of Omaha. A larger percentage of ownership was noted in the western section of Omaha and Sarpy County. No real pattern could be established for the Council Bluffs' subareas.

Ten of the 27 subareas showed significant signs (more than 10 percent) of deteriorated and dilapidated housing units (see Map 3) with two exceeding 30 percent. These areas were N.O.C.D. (#3) and Bayliss-Cochran-Sunset (#25).

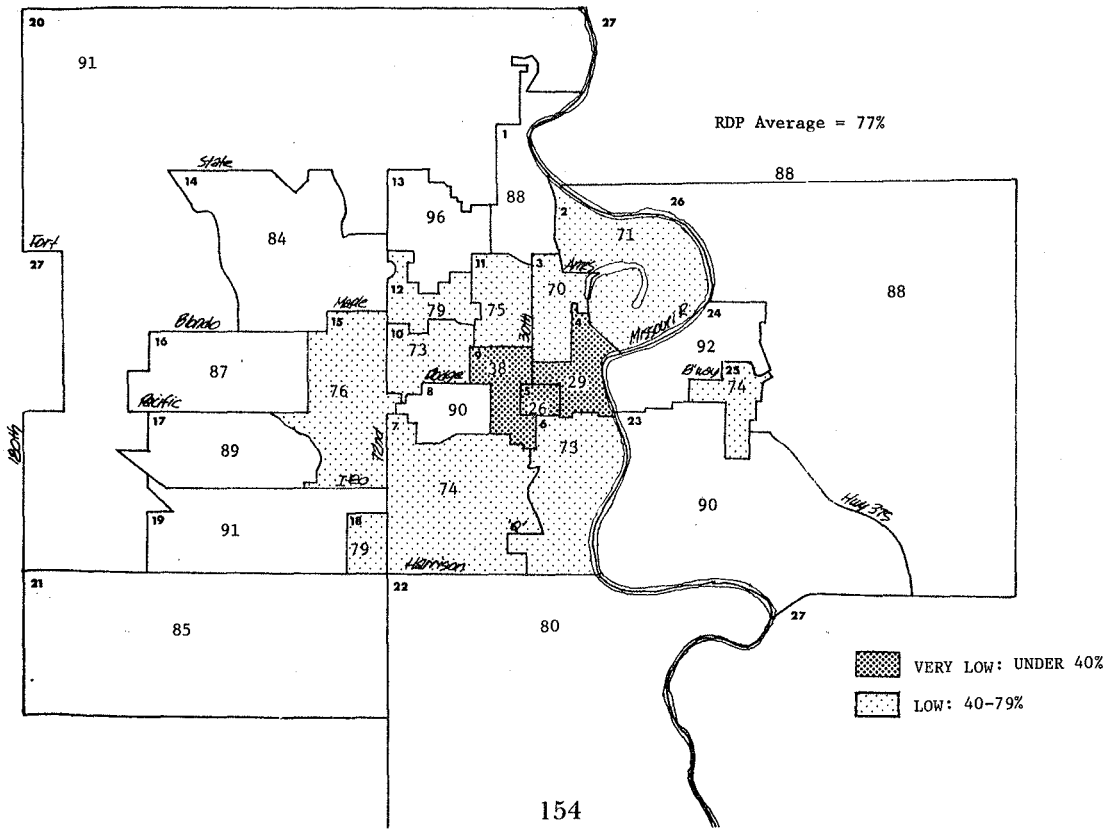
MAP 1

SINGLE FAMILY HOMES AS PERCENTAGE
OF TOTAL IN SUBAREA



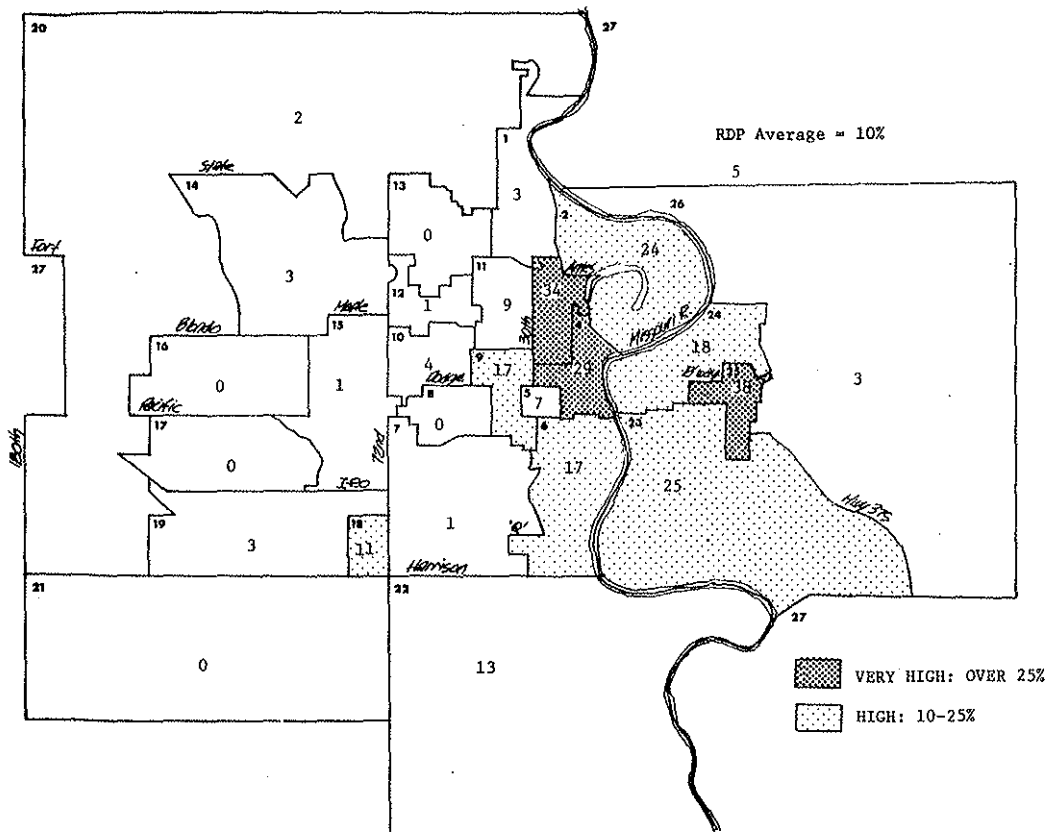
MAP 2

PERCENTAGE WHO OWN OR ARE PURCHASING
HOUSING UNIT



MAP 3

AREAS WITH 10 PERCENT OR MORE DETERIORATED AND DILAPIDATED HOUSING STRUCTURES



A measure of housing size is the number of rooms per unit. The number of households with four or less rooms as one moves from the Omaha-Council Bluffs core westward through Omaha, to Sarpy County, and--with the exception of Manawa-Twin City (#23)--eastward through Council Bluffs (see Map 4).

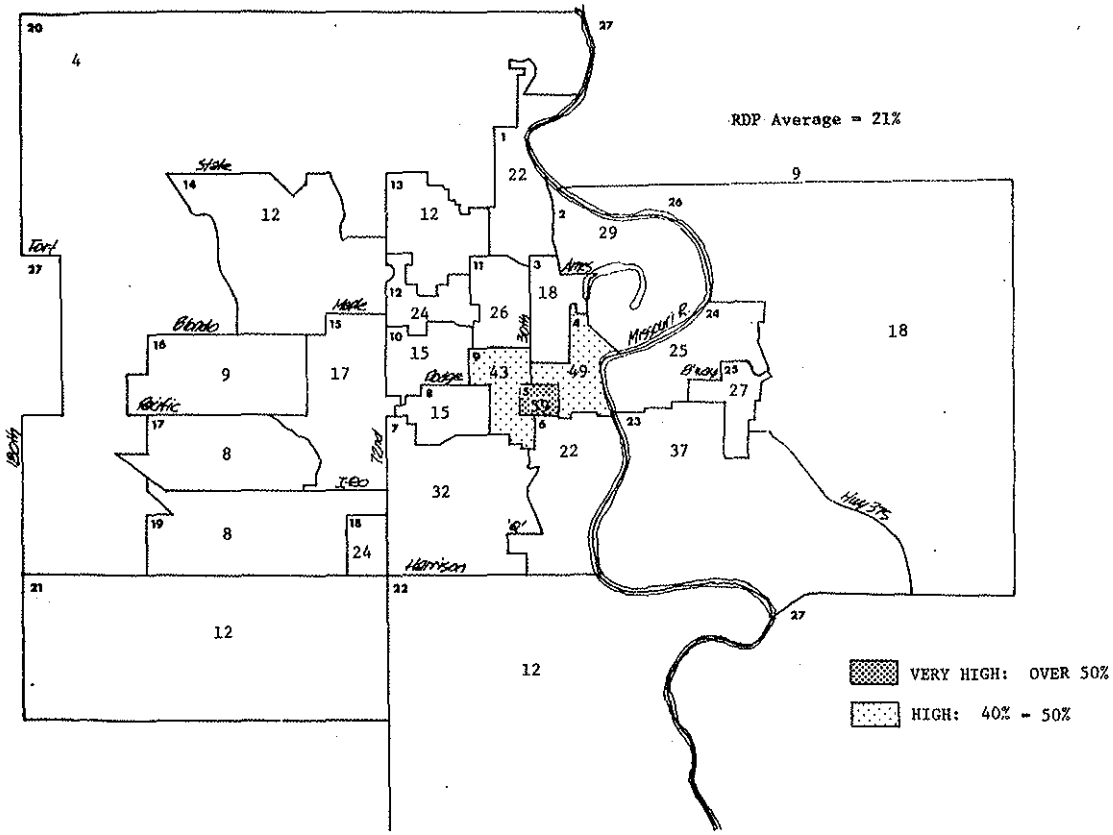
To determine where housing units have been constructed since the 1970 Census, the proportion of units three years or less in age was isolated and is reported in Map 5. The Keystone-West Maple (#14), Westroads-Boys Town (#16), Pacific Heights-Bennington (#20), and LaVista-Papillion (#21) areas had rates over 20 percent.

Information on the approximate market value of housing units is presented in Maps 6, 7, and 8. There is a definite concentration of lower valued housing units in Omaha's eastern core and in the central section of Council Bluffs. The median value of housing by subarea is depicted in Map 6. The N.O.C.D. subarea (#3) with a median of $7,860 and the Westroads-Boys Town subarea (#16) with a median of $42,250 represent the extremes. The second lowest value was found in the Adams-Fontenelle Park subarea (#11) and the second highest value was in the Pacific Heights-Bennington subarea (#20).

A slightly different view is shown (see Maps 7 and 8) by focusing on the percentage of housing units valued below $20,000 and then the ones below $10,000. Four areas had 90 percent or more housing units valued below $20,000. These are: N.O.C.D. (#3), Adams-Fontenelle Park (#11), C.B.D.-Creighton (#4), and St. Mary's-Park Avenue (#5). Only one area west of 72nd Street, Ralston (#18), had more than 10 percent valued below $20,000. Regarding the percentage of units valued under $10,000, the N.O.C.D. subarea (#3), the St. Mary's-Park Avenue subarea (#5), and the East Omaha-Carter Lake subarea (#2) all have more than 40 percent classified

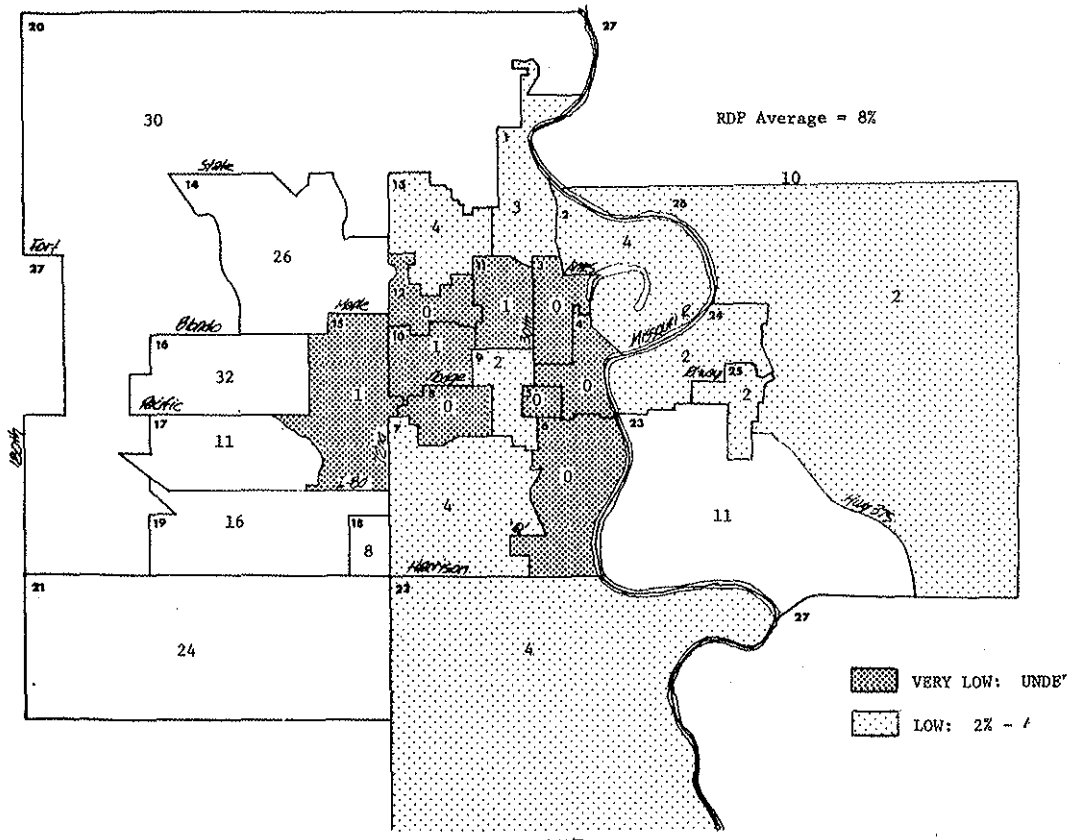
MAP 4

PERCENTAGE OF HOUSING UNITS WITH FOUR OR LESS ROOMS



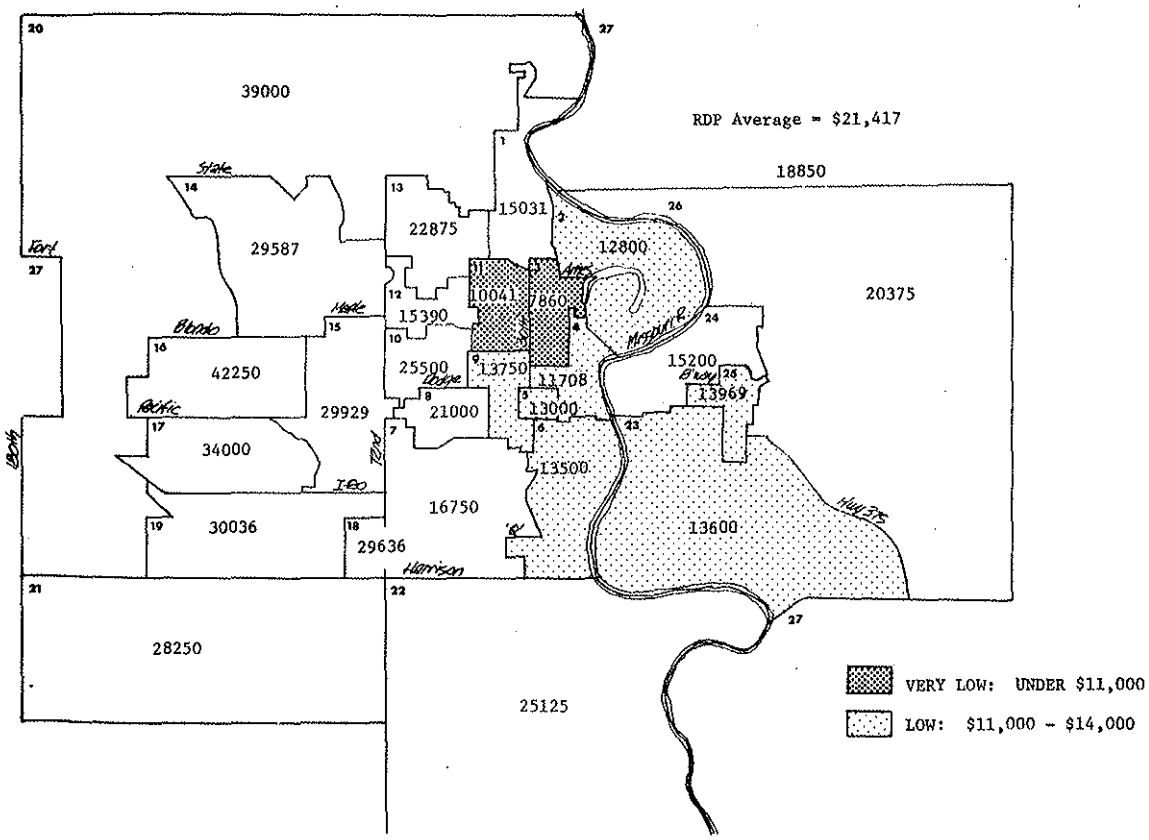
MAP 5

PERCENTAGE OF HOUSING UNITS THREE OR LESS YEARS OF AGE



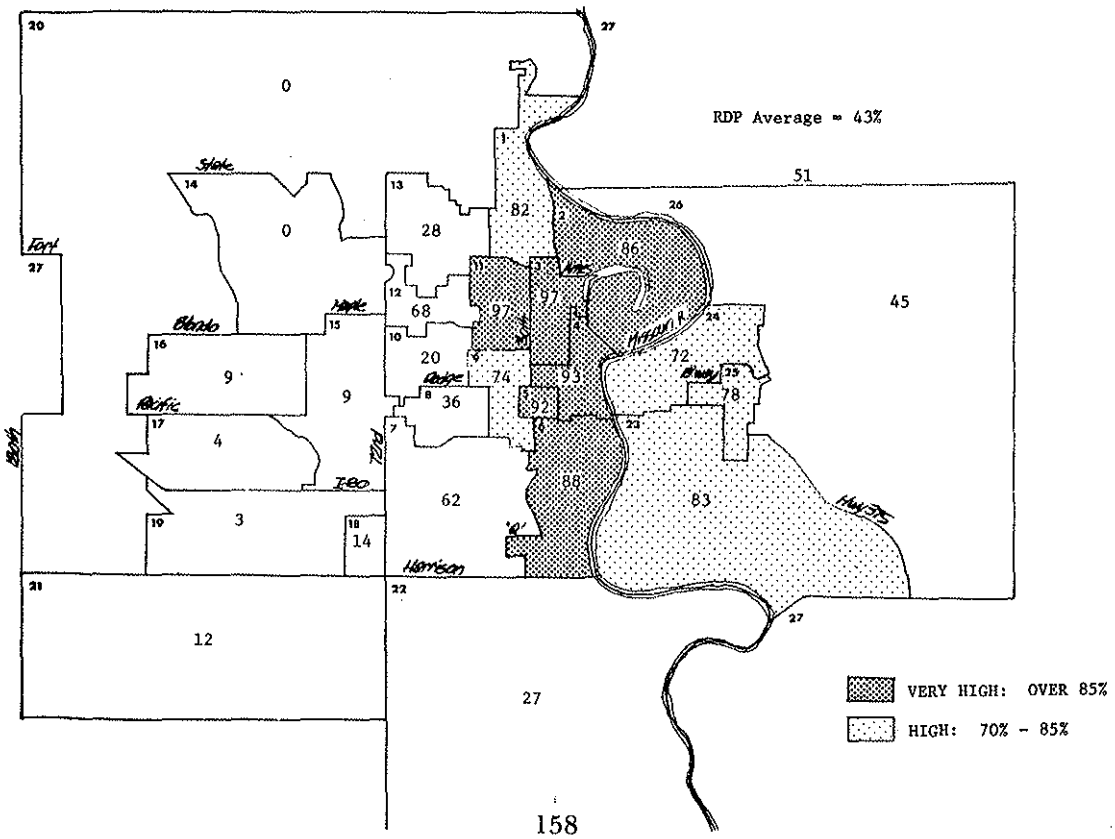
MAP 6

MEDIAN VALUE OF HOUSING UNITS



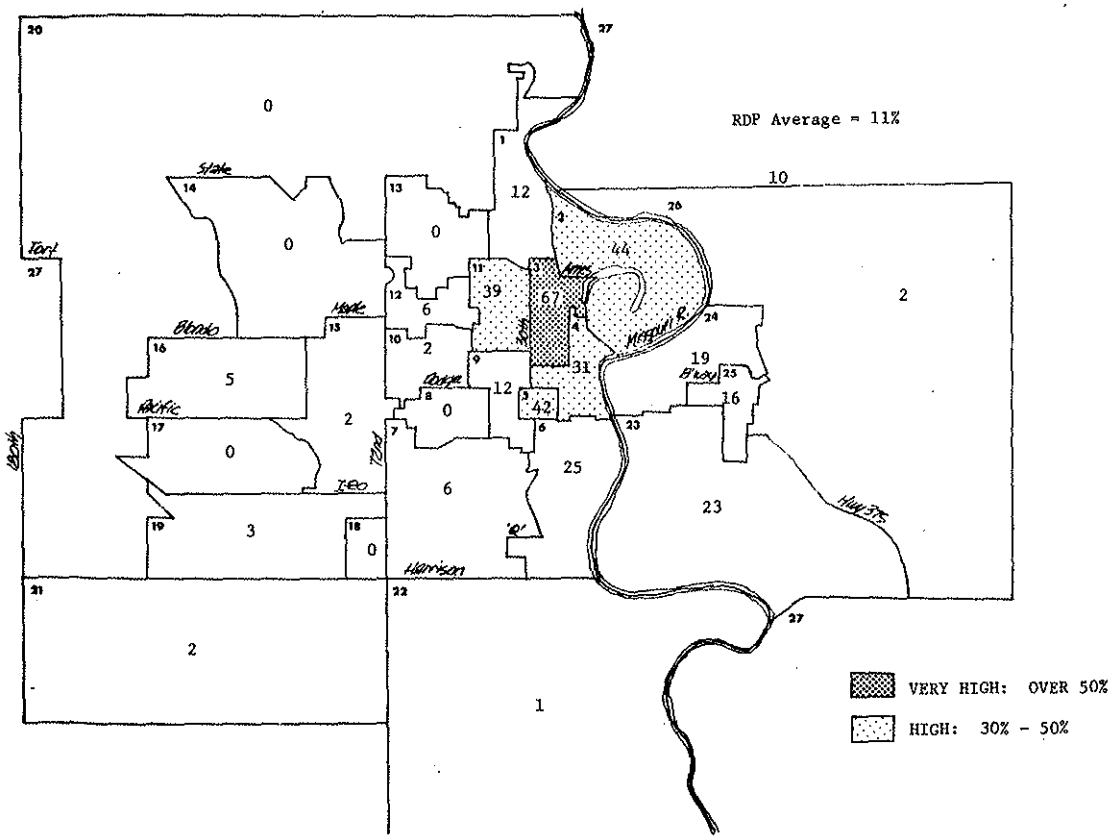
MAP 7

PERCENTAGE OF HOUSING UNITS WITH MARKET VALUE BELOW $20,000



MAP 8

PERCENTAGE OF HOUSING UNITS WITH MARKET VALUE
BELOW $10,000



as such.

Characteristics of the Population. The population residing in the inner city subareas is older, generally less mobile (with the exception of a very mobile renter subpopulation), and characterized by low levels of education and income. In combination with poor housing conditions, these areas represent the deteriorated and underpriviledged portions of the RDP.

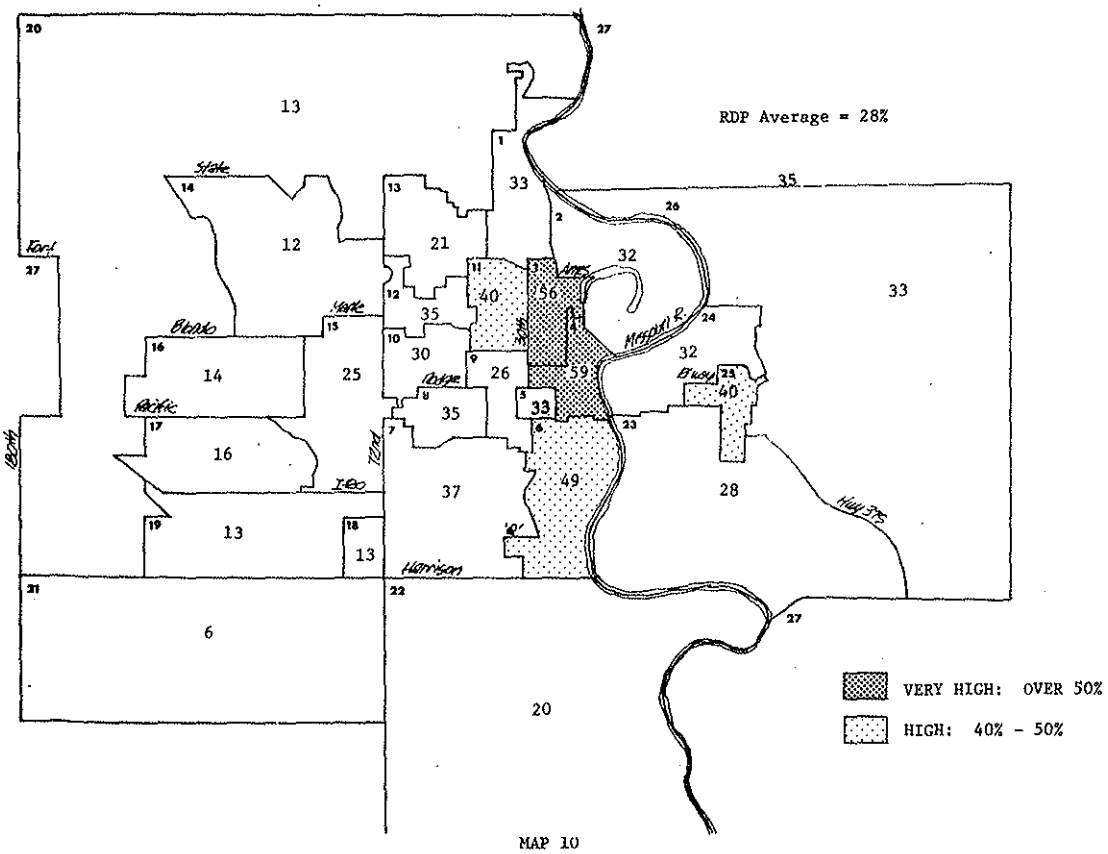
The respective subarea percentages for adult males 55 years of age and over is presented in Map 9. The N.O.C.D. and C.B.D.-Creighton subareas (#3,4) had the highest rates. Those subareas with less than 20 percent were: Keystone-West Maple (#14), Westroads-Boys Town (#16), Rockbrook-Bel Air (#17), Ralston (#18), Millard-Applewood (#19), Pacific Heights-Bennington (#20) and LaVista-Papillion had only six percent over 55 years of age. The central portion of Omaha, all of the Council Bluffs area, and Riverfront Exurban (#27) all approached the RDP average of 28 percent.

The percentage of household heads with more than 12 years of education is presented in Map 10. Only one of the 13 subareas east of 72nd Street was substantially higher than the RDP average of 42 percent. With the exception of Fairacres-Dundee (#10), the level of education was significantly lower than the western subareas of Omaha. Westroads- Boys Town (#16) and Rockbrook-BelAir (#17) had over 80 percent of the household heads with more than 12 years of education. The two Sarpy County subareas are higher than the RDP average, but lower than the rates found in Omaha's western subareas. On the other hand, Council Bluffs is substantially below the RDP average with the highest subarea, Iowa Western (#26), characterized by a 39 percent rate.

The percentage of household heads with eight or less years of education is presented in Map 11. Subareas in the eastern portion of Omaha and southern fringe of Council Bluffs were characterized by rates twice the RDP average.

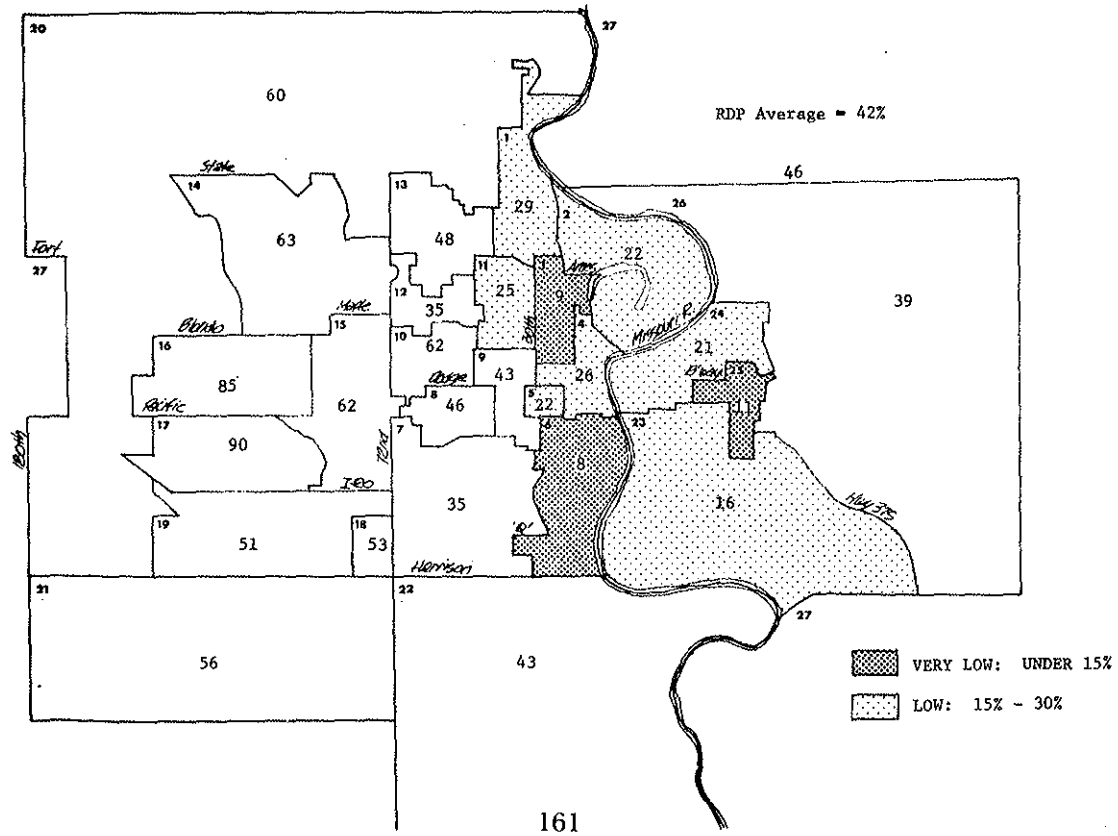
MAP 9

PERCENTAGE OF ADULT MALES 55 YEARS OF AGE AND OVER



MAP 10

PERCENTAGE WITH MORE THAN TWELVE YEARS EDUCATION



The subareas are: East Omaha-Carter Lake (#2), N.O.C.D. (#3), C.B.D.-Creighton (#4), South Omaha (#6), Bayliss-Cochran-Sunset (#25), and Manawa-Twin City (#23).

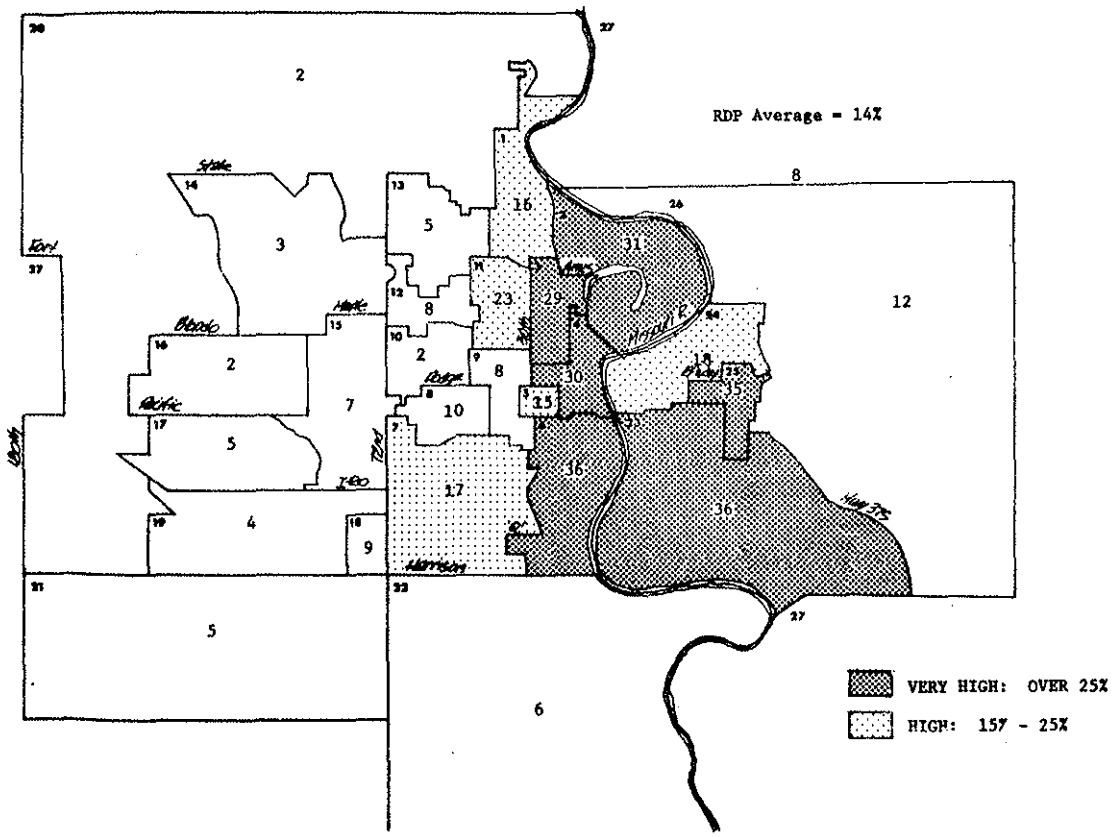
The occupational distribution in the subareas reinforces the notion that definite RDP demographic, social and economic patterns exist. Professional and managerial occupations, which are good indicators of an area's economic prosperity or affluence are concentrated in the subareas west of 72nd Street in Omaha and in Fairacres-Dundee (#10). These subareas had more than 50 percent of the household heads employed in professional or managerial occupations. Sarpy County subareas were characterized by rates in the 60 percent range. The eastern and central subareas of Omaha, all the Council Bluffs subareas, and the Riverfront Exurban subarea (#27) were typified by substantially lower rates. The percentages for the 27 subareas are illustrated in Map 12.

A similar pattern emerges with annual household income. As Map 13 indicates, the Fairacres-Dundee subarea (#10), all of western Omaha, and the Bellevue LaVista (#21) portion of Sarpy County have relatively large percentages of households with incomes over $15,000. Low income households ($8,000 or less) are presented in Map 14. More than 80 percent of the households in N.O.C.D. (#3) and C.B.D.-Creighton (#4) had incomes below $8,000. Four other areas, St. Mary's-Park Avenue (#5), South Omaha (#6), Cathedral-Field Club (#9), and Adams-Fontenelle Park (#11), were characterized by more than 50 percent of the households with incomes below $8,000.

Map 15 presents data on the percentage of respondents who have not moved in the last 10 years. Although this can be interpreted as an indicator of social stability, it also points out those areas where people simply do not have the ability to move. The N.O.C.D. area, in particular, and South

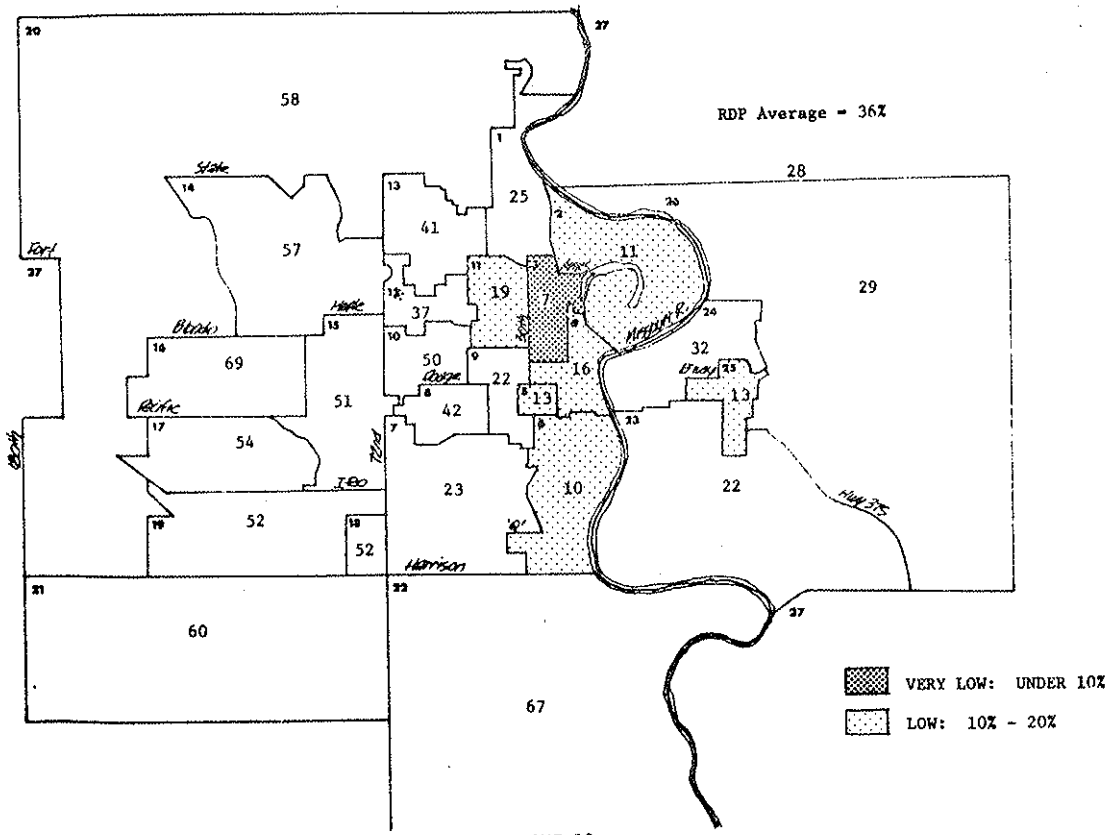
MAP 11

PERCENTAGE OF HOUSEHOLD HEADS WITH EIGHT OR LESS YEARS OF EDUCATION



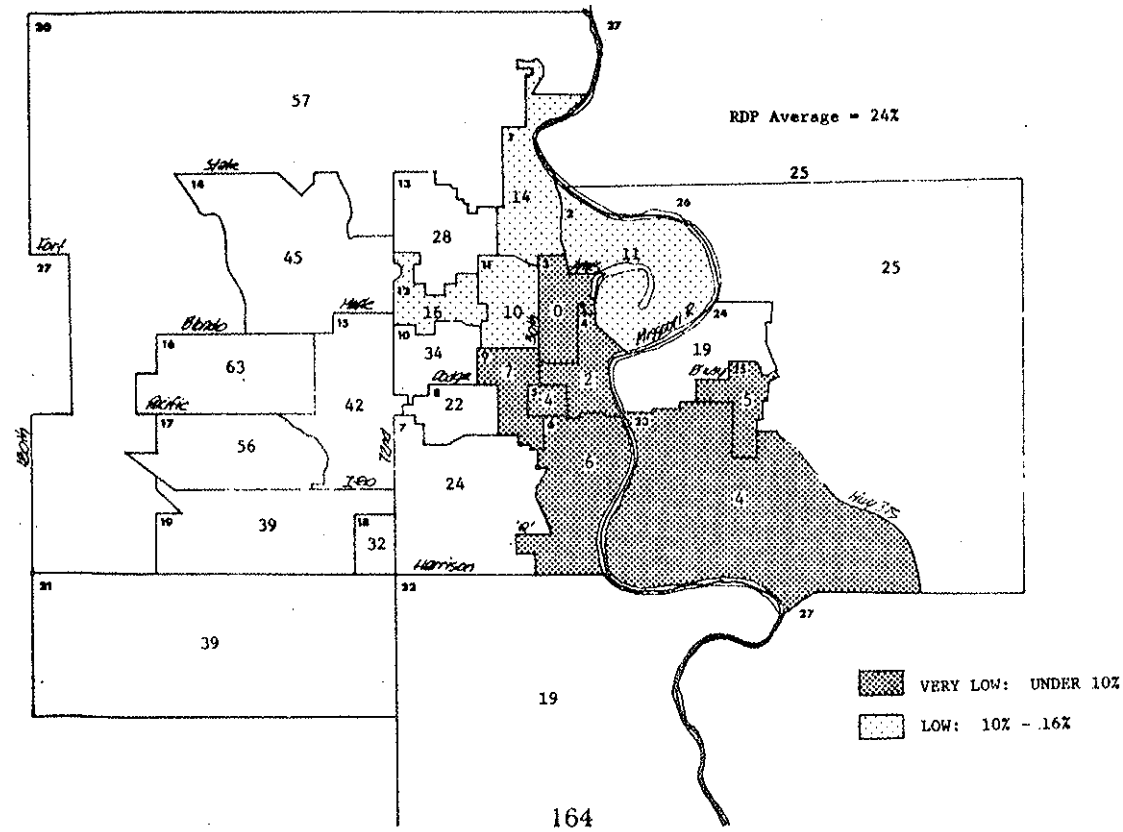
MAP 12

PERCENTAGE OF HOUSEHOLD HEADS CLASSIFIED AS PROFESSIONAL OR MANAGERIAL



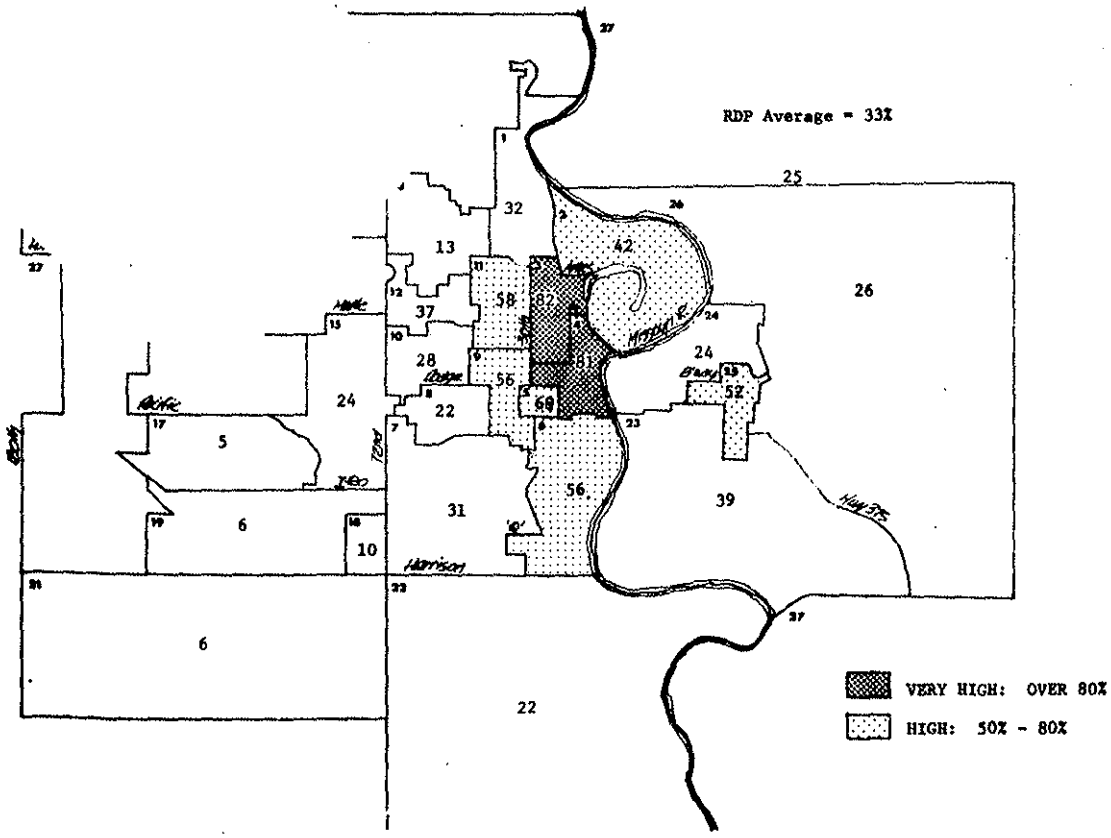
MAP 13

PERCENTAGE WITH GROSS ANNUAL INCOME $15,000 AND ABOVE



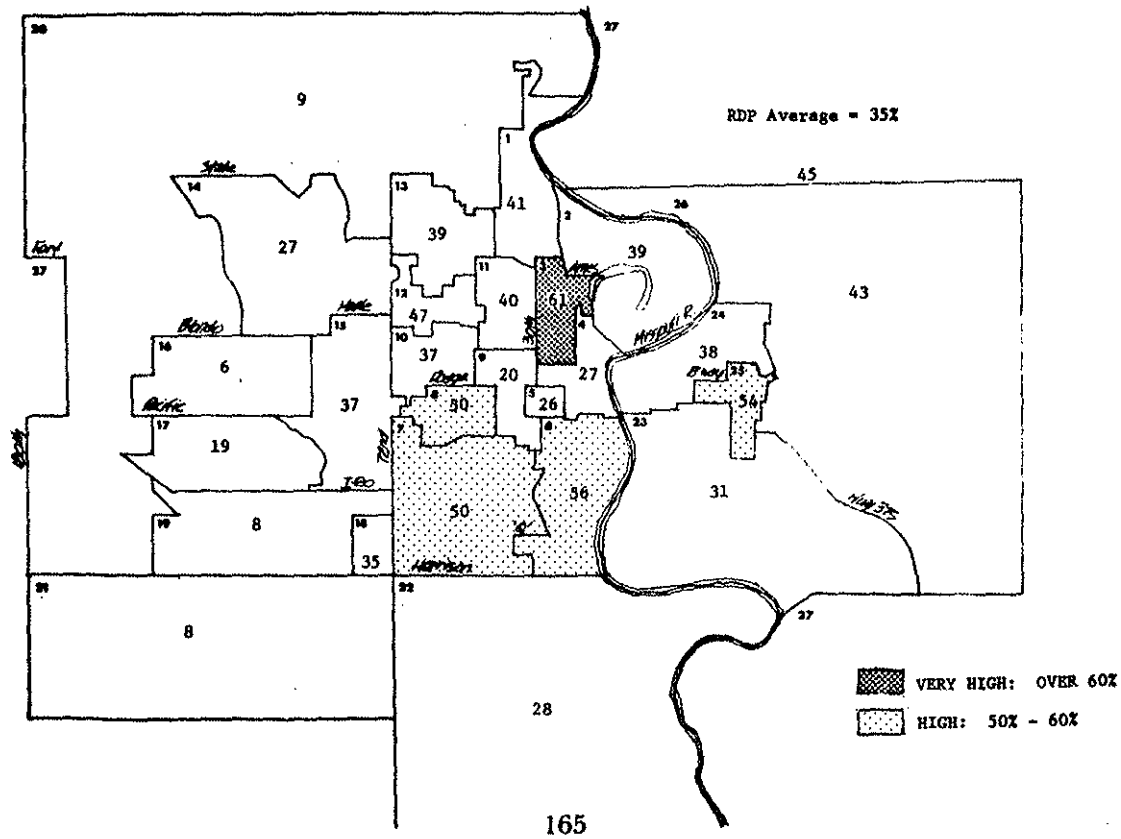
MAP 14

PERCENTAGE WITH GROSS ANNUAL INCOME
UNDER $8,000



MAP 15

PERCENTAGE WHO HAVE NOT MOVED IN LAST TEN YEARS



Omaha (#6), Ak-Sar-Ben South (#7), Elmwood Park (#8), and Bayliss-Cochran-Sunset (#25) had more than 50 percent of the respondents indicating they have not moved in the last ten years. New arrivals (those residing in the subarea for one year or less) are depicted in Map 16.

The rental section in St. Mary's-Park Avenue (#5) and Cathedral-Field Club (#9) had the highest rates. Other than these two areas, both transitional in nature, the LaVista-Papillion (#21) and Westroads-Boys Town (#16) areas had the highest percentages. The lowest percentages were in Elmwood Park (#8) and Riverfront Exurban (#27).

Most of the subareas were characterized by a substantial number of respondents listing their previous address as the metropolitan area (see Map 17). The major exception was Riverfront Exurban (#27), which had only 16 percent citing that their previous address was within the metropolitan area. Two other subareas having a number of persons from outside the metropolitan area were Manawa-Twin City (#23) and LaVista-Papillion (#21).

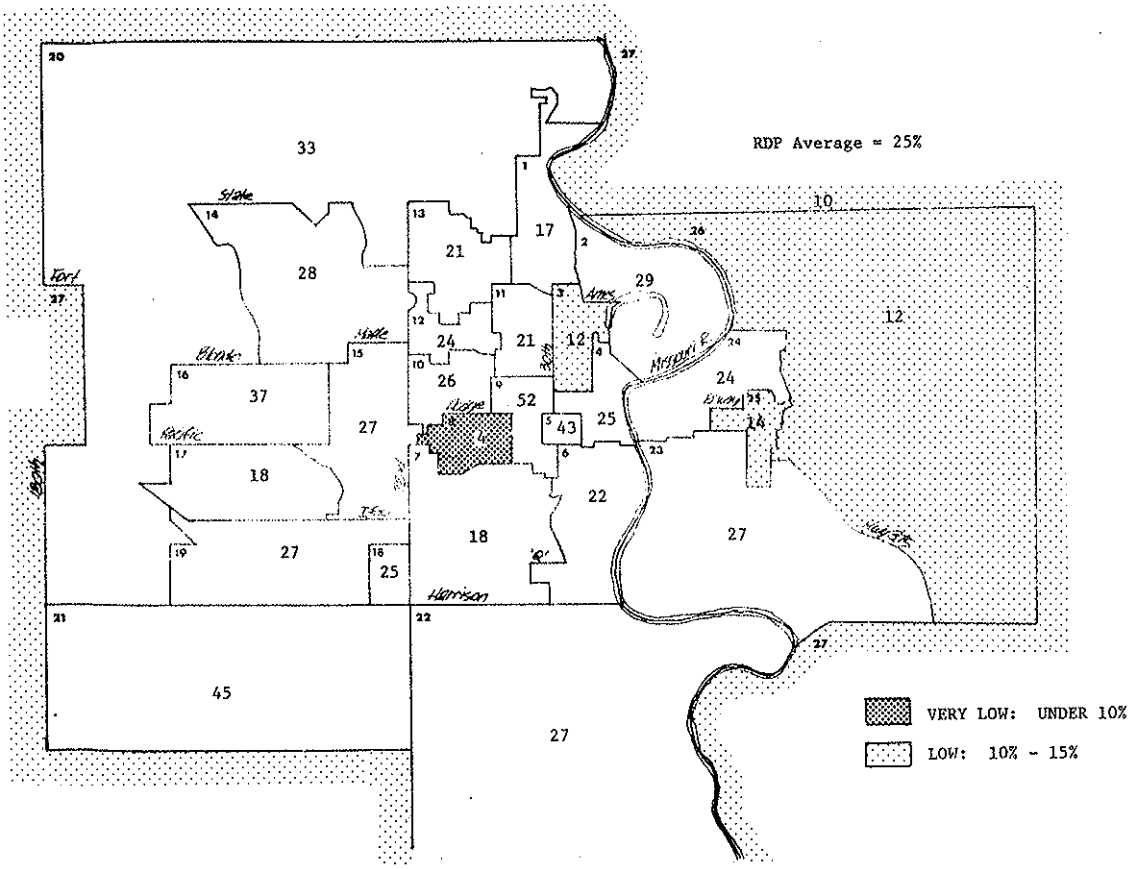
Attitudes on Housing and Neighborhood Conditions

For the RDP, 17 percent of the respondents expressed disatisfaction with their "current housing condition and location." As presented in Map 18 there was considerable variation among the 27 subareas. In fact, 40 percent of the N.O.C.D. (#3) and 38 percent of the C.B.D.-Creighton (#4) residents were dissatisfied. For every 10 unsatisfied households in these two areas, only one household in the more affluent subareas of Keystone-West Maple (#14) and Crossroads-Westside (#15) expressed similar dissatisfaction. Other areas with large percentages of dissatisfied households (25 percent or more) were: Bayliss-Cochran-Sunset (#25), St. Mary's-Park Avenue (#5), and East Omaha-Carter Lake (#2).

Results on a similar question asking for a response on the "condition

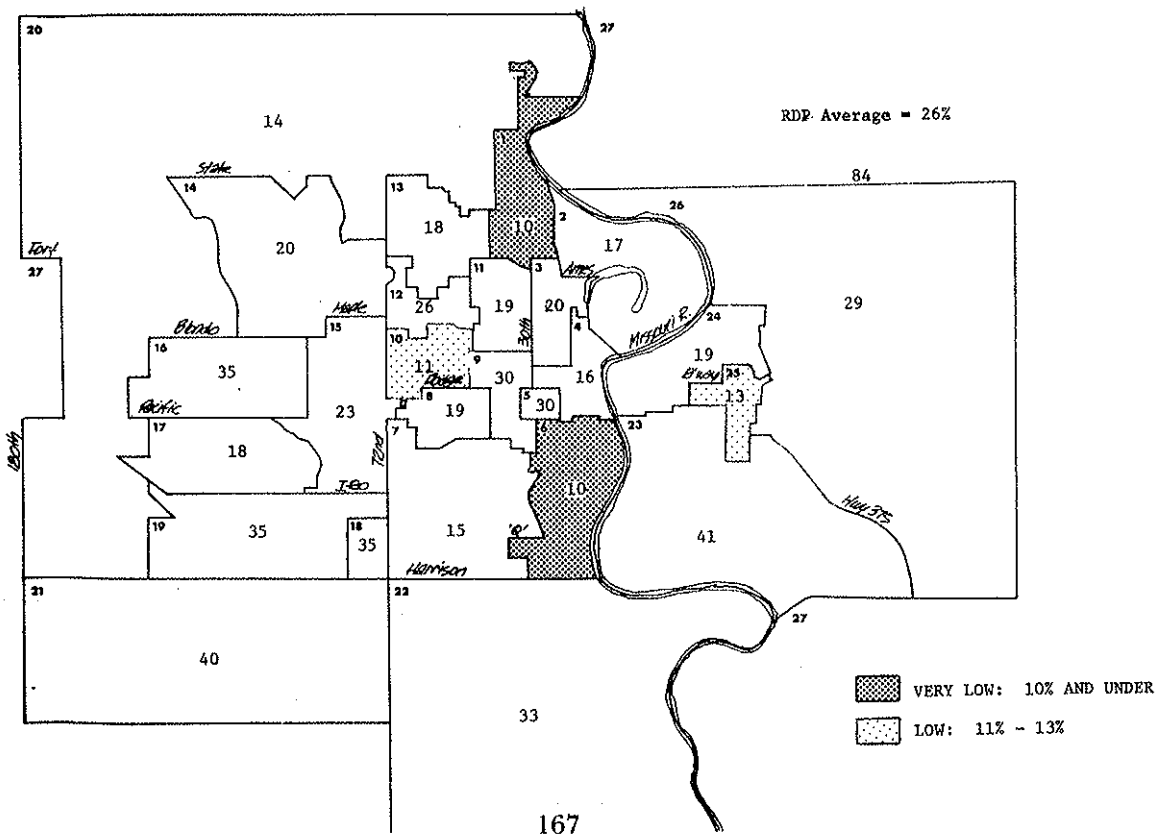
MAP 16

PERCENTAGE LIVING AT RESIDENCE FOR ONE YEAR OR LESS



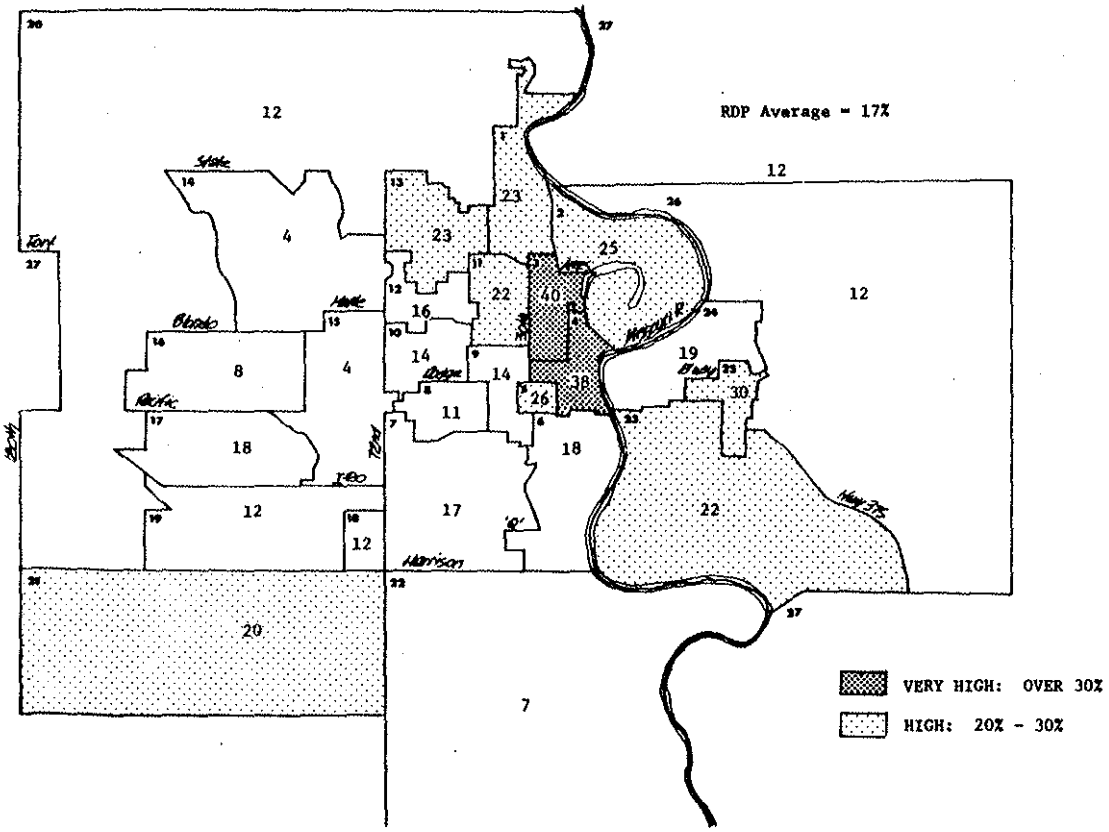
MAP 17

PERCENTAGE WITH FORMER ADDRESS OUTSIDE THE METROPOLITAN AREA



MAP 18

PERCENTAGE DISSATISFIED WITH CURRENT HOUSING CONDITIONS AND LOCATION



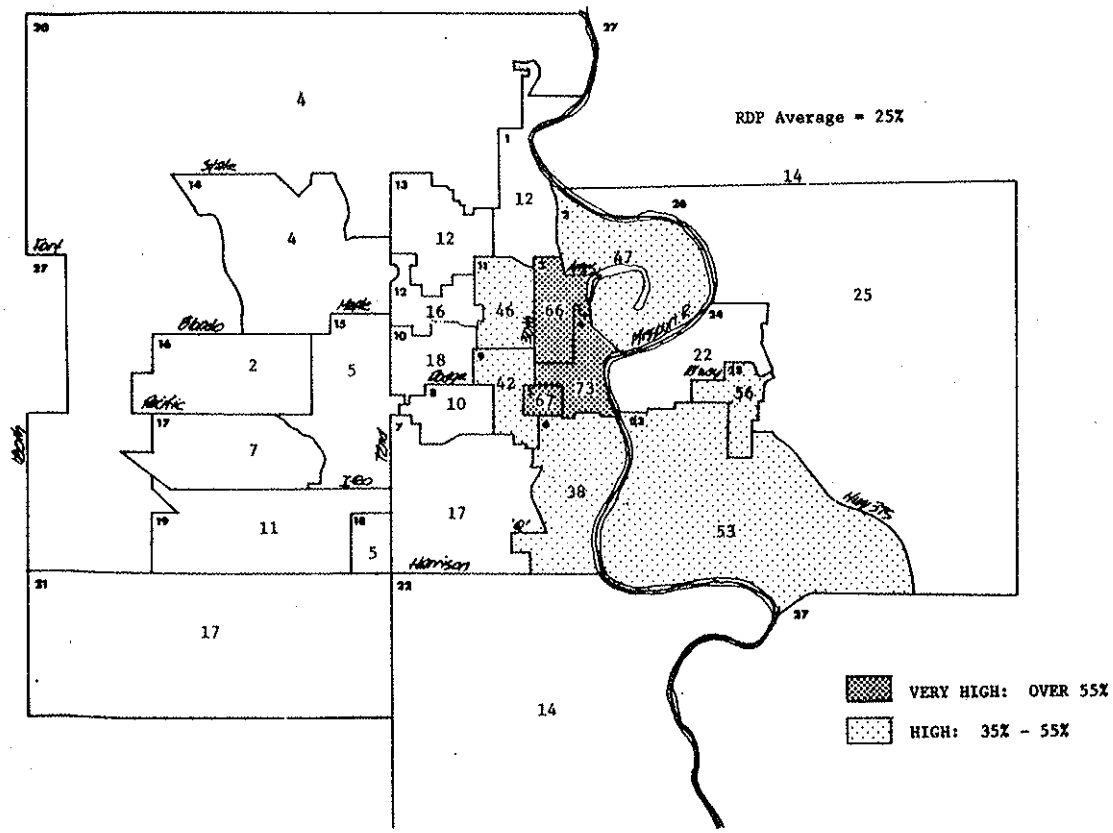
of housing and general appearance of the neighborhood are presented in Map 19. Again, N.O.C.D. (#3), C.B.D.-Creighton (#4) and St. Mary's-Park Avenue (#5) had the largest number (more than 65 percent) rating their area as either fair or poor. A comparison of the response rates presented in Maps 18 and 19 reveals that households in the western and north central sections of Omaha are more dissatisfied with their own housing conditions than with the condition of their neighborhood area.

A third related question focused on the respondent's desire to move -- a good indicator of potential demand (see Map 20). Eight subareas had 30 percent or more responding they "desire" or "strongly desire" to move. Of these, the largest response rates were in the N.O.C.D. (#3), Bayliss-Cochran-Sunset (#25), and Florence-Fort Omaha (#1) subareas. Others were: East Omaha-Carter Lake (#2), Adams-Fontenelle Park (#11), Benson (#12), and Rummel (#13). When compared to rates in the south central sections of Omaha, north central subareas showed a significantly transitional nature with regard to respondent's desire to move.

The percentage of residents, by subarea, who prefer to live in single family homes is presented in Map 21. A majority of residents preferred to live in single family homes, with the only major exception being residents of St. Mary's-Park Avenue (#5). Especially noticeable is the difference between the percentage of residents preferring to live in single family homes and the percentage residing in such units. In most subareas the number preferring to live in single family homes exceeds the number currently living in such units (see Map 22). This difference was especially large in the C.B.D.-Creighton (#4), St. Mary's-Park Avenue (#5), and Cathedral-Field Club (#9) subareas.

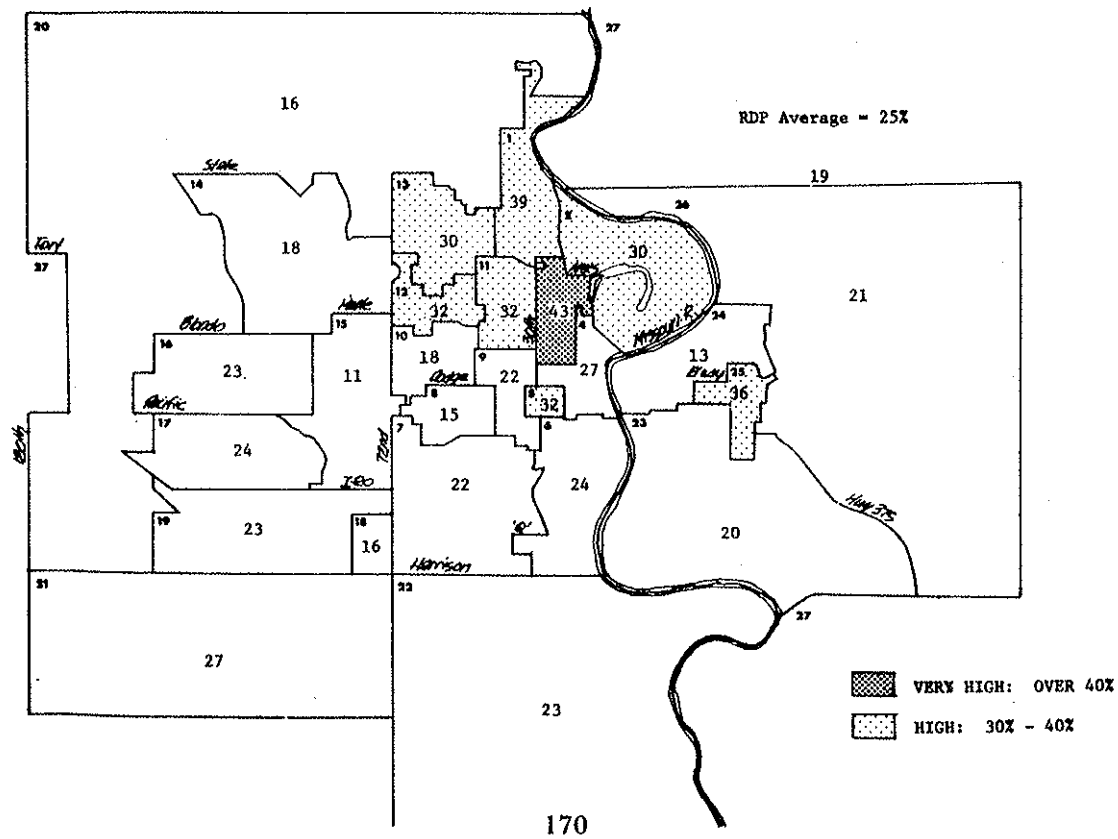
MAP 19

PERCENTAGE RATING THE CONDITION OF HOUSING AND GENERAL APPEARANCE OF NEIGHBORHOOD AS "FAIR" OR "POOR"



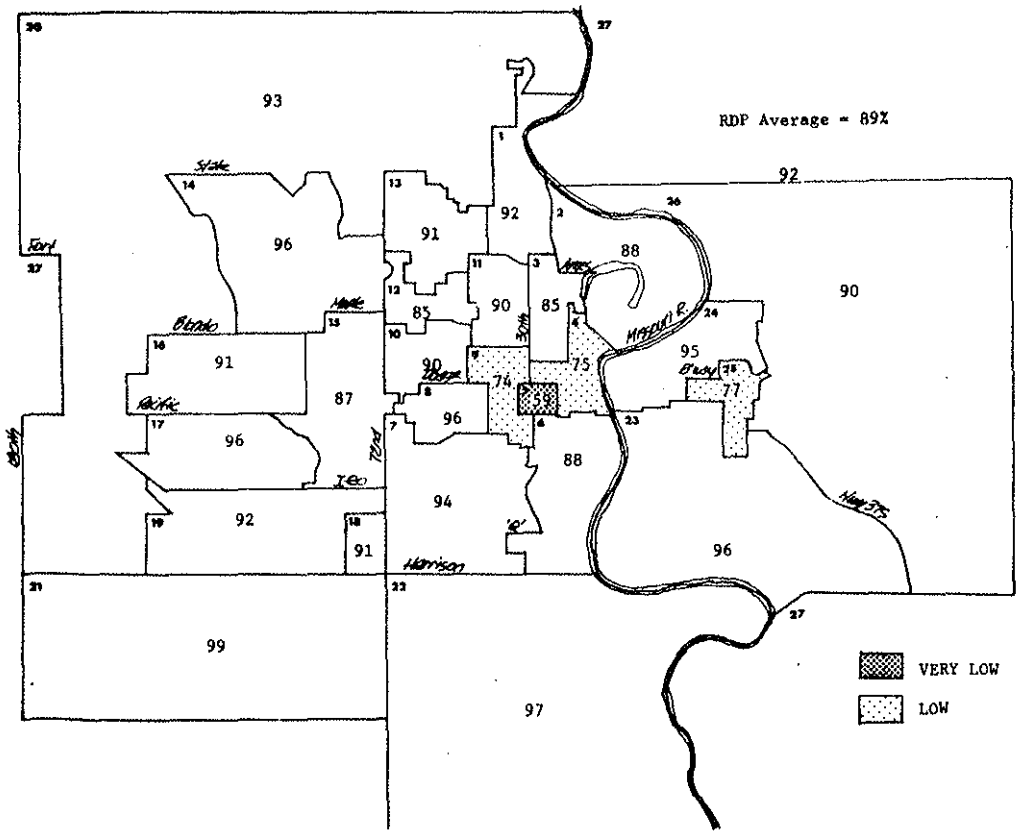
MAP 20

PERCENTAGE "DESIRING" OR "STRONGLY DESIRING" TO MOVE



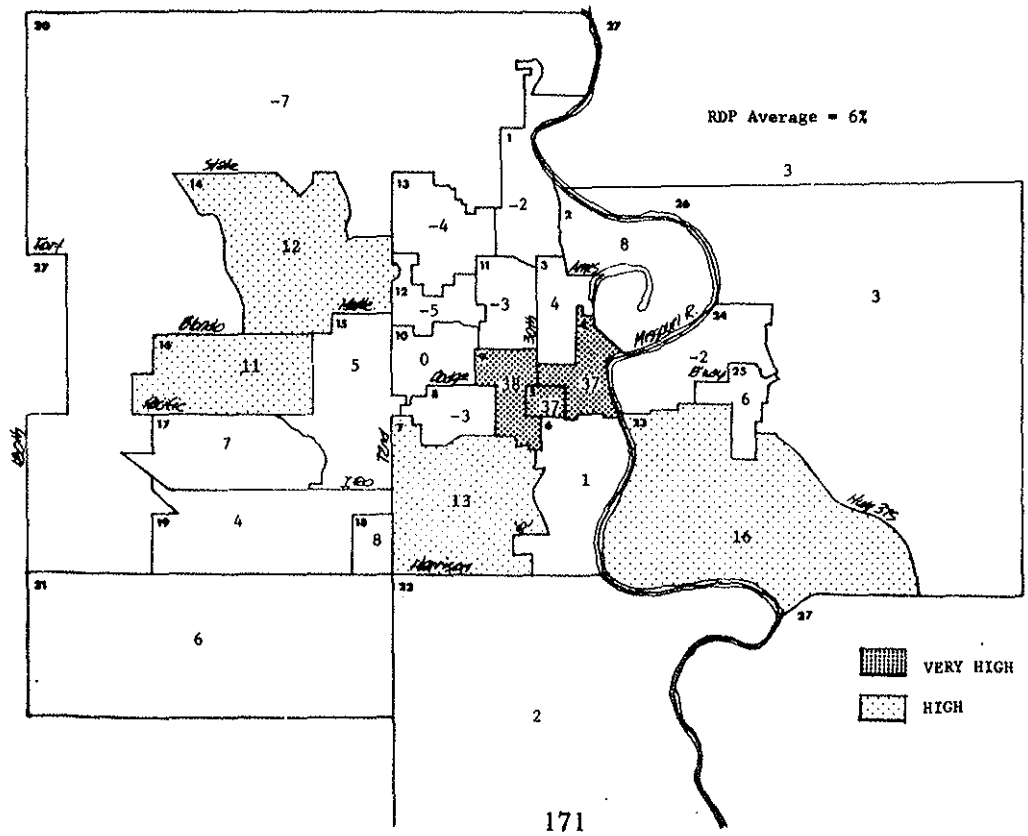
MAP 21

PERCENTAGE EXPRESSING SINGLE FAMILY HOME AS MOST PREFERRED



MAP 22

DIFFERENCE BETWEEN SINGLE FAMILY HOME PREFERENCES AND ACTUAL SINGLE FAMILY HOME OCCUPANCY (by percentage points)



Small units as well as large are in need by residents of the RDP. Maps 23 and 24 show the percentage of households indicating a need for one and two bedroom units, respectively. Because of family size and age structure differences, the western subareas of Omaha and Sarpy County had very low percentages of residents expressing need for small units. Most of the other subareas approximate the RDP average, with the exception of the St. Mary's-Park Avenue subarea (#5) which had 41 percent responding that one bedroom was sufficient to meet their needs and another 37 percent indicating a need for two bedrooms.

Maps 25 through 35 are all concerned with the importance of neighborhood facilities or features among the subareas. Although the information has different importance and meaning to local "service" agencies (e.g., those concerned with establishing day care centers would be interested in Map 25), only the more striking subarea differences are commented on in the text.

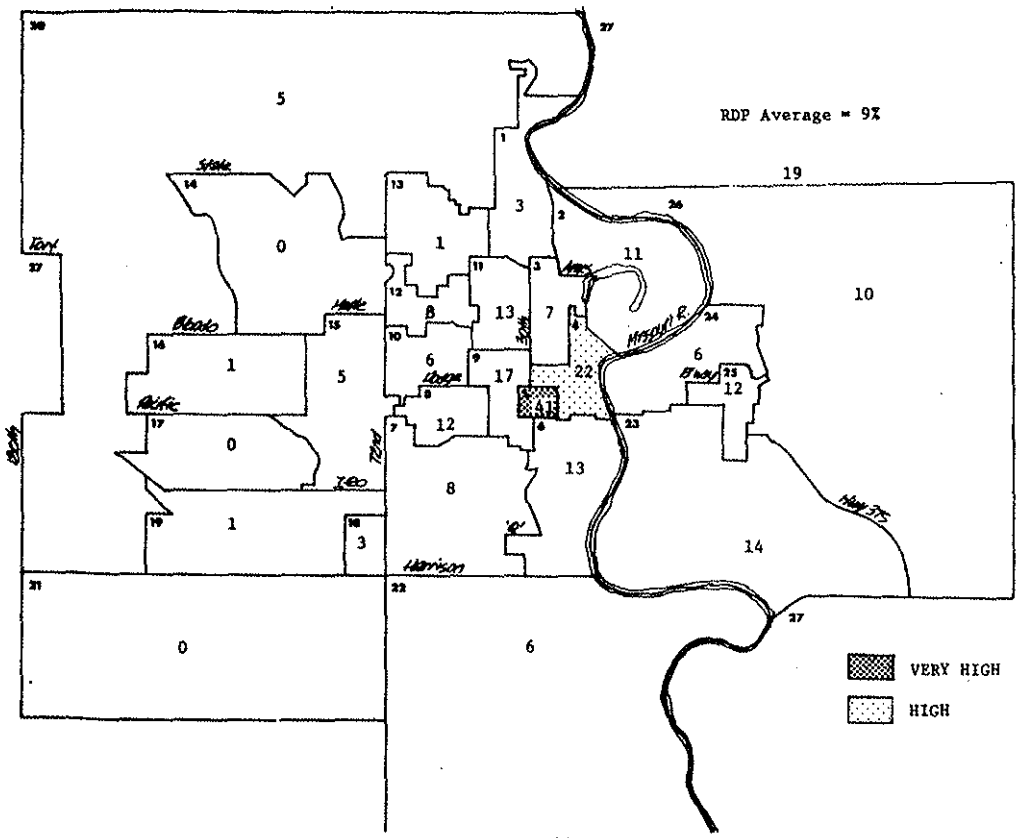
Neighborhood features related to children are presented in Maps 25 through 27. Florence-Fort Omaha (#1) and St. Mary's-Park Avenue (#5) were the two areas most needing day care centers. Fairacres-Dundee (#10), Elmwood Park (#8), Ak-Sar-Ben South (#7), Iowa Western (#26), and Riverfront Exurban (#27) had less than 10 percent indicating day care centers as necessary or desirable.

Most subarea respondents thought the availability of a school was important, with St. Mary's-Park Avenue (#5) and Fairacres-Dundee (#10) placing less emphasis on school facilities. Playgrounds were considered less important facilities by residents of Fairacres-Dundee (#10), South Omaha (#6), and Ak-Sar-Ben South (#7).

The availability of doctors, hospitals, and drug stores were ranked

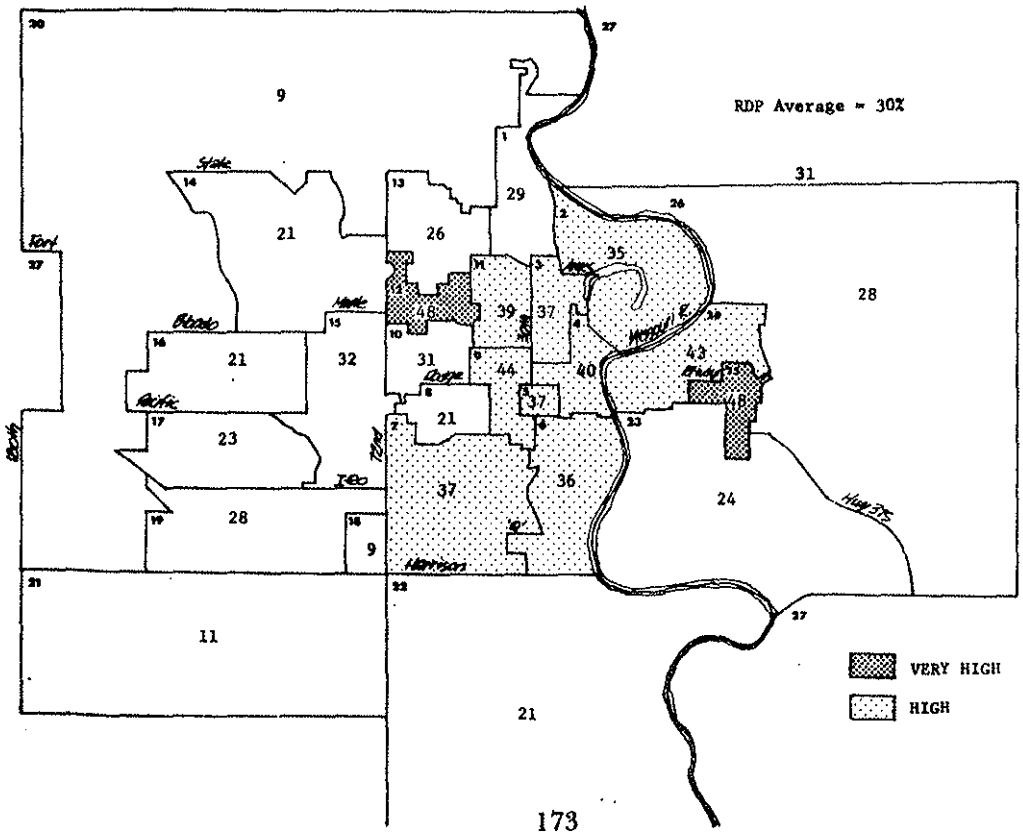
MAP 23

PERCENTAGE EXPRESSING A NEED FOR ONE BEDROOM



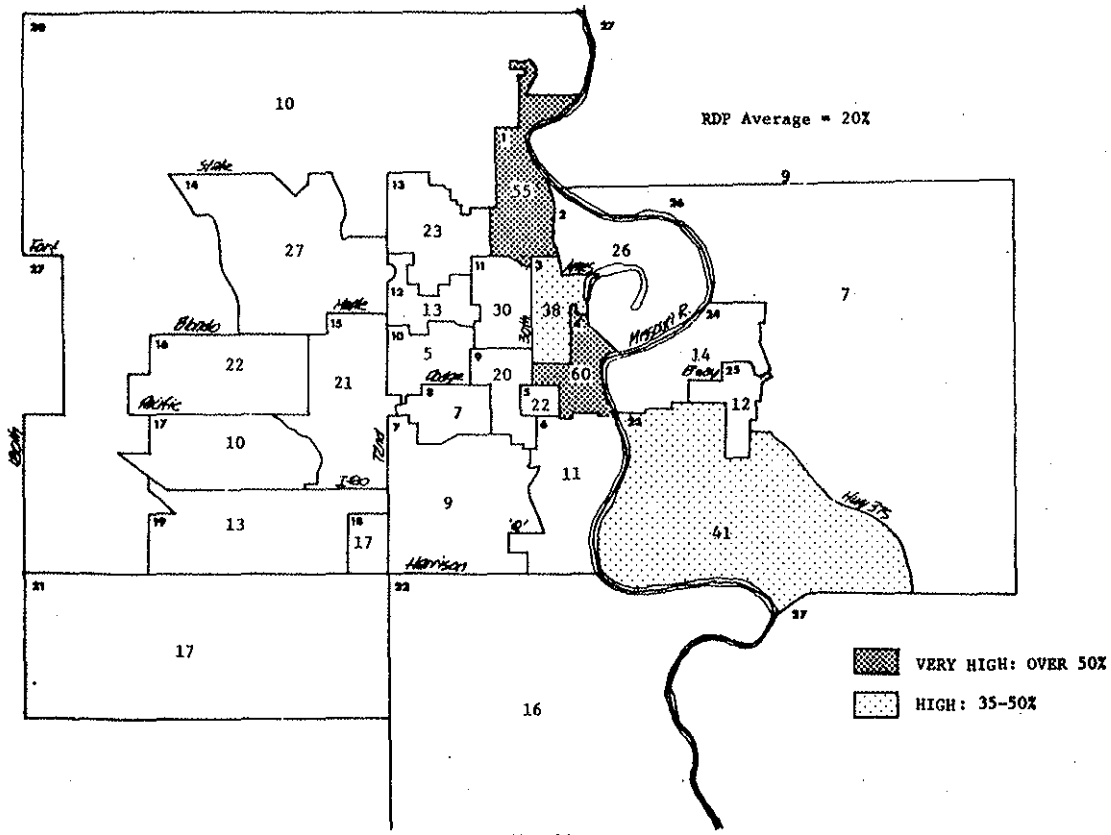
MAP 24

PERCENTAGE EXPRESSING A NEED FOR TWO BEDROOMS



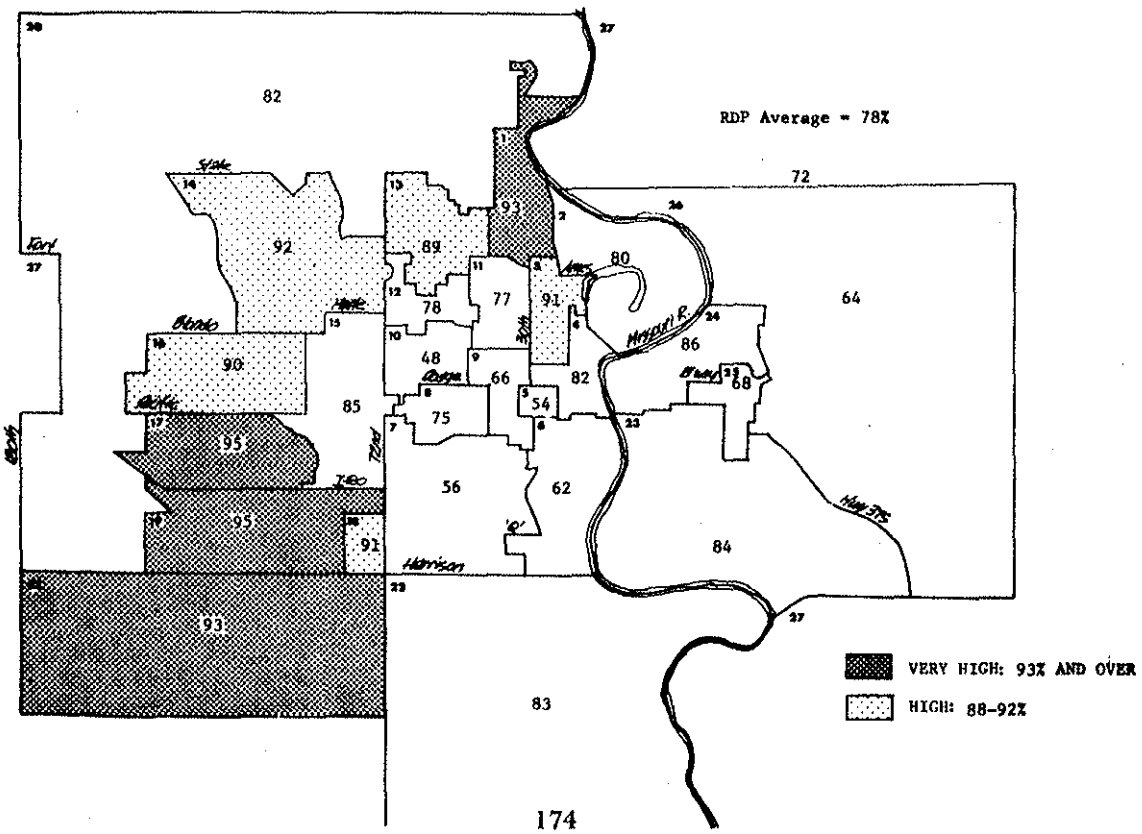
MAP 25

PERCENTAGE INDICATING THAT DAY CARE CENTER(S) IS/ARE "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



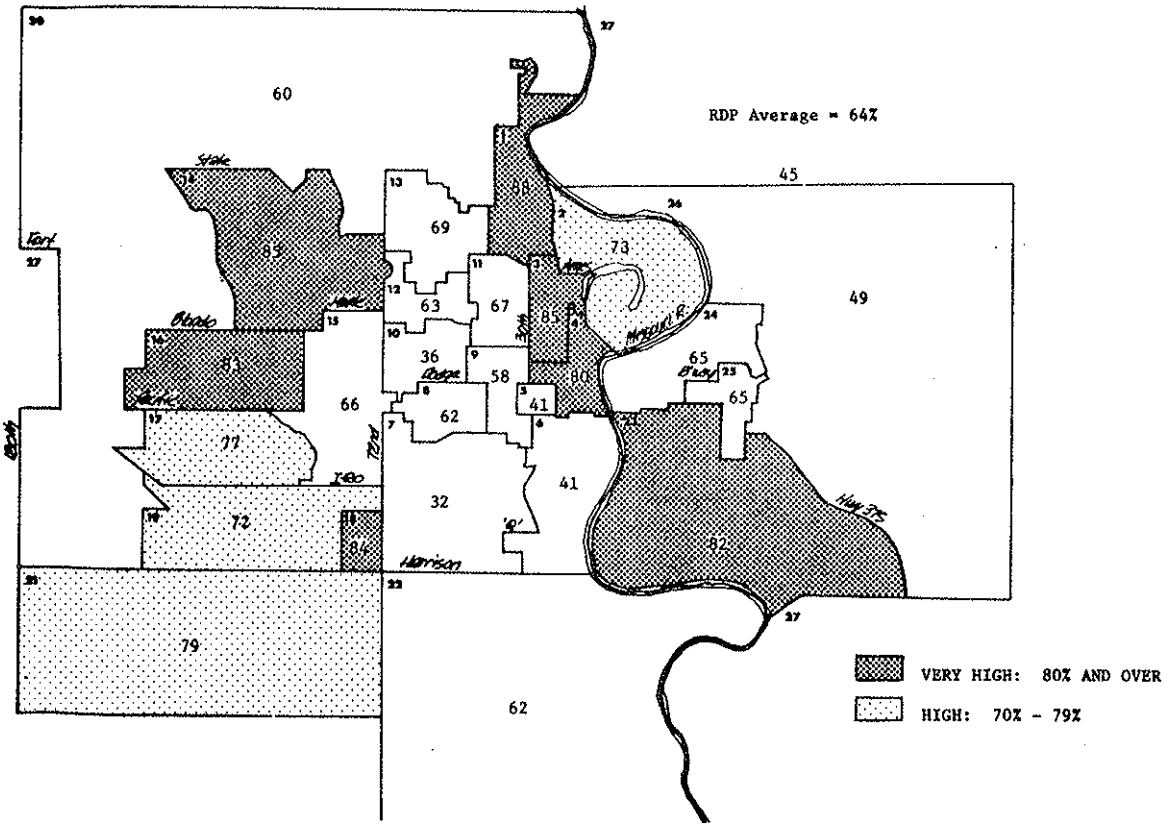
MAP 26

PERCENT INDICATING THAT SCHOOL(S) IS/ARE A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



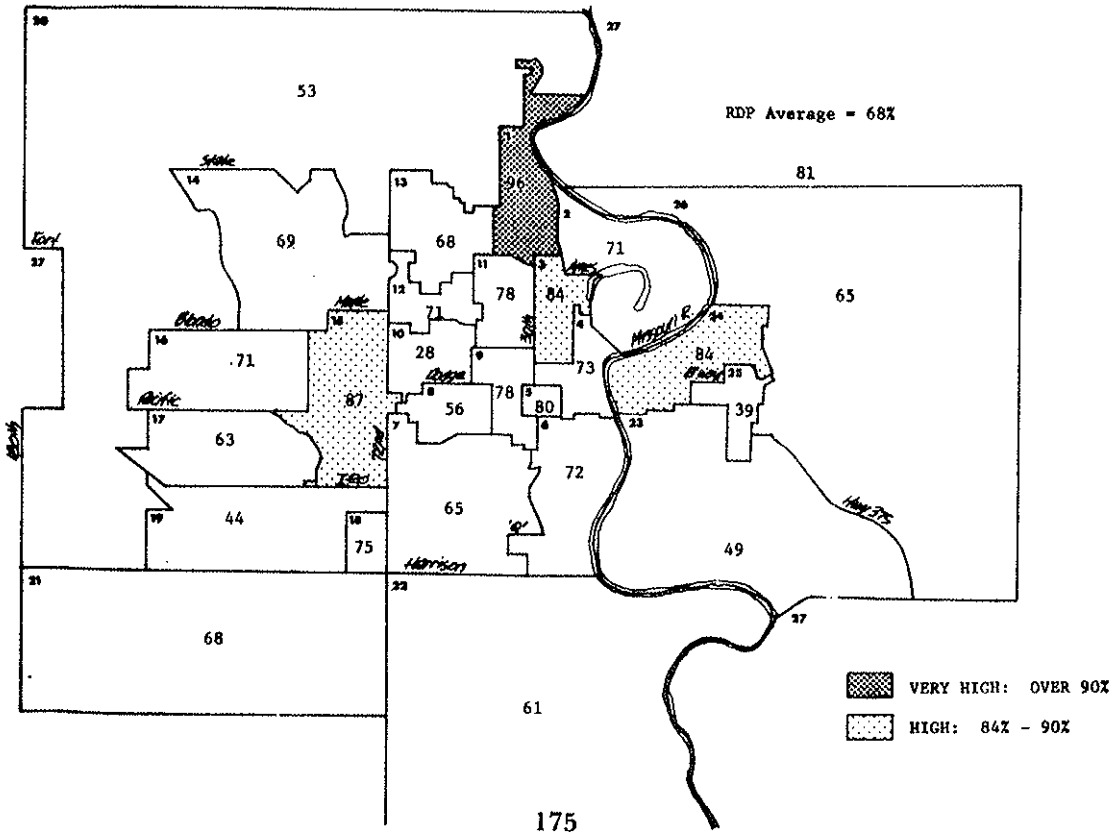
MAP 27

PERCENTAGE INDICATING THAT PLAYGROUND(S) IS/ARE "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



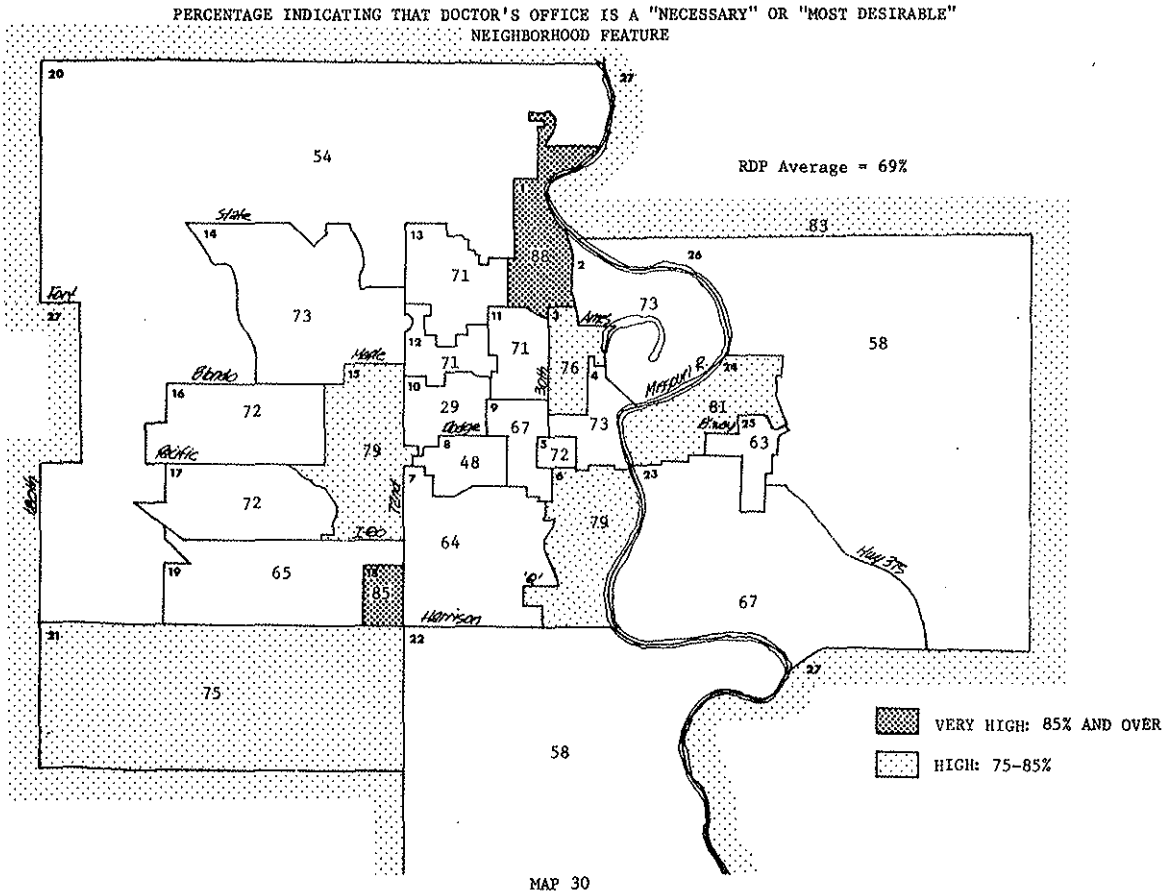
MAP 28

PERCENTAGE INDICATING THAT HOSPITAL IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



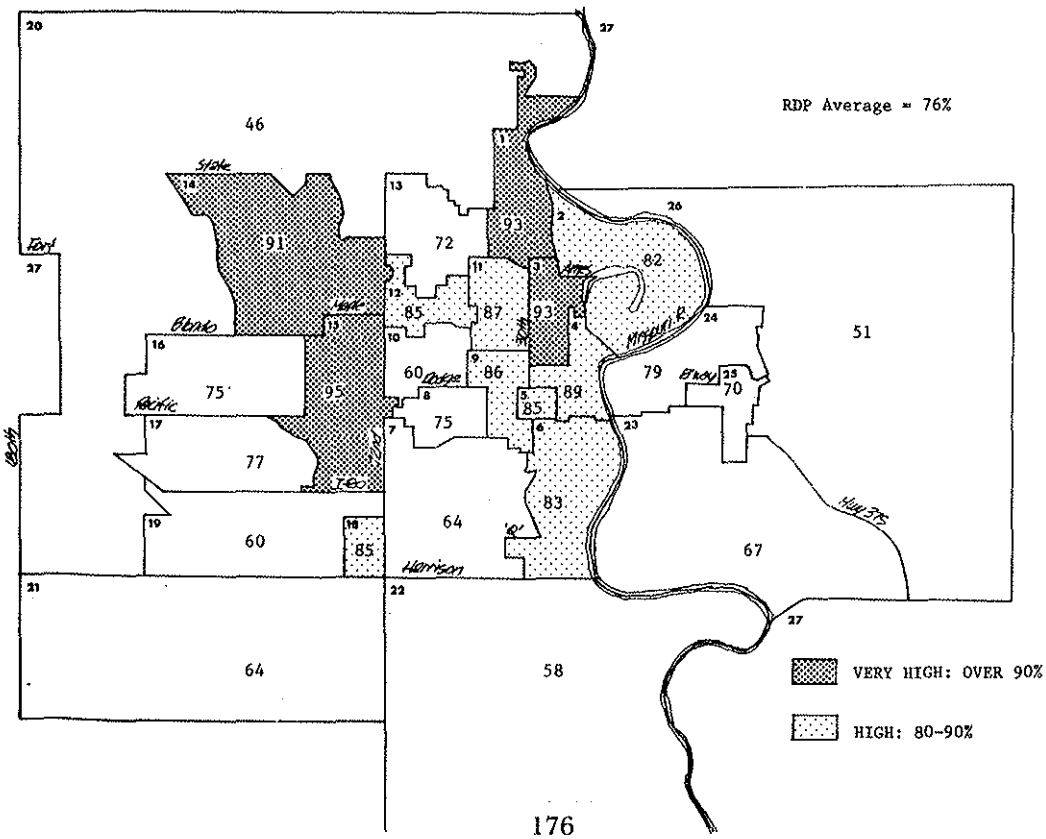
MAP 29

PERCENTAGE INDICATING THAT DOCTOR'S OFFICE IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



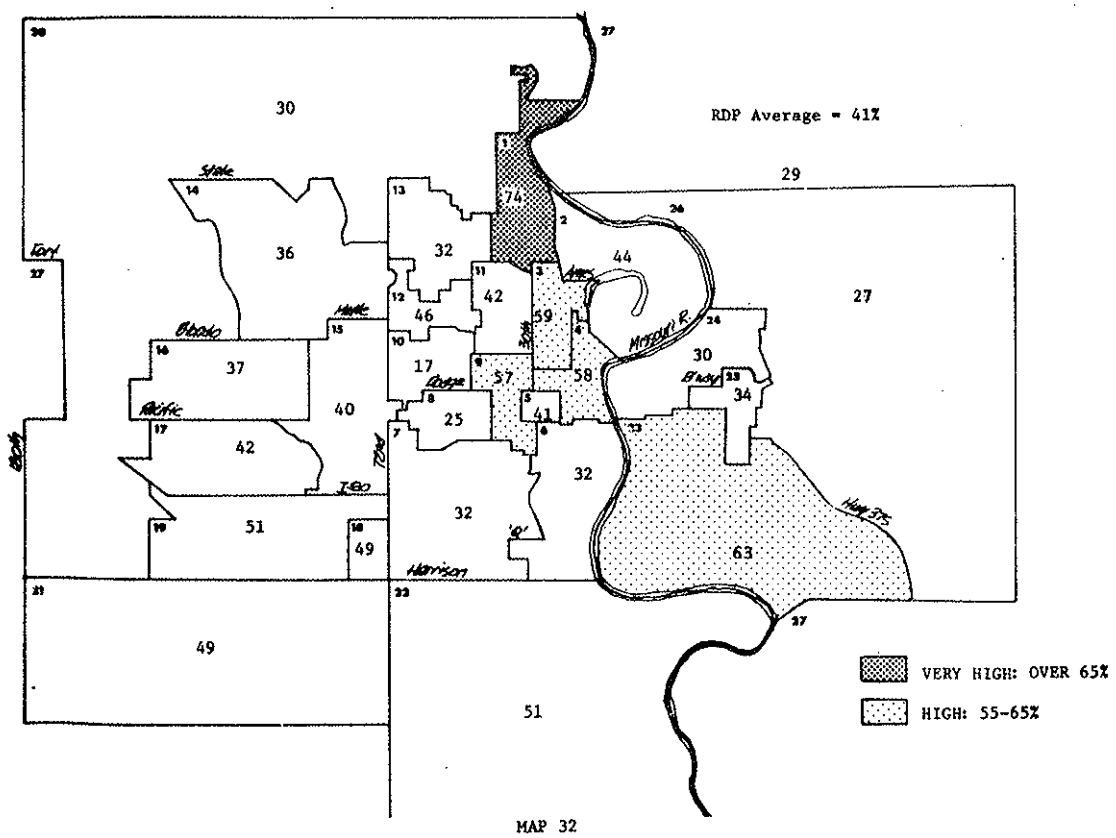
MAP 30

PERCENTAGE INDICATING THAT DRUG STORE IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



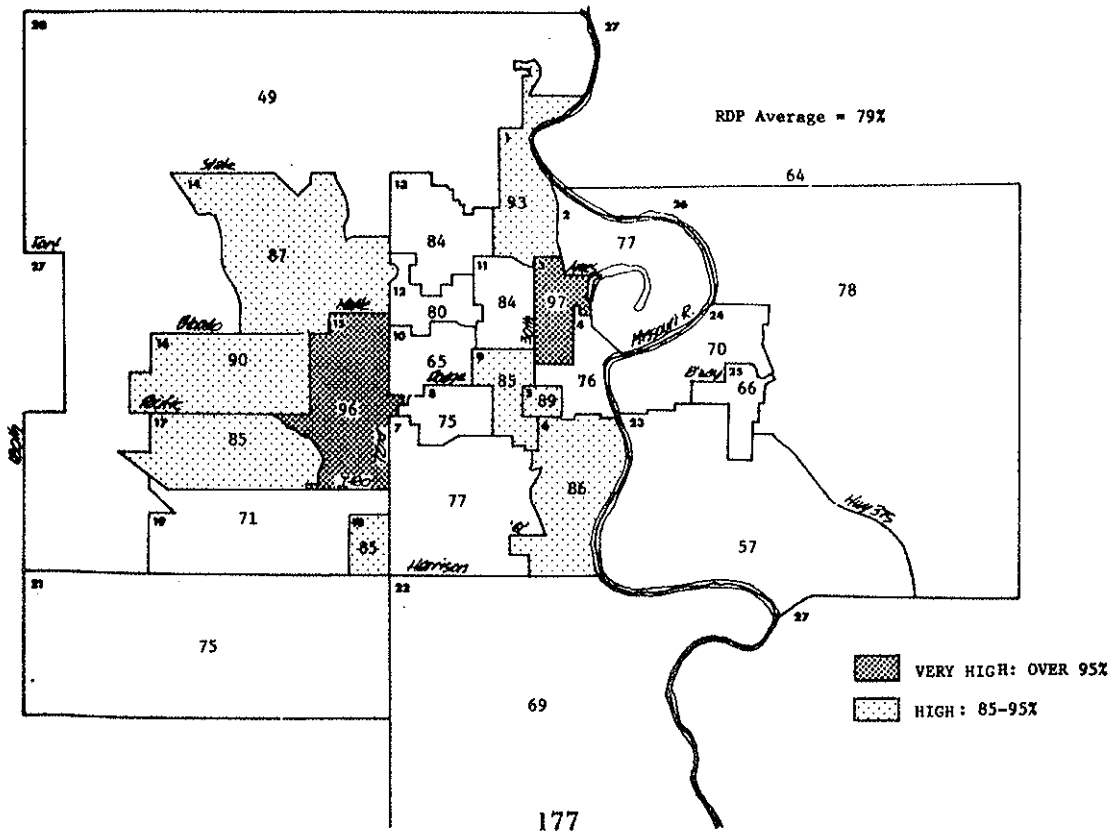
MAP 31

PERCENTAGE INDICATING THAT NEARNESS TO WORK IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



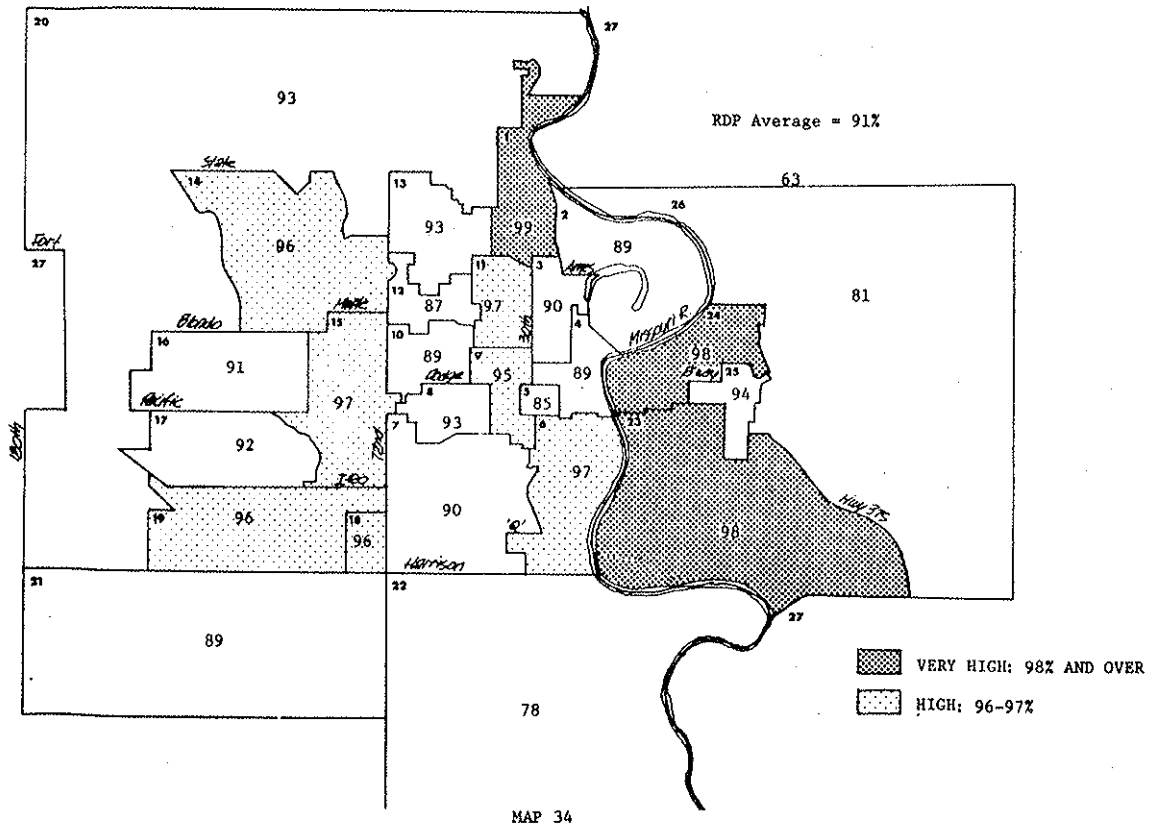
MAP 32

PERCENTAGE INDICATING THAT SHOPPING CENTER IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



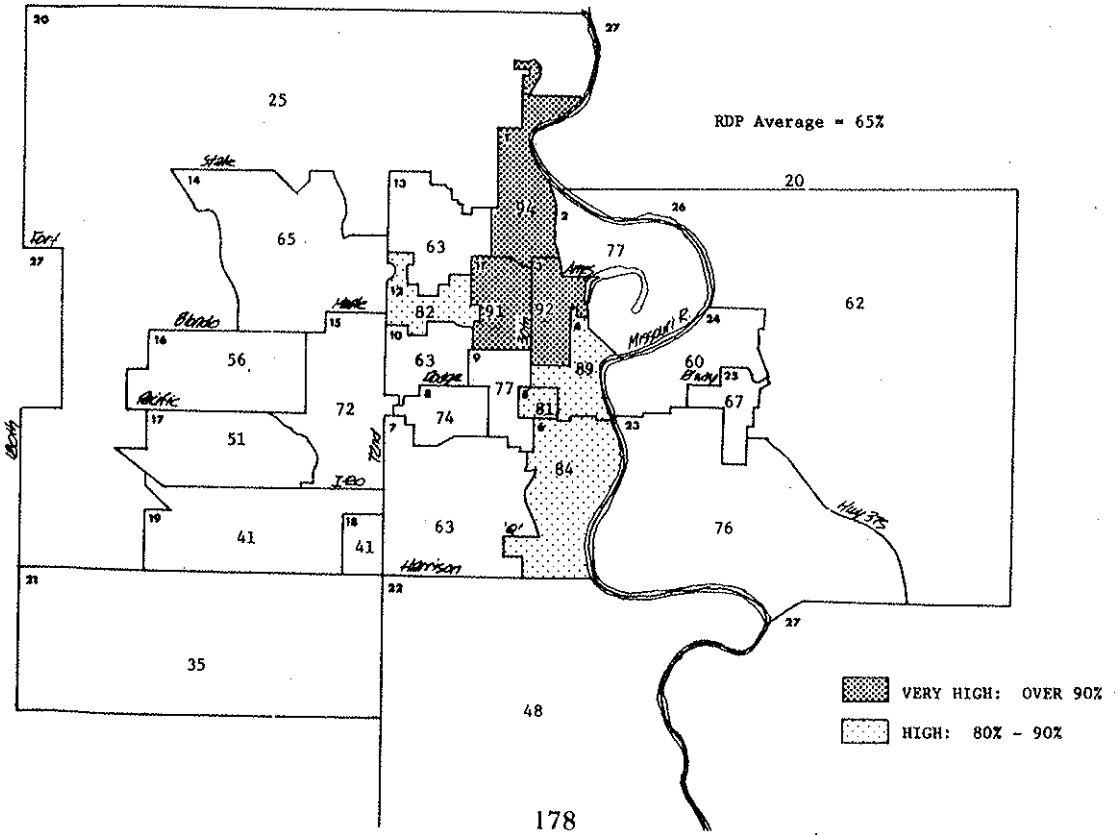
MAP 33

PERCENTAGE INDICATING THAT "GOOD" NEIGHBORS IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



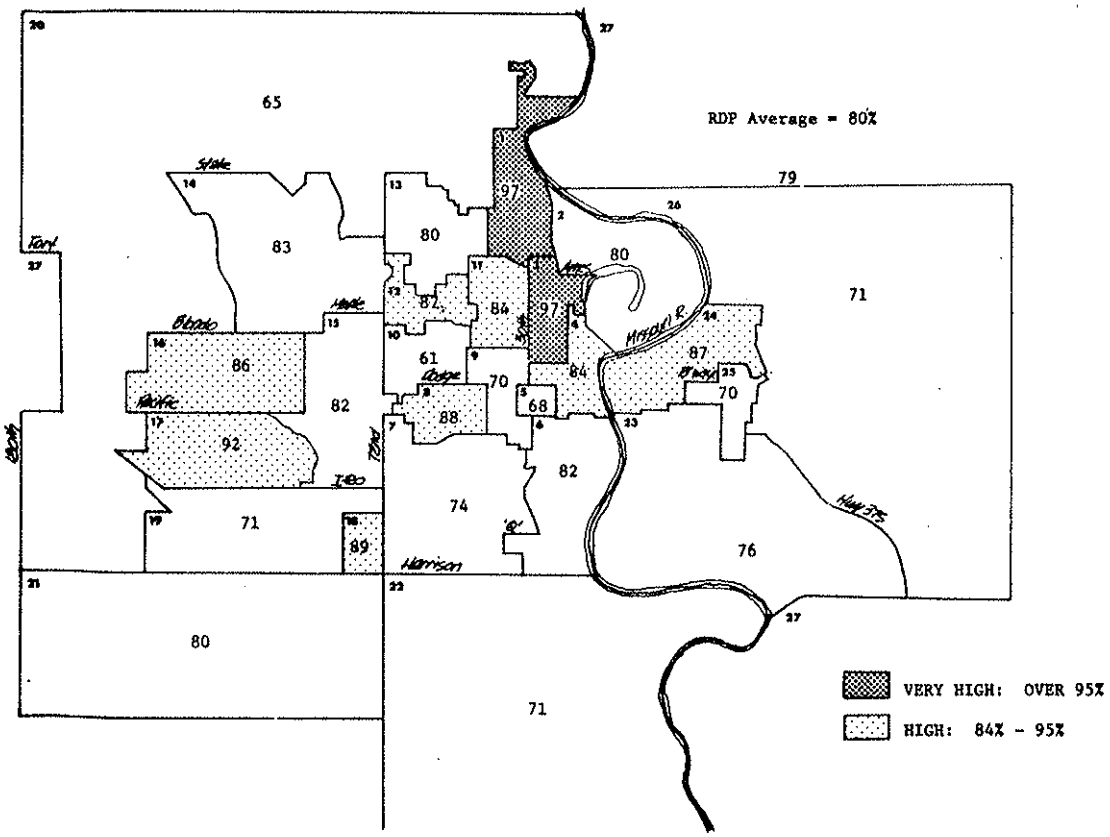
MAP 34

PERCENTAGE INDICATING THAT BUS LINES ARE A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



MAP 35

PERCENTAGE INDICATING THAT CHURCH IS A "NECESSARY" OR "MOST DESIRABLE" NEIGHBORHOOD FEATURE



least important by the Fairacres-Dundee subarea (#10). Other subareas with relatively low percentages were Pacific Heights-Bennington (#20) and Riverfront Exurban (#27).

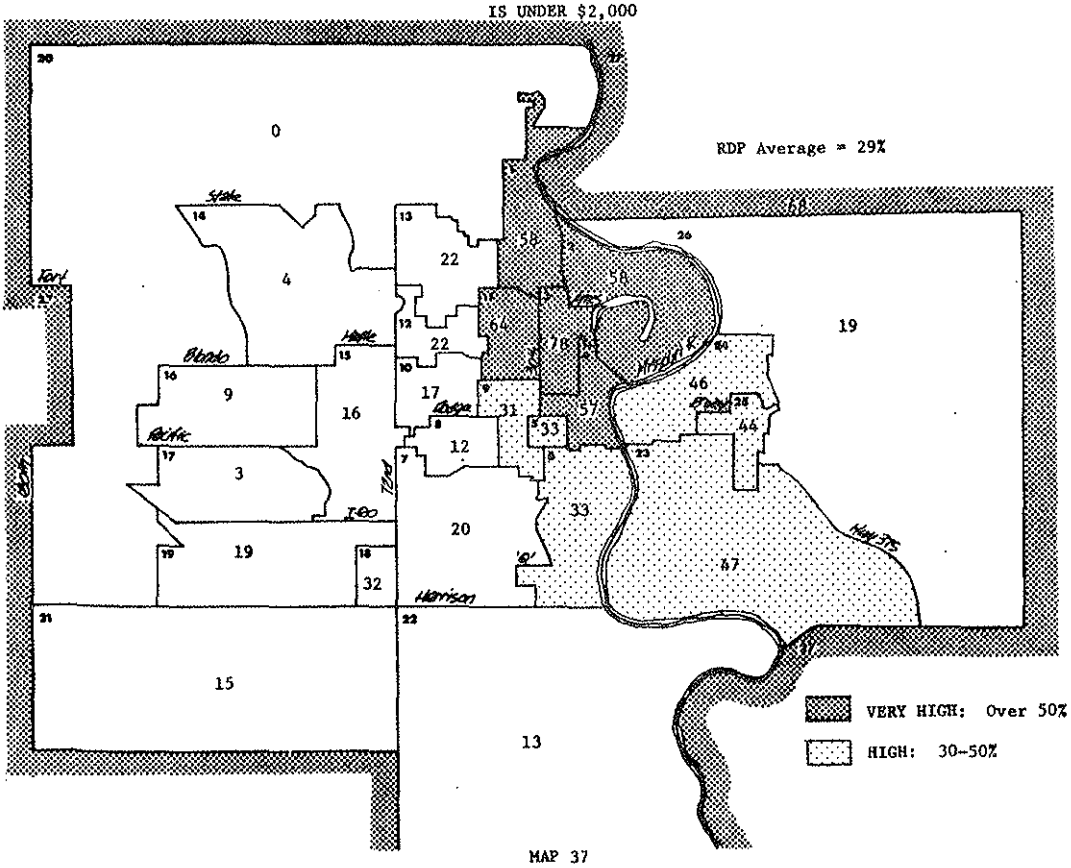
Nearness to work rated higher in the inner portion of the Omaha-Council Bluffs area and very high in the Florence-Fort Omaha subarea (#1). Churches were also rated high in the Florence-Fort Omaha and N.O.C.D. areas. Shopping center availability received the most votes in the Florence-Fort Omaha area (#1) and Crossroads-Westside subarea (#15). All subareas with the exception of Riverfront Exurban (#27) placed a high value on "good neighbors". Finally, bus lines were less important in the urban fringes and rural areas.

The financial ability to pay for housing is closely associated with household income. The amount of downpayment or monthly payment to purchase or rent represents a good indicator of current income. As seen in Map 36 there are six subareas that have large percentages of households who cannot afford to pay more than $2,000 down to purchase housing. These are Riverfront Exurban (#27), N.O.C.D. (#3), Adams-Fontenelle Park (#11), Florence-Fort Omaha (#1), East Omaha-Carter Lake (#2) and St. Mary's-Park Avenue (#5). Maps 37 and 38 indicate the percentage of subarea residents who can afford monthly payments of over $200 to purchase or rent housing. Less than 1 out of 10 households in approximately 45 percent of the subareas indicated they could afford to pay more than $200 per month for housing--to purchase or to rent.

The strongest preferences to live "among one's own race or nationality" exists in the central sections of Omaha and Council Bluffs. The majority of residents of Elmwood Park (#8), Fairacres-Dundee (#10), Benson (#12), Ak-Sar-Ben South (#7), South Omaha (#6), West Broadway (#24) and Iowa Western (#26) favor living among one's own race or nationality. In a general sense, similar results regarding preferences to live "among people of one's own economic class" were found (see Maps 39 and 40).

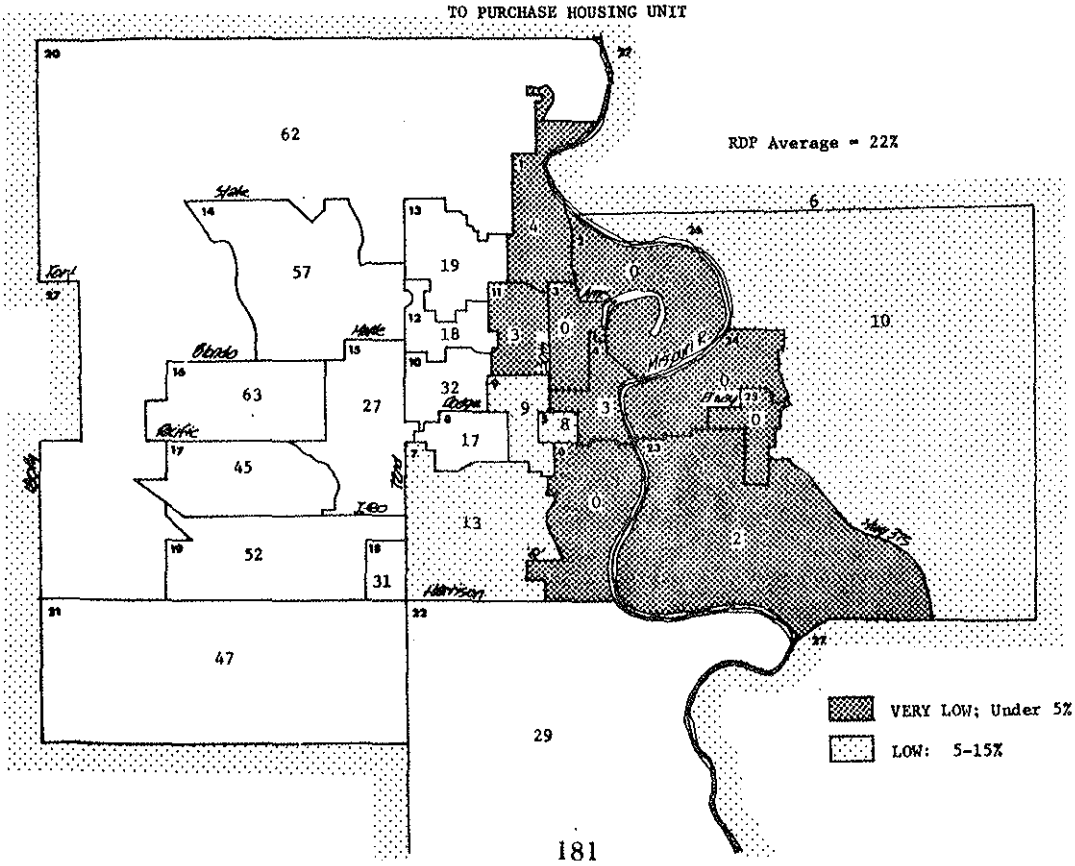
MAP 36

PERCENTAGE INDICATING THAT THE MAXIMUM DOWN PAYMENT THEY CAN AFFORD IS UNDER $2,000



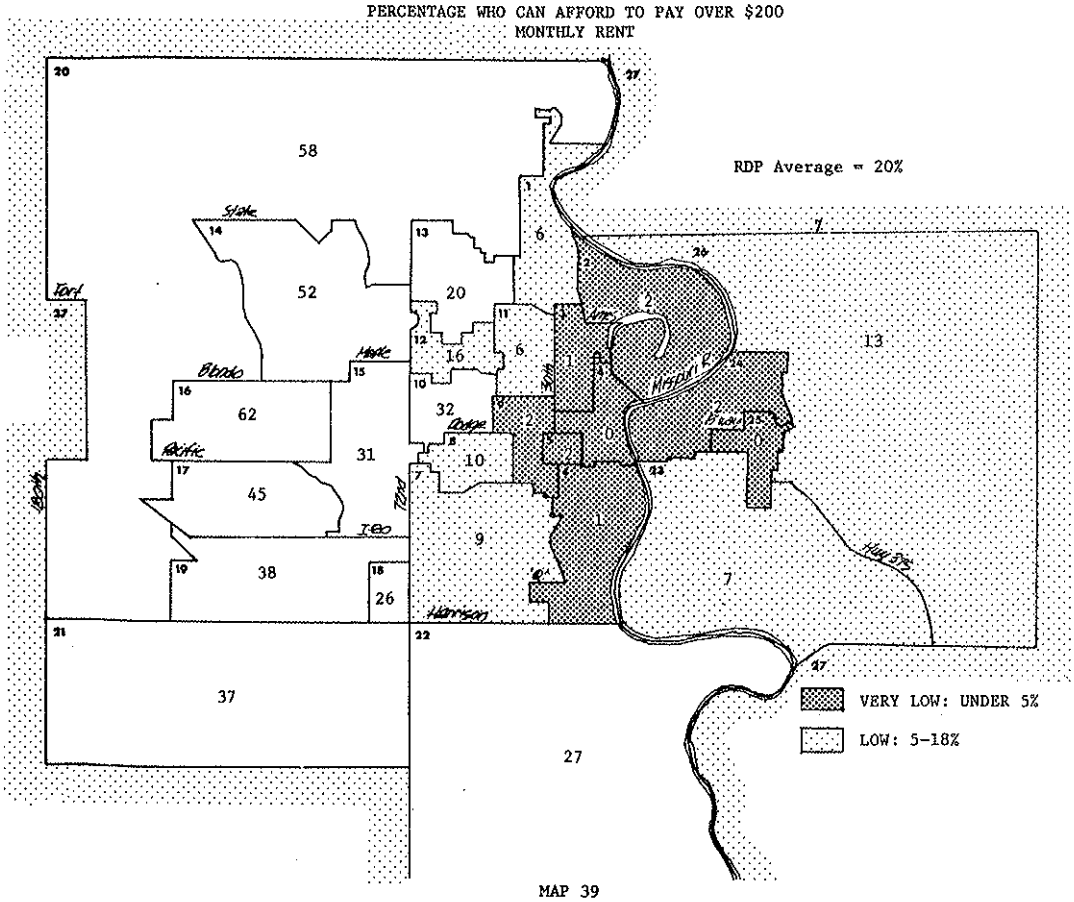
MAP 37

PERCENTAGE WHO CAN AFFORD MONTHLY PAYMENTS OVER $200 TO PURCHASE HOUSING UNIT



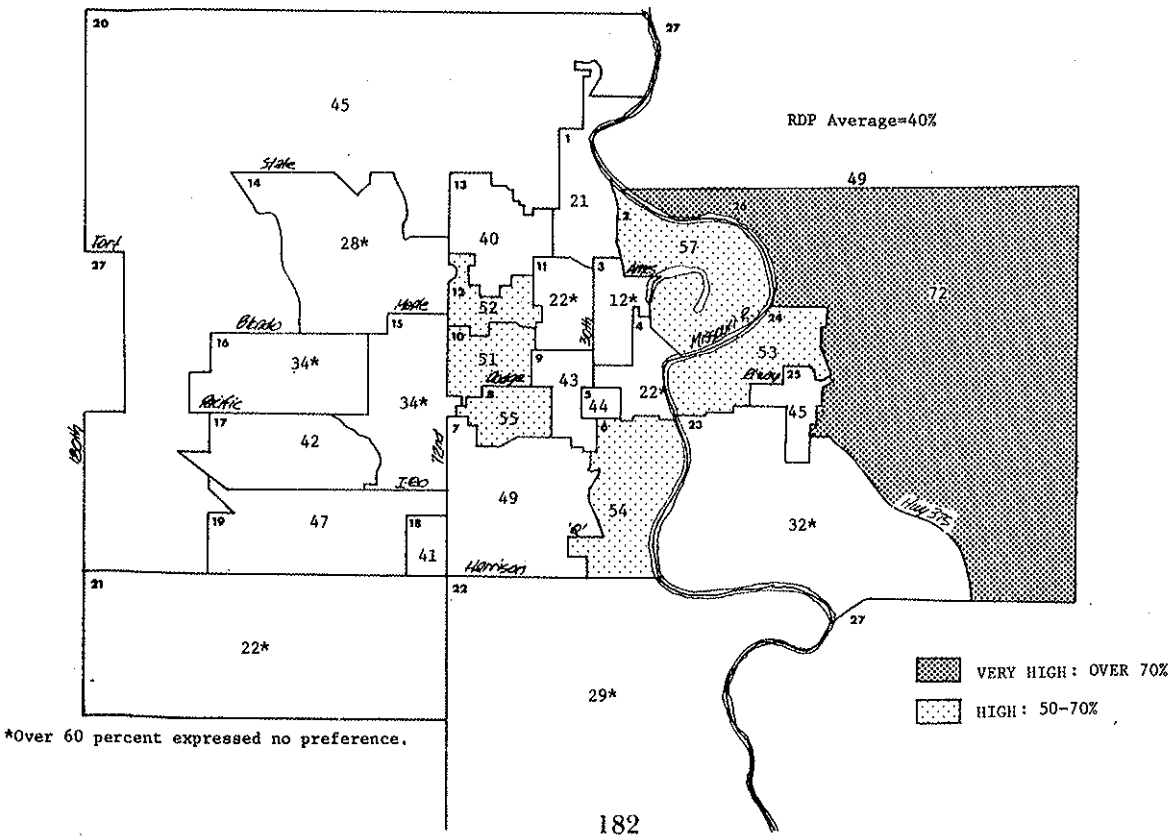
MAP 38

PERCENTAGE WHO CAN AFFORD TO PAY OVER $200 MONTHLY RENT



MAP 39

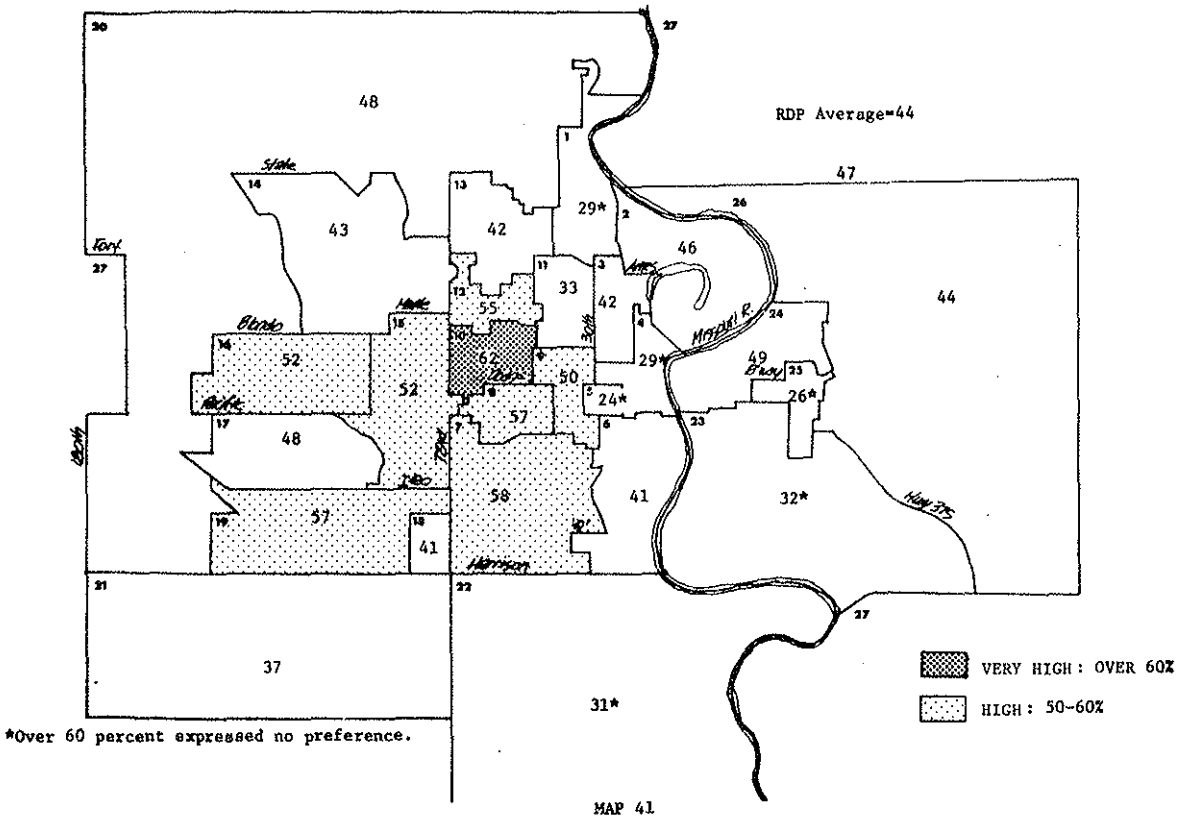
PERCENTAGE PREFERRING TO LIVE AMONG PEOPLE OF OWN RACE OR NATIONALITY



*Over 60 percent expressed no preference.

MAP 40

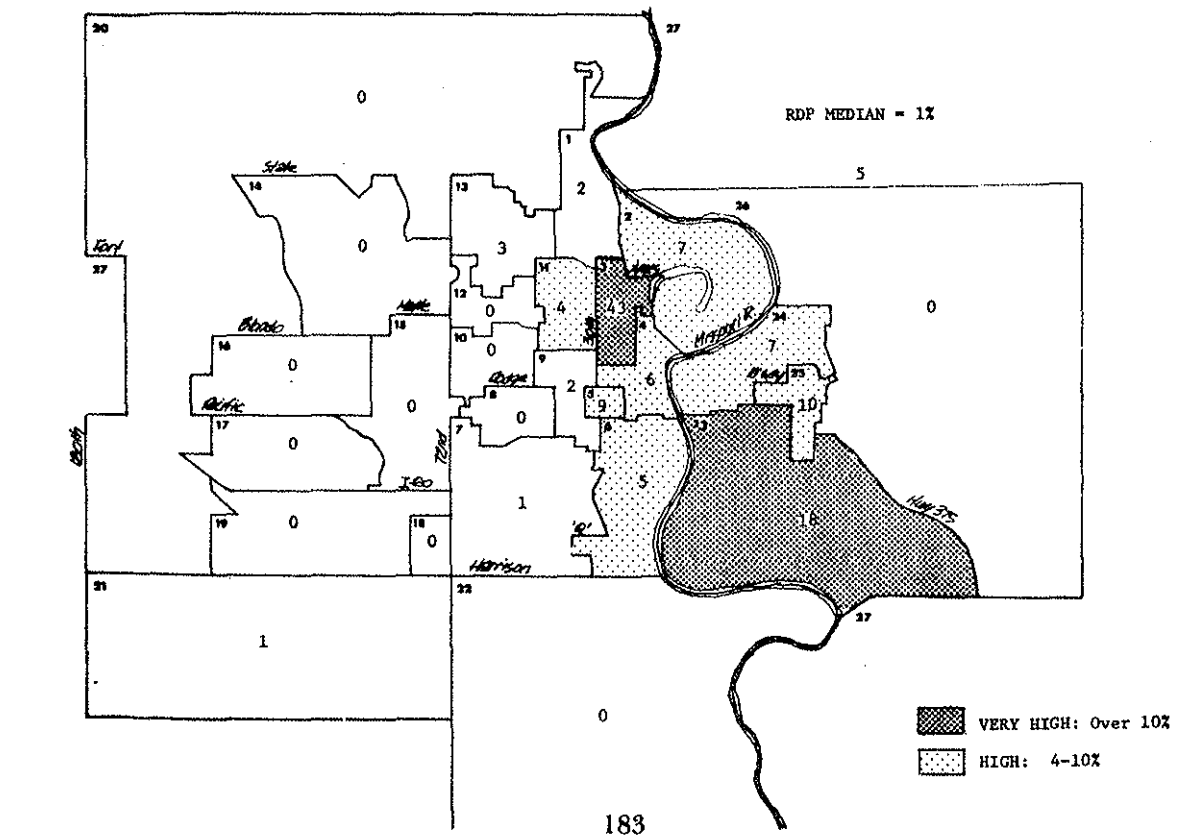
PERCENTAGE PREFERRING TO LIVE AMONG
PEOPLE OF OWN ECONOMIC (INCOME) CLASS



*Over 60 percent expressed no preference.

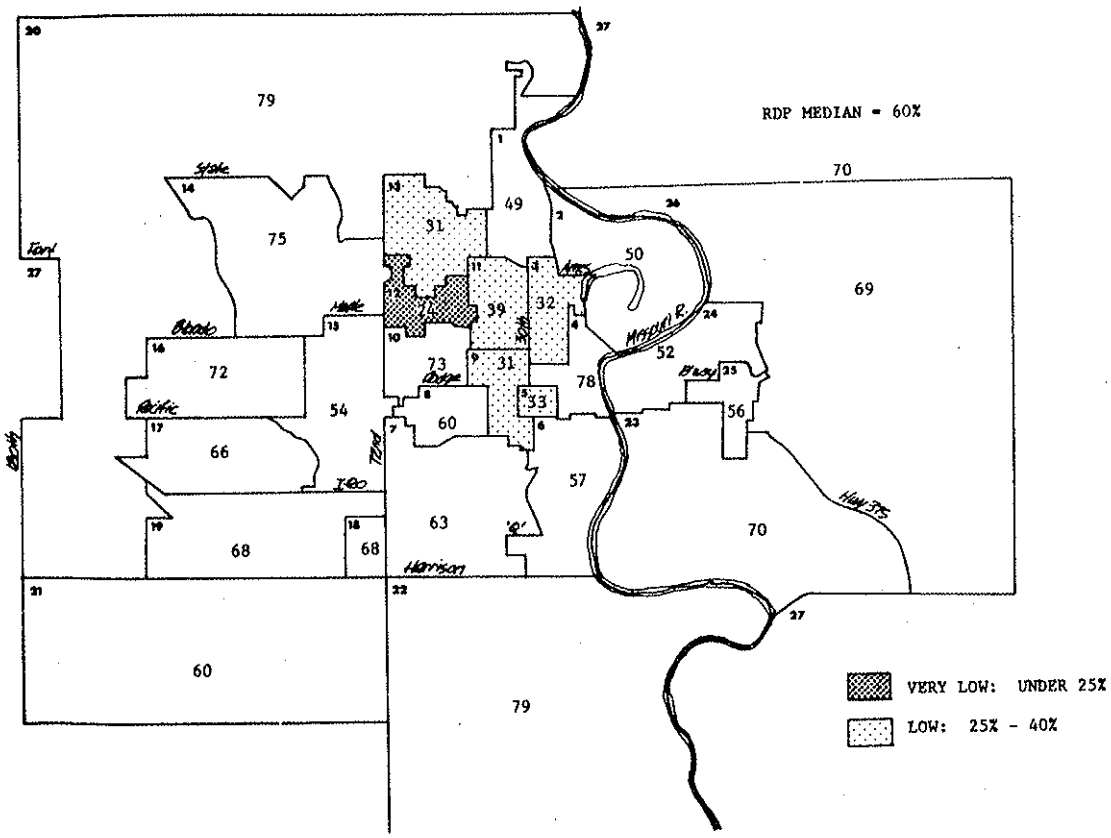
MAP 41

PERCENTAGE CHOOSING THEIR AREA AS THE AREA THEY LEAST WANT TO LIVE IN



MAP 42

PERCENTAGE CHOOSING THEIR OWN AREA AS THE ONE THEY MOST WANT TO LIVE IN



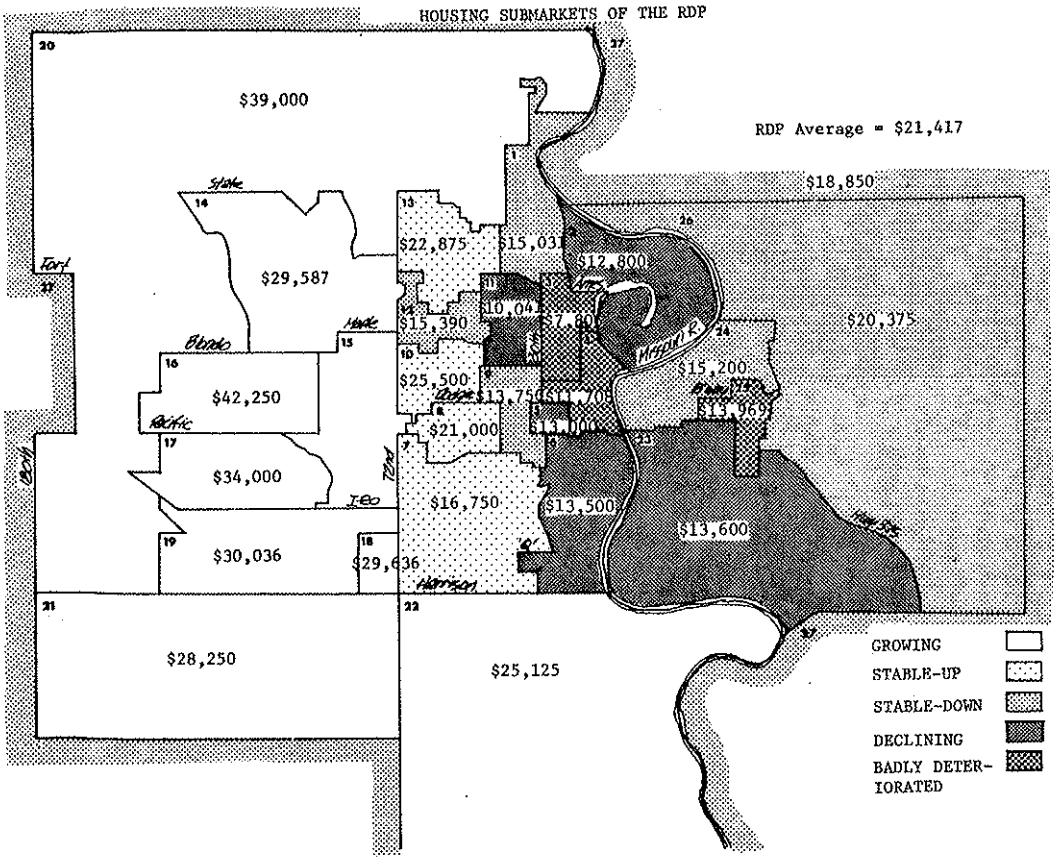
Final measures of preferences are presented in Maps 41 and 42 which depict the percentages of respondents who chose their own area as the "area they least preferred to live in" and the "area they most preferred to live in." As can be noted in Map 41, the N.O.C.D. subarea (#3) was easily the least preferred area with Manawa-Twin City (#23) a distant second.

Housing Submarkets Distinguished in the 27 Subareas of the RDP

A housing market is defined as the physical area within which all dwelling units are linked together in a chain of substitution. In a broad sense, every dwelling unit within the RDP metropolitan area may be considered a substitute for every other unit. However, this view can be maintained only for the most general analysis. In reality, the housing market in a given area consists of submarkets which are related in varying degrees. Submarkets have already been distinguished on the basis of tenure (sales and rental) and purpose (e.g., low income, elderly, and military). Another segmentation of the overall RDP housing market area is based on market value. The 27 RDP subareas can be grouped, according to market value of housing, into five housing submarkets. These submarkets can be distinguished in terms of relative market values and growth in housing market values. However, since there is a strong relationship between relative market prices and socioeconomic characteristics--such factors should be considered in defining the submarket area.

On the basis of trends in property values and socioeconomic characteristics of the 27 subareas, five submarkets of the RDP are distinguished. These submarkets are: growing; stable (healthy and viable); stable (with minor problems); declining; and badly deteriorated submarkets. Table 1 in Appendix 5-C. presents socioeconomic factors considered in distinguishing the submarkets. Map 43 shows the geographical boundaries of each of the submarkets.

MAP 43


HOUSING SUBMARKETS OF THE RDP
RDP Average = $21,417
$39,000
$29,587
$42,250
$34,000
$30,036
$28,250
$25,125
$16,750
$21,000
$25,500
$15,390
$22,875
$15,031
$12,800
$10,041
$7,800
$18,850
$20,375
$15,200
$13,969
$13,500
$13,600
$29,636
GROWING
STABLE-UP
STABLE-DOWN
DECLINING
BADLY DETER-IORATED

Growing Submarket (Subareas #14-22)

Property values are relatively high and typically increasing at, or above the average RDP rate. The median housing unit value varies from $21,000 to $42,000. This submarket consists of predominantly new constructed homes. Population has been increasing at rates higher than the average for the RDP. Most residents are young, white, affluent, well-educated, professional-managerial types and exemplify the upper-middle income RDP families. Attitudes of residents toward their housing and neighborhood conditions is generally considered from good to excellent.

Stable (Healthy and Viable) Submarket (Subareas #8, 10, 13, 7)

Property values have tended to remain fairly stable in real terms. Median value of homes is from $17,000 to $25,000. The housing stock is a mix of old and new, but well kept. These subareas are healthy and viable areas of the RDP. There exists a strong pride of ownership and community cohesiveness that helps keep the buildings in good condition insofar as the residents income levels permit. There are virtually no vacant units and population growth is generally stable.

Stable (with Minor Problems) Submarket (Subareas #1, 9, 12, 24, 26, 27)

This submarket has similar characteristics but with property values averaging slightly lower. The median value of housing units range from $13,000 to $20,000. There are a few problems beginning to occur in the healthy and viable sections of this submarket. From 25-50 percent of the households have incomes under $8,000. Professional and managerial workers (one major indicator of the economic well-being of an area) are significantly below the RDP average--5 to 14 percentage points--and 10 percentage points below the average of the stable (healthy and viable) submarket. Streets, stores and shopping centers are more frequently rated as poor by households

in this submarket than by those residents in the stable (healthy and viable) submarket.

The maintenance of good local service and the establishment of an atmosphere favorable to new construction and rehabilitation is essential in preventing decline in this submarket. Unless new investments are made to update and replace worn out housing stock, these RDP subareas will begin to deteriorate.

Declining Submarket (Subareas #2, 5, 6, 11, 23)

Deterioration is starting to spread with up to one-fourth of the housing stock classified as deteriorated and/or dilapidated. Non-residential uses are encroaching on the subareas. Generally, confidence by owners in the area is waivering. The declining RDP submarket in many ways is representative of the problems confronting the inner city. There is an increased concentration of aging housing stock, a growing exodus of white middle class population, increased concentration of the old, poor, and disadvantaged. The unfortunate part is that once a declining trend is underway, it usually culminates in further deterioration and discourages additional housing investment. At the time of sale, investors feel they cannot recover even a part of costs. Large investors subsequently begin to look for other investment opportunities. This movement of investment capital out of such areas helps to insure the worst expectations. The owner-occupant is a key in these areas. Evidence indicates owner-occupants in these market areas maintain their property at a higher quality level and spend more on rehabilitation than absentee owners. The prospects for arresting the problem of declining quality in the housing stock may depend on keeping the small owner committed to his property.

While owner-occupants pride can be important in maintaining housing stock quality, it is not without problems. Older owner-occupants in these

subareas may have lost most of their ability to maintain their properties. Older owners are often reluctant to go into debt to finance needed repair and they feel uneasy about dealing with contractors and hired repairmen. Housing stock deterioration becomes especially difficult to arrest as both it and the subarea population continue to age.

Badly Deteriorated Submarket (Subareas #3, #4, #25)

The deterioration of the housing stock is accelerating in this submarket. More than one-fourth of the stock is currently classified as deteriorated or dilapidated. Most of the households are of the lower socioeconomic ranks, and the majority of the housing stock is over 40 years of age. There is an open pessimism about the future of the area and it tends to become self-fulfilling. There is a mix here of residential, commercial and/or industrial use. Rent levels are relatively low and minority populations large. As many former residents of this submarket move into better subareas to improve their housing conditions this submarket further declines, with a thinning out of the population, higher vacancy levels and removal of dwelling units from the standing stock.

Major housing problems are the rule rather than the exception in this submarket. Because of the deteriorated conditions of this submarket, there is an effective price ceiling regardless of the individual building quality. The underlying reason for the condition of housing in this submarket is the disparity between what households can afford to pay and what is required to be paid to supply standard housing. There is no incentive to provide standard housing. If property owners were compelled to supply only standard housing, their rates of return could not compete with alternative investment opportunities and eventually properties would be abandoned.

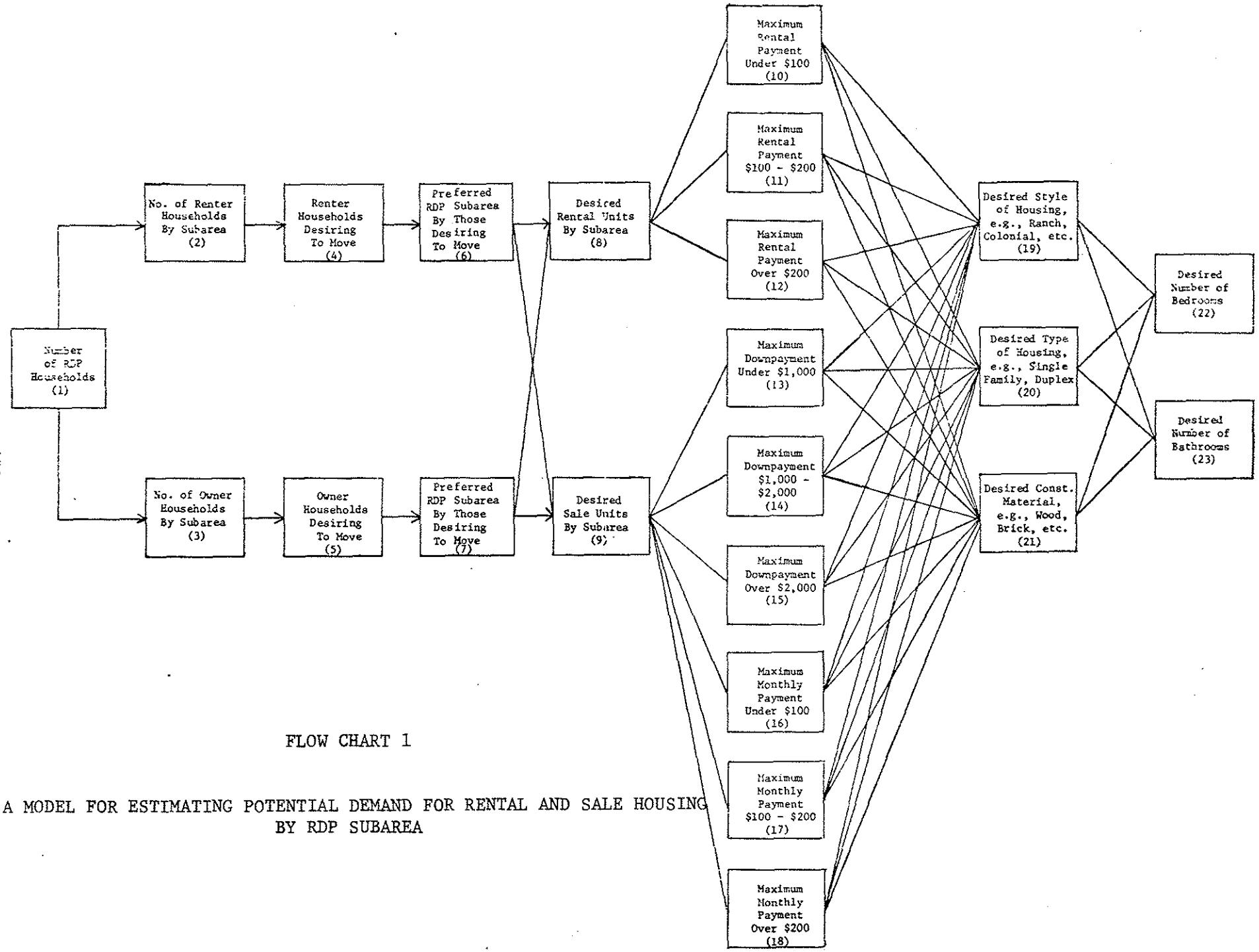
For the reader who is interested in the procedures used to group the 27 RDP subareas into the above identified housing submarkets--refer to Appendix 5-B.

Estimate of Potential Demand for Rental and Sale Units by RDP Subarea

The data obtained in the 1973 Housing Survey makes it possible to provide an estimate of potential new demand for housing by RDP subarea. This is possible to the extent that those households sampled indicating "strong desire" or "desire" to move can be used in approximating the demand. Notes of caution will be discussed later. Chart 1 shows the step by step process by which information presented in Tables 1 through 7 were obtained.

Table 1 presents the estimated number of renter and owner households by 27 subareas as of July 1, 1973. Also shown is the number of households who desire to move by subarea. This information was obtained by applying the percentages of renters and homeowners to the estimated number of households by subarea as of July 1, 1973. It is estimated that about 51,000 households, or 26.9 percent of the 190,000 households in the RDP area desire to move, of which 55 percent (28,000) are renters and 45 percent (23,000) are homeowners.

Table 2 provides an estimate of potential demand for rental and sale units by 27 subareas. Information from the 1973 Housing Survey was used to determine the number of households desiring to move and the subarea that they most preferred to move to. Also it was determined whether they preferred to buy or rent. Out of a total of 483 respondents who expressed a desire to move, 81 percent of them preferred to buy. By applying the percentage distribution of those who desire to move among the subareas of their first choice to the total number of households who desire to move



FLOW CHART 1

A MODEL FOR ESTIMATING POTENTIAL DEMAND FOR RENTAL AND SALE HOUSING BY RDP SUBAREA

TABLE 1

ESTIMATED NUMBER OF RENTER AND OWNER HOUSEHOLDS
WHO DESIRE TO MOVE BY SUBAREA

Sub-Area	Number of Households by Occupancy, July 1, 1973[1]			Number of Households Desiring to Move[2]				
				Renters		Owners		Total
	Renters	Owners	Total	Percent	No. of Hhds.	Percent	No. of Hhds.	No. of Hhds.
1	1,443	5,145	6,588	62.5	902	36.1	1,857	2,759
2	537	2,055	2,592	31.6	170	29.8	612	782
3	3,565	3,290	6,855	72.4	2,581	28.8	948	3,529
4	2,277	256	2,533	25.0	569	30.8	79	648
5	4,216	474	4,690	32.5	1,370	28.6	136	1,506
6	5,453	6,913	12,366	45.8	2,497	15.4	1,065	3,562
7	3,386	9,739	13,125	25.0	847	20.7	2,016	2,863
8	1,426	4,772	6,198	28.6	408	12.9	616	1,024
9	7,501	3,019	10,520	28.3	2,123	12.1	365	2,488
10	2,721	4,986	7,707	25.0	680	15.6	778	1,458
11	2,667	4,334	7,001	62.5	1,667	22.2	962	2,629
12	1,911	3,862	5,773	44.4	848	29.0	1,120	1,968
13	1,348	3,959	5,307	33.3	449	29.6	1,172	1,621
14	1,694	5,306	7,000	50.0	847	11.5	610	1,457
15	2,782	6,946	9,728	8.7	242	11.1	771	1,013
16	750	2,469	3,219	41.7	313	19.7	486	799
17	1,140	5,727	6,867	62.5	713	19.7	1,128	1,841
18	376	942	1,318	37.5	141	10.2	96	237
19	1,488	4,066	5,554	71.4	1,062	17.9	728	1,790
20	397	1,771	2,168	20.0	79	15.4	273	352
21	1,316	3,470	4,786	54.5	717	21.9	760	1,477
22	6,426	7,543	13,969	52.6	3,380	16.0	1,207	4,587
23	245	1,221	1,466	40.0	98	17.8	217	315
24	1,575	5,243	6,818	40.0	630	10.3	540	1,170
25	1,866	2,355	4,221	26.1	487	38.8	914	1,401
26	1,802	6,206	8,008	50.0	901	16.7	1,036	1,937
27	8,558	15,150	23,708	41.7	3,569	15.7	2,379	5,948
Total	68,866	121,219	190,085	41.1	28,290	18.9	22,871	51,161

[1]Estimated by the Center for Applied Urban Research.

[2]Percentages obtained from the 1973 Housing Survey.

TABLE 2

ESTIMATED POTENTIAL DEMAND FOR RENTAL AND SALE HOUSING BY SUBAREA

Subarea	Prefer to Rent		Prefer to Buy		Total		Rental and Sale Units Needed to Satisfy Potential Demand		
	No. of Hhds.	Percent	No. of Hhds.	Percent	No. of Hhds.	Percent	Rental	Sale	Total
1	5	23.81	16	76.19	21	4.35	530	1,694	2,224
2	3	33.33	6	66.67	9	1.86	318	635	953
3	1	25.00	3	75.00	4	0.83	106	318	424
4	2	28.57	5	71.43	7	1.45	212	529	741
5	3	75.00	1	25.00	4	0.83	318	106	424
6	1	16.67	5	83.33	6	1.24	106	530	636
7	3	14.29	18	85.71	21	4.35	318	1,906	2,224
8	1	8.33	11	91.67	12	2.48	106	1,165	1,271
9	1	25.00	3	75.00	4	0.83	106	318	424
10	7	30.43	16	69.57	23	4.76	741	1,695	2,436
11	7	46.67	8	53.33	15	3.11	742	847	1,589
12	5	38.46	8	61.54	13	2.69	530	847	1,377
13	0	0.00	11	100.00	11	2.28	0	1,165	1,165
14	9	23.08	30	76.92	39	8.08	953	3,178	4,131
15	3	18.75	13	81.25	16	3.31	318	1,377	1,695
16	1	5.56	17	94.44	18	3.73	106	1,801	1,907
17	1	5.88	16	94.12	17	3.52	106	1,695	1,801
18	3	42.86	4	57.14	7	1.45	318	423	741
19	5	25.00	15	75.00	20	4.14	530	1,588	2,118
20	6	10.71	50	89.29	56	11.59	636	5,296	5,932
21	4	25.00	12	75.00	16	3.31	424	1,271	1,695
22	5	25.00	15	75.00	20	4.14	530	1,588	2,118
23	2	33.33	4	66.67	6	1.24	212	424	636
24	1	11.11	8	88.89	9	1.86	106	847	953
25	3	42.86	4	57.14	7	1.45	318	423	741
26	4	12.90	27	87.10	31	6.42	424	2,860	3,284
27	4	6.90	54	93.10	58	12.01	424	5,720	6,144
Outside RDP	3	23.08	10	76.92	13	2.69	318	1,059	1,377
Total	93	19.25	390	80.75	483	100.00	9,856	41,305	51,161

(Table 1) provides an estimate of the total number of households who desire to move by subareas of their first choice.

In Table 3 the number of households who desire to move is compared with the potential demand for rental and sale housing in each of the 27 subareas. The result is the estimated potential net change of households by subarea. The largest net increase in households is recorded in subarea 20, with subareas 14 and 22 next in importance. Subareas 3, 6, and 9 show the largest net decline. Notes of caution: Owners of housing units who desire to move out of subareas where a net decline in households are shown will likely be frustrated in their attempts to fulfill their desires to move, unless there is 1) inmigration from outside the RDP and/or 2) new household formation internally generated.

In Table 4, maximum downpayments are presented for those who desire to move, and buy in the subarea of their first choice. The majority of those preferring to purchase can afford downpayments of between $1,000 and $5,000, but this varies significantly between subareas. In Table 5, maximum monthly payments that can be made by those desiring to move, and to buy, in the subarea of their first choice is presented. In Table 6, information is presented on those who desire to move and rent in the subarea of their first choice.

Knowledge about the kind of housing desired by those who desire to move is of particular importance. Although the size of the sample does not permit subarea comparisons to be made as to desired style, type and space requirements of those wanting to move, aggregative data is available. As seen in Table 7 approximately 52 percent of those desiring to move prefer ranch style and 1-Story housing units. It is estimated that 86 percent of those desiring to move prefer single family units and 68 percent prefer 2 or more bathrooms with 3 or more bedrooms in their housing unit.

TABLE 3

ESTIMATED NET CHANGE IN HOUSEHOLDS BY SUBAREA[1]

Subarea	Number of Households Desiring to Move	Rental and Sales Units Needed to Satisfy Potential Demand	Net Change of Housing Units
1	2,759	2,224	-535
2	782	953	+171
3	3,529	424	-3,105
4	648	741	+93
5	1,506	424	-1,082
6	3,562	636	-2,926
7	2,863	2,224	-639
8	1,024	1,271	+247
9	2,488	424	-2,064
10	1,458	2,436	+978
11	2,629	1,589	-1,040
12	1,968	1,377	-591
13	1,621	1,165	-456
14	1,457	4,131	+2,674
15	1,013	1,695	+682
16	799	1,907	+1,108
17	1,841	1,801	-40
18	237	741	+504
19	1,790	2,118	+328
20	352	5,932	+5,580
21	1,477	1,695	+218
22	4,587	2,118	-2,469
23	315	636	+321
24	1,170	953	-217
25	1,401	741	-660
26	1,937	3,284	+1,347
27	5,948	6,144	+196
Outside RDP	--	1,377	+1,377
Total	51,161	51,161	0

[1]Does not include in-migration from outside of RDP or formation of new households internally generated.

TABLE 4

MAXIMUM DOWN PAYMENT BY HOUSEHOLDS DESIRING TO MOVE AND OWN BY SUBAREA PREFERRED

Subarea	Maximum Down Payment: Under $1,000 Number	$1,000-$5,000 Number	Over $5,000 Number	Total Number
1	770	616	308	1,694
2	159	159	317	635
3	318	---	---	318
4	---	529	---	529
5	---	106	---	106
6	424	---	106	530
7	158	955	793	1,906
8	146	146	873	1,165
9	106	---	212	318
10	---	1,130	565	1,695
11	847	---	---	847
12	678	---	169	847
13	437	291	437	1,165
14	144	1,300	1,734	3,178
15	229	229	919	1,377
16	---	818	983	1,801
17	---	925	770	1,695
18	105	213	105	423
19	366	366	856	1,588
20	139	2,090	3,067	5,296
21	---	1,016	255	1,271
22	353	1,235	---	1,588
23	212	212	---	424
24	423	424	---	847
25	---	423	---	423
26	---	1,573	1,287	2,860
27	316	3,178	2,226	5,720
Outside RDP	177	529	353	1,059
Total	6,507	18,463	16,335	41,305

TABLE 5

MAXIMUM MONTHLY MORTGAGE PAYMENT BY THOSE DESIRING TO MOVE AND OWN BY SUBAREA PREFERRED

Subarea	Maximum Monthly Payment: Under $100 Number	$100-$200 Number	Over $200 Number	Total Number
1	782	782	130	1,694
2	476	159	---	635
3	318	---	---	318
4	317	212	---	529
5	---	106	---	106
6	398	132	---	530
7	595	1,311	---	1,906
8	212	848	105	1,165
9	212	106	---	318
10	---	1,412	283	1,695
11	484	363	---	847
12	635	212	---	847
13	317	636	212	1,165
14	658	1,535	985	3,178
15	125	877	375	1,377
16	---	841	960	1,801
17	121	847	727	1,695
18	105	105	213	423
19	---	908	680	1,588
20	1,103	2,979	1,214	5,296
21	---	954	317	1,271
22	341	1,134	113	1,588
23	105	213	106	424
24	363	484	---	847
25	282	141	---	423
26	994	1,617	249	2,860
27	897	3,477	1,346	5,720
Outside RDP	235	824	---	1,059
Total	10,075	23,215	8,015	41,305

TABLE 6

MAXIMUM MONTHLY RENTAL PAYMENT BY THOSE DESIRING TO MOVE AND RENT BY SUBAREA PREFERRED

Subarea	Maximum Monthly Rental Payment: Under $100 Number	$100-$200 Number	Over $200 Number	Total Number
1	424	106	---	530
2	318	---	---	318
3	106	---	---	106
4	212	---	---	212
5	212	106	---	318
6	106	---	---	106
7	212	106	---	318
8	106	---	---	106
9	---	---	106	106
10	212	529	---	741
11	530	212	---	742
12	530	---	---	530
13	---	---	---	0
14	358	595	---	953
15	---	212	106	318
16	---	106	---	106
17	---	---	106	106
18	106	212	---	318
19	---	398	132	530
20	127	382	127	636
21	---	319	105	424
22	318	212	---	530
23	106	106	---	212
24	106	---	---	106
25	212	106	---	318
26	424	---	---	424
27	---	424	---	424
Outside RDP	79	239	---	318
Total	4,804	4,370	682	9,856

TABLE 7

PREFERENCES EXPRESSED BY THOSE DESIRING TO MOVE
FOR HOUSING STYLE, TYPE AND NUMBER OF BEDROOMS AND BATHROOMS

Style, Type, Bedrooms, Bathrooms	Percent	Total Number
Style		
Ranch	37.3	19,082
Colonial	7.8	3,991
1-Story	14.5	7,419
2-Story	10.1	5,167
Split Level	9.6	4,912
Others	20.7	10,590
Total	100.0	51,161
Type		
Single-Family	85.9	43,947
Duplex	4.6	2,354
Triplex	2.1	1,074
Low-Rise Multiplex	4.0	2,046
Mobile Home	3.4	1,740
Total	100.0	51,161
Bedrooms		
1	8.3	4,246
2	23.6	12,074
3	38.4	19,646
4	23.8	12,176
5 and Over	5.9	3,019
Total	100.0	51,161
Bathrooms		
1	32.0	16,372
2	57.4	29,367
3	9.0	4,604
4 and Over	1.6	818
Total	100.0	51,161

APPENDIX 5-A

SUBAREA NO. 3

Introduction

The Riverfront Development Project will have its major impact on Downtown Omaha and neighborhoods near or adjacent to the Missouri River. Area #3 is one which will be directly affected and, based on current housing characteristics, one which needs the stimulus of the RDP. Consequently, this section of the report gives particular emphasis to the needs and preferences of the area residents, in order to provide insight into what the people of this area desire in housing and neighborhood facilities.

The Area

Area #3 comprises all or most of what is referred to locally as "the Near North Side." (It is bounded by Cuming Street on the south, 16th Street-Locust Street - Carter Lake on the east, Ames Street - Florence Blvd. - Fort Street on the north, and 30th Street on the west.) The residents of the area are preponderantly Black (78.4%, according to the 1970 U.S. Census). Unemployment rates here run relatively high, in the 15-30% range as estimated and reported periodically by the Nebraska Department of Labor. This is about 2 1/2 times the unemployment rates experienced by "East" and"South" Omaha, e.g., and likely 5-6 times the average rate for the City and overall RDP area. The incidence of poverty here is clearly the highest among the 27 subareas, and the area ranks 2nd highest in terms of relative frequency of both "substandard" and vacant housing units. (1970 U.S. Census)

The Sample

Ninety-eight valid questionnaires constitute the sample for this subarea. This represents 1.32% of the occupied housing units in the area as per the 1970 Census, and compares with an average relative sample size of 1.18% for the 27

areas as a whole. Generally speaking, this sample tends to be "biased" upward somewhat in terms of the perceptions and preferences of respondents falling into the upper-age range (56 and over), and the actual ratios of owned/rented and single-unit/multifamily dwellings. This, however, also tends to hold for the overall sample, and is explicable by the fact that the survey was taken largely during the daytime when more older people in owned, single-unit dwellings would be home. Mainly, such bias can be readily eliminated quantitatively as well as allowed for qualitatively.

Mobility, Housing Conditions, Neighborhood Perception, and Locational Preferences: Questions 6-10

The essential impression one derives from examining and analyzing the survey results on Area 3 is that of a general and comparative dissatisfaction on the part of its residents with their present housing situation and neighborhood conditions, features, facilities, etc., coupled with a rather strong or hard-core resistance or reluctance to move or relocate. For the most part, however, there is a rather clear division here along age lines, with those in the upper age ranges generally more settled into and satisfied with their homes and location, and those in the lower ranges less rooted and satisfied and more desirous of relocating.

Yet it is notable and significant that, despite the somewhat disproportionate influence of those in the upper age range in the sample, the dissatisfaction which exists lies rather clearly much more with the existing housing and neighborhood conditions than with location itself. This is borne out by the following findings: (1) While 37 (40%) out of the 98 respondents expressed dissatisfaction with their "present location and housing accomodations" (as compared with 17% for the 27 RDP subareas combined), (a) 14 (38%) of this group were dissatisfied with the size of the unit, (b) 24% with the style or type of the housing, (c) 19% with the condition thereof, (d) 32% listed

"neighborhood factor" as the reason for dissatisfaction, and (e) only 2.7% (versus 10.0% for the whole study area) listed "distance to work" as the reason.

(2) With a consistently high response rate on this question (88-98 out of the 98 valid observations), 41% of the average of 94 responding rated eleven specified "neighborhood factors" (condition of housing and general appearance, schools, stores and shopping, etc.) as fair or poor, as compared to 23% for all 27 subareas.

(3) Similarly, 27.7% of the average of 85 responding to the question of treatment by neighborhood businesses and agencies regarded it as unfair, while 94.6% of the respondents for the 27 subareas combined found such treatment fair. It is thus apparent that the discontent is much more with the (man-made) condition of and conditions in the area, than with the purely natural and locational features.

Moreover, analysis of the results on locational preferences clearly indicates that those younger and middle-age groups expressing a definite desire to relocate, still have a strong attachment to their present vicinity. This is evidenced by the two-fold fact that the area this group taken as a whole most wants to live in lies immediately to the north and west (areas #1 and #11) of Area 3 and is preferred 2.5/1 over the location they would next-most want lying just to the south and west of the former (i.e., areas #10-12-13). At the same time, those least wanting to remain in the area prefer areas 1 and 11 the most, and on a 1.5/1 basis over areas 10-12-13, their 2nd choice. Finally, this analysis indicates that--again, even among this younger group--the 2nd preference for areas 10-12-13 is just slightly stronger than their 3rd preference for area 3; which, in turn, is preferred about 2/1 over the fourth-most preferred area 14 abutting

12 and 13.[1]

Thus, on the question of "mobility," one is essentially led to conclude in this case that (1) the older people exhibit a rather strong desire to remain situated where and as they are, despite adversely perceived "neighborhood" factors; while (2) it is these latter factors (and housing conditions) that motivate the younger people to express an equally strong desire to "move or relocate" despite a rather clear residual affinity for the locale. In a word, it is not the location but the situation.

Housing and Neighborhood Needs and Preferences: Questions 11-19

In this bloc of questions, the respondents were confronted with the prospect or possibility of changing their "existing housing (and location) situation." Given this "new-start" proposition, the Buy/Rent preference ratio was 54/46 (or 1.2/1) for the 94% (of the 98 valids) responding to this question. (This compares with an actual owned/rented ratio of 48/52 as per the 1970 Census). Interestingly and significantly, the preference to rent rather than buy was heavily concentrated in the highest age range. Twenty-eight of the 41 (out of 45) in the 56 and over age group responding by age to this question preferred to rent rather than buy; this same set constituted twenty-eight of the 41 in all age groups preferring to rent. That is, of the 49 (out of a possible 53) in the 55 and under age level responding by age, only 13 (or 26.5%) preferred to rent rather than buy.

In terms of "size of home or dwelling unit" considered large enough to meet their needs, the 95 responses to this question indicted an average number of bedrooms of 2.916 and baths of 1.558. For the 55 and under age, these averages were 3.229 and 1.8, respectively. For the 78 (or 80%) of the sample responding to the house-style question, the preference was

[1]For the two oldest groupings--i.e., 46-55 and 56 and over--combined, the corresponding area-preference rankings were as follows: (1st) area 3, (2nd) areas 10-13 considered as a bloc, and (3rd) about a draw between areas 1 and 14.

clearly (65.4%) for "ranch," then "1 story" (15.4%), and thirdly "split level" (5.1%). Of the 90 registering preferences on "material for the exterior of your house," the big item was brick (71.1%) over wood (25.6%), over other (3.3%). For the under 56 age group, the brick/wood preference ratio was over 4/1 with 49 out of 53 possible responses to this question.

Of the 95 persons responding to the question on neighbor preferences, only 11.6% answered that they would prefer to live among people of their "own race or nationality." This was the lowest response rate of all the areas, the next lowest being 20.8% (area 1 directly to the north), and the overall survey average (2043 of the possible 2098 responding was 40.4%). At the same time, a relatively high percentage (14.9% vs. the survey average of 6.9% and area 1"s high of 22.6%) said they "would prefer to live in an integrated or racially mixed neighborhood," with the remaining 73.7% answering that they had "no particular feelings one way or the other about the race or nationality" of those living around them. This latter was also the highest for the 27 areas (average = 52.7%), though equaled by area 4's 71.3%.

The responses here (only 79% answering this question vs. 96% for the overall survey) were essentially typical of those of the overall sample, and ran as follows:

		Area	
		#3	#1-27
		(Per Cent)	
17. D.	Would prefer to live among people of my own economic class	41.6	44.2
E.	Would prefer to live among people of different income levels	6.5	6.6
F.	Have no particular feelings one way or the other about the income level or economic standing of those living around me.	51.9	49.2

The following table presents comparative results on the question (#18) concerning the essentiality or desirability of eleven specified "neighborhood facilities and features."

TABLE 1

NEIGHBORHOOD FACILITIES AND FEATURES CONSIDERED MOST DESIRABLE

Facility or Feature	Percent Indicating Feature or Facility as one of three most Desirable
Shopping Center	57
Church	56
School	39
Good Neighbors	35
Bus Line	24
Drug Store	22
Hospital	20
Doctors	20
Playground	9
Day Care Center	4
Near to Work	3
Other	1

As they stand, the figures pretty much speak for themselves; and, the results are meaningful and inclusive, since all 98 parties responded to every option and just a little over one percent mentioned other items not specified as "necessary" (though not "most desirable").

What the people of Area 3 most want in terms of a neighborhood or locale in which to live is pretty much the same as everyone else. They want their church, a school, shopping center, and "good" neighbors. But even over medical facilities, they want a bus line. Child care facilities are rather low, though this ranking must be regarded in light of the fact that the survey was taken in considerable part during working hours when those desiring such facilities would not have been at home.

As to the last question considered here, pertaining to ability to afford the "size and type of housing unit" that would meet the respondent's

needs can speak for itself. The plurality of the 93/98 responding to this question (40.5%) indicated a maximum feasible monthly rental excluding utilities of $51-100, with a majority of 58.2% falling equally on either side ($50 or less vs. $101-200), with only 1.3% (or 1 respondent) answering over $200. In terms of the ability to buy and own, 60.3% of the 68/98 responding indicated zero down payment, 19.1% $1-999 downpayment, and 11.8% $1,000-1,999; the maximum monthly installment reported by 75 of the 98 being distributed (percentage wise) as follows:

$50 or less.	52.0%
51 - 100	33.3
101 - 200	14.7
201 and over.	0.0

Thus, considering ability (and possible desire) to rent, around 70% of these respondents indicated an ability to afford $100 or less monthly payment, with all except 1 of the remaining 30% falling into the $101-200 range. In terms of the ability (and possible desire) to buy and own, 3/5 could see no possible down payment, while 30% could only envision up to a $2,000 one. As to a monthly installment on a buy-own basis, 85% could see as much as $100, the remaining 15% up to $200. Thus, while the ability to make much of a downpayment in the case of the buy-own option seems rather lacking here, the willingness to go above the monthly payment in order to own rather than rent seems rather strong (85% vs. 60% in the $100 or less per month category). This corroborates the initially noted preference to own vs. rent as against the existing situation as noted at the outset of this section.

APPENDIX 5-B

MULTIPLE REGRESSION AND VARIANCE ANALYSIS

Five distinct RDP housing submarkets have been hypothesized. To test this assertion, step-wise multiple regression analysis and analysis of variance were applied to the data of the housing survey.

In the regression equation the dependent variable was defined as the market value of owner-occupied housing units in the 27 subareas. The independent variables were socio-economic factors of the 27 subareas. Initially, there were 26 independent variables used in the equation. Some of the independent variables were dropped because of the existence of multi-collinearity and insignificant regression coefficients.

The final equation in the step-wise regression analysis is as follows:

$$(1) \quad Y = \$23{,}543.41 - 248.15X_1 + 127.81X_2$$
$$t: \qquad\qquad (4.4046)^{*} \quad (1.8376)^{**}$$

Estimated Standard Error = 4,837.35
$R = .86$ $R^2 = .74$
*significant at the 1% level
**significant at the 2.5% level

where Y is the median market value of owner-occupied housing units, X_1 is the percent of households who can afford a maximum monthly payment on housing of $100 or less, and X_2 is the percent of household heads classified as either professional or managerial workers. Each variable in the regression equation is highly significant. The regression coefficients indicate that a one percent decrease in the number of households who can afford a maximum monthly housing payment of $100 or less is associated with an increase in the median market value of housing of $248.15. A one percent increase of household heads in the professional and managerial occupations is associated with an increase in the median market value of housing of

$127.81.

R^2 indicates that variables X_1 and X_2 explain approximately three-fourths of the observed difference in median housing value.

Variance analysis was also used to test the hypothesis that the five housing submarkets possess distinctive characteristics. Analysis of variance was performed on each of the 27 variables (one dependent and 26 independent). The following tables present only the variables identified in the step-wise multiple regression equation. Table 1 shows the analysis of variance for the median market value of owner-occupied housing units. Table 2 shows the analysis of variance for the percent of households headed by either professional or managerial workers, and Table 3 presents the analysis of variance for the percent of households who can afford a maximum of $100 or less monthly payments on housing. The obtained F-values are highly significant at less than the one percent probability level. This indicates that the median market value of housing units, the percent of households who can afford a maximum of $100 monthly payment on housing, and the percent of households headed by either professional or managerial workers are all significantly different among the five housing submarkets.

Table 4 presents the correlation coefficients between median value of owner-occupied units and the 26 (independent variables) socio-economic indicators. The mean, standard errors of the mean, and the 95 percent confidence interval of the means for the three major variables identified in the step-wise multiple regression equation are presented in Tables 5, 6, and 7.

Conclusions

(1) Five distinct housing submarkets have been identified on the basis of analysis performed on 27 socio-economic indicators obtained from the

TABLE 1

ANALYSIS OF VARIANCE

MEDIAN VALUE OF OWNER OCCUPIED HOUSING

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F-Ratio
Between Submarkets	1,892,122,626	4	473,030,656	34.406
Within Submarkets	302,469,120	22	13,748,596	
Total	2,194,591,744	26		

TABLE 2

ANALYSIS OF VARIANCE

PERCENT OF HOUSEHOLD HEADS EMPLOYED AS PROFESSIONALS OR MANAGERS

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F-Ratio
Between Submarkets	6,452.7813	4	1,613.1953	10.489
Within Submarkets	3,383.6875	22	153.8040	
Total	9,836.4688	26		

TABLE 3

ANALYSIS OF VARIANCE

PERCENT OF THOSE WHO CAN AFFORD A MAXIMUM OF $100 MONTHLY PAYMENT FOR HOUSING

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F-Ratio
Between Submarkets	13,658.3516	4	3,414.5879	56.338
Within Submarkets	1,333.3867	22	60.6085	
Total	14,991.7383	26		

TABLE 4

CORRELATION COEFFICIENTS BETWEEN MEDIAN VALUE OF HOUSING UNITS AND SOCIO-ECONOMIC CHARACTERISTICS OF THE 27 SUBAREAS OF RDP

Variable	Median Value of Housing Units (Owner-Occupied)
Change in value of housing units (1970-1973)	.19
Deteriorated and dilapidated housing units	-.62
Those disatisfied with present location and housing accomodations	-.67
Those who can afford a maximum monthly housing payment of $100	-.84
Those rating housing and neighborhood conditions as poor	-.55
Those choosing there own area as least desirable	-.53
Housing units over 40 years of age	-.75
Households with incomes under $8,000	-.74
Household heads employed as professional and managerial workers	.73
Head of households with 8th grade educational level or less	-.75
Households headed by female	-.76
Population 65 years and over	-.64
Housing vacancies	-.43
Lacking plumbing facilities	-.40
Unemployed	-.75
Minority	-.43
Population change (1970-1973)	.64
Schools rated as "poor"	-.20
Police protection rated as "poor"	-.28
Stores and shopping center rated as "poor"	-.53
Streets rated as "poor"	-.49
Trash collection rated as "poor"	-.34
Doctors and Hospitals rated as "poor"	-.38
Fire Protection rated as "poor"	.05
Utilities rated as "poor"	-.16
Government Services rated as "poor"	-.25

TABLE 5

MEAN, STANDARD DEVIATION, STANDARD ERROR, AND 95% CONFIDENCE INTERVAL OF THE MEAN FOR MARKET VALUE OF HOUSING UNITS BY FIVE SUBMARKETS

Housing Sub Market	Mean	Standard Deviation	Standard Error	95% Confidence Interval of the Mean
1	31,979	5,465	1,822	27,778 to 36,180
2	23,125	2,260	1,305	17,510 to 28,740
3	16,933	2,216	905	14,607 to 19,258
4	12,782	1,392	568	11,321 to 14,242
5	11,179	3,089	1,783	3,506 to 18,851
Total	21,075	9,187	1,768	17,440 to 24,709

TABLE 6

MEAN, STANDARD DEVIATION, STANDARD ERROR, AND 95% CONFIDENCE INTERVAL OF THE MEAN FOR THE PERCENT OF HOUSEHOLDS WHO CAN AFFORD A MAXIMUM OF $100 IN MONTHLY PAYMENT BY FIVE SUBMARKETS

Housing Sub Market	Mean	Standard Deviation	Standard Error	95% Confidence Interval of the Mean
1	4.4	4.9	1.6	0.6 to 8.1
2	14.8	4.2	2.4	4.3 to 25.3
3	28.0	10.8	4.4	16.6 to 39.3
4	44.4	8.4	3.4	35.6 to 53.2
5	74.6	9.3	5.4	51.4 to 97.7
Total	27.5	24.0	4.6	18.0 to 37.0

TABLE 7

MEAN, STANDARD DEVIATION, STANDARD ERROR, AND 95% CONFIDENCE INTERVAL OF THE MEAN FOR THE PERCENT OF HOUSEHOLD HEADS WHO ARE PROFESSIONAL OR MANAGERIAL WORKERS

Housing Sub Market	Mean	Standard Deviation	Standard Error	95% Confidence Interval of the Mean
1	52.1	19.0	6.3	37.6 to 66.8
2	44.0	4.8	2.8	32.0 to 56.0
3	29.0	5.0	2.0	23.7 to 34.2
4	17.8	7.7	3.1	9.7 to 25.9
5	12.0	4.2	2.5	1.5 to 22.6
Total	34.0	19.5	3.7	26.3 to 41.7

housing survey.

(2) Results from step-wise regression analysis indicate that approximately three-fourths of the change of median value of housing units in the RDP can be explained by two major socio-economic factors:

(a) the percent of household heads employed as managers or professionals.

(b) the percent of households that can afford a maximum of $100 monthly housing payments.

(3) The 27 socio-economic characteristics are not significantly distinct to each of the 27 subareas, but instead are found to be common to more than one subarea.

(4) The relationship between market value of housing and household rating of neighborhood and public services tends to be small. However, the correlation coefficients between the rating of streets, stores and shopping as poor, and the median value of housing units in the RDP approaches .50

APPENDIX 5-C

TABLE 1

SOCIO-ECONOMIC FACTORS USED TO DISTINGUISH RDP SUBMARKETS [1]

Sub-Area	Median Value of Owner Occupied Housing Units		1970-1973 Percentage Change in Value of Owner-Occupied Housing Units		Percent of Deteriorated & Dilapidated Housing Units		Percent of Respondents Dissatisfied With Present Location & Housing Accommodations	
	Value	Weight	%	Weight	%	Weight	%	Weight
1	15,031	4	19.6	4	2.8	1	23.3	3
2	12,800	4	39.7	3	24.2	3	25.0	3
3	7,860	4	12.9	4	33.7	4	29.8	4
4	11,708	4	83.5	1	28.8	3	37.8	4
5	13,000	4	49.8	2	7.4	1	25.9	3
6	13,500	4	54.1	2	16.7	2	17.8	2
7	16,750	3	25.2	3	1.3	1	16.9	2
8	21,000	3	33.7	3	0.0	1	10.8	1
9	13,750	4	11.2	4	17.4	2	14.0	2
10	25,500	2	39.2	3	3.8	1	14.3	2
11	10,041	4	14.7	4	9.3	1	21.9	2
12	15,390	4	18.7	4	1.1	1	16.1	2
13	22,875	3	33.1	3	0.0	1	23.3	3
14	29,587	2	35.1	3	2.7	1	4.0	1
15	29,929	2	43.6	3	1.1	1	4.2	1
16	42,250	1	5.5	4	0.0	1	8.0	1
17	34,000	1	26.4	3	0.0	1	17.6	2
18	29,636	2	51.9	2	10.7	2	12.0	2
19	30,036	2	43.5	3	2.7	1	12.2	2
20	39,000	1	87.3	1	1.8	1	12.3	2
21	28,250	2	64.4	2	0.0	1	20.0	2
22	25,125	2	39.8	3	12.8	2	7.4	1
23	13,600	4	3.3	4	25.4	3	21.6	3
24	15,200	4	23.3	4	17.5	2	19.0	2
25	13,969	4	52.0	2	37.7	4	30.0	3
26	20,375	3	19.2	4	2.9	1	11.8	1
27	18,850	3	68.3	1	5.1	1	12.4	2
RDP	21,417		45,66		9.8		17.3	

[1]Data from 1973 Survey (supplemented by 1970 U.S. Census)

TABLE 1 (continued)

Percent of Respondents Who Can Afford A Maximum Monthly Payment of Less Than $100 on Housing		Percent of Respondents Rating Housing & General Appearance of Neighborhood as Poor		Percent Choosing Their Own Area As Least Desirable To Live In		Percent of Housing Units Over 40 Years of Age		Percent of Households Having Income Under $8,000-	
%	Weight	%	Weight	%	Weight	%	Weight	%	Weight
25.0	2	0.0	1	1.8	1	24.1	2	31.8	2
45.3	3	12.5	3	7.0	2	13.7	1	41.6	3
85.3	4	15.4	4	42.6	4	66.7	4	81.5	4
68.4	4	31.8	4	5.9	2	75.0	4	80.5	4
46.2	3	9.3	3	8.5	2	63.5	4	69.3	4
50.7	3	7.8	3	5.3	2	80.0	4	56.2	3
16.4	1	1.3	1	1.4	1	22.7	2	30.6	2
16.7	1	2.9	2	0.0	1	38.5	2	21.7	2
31.6	2	5.8	2	2.4	1	52.8	3	55.5	3
17.8	1	1.9	2	0.0	1	24.7	2	27.6	2
54.5	3	7.3	3	4.3	2	47.1	3	58.3	3
23.6	2	1.2	1	0.0	1	36.8	2	37.1	2
10.0	1	0.0	1	2.8	1	2.7	1	12.6	1
1.6	1	0.0	1	0.0	1	1.4	1	9.0	1
6.9	1	1.1	1	0.0	1	5.6	1	23.6	2
1.4	1	0.0	1	0.0	1	0.0	1	5.3	1
0.0	1	1.4	1	0.0	1	0.0	1	4.5	1
7.0	1	0.0	1	0.0	1	5.4	1	9.6	1
2.7	1	1.3	1	0.0	1	1.4	1	6.0	1
2.4	1	0.0	1	0.0	1	3.6	1	4.6	1
1.6	1	1.3	1	1.4	1	2.7	1	6.3	1
15.7	1	0.0	1	0.0	1	11.8	1	21.6	2
38.1	2	3.9	2	18.0	3	10.5	1	38.7	2
44.0	3	0.0	1	6.6	2	39.2	2	23.8	2
70.0	4	10.0	4	10.0	3	71.2	4	51.7	3
20.4	1	1.4	1	0.0	1	42.2	3	25.5	2
38.3	2	1.0	1	5.0	2	40.0	2	25.1	2
26.7		4.0		----		25.6		32.6	

TABLE 1 (continued)

Percent of Heads of Households Being Professionals & Managers		Percent of Heads of Households Having Education Level of 8th Grade or Less		Percent of Families With Female Head		Percent of Population 65 Years of Age & Over		Percent of Housing Units Vacant	
%	Weight	%	Weight	%	Weight	%	Weight	%	Weight
24.6	3	15.9	2	9.8	2	10.2	2	3.3	1
10.6	4	32.3	4	6.4	2	8.5	2	5.0	2
7.3	4	29.4	4	29.8	4	11.0	2	13.4	4
15.5	4	30.2	4	17.5	4	19.8	4	14.5	4
13.0	4	14.9	2	20.5	4	22.8	4	11.9	4
10.0	4	35.5	4	15.2	3	13.6	3	6.0	2
23.1	3	16.7	2	8.9	2	7.0	1	2.2	1
42.0	2	10.1	2	10.1	2	16.4	3	2.0	1
22.4	3	8.2	2	16.3	3	15.0	3	6.7	2
49.5	1	1.9	1	10.0	2	12.9	3	2.3	1
28.8	3	22.8	3	21.7	4	11.3	2	8.3	3
36.8	2	8.2	2	10.3	2	12.3	3	3.3	1
40.5	2	4.3	1	6.1	2	5.1	1	2.2	1
57.3	1	2.7	1	4.8	1	3.2	1	7.5	2
50.5	1	6.5	1	6.4	2	5.8	1	2.5	1
68.5	1	2.3	1	2.9	1	2.3	1	5.2	2
54.0	1	4.5	1	3.3	1	1.8	1	4.6	1
52.0	1	9.3	2	5.2	1	3.0	1	3.6	1
52.0	1	4.1	1	3.8	1	2.1	1	7.4	2
57.9	1	1.8	1	2.5	1	7.4	1	2.2	1
60.0	1	5.3	1	4.8	1	3.9	1	5.7	2
67.0	1	5.5	1	5.2	1	2.3	1	1.8	1
22.0	2	36.0	4	7.2	2	3.8	1	7.1	2
31.7	3	17.5	3	10.0	2	9.0	2	2.4	1
13.3	4	34.5	4	15.0	3	14.9	3	5.5	2
29.4	3	12.3	2	7.6	2	10.1	2	3.8	1
28.1	3	7.5	1	4.9	2	12.9	3	6.5	2
36.0		13.5		9.7		9.3		5.3	

TABLE 1 (continued)

Percent Lacking Plumbing Facilities		Percent Unemployed		Percent Minority		Percent of Population Change 1970-1973		Percent Rating Schools as Poor	
%	Weight	%	Weight	%	Weight	%	Weight	%	Weight
1.1	1	2.4	2	5.1	3	1.8	2	3.1	3
3.7	2	4.9	3	2.4	2	- 3.4	3	8.9	4
4.5	2	8.3	4	79.7	4	-10.2	4	1.1	2
30.9	4	5.9	3	9.9	4	-15.4	4	29.6	4
11.1	4	3.3	2	2.4	2	- 9.8	3	10.3	4
6.0	2	4.4	3	4.8	3	- 6.2	3	3.7	3
1.8	1	2.8	2	0.7	1	4.0	2	2.9	2
0.6	1	2.5	2	0.5	1	- 1.0	3	1.7	2
3.8	2	2.9	2	6.8	3	- 2.1	3	5.8	3
1.0	1	1.7	1	0.7	1	0.9	2	1.1	2
1.0	1	5.2	3	46.0	4	- 2.9	3	7.4	4
0.9	1	2.1	2	1.4	1	- 0.2	3	1.3	2
0.5	1	1.8	1	2.8	2	5.8	2	1.5	2
0.6	1	1.8	1	0.6	1	25.8	1	1.6	2
0.4	1	2.8	2	0.4	1	5.5	2	0.0	1
0.4	1	1.2	1	1.9	1	19.8	1	7.3	4
0.7	1	1.1	1	0.4	1	11.4	1	0.0	1
1.5	1	0.6	1	0.1	1	9.8	2	1.3	2
0.4	1	1.5	1	0.4	1	44.7	1	0.0	1
2.6	1	1.4	1	1.1	1	13.4	1	10.4	4
2.8	1	2.0	2	1.1	1	65.1	1	4.8	3
1.2	1	3.5	2	3.8	3	12.6	1	0.0	1
3.6	2	4.3	3	1.2	1	- 5.0	3	0.0	1
1.9	1	3.2	2	0.8	1	- 3.0	3	1.7	2
10.1	4	4.6	3	3.6	3	-10.1	4	5.9	3
2.6	1	2.6	2	0.3	1	10.5	1	10.0	4
7.4	3	1.8	1	0.3	1	5.8	2	1.2	2
3.8		2.9		6.9		5.6		3.6	

TABLE 1 (continued)

Percent Rating Police Protection as Poor		Percent Rating Stores and Shopping as Poor		Percent Rating Streets as Poor		Percent Rating Trash Collection as Poor	
%	Weight	%	Weight	%	Weight	%	Weight
1.5	1	2.9	1	4.3	1	0.0	1
24.6	4	42.4	4	43.9	4	7.9	2
4.5	2	59.8	4	15.5	3	10.5	3
26.3	4	40.0	4	40.5	4	28.6	4
9.8	3	15.1	2	13.2	3	9.4	2
5.7	2	23.6	3	10.0	2	7.8	2
1.4	1	7.7	1	6.5	2	7.7	2
5.1	2	4.4	1	2.9	1	7.4	2
0.0	1	11.6	2	17.4	3	10.6	3
5.4	2	8.6	2	1.0	1	6.7	2
14.3	4	24.0	3	13.5	3	13.5	3
0.0	1	2.3	1	5.7	1	4.7	2
5.7	2	1.4	1	17.6	3	13.5	3
3.6	2	1.3	1	6.8	2	4.1	1
4.7	2	2.1	1	11.6	2	6.3	2
5.1	2	3.4	1	6.7	2	4.7	1
7.9	3	2.7	1	6.8	2	5.5	1
0.0	1	0.0	1	4.0	2	5.3	1
11.1	3	5.3	1	9.5	2	4.1	1
5.5	2	24.6	3	5.5	1	4.0	1
1.4	1	14.9	2	6.8	2	2.7	1
3.4	1	8.5	2	1.1	1	7.5	2
10.6	3	68.6	4	35.3	4	16.7	4
5.5	2	20.6	3	14.5	3	1.6	1
8.3	3	23.0	3	14.4	3	6.9	2
6.2	2	30.4	4	13.4	3	7.5	2
26.7	4	18.6	3	18.9	4	37.0	4
7.3		16.3		11.9		8.6	

TABLE 1 (continued)

Percent Rating Doctors and Hospitals as Poor		Percent Rating Fire Protection as Poor		Percent Rating Utilities As Poor		Percent Rating Government Service as Poor		Total Weights	Rank	Sub-Area
%	Weight	%	Weight	%	Weight	%	Weight			
7.4	3	1.6	2	1.4	1	4.7	2	54	3	1
20.0	4	5.4	3	0.0	1	8.5	3	78	4	2
38.1	4	2.2	2	0.0	1	14.1	4	93	5	3
26.8	4	13.3	4	10.5	4	23.8	4	101	5	4
0.0	1	4.0	3	2.0	2	4.3	2	78	4	5
4.5	2	0.0	1	1.1	1	0.0	1	70	4	6
0.0	1	0.0	1	0.0	1	0.0	1	45	2	7
0.0	1	1.5	2	0.0	1	1.4	2	46	2	8
2.5	1	0.0	1	0.0	1	0.0	1	62	3	9
0.0	1	0.0	1	0.0	1	2.9	2	43	2	10
9.4	3	2.5	2	1.0	1	4.4	2	77	4	11
0.0	1	0.0	1	1.1	1	0.0	1	48	3	12
6.8	3	0.0	1	1.4	1	5.7	3	47	2	13
2.8	1	2.0	2	1.4	1	3.2	2	36	1	14
0.0	1	1.3	2	1.1	1	4.3	2	39	1	15
0.0	1	8.2	4	0.0	1	0.0	1	39	1	16
0.0	1	1.8	2	1.4	1	0.0	1	34	1	17
4.0	2	0.0	1	1.3	1	0.0	1	36	1	18
2.7	1	6.2	4	1.3	1	9.6	3	40	1	19
7.3	3	6.3	4	1.8	2	1.8	2	41	1	20
19.4	4	0.0	1	1.4	1	0.0	1	39	1	21
17.8	4	0.0	1	0.0	1	1.1	2	41	1	22
10.0	3	7.3	4	3.9	3	0.0	1	73	4	23
7.9	3	0.0	1	0.0	1	0.0	1	59	3	24
3.4	2	1.2	2	1.1	1	0.0	1	81	5	25
2.9	1	4.6	3	0.0	1	4.4	2	55	3	26
8.3	3	7.4	4	1.0	1	30.5	4	64	3	27
7.3		2.5		1.0						

SECTION SIX

HOUSING CONSTRAINTS

Introduction

Constraints to the fulfilling of housing needs in the RDP are investigated in this section of the report. Specifically, land use controls, building codes, property taxes, finances, and neighborhood conditions are analyzed.

Land-Use Controls: Zoning Ordinances and Subdivision Regulations

Land-use controls, such as zoning ordinances and subdivision controls, are among the regulatory controls used by local municipalities to guide area development within their boundaries.[1] All states have authorized land-use controls and more than 10,000 local governments have adopted some form of land-use control.

A zoning ordinance may prescribe how each parcel of land in a community can be used. These ordinances prescribe the type and density of use, building size, percentage of open land, and the location of commercial and industrial businesses. Use regulations identify the permitted activities allowed in each area. General uses are residential, commercial, and industrial. Each of these basic categories is usually divided into subcategories (R_1, R_2, etc.)

Building density regulations attempt to control population density by setting a minimum required size of lot. Building size regulations pertain to questions of height, yards along lot boundaries, and limitations of the lot area proportion that may be covered by buildings. Offstreet parking requirements are a usual component of zoning ordinances. Such requirements are aimed at reducing congestion in developing areas and maintaining housing values. Other subjects usually covered by zoning ordinances include minimum house size, signs,

[1]The description of land-use controls, exclusionary tactics, and building codes draws upon information presented by: National Commission on Urban Problems, Building the American City, 91st Congress, 1st Session, House Document No. 91-34 (Washington, D. C.: U. S. Government Printing Office, 1970).

landscaping, and the appearance of buildings.

Subdivision regulations govern the process of creating lots out of larger tracts, subsequent lot design, and the cost of facilities. These controls are to assure that subdivisions appropriately relate to their surroundings. Utilities should be planned considering future use of adjoining property. At the site level, design also includes street widths, block length, lot size, and frontage questions. Subdivision regulations may also contain provisions allocating costs of public facilities between the subdivider and local taxpayers.

Land-use rules are traditional local responsibilities, although state enabling legislation prescribes the general provisions. Several states have adopted state land-use planning systems. Regulatory initiative and discretion, however, are local in nature. Regulations most often respond to local needs and are administered by local officials. In the past, land-use controls were frequently changed and hard to enforce, causing them to be weak. They also were inclined to be essentially negative in character; prohibiting, rather than encouraging appropriate development.

Regulatory techniques have since evolved and been refined. The tendency now is to list uses permitted in each district while prohibiting all others. The number of districts in local areas has also increased and at the same time, so has the number of regulated subjects.

Land-use regulations have evolved in three directions. First, more detailed and refined text provisions are being used because of legal difficulties in enforcement. Second, there is a tendency to plan on the county and state levels. Third, more sophisticated planning techniques leaning toward a "comprehensive" approach are being used. Land-use regulation techniques have contained an ecological approach including conditional zoning,

unit development, utilities, transport, water and sewage, open space, and environmental impact.

Exclusionary Land-Use Policies. Certain land-use policies have a definite exclusionary impact upon the quantity and quality of housing. These policies are designed to attract investments which yield more revenue from property and sales taxes than they require in public service expenses. The exclusionary side of fiscal zoning consists of: large lot zoning, exclusion of multiple dwellings, minimum house size requirements, exclusion of mobile homes, and unnecessarily high subdivision requirements.

The effects of large lot zoning are not easy to isolate, however four possible harmful side effects can be identified. First, the total volume of housing that can be accommodated is reduced. Second, because bigger houses are usually constructed on the larger lots, the total house-lot price may be higher than the decrease in land price caused by large-lot zoning. In other words, the house-lot price combination will increase faster than the lot price. Third is the added cost of land improvements. Larger frontages often increase the cost of improvements such as streets, sidewalks, sewers, and water lines. A fourth factor is the increased cost and time of travel resulting from this practice.

The second exclusionary local land-use policy is exclusion of multiple dwellings. This practice limits residential development to single-family homes. Also affected is the availability of housing especially for those who cannot afford a single family residence.

The third exclusionary tactic is the minimum house size requirement. Such requirements raise construction costs, and thus can be the most direct and effective exclusionary tool. Another is the restriction of mobile homes resulting from stereotyping the appearance and occupants of such units.

Unnecessarily high subdivision requirements are another.

MAPA Land-Use Questionnaire. A recent (November 1972) MAPA Subcommittee on Government Jurisdictions' survey of public officials illuminates current opinions regarding zoning.[1] Sixty-five public officials in the SMSA were contacted via mail questionnaires. Of the 19 responding, results were:

1. There is general satisfaction with zoning as a tool for controlling land use. (Although most respondents felt the ordinances produced an acceptable population density, an Omahan cited too much sprawl and two Bellevue officials thought their ordinances produced excessively high population density.)

2. There was general satisfaction with the time-intensive process of zoning. (Most thought spending a large amount of time in the process of zoning was worthwhile, although there was some displeasure with the notification procedure.)

3. Most recommended changes were of a minor nature, with few radical or major changes suggested.

4. Nearly all respondents believed zoning should be left at the discretion of the local jurisdiction rather than be administered at a regional or state level.

The general conclusion of the MAPA survey was that the philosophy and basic operation of land-use controls, specifically zoning ordinances, are supported and no more than minor changes are required. Most wanted cities to continue being developed and zoned in small pieces rather than from a comprehensive "master plan". These views do not necessarily represent good planning practice or are they in the general public interest.

RDP Land-Use Questionnaire. To update the MAPA survey and include the three rural RDP counties and their municipalities, personal interviews were conducted with local officials and builders, (see Appendix for questionnaire and a list of persons interviewed). Governmental jurisdictions included in the survey were: (1) Counties - Douglas, Sarpy, Pottawattamie, Harrison,

[1]Omaha-Council Bluffs Metropolitan Area Planning Agency, Housing Subcommittee on Government Jurisdiction, Land-Use Questionnaire. A copy of the questionnaire is presented in the Appendix.

Mills, and Washington; and (2) Communities - Bellevue, Blair, Council Bluffs, Glenwood, Missouri Valley, and Omaha. In each case at least one person was contacted and in some areas more than one person was interviewed. Results were:

Land-Use Question #1: Is there a zoning ordinance in your governmental jurisdiction? When was it adopted? Is it a revision of a prior ordinance?

All local jurisdictions had some zoning ordinance in use. In most cases the ordinances had been revised, some as recently as 1972 while others dated to 1959 and the early 1960s. Zoning is still a relatively new idea in smaller towns and county governments.

Land-Use Question #2: Is there a subdivision ordinance in your governmental jurisdiction? When was it adopted? Is it a revision of a prior ordinance?

All governmental jurisdictions except one had a subdivision ordinance. As with zoning ordinances, subdivision ordinances were adopted primarily during the 1960s, although some were started in the late 1950s.

Land-Use Question #3: With regard to new development and new private investment in housing, is the zoning ordinance and its enforcement: (a) unduly restrictive, (b) a reasonable combination of flexibility and control, or (c) too flexible?

Most thought existing zoning and its enforcement were a reasonable combination of flexibility and control. Others thought zoning was too flexible and subject to political influence. Planners wanted greater control of zoning while builders opted for greater flexibility.

Land-Use Question #4. Are zoning regulations too restrictive to allow new housing to be built for low income families by private investors?

Few saw zoning regulations as so restrictive that a negative impact on low income housing resulted. However, there is little data to support this claim - since regulation raises the price of land and subsequently affects low priced housing.

Land-Use Question #5. Should zoning be done on a monthly, individual

case basis or a bi-monthly, quarterly, or semi-annual batch basis?

Almost everyone questioned felt monthly or "as needed" zoning was best. The common feeling was if land-use objectives are known and an accurate, up-to-date zoning map was followed, then there was little need for batch zoning.

Land-Use Question #6. Does zoning promote or prohibit adequate housing? What changes should be made in present land-use requirements to promote more and better housing?

The commonly held opinion was zoning ordinances and subdivision regulations promote quality and do not necessarily restrict the quantity of housing. Again there was no data to support this opinion.

Land-Use Question #7. (A) Is large lot zoning prevalent? (B) Are multiple dwellings prohibited? (C) Are there minimum house size requirements? (D) Are mobile homes and/or prefabs prohibited?

Large lot zoning is fairly prevalent in newer RDP areas. However, the term "large lot" means different things to different people and thus it was difficult to gain a concrete understanding of its impact. None of the jurisdictions prohibited multi-family dwellings, although they were restricted to specific zoning areas.

Minimum housing size requirements were generally in existence, but not all localities agreed on the minimum size. Although mobile homes and prefabricated homes were not prohibited in any jurisdiction they were highly restricted as to location.

Land-Use Question #8. What should be the role of local government relative to other levels of government in zoning residential property?

The consensus among land officials was zoning should remain a local option and not be moved to higher authorities.

Land-Use Question #9. Is zoning basically a control mechanism or a planning mechanism?

Although opinions were mixed, zoning seemed to be viewed as a control

mechanism. Most local government officials have only a vague idea of what planning means.

Summary. Large-lot zoning, minimum housing size requirements, and tight control over mobile homes and prefabricated housing were not considered insurmountable obstacles to the supply of low cost housing. Further, it was concluded zoning is probably best dealt with at the local level. Though local officials would like to leave well enough alone, there is a growing concern with the lack of comprehensive planning, regional planning, and environmental planning.

Building Codes and Code Enforcement

A building code is essentially a series of standards and specifications designed to establish minimum safeguards in building construction, to protect the people who live and work in them, and to establish regulations to further protect public health and safety. Building codes are formulated and enforced through state police powers, then delegated to local governments.

There are four major construction groups in the United States that have developed building codes known as model codes. The Building Officials' Conference of America (BOCA) is most prominent in the east and north central areas of the country, but also has membership elsewhere. Its code is called the Basic Building Code. The International Conference of Building Officials (ICBO) is the most influential of the code groups in the western states, but like BOCA is not limited to that region. Its code is known as the Uniform Building Code. In the south, the Southern Standard Building Code is the major one but, like the others, does not have exclusive jurisdiction. The National Building Code is published by the American Insurance Association. It is estimated to have been adapted in about 1,600 communities. In addition to codes confined strictly to building, there are mechanical codes for plumbing and electrical work, and others

for special structures. In various instances municipalities have adopted the model codes entirely, while other localities have modified them and still others have developed their own codes entirely.

Complaints regarding building codes and enforcement are numerous. The more prevalent criticism centers around the following points:

1. The unneeded and overly restrictive provisions in locally adopted codes add significantly to housing costs. It is estimated such provisions have added as much as $1,500 to $1,800 to the price of a house.

2. Codes also prevent the use of up-to-date design. Such criticism is based on the fact that most codes specify materials rather than performance.

3. The procedure for modernizing and amending code administration is slow and laborious. A related criticism is that few objective standards exist and the institutions for modification are dominated by a small group in the building industry.

4. Building codes are criticized as being inhibitive against the marketing of mobile homes and prefabricated homes.

5. Codes are also considered an inhibiting factor in the production and marketing of homes on a large scale which would otherwise allow economies of mass production and the standardization of production.

6. Building codes have been allowed to proliferate to such an extent that construction of homes for a national market have been effectively eliminated.

The National Commission on Urban Problems examined building codes in depth with respect to four major problem areas: proliferation, failure to revise, restriction of new products and practices, and lack of uniformity.[1] The Commission found there was indeed proliferation of codes. Although four model codes have been promulgated, they have not been accepted universally. The Commission learned only 42 percent of all governments had a building construction code which substantially incorporated a national or regional code.

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[1]National Commission on Urban Problems, Building the American City, 91st Congress, 1st Session, House Document No. 91-34 (Washington, D. C. : U. S. Government Printing Office, 1970).

The survey also concluded about 85 percent of the municipalities and townships above 5,000 population either had no code, did not use a model code, or had failed to keep the code up-to-date.

The second problem area examined was code revision. The Commission found model codes were sometimes revised leading to the ultimate acceptance of new products and methods. However, changes recommended at the national level were not always adopted at local levels, because jurisdictions have not accepted one of the model codes or they allowed amendment to the codes.

The third area studied, closely related to code revision, was the restriction of new products and practices. Again it was found that local practice and amendments take precedence over provisions of national model codes.

The question of building code uniformity was examined in the final problem area. The Commission found a considerable lack of uniformity in codes among urban areas; resulting in, for example, the impediment of large-scale construction practices.

To avoid these building code problems the National Commission on Urban Problems recommended adjustments at the local, state, and national levels. At the local level, the Commission suggested uniform application of up-to-date building and materials codes over an area large enough to allow mass production and specialization. A second recommendation was implementation of minimum standards and maximum limits to prevent restrictive practices. Such standards would allow competition in and among the mobile home industry, the prefabricated housing industry, and manufacturers of preassembled electrical and plumbing units. The third recommendation was for an adequate appeals procedure whereby arbitrary decisions of a local inspector could be appealed quickly and without prejudice. Such changes would help alleviate the chaotic building code and code enforcement situation that currently exists at the local government level.

For consideration at the state level, the Commission suggested that states use their police power in useful and constructive ways. Secondly, states should provide application of an up-to-date building code where no code has been adopted or where a community or region fails to adopt uniform code practices and insists on keeping restrictive procedures. The Commission also recommended uniform licensing and training of personnel and an appeals mechanism.

On the national level, the Commission thought the four national model building codes--BOCA, ICBO, Southern, and National--were more up-to-date and progressive than was generally assumed. In fact, they concluded most of the controversial materials and methods of production were included under their provisions. On the other hand, the Commission found the system for making changes was too slow, decisions were not made by a representative group of the industry, and there were no uniform objective standards, tests, or groups of certified agencies for testing. The Commission suggested national codes be applied over wide geographic areas without amendment.

Another study commission, the Advisory Commission on Intergovernmental Relations, reached a similar conclusion regarding the need for a widely adopted uniform building code.[1] The Advisory Commission concluded this would eliminate many arbitrary restrictions that add to the cost of construction. It would stimulate initiative and innovation in the development of new construction materials and techniques. Such a code would also eliminate conflict arising from responsibility for both issuance and enforcement of codes. Finally, it would reduce the cost of research, testing, maintenance, and servicing of building codes.

The Advisory Commission concluded even if the building industry continues to increase its efficiency and economy, the existence of obsolete and diverse

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[1]Advisory Commission on Intergovernmental Relations, Building Codes: A Program for Intergovernmental Reform (Washington, D.C.: Government Printing Office, 1966).

building codes will hinder new technology. Recommendations by the Advisory Commission on Intergovernmental Relations centered on modernizing and updating building codes to consider new techniques and materials, encouraging maximum uniformity, and improving the quality of administration and personnel practices.

MAPA Building Code Survey. As part of the MAPA Housing Subcommittee on Government Jurisdiction's survey of the SMSA (see zoning section), opinions on building codes were also examined. The Subcommittee found a lack of uniformity in building codes and concluded this resulted from the tradition allowing each city to choose and administer its own codes.[1] One of the 19 local officials responding also cited a lack of adequate training for inspectors.

RDP Building Code Survey. To examine the current status of building codes and code enforcement in the RDP area, a separate questionnaire was developed and personal interviews were conducted for the six county RDP area. Governmental jurisdictions covered and persons interviewed were the same as in the RDP Land-Use survey (see Appendix for the questionnaire and list of persons interviewed).

Building Code Question #1. Information was obtained on building, plumbing, electrical, mechanical, and other codes in force; whether they were local or model codes; and when each was adopted.

All six communities (Omaha, Bellevue, Blair, Glenwood, Missouri Valley, and Council Bluffs) had building codes in force. The three Nebraska communities have

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[1]In 1971, Nebraska's Department of Economic Development undertook a study of building codes in 534 small communities and 43 communities with populations over 2,500. Of the 534 smaller communities, 266 responded, while 31 of the 43 larger communities answered. A great diversity of building codes was found. Only five percent of the communities used the Basic Building Code of the Building Officials' Conference of America, which is recommended by the federal government for mid-western states. All localities required the builder to obtain a permit before construction commenced and 97 percent claimed to make periodic, unannounced inspections.

The study concluded with the statement: "The perplexing task facing the builder just to determine all the restrictions that he must meet is staggering but the added costs involved in complying with the antiquated limitations is infuriating. The most feasible solution to this problem is a state-wide industrialized housing law compelling the acceptance of performance-type building codes."

adopted the National Building Code even though the State has not implemented legislation requiring a common building code. Iowa has legislation calling for the Uniform Building Code if communities have any building codes.

Building codes in the six counties are a different matter. None of the three Iowa counties (Harrison, Mills, and Pottawattamie) have building codes in force. The three counties in Nebraska have adopted the building codes of their major communities. Hence, Douglas County's building codes are essentially the same as Omaha's; Sarpy County's are similar to Bellevue's; and Washington County's are similar to Blair's (see Appendix for complete list of codes).

Building Code Question #2. The administration and enforcement of building codes were considered in question two. Questions centered on the number of offices granting permits, the number of inspectors, requirements for employment as inspector, complaints from builders on the administration of codes or code requirements, suggestions for improvement of code administration, and the main problems of code enforcement.

All jurisdictions had one office handling building permits. However, the number of personnel, the budget, and the training requirements for personnel vary widely. Most respondents cited enforcement as the general weakness in the building code area claiming they did not have adequate financial resources and personnel to enforce the codes.

Requirements for inspectors were stated in terms of experience more than anything else. Iowa does provide state seminars for inspectors to keep them up-to-date on code enforcements. Such seminars are more appropriate for Iowa because it enforces the Uniform Building Code.

Smaller localities generally favored county-wide inspectors to relieve some of the burden on their budgets and improve efficiency. Most thought that expanded budgets would improve the quality of code enforcement efforts. Few noted a need for state-wide building code legislation in Nebraska.

Building Code Question #3. The flexibility of existing codes was examined in question three. Questions focused on granting code requirement variances, allowing builders to use new materials, whether code requirements were stated in terms of performance standards, what attempts have been made to standardize various local building codes, and if procedures for modernizing and amending codes are adequate.

Differences between the two states are apparent in building code variances and flexibility. Because of Uniform Building Code legislation, code requirement variances are typically not granted in Iowa jurisdictions. Uniform Building Code amendments are submitted to the Uniform Building Code Commission. In contrast, Nebraska localities have generally granted code variances since a local Board of Appeals can make amendments.

Building Code Question #4. The impact building codes have on housing cost and supply were surveyed. Questions dealt with whether codes prohibit the supply of housing and techniques permitted such as prefabrication and modular construction.

Most said building codes did not inhibit an adequate supply of housing in their areas. Prefabrication and modular construction are not restricted in the jurisdictions, but all place fairly severe limits on the techniques.

Building Code Question #5. Should codes be established at local or higher levels of government? Would you favor transferring code enforcement functions to a higher authority?

Most respondents cited the value of moving building code decisions to higher levels of government. They also, however, wanted to retain some local input.

Summary. Although few respondents noted a need for state-wide building code legislation, the operation of Iowa's Uniform Building Code legislation provides a good indication of the benefits of uniformity and limited code variances. Smaller localities simply do not have adequate budgets to perform the enforcement function and favored transferring it to higher levels of government.

Property Taxes

To achieve the goal of an adequate supply of decent, safe and sanitary housing units and suitable living environments for all persons, an atmosphere favorable to new construction and rehabilitation is essential. New investment is needed to update and replace worn housing stock--without it several of the RDP subareas will continue to deteriorate. The vitality of the RDP and the

subareas are intricately related. Public policy should aim toward creating creating an efficient and equitable property tax system which recognizes this interrelationship.

What, specifically, is the impact of the property tax system on RDP housing? What, if any, is the evidence that property taxes contribute to housing stock deterioration?

Table 1 shows the current aggregate effective tax rates for selected RDP communities. Table 2 indicates comparative rates between states and regions on single family homes with FHA mortgages. Effective tax rates for 50 of the country's largest SMSA's is presented in Table 3. No other state had higher effective tax rates on single family dwellings insured by FHA than did Nebraska. Although the tax rates as presented in Table 1 are not completely comparable with those in Tables 2 and 3, it is worthy of note, that the legal effective tax rates in Council Bluffs, Omaha, and Bellevue are substantially above the median rates of the 50 largest SMSA's of the United States in 1971 (Tables 1 and 3) and are likewise above the average rates as shown for the states of Nebraska and Iowa (Table 2).

Although property tax rates are relatively high in the RDP area an examination of the housing stock would suggest, in general, they are not so high as to materially affect quality. However, there is also evidence to indicate that some of the subareas are being adversely affected. An examination of housing, income, and population characteristics of the city of Omaha showed that actual effective tax rates varied considerably from subarea to subarea. The highest effective tax rates were found in housing market areas characterized by low incomes, low density of owner-occupied units, high density of deteriorated and dilapidated units, and a

Mills, and Washington; and (2) Communities - Bellevue, Blair, Council Bluffs, Glenwood, Missouri Valley, and Omaha. In each case at least one person was contacted and in some areas more than one person was interviewed. Results were:

Land-Use Question #1: Is there a zoning ordinance in your governmental jurisdiction? When was it adopted? Is it a revision of a prior ordinance?

All local jurisdictions had some zoning ordinance in use. In most cases the ordinances had been revised, some as recently as 1972 while others dated to 1959 and the early 1960s. Zoning is still a relatively new idea in smaller towns and county governments.

Land-Use Question #2: Is there a subdivision ordinance in your governmental jurisdiction? When was it adopted? Is it a revision of a prior ordinance?

All governmental jurisdictions except one had a subdivision ordinance. As with zoning ordinances, subdivision ordinances were adopted primarily during the 1960s, although some were started in the late 1950s.

Land-Use Question #3: With regard to new development and new private investment in housing, is the zoning ordinance and its enforcement: (a) unduly restrictive, (b) a reasonable combination of flexibility and control, or (c) too flexible?

Most thought existing zoning and its enforcement were a reasonable combination of flexibility and control. Others thought zoning was too flexible and subject to political influence. Planners wanted greater control of zoning while builders opted for greater flexibility.

Land-Use Question #4. Are zoning regulations too restrictive to allow new housing to be built for low income families by private investors?

Few saw zoning regulations as so restrictive that a negative impact on low income housing resulted. However, there is little data to support this claim - since regulation raises the price of land and subsequently affects low priced housing.

Land-Use Question #5. Should zoning be done on a monthly, individual

TABLE 2

AVERAGE EFFECTIVE PROPERTY TAX RATES, EXISTING SINGLE-FAMILY HOMES WITH FHA INSURED MORTGAGES, BY STATE AND REGION, SELECTED YEARS 1958-1971[1]

State and Region	1971	1966	1962	1958
United States	1.98	1.70	1.53	1.34
New England				
Maine	2.43	2.17	1.81	1.58
New Hampshire	3.14	2.38	2.03	1.81
Vermont	2.53	2.27	2.10	1.63
Massachusetts	3.13	2.76	2.47	2.21
Rhode Island	2.21	1.96	1.93	1.67
Connecticut	2.38	2.01	1.75	1.44
Mideast				
New York	2.72	2.40	2.23	2.09
New Jersey	3.01	2.57	2.22	1.77
Pennsylvania	2.16	1.88	1.75	1.50
Delaware	1.26	1.14	.91	.71
Maryland	2.24	2.05	1.74	1.47
Dist. of Columbia	1.80	1.37	1.18	1.08
Great Lakes				
Michigan	2.02	1.81	1.76	1.45
Ohio	1.47	1.44	1.24	1.07
Indians	1.96	1.64	.96	.84
Illinois	2.15	1.96	1.79	1.35
Wisconsin	3.01	2.31	2.24	1.82
Plains				
Minnesota	2.05	2.14	1.79	1.57
Iowa	2.63	2.12	1.66	1.34
Missouri	1.79	1.64	1.36	1.12
North Dakota	2.08	1.81	1.70	1.54
South Dakota	2.71	2.64	2.31	2.01
Nebraska	3.15	2.67	1.84	1.90
Kansas	2.17	1.96	1.92	1.65
Southeast				
Virginia	1.32	1.13	1.03	.90
West Virginia	.69	.71	.79	.56
Kentucky	1.27	1.03	.94	.93
Tennessee	1.53	1.37	1.18	.97
North Carolina	1.58	1.31	1.17	.90
South Carolina	.94	.60	.53	.48
Georgia	1.44	1.30	.94	.84
Florida	1.41	1.09	.66	.76
Alabama	.85	.66	.52	.56
Mississippi	.96	.93	.76	.66
Louisiana	.56	.43	.49	.52
Arkansas	1.14	1.09	1.09	.84
Southwest				
Oklahoma	1.35	1.11	.86	.86
Texas	1.91	1.62	1.44	1.36
New Mexico	1.70	1.30	.98	.93
Arizona	1.65	2.41	2.27	2.14
Rocky Mountain				
Montana	2.19	1.70	1.58	1.32
Idaho	1.72	1.23	1.13	1.14
Wyoming	1.38	1.34	1.27	1.17
Colorado	2.45	2.20	1.85	1.72
Utah	1.49	1.52	1.31	1.05
Far West				
Washington	1.62	1.14	1.12	.92
Oregon	2.33	1.98	1.83	1.55
Nevada	1.48	1.47	1.31	1.06
California	2.48	2.03	1.71	1.50
Alaska	1.61	1.42	1.24	1.12
Hawaii	.92	.61	.77	.62

[1]Effective tax rate is the percentage that tax liability is of the market or true value of the house.

Source: Computed by ACIR staff from data contained in U. S. Department of Housing and Urban Development, Federal Housing Administration, Statistics Section, Data for States and Selected Areas on Characteristics of FHA Operations Under Section 203; 1971 data from unpublished FHA tabulations.

TABLE 3

AVERAGE EFFECTIVE PROPERTY TAX RATES, EXISTING SINGLE-FAMILY HOMES WITH FHA INSURED MORTGAGES, 50 LARGEST SMSA'S, BY REGION SELECTED YEARS, 1958-1971[1]

Standard Metropolitan Statistical Area & Region	1971	1966	1962	1958
Median of 50 SMSA's	2.13	1.95	1.71	1.42
New England				
Boston	3.21	2.70	2.46	2.24
Hartford	2.88	2.22	1.96	1.55
Providence	2.34	2.04	2.01	1.72
Mideast				
Albany	2.45	2.44	2.55	2.13
Baltimore	2.25	2.37	1.96	1.59
Buffalo	2.24	2.70	2.31	1.82
New York	2.68	2.49	2.26	2.10*
Newark	2.93	2.63	2.21	**
Paterson	2.53	2.30	2.02	**
Philadelphia	3.08	2.47	2.20	1.70
Pittsburgh	2.46	1.83	1.57	1.42
Rochester	2.72	2.13	1.95	1.66
Washington, D. C.	1.93	1.63	1.34	1.24
Great Lakes				
Akron	1.62	1.58	1.32	1.20
Chicago	2.16	2.02	1.95	1.39
Cincinnati	1.52	1.60	1.35	1.11
Cleveland	1.88	1.62	1.39	1.23
Columbus	1.53	1.33	1.11	0.86
Dayton	1.38	1.51	1.32	1.09
Detroit	2.03	1.86	1.87	1.56
Indianapolis	2.29	2.10	1.06	0.84
Milwaukee	3.52	2.71	2.62	1.93
Toledo	1.30	1.37	1.19	0.95
Plains				
Kansas City	1.76	1.58	1.35	1.16
Minneapolis	2.08	2.16	1.82	1.67
Plains-continued				
St. Louis	2.09	1.82	1.51	1.14
Southeast				
Atlanta	1.52	1.50	1.04	0.97
Birmingham	0.98	0.84	0.68	0.66
Louisville	1.29	1.09	1.03	1.01
Memphis	1.98	1.80	1.61	1.05
Miami	1.40	1.25	0.62	0.73
New Orleans	0.48	0.38	0.55	0.53
Norfolk	1.13	0.95	0.99	0.96
Tempe	1.50	1.04	0.82	0.98
Southwest				
Dallas	1.83	1.43	1.26	1.27
Ft. Worth	2.21	1.97	1.73	1.70
Houston	1.85	1.67	1.36	1.24
Oklahoma City	1.31	1.11	0.82	0.85
Phoenix	1.62	2.58	2.36	2.18
San Antonio	2.21	1.84	1.86	1.65
Rocky Mountain				
Denver	2.45	2.17	1.86	1.69
Far West				
Anaheim	2.19	1.94	NA	NA
Los Angeles	2.85	2.17	1.71	1.44
Portland, Oregon	2.28	2.01	1.77	1.58
Sacramento	2.44	2.19	1.84	1.65
San Bernardino	2.34	2.00	1.75	1.58
San Diego	1.98	1.98	1.74	1.68
San Francisco	2.76	1.96	1.64	1.53
San Jose	2.61	2.12	1.85	1.62
Seattle	1.82	1.17	1.14	0.91

NA-Data not available.

*New York-Northeastern New Jersey

**Included in New York-Northeastern New Jersey

[1]Effective tax rate is the percentage that tax liability is of market of true value of the house.

Source: Computed by ACIR staff from U. S. Department of Housing and Urban Development, Federal Housing Administration, Statistics Section, Data for States and Selected Areas on Characteristics of FHA Operations Under Section 203; 1971 data from unpublished FHA tabulations

high concentration of blacks.[1] High property tax rates and inequitable assessments on property located in deteriorated neighborhoods diminish the chance to generate improvement in existing housing stock.[2] Owners of existing property are in effect "locked in". They are unwilling to sell their property at prices attractive to potential buyers and suffer large capital losses; but the cash flow from the property does not provide incentive for the owner to improve and maintain the property. The outcome is predictable--deterioration and eventual abandonment. The combination of high tax rates and inequitable assessments prevents the opportunity for transfer of property to owners-managers who would improve properties in the deteriorated subareas of the RDP.

Some conclusions regarding potential impact of the property tax on RDP subareas are:

In most stable areas, the burden of the property tax does not contribute to housing deterioration. Less affluent stable areas, such as elderly neighborhoods, where the rising property tax level threatens buildings maintained primarily out of ownership pride and neighborhood cohesiveness. Increases in the property tax could seriously weaken these noneconomic incentives for rehabilitation and maintenance.

In the declining subareas of the RDP a failure to reassess properties downward, in line with depreciating capital values, undermines the ability of current owner-occupants to retain ownership. The result is financial pressures on a subarea's most stable households. The lack of government

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[1]Ralph Todd, An Analysis of Effective Property Tax Rates in the City of Omaha, Center for Applied Urban Research, University of Nebraska at Omaha, November 1972.

[2]This conclusion is supported by another recent study. A Study of Property Taxes and Urban Blight, U.S. Department of Housing and Urban Development, January 1973.

assistance such as subsidizing loans for rehabilitation during the periods of racial succession, makes the stabilization of such neighborhoods even more difficult.

In many of the badly deteriorated subareas of the RDP many long-range absentee landlords, who are unable or unwilling to adjust to changing neighborhood conditions, want desperately to sell their properties. They are, however, unwilling to accept the large capital losses implied by actual offers (see the number of unsold listings in these subareas). These people characterize themselves as "trapped" and are unwilling to invest further in their properties. In Omaha and likely in Council Bluffs, the high level of property taxes that result from an initially high rate and relatively higher rates as a result of assessment practices on deteriorated properties lessens the opportunity for transfer to more activist owner-managers who would likely improve the property.

Financial Constraints to an Adequate Flow of Housing in the RDP Area

The difficulty of obtaining financing is considered to be a major obstacle to quality housing--new, rehabilitation and maintenance thereof. It may be a function of neighborhood conditions and/or the circumstances of individual investors. Savings and loan institutions, commercial banks and other major lending sources are unwilling to assume the risks associated with investments in low quality subareas of the RDP. A recent study by J. L. Carrica on the mortgage lending practices of financial institutions in Douglas County provides ample evidence that this situation exists.[1] With uncertain expectations about the future, a decline in demand for housing

[1]See: J. L. Carrica, The Mortgage Lending Practices of Financial Institutions in Douglas County, Nebraska, (College of Business Administration, Creighton University, Omaha, Nebraska, 1972)

services and increases in supply costs associated with vandalism, fuel prices, insurance, property taxes etc., conventional lenders do not want to make additional loans in these subareas. This is true even for well capitalized large scale investors unless they are willing to take personal loans. In neighborhoods where properties are likely to appreciate over time, conventional lenders are willing to provide financing for rehabilitation unless the investor, himself, is not deemed to be a good credit risk.

A myriad of federal programs have been developed to provide homeownership, rental, and cooperative housing for low income and moderate income families; the emphasis being on low income families. In fact, more than 16 percent of the housing units in the RDP are being subsidized through public housing programs or other Department of Housing and Urban Development housing assistance programs.

As of the last quarter of 1972, HUD reported thirteen major housing programs (e.g., Section 203, 235) in effect in the RDP.[1] These programs accounted for a total of 27,584 insured cases (some more than one housing unit) with 73 percent of the cases in Douglas County, 14 percent in Sarpy, and 12 percent in Pottawattamie. The remainder were in Washington, Harrison, and Mills Counties. HUD's Section 203 home mortgage insurance program accounted for 79 percent of all insured cases and the Section 235 program (federal contribution to monthly mortgage payment of low income family) accounted for the second largest portion--nine percent. Table 4 presents a more detailed list of housing programs by Section number for each of the six counties.

Limited information on the location of these units (particularly the many units under the Section 203 home mortgage insurance program) hinder

[1]Department of Housing and Urban Development, Omaha Area Office, "Congressional Report as of the Fourth Quarter of 1972."

TABLE 4

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT:
INSURED CASES IN FORCE AS OF FOURTH QUARTER
OF 1972

Program Number	Douglas, Nebraska	Sarpy, Nebraska	Pottawattamie, Iowa	Washington, Nebraska	Harrison, Iowa	Mills, Iowa	RDP Total
203	17,202	1,838	2,498	105	31	121	21,795
213	227	--	165	--	--	13	405
216	38	--	--	--	--	--	38
221	94	15	72	2	1	1	185
222	616	1,354	88	--	--	1	2,059
223	44	--	--	--	--	1	45
235	1,594	572	276	4	--	2	2,448
237	5	--	--	--	--	--	5
303	371	14	42	--	--	1	428
321	9	--	12	--	--	--	21
322	11	3	--	--	--	--	14
335	37	4	43	--	--	--	84
603	15	36	1	5	--	--	57
Total	20,263	3,836	3,197	116	32	140	27,584

Source: Department of Housing and Urban Development, Area Office, "Congressional Report as of the Fourth Quarter of 1972."

the ability to make statements on the impact they are having within the RDP area. Fairly comprehensive information is, however, available for Section 235 units, and their distribution among the 27 RDP subareas. This information is presented in Table 5. Of particular interest is the fact that few of the units are located in the housing market areas that are declining or deteriorated. In fact, 46 percent are located in the most prosperous submarket (i.e., the western portion of Omaha and the urban section of Sarpy County); 17 percent are in the second most affluent submarket (the central portion of Omaha; 23 percent are in the third ranked submarket (includes the northern portion of Council Bluffs, Riverfront Exurban, and the far northeast portion of Omaha); 12 percent are in the declining submarket area; and only three percent are in the badly deteriorated submarket area (N.O.C.D., C.B.D.-Creighton, and Bayliss-Cochran-Sunset).[1]

In addition to the HUD programs listed in Table 4, more than 4,000 low rent housing units (44 percent for elderly persons) are operated by local housing authorities. As of December 31, 1972, a total of 4,236 units were either under development or under management--60 units in Blair, 53 units in Missouri Valley, 210 units in Council Bluffs; and 3,913 units in Omaha.[2]

Neighborhood Conditions as a Constraint

Neighborhood condition is another major constraint in fulfilling the housing needs of families in the RDP area. To the investor this may be the single most important obstacle to investing in an area. In a proper

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[1]Whereas 15 percent of the units insured under Section 235 were located in the submarket areas classified as declining and/or deteriorated, it was found in the 1973 Housing Survey that 37 percent of those with household incomes of under $8,000 prefer those submarket areas.

[2]Department of Housing and Urban Development, Housing Production and Mortgage Credit, Low Rent Project Directory, Report S-101, December 31, 1972

TABLE 5

NUMBER OF UNITS INSURED UNDER SECTION 235
AS OF JUNE 15, 1973, BY RDP SUBAREA [a]

1.	Florence-Fort Omaha	249
2.	Carter Lake-East Omaha	4
3.	N. O. C. D.	89
4.	C. B. D.-Creighton	0
5.	St. Mary's-Park Avenue	6
6.	South Omaha	60
7.	Ak-Sar-Ben South	127
8.	Elmwood Park	23
9.	Cathedral-Field Club	42
10.	Fairacres-Dundee	59
11.	Adams-Fontenelle Park	197
12.	Benson	116
13.	Rummel	261
14.	Keystone-West Maple	231
15.	Crossroads-Westside	34
16.	Westroads-Boys Town	109
17.	Rockbrook-Bel Air	79
18.	Ralston	31
19.	Millard-Applewood	164
20.	Pacific Heights-Bennington	8
21.	LaVista-Papillion	435
22.	Bellevue-Capehart	197
23.	Manawa-Twin City	85 [a]
24.	West Broadway	197 [a]
25.	Bayliss-Cochran-Sunset	0 [a]
26.	Iowa Western	0 [a]
27.	Riverfront Exurban	29 [a]
Sub-Total RDP		2,832

[a] Source: Department of Housing and Urban Development, Omaha Area Office. Information on the subareas in Iowa and Riverfront Exurban was not directly available from the Area Office. However, it was constructed from data supplied by HUD's "Congressional Report on Insured Cases as of the Fourth Quarter of 1972," HUD's August 31, 1973 listing of 235's by communities, and subarea information on 235's provided by the Publicly Assisted Housing Committee of MAPA. For the Riverfront Exurban area, Washington County had 4 units, Mills - 2, Harrison - 0, the Douglas portion of subarea 27 - 6, the Sarpy portion of subarea 27 - 17, and the Pottawattamie portion of subarea 27 - 0. A total of 282 units were listed for Council Bluffs and these were divided on a 70-30 basis between subareas 24 and 23. No units were listed in the MAPA Publicly Assisted Housing Committee Report for subareas 25 and 26.

functioning market if improvements are made to a structure in a deteriorated neighborhood of the RDP, there also must be a number of additional improvements in public services, infrastructure and other properties before such an improvement will be reflected in the market place. Otherwise, from the standpoint of the investor, the rehabilitation of a single isolated building is a poor investment. It is because of the overall conditions in the neighborhood that make it impossible for landlords to raise rents, even if they undertake rehabilitation. Obviously, if landlords are unable to cover the marginal costs incurred with structural improvements they will not be willing to make such investments. There is also few in the area that are able to afford higher rents required after rehabilitation.

Conclusion

The key to fulfilling the housing needs is in arresting the decline and deterioration of large subareas of the RDP. This can be accomplished but will require a highly coordinated effort in terms of tax policy, financial help, code enforcement and advisory services. The rewards of a successful program are very great. The cost of present policies are equally evident.

APPENDIX 6-A

RDP LAND-USE AND BUILDING CODE QUESTIONNAIRES

RDP Land-Use Questionnaire

1. Is there a zoning ordinance in your governmental jurisdiction? When was it adopted? Is it a revision of a prior ordinance?

2. Is there a subdivision ordinance in your governmental jurisdiction? When was it adopted? Is it a revision of a prior ordinance?

3. With regard to new development and new private investment in housing, is the zoning ordinance and its enforcement?

   a. unduly restrictive, thereby hampering development?
   b. a reasonable combination of flexibility and control?
   c. too flexible? in what way?

4. Are zoning regulations too restrictive to allow new housing to be built for low income families by private investors?

5. Should zoning be done on a monthly, individual case basis or a bi-monthly, quarterly, or semi-annual, batch basis?

6. Does zoning promote or prohibit adequate housing? What changes should be made in present land-use requirements to promote more and better housing?

7. a. Is large-lot zoning prevelant? Comments.

   b. Are multiple dwellings prohibited? Comments.

   c. Are there minimum house size requirements? Comments.

   d. Are mobile homes, prefabs prohibited? Comments.

8. What should be the role of local government relative to other levels of government in zoning residential property?

9. Is zoning basically a control mechanism or a planning mechanism?

RDP Building Code Questionnaire

1. Name of Code | Local or Model | Date Adopted

Building

Plumbing

Electrical

Mechanical

Other

2. Administration of Codes and Enforcement.

A. Is the granting of all permits handled by one office? Name.

B. How many inspectors are employed? Full-time. Part-time.

C. What are the requirements for employment as an inspector and what training programs exist for inspectors?

D. Do you receive complaints from builders on the administration of codes or any on the code requirements?

E. Is the administration of codes adequate or inadequate?

F. How can the administration of codes be improved?

G. What are the main problems of code enforcement?

3. Flexibility of Existing Codes.

A. Are any variances of code requirements granted? Who has the authority to grant a variance?

B. Are builders restrained from using new materials by codes?

C. Are code requirements stated in terms of performance standards when possible?

D. What procedure is followed for amending codes?

E. Has any attempt been made to standardize various local building codes?

F. Do you think the procedures for modernizing and amending codes are adequate?

4. Codes, Housing Costs and Housing Supply.

A. Do codes prohibit an adequate supply of housing?

B. Are you aware of any provisions or restrictions in your building codes that

raise or lower housing costs compared with surrounding areas?

C. Are such techniques as prefabrication and modular construction permitted?

D. Do you think building codes should be used to enforce standards of attractiveness of homes and neighborhoods?

5. Should codes be established at local levels or higher levels of government? Would you favor transferring code enforcement function to a higher authority?

Omaha: National Building Code (local adaptation)
National Electrical Code (local adaptation)
Local Plumbing Code
Local Warm Air Heating Code

Douglas County: Essentially same codes as Omaha to facilitate builders and developers.

Bellevue: National Building Code
National Plumbing Code
National Electrical Code

Sarpy County: National Building Code
National Plumbing Code
National Electrical Code

Blair: National Building Code and Uniform Building Code Vol. 3
National Plumbing Code
National Electrical Code

Washington County: National Building Code
National Plumbing Code
National Electrical Code

Council Bluffs: Uniform Building Code
Uniform Plumbing Code
National Electrical Code
Uniform Mechanical Code

Pottawattamie: No building codes in force.

Missouri Valley: Uniform Building Code
Uniform Plumbing Code
National Electrical Code
Uniform Mechanical Code

Harrison County: No building codes in force.

Glenwood: Uniform Building Code
Uniform Plumbing Code
National Electrical Code
Uniform Mechanical Code

Mills County: No building codes in force.

Individuals Questioned in the Course

of the RDP Land-Use and Building Code Survey

Person	Title and Location
R. Spilker	City Clerk - Missouri Valley, Iowa
Dale Purcell	County Assessor - Harrison County, Iowa
Nancy West	City Clerk - Glenwood, Iowa
Glenn Johnson	County Auditor - Mills County, Iowa
Marvin Schmidt	Building Insp. - Sarpy County, Nebr.
Jack Wescott	Supt. P. & I. - Bellevue, Nebr.
Bill Cieslik	Plumbing Insp. - Bellevue, Nebr.
Rod Phipps	Planning Director - Council Bluffs, Iowa
Gary Carlson	Assistant Planner - Council Bluffs, Iowa
Ray Clark	Director, O. U. R. - Omaha, Nebr.
Arthur Stearns	Mgr. Neighborhood Dev. and Improv. - Omaha, Nebr.
Bill Duckworth	City Engineer - Blair, Nebr
Don Clawson	Chief, P. & I. - Douglas County, Nebr.
Jim Kelly	City Planner - Omaha, Nebr.
S. P. Benson	City Planner - Omaha, Nebr.
Bob Selander	Planning Consultant - Douglas County, Nebr.
Mits Kawamoto	Planning Consultant - Sarpy and Washington Counties, Nebr.
Peter Stricklett	Bldg. Insp. - Washington County, Nebr.
Mark Monaghan	Chief Housing Insp. - Omaha, Nebr.
Thomas Peschio	Maenner Co.
Larry Ludwig	C. G. Smith
Dennis Pavlik	Thornton Construction Co.
George Thomas, Jr.	Thomas Realty

SECTION SEVEN

GOALS AND RECOMMENDATIONS

A decent home and a suitable living environment for every American family-President Nixon

1.0 HOUSING GOALS

Satisfying housing needs in the RDP area demands high priority and requires the cooperative efforts of all citizens and institutions. Of particular concern are the housing needs of the poor, the minority groups, and the aged located in the declining and badly deteriorated subareas. Recommendations designed to meet housing needs should be consistent with the following housing goals established by the RDP/MAPA Housing Task Force:

(1) Stimulate the community to provide an adequate supply of decent, safe, and sanitary housing units and suitable living environments for all persons in the communities of this region.

(2) Assure that all residents of the region are provided a choice of quality, location, and neighborhoods.

(3) Maximize the opportunity for each family or individual to rent or purchase decent, safe, and sanitary housing.

2.0 HOUSING RECOMMENDATIONS - RDP AREA

Based on the data obtained from the 1973 Housing Survey, the analysis presented in previous sections of this report, and the housing goals established by the RDP/MAPA Housing Task Force, several alternative sets of recommendations were developed. This section presents recommendations for the RDP area. Later sections concentrate on recommendations for declining and deteriorating subareas. Regarding RDP housing, the following recommendations are offered:

2.1 Eliminate exclusionary provisions from local land use regulations and zoning laws.

2.2 Establish uniform building codes in the Nebraska counties and more rigorous code enforcement throughout the RDP.

2.3 Revise building codes along performance lines to allow new construction materials and methods which will reduce building costs.

2.4 Preserve the neighborhood residential environment by excluding commercial and industrial uses not directly serving the neighborhood.

The establishment of uniform building codes and flexible performance guidelines along with the elimination of exclusionary land use regulations and more rigorous code enforcement are essential for the improvement of housing conditions in the RDP area. At the same time, code enforcement, when applied to declining and deteriorated areas, should be more subjective, especially with buildings in the hands of persons who cannot afford repairs. In these cases, long term rehabilitative plans should be worked out with the owner with major emphasis being given to the paint and cleanliness functions, those most easily encompassed by "sweat" equity.

It is suggested that a permanent committee (CODE) be formed to review and recommend regional code revisions. The basic goal would be to obtain adoption of uniform codes in all areas of the RDP. The committee would also function to gather and disseminate information necessary for architects, engineers, builders, and other interested parties regarding local codes and interpretations.

2.5 Examine growth policies with emphasis on redirection growth, where possible, into by-passed subareas that have utilities and other services. Discourage residential development in subareas having relatively low levels of public service.

2.6 Provide new housing (both public and private) for low income persons and families in areas they prefer to live in, without concentrating such housing in limited and marginal subareas of the RDP.

2.7 Nonprofit corporations and religious organizations should be given incentives to provide housing for low income families and individuals.

2.8 Establish housing service centers throughout the RDP to provide information and technical assistance to homebuyers, homeowners, and renters.

For example, local, state, and regional governments might provide a pool of funds that would be available at low rates of interest to non-profit organi-

zations (e.g. Urban Housing Foundation) and religious organizations (e.g. United Methodist Center) to make loans to low income families and individuals.

Housing service centers should serve to provide home buyers, renters, and builders with technical and financial assistance such as information on supply and demand for various types of housing, their respective market prices, available sources of financing, legal aid, home maintenance codes, and home repair.

2.9 Revise the property tax laws to encourage redevelopment and rehabilitation within the RDP.

Policies should also be directed toward aiding the owner and landlord who maintains his property and penalize those owners who do not. As already covered in this report, the level of property taxes in the RDP discourages improvements especially in the declining and deteriorated areas. Lowering taxes on improvements would tend to increase the attractiveness of such investments, and market processes would operate to accelerate the process of renewal.

3.0 DECLINING AND BADLY DETERIORATED HOUSING MARKET AREA RECOMMENDATIONS

If housing conditions are to be improved in the declining and badly deteriorated housing market areas, incentives must be provided to encourage housing investment. The following three recommendations apply to all subareas classified as declining or badly deteriorated.

3.1 Provide incentives to financial institutions to make long term loans available to low income persons and families residing in the area.

Housing rehabilitation can be stimulated by financial assistance. Given the dearth of available financing which currently exists for residents of the area, there is a need for policy to insure the free flow of capital into the neighborhood. There is a need for either a state, regional or local loan "guarantee" program (guarantee of loans made to owners or builders rehabilitating property in the area). This should be coupled with financial incentives provided private lenders (e.g. provision of a tax credit against state income taxes)

to insure the provision of long term loans to those residents residing in, or persons wishing to invest in, the area. Further, local and regional governments should make the necessary changes in their present finance departments to allow the purchase of Certificates of Deposit from those financial institutions which agree to use such funds on an interim basis to provide housing and repair loans to persons seeking to invest in the area.

3.2 Provide incentives to induce homeownership and resident landlords.

3.3 Provide incentives to builders and developers to undertake housing investment.

The prospect for arresting deterioration will be aided by keeping as many owners committed to their property as possible. One of the most important variables accounting for variation in the maintenance of property is the factor of ownership.

Property taxes are high and inequitable and there is substantial evidence to indicate that owners are "locked in" (see property listed but not sold) with no incentive to maintain or rehabilitate their housing. There is an immediate need to reassess real estate values in the area. Property values should either then be frozen for a period of years on improvements or a policy should be adopted which places a more reasonable attitude toward taxation improvements. The owner should be given no reason to fear reassessment as a result of a new coat of paint or other similar improvements to his property. Not only is a more reasonable attitude needed, but local government must also sell the facts of this attitude to those who may be influenced by misconceptions as to its reality.

There is also a need to provide incentives to builders and developers to undertake housing investment in the deteriorated and declining subareas of the RDP. For developers who will agree to construct housing developments in the designated areas, local governments should consider the feasibility of a tax

abatement program. Further, local government should seek through legislation such as LB-73 to provide contiguous parcels of property to private developers (at no cost or little cost) if they will agree to needed housing and community development projects. For further discussion of incentives, refer to the RDP Incentives Study.

4.0 C.B.D.-CREIGHTON SUBAREA

Because of its proximity to the Central Business District and to Creighton University, the C.B.D.-Creighton area can be feasibly revitalized. Successful Riverfront Development activities will be the catalyst for investment in the housing stock in the area. Encouragement of the development of residential components conducive to middle and upper income persons should be in conjunction with inducements to rehabilitate the existing housing stock to make it more attractive to current residents. Subsidized rehabilitation of housing units for middle and lower income families and individuals and the development of new units for middle and upper income persons will provide the potential for a uniquely balanced subarea in the inner city district.

4.1 Improve municipal services and neighborhood facilities.

Specific improvements are recommended in: (a) parks and playgrounds, (b) streets, (c) storea and shopping centers, (d) doctors and hospitals, (e) schools, (30 percent rated schools as poor), and (f) police protection. Other features that deserve attention are fire protection and utilities.

4.2 Rehabilitate existing housing units and introduce new housing.

Residents in the area stressed a considerable amount of dissatisfaction with living conditions, yet they also indicated a willingness to live in the area. For example, 32 percent rated the condition of housing in the neighborhood as poor (73 percent rated it fair or poor). Yet 77 percent chose their own area as the one they most prefer to reside in, and only 13 percent (slightly

above the RDP average) indicated a strong desire to move. These contrasting views indicate that rehabilitation of existing units in conjunction with improvements in neighborhood facilities can halt out-migration.

The introduction of new housing for families should be seriously considered after committment to improve parks and playgrounds, schools, and other neighborhood facilities for children are made. The area is not looked on with great favor by outsiders, as only four of the 2,053 households interviews indicated the C.B.D.-Creighton area as the area in which they most prefer to live and another five chose it as the area they second most prefer to live in. And although only four percent of the area residents chose it as the one they least prefer to live in, 133 of 2,053 outside the area chose it as the least desirable. Consequently, public investment in the area must come before private investment can be expected.

5.0 N.O.C.D. SUBAREA

Recommendations for improvement in housing conditions in the N.O.C.D. area must parallel recommendations to improve educational and job opportunities, job training for the disadvantaged, and developing entrepreneurial abilities and minority owned business opportunities. Recommendation must also be directed at improving community facilities and services.

5.1 Improve municipal services and neighborhood facilities.

Forty percent of those interviewed indicated dissatisfaction with their location and housing accommodations. Although no one reason satisfactorily explains this, the major source of dissatisfaction was attributed to "neighborhood factors". Specific improvements needed are: (a) better and closer access to doctors and hospitals, (b) better and closer access to stores and shopping centers, and (c) more and better quality parks and playgrounds. Although on a lesser magnitude, attention should also be focused on improving garbage

collection and streets.

5.2 Rehabilitate existing housing units and introduce new housing.

It is quite apparent that much of the housing stock in the N.O.C.D. area is in need of rehabilitation, but the residents are, by and large, unable to meet the cost of rehabilitating their own units. This is especially true for homeowners--where 90 percent indicated they were paying less than 100 dollars per month and 85 percent indicated the maximum they could pay to purchase a unit was less than 100 dollars. Consequently, rehabilitation will have to be subsidized. Omaha's newly created Department of Housing and Community Development should be expected to play a major role in terms of financial and technical assistance.

Initially, the introduction of new housing into the area should be primarily in the form of low cost housing--the demand for which will be filled primarily from area residents. Construction of medium and higher priced units should be undertaken in conjunction with the improvement of community facilities.

6.0 BAYLISS-COCHRAN-SUNSET SUBAREA

Recommendations for the Bayliss-Cochran-Sunset area are similar to those for the N.O.C.D. and C.B.D.-Creighton areas--with the exception of neighborhood facilities and services. High rates of dissatisfaction with location and housing accommodations were registered as well as a disproportionately strong desire to move. Yet, responses on the adequacy of neighborhood facilities and services did not differ significantly from the RDP average.

6.1 Rehabilitate housing units and introduce new housing.

The high rate of housing deterioration dictates that rehabilitation (and demolition in some cases) and efforts to encourage new construction are necessary to provide decent housing and slow out-migration.

From all appearances, rehabilitation of housing units and construction of

new units is the major need in the Bayliss-Cochran-Sunset area. Because of its proximity to the Council Bluffs Central Business District, successful downtown development through city and Riverfront efforts should provide much of the market potential for improving units in the area. Further stimulus for housing investment can be provided through local government efforts to provide vacant lots, tax incentives, to builders, financial institutions, and homeowners in the area.

7.0 CARTER LAKE-EAST OMAHA SUBAREA

Overall, the natural advantages of the area and the implications of future developments in the area indicate that housing conditions and values can be improved. Carter Lake-East Omaha's proximity to the Central Business District, Missouri River, and Eppley Airfield can be viewed as a positive resource for for development. Riverfront Development activities affecting the Central Business District and the Missouri River area east of the subarea will affect the value of the land in the area. Further, construction of the North Omaha Expressway spur to Eppley will improve metropolitan accessibility and increase the attractiveness of commercial business establishments in the area. Finally, efforts to improve Carter Lake as a recreational spot for the Omaha metropolitan area and to develop the proposed Omaha Industrial Foundation Park will serve to improve the area's environment and job opportunities.

Housing should be improved in conjunction with efforts to improve the overall attractiveness of the area. The potential for development exists in a number of forms, and in conjunction with committments to carry out the Riverfront activities and improve conditions in the Central Business District, the market for multi-family (e.g. tied to recreational activity, proximity to Eppley Airfield and the Central Business District, and increased services in the area) may be economically feasible. Because the area is located on a flood plain,

land consuming residential development (e.g., low density single family homes) should be discouraged.

To assist in developmental efforts, municipal services and neighborhood facilities should be expanded. Of particular concern should be: (a) street, and (b) park and playground improvements.

8.0 ST. MARY'S-PARK AVENUE SUBAREA

Because of the compact nature of housing in the area, efforts to rehabilitate existing units and introduce new units to serve a primarily renter population should be encouraged. In addition to improving the overall quality of housing in the area, efforts should also concentrate on providing parks and playgrounds, and on improving streets and police protection in the area.

9.0 ADAMS-FONTENELLE PARK SUBAREA

Since the area serves as a key "test case" for transitional neighborhoods, the goal of stable neighborhood conditions and an orderly housing market should be a high priority on the part of the city. Certainly, commitment on the part of the city to maintain neighborhood facilities and services at high quality levels is needed. Concern among area residents is with stores and shopping facilities, parks and playgrounds, and schools. Providing the climate for business, for improving neighborhood housing conditions (46 percent rated the condition of housing as fair or poor) and for improving neighborhood services will help to stabilize the area. Forming neighborhood development within the area should also strengthen the area.

10.0 MANAWA-TWIN CITY SUBAREA

Overall, neighborhood facilities and services received low ratings by Manawa-Twin City residents. Special emphasis should be placed in improving the availability and quality of: (a) parks and playgrounds, (b) stores and

shopping facilities, (c) police protection, and (d) streets. Further, incentives to rehabilitate housing should be offered.

The availability of large blocs of land along with Lake Manawa and the relatively easy access to the area for Council Bluffs and Omaha residents provides the area with the necessary characteristics to be developed along recreational lines. The fact that it is a floodplain area should operate to discourage major residential housing efforts of a low density nature.

11.0 SOUTH OMAHA SUBAREA

Several factors serve as potential sources of revitalization in the area. Riverfront activities along the Missouri River and in the Central Business District will increase the attractiveness of the area. Secondly, the South Omaha Industrial Park offers the potential for more job opportunities in the near future. Although the retailing sector has declined, the potential for revitalization exists. Residents of the area can contribute to this process by directing efforts at improving the historical significance of the area (establishing and maintaining historical landmarks) and building business opportunities on the cultural base of the area. Housing rehabilitation and the introduction of new housing should also be encouraged. In addition, improvement in neighborhood facilities and services, particularly parks and playgrounds and streets should be initiated by the city.