

Village of Stamford, Nebraska

Comprehensive Housing and CNAS Study

Stamford



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Conducted By:



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Introduction

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Acknowledgements

Local governments that take the time to understand and respond to the needs of their constituents can lead their communities into a future envisioned and supported by the people. Accurately identifying community's needs and priorities demonstrates an investment by leadership to engage enthusiastic, committed residents. Gaining public input through the Community Needs Assessment Survey and the engagement opportunity provided during a Town Hall, assists local officials and leaders with establishing a benchmark for ongoing community participation. This benchmark to actively support public participation creates a legacy for future generations.

The Community Needs Assessment Survey (CNAS) in combination with a Comprehensive Housing Study are important steps in the path that leads to ongoing community development and growth. The CNAS/Comprehensive Housing Study process produces information that enables a community to systematically set and achieve goals.

The Village of Stamford contacted the South Central Economic Development District, Inc. (SCEDD) to request its support to complete a 2024 CNAS and a Comprehensive Housing Study.

The Village of Stamford, Community Needs Assessment Survey (CNAS) Stakeholders would like to express their gratitude to everyone who contributed to the development of Stamford's CNAS and Comprehensive Housing Study. South Central Economic Development District, Inc. (SCEDD) appreciated the ongoing support of Village and community leaders as part of this planning effort with thorough interviews and surveys conducted with employers. Numerous community stakeholders were actively involved with the CNAS committee, providing input on the questions to prioritize in the survey.

The survey results provided a detailed and comprehensive understanding of the perspectives of residents, realtors, business owners, employers, and regarding housing in Stamford. This information served as a strong foundation for the Comprehensive Housing Study and Community Needs assessment Survey (CNAS), equipping community leaders with valuable insights as they work to implement the recommended community and housing strategies. The Village of Stamford appreciates all those who participated in the surveys or interviews. Additionally, the Village wishes to acknowledge the Nebraska Department of Economic Development for their partial funding of this project; this study would not have been possible without their crucial support.





Methodology

To ensure the CNAS provided meaningful information and community engagement, the survey process included the following steps:

- * formed a survey question selection committee of stakeholders that represented multiple community interests such as business owners and local government;
- * provided appropriate publicity to ensure all households were aware of the importance of their participation in the survey; and
- * hosted a town hall meeting for the presentation of results and inclusion of residents in priority identification and goal setting.

SCEDD provided guidance and support to the committee on question selection and creation of electronic and paper survey questionnaires for distribution. A link to complete the electronic survey was provided through a survey link via a QR Code placed on the Village of Stamford's Facebook page and on printed media. Paper surveys were made available to residents at the Village Office, Post Office, and First State Bank. SCEDD compiled the completed surveys, conducted data analysis, and prepared the report that follows.

Data analysis of the CNAS was conducted by SCEDD of the 43 total surveys, with 41 responses generated within the Stamford municipal limits representing a response rate of an impressive 56% of all municipal households. An additional 2 respondents indicated they lived outside the village limits.

Completed survey results were processed by SCEDD, utilizing the Survey Monkey software tool which integrates statistical analysis. Additional statistical comparison and analysis was completed by SCEDD staff to create the report and final presentation of data.

Responses were gathered in a variety of formats including multiple choice, yes/no, and rating scales.

- Ratings scales were either *Excellent* = 4, *Good* = 3, *Fair* = 2, *Poor* = 1 or *Definitely* = 4, *Probably* = 3, *Probably Not* = 2, *Definitely Not* = 1.
- Responses to the four choices were assigned numerical values to calculate a weighted average, producing a single overall rating.
- In addition to the four responses outlined, *don't know or no opinion* could be selected; *don't know or no opinion* responses were omitted from final results.

In addition to the CNAS, an Employer Survey was conducted to better understand workforce housing needs. Working from a list of local employers recommended by the Village, SCEDD staff conducted phone surveys with 12 businesses located in the Stamford area and neighboring Orleans. All contacted employers participated in the survey, and their responses are analyzed in this report.

The following information provides a snapshot for the community of Stamford according to the 2020 Decennial U.S. Census. Stamford has a population of 195, with 73 total households occupied. The 41 responses generated within Stamford Village limits represent a response rate of 56% and 2 respondents indicated they lived outside the village limits. The total number of surveys completed was 43.

	Stamford Village Limits
City Population	195
Average Household Size	2.41
Total Households* <small>*Two of the households with Village utility listing</small>	75
Total Surveys Returned <i>within Village Limits</i>	41
Response Rate <i>within Village Limits</i>	56%
Total Surveys Completed	43

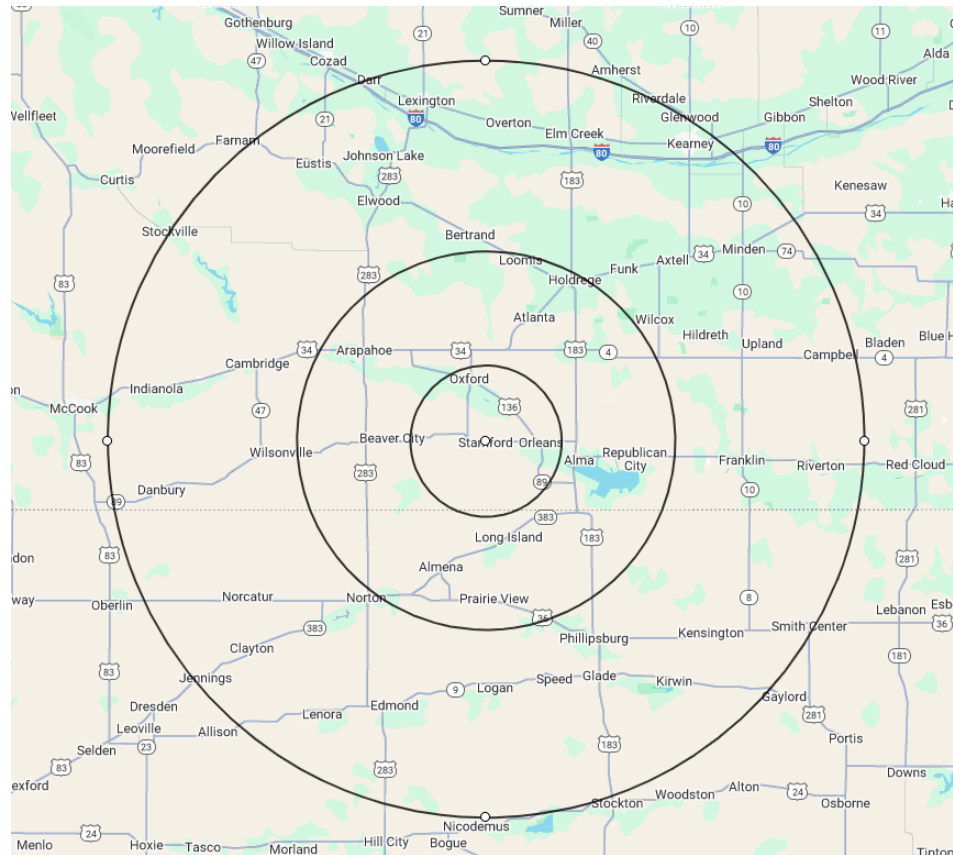
Source: 2020 U.S. Census, 2021 ACS 5-Year Estimates, U.S. Postmaster Stamford Facility

Employer Surveys were conducted with input on the stakeholders' lists provided by the Village Board. SCEDD conducted phone interviews with each stakeholder group and entered responses on a data analysis software program. A list of 12 employers representing all major businesses in the Stamford immediate area with at least 3 or more full-time equivalents were contacted.

Demographic Profile

Market Area

The Village of Stamford in Harlan County, is situated in the southern part of the state, 22 miles from the border of Kansas highway. Given its rural setting, the area has relatively easy access to a few smaller cities in Nebraska that provide additional employment opportunities.



Within a 50-mile radius, Phelps County with a population of 8,966 (2022 ACS), Kearney County with a population of 6,655 (2022 ACS), and Phillips County, KS with a population of 4,960 (2022 ACS) are within the Stamford market area, along with the communities of Orleans, Alma, and Oxford with Alma having the largest population of 1,043.

Commuting patterns in the Stamford area were revealed through the 2024 Community Needs Assessment Survey,

which had a 56% participation rate among households within Village limits. The survey showed 19 adults commute beyond the village limits by more than 1 mile. Of the 19 commuters seven (7) travel 1-20 miles, four (4) travel 21-35 miles, five (5) travel 36-44 miles, and three (3) travel 45 or more miles. According to datausa.io 2024, residents experience an average daily commute of 41 minutes, typically driving alone to work.

This mobility demonstrates the workforce's flexibility and suggests potential for population growth in Stamford, given its proximity to multiple community employment opportunities and its location to Kansas communities.

Population & Peer Comparison

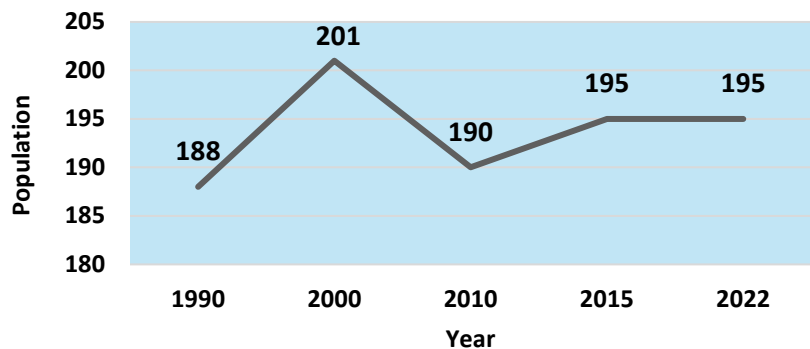
Stamford's population trends showed growth from 2010 to 2015, with the most significant population growth of 7% between 1990 and 2000. Stamford experienced its most drastic decline in population at a rate of 5.5% from 2000 through 2010.

Peer communities were selected that were similar in population size to Stamford, and with similar demographic and economic factors. Looking at these population trends several interesting patterns emerged and using UNO Center for Public Affairs project .7% growth per year giving us a conservative population calculation.

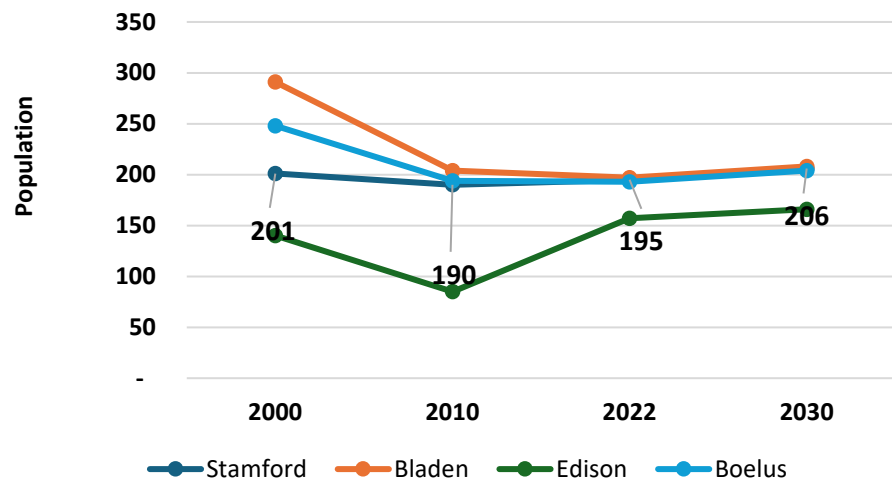
Stamford, Bladen, Edison, and Boelus show changing populations between 2000 and 2030. Stamford maintained relative stability, starting with 201 residents in 2000, dipping 5.5% to 190 by 2010, then gradually recovering 2.6% to 195 by 2022, with a projected 5.6% growth to 206 by 2030. Bladen experienced the steepest initial decline, plummeting to 29.9% from 291 residents in 2000 to 204 in 2010, then falling another 3.4% to 197 in 2022, before a modest projected recovery of 5.6% to 208 by 2030.

Edison's population trend is the most dramatic, with a 39.3% drop from 140 residents in 2000 to 85 in 2010, before rebounding significantly with 84.7% growth to 157 by 2022, with continued growth of 5.7% expected to 166 by 2030. Meanwhile, Boelus suffered a sharp 21.8% decline from 248 residents in 2000 to 194 in 2010, then stabilized with just a 0.5% decrease to 193 in 2022, with projections suggesting a 5.7% recovery to 204 residents by 2030.

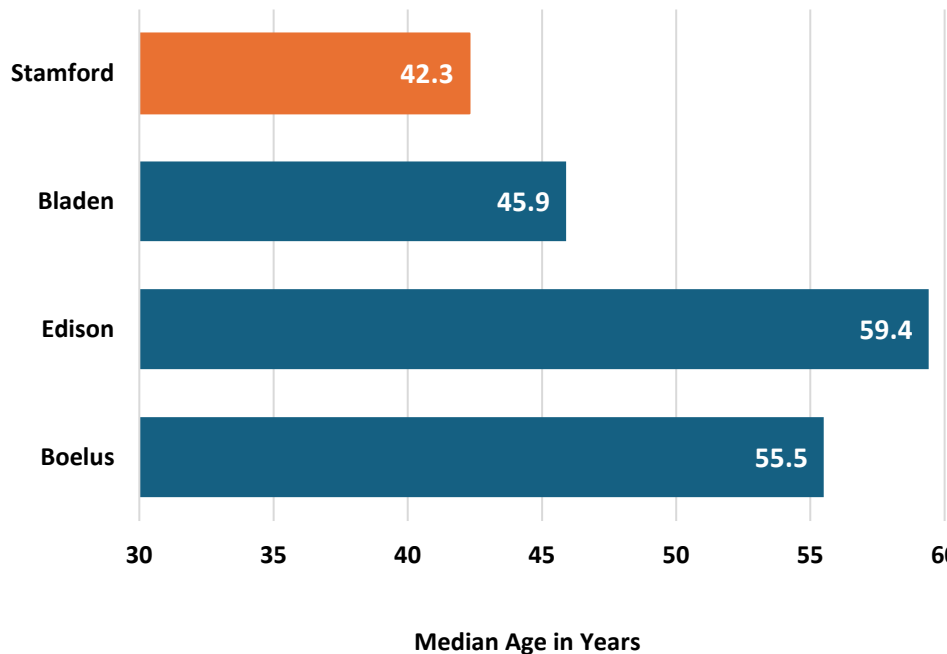
Stamford Estimated Total Population Trends 1990-2022



Population Trend of Peer Communities



Median Age Peer Community



Looking at the *Median Age* across these peer communities reveals important insights about potential housing needs. Stamford has the youngest median age at 42.3 years, followed by Bladen at 45.9 years, suggesting these communities may have more families with children and working-age adults who typically seek

single-family homes and family-friendly neighborhoods. This often leads to population growth, possibly driven by families or younger working adults moving into the community. Younger households typically have lower median wages, given career length, which would impact housing affordability. Younger potential homebuyers and renters may also represent a demand for diversified housing options, especially rental options as they start in the workforce. In contrast, Edison and Boelus skew notably older, with median ages of 59.4 and 55.5 years respectively. These higher median ages could indicate larger populations of empty nesters and retirees, who may prefer smaller, lower-maintenance housing options like multi-unit homes or single-level homes. The 17-year spread in median age between Edison and Stamford points to potentially different housing priorities and needs across these communities.

Nebraska Population Statistics (NCHS 2024) data for Stamford reveals important insights into the housing needs of various age groups, highlighting opportunities for development and community support. The high number of children under the age of 19 in Stamford underscores the need for family-oriented housing, such as larger homes with yards and proximity to schools and parks, and diverse options including rentals for young families. Investing in safe, attractive neighborhoods will be essential to meet the needs of these families to create housing options that facilitate family stability and community engagement to promote growth.

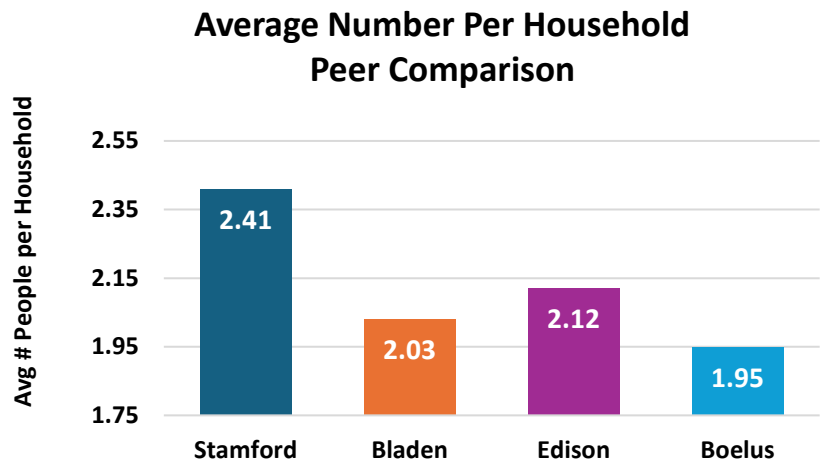
Age Group Peer Comparison

Age	Stamford		Bladen		Edison		Boelus	
Under 5	7	37%	2	21%	3	26%	14	17%
5 to 9	7		11		18		2	
10 to 14	29		20		5		8	
15 to 19	29		8		14		9	
20 to 24	10	5%	11	11%	1	2%	5	9%
25 to 29	0		11		2		13	
30 to 39	13	31%	18	34%	16	24%	12	30%
40 to 49	38		20		12		15	
50 to 59	9		28		10		31	
60 to 69	15	27%	46	34%	41	48%	40	44%
70 to 79	18		20		25		17	
80 and over	20		2		10		27	

The age group profile of these communities reveals several clear patterns. Stamford stands out with an unusually high proportion of residents under 19 years old compared to similar communities in the region. When examining the core working-age population between 20 and 59, Bladen shows strength at 44%, while both Boelus and Stamford also maintain robust workforce numbers. The population characteristics across these communities highlight distinct trends. The data emphasizes the critical need to create diverse housing solutions, including both rental properties and affordable homes that working families can buy. The senior population aged 60 and above comprises 27% of residents, which is the smallest percentage among comparable communities. This aging demographic often need to have suitable housing options if accessible, including supportive living arrangements, multi-unit ADA accessible housing developments, and assisted living facilities that provide essential services to help maintain residents' quality of life.

Stamford's diverse age demographics point to a clear need for a variety of housing options that cater to families, young adults, and seniors alike. By strategically investing in mixed-use housing developments, Stamford can enhance the quality of life for all its residents and foster a vibrant, inclusive community. In Nebraska, there is noticeable growth in the 65+ age group statewide, suggesting an aging population trend. Conversely, younger age groups (under 18) have seen a slower growth rate across the state, indicating potential challenges for future workforce replenishment. These trends underline the need for policies addressing the housing needs for the aging population and encouraging youth retention.

Stamford, at 2.41 average persons per household, indicates a larger family size which would necessitate exploring varied housing unit options beyond single family units to improve community growth potential (ACS 2022). Options for multi-family rental units accommodate more households while providing affordable housing, especially for lower income households.



Stamford's Median Household

Income of \$38,125 is the lowest of the peer communities, it is 54% lower than Harlan County at \$70,536, and 53% lower than Nebraska's (2022) Median Household Income of \$71,722. **The homeownership rate of 81.5% is considerably higher than the national average of 64.8%** (ACS 2022), a likely indicator of home values falling below market rate.

Peer Comparison Overview	Stamford	Bladen	Edison	Boelus
Total Population	195	197	157	193
Total Housing Units	99	120	97	121
Median Household Income	\$38,125	\$61,250	\$ 57,976	\$ 58,250
% Families Below Poverty Level	17.9%	4.6%	3.1%	9.8%
2022 Home Ownership Rate	81.5%	92.3%	86.5%	78.8%

Nearly 18% of Stamford families are below poverty level, requiring focused attention on access to affordable housing options. Bladen, Edison, and Boelus have significantly fewer households below poverty level.

Village Infrastructure & Land Use

Stamford maintains a comprehensive municipal utility infrastructure to serve its residents. The village operates its own trash removal service and sewer lagoon system, while contracting its water supply service from the Village of Orleans. Electric services are provided by Twin Valleys PPD, natural gas provided by Black Hills Energy, and internet services provided by Pinpoint. Village Clerk Teresa Youngquist confirmed both the water services and sewer lagoon system possess sufficient capacity to accommodate future development and expansion needs.

Infrastructure maintenance and development in Stamford benefits by following a structured approach such as through the Village's 1- & 6-Year Street Plan, which outlines both immediate and long-term road improvement projects. The Village of Stamford has contracted with Miller and Associates to conduct a drainage study to assist with infrastructure planning and development.

Recent Community Needs Assessment Survey (CNAS) results identified several priority areas requiring attention. Residents specifically emphasized the need for investments in residential sidewalk repairs and street maintenance. These infrastructure improvements are considered essential for maintaining both safety and quality of life within the community. Survey responses also indicated strong support for ongoing general maintenance investments to preserve the integrity of existing infrastructure systems.

These infrastructure considerations play a crucial role in the Village's overall development strategy, particularly as Stamford plans for future growth while maintaining high-quality services for its current residents. The Village of Stamford's existing utility systems and infrastructure demonstrate sufficient capacity and capability to accommodate future housing growth and residential expansion plans.

The recreational options in the community, particularly Stamford Park, have emerged as a central element in defining the community's quality of life. According to the CNAS results, 78% of households expressed strong interest in modernizing playground equipment and 68% prioritized lighting for increased use and safety in the park, 30% chose seating, and 15% would like a picnic shelter installed. The Village of Stamford has been actively fundraising to increase match fund opportunities when applying for funding.

Labor Force Profile

The table, *Top 5 Industry Sectors by # of Jobs* for Stamford are shown on the right. Manufacturing industry sector leads with 20 jobs (ACS 2022).

The Work Area Profile (U.S. Census Bureau) indicates diversity in race and ethnicity is somewhat prevalent in Stamford. The profile reports 86.7% as white alone race and ethnicity, and 13.3% as Hispanic or Asian in the community.

Top 5 Industry Sectors by # of Jobs

Manufacturing	20
Professional/Management	11
Other Services/Public Administration	9
Food Services	8
Education	7

Educational Attainment: Stamford compared to Nebraska

	Stamford	Pct. of Total	Nebraska	Pct. of Total
Total Population 25 and Older	113	100.0%	1,283,285	100.0%
Less Than High School Graduate	10	8.8%	104,297	8.1%
High School Graduate (incl. equiv.)	48	42.5%	325,873	25.4%
Some College, No Degree	35	31.0%	284,398	22.2%
Associate degree	1	.9%	139,287	10.9%
Bachelor's Degree	10	8.8%	280,101	21.8%
Graduate or Professional Degree	9	8.0%	149,329	11.6%

Educational attainment data shows several key differences when comparing local and state figures. While Stamford's percentage of residents without a high

Source: U.S. Census Bureau, American Community Survey, latest 5-Year Estimates

school diploma (8.8%) is relatively close to the state average of 8.1%, there is a striking difference in those whose highest education level is high school completion. In Stamford, 42.5% of residents fall into

this category, significantly higher than the state's 25.4%. Residents with some college but no degree reported at 31% is almost 10% higher than the state average. The area shows a notably lower rate of residents whose highest education is a bachelor's degree, at 8.8% compared to the state's 21.8%. These statistics, combined with the low unemployment rate, suggest that the local workforce is well-aligned with industry demands, with many jobs apparently not requiring advanced degrees for employment.

Evaluating the trends of unemployment in Harlan County compared to Nebraska from 2022-2023, Harlan County has a lower unemployment rate than the state average. Recruiting a more diverse workforce to the community could help address the labor shortage caused by this low unemployment.

	Harlan County	Nebraska
Total Labor Force	1,518	1,048,287
Employment	1,487	1,025,437
Unemployment	31	22,850
Unemployment Rate	2.0%	2.7%

SCEDD's Employer Survey revealed 25% of the businesses surveyed had a job vacancy. Additionally, half of the employers stated that housing market conditions were hindering their ability to expand. A local real estate professional echoed this trend, highlighting that their recent clients have had to purchase outside the area.

Employment Wage Study

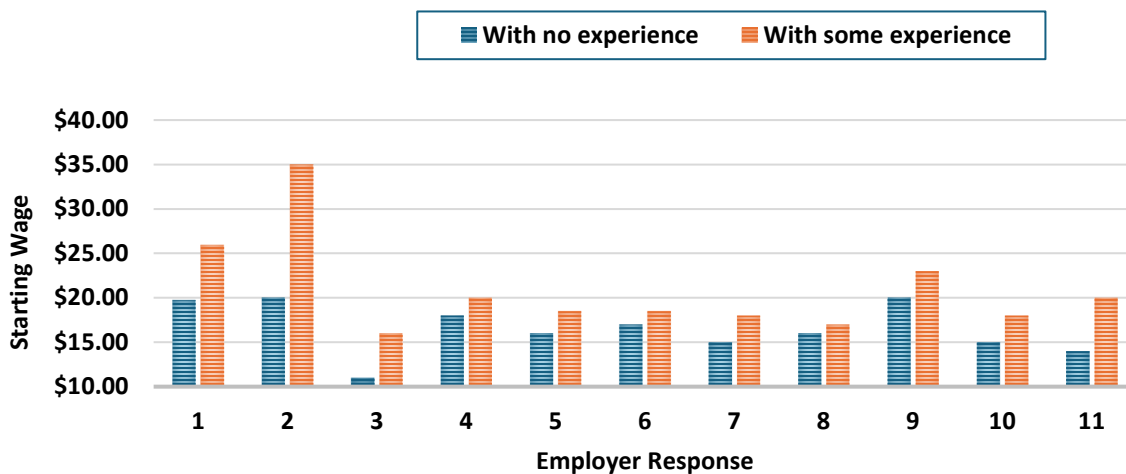
A labor market analysis conducted at the state level, including surrounding regions and Harlan County, revealed significant wage differences. Harlan County, with 876 employed workers, reported an average weekly wage of \$843, translating to an annual income of \$43,836, the lowest in the comparison group and 11% lower than Kearney's \$48,859 annual wage.

	2024		
	Employment	Weekly Wage	Annual Wage
Nebraska	1,024,572	\$ 1,123	\$ 58,396
All Non-Metro Areas In NE	316,269	\$ 958	\$ 49,816
Central Region	69,487	\$ 953	\$ 49,556
Kearney	34,713	\$ 939	\$ 48,859
Harlan Co.	876	\$ 843	\$ 43,836

While Harlan County's annual wage of \$43,836 shows a notable difference from the Central Region's \$49,556, both areas lag behind Nebraska's state economy. Specifically, Harlan County's wages are 25% below the Nebraska state average of \$58,396, while the Central Region is 15.1% lower. This wage gap is particularly significant for Harlan County, where annual wages are \$14,560 less than the state average, highlighting potential economic development opportunities to increase wages and strengthen the local labor market within the state's economy.

According to employer surveys in Stamford, most starting positions offer wages above the \$13.50/hour minimum wage requirement. Employers indicated that experience significantly impacts earning potential. Entry-level employees with no experience earn an average of \$16.52/hour (\$34,362/year), while those with some experience earn an average of \$20.95/hour (\$43,576/year) - a difference of \$4.43/hour or \$9,214/year.

Employer Survey: Typical Starting Wage for Entry Level Employees



Based on the HUD housing affordability guidelines (which states housing costs should not exceed 30% of income), an entry-level employee with some experience could afford monthly housing payments (mortgage or rent plus utilities) of up to \$1,089.

Housing Profile

A community's existing housing supply affects the market choices of housing consumers within different income, age, and tenure groups. The number of units, the physical condition, and the vacancy rates for rented and owned units are all indicators of the local supply. Assessing the current condition of the housing market is important in identifying a community's housing stock and assessing how it fits with the needs of the population.

Homeowner v. Renter

Homeownership rates in the U.S. have generally declined since peaking at 69.2% in 2005 (US Census). Rising home prices, high interest rates, limited housing supply, and shifting demographics (e.g., Millennials and Gen Z delaying homeownership) have all contributed to these trends. The rate is likely to stay steady or decrease slightly, influenced by economic conditions.

While the overall homeownership rate in the U.S. remains relatively high compared to historical standards, there is indeed a significant gap between the homeownership rates of low-income and higher-income households. Lower-income households face greater challenges in achieving homeownership. These challenges include affordability, higher debt levels (such as student loans), limited access to credit, and difficulty saving for down payments. In many markets, the increasing gap between income growth and home price appreciation has made it harder for low-income households to buy homes.



Picture: Loup Ave. Source: Google Maps

U.S. Census Bureau and Federal Reserve data continue to show that income is one of the biggest factors influencing homeownership rates. Even though homeownership overall remains high (around 64-65% in recent years), the gap between lower- and higher-income households persists. The widening gap in homeownership is especially noticeable when looking at demographic groups. Often renters in the lowest income brackets are more likely to face barriers to homeownership, such as affordability and rising home prices. Millennials and Gen Z can face significant barriers such as student debt, high housing prices, and stricter mortgage requirements.

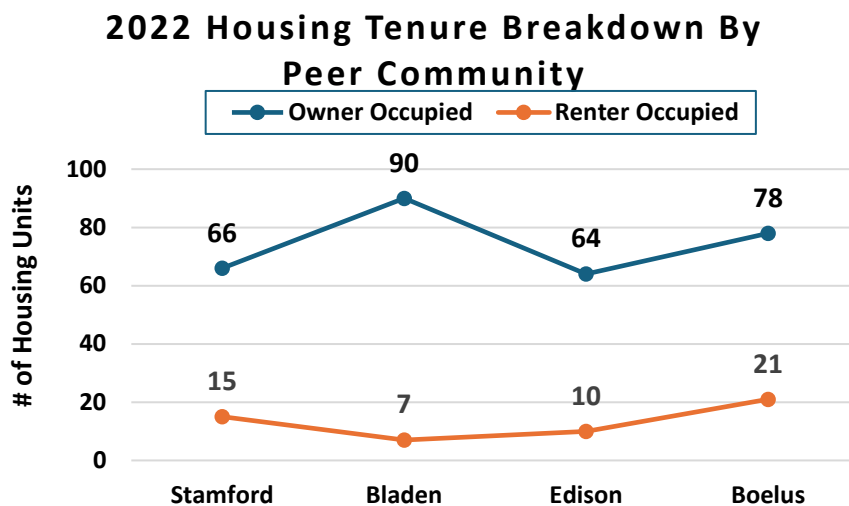
CNAS Community Input:
75% of renter households
indicated it was very difficult to
find their current rental.

The homeownership rate for households under the area median income (AMI) remains low, and for high-income households (earning \$100,000+), it remains much higher, reinforcing the trend that income plays a critical role in determining access to homeownership. Income disparity continues to be a key challenge in access to affordable housing.

Historically, homeownership rates in rural areas have been higher than in urban areas. According to data from the U.S. Census Bureau and the Housing Assistance Council (HAC), homeownership has been a prominent feature of rural life. The HAC and other organizations have pointed out there is a shortage of affordable rental housing in rural areas, with many renters struggling to find decent, affordable homes. This is partly due to a lack of new construction and the aging housing stock in rural communities.

The Housing Tenure table shows a breakdown of the owner-occupied and renter-occupied housing units for the 2022 and 2017 American Community Survey estimates. Stamford's Housing Tenure breakdown shows growth in the renter occupied units in the 5-year period. With 81 housing units in 2022, data indicates a housing environment of owner-occupied units higher than the Nebraska average of 66% in comparison to the rental market.

HOUSING TENURE	2017	%	2022	%	Nebraska 2022	%
Owner Occupied Housing Units	71	100%	66	81%	576,625	66%
Renter Occupied Housing Units	0	0%	15	19%	297,047	34%
Total Occupied Housing Units	71	100%	81	100%	873,672	100%
Stamford and Nebraska Housing Tenure: Source: American Community Survey 2017,2022						



As demonstrated in the *Housing Tenure Breakdown by Peer Community* chart to the left, the data reveals a significant disparity in rental housing availability compared to owner occupied housing units in Stamford and its peer communities. Bladen has the highest owner-occupancy rate at 90%, with just 7% renting, indicating a strong preference for homeownership. Boelus

follows at 78% ownership and 21% rental, showing a more balanced but still ownership-heavy market. Stamford (66% ownership, 15% rental) and Edison (64% ownership, 10% rental) have moderate gaps, reflecting a stable mix of homeowners and renters. Overall, Bladen leads in homeownership, while Boelus has the highest rental share, highlighting differences in affordability, economic conditions, and mobility across regions.

Stamford's rental shortage may hinder attracting new residents and recruiting workers, as they might opt for nearby areas with more housing options. Expanding quality rentals could enhance competitiveness and meet the needs of young professionals and seniors seeking smaller, more manageable housing.

Occupancy Rates & Housing Availability

Stamford's vacancy rates indicate a very tight housing market with <1% in homeowner vacancies, and <1% for rentals (ACS 2022 DP04). This places a significant strain on those searching for housing, and employers seeking to recruit and retain their workforce. Zero housing units are listed as available for long-term, seasonal, recreational, or occasional use. Overall, a low vacancy rate can indicate a healthy, desirable community, but it also highlights the issue of housing availability and affordability.

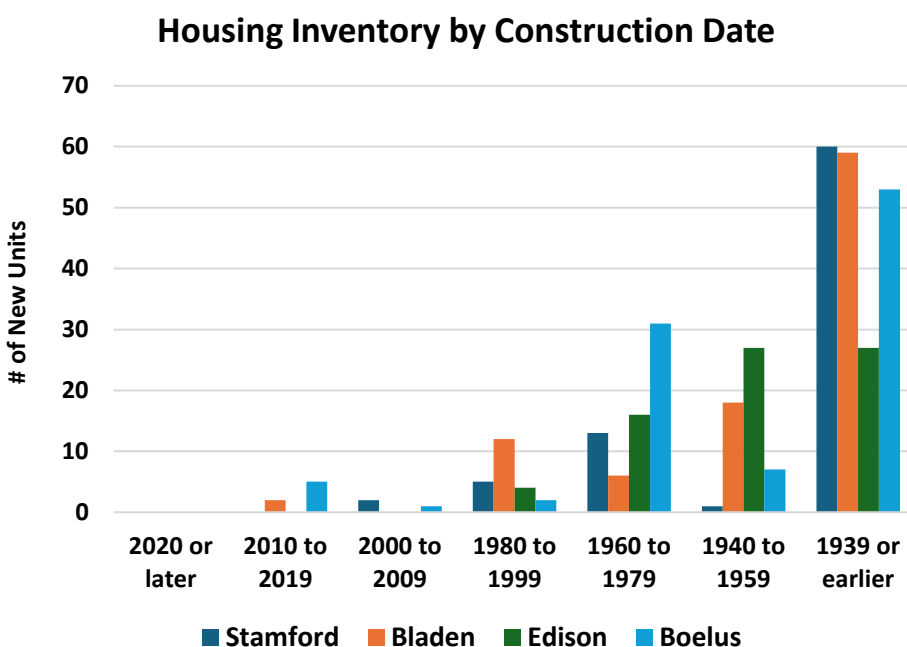
A <1% homeowner vacancy rate puts a strain on the housing market and employers' ability to recruit and retain workforce.

For a visual representation of occupancy status, see Housing Windshield Assessment, Map 2: *Occupancy Status*.

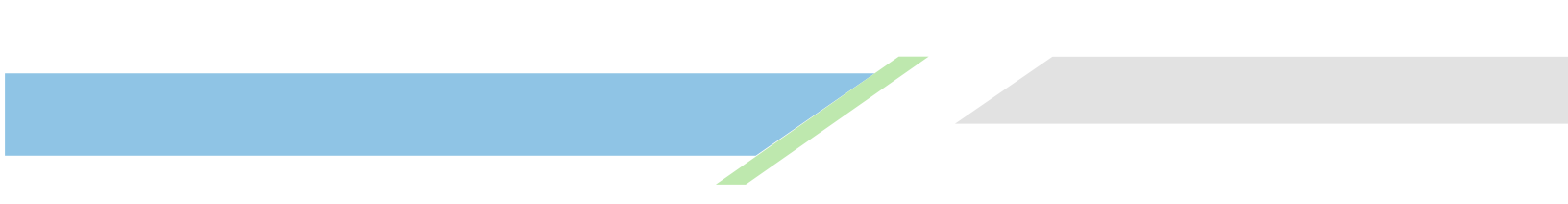
Based on data from Zillow.com and a local realtor's input, recent sales activity in Stamford highlights significant market disparities. Two comparable properties – each with 2+ bedrooms and 2 bathrooms – sold within similar 30–60-day timeframes, yet their prices varied dramatically. One property sold for \$32,000, while the other commanded \$475,000. This extreme price differential underscores the housing market distortions in Stamford.

Housing Inventory

The housing stock in these communities is predominantly characterized by an aging inventory, with a significant portion of homes built before 1939. Stamford and Bladen have the highest number of pre-



1939 homes, with 65 and 70 units respectively, while Edison has 36 and Boelus has 61 such properties. The 1940s saw varied development patterns, with Edison experiencing its peak construction period of 30 homes, while other communities saw more modest growth: Bladen added 11 homes, Stamford 6, and Boelus just 1 unit. The post-war period of the 1950s



brought continued development, particularly in Bladen with 13 new homes and Stamford with 6, while Edison and Boelus added 2 and 6 homes respectively. The 1960s and 1970s marked significant growth for Boelus, which added 17 homes in the '60s and 22 in the '70s. Edison also saw substantial development during this period, with 7 homes in the '60s and 15 in the '70s. Stamford's most active construction period after 1939 was during the 1970s, when 11 new homes were built.

More recent decades have seen minimal new construction across all four communities. The 1980s brought modest additions to Edison (7 homes), Stamford (4), and Bladen (5), while Boelus saw no new construction. The 1990s showed some activity in Bladen (13 homes) and Boelus (8 homes), but little to no construction in the other communities. Since 2000, new housing development has been sparse, with only a handful of homes built in Stamford, Bladen, and Boelus, and none in Edison. Notably, none of these communities has seen any new construction from 2020 onward.

Rural communities must embrace a proactive approach to housing development to ensure their long-term viability and growth. A robust housing strategy directly impacts a community's ability to attract and retain residents, which in turn strengthens the local economy and expands the tax base necessary for maintaining critical infrastructure. When communities have adequate housing options, they become more attractive to potential employers and workers, creating a positive cycle of economic development. Additionally, a growing population helps sustain and potentially expand utility services by increasing the customer base, making these essential services more cost-effective and sustainable for all residents. Without this growth mindset toward housing development, rural communities risk facing declining populations, reduced services, and diminished economic opportunities. Making housing a priority represents an investment in the community's future, helping to ensure that rural areas remain vibrant and sustainable for generations to come.

Home Values

Based on the 2022 American Community Survey data, the *Stamford Owner Occupied Home Values* chart reveals an unexpected pattern in local housing values. The most notable finding is that nearly half (47%) of owner-occupied homes are valued below \$50,000. Rather than indicating market instability, these lower valued homes with the assistance of necessary rehabilitation could create good opportunities for first-time buyers. Owners can start with these lower-priced properties and potentially build equity as values increase over time.

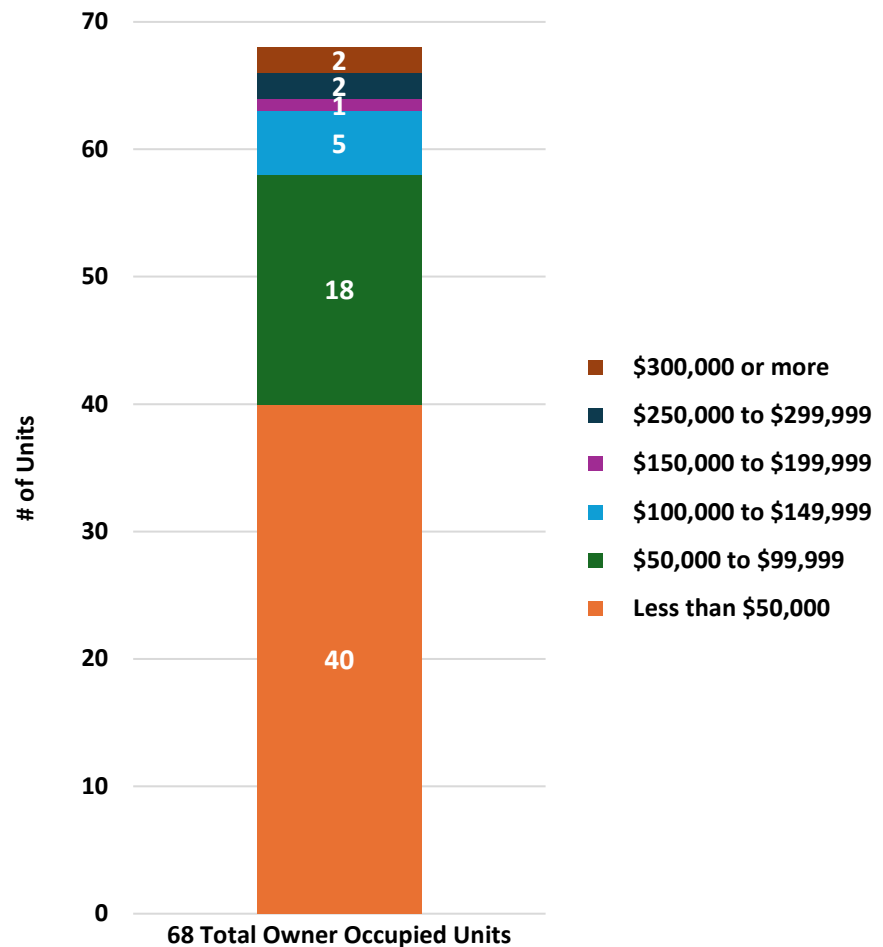
The median home value falls below the \$50,000 range, positioning the market as generally accessible to low to middle-income households. A key factor to consider is whether these lower-priced homes require major repairs or updates to be ready for sale. If significant renovation costs are needed, this would raise their actual market value. While the high number of affordable homes suggests housing options for different income levels and first-time buyers, this opportunity only exists if the homes are in livable condition and enough properties are available for purchase on the market.

Updating these properties to meet current standards typically requires several improvements. Property rehabilitation efforts often focus on enhancing energy efficiency, implementing necessary safety upgrades, adding contemporary amenities, and completing general rehabilitation work to restore the home's overall condition.

Renovating these properties serves multiple purposes:

- Creates affordable housing options that match the income levels of essential workers,
- Improves the existing housing stock's quality and longevity, and
- Makes properties more attractive to young professionals.

Stamford Owner Occupied Home Values



The community benefits multiply through:

- An enhanced property tax base from improved home values,
- Increased ability to retain skilled workers locally,
- Greater stability in essential services as workers put down roots, and
- Long-term community sustainability.

This approach effectively bridges the gap between employment opportunities and housing needs while strengthening the community's financial foundation.

Housing Affordability & Inventory Needs

Affordable housing is generally defined as housing that costs no more than 30% of a household's income (hud.gov). The affordability equation determines home ownership potential by limiting house value to three times a household's annual income. By grouping households into income brackets and comparing them with available housing supply, the analysis reveals potential housing market imbalances. The *Stamford Home Value for Owner Occupied* table pairs current ACS owner-occupied home values with annual household incomes, to project potential surplus or deficit of housing inventory across different price ranges.

Stamford Home Value for Owner Occupied By Household Income & Projected Surplus/Deficit Supply					
Annual Household Income	# of Households	% Total Households by Income	Home Values Owner Occupied	Housing Supply	Surplus/Deficit
\$10,000 to \$24,999	24	29.60%	Less than \$50,000	40	16
\$25,000 to \$49,999	25	30.80%	\$50,000 to \$99,999	18	-7
\$50,000 to \$74,999	21	25.90%	\$150,000 to \$249,999	5	-16
\$75,000 to \$99,999	5	6.20%	\$250,000 to \$299,999	1	-4
\$100,000 or more	6	7.40%	\$300,000 or more	2	-4
Total Households	81	100%	Total Owner-Occupied Units	68	

Source: ACS 5-year estimate, DP04 & S1901

---Household Incomes below \$50K likely Renters

“The difference between the fair market value for a newly constructed housing unit and the level at which a bank (or another lender) appraises the unit’s value – the appraisal gap – has become a central issue in Nebraska’s housing market in light of rising values.”

Source: *The Good Life at the Wrong Price: Nebraska’s Affordable Housing Challenges*, July 2024.

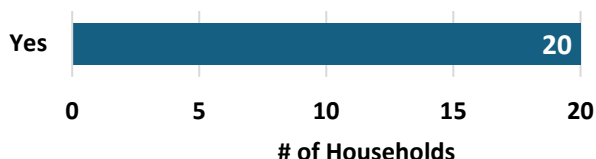
COMMUNITY INPUT ON HOUSING

Community Needs Assessment Survey (CNAS) 2024 Responses

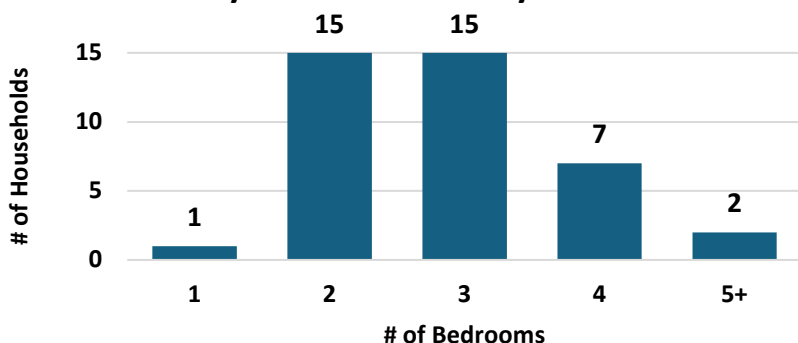
Stamford's 2024 CNAS asked respondents to provide their household status and opinion on many housing related topics. The first question asked respondents what type of home they lived in; 95% of respondents said they lived in a house, representing 38 households. Two (2) households lived in a mobile home.

Affordable housing is defined as housing that costs no more than 30% of a household's income for (rent/mortgage plus utilities). Households that exceed 30% of income for housing costs are considered cost burdened. Thirty-seven percent (51%) or 20 households of 39 responding reported spending more than 30% of their income toward housing.

Do you pay more than 30% of your income towards housing (rent/mortgage plus utilities)?



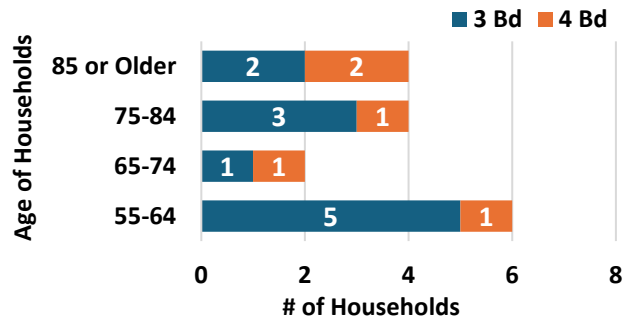
How many bedrooms are in your home?



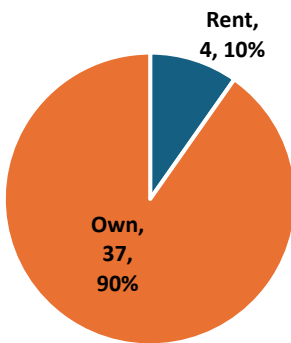
Households were then asked about the number of bedrooms in their home. Of the 40 homes represented, 1% (2) lived in a one-bedroom home, 38% (15) had two bedrooms, 38% (15) had 3 bedrooms, 17% (7) had 4-bedroom homes, with 5% (2) with 5 or more bedrooms.

The cross-tabulation viewing number of bedrooms by head of household age for those 55 and over provides valuable insights into housing situations among older residents. This analysis helps visualize how many senior households maintain larger homes, potentially indicating opportunities for downsizing if suitable alternatives exist. The data revealed that among households with 3 or 4 bedroom homes, there were 6 headed by individuals aged 55-64, 2 headed by those aged 65-74, 4 headed by those aged 75-84, and 4 headed by individuals 85 or older. Such information could prove useful in understanding housing needs and preferences across different segments of the older population, especially for individuals considering downsizing to smaller living spaces, making their larger homes available to households or families looking to expand their living arrangements.

Number of Bedrooms by Head of Household Age



Do you rent or own your home?



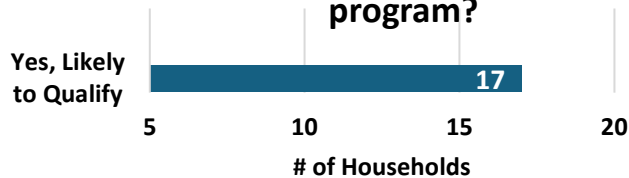
Households were asked if they owned or rented their home. The majority, 90% (37), of households responded they owned their home while 10% (4) indicated they rented. The University of Nebraska Omaha, Center for Public Affairs Research (2020) shows 17% of households in Harlan County are renter occupied, 22.8% for the Central Region, and 10% for the Village of Stamford.

The data demonstrates the Village should explore funding for programs to expand rental inventory utilizing programs such as: SCEDD Rural Workforce Housing, NIFA, and Nebraska Department of Economic Development's programs including the Nebraska Affordable Housing Trust Fund.

CNAS – Homeowner Responses

Homeowners were asked specific questions geared to their household. There are government programs that will assist low to moderate income households in rehabilitation of their homes. These are competitive applications available to specific entities. The following two questions indicate the demand for such a program.

If your household qualifies, would you be interested in applying for such a program?



Further analysis was utilized, pairing homeowners who indicated interest in cost sharing assistance to complete rehabilitation improvements with their household income. Of the seventeen (17) who indicated interest in cost-sharing assistance, an estimated seventeen

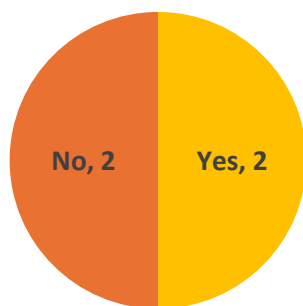
homeowners with household incomes at or below \$79,050 *could be income eligible based on household size*. A household of four, for example, could be eligible if their combined income was less than \$99.9K, according to current eligibility requirements of a common statewide housing program

Homeowners were asked if they had considered changing their residence to either upgrade or downsize. Thirty-five (35) respondents reported being satisfied with their current residence, one household is interested in upgrading and one household reported an interest in downsizing. Lack of available housing and lack of a down payment were both cited as barriers to changing their residence.

One household indicated interest in building a new home in the community.

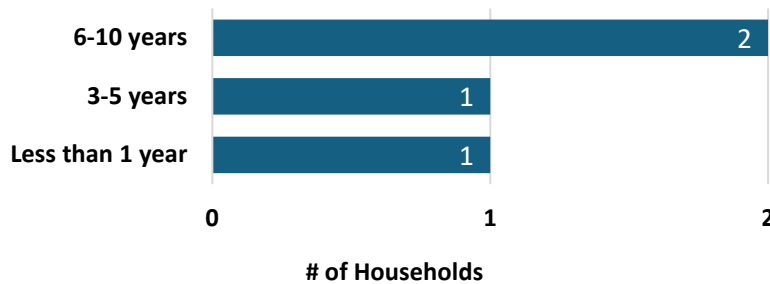
CNAS – Renters Responses

Does your current rental meet your needs?



Stamford's 2024 CNAS also asked questions specific to renters. Of the households who responded 2 indicated their current rental met their needs and 2) selected their current rental did not meet their needs. The reasons for the rentals not meeting their needs were too small and the quality of the rental. Seventy-five percent (75%) of respondents cited it was very difficult to find their current rental and twenty-five (25%) of the households responding did not find it difficult at all to find their current rental.

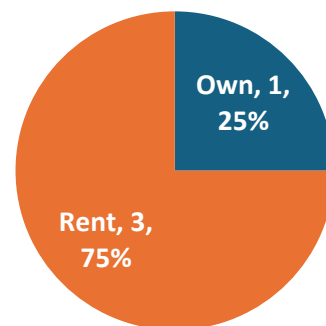
How long do you plan to continue renting?



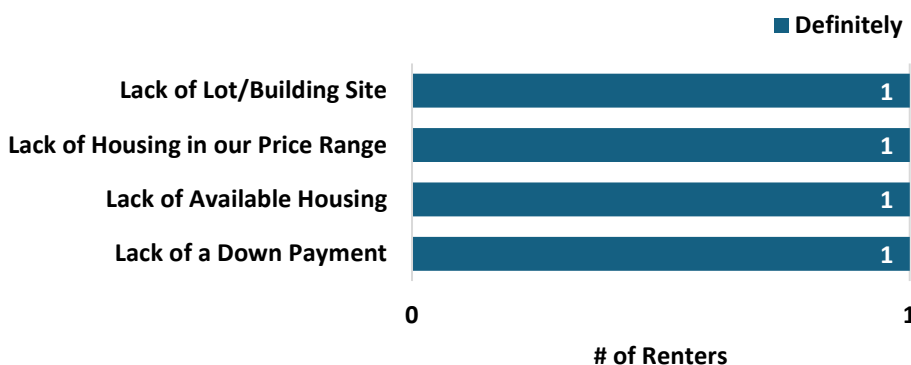
Among the renters who responded about their future rental plans, the majority - 2 of the respondents indicated they planned to continue renting for 6-10 years. One respondent anticipated renting for 3-5 years. One renter planned a shorter-term rental timeframe of less than a year. Current renters indicated paying between \$500-\$899 a month for their rental.

Residents who currently rent were asked if they preferred to own or rent. Of the households responding, 75% indicated they preferred to rent, with 25% interested in owning a home. The preferred price range for purchasing a home was \$50,000 - \$100,000.

Do you prefer to own or rent?



Which of the following are barriers to ownership for you?



The survey explored barriers to homeownership among renters seeking to own a home, revealing several significant obstacles. One (1) respondent identified multiple challenges, including the scarcity of available lots or building sites, limited housing within their price range, a general shortage of available homes, and insufficient funds for down payments—all of which

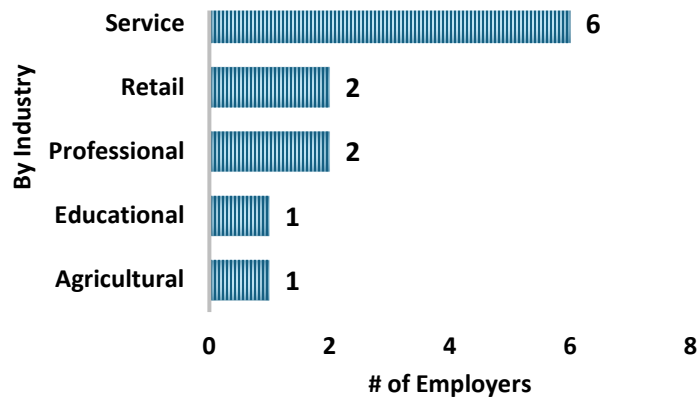
were cited as major impediments to achieving homeownership. Notably, one respondent expressed interest in government-backed financing options that would eliminate the need for down payments

when purchasing a single-family residence, suggesting potential receptiveness to alternative lending programs designed to increase accessibility to homeownership.

Employer Workforce Survey

A list of the top 12 employers in the immediate Stamford area was compiled with input from the Village Administration office. The criteria for selection were based on having at least 3 full-time equivalent (FTE) employees. SCEDD completed 12 employer phone surveys and entered responses on the Survey Monkey digital platform. The employers surveyed consisted of 6 service industries, 2 of each retail and professional services, 1 educational, and 1 agricultural company as illustrated in the chart above. Ninety-eight (98) employees were represented in this survey.

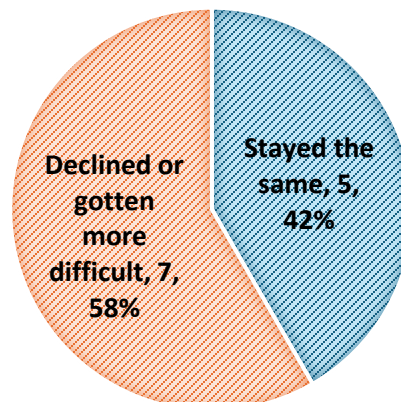
Employers: # of Employees Represented in Survey by Industry



An analysis of the employer survey revealed that 3 employers currently have one open/unfilled full time job available. Additionally, one employer has plans to expand their business in the next 12 months, adding one full-time position to the area.

Employers then shared their opinion on how their ability to recruit or retain employees has been impacted over the last 12 months. Fifty-eight percent (58%) of employers who responded indicated their ability to recruit or retain employees over the last year declined by the lack of family housing to purchase or rent.

Employer's Opinion on Ability to Recruit/Retain Employees

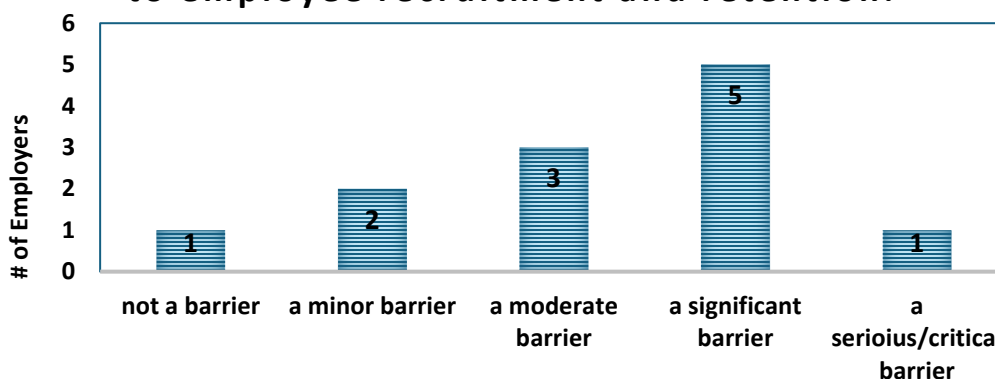


DO THE CURRENT HOUSING MARKET CONDITIONS IN YOUR COMMUNITY AFFECT EXPANSION PLANS?



Employers were split on answering whether the current housing market conditions in Stamford have affected expansion planning for their business.

Is availability of workforce housing in the Stamford/Orleans area as being a barrier to employee recruitment and retention:



The majority of the employers (42%) feel that the availability of workforce housing is a significant barrier in recruiting and retaining new and current employees. One employer

stated that this was a serious or critical barrier in workforce recruitment and retention. Three (25%) employers indicated that this issue is a moderate barrier and two (17%) employers answered this issue is a minor barrier. Only one employer felt that workforce housing was not a barrier in recruiting and retaining new and current employees.

Employers have reported significant housing challenges among their workforce, with 50% indicating their employees struggle to find suitable housing. The most prominent concern, mentioned in four (4) comments, is the difficulty in locating family-appropriate housing. While properties on the market typically sell within 30-60 days, many housing opportunities are discovered through informal networks and word of mouth. Single employees have shown particular interest in rental options, including both apartments and single-family homes. A quarter of the feedback focused on the need to address abandoned and deteriorating properties in the area. Employees also emphasized the demand for affordable starter homes, particularly those of smaller size, highlighting a gap in the current housing market for entry-level homeowners.

Housing Windshield Assessment

The profile of the housing windshield assessment describes the supply of housing, adequacy in meeting local needs, and the affordability of the housing inventory in Stamford. SCEDD staff conducted a thorough assessment of all residential properties in the municipal limits to assess the following:

- Structure and Lot Use,
- Occupancy Status,
- Condition of Housing Inventory,
- Type of Repairs Needed, and
- Vacant Lots for potential development opportunities.

Structure and Lot Use

Assessing current structure and lot use is essential in a housing study for understanding the present state of housing availability and land utilization within a community. By examining how land is currently developed and utilized, this section provides valuable insights into the existing housing stock, potential for future growth, and any barriers to development. It helps to identify areas where housing supply may be inadequate or underutilized, as well as where new development or redevelopment could meet the needs of the community. Additionally, understanding current land use patterns allows for informed decisions about how to optimize available space, whether for residential, commercial, or mixed-use purposes, to support sustainable growth and improve overall livability. This analysis is crucial for planning future housing strategies, addressing housing shortages, and ensuring the community accommodates both current and future residents.

A windshield assessment conducted by SCEDD in June 2024 found 71% (99) of structures assessed are being used for single family dwellings. Ninety-five (95) single-family structures and the remaining five dwellings were mobile home properties. Additionally, there were 39 empty lots with no structures at all, and 1 lot that had an auxiliary building (such as a shed or garage) but no residential units.

Type of Structure	
Single Family	95
Vacant Lot	39
Vacant w/ Structure	1
Mobile Home	4
TOTAL	139

Map 1: Current Structure / Lot Use illustrates the location and use of lots at the time of SCEDD’s 2024 field survey. Throughout the village municipal boundaries there are many vacant lots including infill lots in established neighborhoods (shown in yellow) prime for development. Efforts to capitalize on existing infrastructure to decrease overall costs of development would be a worthwhile focus for future housing development.

Occupancy Status

The windshield assessment captured the current housing market inventory available for sale at a specific moment in time as well as a current occupancy status if known. **Map 2: Occupancy Status** illustrates the location of occupied and vacant homes at the time of SCEDD’s 2024 field survey.

The assessment showed 80 of all available lots had a housing unit, 40 were vacant lots with or without an auxiliary building, 9 were abandoned, and 10 were unknown.

- Abandoned is defined as a housing structure that does not have 'life,' could be dilapidated, unkept property.
- Unknown is defined as a lot that has a structure but the residential use unclear.

Low housing inventory signals a seller's market, characterized by minimal turnover and long-term residential stability. Generational home ownership, zoning constraints, and construction barriers may contribute to limited real estate activity, reflecting a stagnant housing ecosystem with restricted market dynamics.

It is important for a community to have vacant lots available for development to create a healthy housing market and attract new residents.

Assessment of current inventory showed a <1% rate of active listings on the market, well below the preferred 5-8% range for a housing market.



Photo: Stamford Home for Sale. Source: Zillow

Employer Survey

Workforce Housing Needs:

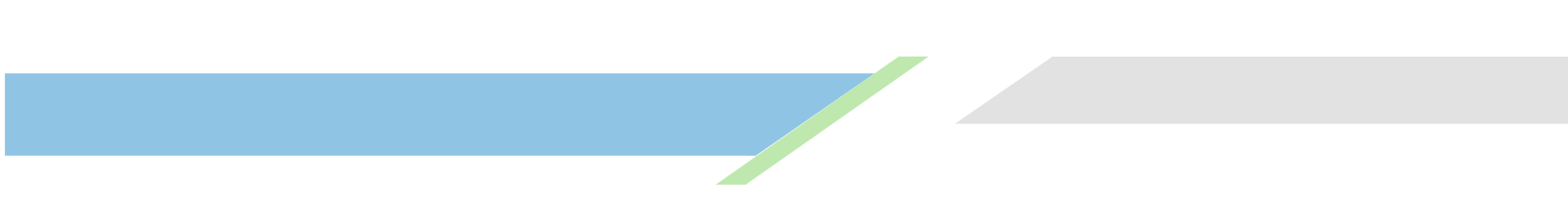
-100% consider lack of available housing a barrier to recruit and/or retain employees.

-1 Employer has expansion plans requiring additional FT employees within the next 1-3 years.

The 12 major employers in the Stamford area participating in the Employer Survey conducted by SCEDD to determine housing needs within the community indicated a strong need for increased housing inventory. Participants were asked to supply information regarding the number of employees, status of employees, employment opportunities, commute information, and issues created by

the lack of available workforce housing. Village leadership should consider 12 major employers noted the lack of available housing as a barrier to recruiting and/or retention of employees with 1 employer that identified plans for expansion requiring additional full-time equivalent employees within the next 1-3 years, further straining the housing market.

A competitive housing market can drive up home prices, making it challenging for people to afford a home in the community. If there are no available or affordable homes when a family is looking to move to Stamford, a household may be forced to search in neighboring towns. Once the family settles in an adjacent area and begins to invest in their new home and surroundings, it becomes unlikely they will relocate. Stamford employers face a significant challenge in attracting and retaining employees due to limited housing options. The restrictive housing market creates a double-edged problem: initial recruitment is difficult, and long-term workforce retention is at risk. When employees cannot find suitable housing that meets their changing needs, whether they want to upgrade to a larger home or downsize—they may ultimately choose to leave the community, taking their skills and experience with them.



Ensuring available homes will meet the needs and preferences of buyers is crucial. Stamford's low housing availability rate highlights a clear need for more housing options. Additionally, the rise in employers seeking to expand and considering the number of employees that commute in, results in an increased demand for suitable rental units. As local businesses have pointed out, addressing the housing shortage is a critical issue for supporting their workforce.

Condition of Housing Inventory

Discussing the condition of housing inventory in a housing study is crucial for several reasons as it directly impacts various facets of the housing market, urban planning, and community development. Key factors to consider regarding the condition of housing inventory include:

1. Understanding Housing Quality

- **Structural integrity:** Assessing the condition of housing inventory helps identify homes that may require repairs or are unsafe for habitation. Poor housing conditions can lead to health and safety risks, such as exposure to mold, lead paint, or structural collapse.

2. Impact on Affordability

- **Renovation and maintenance costs:** Housing that is in poor condition may be cheaper upfront, but the long-term costs of renovation and maintenance can be burdensome, especially for low-income buyers or renters. Understanding the condition of housing helps policymakers gauge the true affordability of properties.
- **Gentrification and displacement:** In areas with deteriorating housing, discussions about upgrading the inventory can highlight potential risks of gentrification, where wealthier individuals may move in and displace long-time residents due to rising costs associated with home renovations.

4. Economic and Social Implications

- **Neighborhood stability and community health:** Homes in poor condition can contribute to neighborhood decline, potentially fostering crime, unemployment, and social instability. Understanding these conditions can guide urban renewal projects and social programs aimed at improving living environments.
- **Investment opportunities:** For developers, investors, and local governments, understanding the condition of the housing inventory can identify opportunities for redevelopment, renovation, or repurpose of housing stock, which can stimulate the local economy.

5. Regulatory and Policy Development

- **Code enforcement and housing regulations:** A housing study that looks at the condition of the inventory can highlight areas where local building codes are not being adhered to or enforcement may be lacking. This can inform policy decisions about the need for stricter regulations or incentives for property owners to improve conditions.
- **Support for renters and owners:** Governments and non-profit organizations may use the findings to implement programs or subsidies to help homeowners with repairs, or to ensure that renters have access to safe, affordable housing.

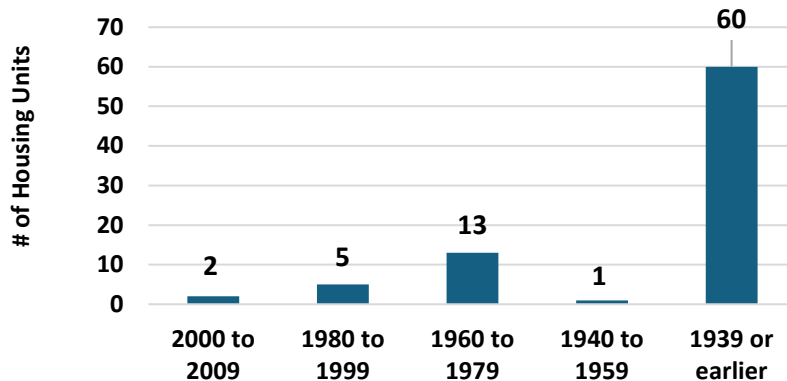
6. Environmental Sustainability

- **Energy efficiency and sustainability:** Older housing stock may be less energy-efficient and have a higher carbon footprint. Understanding the condition of the inventory allows for identifying opportunities for retrofitting homes to improve energy efficiency and sustainability, which is increasingly important in the context of climate change.

7. Long-Term Housing Market Trends

- Shifts in housing stock quality: Over time, the condition of housing inventory changes due to factors such as aging homes, changes in ownership, and economic shifts. Tracking these changes in a housing study can help predict future trends in the housing market and guide planning efforts.

Age of Stamford Housing Inventory



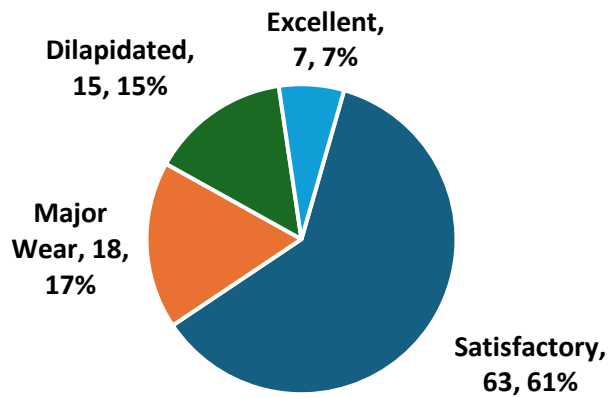
The *Age of Housing Inventory* graph shows the age of houses in Stamford by decades. Most homes in Stamford were constructed before 1940, accounting for 74% of all houses. Like many rural communities, Stamford has seen its share of changes in population over the decades. The village was at its largest in 1930, home to over 200 residents. A period of decline followed, with the population falling to 174 by 1970. However, during this time, the village experienced its second

largest increase in housing inventory. Since then, building has been sparse - just 5% of homes were built from 1980 to 1999, and only 2% were added between 2000 and 2009.

The rating of a housing unit in both the CNAS responses and field survey used the same criteria:

- **Excellent** – (Well Maintained): Homes in excellent condition have solid roofs, foundations, and contribute positively to the community’s housing stock.
- **Satisfactory** – (Minor Deficiencies): Homes in satisfactory condition are structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood but does have deferred maintenance issues.
- **Major Wear** – (Poor Condition): Homes typically have sustained wear such as a sagging roof, missing or rotted siding, rotting windows, and/or a sagging porch; appears “tired” and gives a negative impression of the neighborhood.
- **Dilapidated** – (No Rehabilitation Feasibility): Homes are in an overall unsatisfactory condition, with a crumbling foundation, windows and doors that are broken or rotted, and/or a sagging roof; has extended its life beyond normal expectancy and is a safety/health hazard.

Windshield Assessment Condition of Housing Units



41 CNAS Responses:

- 37% rate as excellent
- 44% rate as good
- 7% rate as fair
- 12% rate as poor

The Chart *Windshield Assessment Condition of Housing Units* chart is on the left, and the CNAS responses are shown on the right. There is a significant gap between the two assessments regarding excellent/satisfactory conditions: SCEDD rated 8% of housing units in

the excellent category, while households in the CNAS's self-evaluation reported 37%. The categories good/satisfactory and fair/major wear show less of a disparity between the CNAS self-assessment and SCEDD's. and both the CNAS responses and SCEDD's windshield assessment were within a one percent (1%) margin when rating the poor/dilapidated housing condition.

Map 3: Condition of Structure depicts SCEDD's windshield assessment on the condition of Stamford's housing units.

Housing Rehabilitation Needs

Assessing the condition of all types of housing based on the needed repairs demonstrates the potential for rehabilitation programs to meet the needs. **Map 4: Repairs Needed** reveals housing condition insights: thirty-five (35) require no repairs, fourteen (14) need only one repair (the most common repair with 6 units was window repair/replacement). Total units needing 2 or more repairs represent (50), demonstrating a strong justification for a housing rehabilitation program.



Photo: Kent Ave. Source: Google Maps

Vacant Lot Redevelopment

Vacant residential lots are key to development planning to identify and assess land efficiencies and optimization, guide housing strategies, maximize infrastructure, reduce neighborhood decay, and stimulate economic growth.

Redeveloping vacant lots can be challenging due to several factors:

1. Environmental Issues
 - Contamination (e.g., soil pollution, hazardous materials) requires costly and time-consuming remediation efforts.
2. Ownership and Title Problems
 - Unclear ownership, legal disputes, and tax liens can complicate the development process.
3. Economic Feasibility:
 - High initial costs, uncertain financial returns, and long timelines make redevelopment risky for investors, requiring creative financing solutions.

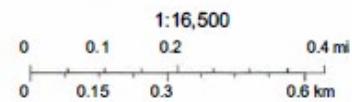
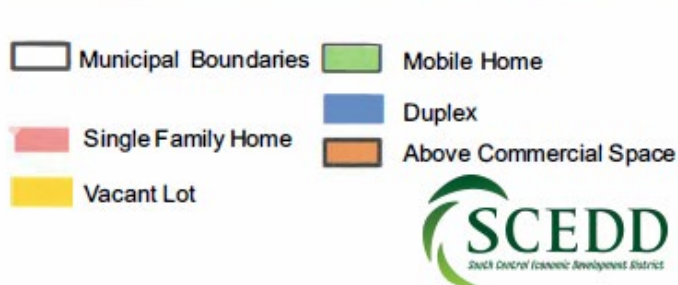
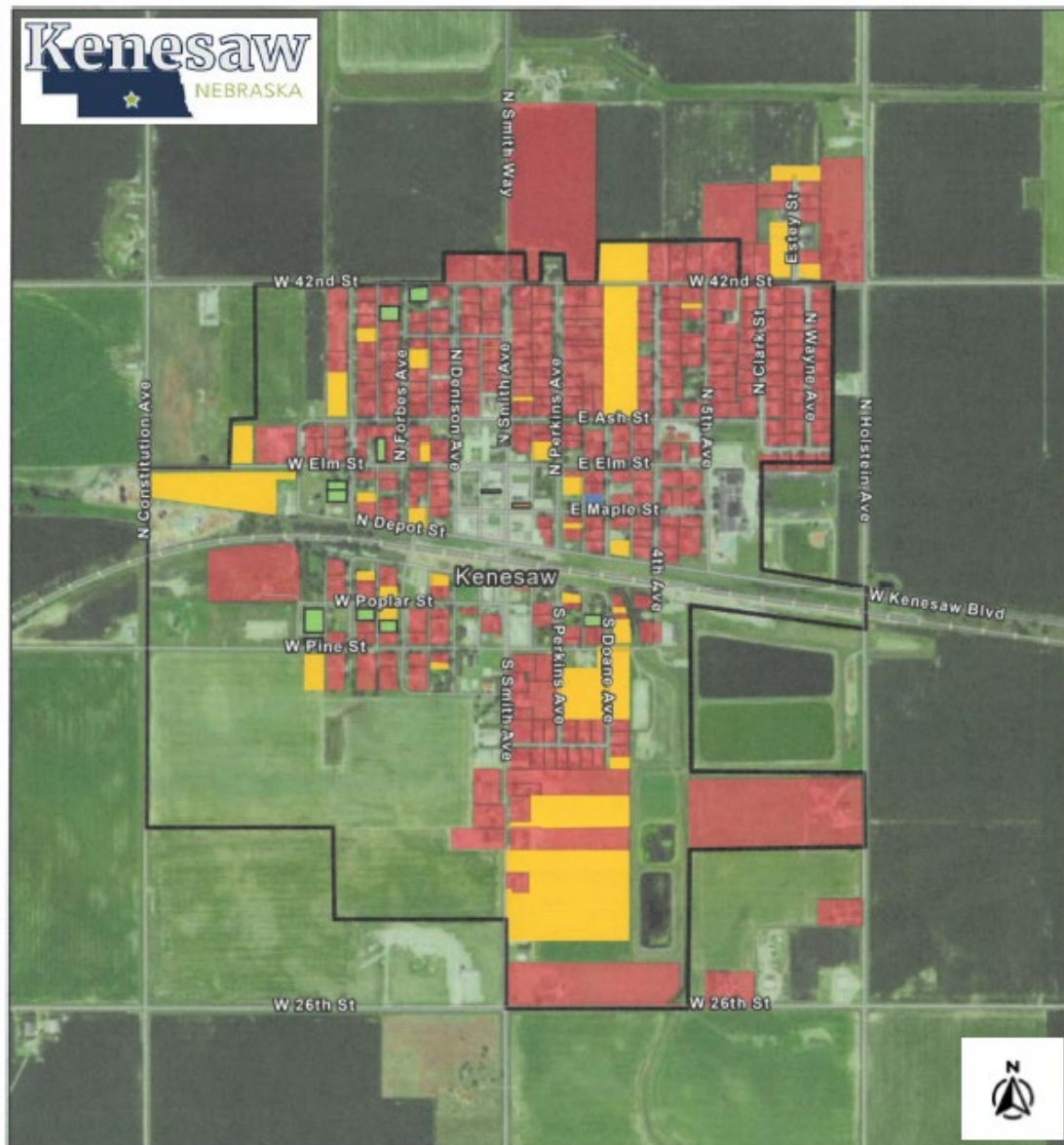
Map 5: Potential Structure for Vacant Lot illustrates possible redevelopment solutions for all vacant lots at the time of SCEDD's 2024 field survey. Vacant lots appropriate for development are indicated on the map with 35 locations for a single family, 28 for a duplex unit, and 21 potential lots for a triplex or larger multi-family unit. This data does not depict vacant lots with a non-residential structure.



Photo: Vacant Lot. Source: Google Maps

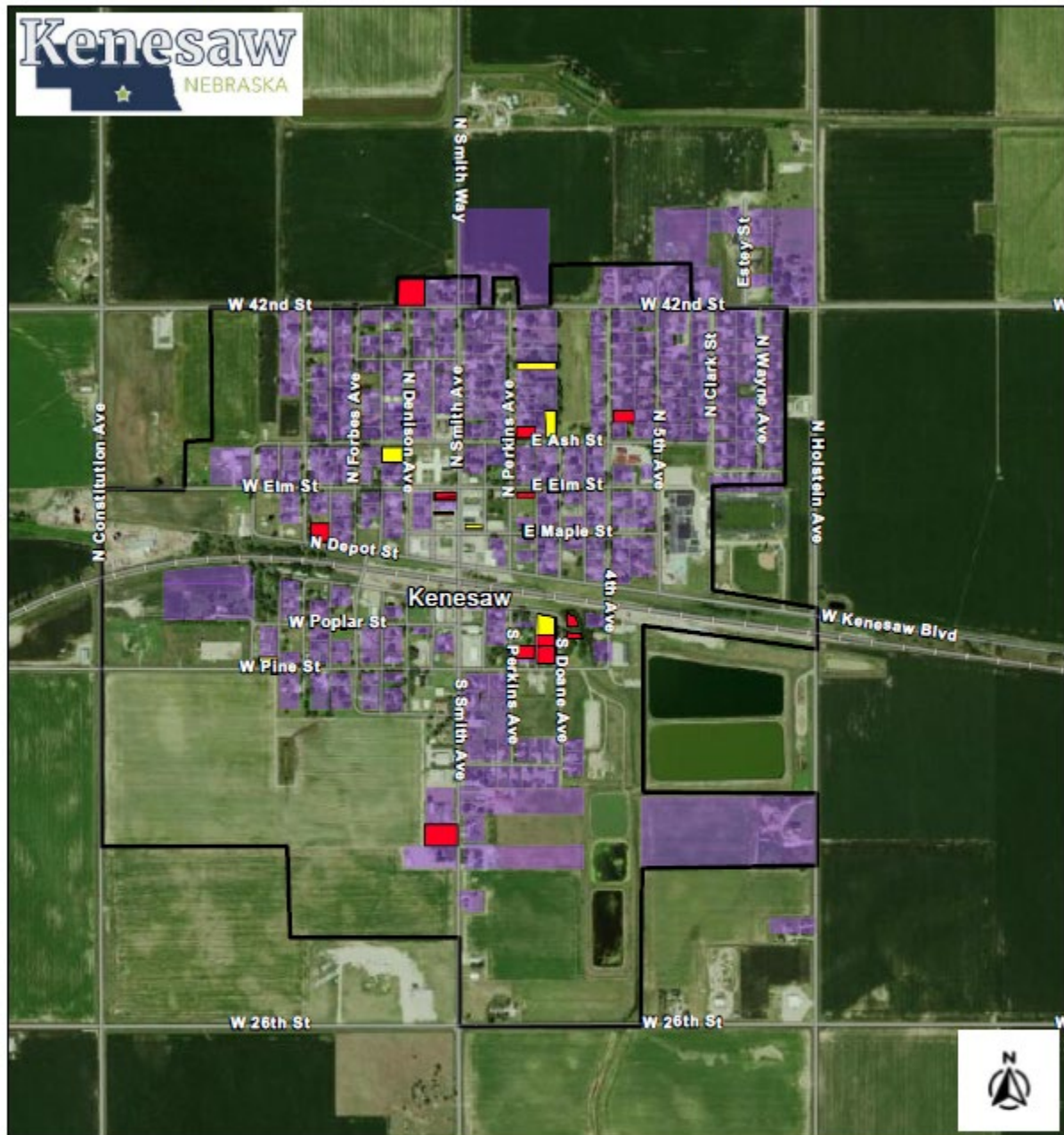
**SPACE HOLDER FOR PAGE #'s – pixilated/copy pasted maps shown now.
Actual Map without Header graphics to be inserted on final version when in ADOBE PDF.**

Map 1 Windshield Assessment: Current Structure/Lot Use



Source: Esri, USDA FSA, Esri Community Maps Contributors, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnology, Inc., METV, NASA, USGS, EPA, NPS, U.S. Census Bureau, USDA, USFWS
Josh Young, SCEDD Community Consultant 2024

Map 2 Windshield Assessment: Occupancy Status



Municipal Boundaries

- Occupied
- For Sale
- Vacant
- Unknown

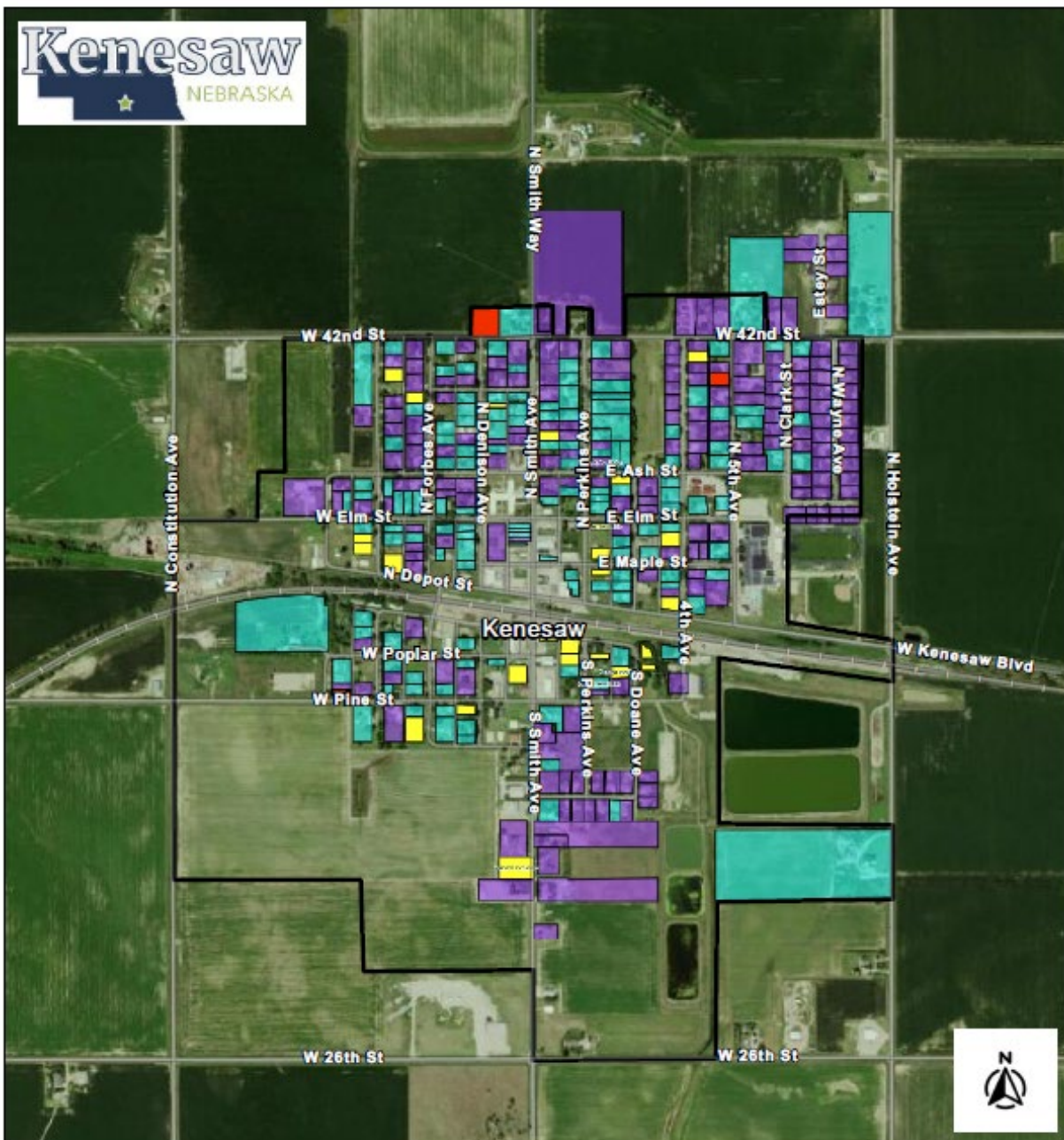
1:16,500
 0 0.1 0.2 0.4 mi
 0 0.15 0.3 0.6 km



Source: Esri, USDA, FSA, Esri Community Maps Contributors, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

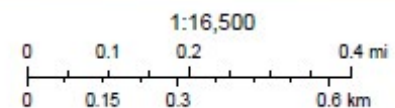
Josh Young, SCEDD Community Consultant 2024

Map 3 Windshield Assessment: Condition of Structure



Municipal Boundaries

- Excellent
- Satisfactory
- Major Wear
- Dilapidated

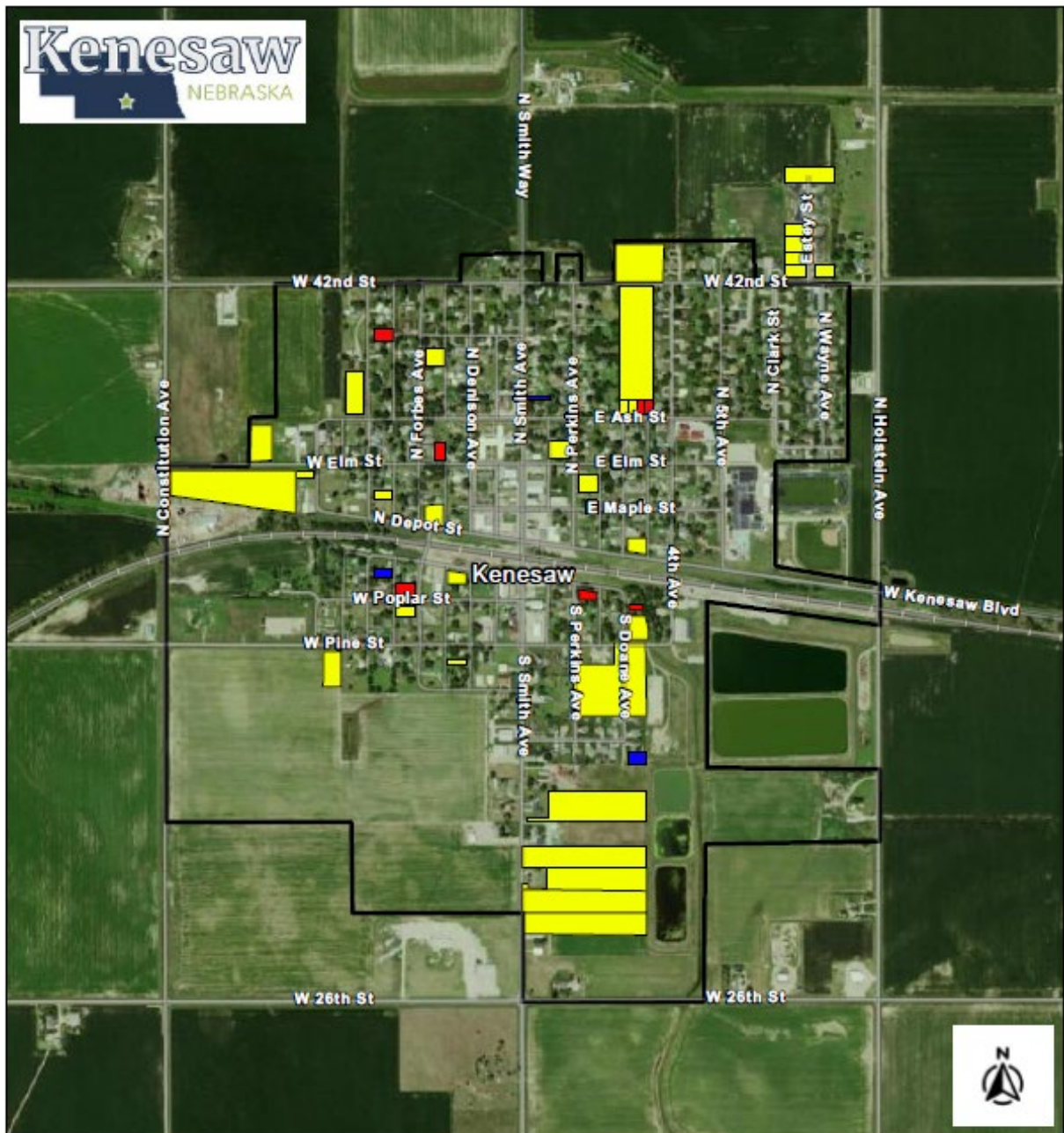


Source: Esri, USDA, FSA, Esri Community Maps Contributors, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/ NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

Josh Young, SCEDD Community Consultant 2024



Map 5 Windshield Assessment: Potential Structure for Vacant Lot



Municipal Boundaries

Single Family

Single Family or Duplex

Multi-Plex or Mobile Home Park



1:16,500
0 0.1 0.2 0.4 mi
0 0.15 0.3 0.6 km

Source: Esri, USDA, FSA, Esri Community Maps Contributors, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METV, NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS
Josh Young, SCEDD Community Consultant 2024



Housing Summary & Priorities

Stamford's housing needs demand a strategy with community-driven solutions. Recognizing that housing needs vary, local leaders and residents must collaboratively assess and improve the housing market. Attracting new and retaining current residents requires diverse, well-maintained, affordable housing options. Meeting future community needs demands continuous dialogue with residents, ensuring innovative solutions adapt to evolving socio-cultural and economic dynamics.

Socio Cultural Profile

The Village of Stamford, nestled in Harlan County along Nebraska's southern border with Kansas, presents a distinctive blend of rural character and strategic location. The community's position offers residents access to employment opportunities in multiple Nebraska and Kansas communities within a 50-mile radius, including Phelps County (population 8,966), Kearney County (6,655), and Phillips County, KS (4,960), along with smaller communities like Orleans, Alma, and Oxford.

Demographically, Stamford stands out among its peer communities with the youngest median age of 42.3 years, reflecting a robust presence of families with children and working-age adults. The community maintains a significant population of residents under 19 years old, while its senior population of 60+ years comprises 27% of residents, the smallest percentage among comparable communities. With an average household size of 2.41, the community demonstrates a family-oriented residential pattern.

The economic landscape of Stamford presents both challenges and opportunities. The median household income of \$38,125 falls significantly below Nebraska's state median of \$71,722, with 17.9% of families living below the poverty level. Stamford also falls below the average wages in Harlan County which report at \$843 weekly, translating to \$43,836 annually. Entry-level positions in the Stamford/Orleans areas typically start at \$16.52 per hour, with experienced positions averaging \$20.95 per hour. level. The manufacturing sector leads local employment with twenty (20) jobs.

The community's workforce shows strong alignment between educational attainment and industry demands. While 8.8% of residents lack a high school diploma, 42.5% have completed high school as their highest education level, and 8.8% hold bachelor's degrees. The current low unemployment rate indicates a tight labor market, though this creates challenges for employers seeking to expand their workforce. Culturally, the community maintains a predominantly white population (86.7%), with 13.3% identifying as Hispanic or Asian, reflecting opportunities for increased diversity and inclusion in future growth strategies.

Meeting Future Housing Demands

Stamford's housing situation reflects typical patterns seen in rural Nebraska communities, though with some distinct characteristics. The community currently maintains 81 total housing units, with an extraordinarily low vacancy rate of less than 1% across both rental and owner-occupied properties. The housing stock is predominantly composed of single-family dwellings, which account for 71% of structures (99 units). Additionally, the community has thirty-nine (39) vacant lots available for potential development, plus one (1) lot that features an auxiliary building without a residential unit.

The age and condition of Stamford's housing stock present significant challenges. Approximately three-quarters of the existing homes were built before 1940, with only a small fraction (7%) constructed between 1980 and 2009. While the majority of structures (34%) are in good condition requiring no repairs, there is a notable portion requiring attention – 14% need single repairs, primarily window replacements, and more concerning, 49% require two or more repairs. This situation has not gone unnoticed by the community, with 25% of public comments focusing on the need to address dilapidated and abandoned houses. SCEDD's new Reclaiming Community Assets program could provide valuable assistance in addressing these concerns.

The local housing market exhibits interesting pricing dynamics. Nearly half (47%) of owner-occupied homes are valued below \$50,000, yet recent sales show remarkable price variations, with comparable properties selling anywhere from \$32,000 to \$475,000. The community boasts a notably high homeownership rate of 81.5%, significantly exceeding the national average of 64.8%. However, this high rate of homeownership has a downside – it indicates a concerning shortage of rental options, which has become a barrier to workforce recruitment and retention in the area. Although the estimated number for rental units only shows increasing by one unit in the table below, the 19% renter occupancy is far below a balanced market need as shown in Nebraska's 35% average.

Housing Need	2022	Estimated by 2030	State Average	
			Balanced Market Need	Projected Need
Population	195	206		
# Housing Units*	81	85		
81% Owner	66	69	65% Owner	55
19% Renter	15	16	35% Renter	30

The Village of Stamford should recognize that reaching the state's average does not necessarily require constructing thirty (30) new units; there are alternative ways to create a better balance between owner-occupied and rental housing. Communities often assess their existing housing stock to identify opportunities for converting owner-occupied homes into rental units as properties change hands. When

older residents seek to downsize into more manageable living arrangements, developers may take advantage of these transitions to increase the availability of rental units.

Despite these challenges, Stamford holds considerable potential for future development. The community has identified forty-two (42) lots with the potential for new housing development. Twenty-one (21) lots were identified available for any housing type, eighteen (18) lots have been specified for new single-family homes, 2 sites that could specifically accommodate duplex units, and 1 lot appropriate for larger multi-family developments. Supporting this growth potential is the village's robust municipal utility infrastructure, which maintains adequate water and sewer capacity to handle significant expansion. These development opportunities, combined with available rehabilitation programs, position Stamford to address its housing challenges while building for the future.

Maximizing Housing Resources

Market-based housing solutions alone cannot meet current demand - leveraging federal and state housing programs will be necessary to expand housing availability.

The **Nebraska Investment Finance Authority's** (NIFA) offers several programs including below market-rate interest mortgages to qualified first-time buyers and down payment assistance. NIFA has programs to assist households in purchasing a home with a personal cash contribution of just \$1,000. NIFA's key programs:

- Low Income Housing Tax Credit (LIHTC) program issues tax credits to builders for the acquisition, rehabilitation, or new construction of rental housing targeted to low-income households, to incentivize private investment in affordable rental housing.
- Home Buying Programs include the Military Home Program, First Home Program for buyers not needing down payment assistance; First Home Targeted Program for homes in target areas, higher income limits, no first-time buyer requirement; Homebuyer Assistance (HBA) to provide down payment/closing cost help for first-time buyers; and Welcome Home Assistance offering down payment/closing cost help for both first-time and repeat buyers.

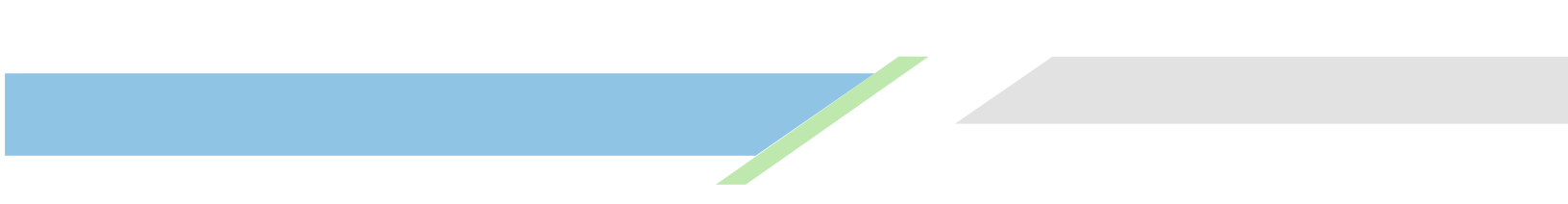


Picture: Workforce housing. Source: nifa.org.

All programs have specific income and purchase price limits, with various requirements around first-time homebuyer status depending on the program.

The **Nebraska Affordable Housing Trust Fund** (NAHTF), through the Nebraska Department of Economic Development, assists local units of government, public housing authorities, community action agencies, nonprofit organizations and for-profits working in partnership with a previously listed entity to increase the supply and improve the quality of affordable housing in Nebraska. NAHTF dollars may be applied to support a variety of housing-related





projects, including the construction of new units and rehabilitation of a community's existing housing stock. The program also supports first-time homebuyers through direct homebuyer assistance such as down-payment and closing costs.

SCEDD's **Rural Workforce Housing Fund (RWHF)** will further increase supply and reduce the costs of workforce housing. The RWHF provides financing to developers for new owner-occupied housing costing no more than \$325,000, new rental housing units costing no more than \$250,000 each unit, and rehabilitation of existing homes to be sold or rented when the investment exceeds 50% of the unit's assessed value. Each program mentioned requires an application.

Municipalities have found several locally driven housing funding solutions through community foundations, investment clubs, free lot programs, and Local Option Municipal Economic Development Act (LB840).

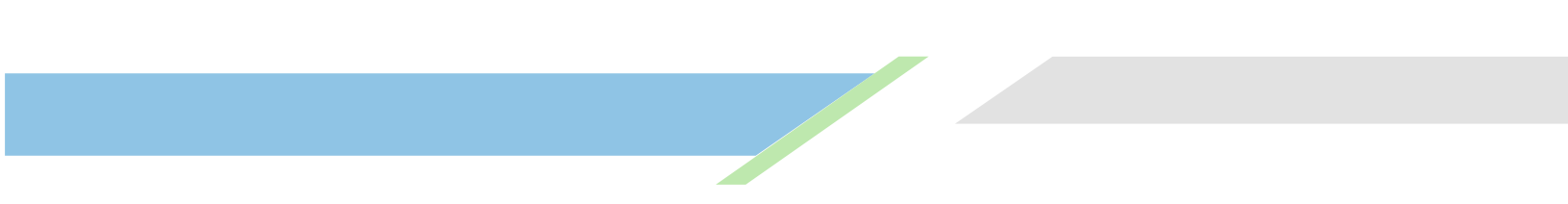
Conclusion

Stamford's housing challenges reflect the complex realities facing many rural Nebraska communities with limited financial and workforce resources. The village finds itself at a critical juncture where an aging housing stock, lack of new construction, and housing affordability directly impact economic growth potential. Like many rural communities, Stamford must navigate these challenges while working within the constraints of limited resources and capacity.

The most pressing concerns center around the severe shortage of rental properties and limited housing inventory across price ranges. This shortage creates a significant barrier for employers seeking to attract new workers and for current residents looking to change their housing situation. The gap between local income levels and housing costs further complicates the market dynamics, particularly affecting young professionals, families, and workforce recruitment.

Increasing transitional housing inventory options emerge as a crucial priority for Stamford. Quality rental housing serves as an essential steppingstone for attracting and retaining professionals, service workers, and trades people who face unique challenges when starting their careers in the community. Many of these essential workers, dealing with entry-level salaries and financial pressures such as current inflation rates or student loan debt, aren't immediately positioned for homeownership. Rental options provide them with an opportunity to experience community life and establish connections before making longer-term commitments.

The impact of local residency extends far beyond housing statistics. When essential workers live within the community rather than commute, they develop deeper community connections and better understand the population they serve. In general, residents typically reinvest more of their income locally. Without adequate rental options, Stamford risks losing talented professionals to neighboring communities with more diverse housing choices. Extended commutes often lead to burnout and higher turnover rates, ultimately increasing recruitment and training costs for local employers.



However, Stamford's situation isn't impossible to overcome, and solutions must be tailored to work within the community's capacity. Rather than attempting large-scale development projects that might strain community resources, a more sustainable approach would focus on incremental improvements and strategic investments:

- Pursuing targeted grant funding and partnerships for small-scale rental development projects that match the community's capacity to manage and maintain new properties
- Implementing modest but consistent housing rehabilitation programs that prioritize critical repairs and energy efficiency improvements
- Developing vacant lots in phases, allowing for managed growth that doesn't overwhelm local construction capacity
- Creating incentive programs that encourage private investment in housing development while maintaining affordability for residents
- Leveraging state and federal housing programs to supplement local resources
- Fostering coordination between local government, developers, financial institutions, and community partners

Success will require recognizing that progress may be gradual, but steady advancement toward housing goals will support long-term community sustainability. By focusing on strategic infill development and diversifying housing options, Stamford can work toward creating a more resilient local housing market that serves residents across all life stages and income levels.

The path forward demands maintaining realistic expectations while leveraging available resources effectively. Through proactive planning and implementation of targeted solutions, Stamford can strengthen its housing foundation to support both current residents and future growth opportunities. While challenges exist, the community's strong foundation and clear understanding of its needs position well to create positive change for the next generation of residents.



COMMUNITY INPUT

Community Needs Assessment Survey (CNAS) 2024 Responses

Local governments that take the time to understand and respond to the needs of their constituents can lead their communities into a future envisioned and supported by the people. Accurately identifying community's needs and priorities demonstrates an investment by leadership to engage passionate, committed residents. The public input gained, and engagement created by a Community Needs Assessment Survey and subsequent Town Hall, assists local officials and leaders with establishing a benchmark for ongoing community participation and creates a legacy for future generations.

The Community Needs Assessment Survey (CNAS) is an important first step in the path that leads to ongoing community development and growth. The CNAS process produces information that enables a community to systematically set and achieve goals.

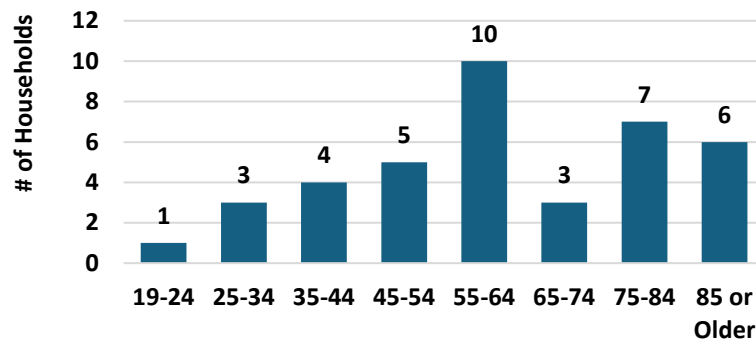
The questionnaire survey was divided into six areas:

- Demographics
- Village/Community
- Community Services-Food Security & Access
- Business & Economic Development
- Child Care
- Housing (as depicted in the Comprehensive Housing Study section)

Demographics

Demographic questions provide an overview of the make-up of a community, based on age, number of years in the community, commute to work, combined annual household income, and number of members in a household.

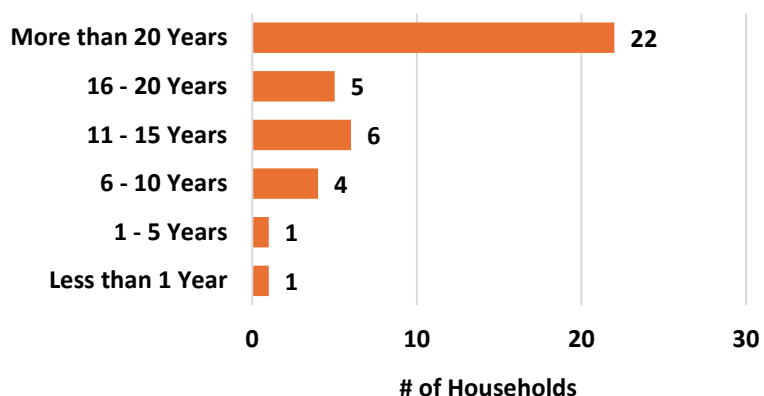
What is the age of your head-of-household?



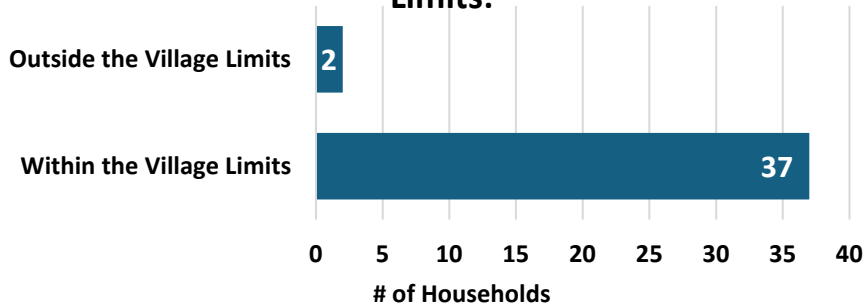
The first demographic question asked the age of the head-of-household. The age group between 55 and 64 was the prevalent age group with 26% (10). Senior citizens (75 and older) were the second highest age group represented with 33% (13). The following age groups, 45-54 at 13% (5) and 35-44 at 10% (4) were the next highest represented. Two age groups that were represented equally included 25-34 and 65-74 at 8% (3) each. The least represented age group was 19-24 at 2% (1).

Respondents were asked how long they have lived in the Stamford area. Of the 39 households that answered this question, 56% (22), have lived in the Stamford area for more than 20 years. Only 3% (1) moved to the area within the past year and 3% (1) lived there for 1-5 years, 10% (4) lived in the area 6-10 years, 15% (6) for 11-15 years, and 13% (5) have lived in the area for 16-20 years. The two respondents that have lived in the community for less than five years stated the primary reason for relocating was the small-town atmosphere (1) and a job (1).

How many years have you lived in the community?



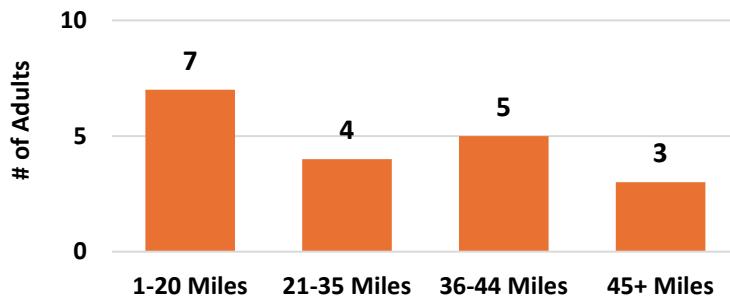
Do you live within or outside of Village Limits:



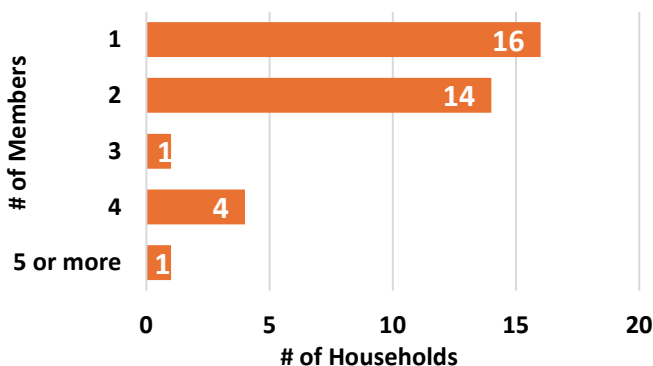
Respondents were asked to indicate if they lived within or outside the village limits of Stamford. Thirty-seven (37) respondents, representing 95% of responses, indicated they lived within village limits, with two (2) respondents, representing 5%, reported living outside village limits.

Households were surveyed about commuting to work. They were asked if any adults in the household worked outside the Stamford area, and if so, how far they traveled one-way to reach their workplace. Each household could provide information for up to two adults. Results indicated that 7 adults commute 1 to 20 miles outside of Stamford, 4 adults commute 21-35 miles, 5 adults commute 36-44 miles, and 3 adults commute 45 or more miles.

If you work outside of the Stamford area, how far do you commute one way?

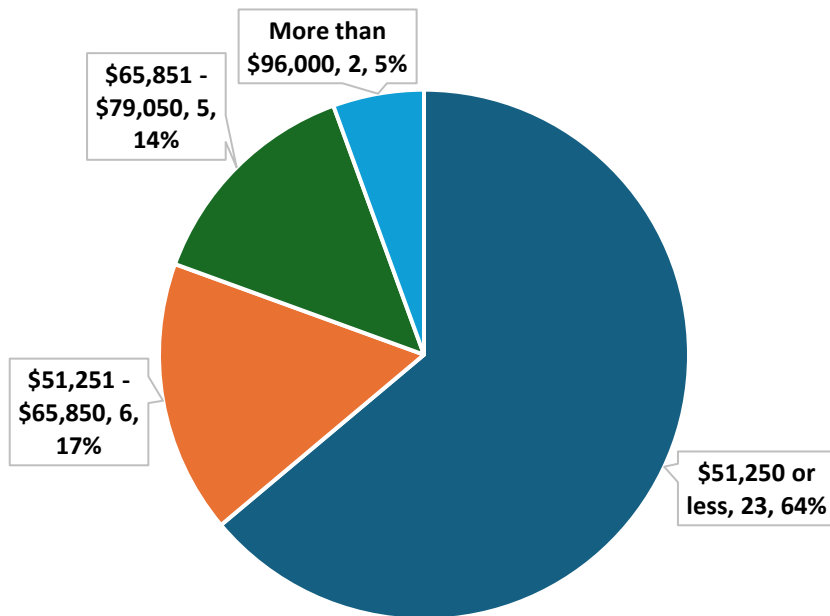


How many family members are in your household?



The number of family members in a household was answered by 36 households. One-person households were represented by 16 (44%) households, 14 (39%) were two-person, 1 (3%) three-person, 4 (11%) were four-person, and 1 (3%) household of 5 or more.

What is the combined annual income of all family members living in your home?



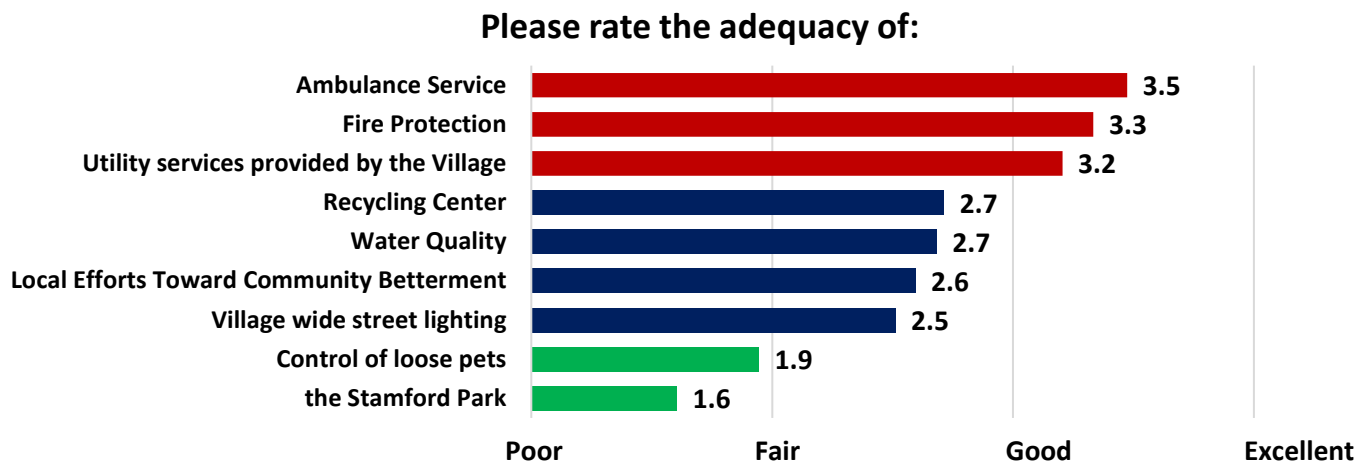
The final demographic question asked for the combined annual household income with 36 responding. The highest representation was in the \$51,250 or less annual income bracket with 23 (64%) households. Six (17%) of households earned between \$51,251-\$65,850. Between \$65,851-\$79,050 there were 5 (14%) households, and 2 (5%) households indicated a combined income of more than \$96,000.

To determine eligibility for federal funding, respondents answered questions regarding income and household size. Income guideline amounts for households ranging in size from one to eight or more are supplied by federal sources for each county. A random income survey was conducted in this survey of all households in Stamford, requiring responses from thirty-six (36) households. Of these thirty-six (36) randomly selected households, twenty-five (25) households representing 60% of the persons, reported income below the threshold. This income calculation deems Stamford eligible for Community Development Block Grant federal funding.

Household Size/ Income	Above Threshold	Below Threshold
Total Households	11	25
% of Households	30.6%	69.4%
Total Persons	31	46
% of Persons	40.3%	59.7%

Village/Community

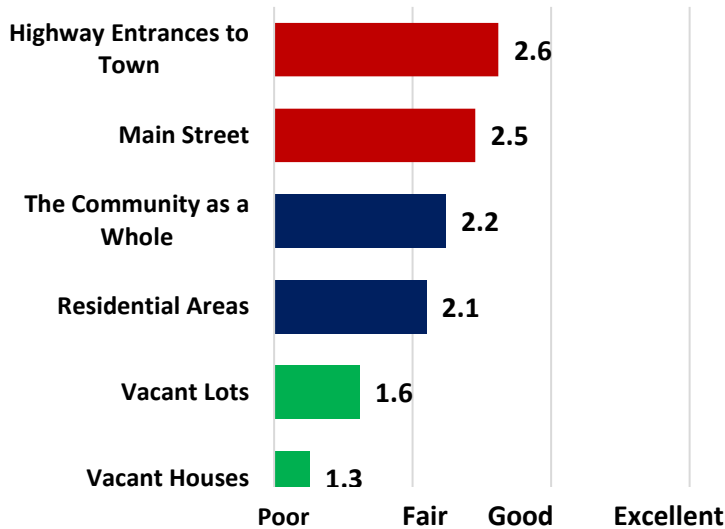
This section of the survey addressed items specific to the local government as well as how residents felt about the community. A weighted rating is shown in the following charts, with an excellent rating weighted as 4 and a poor rating weighted as 1.



The most accurate sentence form would be:

The adequacy of the emergency services received the highest satisfaction ratings from residents. Ambulance services earned an excellent rating overall with 53% of residents stating the services provided were excellent and another 35% of residents gave the services a good rating. The adequacy of fire protection and the utilities provided by the Village were given an overall good rating. Of those providing an opinion, 83% rated fire protection as excellent or good and 27% rated the utilities provided as excellent while 61% gave the utility services a good rating. Adequacy of the recycling center, water quality, local efforts toward community betterment, and Village wide street lighting earned overall good ratings from residents with excellent or good ratings from residents of 48%, 66%, 52%, and 52% respectively. Adequacy of the control of loose pets with 66% of respondents and Stamford Park with 88% of respondents received overall fair ratings, with reported answers ranging from fair to poor.

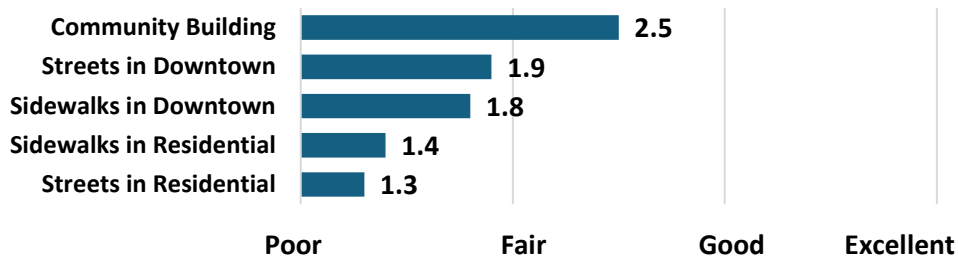
Please rate the general appearance of:



Respondents were asked to rate the general appearance of community features on a scale of excellent to poor. The general appearance of the highway entrances to town and main street received an overall good rating, with Highway Entrances receiving opinions of excellent or good by 62% of residents and main

street being rated excellent or good by 49% of households. The appearance of the community as a whole and residential areas earned an overall rating as good with 36% and 24% of residents giving an excellent or good rating respectively. The last two items each received an overall fair rating, with vacant lots rated fair or poor by 81% or 34 households and vacant houses rated overall poor by 91% (38).

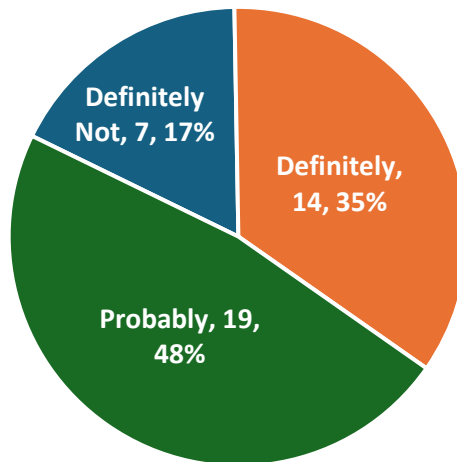
Please rate the condition of:



Residents gave the condition of the community building and overall rating of good with those providing an opinion 88% giving a good to fair rating. The streets and sidewalks downtown received an overall fair rating.

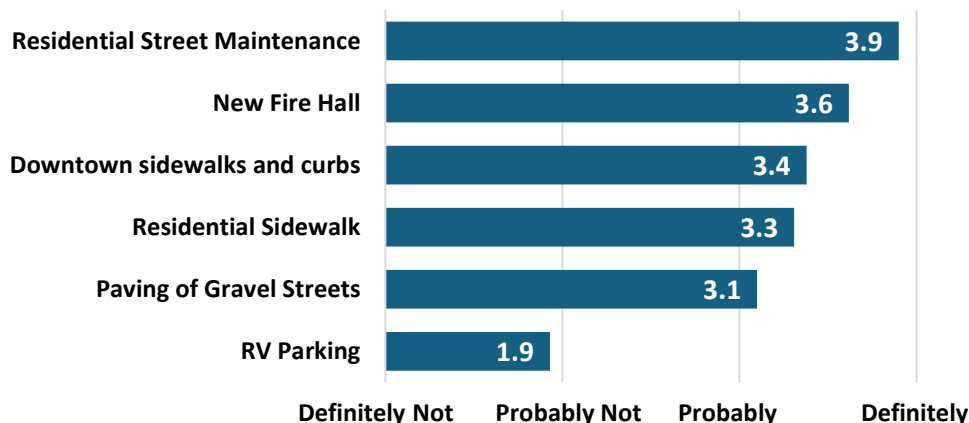
The streets in downtown had 86% of residents giving a fair to poor rating with the sidewalks receiving the same rating by 86% of households. Both the residential streets and sidewalks areas received overall poor ratings with 86% and then 98% of respondents selecting poor or fair.

Does Stamford encourage public participation -individuals having a voice regarding local governmental decision?



Residents were asked, “Does Stamford encourage public participation – individuals having a voice regarding local government decisions?”; 43 households provided an opinion. A combined 33 respondents (83%) indicated public participation was definitely or probably encouraged, which is a good indicator for Village leadership. Seven respondents (17%) felt public participation was definitely not encouraged.

Are the following projects needed in the community?

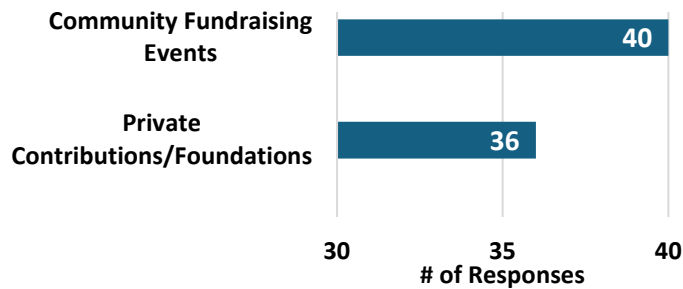


The next series of questions asked if specific projects were needed in the community. This will help the Village assess what the next best steps are for community amenities.

Residential street maintenance received the highest rating overall as definitely or probably a priority for the community with 100% of respondents answering of this opinion. Respondents were asked if a new Fire Hall was needed; 30 of 43 households (70%) responded with an overall opinion of probably that the Fire Hall was definitely or probably a priority. Downtown sidewalks and curbs as well as residential sidewalks are rated overall as probably as projects needed in the community from 88% and 83% respectively of the respondents. Paving gravel streets received a rating of definitely to probably needs to be a project by 79% of the respondents. RV parking received the lowest priority rating as a probably not to definitely not with 45% of households.

Survey respondents were asked what improvements to the Stamford Park were most important. Playground equipment was favored by 31 out of 40 (78%) responses, second was new park lighting by 63% of respondents. New seating and picnic shelter each received lower response rates as priority improvements.

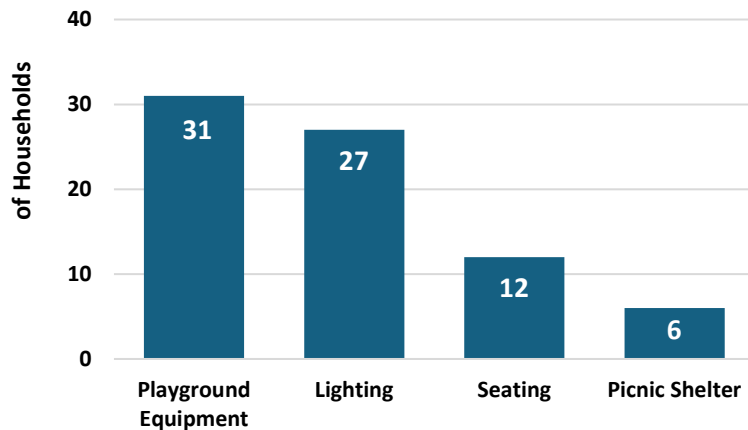
If partial funding for the projects listed above can be acquired from state and federal sources, how should Stamford fund its share? (choose as many as apply)



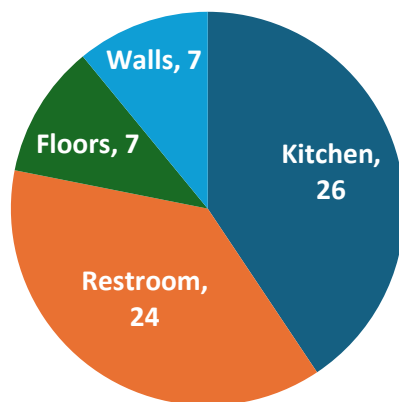
If partial funding sources can be acquired from state and federal sources for the previous listed projects, respondents were asked how Stamford should fund its share; respondents could check all preferred funding sources. The most preferred option by 40 households was community fundraising events followed by private contributions/foundation indicated by 36 households.

Survey respondents were asked what improvements to the Stamford Park were most important. Playground equipment was favored by 31 out of 40 (78%) of respondents, second was new park lighting by 63% of respondents. New seating and picnic shelter each received lower response rates as priority improvements.

What improvements to the Stamford Park are most important to you? (select up to 2)



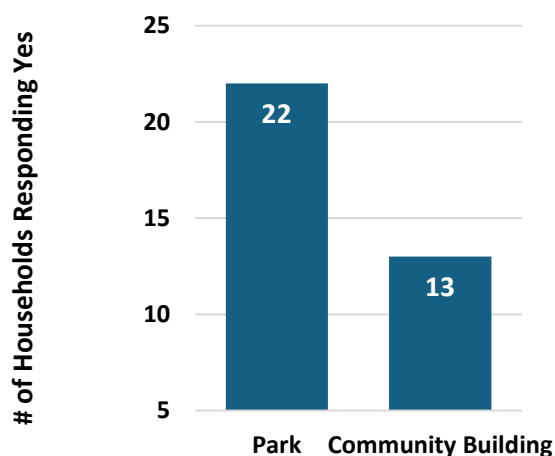
What improvements to the Stamford Community Building are most important to you? (select up to 2)



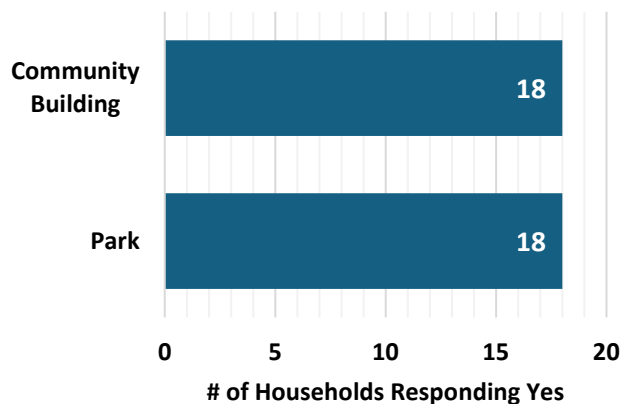
Survey respondents were asked what improvements to the Stamford Community Building were most important with the option to select two improvements. With sixty-four (64) selections made, answers to this question kitchen improvements was favored by 79% of households and restroom improvements were chosen by 73% of households. Twenty-one (21%) of the households chose each floor and wall improvements as well.

The next two questions asked the respondents if they would be willing to volunteer labor or contribute to a fund drive for improvements to the Stamford Park or the community building. Volunteering is such a critical need for smaller communities such as Stamford. Households were asked While the park improvements garnered the strongest support for volunteer labor, the overall willingness to participate varies across initiatives. The survey revealed that 13 households indicated they would be willing to contribute their labor to the community building. The limited number of volunteers poses a major hurdle for Stamford's small community, as it heavily relies on volunteer support to sustain and enhance its local amenities and programs.

Would you be willing to volunteer your labor to help with updates and improvements to:



Would you contribute to a fund drive to help with updates and improvements to:

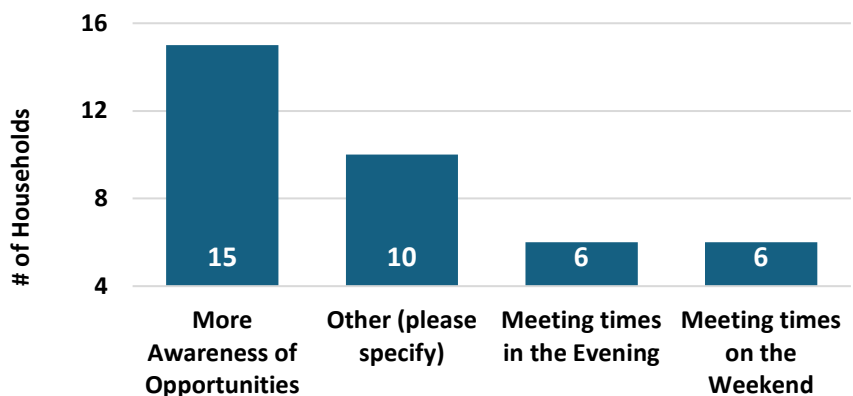


The survey results reveal an interesting split in community contribution priorities. Both the Park and Community Building improvements garnered equal support, with 18 households willing to contribute to both initiatives. This indicates a balanced interest in both outdoor and indoor community spaces.

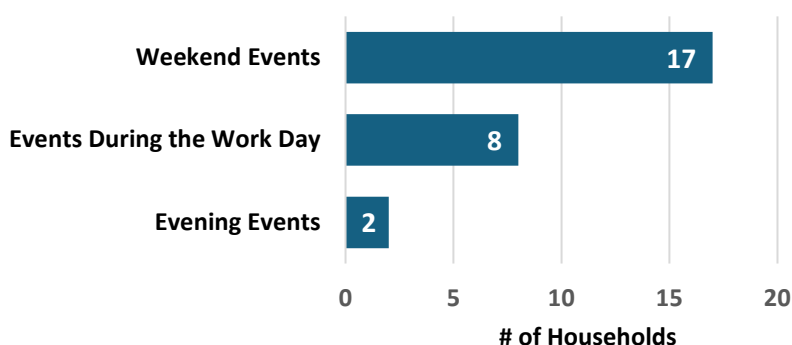
The next two questions were aimed at volunteerism in the community. When asked what would encourage you to volunteer at more community events, 15 households answered that more awareness of opportunities would encourage them to offer their time.

Meeting times in the evening and on the weekend both garnered 6 responses. Ten (10) households answered with “other”, when asked to specify the 6 out of 10 respondents stated that their health or age and ability were key to being unable to volunteer. Availability of time and willingness to get more involved were also stated as reasons to volunteer more at events.

What would encourage you to volunteer at more community events?



When would you be most willing to volunteer?

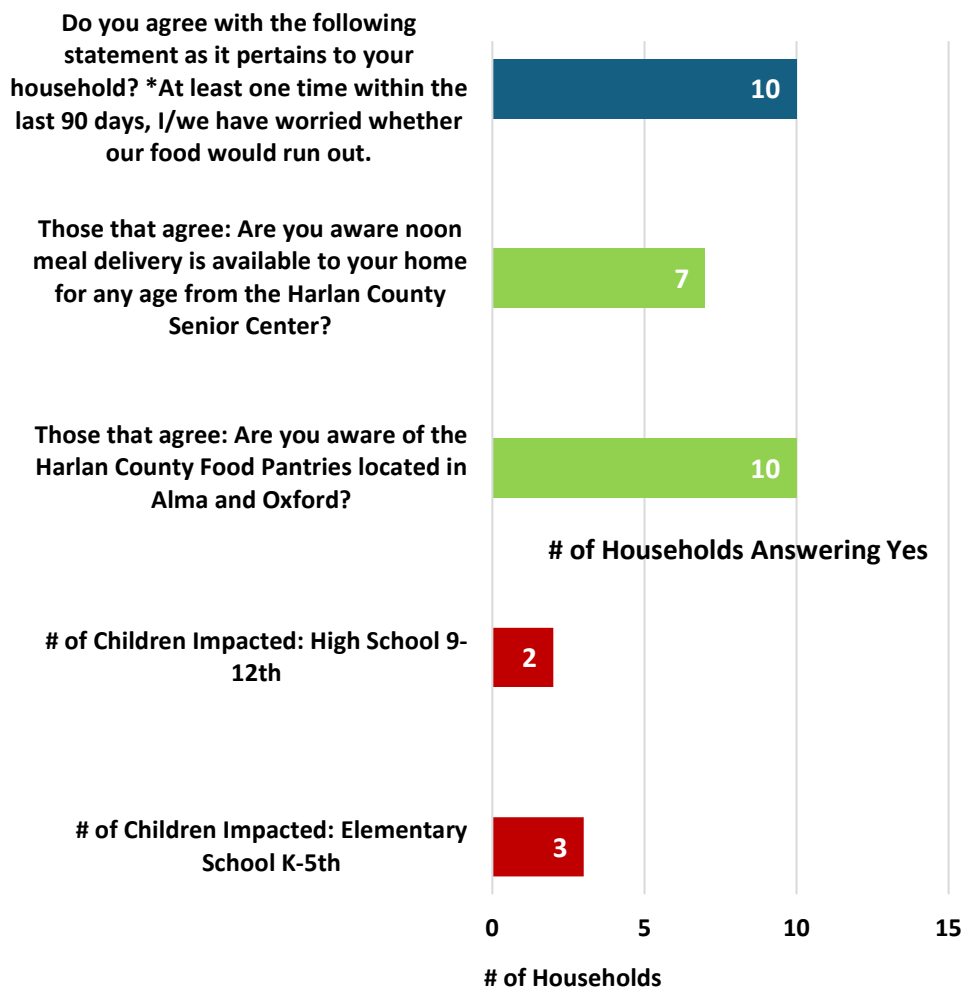


The follow up questions asked households when they would be most willing to volunteer their time. Twenty-seven (27) households responded with weekend events chosen by the majority (63%) of the households, events during the workday were chosen by 30% of the households responding followed by 7% stating evening events would work best for their schedules.

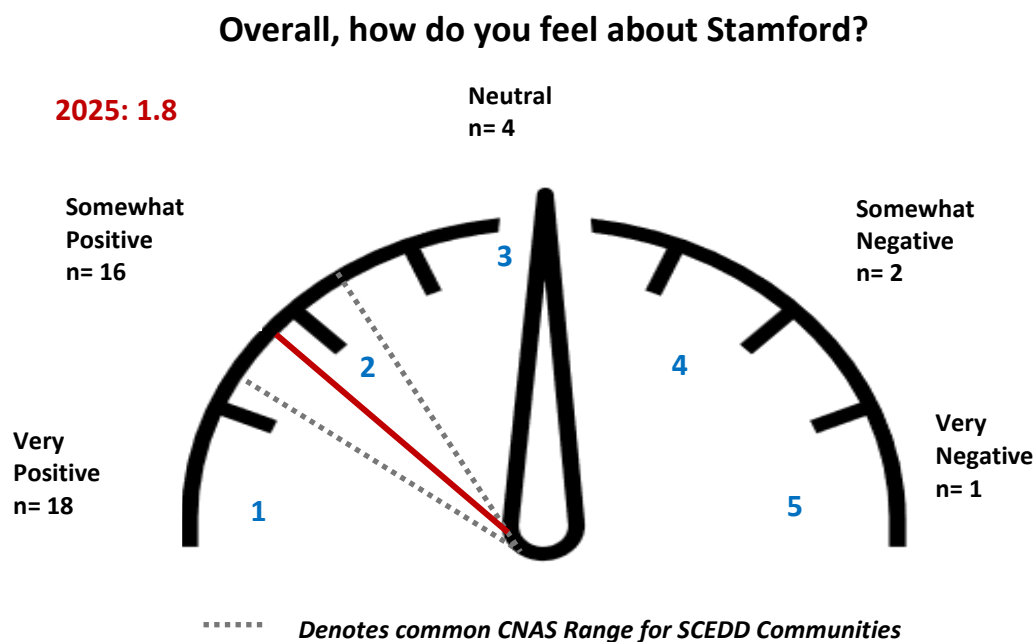
Community Services – Food Security & Access

Continuing along the line of local issues, respondents were asked if, at least one time within the last 90 days, they had worried about running out of food before they could afford more. Ten respondents representing 24% stated they had worried about running out of food within the past 90 days. Of those respondents, all had knowledge of the Harlan County Food Pantries and 70% percent were aware of the noon meal deliveries. When comparing the ‘yes’ answers to this question with the number and age of children in the demographic section for their households, 3 children kindergarten through 5th grade and 2 high school aged youths were represented in these 10 households indicating food insecurity.

Food Security

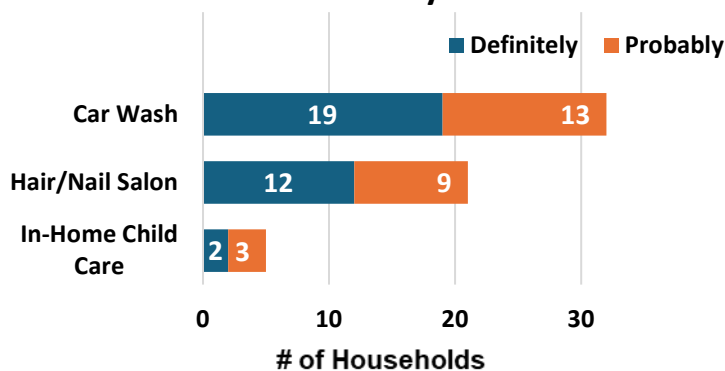


The final question of the community section asked respondents, “Overall, how do you feel about our community?” Respondents could select from a 5-point scale of very positive to very negative; 41 respondents provided an opinion. The breakdown of answers was 18 (44%) very positive, 16 (39%) somewhat positive, 4 (10%) neutral, and only 3 households answered in negative categories. The responses were weighted (5=very positive to 1=very negative) for an overall positive score of 1.8 shown on the red line below. An impressive 83% of households felt very positive or somewhat positive about Stamford. The grey dashed lines show the range of ratings answered by over 30 communities over a 20-year span, in their respective CNAS, with Stamford landing right at the average rating.



Business & Economic Development

Would you utilize the following businesses if they were available in our community?

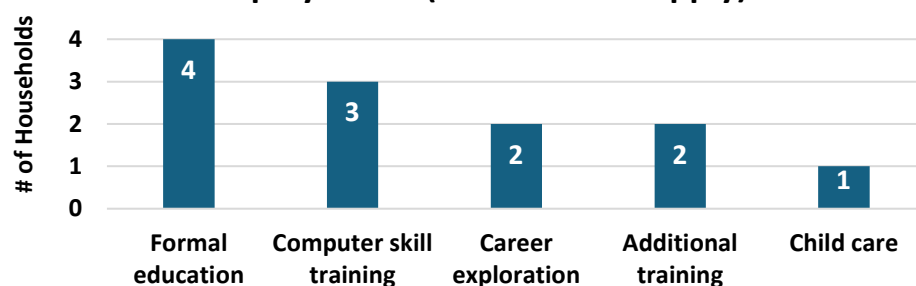


Business and economic development questions were addressed in the next section. Households were asked if they would utilize the suggested businesses or services if they were available in Stamford. A total of 38 households responded to this question. Of the responses received, 32 households, representing 84% of respondents, indicated they would definitely or probably utilize a car wash. A hair/nail salon would definitely or probably be supported includes a hair/nail salon by 21

households (55%). An in-home childcare business would definitely or probably be utilized by 5 households.

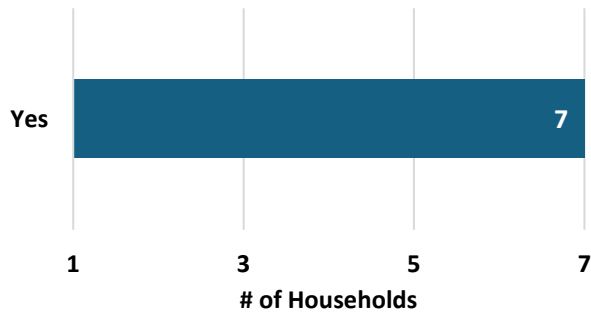
Respondents were asked what would enable them to improve their current employment status; more than one item could be selected. Of the 9 households selecting one or more factors,

What would enable you to improve your employment? (check all that apply)



formal education was the top factor to enable an improved employment status, followed by computer skill training indicated by 3 households, career exploration and additional training were both selected by 2 households, and lastly one household stated child care would enable them to improve their improvement. These employment factors could be explored by community organizations or businesses to further support, recruit, and retain the workforce in the Stamford area, including reaching out to a community college for resources or request an outreach event to the community.

Are you interested in starting or purchasing a business?

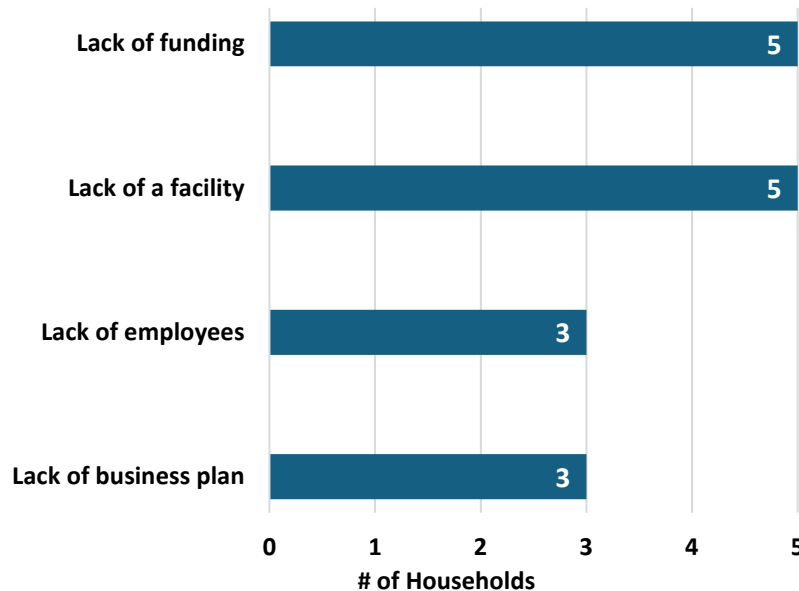


The next series of questions asked households of their interest in starting or purchasing a business in Stamford. Seven (7) households indicated they would be interested in starting or purchasing a business.

When asked about obstacles, the 7 households interested in business ownership in Stamford identified multiple challenges. The most common barriers were financing and facility availability, each cited by 5 households, while 3 households each noted concerns about business

planning and staffing.

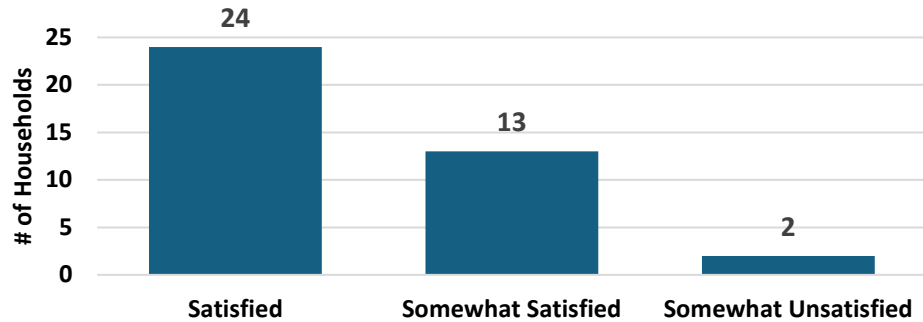
If yes, what is keeping you from starting or purchasing a business? (check all that apply)



Respondents were then asked if they were a business owner that will be seeking to transition out their business in the future. One (1) responded yes, they are planning to transition out of their business in the future. The business owner further stated they want to transition in 1-5 years and added that assistance finding a buyer or establishing an exit plan as well as establishing a value/sales price would be helpful in planning this transition.

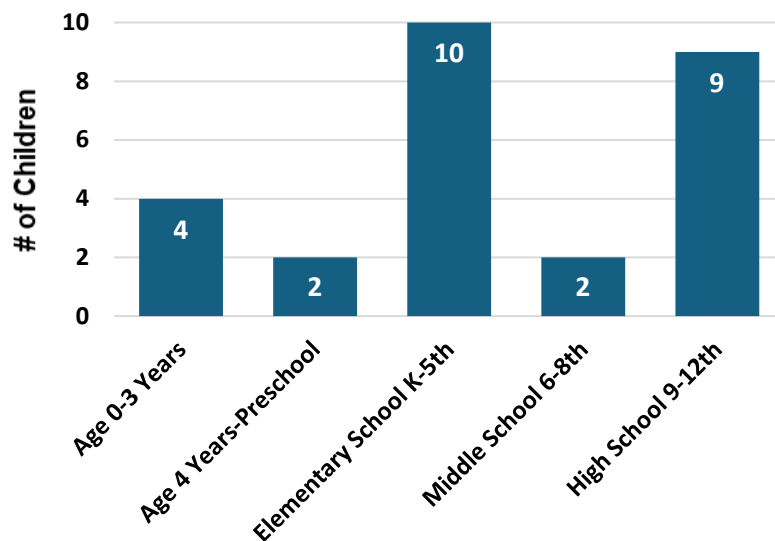
The satisfaction of cellular mobile phone service was a local topic the leadership wanted to better understand. For the two (2) households that indicated they were somewhat unsatisfied, the selected reasons were two (2) each cost, quality of performance, and speed. One household indicated that quality of customer service was somewhat unsatisfactory. Thirty-seven (95%) households confirmed they were satisfied overall with their service.

How satisfied are you with your current cellular mobile phone service?



Child Care

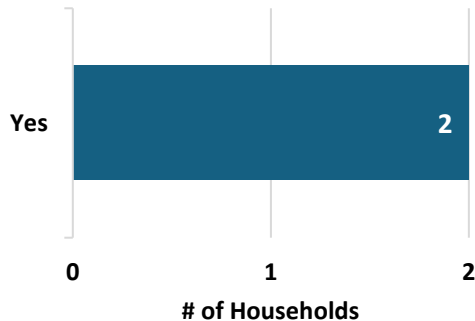
Indicate the number of children by age in your household?



Childcare was the next topic addressed in the survey. Respondents were asked if they have children under the age of 18 years old in the household, with ten households answering yes. Households answering yes to this question were then asked a follow-up question on how many children were in their household by the following age categories and indicating 1, 2 or 3 or more for each category. The households with children under age 18 were reported the following: 4 children age 0-3 years represented, 2 age 4 to preschool, 10 elementary school kindergarten to 5th grade, 2 in middle school 6th to 8th grade, and

9 children in high school 9th to 12th grade. Households who do not have children were asked if they were anticipating needed child care within the next five years and only 1 out of 35 households responding stated yes, they may need child care in the next five years.

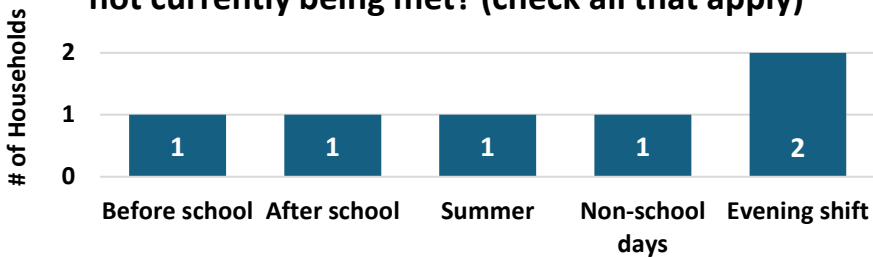
Do you use child care on a regular basis?



Respondents were asked if they used child care on a regular basis. Thirty-six (36) households in Stamford do not use child care on a regular basis. Both households who answered yes to currently using child care, reporting their child care facility was located in Oxford. The two households reported an overall satisfactory level.

The two (2) households who responded yes to the previous question continued to provide more child care information. One (1) household reported being very satisfied with their current child care and the other household responded being somewhat satisfied with their current child care. The follow up question pertained to the difficulty in finding quality childcare and one household answered it is very difficult to find quality child care and one household reported finding quality child care was somewhat difficult.

What child care needs do you have that are not currently being met? (check all that apply)



The final question asked respondents to identify unmet childcare needs in the community. Two households reported that current services don't accommodate various schedules, with both specifically mentioning inadequate coverage for evening shifts.



2024 Community Needs Assessment Survey – Summary



Based on 56% (41) households reporting in the Village Stamford limits; 43 total surveys completed

Demographics

- * 41 surveys from Stamford zip code, strong representation of Village households
- * 6% of respondents had lived in the community for 5 years or less, 56% more than 20 years
- * Household size – 30 - 1 to 2-persons and 6 – 3 or more persons households represented

City/Community Strengths

- * **Favorable opinion regarding:**
 - **the adequacy of** fire protection, ambulance, and utility services
 - **the appearance of** highway entrance and main street-downtown
 - **the condition of** the community building
- * 83% of households feel that Stamford welcomes public input
- * 83% of households had a **very positive and somewhat positive community feeling**

City Opportunities

- * **Improve the favorable opinion regarding:**
 - **the adequacy of** recycling center, water quality, local efforts toward the community
 - **the general appearance of** vacant houses, vacant lots
 - **the condition of** streets and sidewalks in the community
- * Park improvement top priority areas: City playground and equipment by 78% and lighting by 63%
- * **Projects supported:** residential street maintenance by 100%, sidewalks and curbs downtown by 85%, residential sidewalks and curbs by 83%, and a fire hall by 70%
- * **Community Center** amenities most important: kitchen facilities and restrooms
- * 63% of households are willing to volunteer for updates and improvements made to the park
- * Food Security – 10 (24%) households have worried about running out of food in the next 90 days
- * 70% of those households were aware of the noon meal deliveries by the Harlan County Senior Center. Increased awareness is needed.
- * 30% of households would be willing to volunteer at events during the work day.

Business & Economic Development Strengths

- * **Strong support for the following new businesses:**
 - Automatic car wash supported by 84% and 55% for a hair and nail salon.

Business & Economic Development Opportunities

- * **7 respondents interested in starting or purchasing a business**
 - Lack of funding and lack of a facility indicated as top barriers
- * **Need for Additional Training** indicated by 5 households as factors needed to improve employment
- * **95% of households are satisfied overall** with their current cellular/mobile phone service

Education & Child Care Opportunities

- * Top childcare needs not being met during evening work shifts

CNAS Steering Committee

SCEDD and the Village would like to thank those community stakeholders that contributed their time to selecting the 2024 Stamford CNAS questions.

Name	Community Role
Michelle Armbright	Resident of Stamford/General Contractor
Amanda Dowell	Village Board
Jason Dowell	Ministerial
David Mast	Business Owner

Data Sources

Village of Stamford Administration

Data USA, datausa.io, 2024

[NCHStats.com](https://nchstats.com), 2024

Housing Assistance Council (HAC)

Nebraska Investment Finance Authority's, (NIFA)

Nebraska Parcel Data, nebraskamap.gov, 2023 (updated annually in following year)

World Population Review, 2024

[Zillow.com](https://zillow.com), 2025

Government Databases

American Community Survey (ACS), U.S. Census Bureau, data.census.gov, ACS 2022

Housing and Urban Development (HUD), [HUD.gov](https://hud.gov)

Nebraska Department of Economic Development, opportunity.nebraska.gov/programs/housing

Nebraska Department of Labor, networks.nebraska.gov

Nebraska Department of Transportation, dot.nebraska.gov

U.S. Census Bureau, census.gov

U.S. Department of Labor

U.S. Postmaster- Stamford Facility

Published Datasets

2020 Census in Nebraska, Center for Public Affairs Research, University of Nebraska Omaha

Legislative Research Office Snapshot, Center for Public Affairs Research, University of Omaha, May 2024

The Good Life at the Wrong Price: Nebraska's Affordable Housing Challenges: A Legislative Research Office
Backgrounder, July 2024

Toolkit to Increase Housing Supply, Nebraska Strategic Housing Council, July 2024; Nebraska Investment
Finance Authority

Survey Data

SCEDD Community Needs Assessment Survey (CNAS), December 2024

SCEDD Employer Survey on Workforce Housing Need, February 2025

SCEDD Housing Windshield Assessment, June 2024

Media Print and Photos

Facebook – The Village of Stamford

Google Images, 2024

SCEDD, 2024

Pinterest

[Zillow.com](https://zillow.com), 2025

Stamford Town Hall Report

Comprehensive Housing Study Presentation

March 3, 2025

LeAnn Jochum, Lori Ferguson, and Nikki Schwanz of the South Central Economic Development District (SCEDD) facilitated a Community Needs Assessment Survey (CNAS) Reporting Town Hall meeting in Stamford, Nebraska on March 3, 2025, in the Stamford Community Center. This meeting and meal were sponsored by the Village of Stamford Park Committee and SCEDD. The community was represented with 26 community members participating in the meeting.

The Town Hall meeting opened with the Village Chair, Bill Robinson, welcoming the community members, thanking the sponsors and committee members that worked to prioritize the survey questions, and explaining the importance of listening to the community for their needs and how the survey results are used to guide leadership decisions. SCEDD proceeded with introductions and a review of the agenda for the evening then presented the CNAS results with some of the Housing Study highlights. Upon completion of the presentation, a facilitated discussion ensued.

Discovering Stamford's "Ah ha" Moments – Something Learned: *participants were asked what stuck out as an "Big Point" moment, then share:*

- Not many rentals
- Lots not available for development
- Lack of businesses
- Median age 42.3
- Difference: Windshield Household Assessment vs Household Ratings
- Not much interest in businesses – what do they want?
- Probably more demand for Child Care than reflected
- Grocery stores not listed – Convenience Store/Coffee Shop
- Not many outsiders participated beyond Village limits



Other discussion points included:

Stamford's Priorities: *participants were asked to select the top areas as priorities for additional discussion:*

- Streets and Sidewalks were discussed as a priority. SCEDD discussed possible grant opportunities in the future. These are infrastructure projects managed by the municipality, so they are not typically community lead.
 - Sidewalk Initiatives
- **Community Beautification**
 - Main street – flowers and benches
 - Trash Receptacles
- **Rental Housing**
 - New owner/rental conversion
 - Single family dwelling
 - Explore Nebraska Affordable Housing Trust Fund for available opportunities

- **Community Redevelopment Authority - Reclaiming Housing**

The purpose of the CRA is to study and designate certain areas of the city in need of improvement and development. The CRA can borrow money, issue bonds, conduct public hearings, undertake investigations, surveys, appraisals, and ask for a levy of taxes.

- Clean-up
- Tear down vacant structures
- Explore Nebraska Affordable Housing Trust Fund for available opportunities

The top three priorities were each assigned table space, and community members moved to the table with the topic most important. Members of these table discussions became the “task forces” to develop the vision and set goals for their respective priority. Three of the four priorities for community improvement gathered interest:

- Priority 1: Community Beautification
- Priority 2: Rental Housing
- Priority 3: Community Redevelopment Authority – Reclaiming Housing

The plans, discussion highlights, and goals, if discussed, were developed for each priority and provided to the Village in the full Town Hall report.