

**Community Needs
Assessment Survey
Minden, NE
October, 2011**

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Appendix

- Questionnaire and Cover Letter
- Comments
- Household Documentation (one copy)
- SPSSPC+ Computer Printouts (one copy)

Introduction

In August, 2011, Lisa Karnatz, Economic Development Director for the City of Minden, contacted the Center for Rural Research & Development (CRRD) about conducting a community needs assessment survey in Minden. The Economic Development department plans to include the results as part of a Nebraska Certified Leadership Community Program application and Comprehensive Plan. The CRRD's Director, Shawn Kaskie met with Ms. Karnatz and a community-based committee in November to explain the surveying process and to compile questions appropriate to the community's needs. The questionnaire was finalized, as were the logistics for its delivery and pickup. The City will mail the questionnaire with the October utility bill.

Methodology

The questionnaire was divided into seven areas of interest including: 1) Community, 2) Tourism, 3) Housing, 4) Employment, 5) Demographics, 6) Daycare and 7) Communications. All surveys were mailed in the City's utility bill with self-addressed, return postage paid envelopes on September 30, 2011. Residents were able to return the surveys to the city office or in the city's drop box, dropped off at either of the two (2) local banks, or they could have had a community volunteer pick up the survey by calling the city offices. All surveys collected by October 19 were electronically scanned to create the data set for analysis. A copy of the questionnaire and cover letter may be found in the Appendix.

The response rate for the questionnaires was within the average expected rate for a mailing

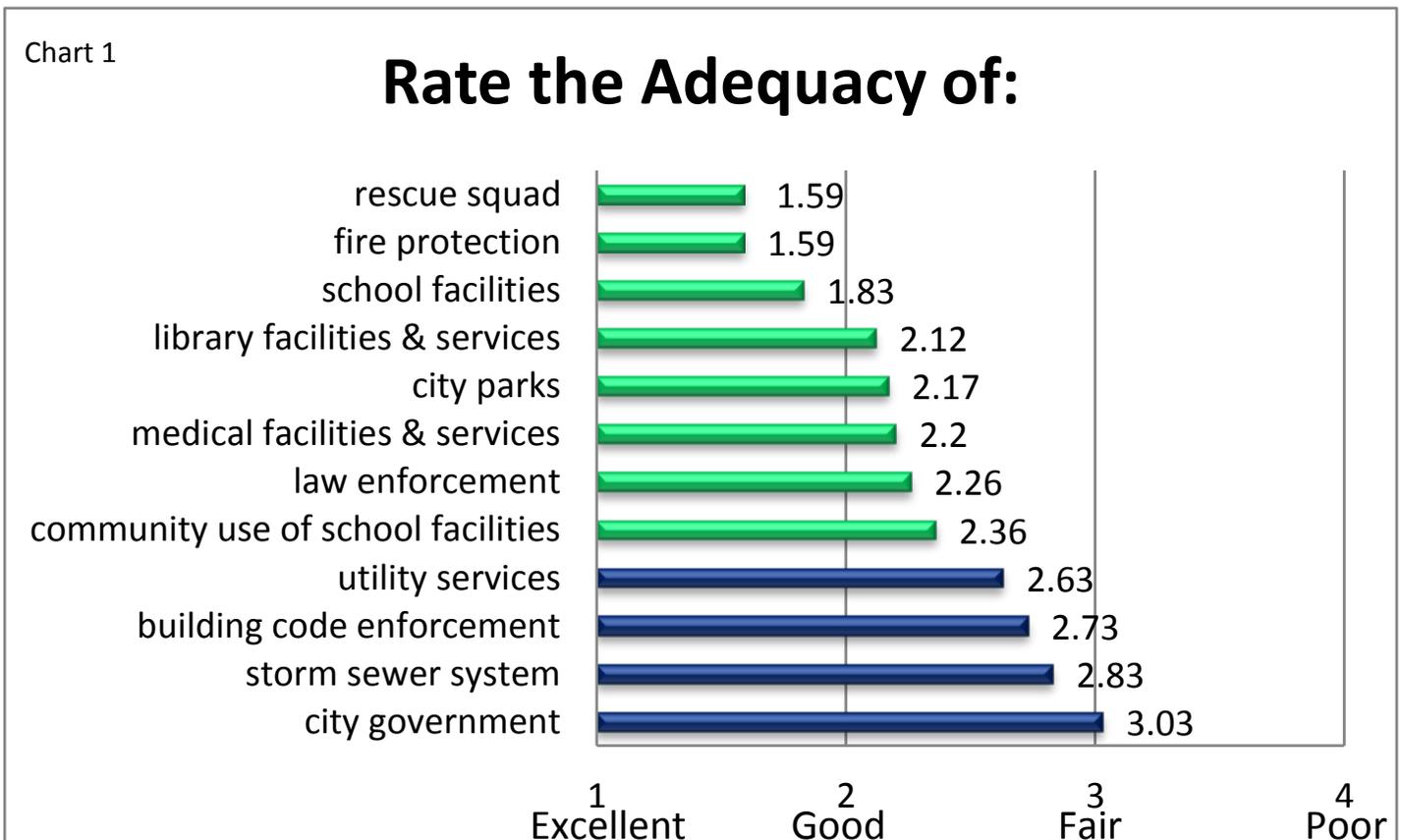
Table 1	
	Number of Surveys
Response Rate Calculation	
Total Households*	1443
Less Vacancies**	n/a
Total Mailing	1443
Total Returned	474
Response Rate	32.8%

without using the door-to-door collection method. Of the 1,443 surveys mailed to households, questionnaires were returned from 474, an overall response rate of 33%. *The total number of households on the mailing list was based on: 1) active list of residential utility users within the city limits using more than 100kw hours each month (N=1,294), 2) all multiple housing units (apartments, group & nursing homes N=153; owners were asked to provide a list of individual addresses for current tenant occupants if electric bills were aggregated), and 3) all households with the City's One Mile Zoning Jurisdictional area (N=28). Although effort was taken to remove non-household billing address, a few addresses with the same owner/household may have increased the mailing count. This may explain minor discrepancy between the number of survey mailed and the 2010 Census figure of occupied households (1,256). The actual response rate is likely between 33% and 38%.

Results

Community

The first portion of the Community segment of the questionnaire asked residents to rate the adequacy of 12 community aspects (Chart 1) with ratings of excellent=1, good=2, fair=3, or poor=4. If respondents were unable to rate the statement, they could also check a “no opinion/ don’t know” category (missing value of -1). The four choices for the items were averaged to give an overall rating for each statement. The questionnaire also asked that residents rank the top 5 priority project from these 12 community items plus the 7 items from the general appearance and condition section discussed below.

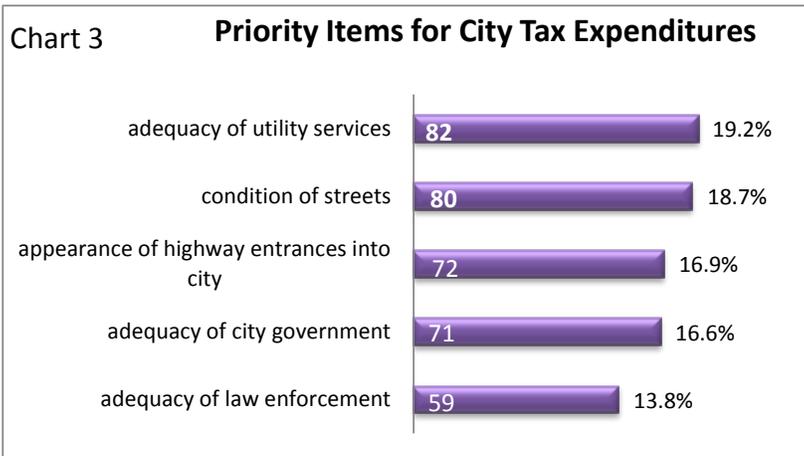
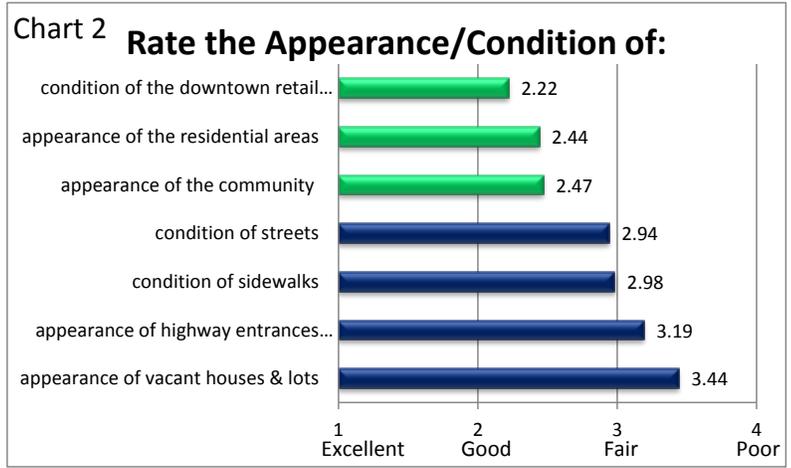


Minden’s rescue squad, fire protection, school facilities, were all highly rated (1.59, 1.59 and 1.83 averages respectively).

City parks, medical and library facilities & services, law enforcement, and community use of school facilities received good ratings (between 2.12 and 2.36).

Utility services, building code enforcement, and storm sewer system fell closer to the “fair” rating (2.63; 2.73; 2.83). The least adequate rating was given to the City government with a mean score of 3.03. Several negative comments were made with regards to the city’s water supply. These were counted and analyzed in Table 3. All comments can be found the appendix.

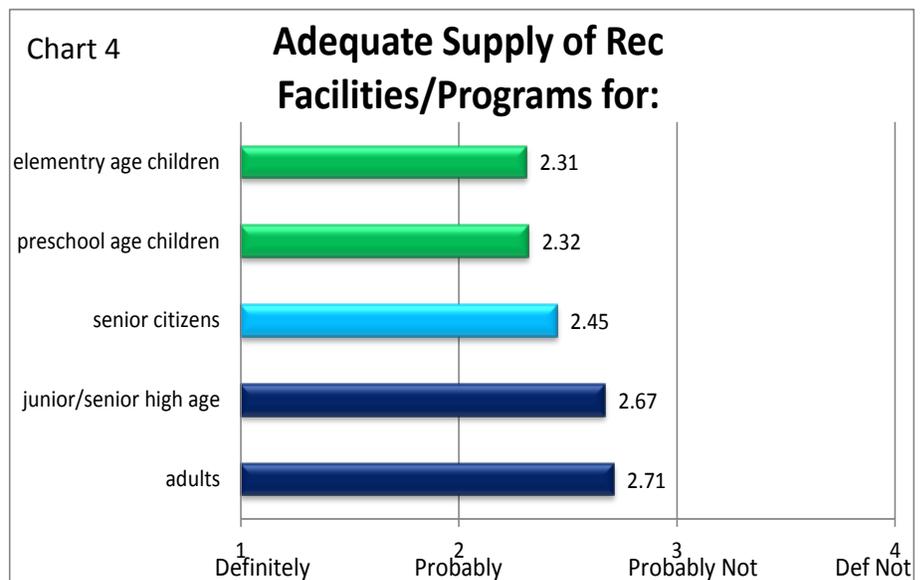
The community rated the appearance or condition of 7 items as shown in Chart 2. The condition of the downtown retail area was rated the best with an average of 2.22 (slightly less than “good”). The appearance of the residential areas and the community were closer to average, with rating 2.44 and 2.47 respectively. The condition of the streets (2.94) and sidewalks (2.98) are rated to be in “fair” condition. Receiving the lowest ratings were the appearance of the highway entrance to town (3.19) and the vacant houses and lots in town (3.44). These 7 items, along with the 12 items scored for adequacy previously, were included in the request for residents to rank their top 5 priority projects for the community.



Items gaining the most interest from the residents as being priority projects include adequacy of utility services, condition of the streets, appearance of the highway entrances into the city, adequacy of the city government and law enforcement (Chart 3).

The survey asked several questions using categories of 1=definitely, 2=probably, 3=probably not, and 4=definitely not. The four choices for the items were averaged to arrive at an overall rating for each statement.

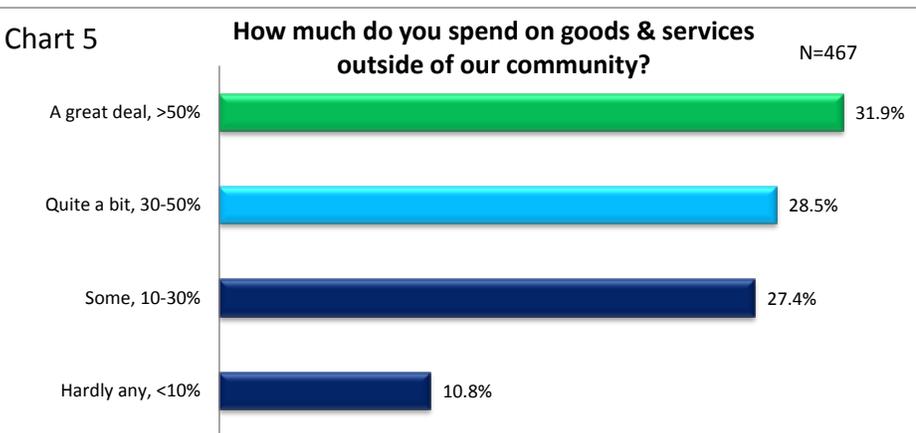
When asked about the supply of recreational facilities and programs for various age groups (Chart 4), respondents felt that Minden probably DID have adequate supply for elementary and preschool aged children as well as senior citizens, but probably DID NOT have enough for the Jr./Sr. High students and adults.



Residents were asked to describe what types of business services and products they currently purchase outside of Minden and why. The services and/or products mentioned most often were clothing

Item	Frequency	Table 2	
		% out of 335 write-ins	Reasons Include
Clothing	175	52.2%	Not available in Minden or limited selection
Groceries/food (excludes restaurants)	156	46.6%	Price or selection; Only buy the items I can't get in Minden
Bldg repairs & maintenance, landscaping supplies	37	11.0%	Price or not available in Minden
Restaurants	29	8.7%	Variety/selection elsewhere
Everything	30	9.0%	Price & selection

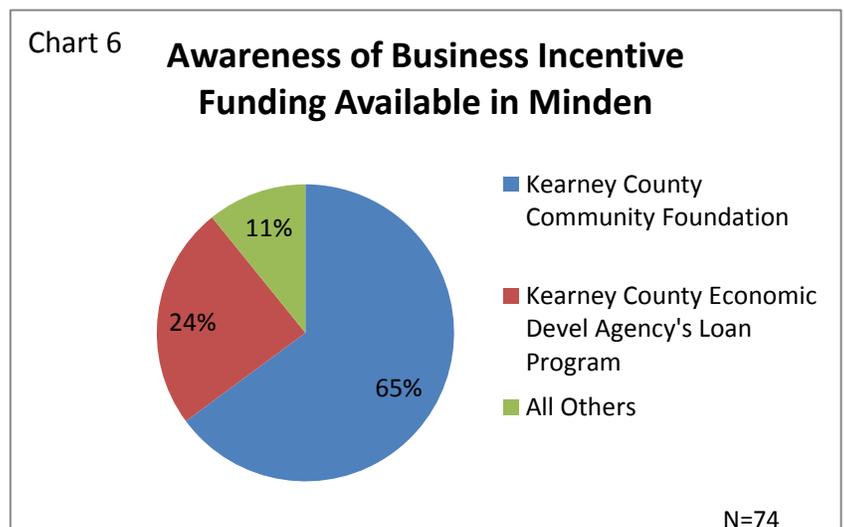
(52.2%) and groceries/food, excluding restaurants, (46.6%). Reasons for shopping outside of Minden include “items not available in Minden” and “the price or selection” was not favorable to



the consumer. A complete list of the answers to this question is found in the Appendix. Residents were then asked to indicate how much they spend on goods and services outside of the Minden community. Sixty percent (60.4%)

Residents were asked to indicate which available incentive programs to start or expand businesses in Minden they were aware of. Almost sixty-five percent (48 of the 74 responses recorded) were aware of the Kearney County Community Foundation and approximately twenty-four percent (18 of 74) knew about the Kearney County Economic Development Agency’s Loan Program. The remaining 11% of respondents indicated that they were aware of the other programs, such as TIF (Tax Increment Financing), Kearney County/City of

Minden Regional Reuse Loan Program, Kearney County Economic Development Agency’s Façade Improvement, The Nebraska Advantage Program, Nebraska MicroEnterprise Tax Credit or other incentives not listed.



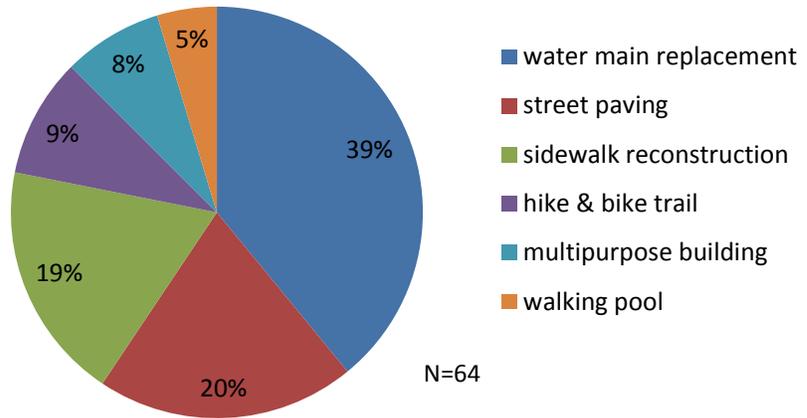
The next question (#28) on the survey asked residents of Minden which community projects, out of 8 listed, were needed in Minden (see Chart 7).

Of the 64 responses received, 25 (39.1%) cited the need for a water main replacement.

Street paving and sidewalk

reconstruction were identified by 13 (or 20.3%) and 12 (18.8%) respondents respectively. The hike and bike trail, multipurpose building and walking pool recorded a collective 14 responses, or 21.9% of the total 64 responses.

Chart 7 **Are the following projects needed in Minden?**



Question No. 29 on the survey then asked, “If the community decides to pursue the projects listed in Q#28, how should Minden fund our share of the required state or federal match?”

One hundred twenty-three (123) responses were recorded with 29 (23.6%) in favor of city sales tax dollars, another 24 (19.5%) for community

fundraising, 23 (18.7%) think that bonds should be used and 22 (17.9%) don’t believe these types of projects should be funded (Chart 8).

Chart 8

How should Minden fund the match portion of community projects if pursued?

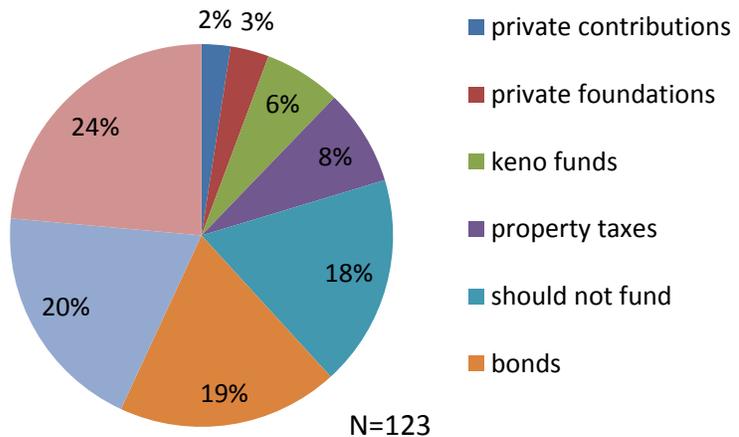


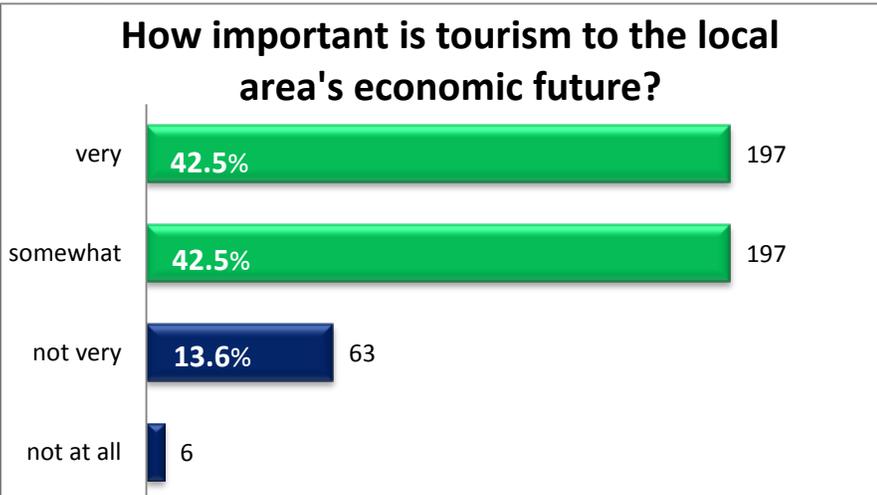
Chart 9 illustrates the community support for utilizing a one-half percent (1/2%) city sales tax to pay for various projects such as replacing water lines and street resurfacing.

443 responses were counted; Of those responses, the majority or

312 (70.4%) would support the tax. All demographic categories were supportive of the tax except 4 of the 6 respondents under the age of 25.



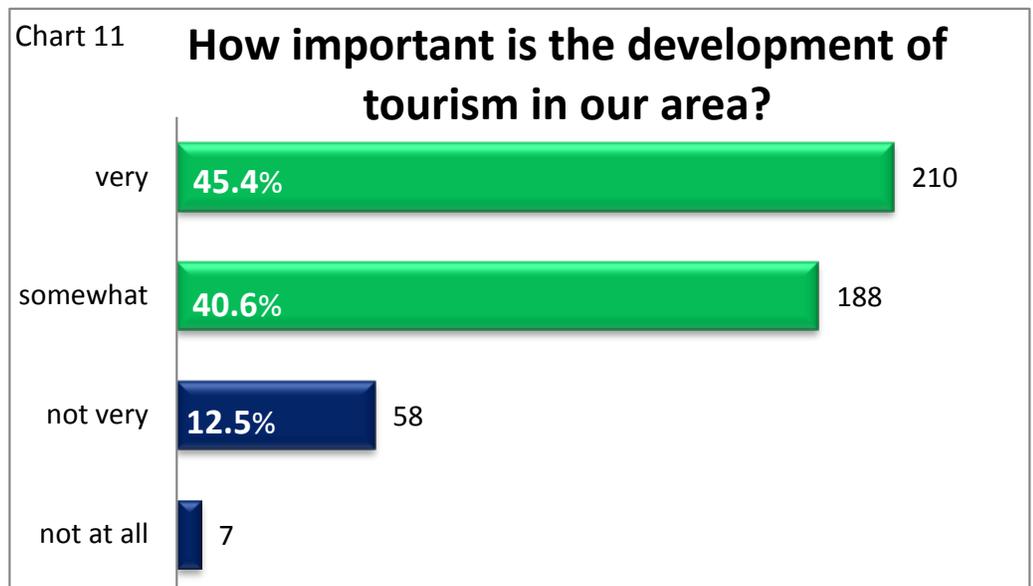
Chart 10



Tourism

Almost every returned survey, 463 of 474, weighed in on the importance of tourism and the development of tourism in this community.

Eighty-five (85%) and eighty-six (86%) percent of the respondents felt that tourism is very or somewhat important to the area's economic future (Chart 10) and also the development of tourism is very or somewhat important to the area (Chart 11).



Housing

Most, or 94%, of Minden's resident live in houses.

Six percent (6%) live in an apartment, mobile home, and public or assisted living.

Chart 12

Do you live in a:

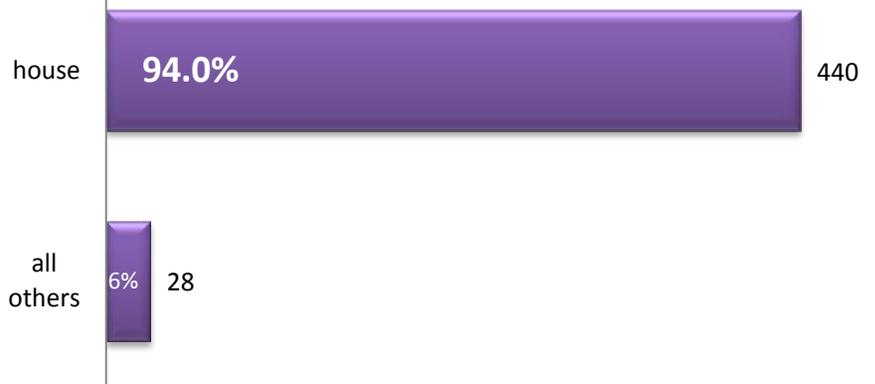
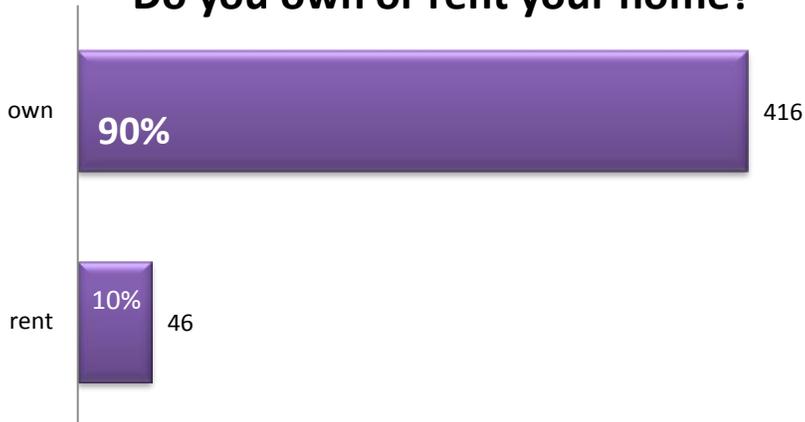


Chart 13

Do you own or rent your home?



There is strong ratio of residential home ownership compared to renting, with 90% owning and 10% renting.

According to residents, less than one-fifth, or 18%, feel their home would meet the needs of a disabled tenant.

Chart 14

Does your home meet the needs of the disabled?

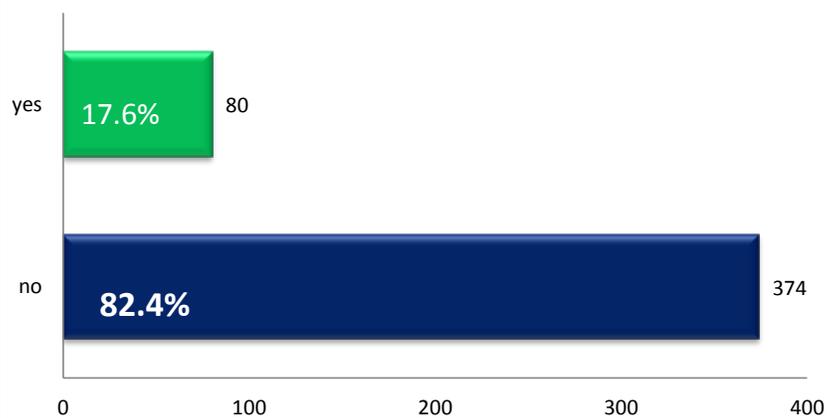
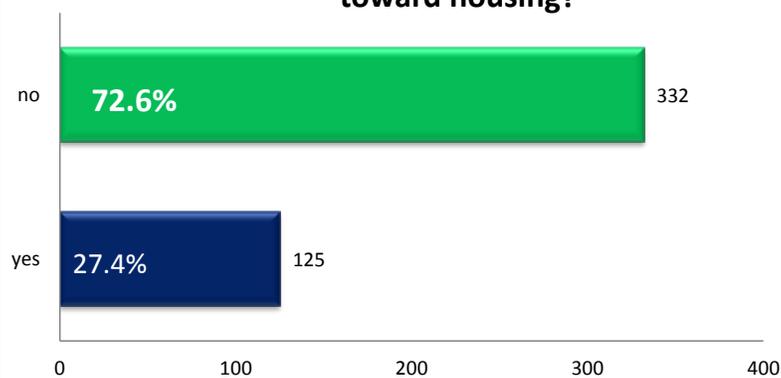


Chart 15

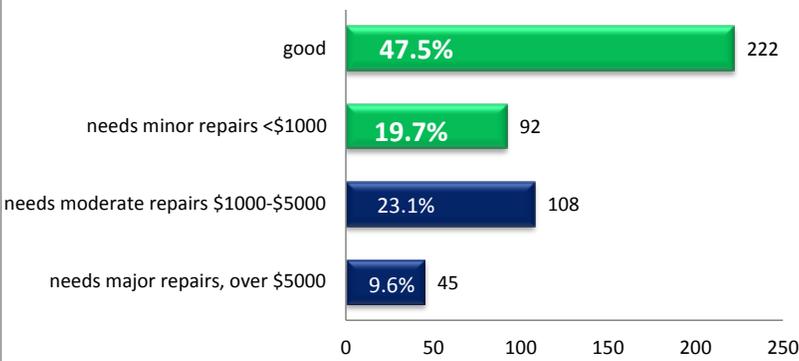
Do you pay more than 50% of your income toward housing?



Less than one-third, or 27.5%, of homeowners reported paying more than half of their income toward housing costs (rent/mortgage plus utilities).

Chart 16

How would you rate the condition of your residence?



Almost half, or 48%, of residents reported their home to be in good condition and another 20% said their residence was in need of minor (less than \$1,000) repair.

Owners were asked if they would be **willing to apply for cost sharing assistance** to complete the needed housing rehabilitation. Less than half, or 43% of homeowners said they would either be definitely or probably interested in this option.

Chart 17

Home owners willing to apply for cost sharing assistance for home rehabilitation.

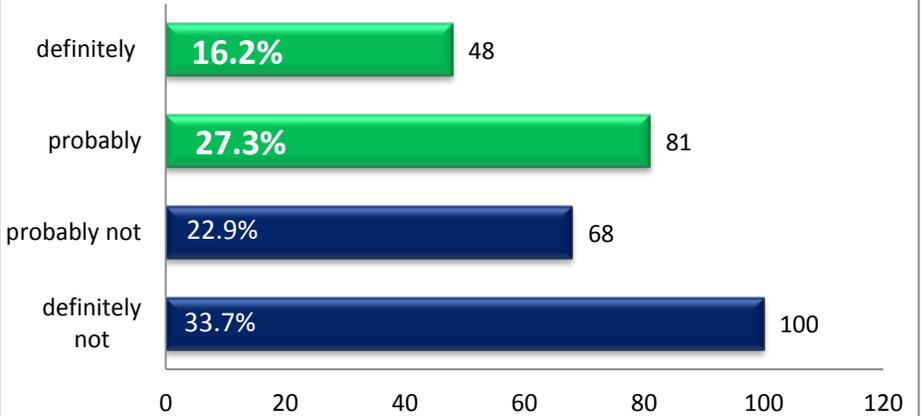
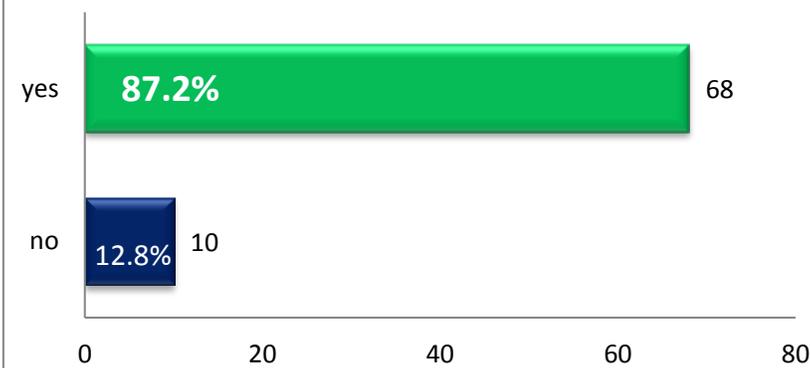


Chart 18 **Does your current rental meet your needs?**



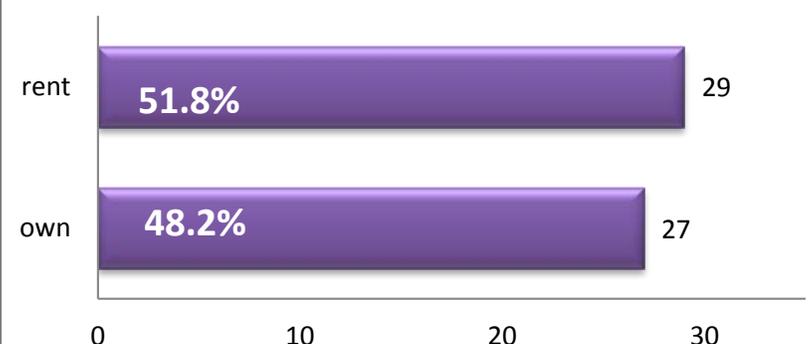
The next set of questions was asked **exclusively of householders renting their homes.**

Renters report their homes are consistently, 87.2%, meeting their needs.

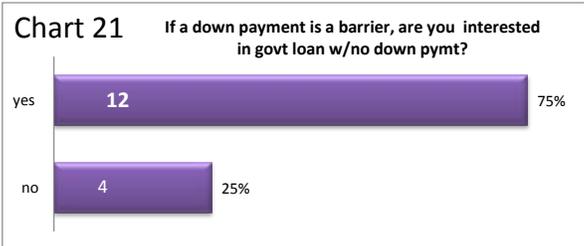
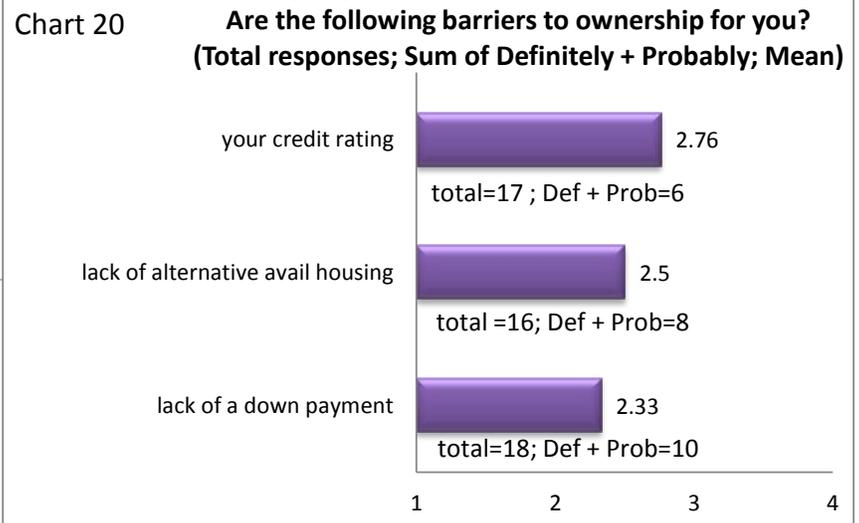
Of those renters, slightly under half, or 48.2% would prefer to own a home.

Chart 19

Do you prefer to own or rent?



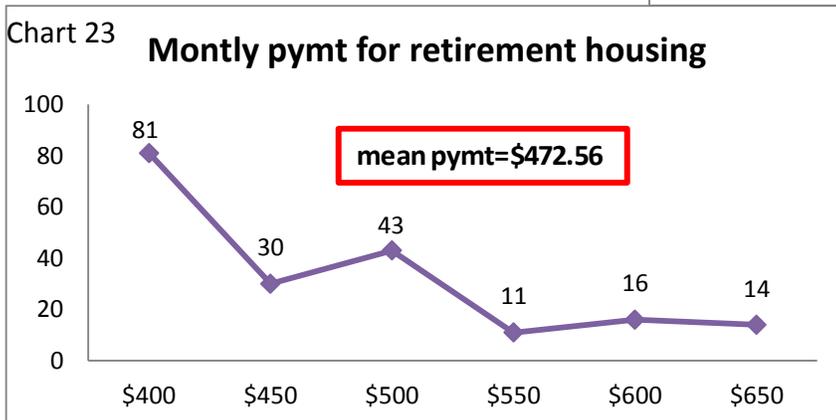
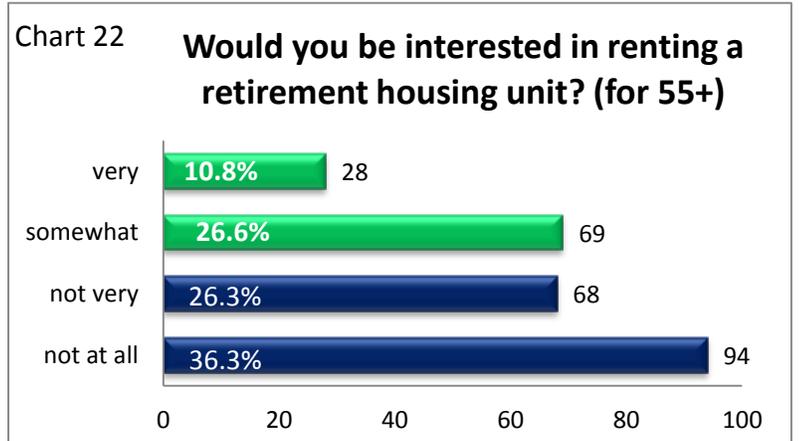
Of those preferring to own (Chart 20), the lack of a down payment is still the number one barrier to ownership (10 of the 18 respondents said this was definitely or probably a barrier for them).



Of those reporting the barrier, 3/4 would be interested in a government supported down payment assistance program (Chart 21).

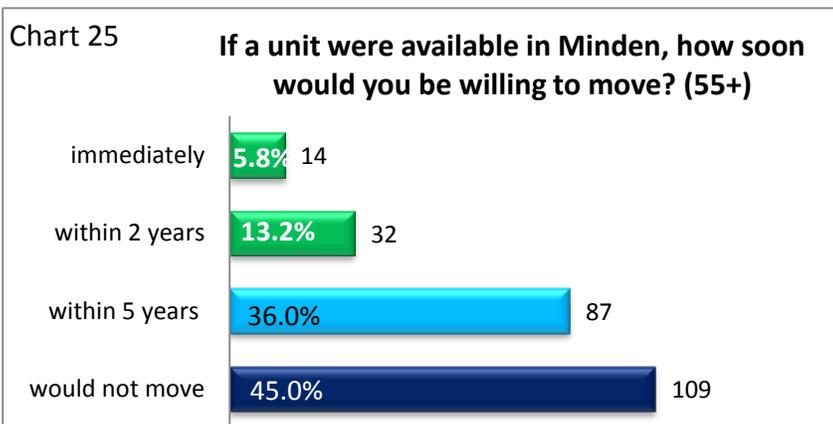
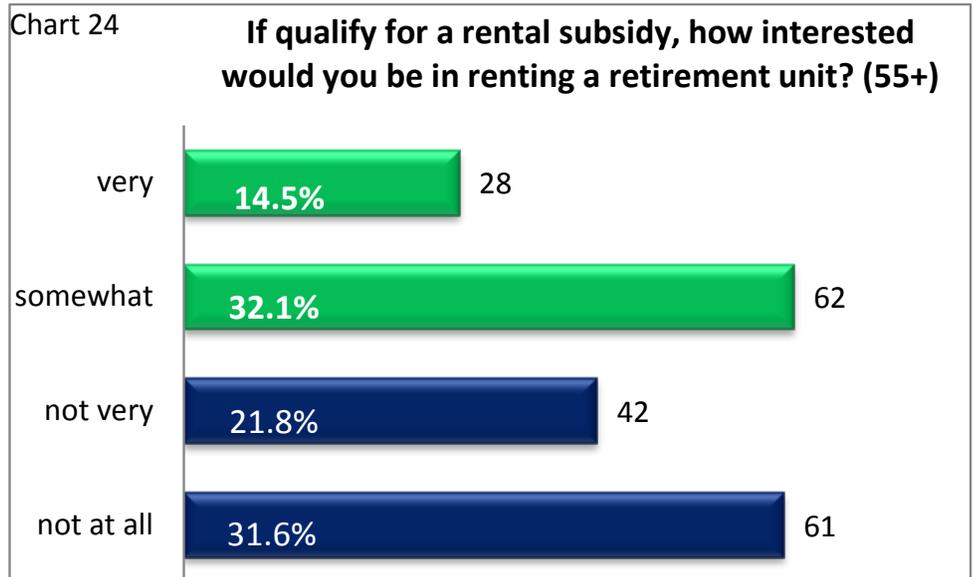
The last series of questions in the housing segment were introduced with the following: As people reach **retirement** age and their needs change, they often consider moving to a different type of housing. The following retirement housing option would have 2-bedroom units with full kitchens, maintenance of exterior grounds and garages.

Respondents were first asked how interested they would be in buying or renting a retirement unit (Chart 22). A total of 28 (11%) were very interested and another 69 (27%) were somewhat interested in this option.



Of the 97/37% who showed interest, \$473 was the median amount they could afford per month (Chart 23).

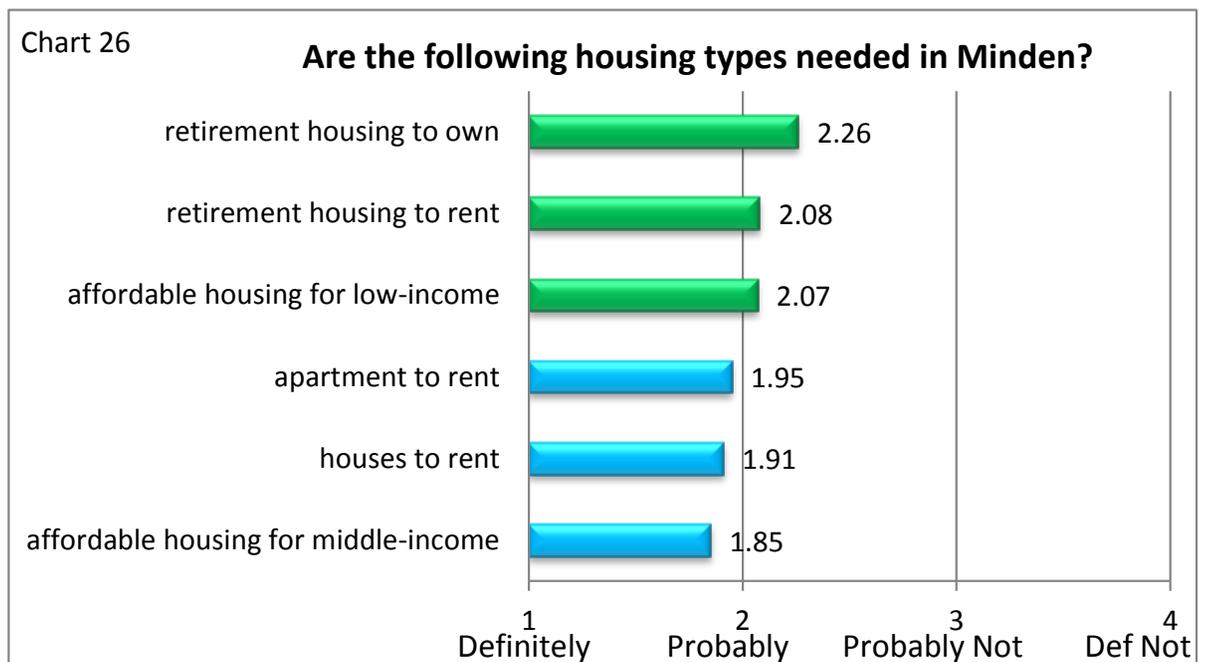
The final question for those ages 55 and over asked how soon those interested would be willing to move. Of those interested in renting, 14/6% were willing to move immediately, 32/13% would move in two years, and another 87/36% thought they would move in five years.



Responses were very similar for those who believed they would qualify for a rental subsidy .

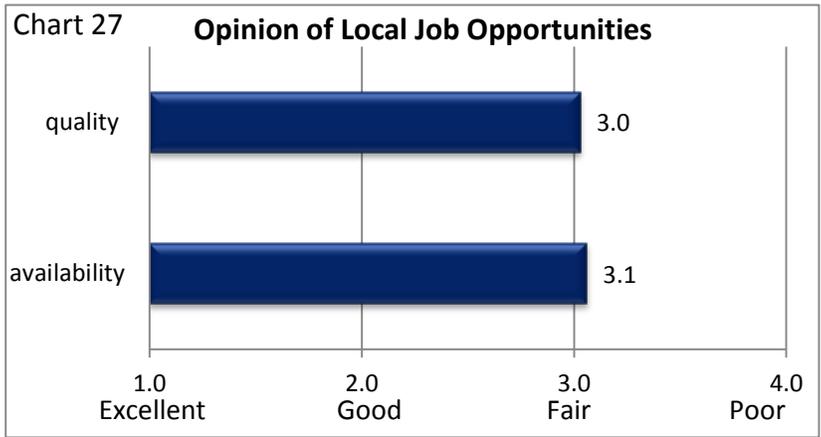
When residents were asked what **type of housing was needed**, affordable housing for middle-income families topped the list. This was followed by a need for rental housing and apartments.

Affordable housing for low-income and retirement also had mean scores that expressed moderate needs.

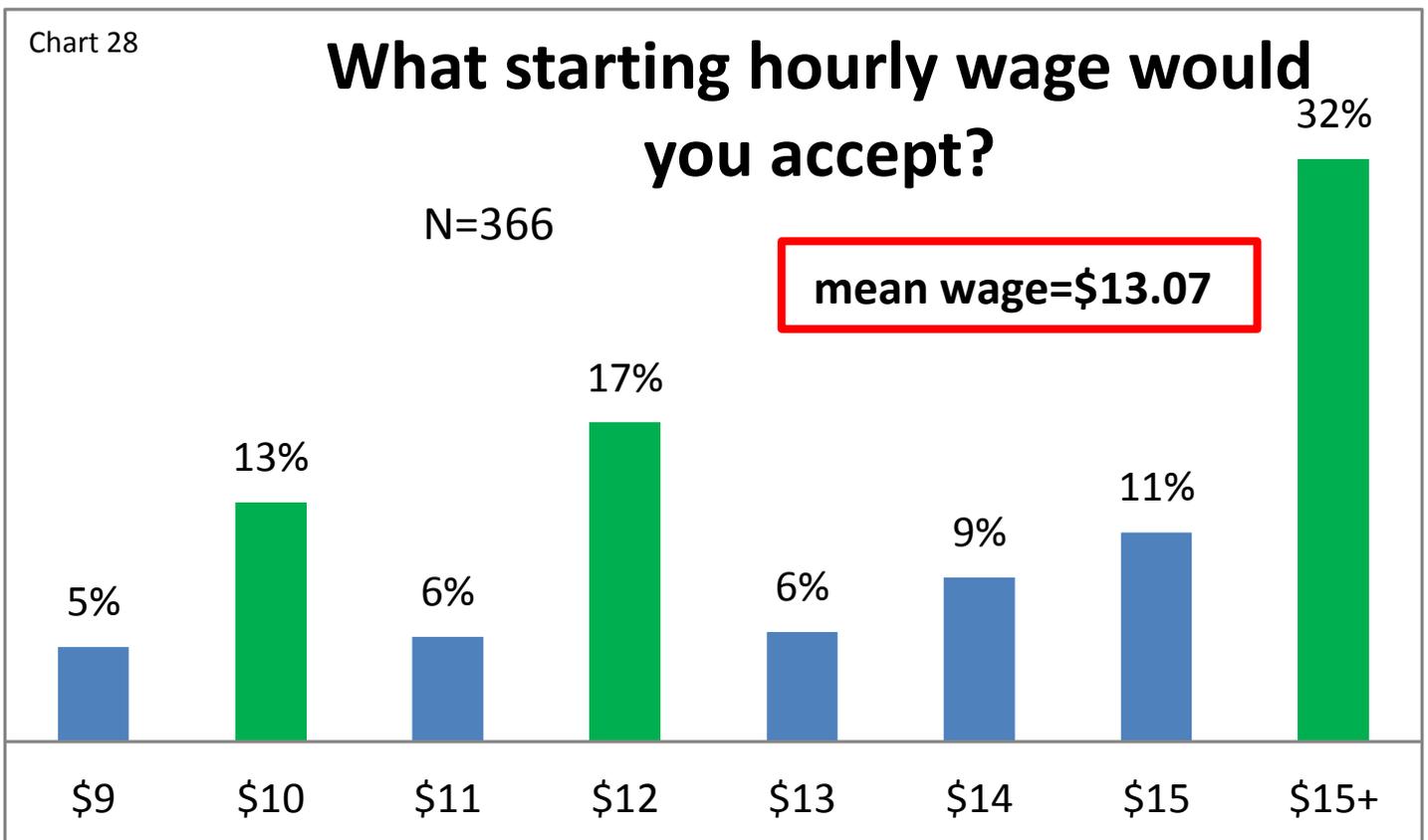


Employment

Nearly half, or 49% of the 378 residents responding to this question felt that the **quality** of local job opportunities was *fair*.



Similarly, 46% of the 390 residents responding to this question felt that the **availability** of local job opportunities was *fair*. One-quarter to nearly one-third of respondents rated both the *quality and availability of local job opportunities as poor*. About one-fifth rated employment opportunities as good or excellent.



Nearly one-third of the 366 respondents to this question indicated they would only accept a starting wage job if it was over \$15 per hour. Removing this \$15+ segment shows that nearly 60% of those remaining, or 152, would accept less than \$13 per hour.

Further analysis, show that over three-quarters of those stating acceptance of wages less than \$13 per hour rate employment opportunities as fair or poor, although many of this subset may be out of the workforce since the majority were over age 65.

Demographics

More women 66% than men 44% participated in the survey.

Chart 29

Respondent's gender:

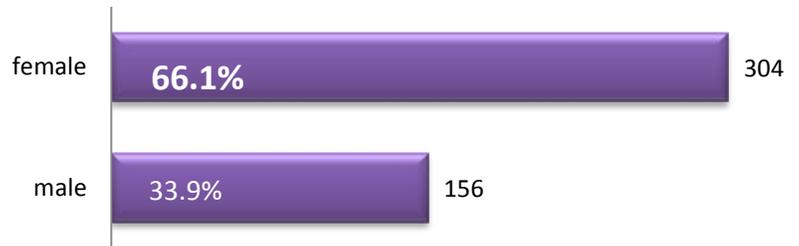
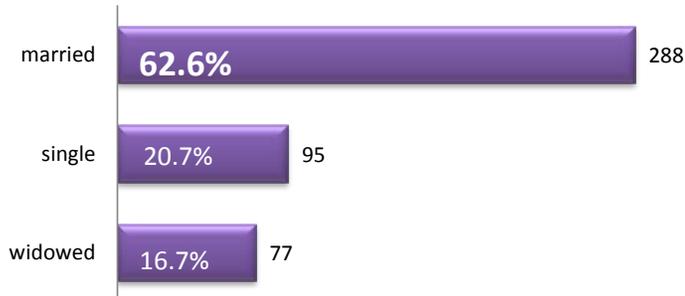


Chart 30

Marital Status:



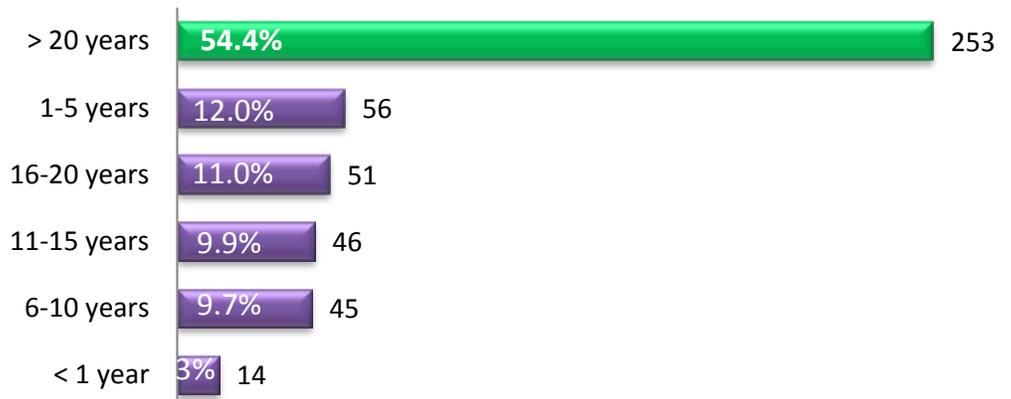
As seen in Chart 30, married couples represented the majority of respondents at 63%. Widows comprised another 17%. Those who were single or divorced represented 21%.

Fifteen percent of Minden's householders have lived in the area five years or less.

The majority 54% of residents have lived in Minden for 20 or more years. Refer to Chart 31.

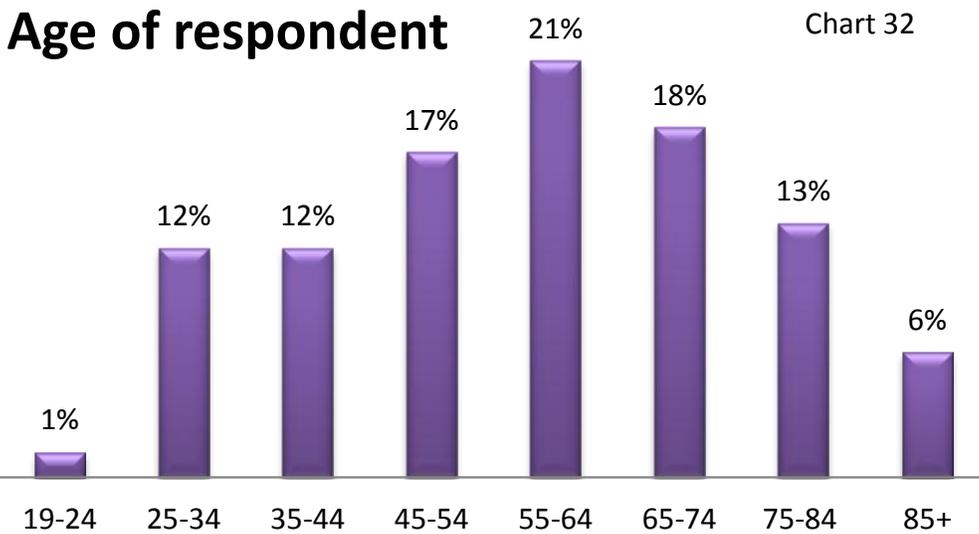
Chart 31

How many years have you lived in Minden?



Age of respondent

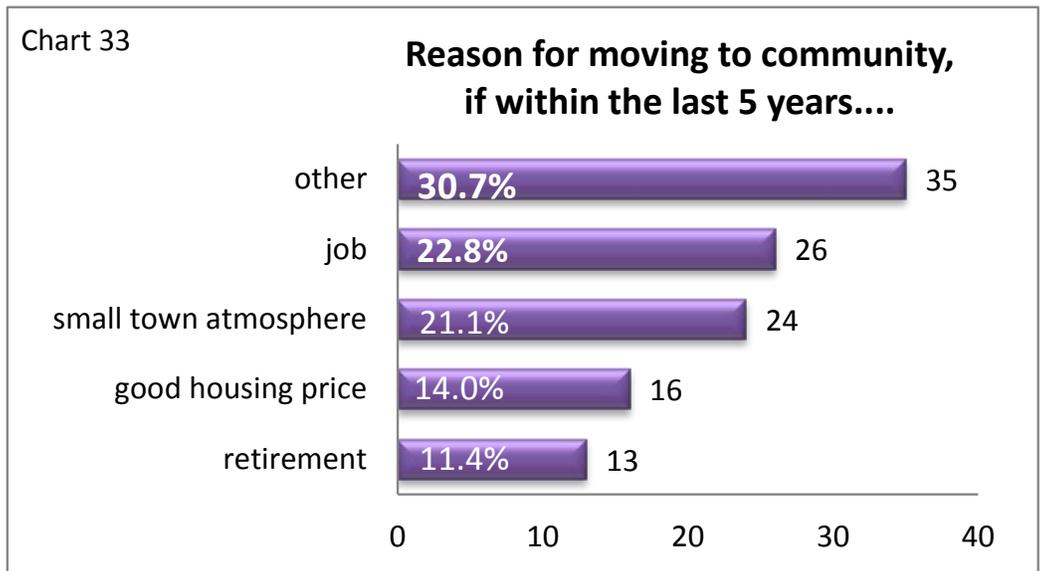
Chart 32



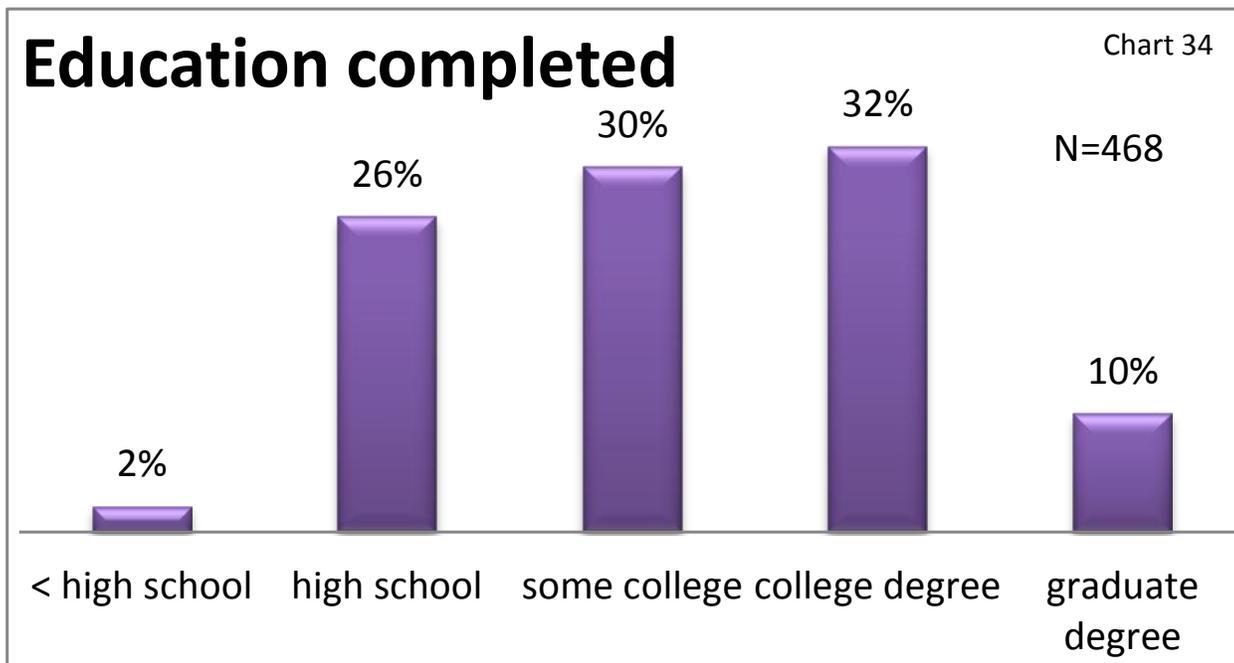
The largest single respondent age group was the 55 to 64 age range with 21%.

37% of those of retirement age 65+ responded to the survey.

The main reason for moving to the area, aside from a variety of miscellaneous reasons, was for a job opportunity (23%), followed by the small town atmosphere (21%).

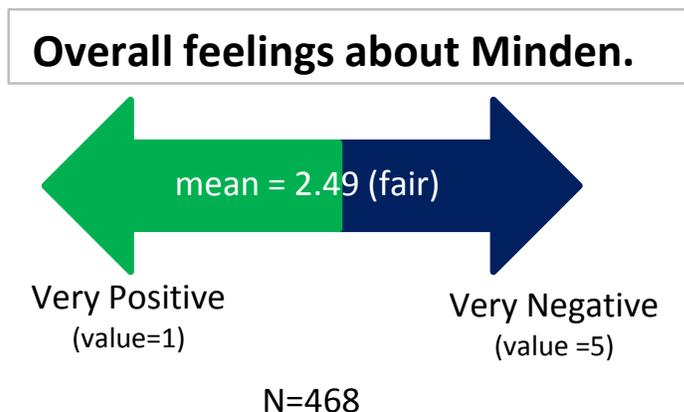


Almost all respondents answered the question about their level of education. Ninety-eight percent (98%) report having at least a high school education, 30% have at least some college, 32% have a college degree, and the remaining ten percent (10%) have a graduate degree.



When local residents were asked how they felt about Minden (using a five point scale of very positive=1 to very negative=5), they were somewhat positive to neutral with a score of 2.49. In over 40 communities where our Center has asked this question, ratings for this question were as positive as 1.55 and as negative as 2.69. A complete list of reasons why respondents felt the way they did is available in the Appendix.

Chart 35



Several demographic characteristics were analyzed to determine if there were differences in the above rating. Statistically significant differences (at the 95% level of confidence) in the 2.5 rating were found for only one characteristic, time in the community. The largest segment of the survey respondents, or those who had lived in the community for more than 20 years, reported neutral feelings, while those who had lived there for five or fewer years were more positive than living in the community between 6 and 20 years. However, some demographic

Table 3

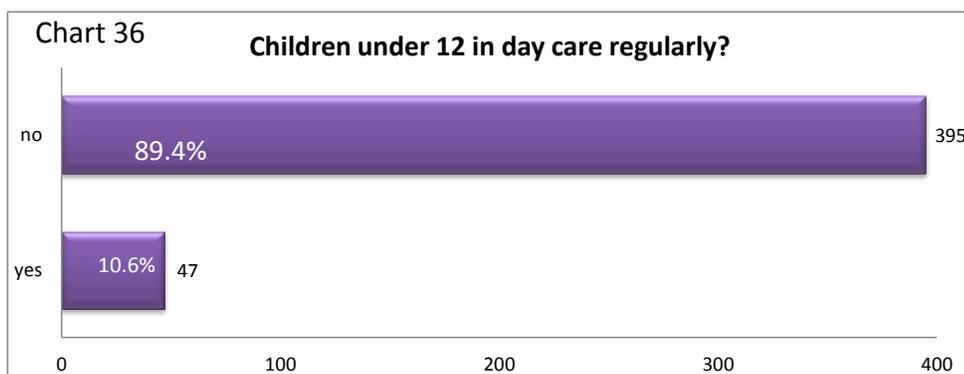
Feelings about Minden: Theme-based Content Analysis of supporting comments (some respondents offered multiple reasons)	Frequency	% out of 261 write-ins
Positive comments re: safe, good town to live in/raise a family, small town atmosphere	97	37.2%
Negative comments re: water & street conditions	48	18.4%
Negative comments re: city government	42	16.1%
Positive comments re: people/good people	38	14.6%
Need for new business/job & recreation opportunities	30	11.5%
Negative comments re: cost of living	29	11.1%
Negative comments re: hard to fit in/be accepted when new to community, "clickish"	27	10.3%
Positive comments re: school/education	26	10.0%

characteristics showed no differences; these included gender, educational level, and income.

Those who were age 75 or older were more positive than those between 35 and 65 years old. Those with annual household incomes over \$53,000 and between \$34,400 and \$39,300 were more positive than those with incomes under \$34,400 and between \$39,300 and \$53,000.

Day Care

Only 11% of households responding have children in child care. Of this subset, nearly 3/4 (73.9%) reported it to be at least somewhat difficult to find quality child care.



Communications

Nearly all, or 94% of responding households have at least one mobile phone (Chart 37). The average number of cell phones per home is 2.8.

Chart 38

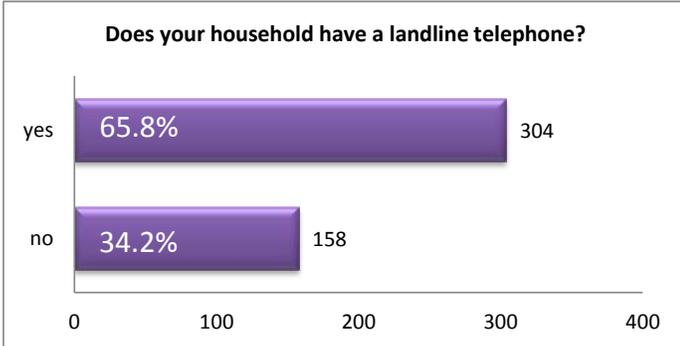
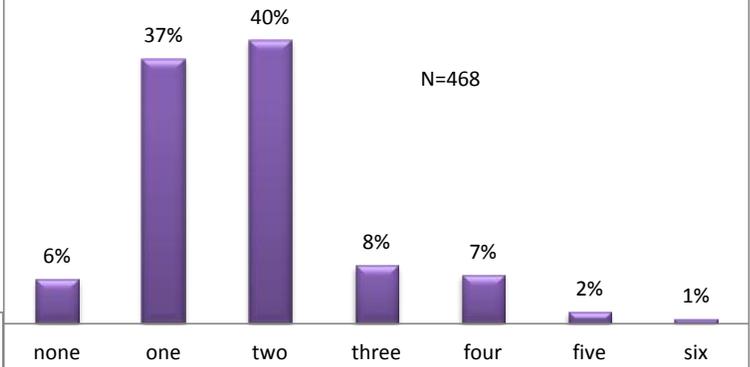


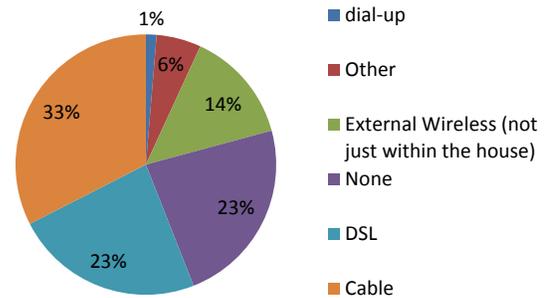
Chart 39 shows that one-third of households report subscribing to cable-based internet service. 23% report having a DSL connection, or no internet service at all.

Chart 37 **How many cell phones in the household?**



Two-thirds of responding households still maintain a landline (Chart 38).

Chart 39 **Type of internet connection**



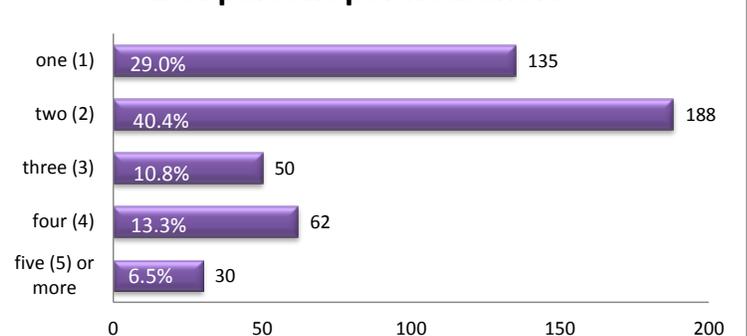
Most residents responding feel that their cell phone company support and coverage is good. The data shows their feelings about the price of this service is closer average, or fair.

Satisfaction with cell phone service Chart 40



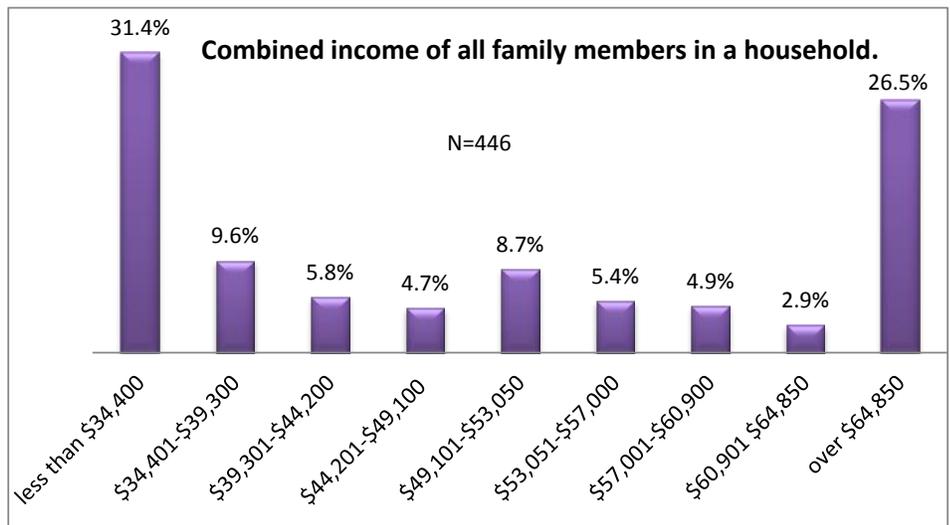
Of those responding, the average household size is 2.3, which corresponds with the latest available U.S. Census data. The median, or most common, household size is a 2 person

Chart 41 **# of persons per household**



The income question was answered by most, or 94%, of those returning the survey. The results show strong polarity, or income division in the community. Nearly one-third of report household incomes of less than \$34,400 a year, with the next largest category, over one-quarter, making over \$64,850 a year.

Chart 42



To determine eligibility for some types of federal funding, respondents must answer a question regarding income. Income guideline amounts for households with respect to persons in that home are supplied by federal sources for each county. Almost 61% of households and 67% of persons were above the current income threshold guidelines. Likewise, 39% of households and 33% of persons fell below the threshold. The U.S. department of Housing and Urban Development- HUD report shows that Minden's 2010 LMI percent is 32%. At least 51% of the respondents must be within the income guidelines to apply for some types of funding, so Minden would not be entitled/eligible to apply for CDBG Federal Block Grants on an *area-wide basis*.

Table 4	Under the LMI (80% of		Over the LMI		Total	
	<u>Households</u> Under	<u>Persons</u> Under	<u>Households</u> Over	<u>Persons</u> Over	Total Households	Total Persons
1 person households	75	75	51	51	126	126
2 person households	60	120	117	234	177	354
3 person households	16	48	33	99	49	147
4 person households	12	48	50	200	62	248
5 person households	5	25	14	70	19	95
6 person households	4	24	4	24	8	48
7 person households	1	7	1	7	2	14
8+ person households	0	0	1	8	1	8
Total	173	347	271	693	444	1,040
Percent of Total	39%	33%	61%	67%	Persons per household	2.34
HUD 2010 Data on Minden's LMI =		32%			Q72 avg hh size	2.31
			Census 2010	Persons per household		2.33

Conclusions

2011 Community Strengths

2011 Community Challenges

- ◆ Good ratings for adequacy of :
 - Fire protection
 - Rescue squad
 - School facilities
 - Library facilities/services
 - City parks
 - Medical facilities & service
 - Law enforcement
 - ◆ Good ratings for the general appearance
 - Downtown area/storefronts
 - Residential areas
 - Community as a whole
 - ◆ Strong support for increasing public finances to address challenges
- ◆ Less positive ratings for the adequacy of:
 - City government
 - Storm sewers
 - Building code enforcement
 - Utilities (water & electric)
 - ◆ Less positive ratings for the condition or appearance of:
 - Vacant houses and lots
 - Highway entrances
 - Residential sidewalks
 - Residential streets
 - ◆ The supply of recreational facilities for junior/senior high students and adults
 - ◆ Differences in feelings about Minden by some demographic groups
 - ◆ Substantial out shopping occurred for some goods and services, such as:
 - Clothing
 - Groceries/food/restaurants
 - Building, maintenance & landscaping materials

Tourism Strengths

Tourism Challenges

- ◆ Strong recognition of tourism opportunity as viable development strategy
- ◆ Discovering how to exploit the tourism opportunities in the community.

Conclusions (continued)

Housing Strengths

- ◆ Support from many homeowners to apply for cost sharing assistance for home rehabilitation and an ability to pay back loans
- ◆ Many of Minden's present rentals met renters' housing needs
- ◆ Interest from many renters to apply for government-backed home loans requiring no down payment
- ◆ Interest in purchasing or renting retirement type duplexes
- ◆ Interest in renting subsidized retirement duplexes
- ◆ A significant number of those interested in retirement duplexes would be ready to move within two years

Housing Challenges

- ◆ Over 125 householders paid more than 50% of their incomes for housing
- ◆ Over one-third of the homes are in need of moderate to major repairs
- ◆ Many renters preferred to own, but lacked the down payment or had credit rating barriers
- ◆ The average payment of those interested in retirement duplexes was \$473 per month.

Employment Strengths

- ◆ Large pool of labor force would accept starting wage at less than \$13 per hour.

Employment Challenges

- ◆ Nearly half of respondent thought it was difficult to find quality jobs available locally.

Day Care Strengths

- ◆ Only a fraction of those responding reported daycare needs.

Day Care Challenges

- ◆ Over a three-fifths of parents using child care thought it was difficult to find quality child care

Communications Strengths

- ◆ The majority of respondents ranked their cell phone support, coverage, and price as good. Over 3/4 report having an internet connection.

Communications Challenges

- ◆ The price of available cell phone service receive only average satisfaction ratings.

Demographic Strengths

- ◆ People moving to the community for good jobs, schools, and the small town atmosphere
- ◆ Residents feel safe in Minden
- ◆ The community has substantial amount of wealth based on household income

Demographic Challenges

- ◆ Large population of those living in the community over 20 years.
- ◆ Polarization of household income segments
- ◆ Perceptions of unwillingness to "work together" or "cliquishness"