

**Community Needs  
Assessment Survey  
Fairbury, NE  
April, 2011**

**By Shawn Kaskie  
Director**



**University of Nebraska at Kearney  
West Center, Room 131E  
1917 West 24<sup>th</sup> Street  
Kearney, NE 68849  
Phone: (308) 865-8135  
Email: [kaskiesc@unk.edu](mailto:kaskiesc@unk.edu)  
Web site: [www.unk.edu/crrd](http://www.unk.edu/crrd)**

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## Appendix

**Questionnaire and Cover Letter**  
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**Exhibit E for CDBG requirements**  
**Household Documentation (one copy)**  
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## Introduction

In October, 2010, Laura Bedlan, Zoning Administrator for the City of Fairbury, contacted the Center for Rural Research & Development (CRRD) about conducting a community needs assessment survey in Fairbury. Jim Keeler, representing Nebraska Municipal Public Power, recommended the contact. The CRRD's Director, Shawn Kaskie met with Ms. Bedlan 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 in December of 2011, along with a plan for logistics including delivery and pickup. The City provided a list of all households to be surveyed within the city limits. Training of 30 survey collection volunteers was held in January 2011, and the survey was mailed and hand collected during February 2011. Due to the diligence of the Zoning Administrator and volunteer collection team, in addition to the public relations efforts of the Mayor and other community leaders, the 2011 Fairbury CNA achieved one of the highest response rates on record. Further, the result of the income sample surveys proved the community still meets the U.S. Department of Housing and Urban Development low to moderate income thresholds, thereby making the city eligible for Community Development Block Grants through at least 2017.

## Methodology

The questionnaire was divided into four areas of interest including: 1) Community, 2) Day Care, 3) Housing, and 4) Demographics. All surveys were mailed with self-addressed, return postage paid envelopes on Jan 26, 2011. Five (5) drop box locations were available at "high-traffic" public locations across the City. All surveys collected by February 10 were electronically scanned to create a list of income sample families/households with unreturned surveys and this list was divided among volunteers collecting door-to-door surveys. Thirty volunteers were personally trained by Professional Surveyor Shawn Kaskie-UNK/CRRD on January 25, 2011. (Volunteer Instruction Sheets were attached to each Volunteers Collection envelope). These volunteers made a first attempt for collection on Sunday afternoon, Feb 13, 2011. If the family was not home, a new survey was taped to their door along with the next expected personal collection visit time that occurred during an evening later that week. A final, or third, door-to-door attempt was made to all of the remaining families/households with unreturned surveys. All of the income sample and oversample surveys were mailed and collected at the same time, therefore the first returned/completed oversample survey replaced the first unreturned/incomplete income survey until all completed and returned oversample surveys were exhausted. A copy of the questionnaire and cover letter may be found in the Appendix.

The response rate for the questionnaire was excellent. Of the 1,714 surveys mailed to households within the city limits, questionnaires were returned from 1,113, an overall response rate of 64.9%. When looking at only the random sample set of households for the income survey purpose, 419 of the 516 occupied households were returned for a response rate of 81.2%. Based on the income sample set, Fairbury's estimated vacancy rate was 3.4%. \*The full population of households was based on the active list of residential electric subscribers within the city limits

**Response Rate**

| Returns           | 2004 Full Population | 2011 Full Population | 2011 Income Sample |
|-------------------|----------------------|----------------------|--------------------|
| Total Households  | 1911                 | 1714*                | 534                |
| Less Vacancies    | 150                  | n/a                  | 18                 |
| Total Deliverable | 1761                 | 1714                 | 516                |
| Total Returned    | 1027                 | 1113                 | 419                |
| Response Rate     | 58.3%                | 64.9%                | 81.2%              |
| Vacancy Rate      | 7.8%                 | n/a                  | 3.4%               |

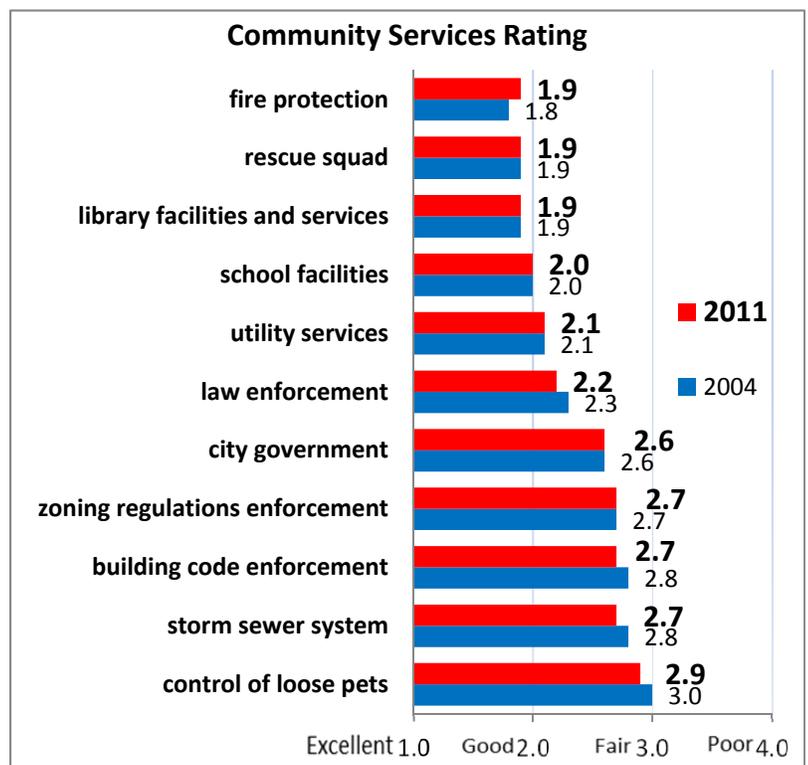
using more than 100kw hours each month. All multiple housing units (apartments) owners were asked to provide a list of individual addresses for current tenant occupants if electric bills were aggregated.

## Results

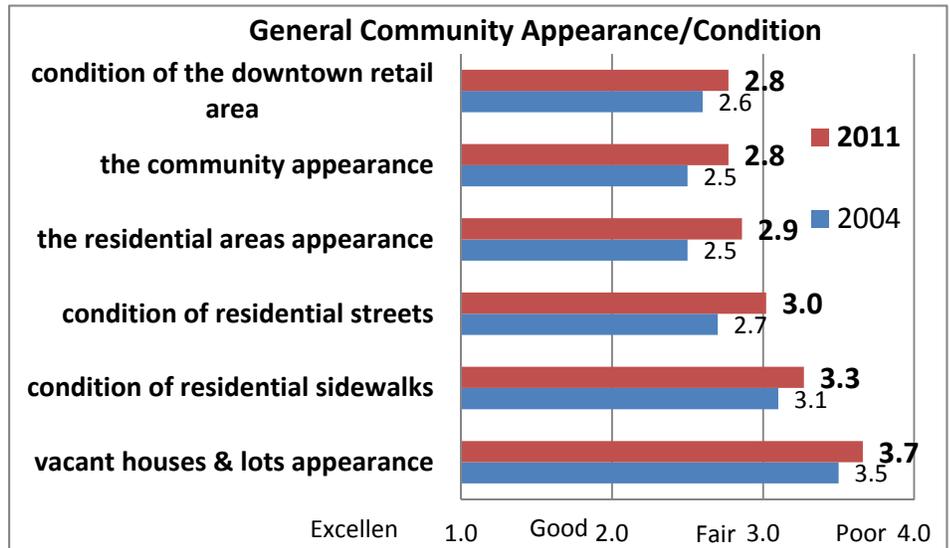
### Community

The first portion of the Community segment of the questionnaire asked residents to rate the adequacy of 10 community aspects 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. 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 10 community items plus the 6 items from the general appearance and condition section discussed below.

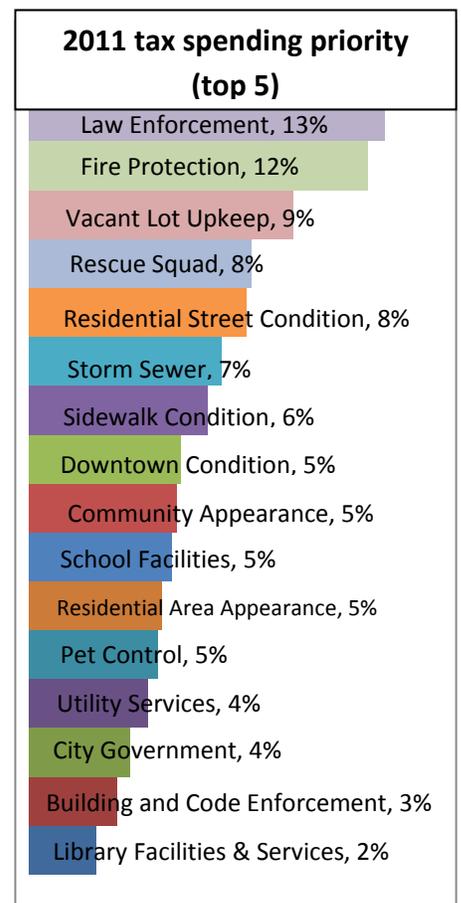
Fairbury's fire protection, rescue squad, and library facilities and services were all highly rated, as they were in 2004. School facilities, utility services, and law enforcement received good ratings in 2011 as well as in 2004. City government fell more into the average range with a mean score of 2.6 in both 2004 and 2011. The least adequate were zoning and building code enforcement, the storm sewer system, and the control of loose pets.



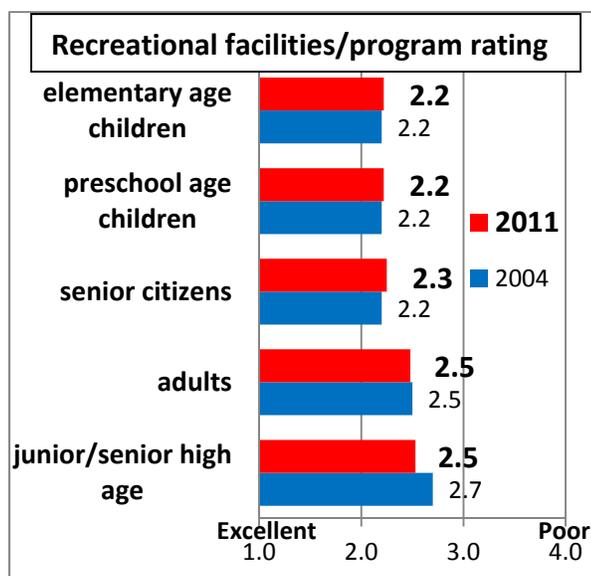
The community rated the appearance or condition of 6 items. When comparing the 6 items' ratings from 2004 to 2011, each one has fallen by an average of 3/10 of a point to become less appealing or perceived to be in worse condition. The community and residential areas' appearance and the condition of the downtown retail area are now closer to being "fair" rather than "good". The condition of the residential streets and sidewalks has moved to definitely being only in "fair" condition as compared to between "good" and "fair" in 2004. The appearance of vacant houses and lots in town are now closer to being rated as "poor" when in 2004 they were rated in the middle of "fair" to "poor". These 6 items, along with the 10 items scored for adequacy above, were included in the request for residents to rank their top 5 priority projects for the community.



The items gaining the most interest from the residents as being priority projects include law enforcement, fire protection, up keep of vacant lots, the rescue squad and residential street conditions.



The survey asked several questions using categories of 1=definitely, 2=probably, 3=probably not, and 4=definitely not. If, respondents were unable to rate the statement, they could also check a "don't know/no opinion" category. The four

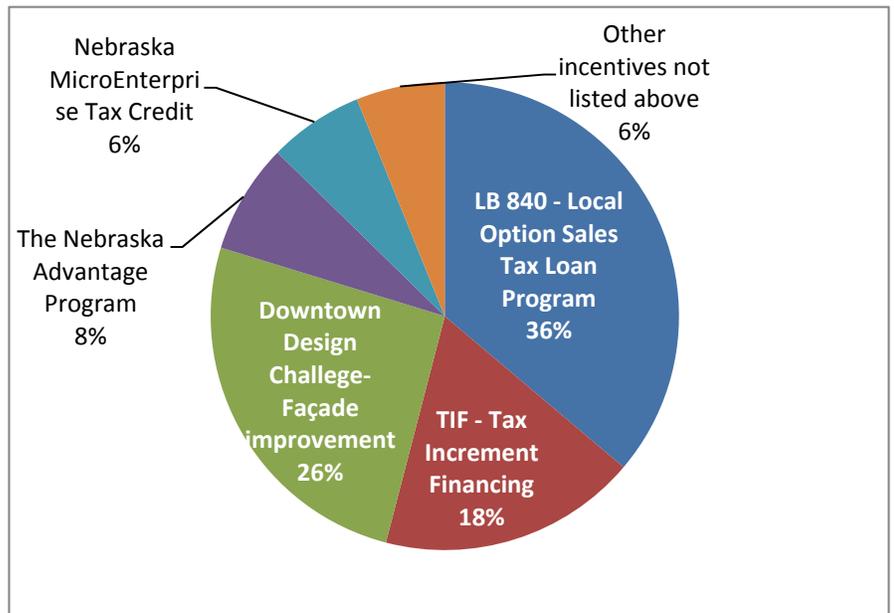


choices for the items were again averaged to arrive at an overall rating for each statement. When asked about the supply of recreational facilities and programs for various age groups, respondents thought they were probably adequate for preschoolers, senior citizens, and elementary age children. Activities for adults and junior/senior high aged students received a neutral averaged response. Surprisingly the junior/senior

high facilities improved by 2/10ths of a point as compared to 2004, yet many write-in comments for demographics question #10: “Why do you feel that way” expressed that there are not enough facilities, especially indoor, for this age group.

Residents were asked to describe what types of business services and products they currently purchase outside of Fairbury and why. The services and/or products mentioned most often were medical/doctors and dental services, clothing (especially large sizes 2x-5x), shoes (especially athletic and name brand), lumber and construction/home improvement items, appliances, automobiles, restaurants and generally anything to stay out of WalMart. Most of the reasons for purchasing these services and products outside of Fairbury were because of lower prices and better selection elsewhere. Several negative comments were made about retail store’s staff “attitude” and poor customer service from contractors related to their perceived unwillingness to complete jobs in town. A complete list of the answers to this question is found in the Appendix.

Residents were also asked to indicate which incentive programs to start or expand businesses in Fairbury they were aware of. Just over one third (36%) were aware of LB 840-Local Option Sales Tax Program. Just over one quarter (26%) knew about the Downtown Design Challenge-Façade improvement, and 18% know about TIF-Tax Increment Financing. Less than 8% of the residents were aware of The Nebraska Advantage Program and the Nebraska MicroEnterprise Tax Credit (6%).



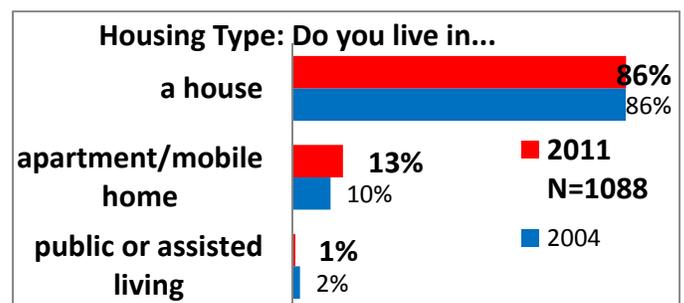
### Day Care

A total of 79/7% households reported having children under the age of 12 that are in child care on a regular basis. Of these, 22/28% reported it to be very difficult to find quality child care and 38/48% said it was somewhat difficult. Difficulty in finding childcare in 2011 is reported as 6% higher than 2004.

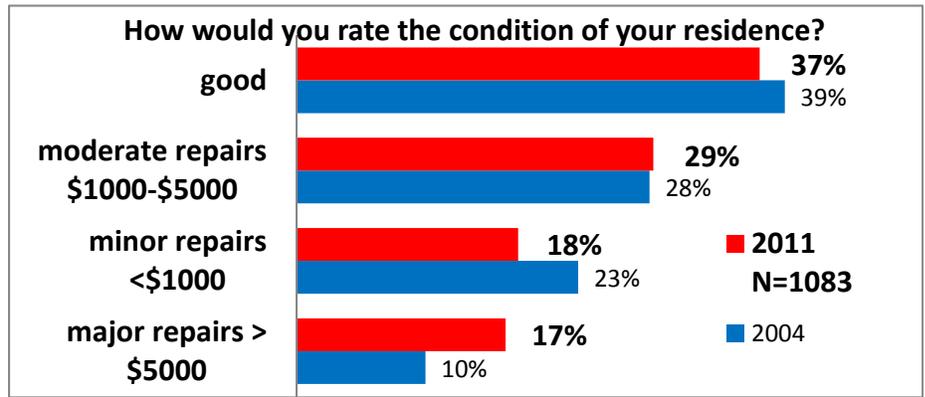
| Do you have children under the age of 12 that are in child care on a regular basis? | YES  | No       |
|---|------|----------|
|   | 79   | 956      |
|   | ↓    |          |
| How difficult is it to find quality child care?                                     | Very | Somewhat |
|   | 22   | 38       |

### Housing

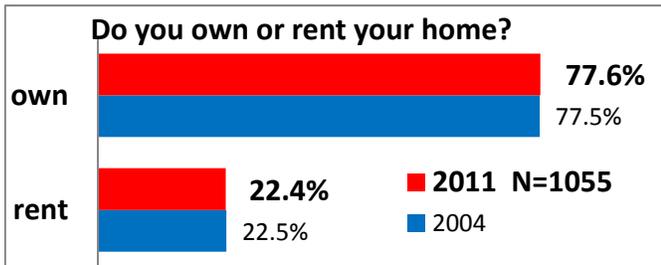
The majority of Fairbury’s resident still live in houses, although 13% live in an apartment or mobile home, compared to 9.8% in 2004, and



0.7% live in public or assisted living housing as compared with 1.9% in 2004. In 2004, 39% of residents reported their home to be in good condition and another 22.5% said their residence was in need of minor (less than \$1,000) repair. Those numbers dropped slightly in 2011, with 37%

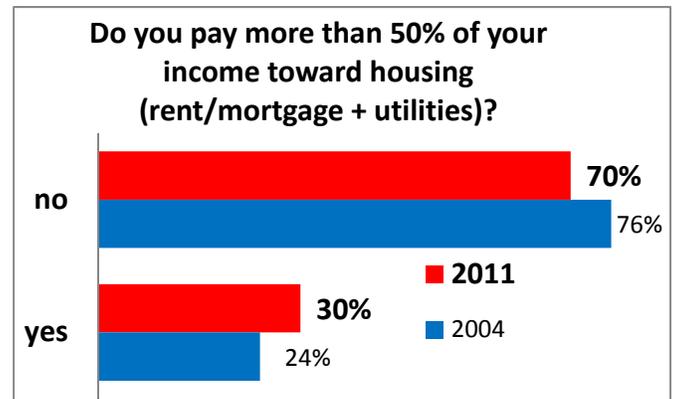


reporting their home to be in good condition and only 17.7% needing minor repairs. Those homes needing major repairs (more than \$5,000) was up 6.4% from 10.3% to 16.7%.

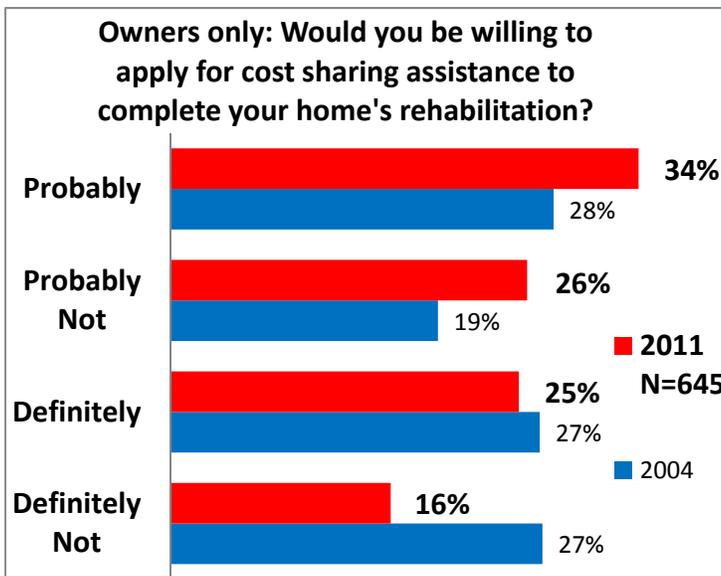


The ratio of residential owners to renters has remained essentially the same with 77.6% owning and 22.4% renting in 2011 versus 77.5% owning and 22.5% renting in 2004.

In 2011, 30.4% of homeowners reported paying more than 50% of their income toward housing costs (rent/mortgage plus utilities) yet only 23.9%



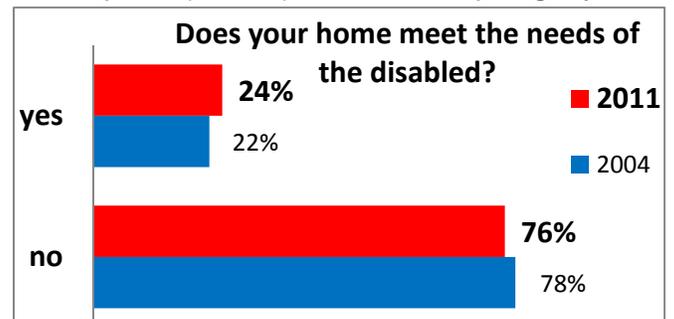
reported paying more than 50% in 2004.



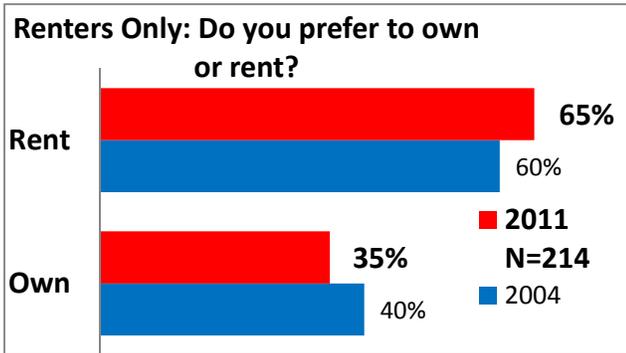
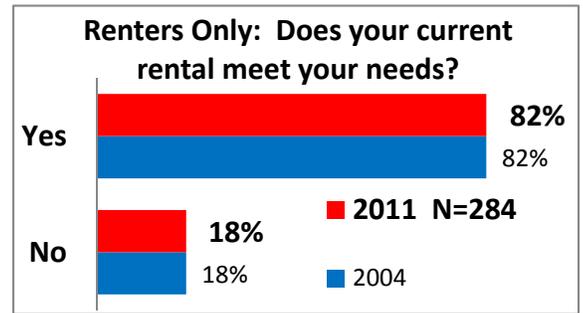
Owners were asked if they would be willing to apply for cost sharing assistance to complete the needed housing rehabilitation. A total of 378 homeowners said they would either be definitely or probably interested in this option (58.6%) which was up slightly

from the 54% reporting the same level of interest in 2004.

Slightly more homes in 2011 are meeting the needs of the disabled (235 or 23.5%) as compared to 2004 where only 201 homes or 21.6% met the needs of the disabled.

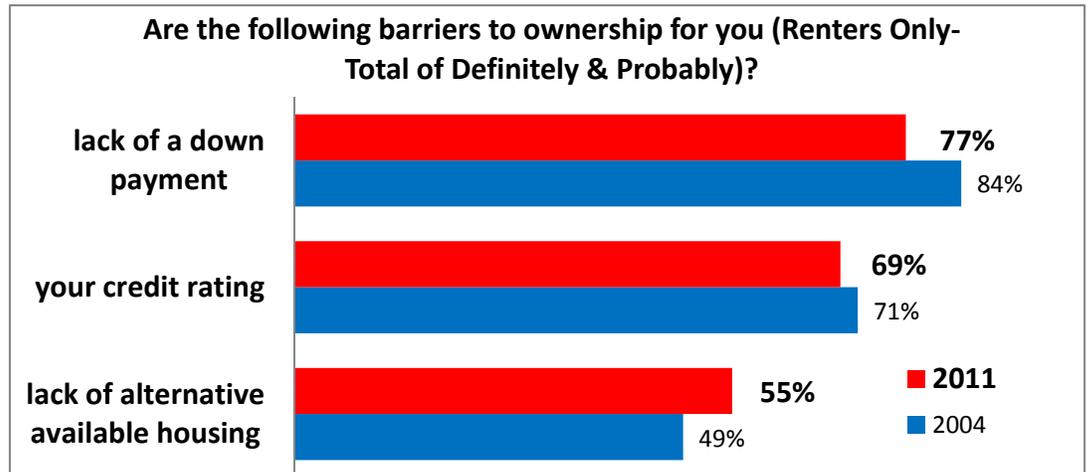


The next set of questions was asked exclusively of householders renting their homes. The rental properties in Fairbury are consistently meeting the needs of renters as 82% say that their current rental home does meet their needs in 2004 and 2011 respectively.



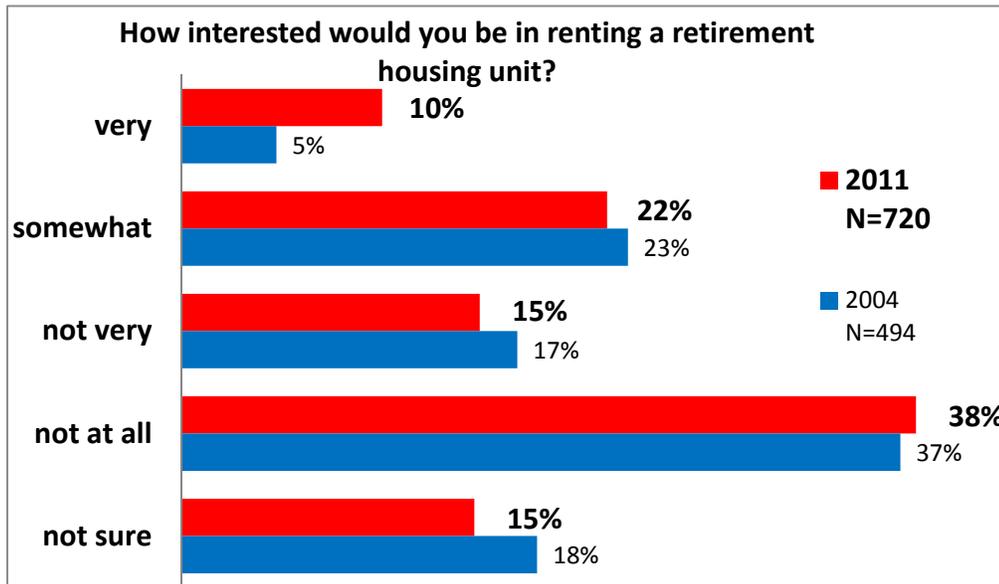
In 2011, 35% of renters would prefer to own a home as compared to 40% in 2004.

Of those preferring to own, the lack of a down payment is still the number one barrier to ownership, with 77% in 2011 and 84% in 2004 reporting that they either definitely or probably lacked the down payment for a home. The householder's credit rating is either definitely or probably a barrier to ownership for 71% (2004) and 69% (2011) of renters. The lack of alternative available housing is reported to be a barrier for 55% of renters in 2011, up 6% from 2004.



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 renting a retirement unit. A total of



24 (4.9%) were very interested and another 113 (22.9%) were somewhat interested in this option in 2004. In 2011, those that were very interested in **renting only** increased to 10% (74) and those only somewhat interested fell slightly to 22%(157).

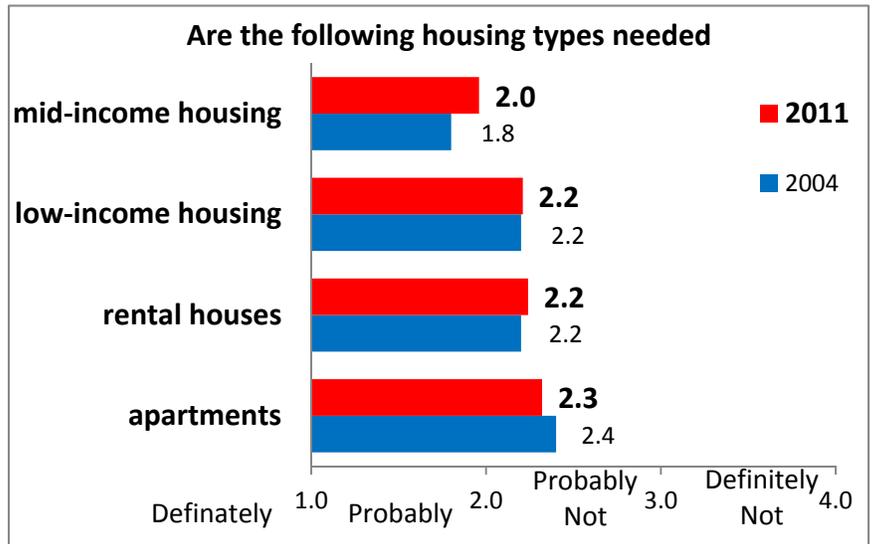
Of the 173/63% who showed interest, \$350 was the median amount they could afford per month.



The final question for those ages 55+ asked how soon those interested would be willing to move.

Of those interested in renting (very or somewhat without qualifying for a subsidy/N=209), 29/14% were willing to move immediately, 52/25% would move in two years, and another 88/42% thought they would move in five years. Of those interested in renting in 2004, 15 were willing to move immediately, 29 would move in two years, and another 50 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 affordable housing for low-income families and houses to rent. There was also a slight need for apartments to rent. The order of results did not change from 2004 to 2011 although the perceived need for each of them has moved closer to “probably not” with the 2011 mean score range being 2.0 to 2.3 with “Definitely” being valued as 1 and “Definitely Not” being valued at 4. The 2004 mean score range was 1.8 to 2.4 using the same scale.



## Demographics

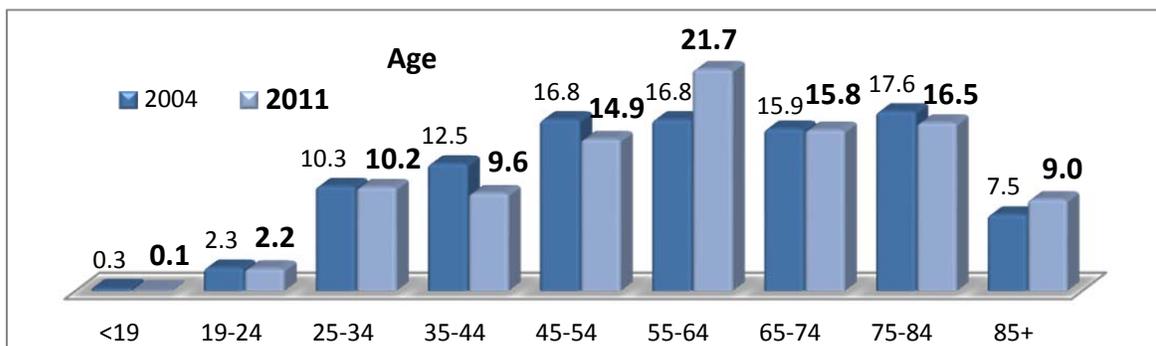
| Gender  | 2004 |    | 2011 |    |
|---------|------|----|------|----|
|         | n=   | %= | n=   | %= |
| Male    | 276  | 28 | 381  | 36 |
| Female  | 404  | 41 | 488  | 45 |
| Jointly | 302  | 31 | 205  | 19 |

More women than men participated in the 2011 survey, as was the case in 2004, and fewer couples filled out the questionnaire together in 2011 (19%) as compared to 2004 (31%).

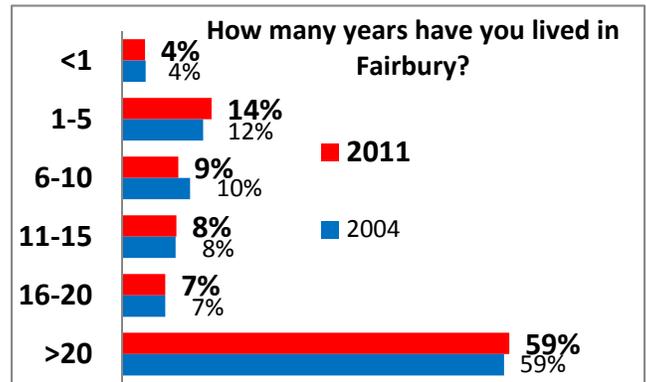
Married couples represented the majority of respondents both years with 59% in 2004 and 50% in 2011, widows comprised another 19% and 18% respectfully. Those who were single or divorced represented 10% in 2004 and 16% (single) and 14% (divorced) in 2011.

| Family Status | 2004 |    | 2011 |    |
|---------------|------|----|------|----|
|               | n=   | %= | n=   | %= |
| Married       | 582  | 59 | 535  | 50 |
| Single        | 98   | 10 | 173  | 16 |
| Divorced      | 106  | 10 | 156  | 14 |
| Widowed       | 192  | 19 | 199  | 18 |
| Other         | 16   | 2  | 17   | 2  |

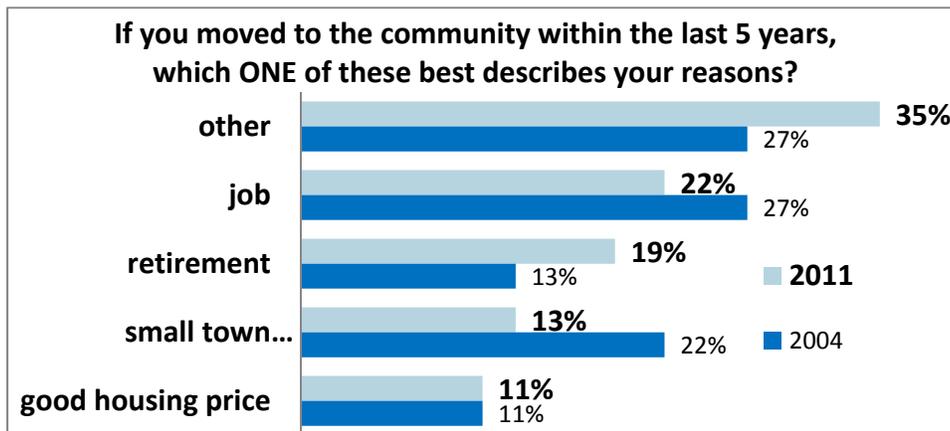
In 2004, the largest single respondent age group was the 75 to 84 age range with 17.6% yet in 2011 the largest respondent age group was the 55-64 year olds (21.7%). Those of retirement age (65) or older were 41% in 2004 and 41.3% in 2011.



Forty-one percent of the households listed themselves as retired in 2004 while only 38% were listed as retired in 2011. The next largest respondent groups in 2011 and 2004 were professionals (17% and 15% respectively) and laborers (15% and 12% respectively).



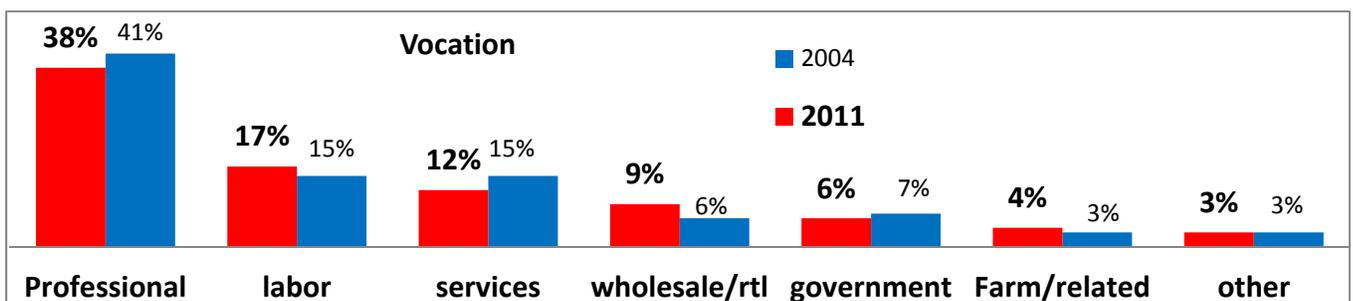
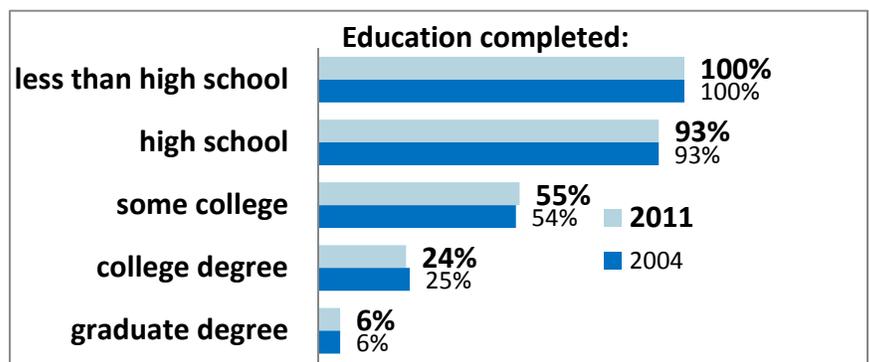
Sixteen percent of Fairbury's householders had lived in the area five years or less in 2004 and in 2011 that has grown to 17.2%. The vast majority of residents both years have lived in Fairbury for 20 or more years.

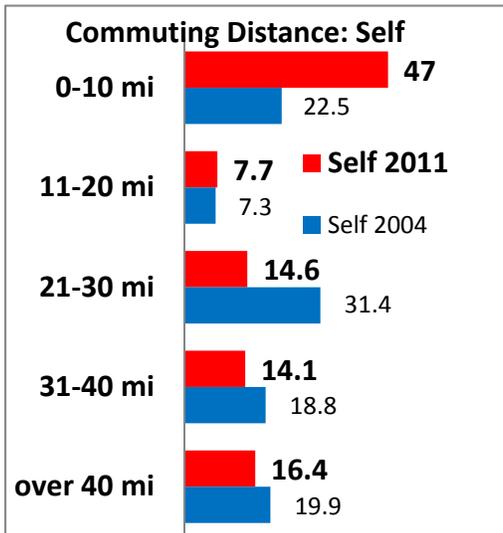


In 2004, the main reason for moving to the area was for a job opportunity (27%) or for its small town atmosphere. In 2011, people are still moving to town for job opportunities, although that ratio has dropped to 22% and 6% more report having moved to town for their retirement while the small

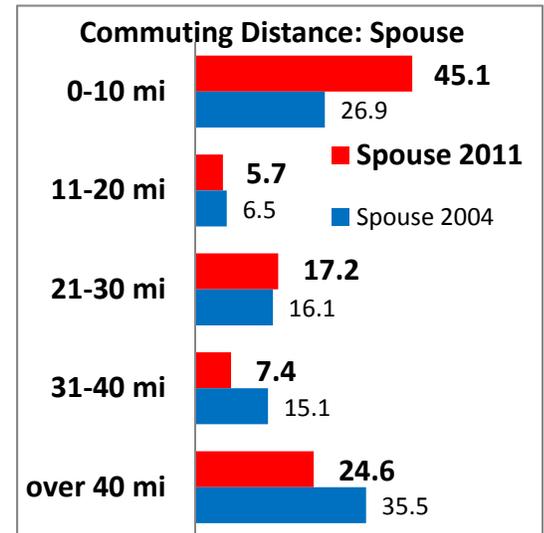
town atmosphere is bringing 9% fewer people. Others came for a variety of reasons including 11% coming because of good housing prices as reported in both years.

The 2004 and 2011 surveys had almost all respondents answering the question about their level of education. In both years, 93%, had at least a high school education. Fifty-four percent (2004) and 55% (2011) had taken at least some college. In 2004, 25% had a college degree compared to 24% in 2011 and the remaining six percent had a graduate degree.

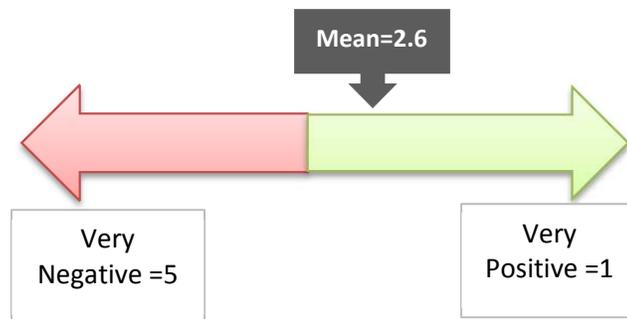




In 2011, 295 persons or 216/19.4% households commute to work. This figure was down 4% from 23% in 2004. However, in 2004, 41% of person claimed to retired vs. 38.5% in 2011.



When local residents were asked how they felt about Fairbury (using a five point scale of very positive=1 to very negative=5), they were somewhat positive in 2004 with a rating of 2.33 but that rating has dropped to 2.6 in 2011.



In over 40 communities that our Center has asked this question, ratings for this question were as high as 1.55 and as low as 2.69. A complete list of reasons why respondents felt the way they did is available in the Appendix, but in general, this negative change is statistically significant and should be addressed by the community.

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 2.6 rating were found for some characteristics. Widowed householders were more positive about Fairbury than were those who were married, singled, or divorced. Those who were age 65 or older were more positive than those 64 or younger. Those who had lived in the community for less than 5 years were more positive than those who had lived there for 5 to 20 years. Those who were retired were more positive than larger households. However, some demographic characteristics showed no differences; these included gender, having disabilities, educational level, and income.

To determine eligibility for some types of federal funding, a sample of respondents must answer a question regarding income. Income guideline amounts for households are supplied by federal sources for each county. The income sample resulted in 419 completed surveys in 2011 and show very similar results to the 2004 full population sample. Almost 39% of households and 42% of persons were above the current income threshold guidelines. Likewise, 61.1% of households and 58.1% of persons fell below the threshold. At least 51% of the respondents must be within the income guidelines to apply for some types of funding.

| Household Size/Income | Above Threshold | Below Threshold |
|-----------------------|-----------------|-----------------|
| 1/\$30,350            | 45              | 107             |
| 2/\$34,700            | 61              | 78              |
| 3/\$39,050            | 18              | 25              |
| 4/\$43,350            | 23              | 23              |
| 5/\$46,850            | 11              | 17              |
| 6/\$50,300            | 3               | 4               |
| 7/\$53,800            | 2               | 0               |
| 8+/\$57,250           | 0               | 2               |
| Total Households      | 163             | 256             |
| Percent of Households | 38.9%           | 61.1%           |
| Percent of Persons    | 41.9%           | 58.1%           |

Calculations for computing the number of persons meeting the income threshold as prepared for Exhibit E for CDBG qualifications may be found in the appendix.

# Conclusions

## 2011 Community Strengths

- ◆ Good ratings for:
  - Fire protection
  - Rescue squad
  - Library facilities/services
  - School facilities
  - Utility services
- ◆ General appearance of the community

## 2011 Community Challenges

- ◆ Control of loose pets
- ◆ The condition or appearance of:
  - Vacant houses and lots
  - Residential sidewalks
  - Residential streets
- ◆ The supply of recreational facilities/ programs for junior/senior high students
- ◆ Differences in feelings about Fairbury by some demographic groups
- ◆ Substantial out shopping occurred for some goods and services, such as:
  - Women's and men's clothing (especially 2x – 5x sizes)
  - Shoes
  - Physician and Dental services
  - Appliances & Automobiles
  - Lumber & Construction materials
- ◆ Resident perceptions of merchant and contractor attitudes towards customers and completing "local jobs"
- ◆ The quality and availability of local jobs

## Day Care Strengths

## Day Care Challenges

- ◆ Over a quarter of parents using child care thought it was difficult to find quality child care: this figure increased 6% since 2004

## 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 Fairbury'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 housing
- ◆ Interest in renting subsidized retirement housing
- ◆ A significant number of those interested in retirement housing would be ready to move within two years
- ◆ The need for the various types of housing has become less of an issue since 2004

### Housing Challenges

- ◆ Several householders paid more than 50% of their incomes for housing
- ◆ More than 55% of the homes are in need of moderate to major repairs
- ◆ Many renters preferred to own, but:
  - Lacked the down payment
  - Had credit rating barriers
- ◆ Half of those interested in retirement housing could pay no more than \$350 per month

### Demographic Strengths

- ◆ People moving to the community for jobs and the small town atmosphere
- ◆ The low- to moderate-income guidelines were met
- ◆ Residents overall do feel safe in Fairbury
- ◆ Good mix of labor types in the community

### Demographic Challenges

- ◆ Large population of:
  - Widowed
  - Retired householders
- ◆ A significant number of commuters
- ◆ Perceptions of
  - a drug "problem" in town
  - a large proportion of low-income families
  - unwillingness to "work together" among the residents