City of Bridgeport
2012 Comprehensive Plan
Executive Summary

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Introduction

The Comprehensive Plan provides a framework to evaluate the City's present condition and outlines a desired direction for the future. Instead of hoping for the best, the plan develops a strategy to move the community in the direction that fits the goals and objectives of the City of Bridgeport and its residents.

The Appendix Section of this comprehensive plan provides a general analysis of the present condition of Bridgeport with regard to its economy, housing, demographics, community facilities, transportation and the environment. Past trends and future projections on these subjects are studied to determine deficiencies that need to be addressed or to reveal assets and opportunities that the City should build upon. This information is helpful in establishing priorities and setting goals for Bridgeport. Documentation for the analysis is contained in the seven appendices of this Comprehensive Plan.

This executive summary contains basic guidelines and strategies for use by the City Council and planning commission. These policies should be followed by the City when making decisions that affect existing and/or future uses of land and resources within the City of Bridgeport.

The Comprehensive Plan is a policy framework, not law, and should be viewed as such. The plan addresses all facets of development including residential, commercial, industrial, agricultural, and open space. Although the plan indicates the type and extent of where development should occur in Bridgeport, these statements serve as guidelines and have no enforcement authority until they are codified as part of a City Ordinance.

The City's planning process does not end with the adoption of this document. Planning is an on-going process to be used to promote orderly growth and development through policies established in this plan. Once the plan is adopted, it should be continually reviewed and updated to meet the changing needs of the City. The current and future leaders of Bridgeport should remain vigilant in their continuing use of and reference to the Comprehensive Plan. If not, the plan is no more than another useless document gathering dust on a shelf.

The Legal Role of a Comprehensive Plan

Nebraska State Statutes permit cities and villages to utilize zoning and subdivision regulations to control physical development within their jurisdiction. However, a comprehensive development plan must be adopted before zoning or subdivision regulations are implemented.

As stated in the Nebraska State Statutes (23-114.02), the comprehensive plan shall, among other elements include:

1) A land use element which designates the proposed general distribution, general location, and extent of the uses of land for agriculture, housing, commerce, industry, recreation, education, public buildings, and lands, and other categories of public and private use of land:
2) The general location, character, and extent of existing and proposed major streets, roads, and highways, and air and other transportation routes and facilities: and
3) The general location, type, capacity, and areas served of present and projected or needed community facilities including recreation facilities, schools, libraries, other public buildings, and public utilities and services.

The comprehensive development plan shall consist of both graphic and textual material and shall be designed to accommodate anticipated long-range future growth which shall be based upon documented population and economic projections.

Economic Overview

Bridgeport made significant progress in per capita income over the past decade. In 2000, the nominal per capita income was $14,420. By 2010, per capita incomes in the community grew nearly 40% to $20,196. Despite these improvements, Bridgeport's per capita income in 2010 is just 80.1% of the statewide level.

The high poverty rates in the community are a concern. The personal poverty rate of 21.8% is almost double the state average. In addition, 56.9% of the female head of households are below the poverty level.

Bridgeport's proximity to Scottsbluff and Sidney provides the town with a wide diversity of employment opportunities. This includes many higher paying opportunities associated with Regional West hospital as well as many other professional and managerial opportunities at Cabela's that most small towns lack.

Despite the higher paying opportunities, the City's low education attainment means that many persons in the community are not qualified to work at these jobs and thus more likely to be employed in lower paying labor, retail, service or production jobs.

The higher percentage of older persons in the town also hurts per capita incomes as many persons are living on fixed incomes. The county's dependence on government transfer payments has been growing significantly. In 1970 12.3% of incomes came from government transfer payment while now over 18% of county incomes come from government transfer payments.

Bridgeport has historically been very dependent on the health of the area's agriculture sector. However, the town's reliance on agriculture has diminished significantly over the years as the number of farms has shrunk and the ag retail and service sectors have consolidated. Bridgeport is now far more dependent on employment from education and health services, government, retail trade, financial activities, professional services, and business services.

Changes to the local, regional and national economies have greatly altered the dynamics of local businesses and employment. Globalization and the rise of franchises have led economies to be more regional in nature. Although the consolidation of regional commerce to Scottsbluff and Sidney has cost Bridgeport many local businesses, it may actually help Bridgeport residents somewhat as more professional, retail, and services jobs and shopping opportunities locate within short commuting distance of the community.

If Bridgeport can create an environment that is conducive to commuter living by being a clean, safe community with nice, affordable neighborhoods, good schools and quality recreational opportunities, the community may be able to attract persons who work at good paying jobs in Scottsbluff or Sidney. Even if these persons work in another community, having persons with high paying jobs living in the community increases the opportunity for local business development, although these businesses may take a different form and function than the past. However, if new residents are moving to Bridgeport because it is a cheap place to live, these persons will likely be of lower income and thus provide fewer local commercial opportunities.

This does not insinuate that Bridgeport should not pursue its own economic development efforts and rely on Scottsbluff and Sidney for all of its employment. Rather, the community should focus more on the niche needs of its residents and promote more entrepreneurial and innovative endeavors that serve regional or global economies or provide services to its local residents. Conversely, nostalgic efforts trying to re-create the past will likely end in failure as they run into the economic forces that influenced historic change in the first place.

A more in-depth analysis of these and other economic issues are presented in Appendix # 1, the Economy Appendix and Appendix # 2, the Innovation Appendix

Economic Planning Issues

- Bridgeport's nominal per capita income increased 40% between 2000 and 2010, yet it still only accounts for just 80.1% of the statewide level.
- Despite the large increase in incomes, 34.6% of Bridgeport's households earn less than $25,000 a year.
- Bridgeport's median family income represents just 76.8% of the statewide median family income.
- Only 46.7% of family households earned more than $50,000 in 2010 compared to 62.1% statewide.
- Transfer payments now account for almost one fifth (18.1%) of all county income.
- Bridgeport's personal poverty rate of 21.8% is almost double the statewide rate
- Data from the Department of Education indicates almost 55% of students are eligible for free or reduced lunches compared to less than 45% statewide.
- The poverty rate of female head of household of 56.9% is well above state and national rates
- Unemployment rates in Morrill County have decreased over the past several months.
- Morrill County's average commute is less than 20 minutes
- How will Bridgeport and Morrill County utilize the 'new' internet based economy?

Demographic Overview

The City of Bridgeport has experienced a slow decline in population over the past 30 years. Since reaching a population of 1,668 persons in 1980, Bridgeport has lost population in each of the past three decades resulting in a 7.3% population loss since the population peaked.

Bridgeport boomed in the first half of the 20th Century. The community grew from 541 souls in 1910 to 1,645 in 1960. It lost almost 10% of its population during the 1960s before increasing to its peak population in 1980.

After losing population in the 1990s the town had a resurgence in the 2000's as coal trains and a resurgence in the Ag sector brought much wealth to the region. However, the community again lost population between 2000 and 2010

The continued out-migration of younger adults has played a significant role in the town's population loss over the last 20 years. The community has lost a significant percentage of the 30-44 age cohort. In addition, those in the 65+ age group continue to increase as a percentage of the total population of the community.

One advantage of being a small town is that it is much easier to turn population trends around. If the community's housing stock can remain occupied, Bridgeport should at the very least slow its population loss. If homes presently occupied by single-person elderly persons can eventually be occupied by younger families, the town could very easily maintain and even increase its population. The tight housing market in Scottsbluff and Sidney should limit the number of empty homes in the county and community and provide an opportunity for Bridgeport.

However, if the average household size decreases and few homes are added, then Bridgeport's total population will likely decrease in the future. This will become likely if single-person elderly houses increase and young adults leave the community. If current trends continue, the town will likely see its population fall to 1,514 persons in 2020.

Most of these projected losses are anticipated to come as a result of continued youth out-migration and smaller household size. Thus, even a small improvement in youth out-migration, housing occupancy, housing development or household size can greatly improve the town's future population.

A more in-depth analysis of these and other demographic issues is presented in Appendix 3.

Demographic Planning Issues

- Bridgeport's population peaked at 1,668 persons in 1980.
- Bridgeport has lost population during the past three decades
- Bridgeport has a greater percentage of its population 65 years of age and older than the state or nation
- Bridgeport had an above average ratio of 5 to 14 year olds in 2010.
- Bridgeport's dependency ratio is much higher than the state and national average, although it has been decreasing
- The number of households in Bridgeport has increased by 112 households from 1970 to 2010.
- Over a third, 33.7%, of Bridgeport's households are single-person households.
- Almost a fifth, 18.9%, of Bridgeport's households in 2010 were over 65 years of age
- The population of Bridgeport in the year 2000 was 1.594. The population declined to 1,545 in the year 2010 and will decline to 1,514 in the year 2020 if recent migration patterns continue.
- Even though Bridgeport has a dependency ratio well above the region, state and the nation, its dependency ratio is improving

Housing Overview

Housing will be a key component in determining Bridgeport's future. Housing shortages and rising housing costs in Scottsbluff and Sidney present oopportunities for Bridgeport to capture persons who work in other communities by providing available and/or affordable housing

Determining the number of homes Bridgeport needs based on projected populations is not easily assessed. If Bridgeport does not develop additional housing, the town's population risks decline if the number of persons living in each house declines. However, if Bridgeport can provide housing for families working in Scottsbluff and Sidney, that increase average household size, the town will likely increase its population.

The economic future for the community will also be shaped by the type of housing it provides. If Bridgeport merely provides affordable housing opportunities rather than quality housing opportunities, the town will not have as many local economic opportunities or tax valuation as it would if it attracts higher income persons moving to Bridgeport because it is a quality place to live.

Economic and demographic data indicates many people have likely moved to Bridgeport in recent years primarily because it has cheap housing. This is not surprising given that almost 30% of Bridgeport's houses are rental units, over half of the houses are 50 years of age or older, 40% the homes were valued below $50,000 in 2010; and the 2010 median value of a Bridgeport home was just $72,70000.

As mentioned previously, the town's future population will be largely determined by the number of occupied homes and the average household size. If Bridgeport's household size declines to 2.25, the town will need 27 new homes just to maintain its population. If the town's household size falls to 2.20, it will need 42 new homes to maintain its population.

The previous paragraph illustrating the significant number of new homes needed *just to maintain the present population* with a smaller household size shows how difficult it will be for the town to increase its population. For example, if the town maintained its present household size of 2.34, it would take 19 new homes to merely increase the town's population to 1,594.

While these numbers are significant, Bridgeport added 14 or more homes in every decade since the 1980's, so there is no reason that level of housing development can not be accomplished again. However, the City may have to be more proactive in making developable lots available and making Bridgeport a community in which one would want to invest.

A more in-depth analysis of these and other housing issues is presented in Appendix 4

Housing Planning Issues

- A large percentage of the town's housing stock was built more than 50 years ago as 54% of the homes were built before 1960 and the median home was built in 1957 in Morrill County.
- Bridgeport's median value of home is well below state levels as 40% of homes are worth less than $50,000.
- 63.3% of Bridgeport homeowners spend less than 20% of their income on housing.
- The median value of homes in Bridgeport is just $72,700.
- 30% of Bridgeport's housing units are rental.
- Bridgeport will need at least 27 homes just to maintain it existing population if the persons per household declines to 2.25.

Public Facilities & City Services Overview

Generally the public facilities in the City of Bridgeport are adequate to handle the day to day operations of the community. The City Office Building, Morrill County Community Hospital/ Medical Facilities, Bridgeport City Library, golf course and parks all receive fairly high ratings from the members of the community. The Library and City Parks both received satisfaction ratings above 90%.

The same cannot be said for several city services. Recycling Efforts, the Water System, Storm Water Drainage and the Police Department all received lower ratings on the current survey than on the last survey (1999). While some of these community perceived problems are being addressed, city leadership should make sure to continually work on maintaining high satisfaction rates from the community.

Additional Information may be obtained from Appendix 5 as well as in the 2011 Community Survey.

Transportation Overview

Bridgeport is more fortunate than many communities its size. It is at a crossroads of two major highways and two major transcontinental railroads. Highways 385 and 26/92 bisect the community. Both the BNSF and UP railroads pass through the community as well.

However, the community survey indicated a general dissatisfaction with several transportation items, including a lack of street signage in residential areas, poor sidewalk condition and a need for improving street maintenance, both on paved and non-paved streets.

Additional Information may be obtained from Appendix 6 as well as in the 2011 Community Survey.

Facility and Transportation Planning Issues

- The City's dependence on coal for electric generation could result in higher electric rates in the future due to the need to limit carbon emissions.

- Parts of town have poor storm water drainage.

- Some streets lack curb and gutter while some existing curbs and gutter are not in good condition

- Bridgeport's hospital is considered satisfactory, especially by the elderly in the community

- Many residents utilize the library and support expansion of services

- The swimming pool will be needing major improvements in the future

- The various community parks are highly rated by community members

- Almost a third of Bridgeport's residents are not satisfied with the police force

- Many residents are not satisfied with the community's animal control

- Residents of the community overwhelmingly enjoy Bridgeport because it is a nice, quiet, safe, and affordable community

- Street Maintenance rated poorly on the community survey

- Sidewalk condition and maintenance rated poorly on the community survey

- Railroad noise concerns many residents

Environmental Overview

Flooding, water contamination and drought are the most significant environmental factors facing Bridgeport.

Water contamination has the greatest potential impact on the City's present operations. The City has tried to take care of these issues over the past several years, however, the struggle to provide adequate water service for residents is an ongoing problem. Uranium, arsenic and nitrogen are contamination threats in the entire North Platte Valley.

Water quantity is also a current issue facing the City. Since the North Platte River Valley is a fully appropriated region, the NRD has had to place some restrictions on water use which impacts the community.

Although most of the community is not in the 100-year floodplain, flood issues are relevant to the City.

Outside the floodplain, Bridgeport does not have many significant soil issues. The soils in Bridgeport are generally well suited for construction and the level topography limits the amount of earthwork needed for development projects. The topography around the City does provide many scenic vistas.

The City's semi-arid climate provides a mixture of advantages and disadvantages. The low humidity provides for relatively comfortable summer weather and bearable winters along with many sunny days. Rainfall, though, is much lower than the eastern part of the state which limits agricultural production especially during periods of drought. Severe hail storms that can cause millions of dollars of property damage are not uncommon. Tornadoes also threaten the community occasionally, but the number of tornadoes in Morrill County is relatively scarce compared to "tornado alley" in the eastern part of the state.

Bridgeport's physical location does present some challenges, especially in regard to economic development. The city is not located near any metropolitan areas which does limit its economic prospects. The City is very near Scottsbluff, the Panhandle's largest employment center, which may provide many economic opportunities.

A more in-depth analysis of these and other environmental issues are presented in Appendix 7, Energy and Environment.

Environmental Planning Issues

- Bridgeport has a semi-arid climate that is prone to severe drought.
- Hail and tornadoes are other potential climatic dangers facing the community.
- Groundwater contamination may be Bridgeport's most significant environmental issue
- The City must comply with water restrictions due to the Valley's fully appropriated status.
- Soils in the incorporated area are generally suited for development.
- Bridgeport has many scenic vistas.

Land Use Patterns

Examining existing land use patterns is one the most essential functions in community planning as it sets a precedent for zoning decisions. Much of the existing land uses will continue into the future thus shaping and influencing long range land use in the town. Existing land use patterns are illustrated on the existing land use map on page 16.

Residential:

A majority of Bridgeport is used for residential purposes. , including multi-family residential. With the exception of the schools, hospital, churches, and commercial uses along the highways, the remainder of Bridgeport is residential

Commercial:

Most of the commercial land use is located along Highway 26/92 and Highway 385. The densest concentration of commercial development is the Central Business District along Main Street. There are also commercial uses scattered along Highway 26/92. There are several businesses located west of town along Highway 26/92 on the north side of the highway.

Industrial/Heavy Commercial:

The largest industrial use is the ethanol processing plant and the dry bean facilities located Southeast of the community. A smaller industrial parcel is located on the South side of Highway 26/92 on the east side of the community. This location also contains Commercial use land. There are also several small areas of Heavy Industrial classification land along M (Main) Street as well as in other areas of the community. A large used farm equipment business is located on the North side of the community just North of the intersection of Highways 385 and 26. There is also Industrial use land located along Hwy 88 South of the city.

Vacant Lots:

Bridgeport does not have many vacant platted lots, but it does have some areas of undeveloped land. There are some areas of vacant land that may be used for housing in the future.

Agriculture:

Most of the land in Bridgeport's extra-territorial planning jurisdiction that is not used for housing is used for agriculture.

Public/Semi-Public:

Bridgeport has many public and semi-public land uses scattered throughout the community. The largest area of public land inside the community is Bridgeport Public Schools and the football field. The State Department of Roads facilities and the Morrill County Hospital also have large areas of land, as does the Morrill County Courthouse and Annex.

There are also several smaller public uses in the downtown district including the city offices, fire department, post office and library.

Parks/Recreation:

Bridgeport has two major parks and several smaller parks. In addition, the Bridgeport State Recreation Area is adjacent to the community on the Northeast side. This facility consists of 197 acres including a 78 acre lake. The community also has a swimming pool located at 400 N Street.

Bridgeport Land Use Map, 2013

Insert City of Bridgeport Zoning Map, Updated 2013

Future Land Use Strategies

To ensure efficient and orderly land use patterns, policies and strategies can be developed to guide future development. The following basic strategies have been developed to ensure orderly development and/or to avoid existing land use conflicts where the City has jurisdiction. Future Zoning and Land Use should encompass these strategies.

Establish Residential Zoning Districts

Residential zoning districts protect existing and future residential areas from conflicting land uses. Each residential zone may contain setback requirements, height limits, minimum lot sizes, and use restrictions that are appropriate for residential neighborhood. The residential districts may also incorporate design standards which require permanent foundations, and minimum floor sizes.

A Residential District contains the existing residential districts and the adjacent vacant land. The intent of this district is to maintain the integrity of these traditional neighborhoods with single- and multi-family developments while maintaining flexibility to accommodate non-residential uses that are not detrimental to these neighborhoods. This district contains minimal restrictions with reasonable setbacks, and moderate development standards.

Rural Residential Districts may also be created for larger residential uses that are more rural in natural and have larger lot size yet are not farms. The intent of these districts is to maintain the rural nature of these area with single family developments on larger tracts of land. .

Permit Home Businesses

Accommodating home-based businesses is an important strategy for Bridgeport's future development. Businesses will thus be allowed to operate out of a residence when incidental to the residential use and compatible with the surrounding residential character of the area. However, businesses which create high volumes of traffic, create safety hazards, or produce noise, smoke, odor, or other nuisances will be located in an appropriate commercial or industrial district.

Preserve Park Areas

While parks will be zoned with their respective neighboring uses, the land use plan calls for the preservation of existing park areas.

Establish Commercial Zoning Districts

The zoning regulations allow for the rezoning of residential or agricultural uses to a commercial use through a process which allows public input.

Provide Adequate Area for Industrial Uses

Industrial zoning districts should be developed to accommodate more intensive heavy commercial and industrial development. These districts will be located primarily in areas that are presently suited for such purposes, along the railroad tracks and in small isolated areas that presently have heavy commercial or manufacturing uses.

The zoning regulations will also allow for the rezoning of residential, commercial or other agricultural areas to an industrial use through a process which allows public input.

Establish Agricultural Zoning District

An agriculture zoning district will be established to serve the agricultural community, protect farm land and agricultural land values and protect the community from uses which could harm Mitchell.. The agricultural district will allow the operation of a farm or ranch using normal and customary practices. The ag district should have a fairly large minimum lot size so that non-farm residential uses occur in the Mitchell city limits or where existing infrastructure exists. The ag district will allow for the rezoning of agricultural land to residential, commercial or industrial uses through a process which allows public input.

Direct Growth Towards Existing Facilities

Efficient and orderly land development is essential to the preservation of agricultural land. Leapfrog development patterns can increase infrastructure costs, create inefficient use of agricultural land, and create environmental hazards. To efficiently accommodate growth, the future land use policy of this comprehensive development plan thus implies the philosophy of directing growth to areas which either have or are adjacent to existing infrastructure and prevents leapfrog development. ***Continued on next page…..***

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Prohibit the Development of Commercial Feedlots in the City's Zoning Jurisdiction

The development of new commercial feedlots and confinement operations will not be allowed within Bridgeport or within the town's extra-territorial zoning jurisdiction.

Control Development in Floodplains and Floodprone Areas

Future development should be discouraged in floodplains and floodprone areas. Developments in these areas should be limited to uses which are minimally impacted by floods such as parks, pasturelands, and gravel extraction. Exceptions to this can be made if measures are made to mitigate the impact of flooding.

Allow all Properties an Economic Value

While the protection of property values is important to Bridgeport, allowing all properties some reasonable economic use is important. This, however, does not guarantee that each property will be able to be used for its theoretically highest and best use. Rather, the plan provides that each parcel of land taken as a whole of the community shall have some economic value.

Allow Existing Operations to Continue

Future land use policies shall not prevent land owners from continuing or selling existing operations. Existing operations shall also be allowed to expand if such expansion conforms to Bridgeport's policies and does not conflict with surrounding land uses.

Commercial Redevelopment

It is recommended that the commercial district should undergo redevelopment efforts with strategies being developed to improve the appearance and vitality of this area. The plan also strives to have new businesses locate in existing commercial areas if possible rather than having to rezone non-commercial areas.

Housing Rehabilitation

Bridgeport should consider promoting and developing housing rehabilitation programs to help preserve the town's housing stock and improve the appearance of neighborhoods.

Enforce Nuisance Regulations

The community has lots that are not well maintained. Some of these lots have inoperable vehicles and other types of junk that are visible from the street. The City does have nuisance regulations and should thus enforce these regulations to maintain property values.

Annexation

The City will consider annexing land that is developed or in the process of being developed if it is contiguous to the City limits and where the benefits of such annexation to the city are equal or greater than the cost of the annexation.

Land Use Conflicts

The vast majority of Bridgeport's land use conflicts are located North of the Railroad tracks. Having a railroad run through the town creates a conflict with residential properties. Although the railroad is more likely to increase traffic in coming years, the City could potentially reduce the impact by installing directional horns.

Another conflict in town that could be addressed are the unkempt residential properties. These can be improved with stronger enforcement of nuisance ordinances.

The scattering of residential and industrial uses does create some conflict with residential properties. The City can not undo the past, so many of these conflicts are likely to persist. However, future planning decisions can help reduce such conflicts.

Planning Issues

- Bridgeport has lots that contain visual nuisances
- There are areas in Bridgeport's planning jurisdiction are in the 100-year flood plain
- Bridgeport has limited space for quality residential building lots
- The vast majority of Bridgeport's land use conflicts are located North of the railroad tracks

Development Plan

The comprehensive plan in itself can not carry out the goals, objectives, and policies laid out in the plan. The plan has to be implemented through public expenditures, private developments, City regulations and partnerships between the City and the private sector. The development strategies of this Comprehensive Plan are intended to be realistic and capable of being carried out. The following implementation strategies include realistic plans for public expenditures, encourages private development in appropriate locations, and is intended to be implemented by consistent regulations.

The following pages thus develops five major goals for community improvement. Following each goal are several strategies to help implement these goals.

The time frames of the following strategies will be of varying degrees. Some of the strategies can be implemented immediately while many other strategies may take twenty years to be completely implemented. For that reason, the overall scope of the strategies will be long term. However, while long term perspective is important, the plan must be periodically reviewed to ensure that it reflects the best available information, current community views and changing circumstances. This is also important from the aspect of keeping the town on track of its long term goals. Thus the plan should be subject to continuing evaluation and review.

Community Goals and Objectives

Goal #1: Maintain and Market Bridgeport as a Family Friendly Community
- **Objective A:** Promote Quality Community Assets
- **Objective B:** Maintain and Improve Community Parks and Recreation Facilities
- **Objective C:** Maintain the City's Quiet and Safe Small Town Atmosphere
- **Objective D:** Maintain and Develop Affordable Housing Opportunities
- **Objective E:** Maintain and Improve the Community's Social Fabric

Goal #2: Improve Bridgeport's Economic Vitality and Per Capita Incomes
- **Objective A:** Maintain and Add Value to Existing Businesses and Industries
- **Objective B:** Capture Growth from Surrounding Towns
- **Objective C:** Cultivate an Entrepreneurial Environment
- **Objective D:** Enhance the Vitality and Appearance of the Downtown District
- **Objective E:** Increase Travel and Tourism Revenues

Goal #3: Accommodate the Needs of the Town's Aging Population
- **Objective A:** Preserve Bridgeport's Reputation as a Safe Community
- **Objective B:** Ensure Elderly Residents have Access to Essential Shopping Needs
- **Objective C:** Provide a Variety of Quality and Affordable Housing for Elderly Residents
- **Objective D:** Maintain and Promote the City's Health Services
- **Objective E:** Provide A Variety of Recreation and Cultural Opportunities

Goal #4: Provide Quality Public Facilities and Service
- **Objective A:** Develop Exceptional Facilities to Improve Bridgeport's Quality of Life
- **Objective B:** Provide Services to Surrounding Areas to Increase Economies of Scale
- **Objective C:** Address Public Comments and Concerns Regarding Public Facilities and Services

Goal #5 Promote Efficient Land Use Patterns
- **Objective A:** Establish Zoning Districts
- **Objective B:** Implement Policies that Promote Economic Development
- **Objective C:** Implement Policies that Minimize Land Use Conflicts

Goal #1: Maintain and Market Bridgeport as a Family-Friendly Community

The most common answers on the Community Survey concerning what people like most about Bridgeport were about having a small town atmosphere that is quiet and has nice, friendly people.

The top goal of the community should thus be to maintain and improve on the elements that people in Bridgeport enjoy about the community. This is important for two major reasons. It helps retain the existing population and it serves as a strategy to attract other people with similar interests.

The following elements are thus proposed to maintain and enhance Bridgeport's small town atmosphere and market the town as a Family-Friendly community.

Objective A: Promote Quality Community Assets

Develop Website Promoting Bridgeport as a Family-Friendly Community

Bridgeport should consider updating its community website with revisions more focused on promoting the community as a family-friendly community. The website should focus on providing information that prospective residents would want if they were looking to relocate to a community that has the assets that Bridgeport presently has, such as good schools, nice parks, affordable housing, small town atmosphere, and proximity to regional employment centers of Scottsbluff and Sidney.

Actively Provide State and Regional Newspapers with Press Releases

The City should actively promote its activities and achievements by making press releases to the state and regional newspapers. A good example would be the school recently promoting good test scores. The more often positive stories are run about Bridgeport, the more people outside the community will have a positive impression. If left to the press, a natural tendency toward "if it bleeds it leads," will result in more negative stories like stores closing and drug citations, etc. The newsmedia are always looking for stories, thus the city should be proactive in promoting stories that will improve outsider's impression of the community.

Objective B: Maintain and Improve Community Parks and Recreation Facilities

Improve Walkability in the Community

The community can greatly improve walkability in the community by simply enforcing ordinances such as requiring new developments to install sidewalks, making sure existing sidewalks are sufficiently maintained, ensuring vegetation is not blocking pathways, and enforcing snow removal ordinances.

The city could start the process by performing an assessment of sidewalks by having a volunteer community group divide up the community and then submit a detailed report of missing, damaged or obstructed sidewalks.

There are several ways the community could improve the cities sidewalks after such an assessment. One of the fairest ways is to inform the entire community that the city will fix, install or clear all missing, damaged or obstructed sidewalks starting on x date (with sufficient advance notice so people can fix on their own). All work performed by the city will be assessed to the property. Furthermore, the town could divide the community into districts and start with the higher income neighborhoods and work toward the poorest over time to provide low income persons more time to budget for needed improvements.

The community could also develop a volunteer network to help elderly persons clear snow. Volunteers and donors could also help low income persons fix their sidewalks.

Goal #1: Maintain and Market Bridgeport as a Family-Friendly Community

Objective B: Maintain and Improve Community Parks and Recreation Facilities, cont

Improve City Parks

The City should develop a plan to improve its Parks. Potential funding and information sources for park improvements include the City, local donations, volunteer effort, the Land and Water Conservation Fund (LAWCON), Nebraska Recreation and Park Association, and the Wal-Mart Foundation. Funding for trees and landscaping can come from many sources including the NDOR, Transportation Enhancement Grants, the Green Space Stewardship Initiative, the Nebraska Community Enhancement program, the US-FS Urban and Community Forest Challenge, the Nebraska Environmental Trust, the NRD, the National 4-H Council and he National Tree Trust. The Tony Hawk Foundation can provide funds for skate parks.

Maintain and Expand the Recreational Opportunities at the Bridgeport State Recreation Area

The Bridgeport State Recreation Area has many recreational facilities that are not available in most towns.

The City should seek an agreement with the state to work together to provide additional recreational opportunities at the Bridgeport State Recreation Area. This would attract additional people to the facility and provide additional recreational opportunities to residents

Many non-residents use this facility. The town thus should promote the community to these guests. The city could, for example, install a sign welcoming visitors and encouraging them to patronize local businesses.

Maintain and Improve the Public Swimming Facilities

The city swimming pool needs to upgrade its facilities. Funding can potentially come from a variety of sources including local funds including general city revenues, local fundraising or local keno funds. There are several potential grant providers including LAWCON, USDA, and Wal-Mart.

Expand Library Services

The community has expressed support for the future expansion of services at the library. Many residents expressed support of expansion of the library services in the community survey. An expansion of services is underway.

There are several ways to pay for such an expansion of services and/or future expansion of services. One of the quickest ways to move forward would be for the city to pay for service expansion from general revenues. There are other funding sources as well. Grant funds or information on grants are available from local fundraising, CDBG, USDA, the Nebraska Library Commission, the American Library Association, the Peter Kiewit Foundation, the Wal-mart Foundation, the Target Foundation, the Burlington Northern Foundation, and the Institute of Museums and Library Services. Loans are available from the USDA, the Panhandle Area Development District, and the Federal Home Loan Bank of Topeka.

Goal #1: Maintain and Market Bridgeport as a Family-Friendly Community

Objective C: Maintain the City's Safe and Quiet Atmosphere

Maintain Strong Police Presence

The community survey revealed residents enjoy living in a safe community, although they also indicated their dissatisfaction with the police force. Since the survey, the police department has been completely restructured. The City should support the public's desire to have a strong police presence to retain the community's safe environment.

Reduce Train Noise

Many persons on the community survey indicated concern about train noise. The city should respond to this concern by working with the Burlington Northern and/or Union Pacific to discover if it is feasible to install directional train horns. The City would like have to budget for this out of their general revenues. This work should be publicized in the local media to alert the community to the city's working on their concern.

Improve Safety at Street Intersections

Many persons in the community survey requested **a traffic signal at the intersection of Highway 26/92 and 385.** The City should thus write an official request to the Nebraska Department of Roads for installation of the aforementioned traffic signal. The request should include comment received from the public. The City and its residents should be aware, though, that the NDOR has not been receptive of similar requests in other communities.

Provide Safe Routes for Kids to Walk or Bike to School

The City should make efforts to improve and provide safe routes to schools. Improving the city's sidewalks (see Goal #1, Objective B) by repairing broken sidewalks, installing absent pathways, and removing vegetation that blocks walkways can greatly improve the safety for children going to school.

Highways 26 & 385 have heavy traffic volumes and are very wide making it very dangerous for kids to cross. The City and School District may want to provide additional options for children crossing these streets.

Enforce Animal Ordinances

Many persons expressed concern in the community survey about dogs and cats running loose. Loose animals, especially those that are feral, can be especially dangerous to children and the elderly. These animals are likely running loose due to irresponsible pet owners, but rural residents dumping them in town may also be contributing to the problem. Other Panhandle Communities have a similar problem. Bridgeport may want to work with neighboring towns to hire a public or private animal enforcement officer. The town may also want to promote spay and neutering programs.

Goal #1: Maintain and Market Bridgeport as a Family-Friendly Community

Objective D: Maintain and Develop Affordable Housing Options

Increase Public Awareness of Housing Rehabilitation Programs

The City's future tax receipts will largely depend on the number of occupied housing units, Given that over half the City's homes are over 50 years of age the City should make efforts to preserve its existing housing stock. Housing rehabilitation programs include USDA, Panhandle Community Services and the Nebraska Department of Energy. The town's newsletter and newspaper could be used to promote these programs.

Develop New Homebuyer Pools to Recruit Housing Developers

The City could advance the rate of new housing development by developing a pool of new homebuyers to recruit housing developers. The town could use its newsletter to promote a program to create a list of qualified persons who would like a new home in Bridgeport. Such a list could then be used to directly contact housing developers. The City could also use its website to promote its new homebuyer pool.

Maintain and Expand Retirement Housing Facility

Bridgeport has an existing elderly care facility. The community should explore ways to expand the facility to include other forms of elderly care such as assisted living and other retirement housing options. There are various programs available through USDA, the state of Nebraska and private funding options for doing so.

Market Community to Equity Refugees

Many persons in larger urban areas are beginning to sell their high-value homes and move to rural areas where they can buy an equivalent home for a much lower price. These persons can then use their surplus equity to either start a small business or to retire. Bridgeport's image as a quiet, safe town provides an opportunity to attract some "Equity Refugees." However, efforts need to be made to ensure Bridgeport remains a quiet and safe community for the town to attract such residents. It is also important that such persons know that Bridgeport exists. The development of a community web-page (Objective A) can be effective in promoting Bridgeport to these individuals.

The most likely equity refugees that Bridgeport could attract are former Bridgeport residents. It would thus be helpful to use the school's alumni association or records to promote Bridgeport to past high school graduates. Although privacy regulations may limit the school from releasing such information, the schools can utilize their own alumni databases to promote Bridgeport. Also, information from yearbooks along with resources on the internet can be used to develop an extensive alumni database. The City could also utilize websites such as Facebook to promote the community to its alumni.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective A: Maintain and Add Value to Existing Businesses and Industries

Support Efforts to Assist Existing Businesses

While Bridgeport's ability to directly assist existing businesses is limited, there are many organizations and agencies that can provide technical assistance, grants and loans to help existing businesses. The City should thus promote resources such as PADD, REAP, NBDC, DED, USDA, and the SBA to its local businesses.

The community may also utilize an LB840 program to provide funds for local business assistance. Information on the LB840 program is available from the Nebraska Department of Economic Development. Such a program will require a majority vote of the residents of Bridgeport.

Revitalize the Downtown District

(see Goal #2 Objective F)

Objective B: Capture Growth from Surrounding Towns

Make People Employed in Scottsbluff Aware of Existing Housing Opportunities

Bridgeport's proximity and excellent highway access to Scottsbluff and Sidney, the area's largest employment centers, makes it a prime location for Scottsbluff and Sidney workers to live. The town should thus market itself as a great place for Scottsbluff and Sidney workers to live. This can be accomplished though press releases and advertisements in the Scottsbluff and Sidney media markets.

Develop New Housing Opportunities

(see Goal 1, Objective D)

Market Bridgeport as a Family Friendly Community

(see Goal 1)

Market Bridgeport as a Retirement Friendly Community

(see Goal 1, Objective D)

Enhance Town Appearance for Persons Passing Through Town

Thousands of persons travel through Bridgeport on a daily basis. The town should make a very strong effort to improve the appearance of the routes out-of-town persons driving through Bridgeport to improve their perception of the community. If just a small fraction of travelers are impressed with Bridgeport, it could make an enormous impact on the town's growth potential.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective C: Cultivate an Entrepreneurial Environment

Make Local Entrepreneurs Aware of Technical Assistance and Loan Programs

There are numerous organizations, agencies and programs that can provide technical assistance, grants, or loans to small businesses. The town should thus use its newsletter and local newspaper to promote resources such as LB840, PADD, REAP, NBDC, EDGE, DED, USDA, SBA, and Local Banks to its local residents.

Ensure Local Ordinances are Compatible with Home Based Businesses

Accommodating home-based businesses is an important strategy for Bridgeport's future development. Businesses should be allowed to operate out of a residence when incidental to the residential use and compatible with the surrounding residential character of the area. However, businesses which create high volumes of traffic, create safety hazards, or produce noise, smoke, odor, or other nuisances will be located in an appropriate commercial or industrial district.

Provide Equity, Loan or Grant Financing Available through implementation of an LB 840 Program

The City should research implementing an LB840 program. Bridgeport should review the effectiveness of other LB840 programs to determine the effectiveness of this program in other regional communities.

Objective D: Increase Travel and Tourism Revenues

Make Highways 26/92 and 385 More Appealing Place to Spend Money

Highways 26/92 and 385 in Bridgeport have over three thousand vehicles per day giving them enormous potential to generate travel and tourism revenues. The City should place a strong effort to make these highway a more appealing place to spend money. This can be done by improving the appearance of the corridors, maintain a slow speed limit and permitting travel-related businesses to locate along the corridors

Support Efforts that Increase Travelers and Tourists in the Region

Increasing the number of travelers and tourists passing through Bridgeport obviously increases potential commercial activity in Bridgeport. The City should thus support efforts to develop more effective and efficient tourism marketing efforts. The City should work with and support Scotts Bluff County Tourism and the Western Nebraska Tourism Coalition. The City should also support efforts to improve the region's physical accessibility, such as the Heartland Expressway.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District

Having a healthy and attractive downtown is very important for small towns. The downtown area is not just a conglomeration of commercial buildings where commerce is conducted, the downtown is a symbol of community pride and history and provides an important focal point for community interaction which helps cultivate a cohesive community where people know and care about one another.

In order to successfully revitalize downtown, Bridgeport must have a long-term plan, some financial backing, and commitments from not just property and business owners, but the local government officials, and its residents.

While revitalization programs require substantial amounts of individual time and effort, they offer a great opportunity for success. However, the community should have realistic expectations and understand that revitalization programs do not guarantee success.

A revitalization effort should also be market driven. While aesthetic improvements to the downtown in itself would be of great benefit to the community, the time, effort and money needed to improve the downtown will dictate that the effort needs to lead to a vibrant and active downtown.

Thus the effort should focus on developing an attractive downtown not just in appearance, but attractiveness to potential downtown users and thus the effort needs to be focused on the demands of these potential downtown users.

Organizers should also pay serious and significant attention to the fact that there are strong economic and geographic forces at work that have historically worked against Bridgeport's downtown and sprucing it up will not change the forces that led to its decline. Thus the effort should not be on recreating the past, but rather, focusing on the attention of TODAY's potential users and thus focusing on the needs of potential entrepreneurs, small businesses and even public uses which can bring persons downtown.

The following pages provide a seven step process for redeveloping the downtown district. A list of funding sources and strategies is also provided.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District

Step 1: Get Organized

The first step in revitalizing the downtown is to get organized. While the effort will require the commitment and participation of the City, its residents, its business owners and the downtown property owners, the community needs to initiate the process by declaring a commitment to revitalizing the downtown area.

The community should then either develop a steering committee or use an existing organization such as the Chamber of Commerce to help develop a vision and development plan for the downtown district. The steering committee should involve City staff, local business owners, downtown landowners, and local residents. In putting this committee together, the City and organizing group or agency should both seek out and directly request help from individuals they believe would be a valuable asset in this process and call for volunteers from the community so that every person has an opportunity

Step 2: Develop a Project Vision

The first thing this committee or organizing agency will need to develop is a vision shared by the community that has realistic goals and a plan of action.

In developing the vision, the committee can follow the simplified, but effective process of asking these cliché questions: Where are we now?, What do we like and dislike about our downtown? Where do we want to be?, How do we get there?

To develop a vision that is shared by the community, the committee needs to carry on a dialogue with its fellow residents and consult with other existing organizations in the community. Having meetings that are open to the public and keeping the public up to date, whether through newspaper articles or local newsletters, not only helps keep the public engaged, it improves the likelihood of landing volunteers during the implementation stage.

Working with other groups, whether they be civic organizations, church groups or public non profits can only be beneficial by bringing organized volunteer efforts into the fold, the groups may also help bring in grants that require organizations to have a 501 (c)3 or other legal status.

The committee should also seek outside expertise to assist them develop their vision whether that be consulting the Lied Main Street Program, working with volunteers that have specialized skills or working with college students looking for projects involving architecture, urban design, landscaping or art.

Developing the vision first is very important. Sometimes communities will first look to find what grant funds are available. The projects are then guided by grant funds and often end up diverging from what the community really wants. **While grant will likely be an important element in implementing the project, the vision should dictate what grants are pursued rather than letting the grants dictate the development.**

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District, continued

Step 3: Analyze Local Resources

Communities often jump straight to looking for outside assistance, primarily outside financial assistance. While outside assistance is helpful, the effort should first look to what resources are available locally.

Because the community has limited financial resources, volunteerism will be of utmost importance. For the revitalization effort to succeed, Bridgeport will need to develop a "barn raising spirit." **If half of the city's population gave just one hour a week to their community, it would be the equivalent of having 19 people working full time on community improvements.**

Evaluating what assets and opportunities are available in the downtown district is also invaluable. Talking to local business owners can provide better understanding on what assets exist that can be a foundation for growth. Conversely, looking at obstacles or constraints experienced by business owners or others in the community that make it difficult for them to succeed is a great knowledge asset. This information helps provide insight in understanding what types of potential downtown users should and should not be targeting.

An inventory of the downtown should be conducted since the buildings and adjoining infrastructure in itself may be the most significant assets the community can build on. The condition of buildings, sidewalks, streets, parking, and other infrastructure should be evaluated. Some buildings may be well suited for rehabilitation while others may be too depreciated to economically warrant any refurbishment or habitation.

It is also important to not just meet indoors, but to walk around the downtown and identify every need and asset which can be built on. The visual survey should also identify uses that are presently bringing people into the downtown district.

Gathering old photographs can be a valuable tool to understand how buildings were used in the past. This should not be used to try to relive the past, but rather, learn ways to use the downtown that may have been forgotten.

The community should also look at what financial and material assets are available. The town should budget for some improvements and the committee will need to look for donations from local citizens. Donations need not be money. They can be materials or volunteering skills. Having a vision is very valuable in receiving a donation. People are more likely to give time, money or materials to a tangible project than an intangible idea.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District, continued

Step 4: Set Priorities and Plan to Use Grants to Expand Priorities

The first two steps should have answered the questions "What do we want to do" and "What resources do we have to move toward our desired outcome"

In all likelihood, the community will not have enough financial and volunteer resources to complete every project they wish to complete. Thus the committee will need to prioritize projects by their benefit, cost and available resources.

Just as it was emphasized that grants should not guide the overall vision, grants also should not dictate priorities. Rather, *grants should be looked as a tool* to expand the amount of priorities that can be implemented.

For example, if landscaping is the highest priority of the community, the committee should commit itself to completing the landscaping regardless of whether a grant is received. The committee should develop plans to complete the landscaping with or without grant funds. Then if grant funds are received, the funds or volunteer effort that would have been used on landscaping can now be used for a lower priority. This process should be repeated all the way down the priority chain.

Step 5: Develop Implementation Strategy

After establishing project priorities, the committee needs to develop an implementation strategy. This strategy should develop a timeline, assign responsibilities, and determine which funding sources will be pursued.

When developing a timeline it is important to plan when specific projects can and should begin. Some issues such as seasonal and local government budgeting will be straightforward. However, projects using grants will be more complicated because most grants will not fund items that have been completed prior to the grant is awarded. Thus, if landscaping is part of a project, you will not want to purchase any landscaping items before the grant is awarded. Grant deadlines and award dates will thus need to be factored into the equation. Timelines will also need to consider an estimate of how long will take to complete the project from start to finish.

Another important element to consider is a logical order of development. Obviously the committee will not want to plan to install window planters before replacing windows or planting landscaping before replacing sidewalks, etc. While these examples seem obvious, when balancing timelines with grant cycles, mistakes that look obvious in retrospect can be easily overlooked when planning.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District, continued

Step 6: Arrange Financial/Volunteer Resources

After an implementation plan is developed, the committee will need to arrange its financing and organize its volunteers.

There is a natural tendency to want to immediately start writing grants. However, there are a few things that need to be accomplished before writing grants.

If a grant requires cash and/or in-kind matching resources, the committee will need to secure cash and volunteer commitments before applying. Most grants will also require that either a local government or 501 c3 apply for the grant. Thus the committee will need to obtain commitments from these entities before applying.

Cost estimates from preferably three sources when possible should be received so that the committee knows how much a project will cost them. (Receiving estimates should not be confused with putting a project out for bid) Not only will most grants want the applicant to substantiate the amount of money needed, the committee does not want to have to return a grant because the cost of the project is higher than the amount of funding available.

If the project requires any type of architectural or engineering design, the committee should have these designs completed before moving forward. While there are some exceptions, grants usually are not available for project design and thus the committee may have to find ways to fund design elements. The committee should not let the costs of design scare them away from the project. Not only will a well designed project increase their chances of receiving a grant, a well designed project usually will pay for itself many times over. As mentioned, the Lied Main Street Program can assist with some design work.

Once cost estimates, funding sources, volunteer commitments and designs (when appropriate) are established, the committee can begin applying for grants. Grant writing can be done through qualified volunteers, local government resources, and appropriate agencies such as the Panhandle Area Development District, Panhandle RC&D, USDA, to name but a few potential resources.

Potential Funding Sources and Development Strategies are listed on the following pages.

Step 7: Project Implementation

Once the project resources are in place, redevelopment can begin. The most important items to consider at this point is to make sure all grant agreements are understood and followed, all contracted work has written contracts, good records should be kept and responsible oversight should be conducted by the redevelopment committee.

Probably the most important advice on downtown revitalization is to view the process as a marathon, rather than a sprint. Groups will often start off excited and running 100 miles per hour only to see enthusiasm wane after several months. It is thus important to understand from the outset that the project will require a long term commitment.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District, continued

Potential Funding Sources/Strategies for Downtown Revitalization

Business Improvement District

A special assessment district can be established to finance public improvements, parking, management and maintenance in the business district. A majority of the downtown business owners would have to approve such an assessment.

Local Fundraisers and Donations

If the town is committed to making quality improvements to its downtown, local fundraising and donations, either in the form of cash, supplies or discounted materials can provide a good start toward revitalizing the downtown district. The town could also look to local foundations.

Tax Increment Financing

Tax increment financing can use added property tax revenues created by new development in the downtown district to finance improvement within the redevelopment district. To use TIF, the community has to follow the regulations identified in the state Community Development Law. The first step is to follow the process declaring the downtown district substandard/blighted.

Designate the Downtown as Substandard and Blighted

The City of Bridgeport should consider designating additional areas of the downtown district as substandard and blighted to expedite any potential Tax Increment Financing Projects in the Downtown District. The Panhandle Area Development District can perform a necessary blight survey upon request.

Community Development Block Grants

CDBG funds can be used in a variety of ways in the downtown district. If the district is declared substandard and blighted, it can be eligible for street and sidewalk improvements. CDBG funds can also help prospective businesses locate in the downtown district as well as assist in adaptive reuse activities such as converting a downtown building into a low-income, elderly housing facility, for example. The Nebraska DED also has a program to assist community and downtown revitalization, but the town needs to obtain "Leadership" designation from the DED.

Downtown Assistance Programs

The Lied Foundation Trust started the Nebraska Lied Main Street Program to assist non-metro towns revitalize downtown areas. While this program does not provide funding assistance, it can provide valuable technical assistance.

Goal #2: Improve Town's Economic Vitality and Per Capita Incomes

Objective F: Enhance the Vitality and Appearance of the Downtown District, continued

Potential Funding Sources/Strategies for Downtown Revitalization, continued

Community Volunteers

Volunteer efforts can provide a significant improvement to the downtown district. These efforts can range from constructing benches and maintaining landscaping to assisting with general building repairs.

Tree/Landscaping Grants

There are numerous grants that assist with tree planting and landscaping. Some of these grants could pertain to downtown landscaping efforts such as the Nebraska Statewide Arboretum's Community Enhancement Program, the Nebraska Environmental Trust, the NE Transportation Enhancement Program, youth gardens program, LAWCON, the National Tree Trust, the USDA Forest Service, Eastman Kodak American Greenway, the Wal-Mart Foundation and the Home Depot Foundation.

Create Window Displays and Murals

Students and volunteers could spruce up the downtown district by displaying art or developing interesting window displays in otherwise unsightly or abandoned buildings. Some communities will often focus such efforts on the upcoming holidays. Other communities that have talented artists develop attractive murals on dilapidated buildings.

Federal Rehabilitation Tax Credit

If any downtown buildings are on the National Register of Historic Places, Property owners can utilize the federal government's Rehabilitation Tax Credit program to help rehabilitate old and historic buildings.

Nebraska Community Development Assistance Act

A non-profit community betterment organization may apply to the Department of Economic Development to become qualified to award tax credits to eligible contributors. Upon approval of a project by the DED, the community betterment organization can award a state tax credit to a business or individual contributing to the project up to 40% of the value of a contribution.

Energy Efficiency Grant

Property owners may be able to apply for energy efficiency grants. Such funds can help replace windows, doors in addition to other energy efficiency improvements which can help improve the appearance of the downtown district. Funding is available from the USDA and the Nebraska Energy Office. Local utility supplies can sometimes help assess energy efficiency needs.

Goal #3: Accommodate the Needs of the Town's Aging Population

Objective A: Preserve Bridgeport's Reputation as a Safe Community

Maintain Strong Police Presence

(See Goal #1 Objective C)

Make Driving Easier and Safer for Elderly Drivers

One of the key aspects of independence for elderly persons is their ability to continue driving. The City should thus accommodate existing and prospective residents by making driving in Bridgeport easy for elderly persons.

Actions to make elderly driving easier include:

- Install traffic signals (see Goal 1, Objective C)
- Install large print street name signs along Highways
- Ensure Street Intersections are well lit
- Ensure that Streets are clearly marked (painted)
- Ensure vegetation is not blocking sight angles at intersections
- Install reflectors where necessary to make night driving easier

Make Highways Safer and Easier to Cross

Many older residents enjoy talking walks. However, Highways 26/92 and 385 presents a difficult barrier to cross. The City should thus ensure Pedestrian Crossings are well marked and identified. The City should also request the installation of a crosswalk and traffic light at intersection of 26/92 and 385, as many residents have requested.

Objective B: Ensure Elderly Residents have Access to Essential Shopping Needs

Perform an ADA assessment of parking facilities in the community

The City should evaluate all of the parking facilities in the community to identify areas that are not ADA accessible.

Make sure parking lots are well lit

Many older persons have difficulty seeing well at night. This can be especially troublesome in the winter when the days are short. The City should evaluate all the public parking areas to ensure they are well lit at night. Likewise, a local civic organization such as the chamber should evaluate all commercial parking lots. Such evaluations are best performed along with someone who does not see well in the dark.

Ensure elderly residents have access to grocery stores and pharmacies

In order for elderly persons to be able to live independently, they need to have access to groceries and pharmacies. This can be especially challenging for persons who can no longer drive.

The City and/or a local civic group can greatly help with this issue. A volunteer network could be established to deliver groceries to persons who can not drive.

While pharmacies may offer home delivery, many residents may not be aware of this. The City should use its newsletter and local newspaper to inform residents about pharmacies offering home delivery.

The City should also use its newsletter and local newspaper to make residents aware of any public transportation options or social service organizations.

Goal #3: Accommodate the Needs of the Town's Aging Population

Objective B: Ensure Elderly Residents have Access to Essential Shopping Needs

Maintain a Meals-on-Wheels Program

Meals-on-wheels is a highly valued service for elderly residents. The City should make a strong effort to maintain this service in the community. Funds for this program are available from the United Way and other charities.

Develop a Directory of Services for Retired Persons

The City of Bridgeport or a local civic organization should develop a directory of services for its elderly residents including medical information, transportation options, meal services, housing options, pharmacy information etc

Such a directory should be placed on the City web-site and be made available at the city office, senior center, and post office.

Objective C: Provide a Variety of Quality and Affordable Housing for Elderly Residents

Market Heritage of Bridgeport care center

The care center is an important part of the options available for elderly residents. It should be marketed through the community's web site as well as other media.

Provide Affordable Housing for Seniors

The City should promote existing affordability of housing for seniors in the community as well as explore methods to expand affordable housing for seniors.

Inform Resident of Weatherization and Housing Rehabilitation Programs

See Goal 1, Objective D.

Ensure residents are aware of utility bill assistance

With energy prices rising, home heating can take a significant bite out of fixed income households. The town should thus make an effort to inform its residents of energy assistance programs including home energy audits and weatherization programs.

Promote Nebraska's Tax Benefits for Retirees

When promoting the community to prospective residents, the town should be sure to mention Nebraska's tax benefits for retirees such as the homestead exemption program and the lack of intangibles tax and development impact fees.

Goal #3: Accommodate the Needs of the Town's Aging Population

Objective D: Maintain and Promote the City's Health Services

Promote the City's Quality Health Services

The City should use its City website and marketing efforts to promote Bridgeport's health services, specifically the Morrill County Community Hospital and local medical clinic, dentists and other health care professionals in the community.

Objective E: Provide A Variety of Recreation and Cultural Opportunities

Provide A Variety of Recreation and Cultural Opportunities

Bridgeport has many unique recreational opportunities that are desirable to active retirees, such as the golf course, Bridgeport State Recreation Area and the Prairie Winds Center. Bridgeport should promote these resources and build upon them to develop the reputation as an attractive community for active retirees. Items that can help build this reputation include:

- Improve Walkability in the Community (see Goal 1, Objective B)
- Maintain A Quality Golf Course
- Maintain and Expand Recreational Opportunities at the Bridgeport State Recreation Area
- Maintain and Expand Recreational Opportunities at the Prairie Winds Center
- Maintain Senior Center
- Expand Library Services (see Goal 1, Objective B)

Promote Recreational and Cultural Opportunities in Neighboring Towns to Expand the City's cultural Base

When promoting the City, Bridgeport should not limit itself to the Cultural Opportunities that exist in the community. The City should also promote the vast opportunities that can be accessed in 15, 30, and 60 minutes. This can greatly increase the attractiveness of the community to outsiders.

Goal #4: Provide Quality Public Facilities and Services

Objective A: Develop Exceptional Facilities to Improve Bridgeport's Quality of Life

Expand Library

Community members have expressed support for the expansion of services at the library. Many residents expressed support of this project as well in the community survey. The city is currently in the process of expanding library services.

There are several ways to pay for current and future expansion of programs and/or the library facility. One of the quickest ways to move forward would be for the city to use general funds. There are other funding sources as well. Information on grants are available from CDBG, USDA, the Nebraska Library Commission, the American Library Association, the Peter Kiewit Foundation, the Wal-mart Foundation, the Target Foundation, the Burlington Northern Foundation, and the Institute of Museums and Library Services. Loans are available from the USDA, the Panhandle Area Development District, and the Federal Home Loan Bank of Topeka.

Improve Parks

The City should also develop a plan to improve its Parks using citizen input. Potential funding and information sources for park improvements include the City, local donations, volunteer effort, the Land and Water Conservation Fund (LAWCON), Nebraska Recreation and Park Association, and the Wal-Mart Foundation. Funding for trees and landscaping can come from many sources including the NDOR, Transportation Enhancement Grants, the Green Space Stewardship Initiative, the Nebraska Community Enhancement program, the US-FS Urban and Community Forest Challenge, the Nebraska Environmental Trust, the NRD, the National 4-H Council and he National Tree Trust. The Tony Hawk Foundation can provide funds for skate parks.

Improve Swimming Pool Facilities

The city swimming pool needs to upgraded. Funding can potentially come from a variety of sources including local funds such as general city revenues and/or local fundraising. There are several potential grant providers including LAWCON, USDA, and Wal-Mart.

Maintain and Expand the Recreational Opportunities at the Bridgeport State Recreational Area

The Bridgeport State Recreation Area has recreational facilities that are not available in most towns.

The City should continue to provide space for outdoor recreation facilities that are compatible with existing uses and provide a benefit to the community.

Many non-residents use these this facility. The town thus should promote the community to these guests. The city could, for example, install a sign welcoming visitors and encouraging them to patronize local businesses.

Goal #4: Provide Quality Public Facilities and Services

Objective B: Provide Services to Surrounding Areas to Increase Economies of Scale

Continue and Expand Electrical Service to Outlying Areas

The City of Bridgeport provides electric service to households in the outlying area. This provides a source of revenue for the City. The City should thus continue this service and expand it when it is economically beneficial to the City.

Enter Inter-local Agreement when it Increases Government Efficiently

The City should meet regularly with other government entities including schools and other towns including Bayard and Broadwater to explore ways to increase efficiency through bulk purchasing, sharing equipment, or developing joint projects or policies.

Objective C: Address Public Comments and Concerns Regarding Public Facilities and Services

Address Water Issues

Bridgeport's water system has faced criticism for several years. The City has spent much time, effort and money on correcting water system problems. It should continue to do so and directly address community concerns about the water system.

The City should also make residents aware that the increased cost of water they are experiencing are a direct result of having to make improvements to the water system, not due to increasing City salaries, etc..

Pave Streets and Sidewalks

Many residents expressed concern about unpaved streets and sidewalks that are either in disrepair on non-existent.

The City could potentially budget some general funds to leverage future CDBG grants. However, it could take many years to obtain enough grant funding to complete all of the City's streets. The City could also budget general funds for street paving without grants, but would likely have to push back other projects or reduce other services to do such.

If residents want their streets paved in the near future, the quickest way to do such is to place a special assessment on properties along a street. The downside to the City is that unpaid assessments could potentially have to be absorbed by the City.

Repair and installing sidewalks is addressed in Goal 1 Objective B.

Goal #4: Provide Quality Public Facilities and Services

Objective C: Address Public Comments and Concerns Regarding Public Facilities and Services

Improve Traffic and Street Signage Issues

As mentioned previously in Goal 1, Objective C, many residents would like a traffic signal at the intersection of Highway 26/92 and Highway 385. The City should thus make a formal request to the NDOR for such a signal.

Comments on the community survey indicate some traffic and street signs are deteriorated. The City should have staff evaluate the condition of street signs and replace or repair traffic sings, especially stop signs.

Several persons commented on the need to address speeding in the community, especially by schools. The city should address this issue by:

- Providing a strong police presence by schools when people are arriving or leaving facility
- Install speed limit signs on streets where speeding is consistently a problem
- Install "radar monitors" by schools

Street Light Assessment

The community survey including comments stating some areas need better street lighting. The city or a local civic organization should do an assessment of street lighting in town to determine which areas need improved lighting.

Address Train Noise

Many persons on the community survey indicated concern about train noise. The city should respond to this concern by working with the Burlington Northern and/or the Union Pacific to discover if it is feasible to install directional train horns. The City would like have to budget for this out of their general revenues.

Address Storm Water Drainage Issues

Due to the level to near level slopes along with the lack of curb and gutter on some streets, the City has poor storm water drainage in several parts of town. The City may want to apply for a CDBG grant to perform a storm water drainage study to assess the drainage issues and potential solutions.

Continue to Promote Recycling Program

The community survey indicates many persons are not aware of recycling options. The City should thus continue to promote the recycling program in the city newsletter and local newspaper.

Address Nuisance Issues

Many residents are dissatisfied with the town's appearance. The community survey included many comments about nuisance related issues such as inoperable vehicles and weeds. The City should strongly enforce nuisance ordinances. The City may also want to provide residents with alternative disposal for large items, such as an appliance pick up day.

Goal #4: Provide Quality Public Facilities and Services

Objective C: Address Public Comments and Concerns Regarding Public Facilities and Services

Address animal control issues

Many persons are displeased with the City's animal control. The City should thus take the following measures to improve this issue:

- Enforce animal ordinances, especially leash laws and disposal of feces
- Promote existing spay/neutering programs like Tails of Love in newsletter and local newspaper
- Discuss sharing of animal enforcement officer position with other area communities
- Evaluate dangerous dog ordinances to ensure the safety of residents

Explore Avenues to Access Non-Carbon Based Sources of Electricity

Bridgeport presently utilizes some renewable energy sources such as hydro-power and wind for their electrical purchases, but most of the City's electricity comes from carbon-based sources, most notably coal. Bridgeport should thus explore avenues to obtain more electricity from renewals so that residents are not hit with sharp increases in their electric bills if and when some form of carbon tax is implemented by the Federal Government.

Have Public Sector Lead by Example

The City will have a difficult time having residents obey nuisance ordinances, maintaining sidewalks, conserving water, or recycling if they see weeds or junk on public property, broken sidewalks on city property or city water sprinklers water the street, plastic bottles in the garbage of public offices, etc.

The City should thus lead by example by doing the following:

- Make sure weeds are controlled on city property
- Keep the city properties clear of litter and junk
- Keep all public buildings in attractive condition (painted, no broken windows, etc)
- Require public employees to recycle materials
- Provide recycling containers in parks and other relevant areas
- Make sure sprinklers are not running during the middle of the day
- Make sure sprinklers are properly positioned so that excessive amounts of water are not wasted
- The city should perform an energy audit of all of its buildings and address all energy defects
- Make sure all public sidewalks are in good condition

Goal #5: Promote Efficient Land Use Patterns

Objective A: Establish Zoning Districts

Establish Residential Districts

Existing Residential Zoning Districts protect existing and future residential areas from conflicting land uses. Each individual residential zone may contain setback requirements, height limits, minimum lot sizes, and use restrictions that are appropriate for residential neighborhood. The residential districts may also incorporate design standards which require permanent foundations, and minimum floor sizes.

A Residential District contains the existing residential districts and the adjacent vacant land. The intent of this district is to maintain the integrity of these traditional neighborhoods with single- and multi-family developments while maintaining flexibility to accommodate non-residential uses that are not detrimental to these neighborhoods. This district contains minimal restrictions with reasonable setbacks, and moderate development standards.

A Rural Residential District should be created for larger residential uses that are more rural in natural and have larger lot size yet are not farms. The intent of this district is to maintain the rural nature of these area with single family developments on larger tracts of land. .

Commercial Zoning Districts

Bridgeport has existing Commercial Zoning Districts. The Commercial Zoning Districts were established under a prior comprehensive plan. At this time there does not appear to be any need to expand the Commercial Zoning Districts.

Zoning regulations do allow for the rezoning of residential or agricultural uses to a commercial use through a process which allows public input.

Provide Adequate Area for Industrial Uses

Industrial Zoning Districts have also been developed to accommodate more intensive heavy commercial and industrial development. These districts have been located primarily in areas that are presently used for such purposes along the railroad tracks and in one small isolated areas that presently have heavy commercial or manufacturing uses.

The zoning regulations also allow for the rezoning of residential, commercial or other agricultural areas to an industrial use through a process which allows public input.

Establish Agricultural Zoning District

An Agriculture Zoning District should be established to serve the agricultural community, protect farm land and agricultural land values and protect the community from uses which could harm Bridgeport.. The agricultural district would allow the operation of a farm or ranch using normal and customary practices. The ag district should allow for the rezoning of agricultural land to residential, commercial or industrial uses through a process which allows public input.

Goal #5: Promote Efficient Land Use Patterns

Objective B: Implement Policies that Promote Economic Development

Permit Home Businesses

Accommodating home-based businesses is an important strategy for Bridgeport's future development. Businesses will thus be allowed to operate out of a residence when incidental to the residential use and compatible with the surrounding residential character of the area. However, businesses which create high volumes of traffic, create safety hazards, or produce noise, smoke, odor, or other nuisances will be located in an appropriate commercial or industrial district.

Allow all Properties an Economic Value

While the protection of property values is important to Bridgeport, allowing all properties some reasonable economic use is also important. This, however, does not guarantee that each property will be able to be used for its theoretically highest and best use. Rather, the plan provides that each parcel of land taken as a whole of the community shall have some economic value.

Allow Existing Operations to Continue

Future land use policies shall not prevent land owners from continuing or selling existing operations. Existing operations shall also be allowed to expand if such expansion conforms to the Mitchell's policies and does not conflict with surrounding land uses.

Direct Growth Towards Existing Facilities

Efficient and orderly land development is essential to the preservation of agricultural land. Leapfrog development patterns can increase infrastructure costs, create inefficient use of agricultural land, and create environmental hazards. To efficiently accommodate growth, the future land use policy of this comprehensive development plan thus implies the philosophy of directing growth to areas which either have or are adjacent to existing infrastructure and prevents leapfrog development.

Commercial Redevelopment

It is recommended that the commercial district should undergo redevelopment efforts with strategies being developed to improve the appearance and vitality of this area. The plan also strives to have new businesses locate in existing commercial areas if possible rather than having to rezone non-commercial areas.

Annexation

The City will consider annexing land that is developed or in the process of being developed if it is contiguous to the City limits and where the benefits of such annexation to the city are equal or greater than the cost of the annexation.

Goal #5: Promote Efficient Land Use Patterns

Objective C: Implement Policies that Minimize Land Use Conflicts

Preserve Park Areas

While parks will be zoned with their respective neighboring uses, the land use plan calls for the preservation of existing park areas.

Prohibit the Development of Commercial Feedlots in the City's Zoning Jurisdiction

The development of new commercial feedlots and confinement operations will not be allowed within Bridgeport or within the town's extra-territorial zoning jurisdiction.

Control Development in Floodplains and Floodprone Areas

Future development should be discouraged in floodplains and floodprone areas. Developments in these areas should be limited to uses which are minimally impacted by floods such as parks, pasturelands, and gravel extraction. Exceptions to this can be made if measures are made to mitigate the impact of flooding.

Housing Rehabilitation

Bridgeport should consider promoting and developing housing rehabilitation programs to help preserve the town's housing stock and improve the appearance of neighborhoods.

Enforce Nuisance Regulations

The community has lots that are not well maintained. Some of these lots have inoperable vehicles and other types of junk that are visible from the street. The City does have nuisance regulations and should thus enforce these regulations to maintain property values.

Other General Development Strategies

Periodic Review of Comprehensive Plan

The Bridgeport Planning Commission should review the comprehensive planning strategies and policies on at least an annual basis. The review should identify if the community has been making progress towards achieving its goals and has been implementing its policies. The review should also identify if amendments to the plan are needed. All findings from the review should be forwarded to the City Council for review.

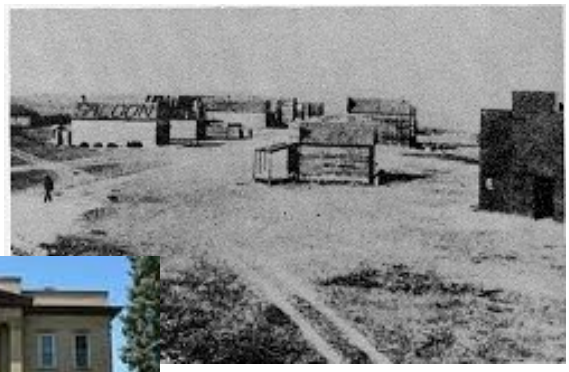
Maintain an Updated Comprehensive Plan

In addition to annual reviews, the Comprehensive Plan should be formally updated at a minimum of every ten years.

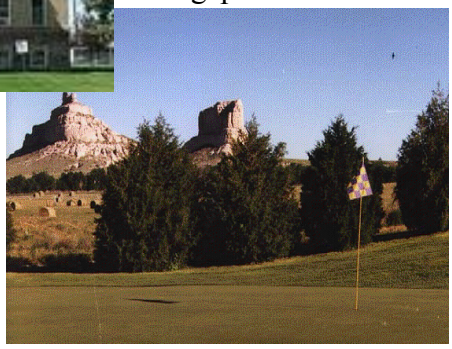
Evaluate the need to update the City's Zoning Ordinances

Bridgeport should periodically evaluate the need to update its zoning regulations to suit the needs of its residents and changes in the community. The updated zoning regulations should also provide a logical nexus with the land use strategies outlined in the land use section.

City of Bridgeport



Bridgeport's Main Street 1901



Appendix # 1
Economy

Comprehensive Development Plan 2012

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- **Free or Reduced Lunch Eligibility**

Per Capita Income

One of the best ways to compare the town's relative economic well-being to other areas is to measure the average wealth of persons. Since this number is not available, per capita income is a good measure.

Bridgeport's nominal per capita income grew by over 40% from 2000 to 2010 and almost doubled since 1990 (an 84% increase). Adjusting for inflation, the per capita income still grew 12.7% from 2000 to 2010 and 19.9% since 1990. These increases were greater than the cost of living increases necessary to maintain purchasing power during those times. To keep up with the cost of living per capital wages would have to have increased by at least 67% between 1990 and 2010. Bridgeport's increases exceeded this percentage.

Bridgeport has however, fallen behind Morrill County and the Panhandle in per capita income. In 1990 Bridgeport's per capita income was over 108% of Morrill County's per capita income; by 2010 it had slipped to 94%. A similar decrease occurred in Bridgeport's per capita income compared to the Panhandle. In 1990 it was almost 102% of the Panhandle's; by 2010 it had fallen to 92%.

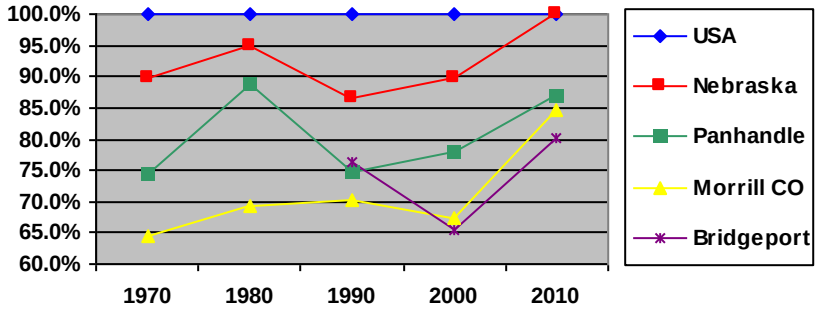
Bridgeport's per capita income has also decreased when compared to Nebraska; however, it has increased its ratio when compared to the U S as a whole.

Per Capita Income, 1970 to 2010

	Bridgeport		Morrill County		Panhandle		Nebraska		United States	
	Income	Adjusted	Income	Adjusted	Income	Adjusted	Income	Adjusted	Income	Adjuste
1970	na	na	$2,024	$9,230	$2,337	$10,657	$2,814	$12,833	$3,138	$14,310
1980	na	na	$5,051	$11,730	$6,475	$15,037	$6,936	$16,107	$7,298	$16,948
1990	$10,964	$16,839	$10,102	$15,515	$10,765	$16,534	$12,452	$19,125	$14,387	$22,097
2000	$14,320	$17,915	$14,725	$18,421	$17,022	$21,295	$19,613	$24,536	$21,887	$27,381
2010	$20,196	$20,196	$21,367	$21,367	$21,960	$21,960	$25,229	$25,229	$25,229	$25,229

Note: Income Adjusted Using Gross Domestic Product Price Deflator with 2010 = 1.0

Per Capita Income as a Percentage of State Income, 1970 to 2010



Income

Personal Per Capita Income

Per capita personal income includes all forms of income including dividends, interest, and rent.

This data also indicates income levels in Morrill County are higher than the Panhandle region. The average Morrill County resident earned $4,005 more per year than the average Panhandle resident in 2009.

Personal per capita incomes in Morrill County, while higher than those in the panhandle are about even with state and national levels in 2009. This is an increase since 2000, when Morrill County's per capita personal income only represented 70.9% of state incomes and just 66.9% of national incomes.

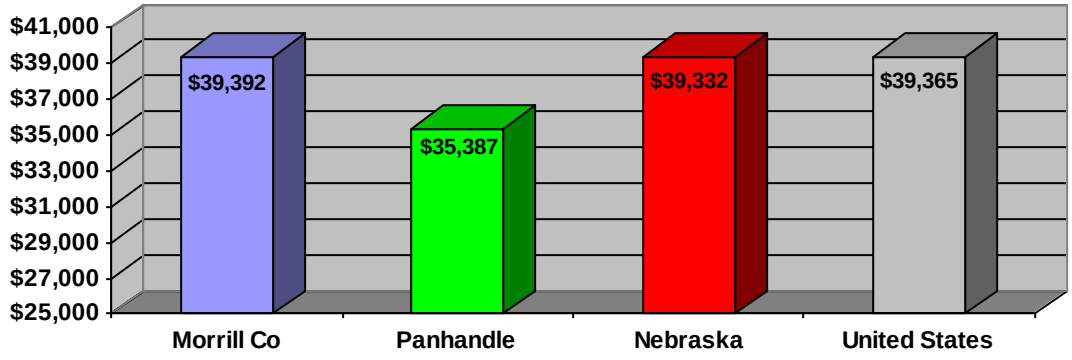
Morrill County's 2009 per capita personal income of $39,392 is 94% greater than 2000 levels in nominal terms and 57% greater after adjusting for inflation. This gain is probably due in large part to good economic conditions in the Agricultural area.

Per Capita Personal Income, 1970 - 2009

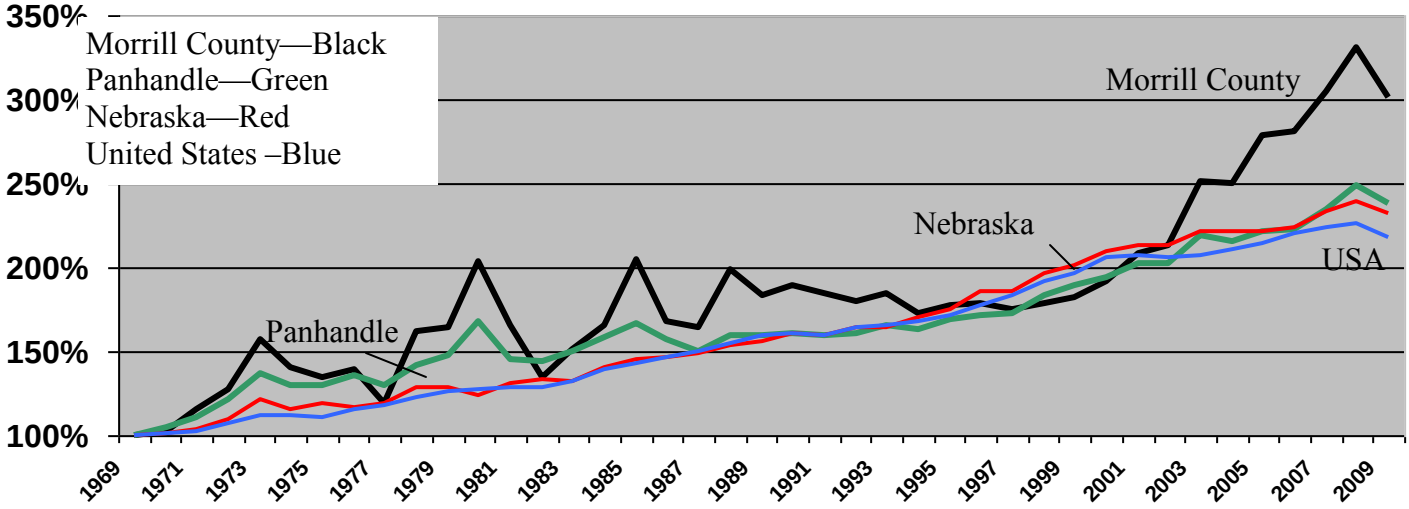
	Morrill County		Panhandle		Nebraska		United States	
	Income	Adjusted	Income	Adjusted	Income	Adjusted	Income	Adjusted
1970	2,955	13,323	3,455	15,578	3,793	17,101	4,084	18,413
1980	11,583	26,594	10,901	25,027	9,155	21,019	10,091	23,168
1990	16,268	24,702	15,776	23,955	17,948	27,253	19,354	29,388
2000	20,278	25,080	23,326	28,850	28,598	35,371	30,318	37,498
2009	39,392	39,392	35,387	35,387	39,332	39,332	39,635	39,635

Note: Figures adjusted to 2010 dollars

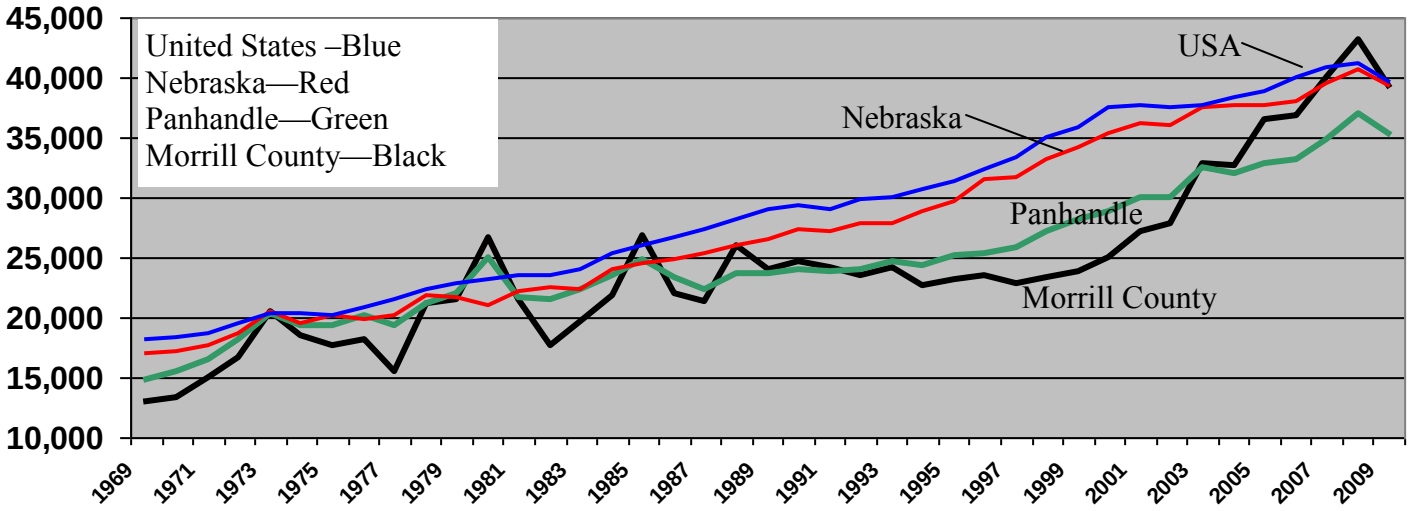
Per Capita Personal Income 2009



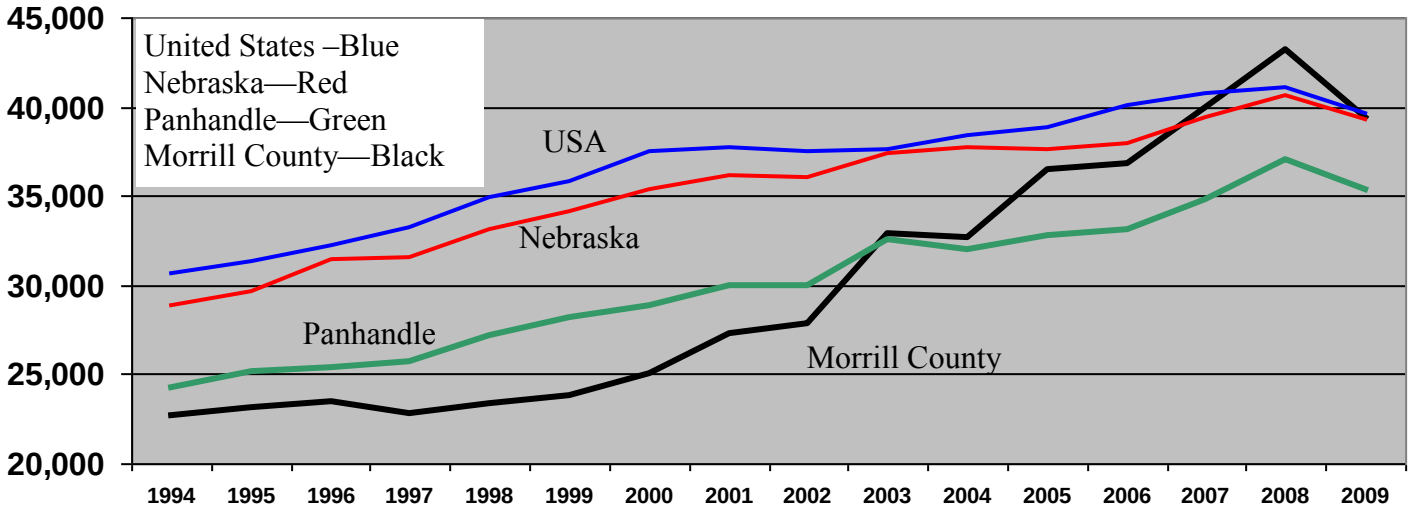
Inflation Adjusted Change in Per Capita Personal Income 1969 to 2009



Inflation Adjusted Per Capita Personal Income 1969 to 2009



Per Capita Personal Income 1994 to 2009



Gini Coefficient

While per capita incomes in Morrill County rose rapidly during the past decade, the increase in average incomes alone does not demonstrate if the new wealth has been spread across the community or if a small number of people are driving the average gains higher.

The Gini coefficient is a measure of the inequality of distribution and can provide some insight into this question. A Gini value of 0 expresses total equality (everyone earns the same) while a value of 1 is maximum inequality (a few people own everything).

For comparison, most European countries have a Gini coefficients between .24 and .36 while a developing countries with a wide divide between the many persons in severe poverty and those with significant wealth have Gini coefficients well above 50.

The United States has a Gini coefficient of 45 which is well above a socialist country like Sweden (23) while well below countries with extreme income inequality like South Africa (65).

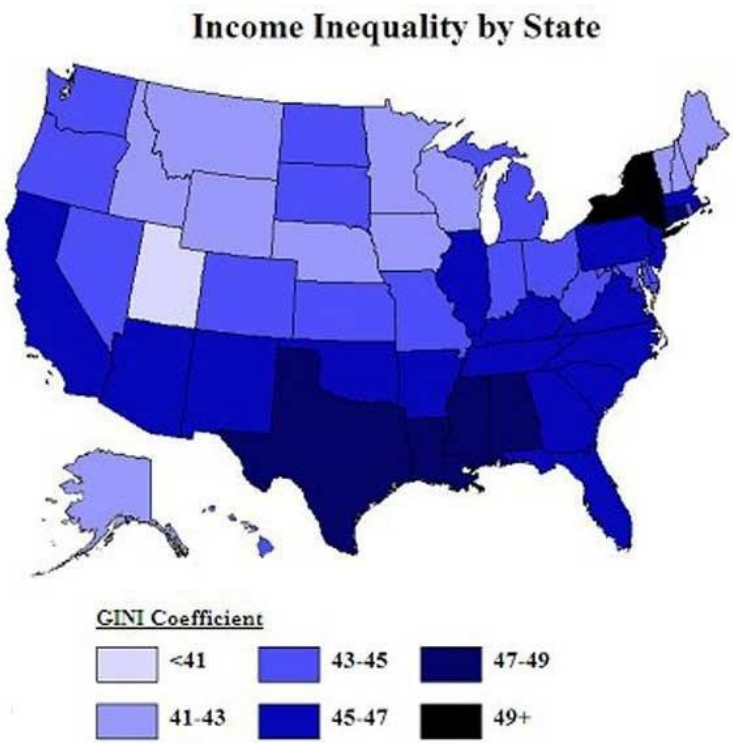
Nebraska has the 8th lowest Gini coefficient in the United States with an estimated Gini coefficient of 42.379.

Even though Morrill County has some very wealthy residents and many low income residents, the Gini coefficient suggests wealth is being distributed throughout most of the local population.

The county's Gini coefficient of 40.50 is lower than the state level and well below the national level. **This indicates there is much less income inequality locally than there is nationally despite a great inflow of wealth in the past decade. This suggests a large number of local residents are benefiting from the rapidly improving aggregate incomes.**

Panhandle Estimated Gini Coefficients, 2009

County	Gini Level	Rank by County in State
Deuel County	38.649	18
Sheridan County	40.268	40
Garden County	40.287	41
Morrill County	40.500	47
Cheyenne County	40.763	51
Box Butte County	41.366	56
Sioux County	43.421	80
Scotts Bluff County	44.110	83
Kimball County	44.755	87
Banner County	46.945	91
Dawes County	48.381	93
Nebraska	42.379	(National) 8



Median Household Income

Median household income can greatly differ from per capita income as its portrays the middle income of all households while per capita income can be skewed by a few persons making large sums of money.

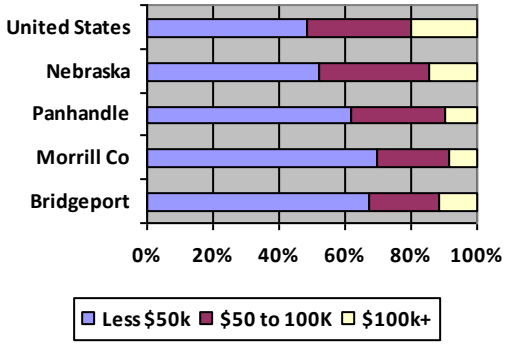
Median household income also differs from median family income in that household income includes the income of the householder and all other persons 15 years old and over in the household. Because many households consist of only one person, average household incomes are usually less than average family incomes.

Bridgeport has seen significant improvement in its median household income in the last decade. However, unlike per capita income, Bridgeport's median household income of $36,188 remains well below the state median and is lower than the median household income in Morrill County.

The disparity in real household incomes between the City and the State in real terms grew from $11,450 in 1990 to $12,163 in 2000. By 2010, the disparity had increased to $13,154. Bridgeport's household income actually decreased in real terms between 2000 and 2010. The decrease was slightly greater than 2%. Bridgeport's median household income in 2010 was slightly more than 73% of the state.

The county median of $37,714 represented 76% of the state's. Median household incomes in the county also decreased in the past decade in real terms.

Bridgeport has a slightly greater percentage of its households with low incomes than the Panhandle region. In 2010, 34.6% of Bridgeport households earned less than $25,000 while the Panhandle region had 30.3% of its residents in the lower income brackets. This is also a greater ratio than the state and national levels.



Bridgeport also had a higher share of its residents (25.1%) in the higher income brackets compared to the Panhandle region (21.7%). Bridgeport has a lower share of high income earners than the state (28.8%). The ratio of high income earners is significantly below the national level of 33.2%.

Two Fifths (40.2%) of Bridgeport's households earn between 25,000 and $75,000 per year. This percentage is below the regional (48%) and statewide (47.5%) ratios.

Household Income, 2010

	Bridgeport		Morrill County		Panhandle	Nebraska	United States
Less than $15,000	167	23.6%	345	16.2%	15.7%	12.2%	12.8%
$15 to $24,999	78	11.0%	304	14.2%	14.6%	11.5%	10.8%
$25 to $34,999	90	12.7%	331	15.5%	13.2%	11.7%	10.5%
$35 to $49,999	114	16.1%	408	19.1%	16.4%	15.2%	14.1%
$50 to $74,999	81	11.4%	323	15.1%	18.4%	20.6%	18.6%
$75 to $99,999	89	12.6%	211	9.9%	11.0%	12.8%	12.3%
$100 to $149,999	81	11.4%	152	7.1%	7.6%	10.8%	12.3%
$150,000+	8	1.1%	62	2.9%	3.1%	5.2%	8.6%
Total	708	100.0%	2,136	100.0%	100.00%	100.0%	100.0%

Median Household Income, 2010

	Bridgeport		Morrill County		Nebraska	
	Income	Adjusted	Income	Adjusted	Income	Adjusted
1980	na	na	$11,002	$25,550	$15,925	$36,982
1990	18,170	$27,907	$19,398	$29,793	$26,016	$39,957
2000	29,527	$36,939	$30,235	$37,825	$39,250	$49,102
2010	36,188	$36,188	$37,717	$37,717	$49,342	$49,342

Median Family Income

In the year 2000, Bridgeport's real median family income was $12,784 less than the state median, representing just 78.7% of the state median income.

Between 2000 and 2010, real median family incomes increased only slightly, to $47,500, while the state median family income increased to $61.888. As a result, Bridgeport's median family income has decreased slightly when compared to the state at 76.8% of the state's median family income.

Bridgeport has almost as many families in the higher income brackets ($75,000+) than the statewide average. In 2010, 33.1% of the city's families earned more than $75,000. This figure is higher than the regional rate of 28.2%. It is, however, lower than the state and national percentages of 35.5% and 41.1%, respectively.

In 2010, 21.9% of Bridgeport's families earned less than $25,000; this is higher than both the Panhandle (18.1%) and the state (13.9%).

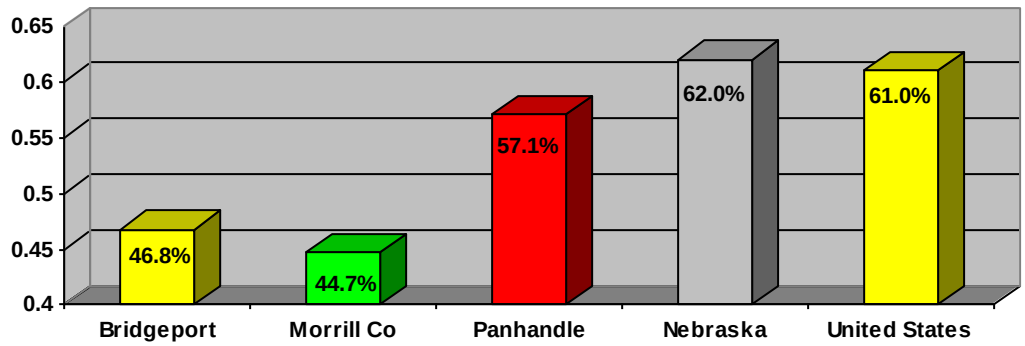
Family Income, 2010

	Bridgeport		Morrill County		Panhandle	Nebraska	USA
Less than $15,000	64	13.9%	149	10.2%	8.5%	6.2%	7.7%
$15 to $24,999	37	8.0%	144	9.8%	9.6%	7.7%	8.3%
$25 to $34,999	64	13.9%	202	13.8%	11.6%	9.3%	9.3%
$35 to $49,999	81	17.5%	315	21.5%	18.0%	14.8%	13.6%
$50 to $74,999	63	13.6%	282	19.3%	23.2%	23.8%	20.0%
$75 to $99,999	75	16.2%	183	12.5%	14.2%	16.5%	14.6%
$100 to $149,999	70	15.2%	131	9.0%	10.6%	14.6%	15.4%
$150,000+	8	1.7%	57	3.9%	4.4%	7.2%	11.1%
Total	462	100.0%	1,463	100.0%	-	-	-

Median Family Income, 1970 to 2010

	Bridgeport		Morrill County		Nebraska	
	Income	Adjusted	Income	Adjusted	Income	Adjusted
1970	Na	Na	$5,923	$27,010	$8,564	$39,054
1980	na	Na	$12,752	$29,614	$19,122	$44,406
1990	$26,917	$41,341	$24,476	$37,592	$31,634	$48,586
2000	$37,813	$47,305	$36,673	$45,879	$48,032	$60,089
2010	$47,500	$47,500	$46,703	$46,703	$61,888	$61,888

Percent of Families Earning more than $50,000, 2010



Non-Family Income

Bridgeport's non-family households earn much less than family households, which is not surprising given many families have two or more workers. A higher percentage of Bridgeport's non-family households earn less than $25,000 than in the Panhandle.

Well over half of the non-family households in the Panhandle (54.9%) earned less than $25,000 while a higher percentage (59.8%) of Bridgeport's non-family households fell into the lowest income brackets.

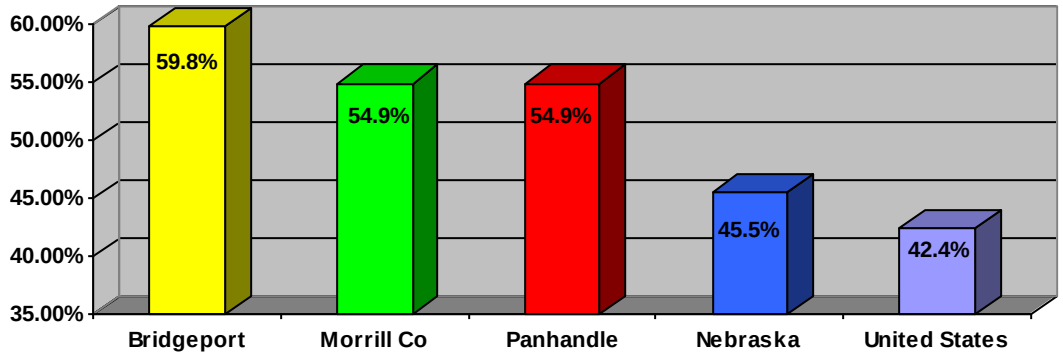
Surprisingly, Bridgeport has a relatively large number of non-family households earning over $75,000 as just 8.6% of non-family households fall into the higher income brackets. This is a greater percentage than either Morrill County (5.2%) or the Panhandle (5.8%).

Thus, a majority of Bridgeport's non-family households (51.7%) earn between $25,000 and $75,000.

Non-Family Income, 2010

	Bridgeport		Morrill County		Panhandle	Nebraska	United States
Less than $15,000	110	44.8%	203	30.1%	31.6%	25.7%	25.4%
$15 to $24,999	37	15.0%	167	24.8%	23.3%	19.8%	17.0%
$25 to $34,999	23	9.3%	119	17.7%	16.2%	16.9%	13.9%
$35 to $49,999	37	15.0%	98	14.6%	12.8%	16.0%	15.5%
$50 to $74,999	18	7.3%	51	7.6%	10.4%	13.7%	15.5%
$75 to $99,999	10	4.1%	24	3.6%	4.0%	5.1%	7.2%
$100 to $149,999	11	4.5%	11	1.6%	1.5%	2.8%	5.5%
$150,000+	0	0.0%	0	0.0%	0.3%	1.4%	3.2%
Total	246		673	100.0%	--	--	--

Percent of Non-Family Households Earning Less than $25,000, 2010



Wage and Salary per Job

The Bureau of Economic Analysis provides annual wages and salary data by county, but City data is not available for towns the size of Bridgeport.

The graph below shows that Morrill County's inflation-adjusted wages and salary were basically stagnant from 1970 to 1990. During the same time the county's real wages only grew by about $90 per year with an annual growth rate of about 0.4%. During the same time, state wages grew 0.4% annually and the nation's wages grew at 0.7% annually.

After two decades of stagnating wages, the county saw a 13.6% increase between 1990 and 2000 which equates to an annual growth 1.3%, This is over 3 times the growth rate of the prior two decades. This increase was, however, less than the state and national annual growth rates which were both 2.0%.

Despite the severe recession at the end of the last decade, Morrill County increased its wage and salary growth from 2000 to 2010. During this time, Morrill County increased its annual wage and salary growth to over 2% which surpassed the state and nation which experienced growth rates of 0.9% and 0.6%, respectively.

Despite the large improvement in county wages the past 20 years, the average wage and salary of $30,513 is still well below the national level of $47,046. Thus the county's wages represent just 65% of the national level, which is a slight increase form the 64% in 1970.

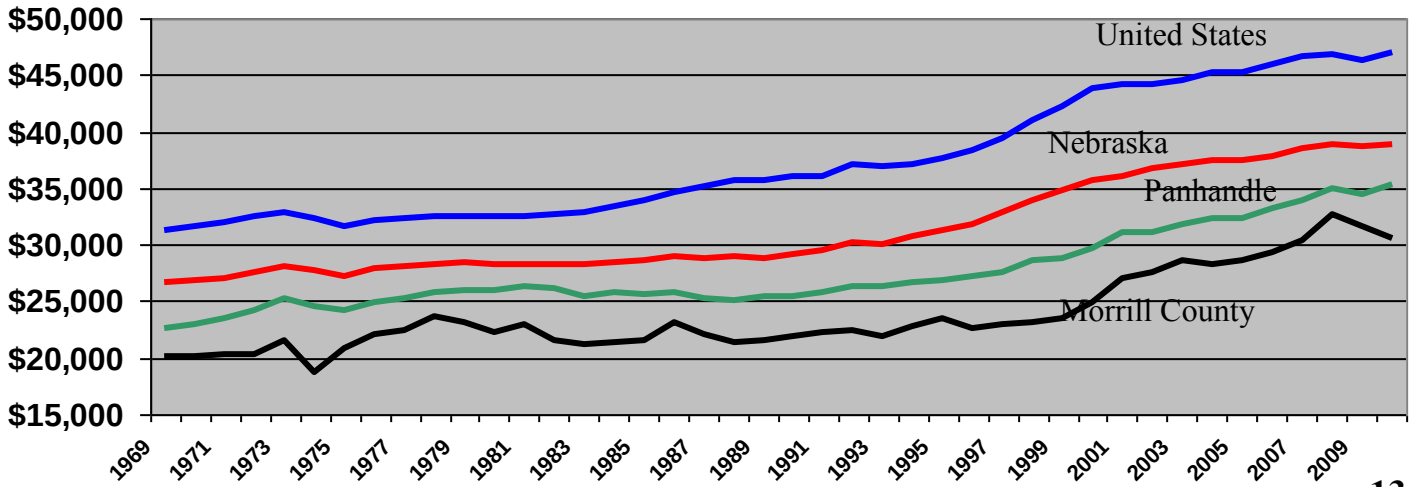
Morrill County's wages have not kept pace with the growth of wages in the region during this time. In 1970, the county wages were 88% of the Panhandle's wages. In 2010, the County's wages are 86% of the region's.

The County wages have, however, gained ground on the state, increasing from 75% of the State's average wage and salary in 1970 to 78% in 2010.

Inflation Adjusted Wage and Salary per Job, 1970 to 2010

	Morrill County	Panhandle	Nebraska	United States
1970	20,115	22,895	26,919	31,566
1975	20,844	24,167	27,206	31,642
1980	22,257	25,932	28,306	32,512
1985	21,555	25,626	28,572	33,966
1990	21,908	25,480	29,177	35,975
1995	23,515	26,918	31,297	37,622
2000	24,903	29,687	35,606	43,853
2005	28,554	32,313	37,390	45,294
2010	30,513	35,302	38,882	47,046

Inflation Adjusted Wage and Salary per Job, 1969 to 2010



Average Annual Wage

According to the US Bureau of Economic analysis, Morrill County is in the top half of counties for average wages among the 64 western-most counties in Nebraska. The County's 2010 annual average wage of $30,513 gives it a rank of 29th, which is higher than five of the Panhandle counties and ranks Morrill County squarely in the middle of the Panhandle Counties for average wages..

Average Annual Wages in Western Nebraska, 2010

County	Wage		County	Wage		County	Wage
Box Butte	42,050		Boone	31,739		Polk	28,255
Cheyenne	41,800		Custer	31,577		Logan	28,236
Nebraska	38,882		Kearney	31,430		Antelope	28,196
Lincoln	37,823		Kimball	31,314		Webster	27,870
Scotts Bluff	35,085		Gosper	31,300		Howard	27,835
Arthur	34,807		Furnas	31,252		Franklin	27,612
Buffalo	34,664		Fillmore	30,746		Harlan	27,491
Hamilton	34,603		Morrill	30,513		Rock	27,434
Clay	34,514		Merrick	30,423		Loup	27,265
Hall	34,492		Frontier	30,401		Nuckolls	26,822
Perkins	34,346		Thomas	30,375		Greeley	26,651
Hitchcock	34,302		Holt	30,279		Deuel	26,522
Phelps	34,240		Nance	30,061		Keya Paha	26,323
Adams	33,499		Keith	29,545		Cherry	26,142
Banner	33,269		Hayes	29,197		Sheridan	25,984
Dundy	33,131		Garden	29,195		Grant	25,983
Madison	33,061		Blaine	28,729		Knox	25,677
Dawson	32,035		Pierce	28,701		Sherman	25,293
York	32,023		Dawes	28,683		Hooker	24,868
Thayer	32,019		Brown	28,667		Garfield	23,794
Red Willow	31,939		Sioux	28,392		Boyd	23,286
Chase	31,749		Valley	28,327			

Poverty

Poverty rates in Bridgeport are above both the Statewide and national levels. The city's 2010 personal poverty rate was 21.8%, almost double the 11.8% statewide and well above the 13.6% national rate. The poverty rate of families is also more than double the state rate and well below the national level of 10.1%.

The poverty rate of female householders in Bridgeport is also higher than the Nebraska or national rates.. The American Community Survey indicates the poverty rate of female households is 56.9%, higher than the state and national levels of 29.3% and 26.9%, respectively.

The poverty rate for elderly households of 18.5% is more than double the state and national rates.

Poverty Rate, 2010

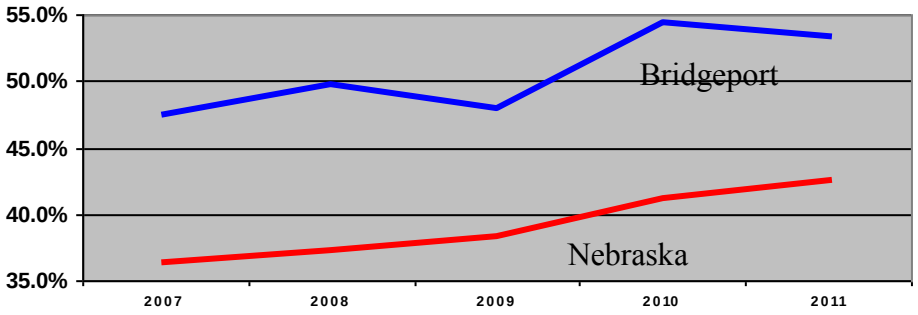
	Persons	Families	Female Householder	65+
Bridgeport	21.8%	16.9%	56.9%	18.5%
Morrill County	15.0%	11.9%	44.0%	9.3%
Nebraska	11.8%	7.9%	29.3%	8.6%
United States	13.6%	10.1%	26.9%	9.5%

Free or Reduced Lunch Eligibility

Data from the Department of Education indicates over half of the school districts students (53.41%) are eligible for free or reduced lunches. This is well below the 41.22% of students eligible statewide.

In addition, Bridgeport's Free and reduced lunch percentages have grown at a faster rate than the state's.

Students on Free or Reduced Lunches, 2006/07 to 2010/11



Source of Earnings

- **Components of Income**
- **Income from Wages and Salary**
- **Income from Interest, Dividends, and Rent**
- **Income from Government Transfers**
- **Earnings by Industry**

Components of Income

Wages and salary earnings account for about one quarter (26%) of total personal incomes in Morrill County. A slight majority (54.8%) of these wages and salaries are from the private sector with the remaining 45.2% coming from the government sector.. Over 80%% of the government wage and salaries comes from local government (80.3%) with 8.8% coming from state government positions and 10.8% from the federal government positions.

Transfer payments, excluding farm payments, account for only 17.3% of Morrill County incomes. In 2010, county residents received $37,390,000 in transfer payments.

When combining government transfers, direct farm payments and government wages over a quarter (28.5%) of personal income in Cheyenne County comes directly from government sources. This is the highest single component of personal income in the county.

Income from dividends, interest and rents account for $28,392,000 or 13.1% of Morrill County income.

Nonfarm proprietor income is one of the smallest sources of income in the county. In 2010, this source of income accounted for $18,638,000 (8.6%).

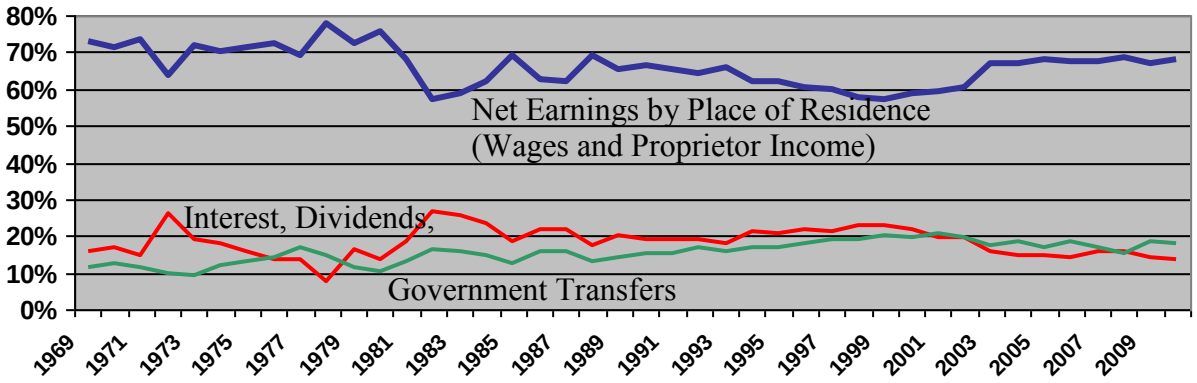
Farm incomes were the second largest single component (22.8%) of the total personal income in the county in 2010. This figure has likely increased in the past two years and understates the local economic impact gross farming receipts have on the county.

Components of Income for Morrill County, 2010

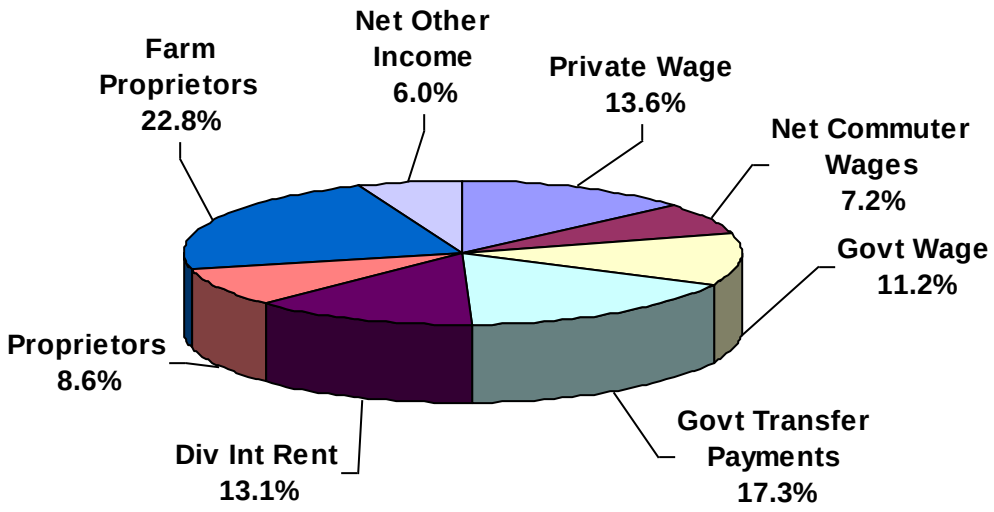
Components of Earnings	
Government Wage and Salary Disbursements	24,244,000
Federal Government	2,623,000
State Government	2,144,000
Local Government	19,477,000
Private Wage and Salary Disbursements	29,458,000
Other Labor Income	12,967,000
Farm Proprietor income	49,337,000
Nonfarm Proprietor Income	18,638,000
Equals **Earning by Place of Work**	**134,644,000**
Total Nonfarm Personal Income	75,896,000
Private Earnings	51,652,000
Public Earnings	24,244,000
Total Farm Income	58,748,000
Direct Government Farm Payments	4,030,000
Less: Personal Social Insurance Contributions	9,541,000
Plus: Adjustment for Place of Residence	15,611,000
Equals: **Net Earnings by Place of Residence**	**140,714,000**
Plus: Dividends, Interest, and Rent	28,392,000
Plus: Transfer Payments	37,390,000
Equals: Total Personal Income	**206,496,000**
Population	5,044
Per Capita Personal Income	32,027

Source: Bureau of Economic Analysis

Breakdown of Total Earnings, Morrill County 1969 to 2010



Components of Income for Morrill County Residents, 2010



Inflation Adjusted Dividends, Interest and Rent Per Person, 1969 to 2010

	Morrill County	Panhandle	Nebraska	United States
1969	2,102	2,417	2,603	2,505
1970	2,240	2,595	2,697	2,563
1971	2,259	2,654	2,717	2,586
1972	5,119	5,929	5,538	2,641
1973	4,172	5,110	4,722	2,773
1974	3,418	4,114	3,814	2,888
1975	2,832	3,546	3,268	2,846
1976	2,406	2,881	2,745	2,880
1977	2,019	2,332	2,251	3,007
1978	1,543	1,871	1,849	3,161
1979	3,467	3,902	3,717	3,355
1980	3,720	4,353	4,163	3,752
1981	4,094	4,908	4,742	4,241
1982	4,739	5,629	5,411	4,547
1983	5,135	5,708	5,367	4,675
1984	5,129	5,899	5,565	5,097
1985	4,971	5,730	5,515	5,259
1986	4,821	5,566	5,527	5,341
1987	4,737	5,112	5,617	5,296
1988	4,605	5,033	5,156	5,461
1989	4,919	5,420	5,685	5,922
1990	4,700	5,199	5,735	5,965
1991	4,645	5,274	5,776	5,799
1992	4,538	5,286	5,690	5,612
1993	4,449	5,134	5,604	5,529
1994	4,758	5,469	6,317	5,750
1995	4,894	5,135	5,638	5,921
1996	5,156	5,775	6,694	6,195
1997	4,892	5,469	6,188	6,451
1998	5,530	6,114	7,078	6,863
1999	5,370	5,844	6,963	6,660
2000	5,492	6,133	7,379	6,983
2001	5,523	6,229	7,174	6,771
2002	5,420	5,948	7,032	6,392
2003	5,170	5,910	6,850	6,162
2004	4,817	5,243	6,507	6,289
2005	5,372	5,463	7,228	6,456
2006	5,110	4,878	6,173	7,117
2007	6,147	6,010	7,633	7,630
2008	7,123	7,001	8,329	8,054
2009	5,715	6,142	6,802	6,637
2010	5,629	6,240	6,914	6,693

Interest, Dividends and Rent

The Bureau of Economic Analysis provides per capita income data for interest, dividends and rent.

Real per capita earnings from Interest, dividends, and rent in Morrill County increased 144% between 1969 and 1983. This was likely due to rising agricultural land values in the late 1970's and early 1980's.

Between 1983 and 1993, these income levels in the county fell after adjusting for inflation by over 13%.

By 1998, IDR was finally able to surpass 1983 levels, peaking at $7,123 in 2008 before slipping to $5,629 in 2010 due to the recession.

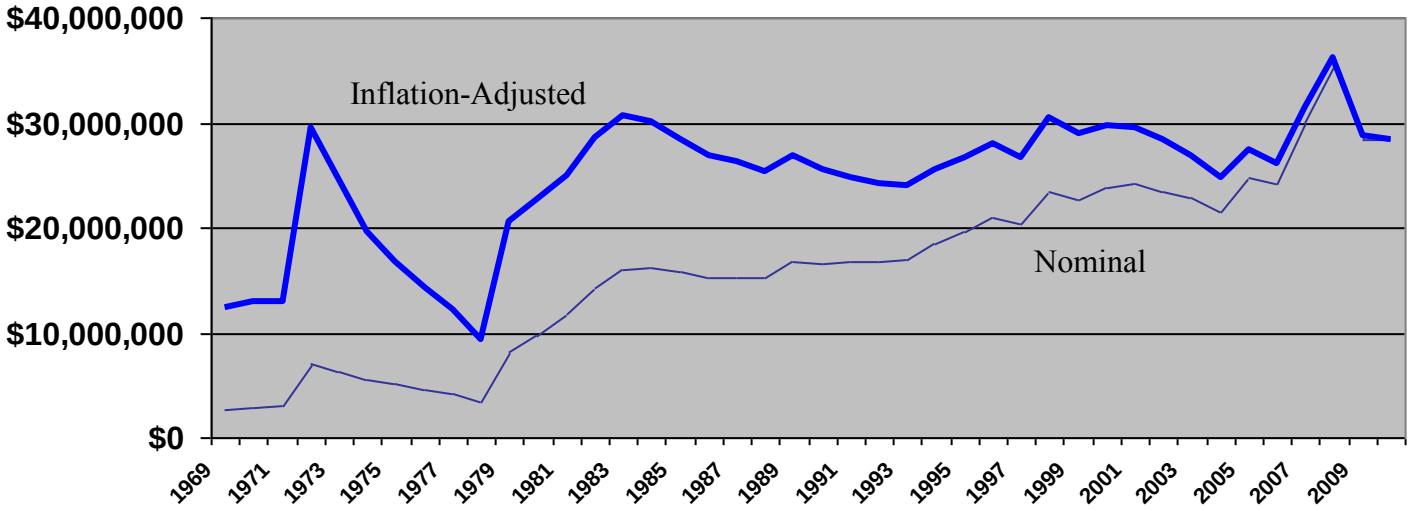
IDR thus increased 18.3% from 1994 to 2010, which equates to a 1.05% annual growth rate.

IDR growth was especially strong between 2004 and 2008 due mainly to rising ag commodity prices. During this time, IDR grew 47.9%, which equates to a very strong annual growth rate of almost 10%%.

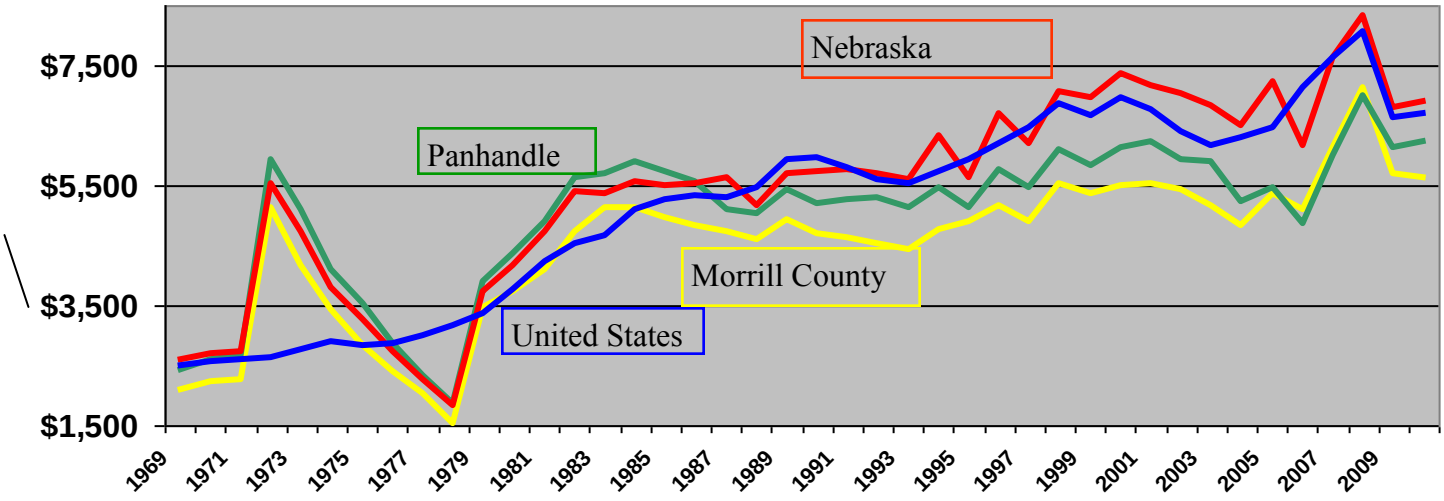
Morrill County's 2010 IDR per capita of $5,629 is almost 10% lower than the Panhandle region (9.8%) and over 18% less than the state average.

In actual dollar terms, IDR provided $28,392,000 in personal income in Morrill County in 2010.

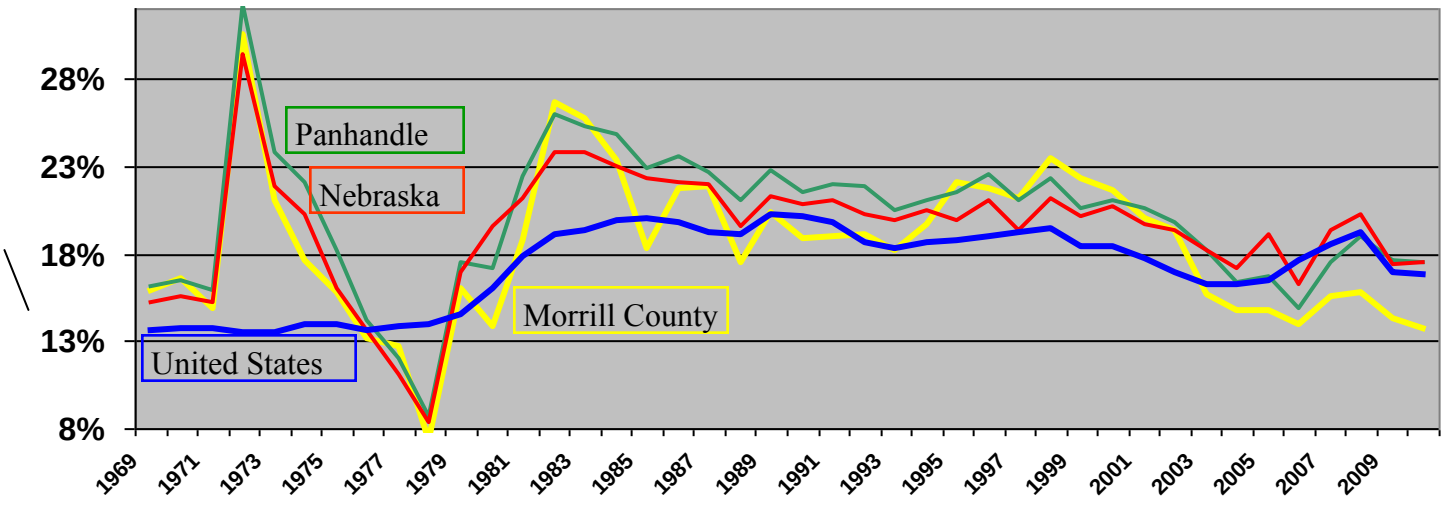
Earnings from Interest, Dividends and Rent for Morrill County, 1969 to 2010



Inflation Adjusted Dividends, Interest and Rent Per Person, 1969 to 2010



Percentage of Total Earnings from Interest, Dividends and Rent, 1969 to 2010



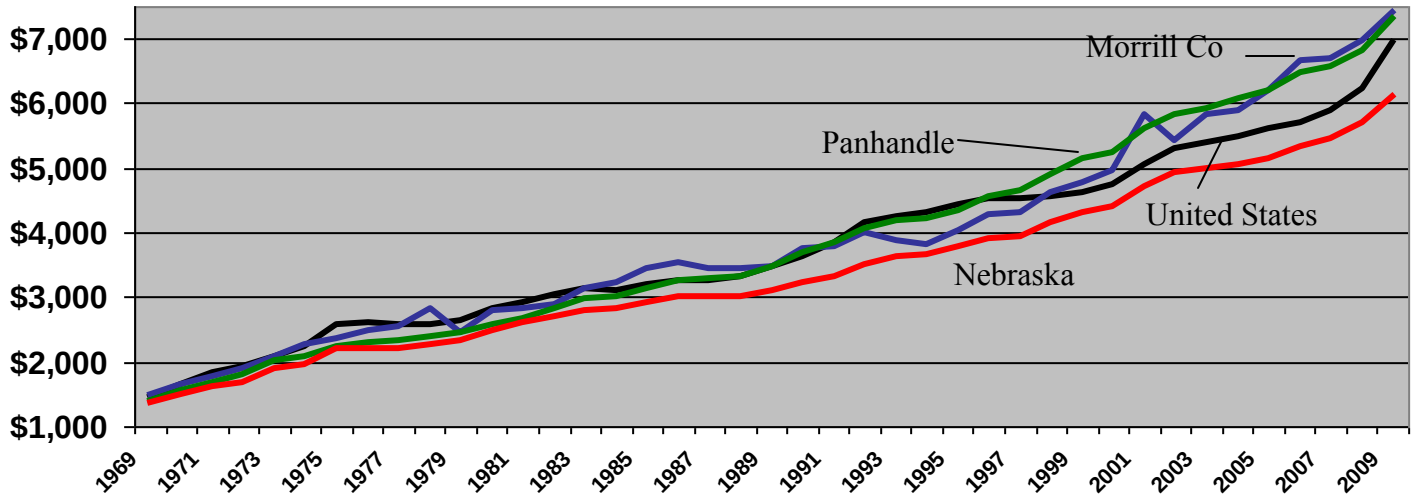
Transfer Payment Income

Like the rest of the Panhandle, which has experienced a tremendous and steady increase in Government Transfer payments, the percent of Morrill County's personal income from government transfers has been increasing since the mid-1980's.

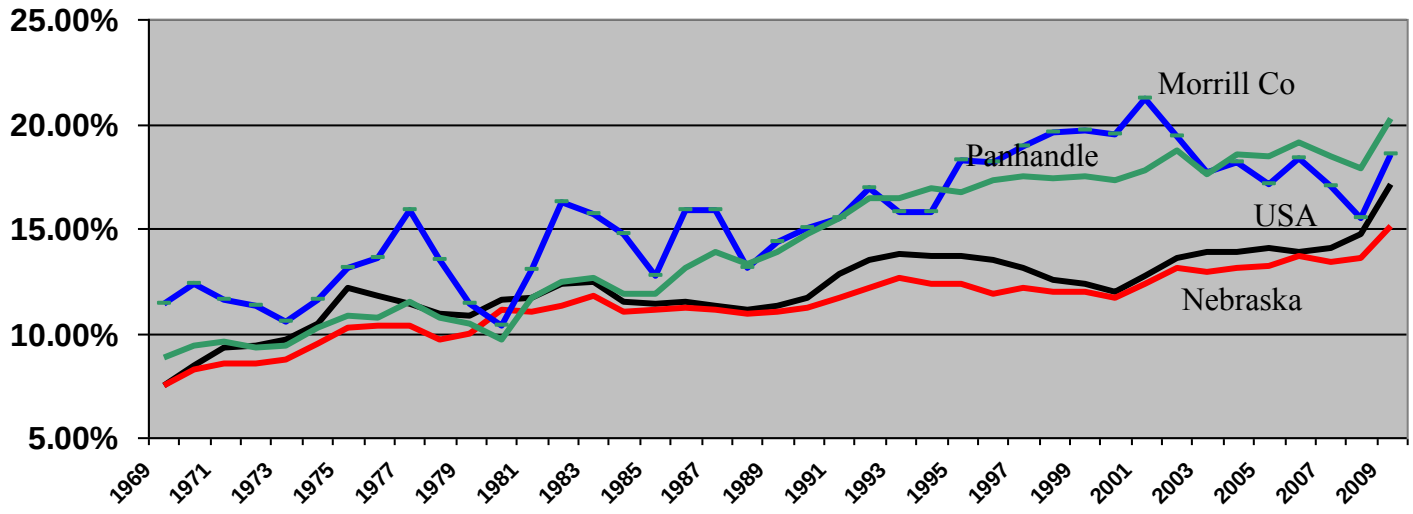
In 1969, Morrill County's adjusted per capita personal transfer receipts totaled just $1,502 which represented only 11.4% of total county income. However, by 1994, per capita personal transfer receipts had grown to $3,810 which accounted for 15.8% of county income.

Since 1984, dependence on government transfer income has continued to grow in the Panhandle, surpassing 20%, with some individual counties topping 25%. Morrill County's dependence on government transfer income has increased to 18.5% in 2009, before declining to 18.1% in 2010 due to the recession.

Inflation-Adjusted Per Capita Personal Income from Transfer Payments, 1969 to 2009



Percent of Total Income from Government Transfer Payments (excludes Farm Payments), 1969 to 2009



Inflation Adjusted Per Capita Personal Transfer Receipts, 1969 to 2009

	Morrill County		Panhandle		Nebraska		United States	
	Adjusted Income	% of Income	Adjusted Income	% of Income	Adjusted Income	% of Income	Adjusted Income	% of Income
1969	1,502	11.4%	1,431	9.5%	1,398	8.2%	1,486	8.1%
1970	1,656	12.3%	1,589	10.1%	1,525	8.8%	1,672	9.0%
1971	1,759	11.6%	1,707	10.2%	1,624	9.1%	1,853	9.8%
1972	1,905	11.3%	1,819	9.9%	1,699	9.0%	1,953	9.9%
1973	2,078	10.5%	2,036	9.5%	1,912	8.8%	2,106	10.2%
1974	2,254	11.6%	2,102	11.3%	1,991	10.5%	2,265	11.0%
1975	2,348	13.1%	2,272	11.6%	2,222	10.9%	2,614	12.8%
1976	2,500	13.6%	2,329	11.4%	2,226	11.1%	2,650	12.6%
1977	2,538	15.9%	2,350	12.1%	2,211	10.9%	2,604	12.0%
1978	2,837	13.5%	2,720	12.7%	2,565	11.6%	2,600	11.5%
1979	2,463	11.4%	2,233	10.0%	2,111	9.6%	2,665	11.5%
1980	2,782	10.3%	2,604	10.3%	2,502	11.8%	2,864	12.2%
1981	2,828	13.0%	2,715	12.4%	2,626	11.7%	2,953	12.4%
1982	2,886	16.2%	2,847	13.1%	2,721	12.0%	3,071	12.9%
1983	3,124	15.7%	3,011	13.3%	2,829	12.5%	3,164	13.1%
1984	3,232	14.7%	3,044	12.8%	2,851	11.8%	3,153	12.3%
1985	3,452	12.7%	3,183	12.7%	2,947	11.9%	3,219	12.2%
1986	3,528	15.9%	3,298	14.0%	3,034	12.1%	3,310	12.2%
1987	3,447	15.9%	3,333	14.8%	3,031	11.8%	3,305	12.0%
1988	3,455	13.1%	3,366	14.1%	3,048	11.6%	3,361	11.8%
1989	3,462	14.3%	3,520	14.7%	3,143	11.7%	3,507	11.9%
1990	3,744	15.0%	3,748	15.5%	3,268	11.9%	3,663	12.3%
1991	3,784	15.5%	3,895	16.2%	3,370	12.3%	3,904	13.3%
1992	4,009	16.9%	4,109	16.9%	3,539	12.6%	4,212	14.0%
1993	3,868	15.8%	4,230	16.9%	3,668	13.0%	4,313	14.2%
1994	3,810	15.8%	4,267	16.4%	3,715	12.0%	4,360	14.1%
1995	4,042	18.2%	4,401	18.4%	3,826	13.5%	4,489	14.2%
1996	4,276	18.1%	4,610	18.0%	3,954	12.4%	4,578	14.0%
1997	4,299	18.6%	4,704	18.1%	3,996	12.5%	4,566	13.6%
1998	4,620	19.6%	4,954	18.0%	4,190	12.5%	4,597	13.0%
1999	4,764	19.7%	5,201	18.3%	4,350	12.6%	4,679	12.9%
2000	4,963	19.5%	5,287	18.2%	4,444	12.4%	4,802	12.7%
2001	5,834	21.2%	5,932	19.6%	5,069	13.9%	5,100	13.4%
2002	5,426	19.4%	5,575	18.5%	4,662	12.8%	5,366	14.2%
2003	5,819	17.7%	5,919	18.2%	5,035	13.3%	5,453	14.3%
2004	5,901	18.1%	6,056	18.9%	5,102	13.4%	5,545	14.3%
2005	6,207	17.1%	6,173	18.9%	5,173	13.7%	5,666	14.4%
2006	6,674	18.3%	6,429	19.5%	5,358	14.1%	5,783	14.3%
2007	6,688	17.0%	6,509	18.9%	5,474	13.8%	5,959	14.4%
2008	6,987	15.5%	6,733	18.2%	5,713	13.8%	6,316	15.1%
2009	7,401	18.5%	7,231	20.7%	6,139	15.7%	7,051	17.9%
2010	7,413	18.1%	7,457	20.8%	6,323	16.0%	7,375	18.5%

Earnings by Industry for Morrill County

Total inflation-adjusted earnings in Morrill County have increased by 139% since 1970, with the majority of the growth occurring in the past decade. Between 2000 and 2010, adjusted earnings grew 88.9%.

Net farm earnings in Morrill County in 2010 were by far the largest earning generator, accounting for over 43.5% of the total earnings in the county.. Farm earnings decreased from an inflation-adjusted $64,371,049 in 1980 to just $19,229,386 in 2000, a 70.1% drop, before rebounding to $58,748,000 in 2010.

Government Earnings, which were the second highest in earnings in 1970, remained in second place throughout the period. Government Earnings represents 18% of all county earnings in 2010. This compares well to the 17.7% of county earnings in 1970.

Retail trade remained fairly level over the past 40 years in dollar terms but declined from 15.6% of county earnings in 1970 to 6.2% in 2010

Wholesale Trade, which was just the tenth largest industry in the county in 1970, representing just 1.2% of county earnings, is now the third largest industry earner in the county. By 2010, wholesale trade had increased 1,214% to account for 6.9% of county earnings.

Manufacturing earnings have decreased tremendously in the county since 1970. Manufacturing was the fifth largest industry earner in the county in 1970, but now ranks sixth. More importantly, the earnings from manufacturing have fallen from $5,463,198 to $2,065,000 in inflation adjusted dollars, a decrease of over 60%.

Construction has also decreased slightly over the past 40 years, Real construction earnings have decreased slightly, falling less than 6% between 1970 and 2010.

Inflation Adjusted Earnings by Industry by Place of Work, Morrill County, 1970 to 2010

	1970	1980	1990	2000	2010	1970 to 2010	
Farm earnings	18,081,454	64,371,049	42,975,485	19,229,386	58,748,000	40,666,546	224.9%
Government	10,009,784	12,524,011	13,856,718	18,647,663	24,244,000	14,234,216	142.2%
Services	5,057,335	6,544,162	5,802,558	8,455,626	D	D	D
Retail trade	8,796,753	7,531,127	4,160,702	5,086,636	8,345,000	-451,753	-5.1%
Transporta-	2,649,514	4,967,339	1,990,502	4,985,304	D	D	D
Wholesale	706,841	7,171,175	4,951,680	4,817,667	9,290,000	8,583,159	1214.3%
Construction	2,822,805	6,304,968	1,608,067	3,494,091	2,660,000	-162,805	-5.8%
Agricultural	720,522	1,669,713	1,821,555	2,530,808	D	D	D
Mining	424,105	538,767	D	D	D	D	D
Manufactur-	5,463,198	5,187,955	6,315,543	D	2,065,000	-3,398,198	-62.2%
Finance, in-	1,596,093	1,511,799	1,703,292	D	D	D	D
Total Earnings	56,328,404	118,322,065	85,202,996	71,266,701	134,644,000	78,315,596	139.0%

***Notes: All figures adjusted to 2009 dollars using gross domestic price deflators**
1970 to 2000 use SIC classification; *2009 uses NAICS
D= Not Disclosed

Employment & Labor Force

- **Labor Force**
- **Employment**
- **Unemployment**
- **Employment by Place of Work**
- **Nonfarm Employment by Sector**
- **Employment n Government Sectors**
- **Self-Employment**
- **Commuting Patterns**
- **Net Flow of Commuter Earnings**
- **Net Jobs Flow**

Labor Force

Morrill County's labor force and employment numbers have largely moved in sync in the past decade.

The county experienced a slight decline in both the labor force and employment during the period from 2003 through February 2012. The labor force decreased by 41 persons while those employed decreased by 11 persons.

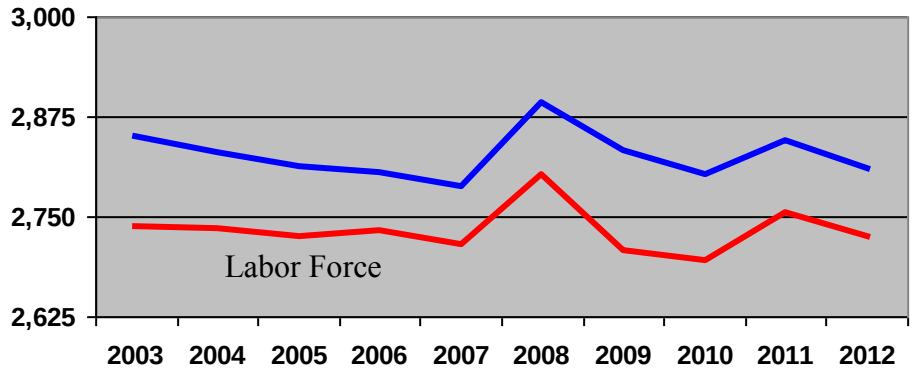
The national recession did not hit Morrill County as hard as most of America, but it still had a significant impact on the local employment and labor force. Between 2008 and 2010, the number of employed persons living in the county declined by 77 persons (2.7%). The labor force declined at a slightly higher rate, as it fell by 83 persons (2.9%) in the two years. The unemployment rate "spiked" to 4.4% in 2009 before decreasing to 3% in 2012. Although these were high levels of unemployment for the recent history of Morrill County, it was less than half the national unemployment level.

Both the labor force and employment experienced a nice rebound in 2011 before declining in early 2012. The decline may be due to seasonal factors in employment in the area; a more complete picture will be shown when the numbers for the entire year are compiled. This will be sometime in the last half of 2013.

Morrill County Annual Labor Force and Employment, 2003 to February 2012

	2003	2004	2005	2006	2007	2008	2009	2010	2011	Feb 2012
Labor Force	2,850	2,830	2,813	2,805	2,787	2,892	2,832	2,802	2,844	2,809
Employment	2,737	2,735	2,724	2,733	2,716	2,803	2,708	2,695	2,754	2,726
Unemployed	113	95	89	72	71	89	123	107	91	83
Unemployment Rate	4	3.4	3.2	2.5	2.6	3.1	4.4	3.8	3.2	3.6

Morrill County Labor Force and Employment, 2002 to February 2012



Employment

Total employment in Morrill County in February 2012 has changed minimally over the past decade.

Between 2003 and 2008, employment in Morrill County grew by 2.4%. Since 2008 employment has decreased by 2.7%.

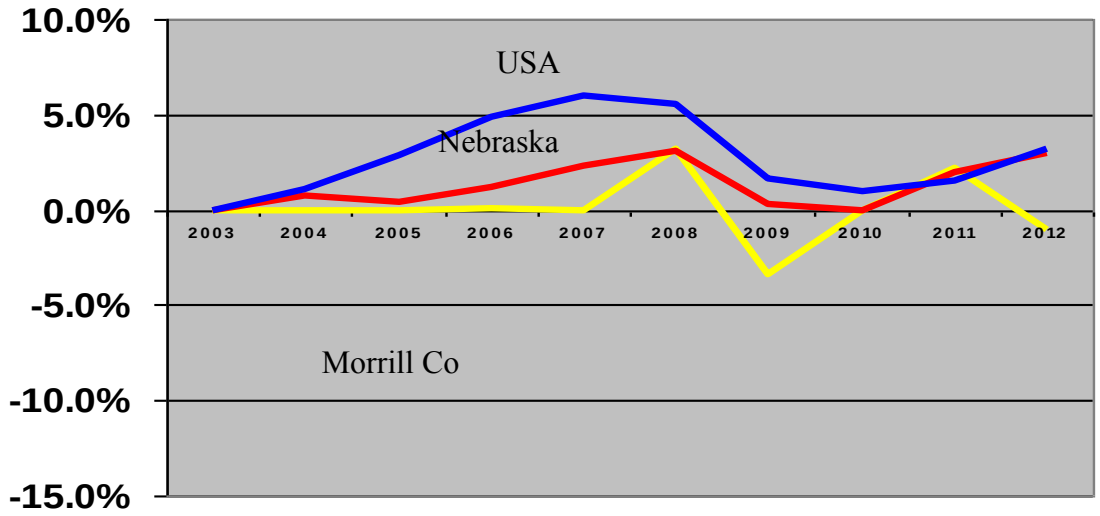
Employment in Morrill County remained fairly constant from 2002 to 2012. During the same time, the national employment grew at 0.8% annually while the state grew its employment 0.9% annually.

Employment in Morrill County has continued to decrease since 2008, although it did increase slightly from 2010 to 2011. The decrease in the first two months of 2012 may be due to seasonal factors

Employment, 2003 to February 2012 (US in thousands)

	2003	2004	2005	2006	2007	2008	2009	2010	2011	Feb 2012
Morrill County	2,737	2,735	2,724	2,733	2,716	2,803	2,708	2,695	2,754	2,726
Nebraska	931,622	938,105	935,447	943,176	953,057	960,652	934,161	931,414	950,072	959,229
United States	137,736	139,252	141,730	144,427	146,047	145,362	139,877	139,064	139,869	142,097

Change in Employment



Unemployment

The unemployment rate of 3.6% in Morrill County in February 2012 has decreased from the annual unemployment rate of 4% in 2002. However, the rate has fluctuated throughout the decade, hitting a low of 2.5% in 2006.

Between 2002 and 2007, the unemployment steadily declined from the 4% annual rate in 2002. By 2006, the unemployment rate fell to a low of 2,5% in 2006 and 2.6% in 2007. These rates are well below what would be considered full employment.

As the impact of the national recession spread to Morrill County, unemployment rose to a high of 4.4% in 2009. The local economy has been experiencing a rebound the past two years, dropping the unemployment to 3.6%, which is below the 2003 level.

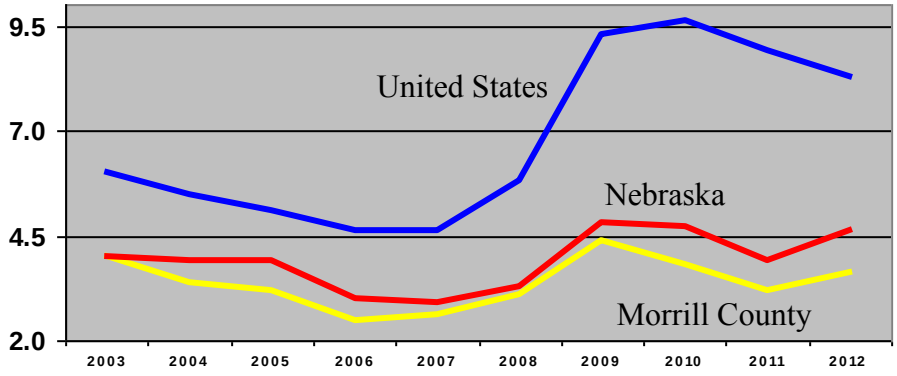
Morrill County's unemployment rate has remained below the statewide rate. The closest the county's unemployment has been to the state level was at the peak of the recession when the county's unemployment of 4.4% approached the state's 4.8% level. For most of the decade, though, the county unemployment rate has been less than the state's.

Both the county's and the state's unemployment rate have remained well below the national unemployment rate. Morrill County's unemployment rates were consistently 2.0 or more below the national rate. However, during the great recession, the county rate has been less than half the national rate.

Unemployment Rate, 2003 to February 2012

	2003	2004	2005	2006	2007	2008	2009	2010	2011	Feb 2012
Morrill County	4.0	3.4	3.2	2.5	2.6	3.1	4.4	3.8	3.2	3.6
Nebraska	4.0	3.9	3.9	3.0	2.9	3.3	4.8	4.7	3.9	4.6
United States	6.0	5.5	5.1	4.6	4.6	5.8	9.3	9.6	8.9	8.3

Unemployment Rate, 2003 to February 2012



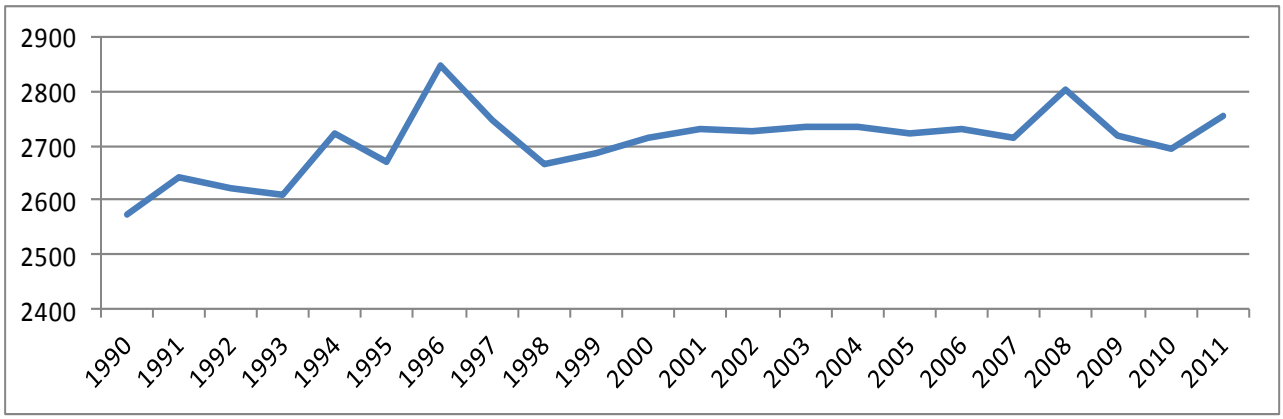
Employment by Place of Work

While the Department of Labor measures the amount of workers and the number of employed persons in the county, they do not measure the total amount of jobs held by those local workers or the number of jobs held by out-of county workers. (ie: a person holding two jobs is counted as one employed person in the labor force) The Bureau of Economic Analysis measures the economy, which includes the number of jobs.

Since 1990, Morrill County has increased the number of jobs available slightly.

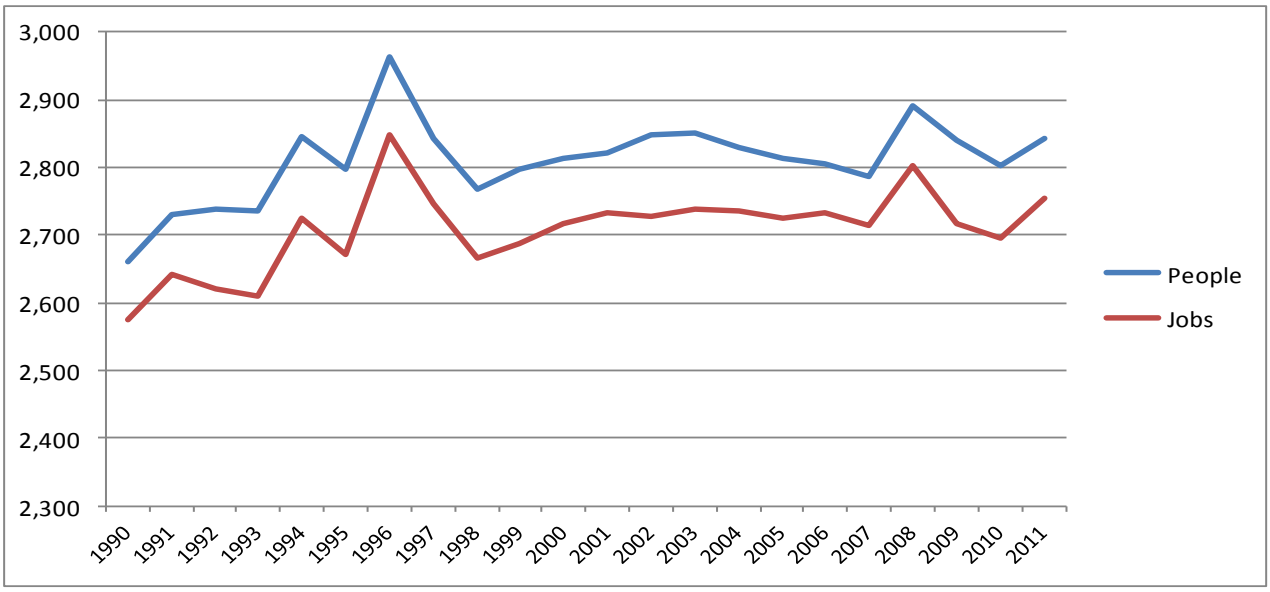
The ratio of Employment by Place of Work to Population has increased since the early 2000s.

Employment by Place of Work, Morrill County 1990 to 2011



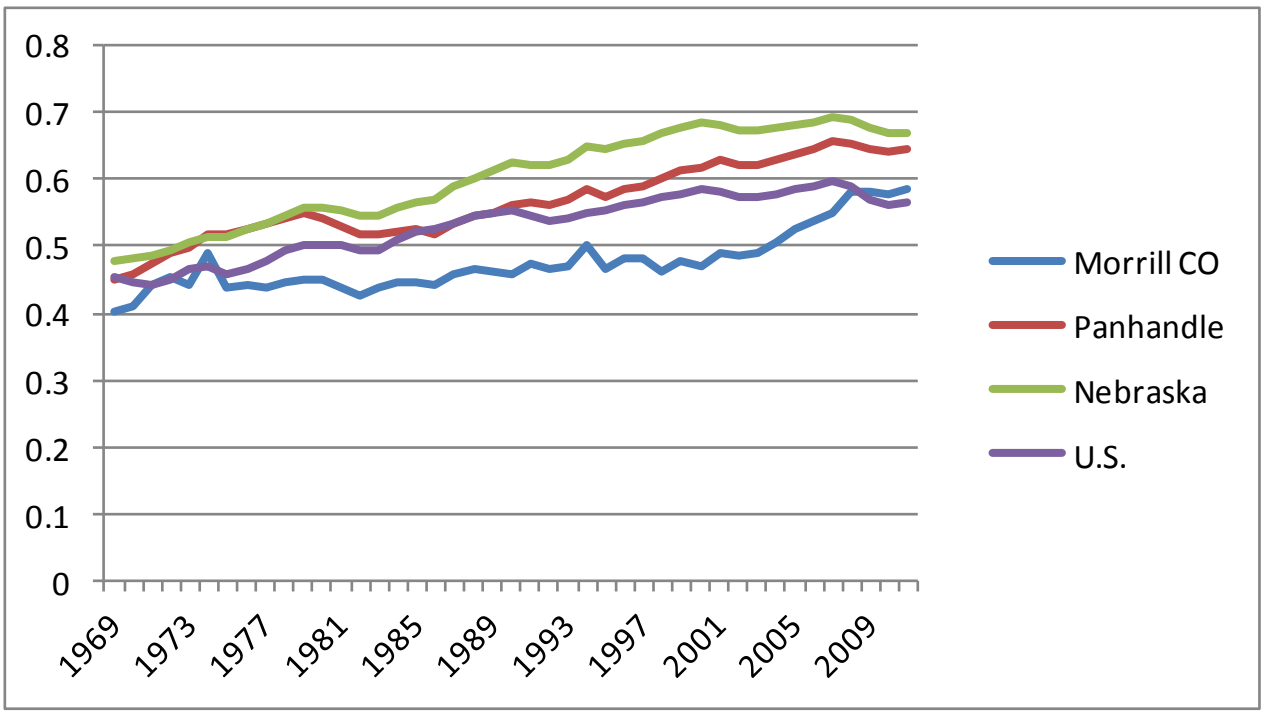
http://neworks.nebraska.gov/analyzer/qslabforcedata.asp?cat=HST_EMP_WAGE_LAB_FORCE&session=LABFORCE&subsession=99&areaname=

Employment by Place of Work/Population, Morrill County 1990 to 2011



http://neworks.nebraska.gov/analyzer/qslabforcedata.asp?cat=HST_EMP_WAGE_LAB_FORCE&session=LABFORCE&subsession=99&areaname=

Ratio of Employment by Place of Work to Population 1969 to 2009



http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=30&isuri=1&7028=280&7040=-1&7083=Levels&7031=31000&7022=12&7023=7&7024=Non-Indus-try&7025=4&7026=31123&7027=2011,2010,2009,2008,2007,2006,2005,2004,2003,2002,2001,2000,1999,1998,1997,1996,1995,1994,1993,1992,1991,1990,1989,1988,1987,1986,1985,1984,1983,1982,1981,1980,1979,1978,1977,1976,1975,1974,1973,1972,1971,1970,1969&7001=712&7029=12&7090=70&7033=-1

Nonfarm Employment by Sector

Morrill County's rank order of industries by employment is quite different from the state's or nation's rank order.

Agriculture provides the most jobs of any sector in the county. This sector provides 671 jobs. It accounts for 28.7% of the employment. The state only has 4.1% of its jobs in Farm Employment.

Government jobs rank second in the county with 22% of the jobs. A large majority (84%) of these 513 jobs are categorized as local government jobs. A majority of the local government jobs are likely associated with the local public schools. The county's ratio of government jobs is significantly higher than the state and nation.

Retail trade provides 241 jobs and makes up 10.3% of county non-farm employment. This is the same as the state's ratio and slightly higher than the nations'.

Many of the job sectors are not disclosed. It is likely that a large share of these jobs are in the management of companies and enterprises.

All the remaining industries account for approximately 39% of the county's jobs. The health care accounts for 8.9%; transportation and warehousing 6.8%; manufacturing 2.5%; other services 5.5%; construction 4.0%; finance and insurance 4.0%; real estate 2.5% and Professional, Scientific and Technical Services 2.4%.

Nonfarm Employment by Sector, 2011

	Morrill County		Nebraska	U.S.
Farm employment	671	28.7%	4.1%	1.5%
Forestry, fishing, and related activities	(D)	N/A	0.8%	0.5%
Mining	(D)	N/A	0.3%	0.8%
Utilities	(D)	N/A	0.1%	0.3%
Construction	93	4.0%	4.9%	4.8%
Manufacturing	59	2.5%	7.7%	6.8%
Wholesale trade	158	6.8%	3.5%	3.4%
Retail trade	241	10.3%	10.3%	9.9%
Transportation and warehousing	(D)	N/A	4.9%	3.1%
Information	(D)	N/A	1.5%	1.8%
Finance and insurance	94	4.0%	6.3%	5.3%
Real estate and rental and leasing	58	2.5%	3.2%	4.3%
Professional, scientific, and technical services	55	2.4%	4.9%	6.7%
Management of companies and enterprises	0	0.0%	1.4%	1.1%
Administrative and waste management services	(D)	N/A	4.7%	6.0%
Educational services	15	0.6%	1.9%	2.3%
Health care and social assistance	207	8.9%	10.5%	10.7%
Arts, entertainment, and recreation	(D)	N/A	1.7%	2.1%
Accommodation and food services	(D)	N/A	6.0%	6.8%
Other services, except public administration	129	5.5%	5.3%	5.5%
Government and government enterprises	513	22.0%	13.9%	13.4%
Federal, civilian	22	0.9%	1.3%	1.6%
Military	20	0.9%	1.1%	1.2%
State government	39	1.4%	2.4%	2.6%
Local government	432	15.4%	7.9%	7.0%

http://www.bea.gov/iTable/iTable.cfm?ReqID=70&step=1&isuri=1&acrdn=5
1/ The estimates of employment for 2001-2006 are based on the 2002 North American Industry Classification System (NAICS). The estimates for 2007-2010 are based on the 2007 NAICS. The estimates for 2011 forward are based on the 2012 NAICS.
2/ Excludes limited partners.
(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.
Last updated: November 26, 2012 - new estimates for 2011; revised estimates for 2009-2010.

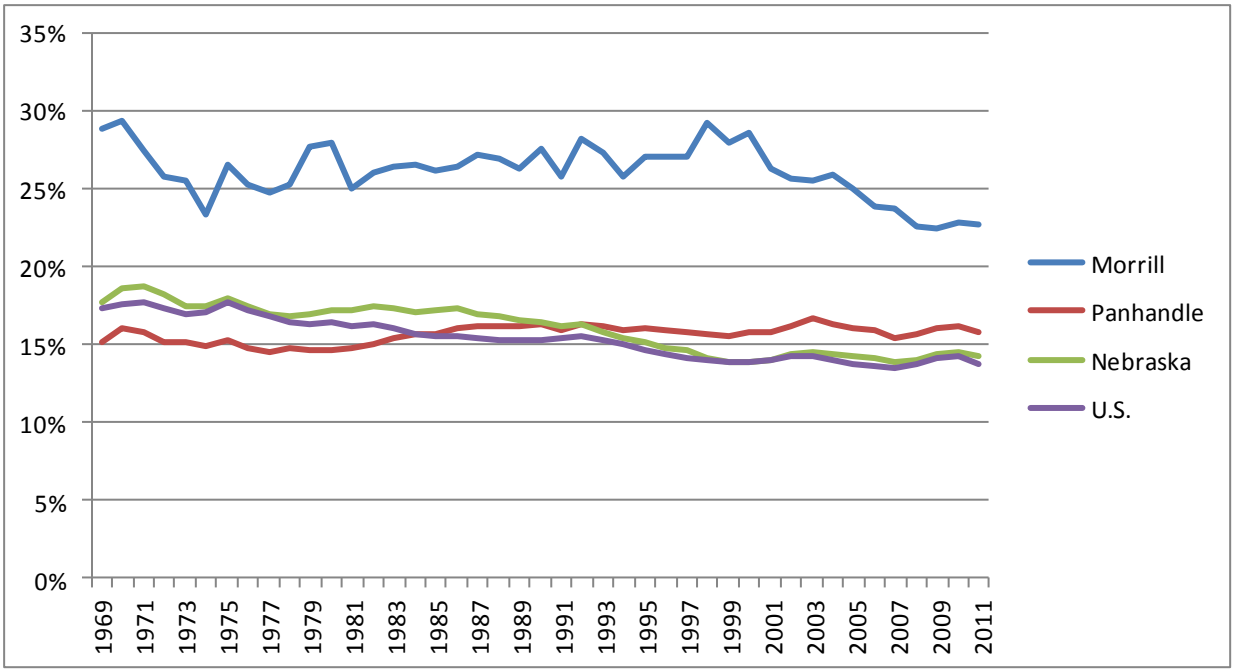
Employment in Government Sectors

Morrill County has become slightly less dependent on government jobs in the past decade.

As recently as 1999, almost one in three jobs in the county (29%) were government sector positions. This was significantly above the regional, state and national levels. The higher percentage of government sector employees has continued to decline since then.

Recent employment data along with anecdotal observation has shown an increase in private sector employment locally in the past year while government sector jobs have been stagnant at best.

Percent of Nonfarm Employment in Government Sectors



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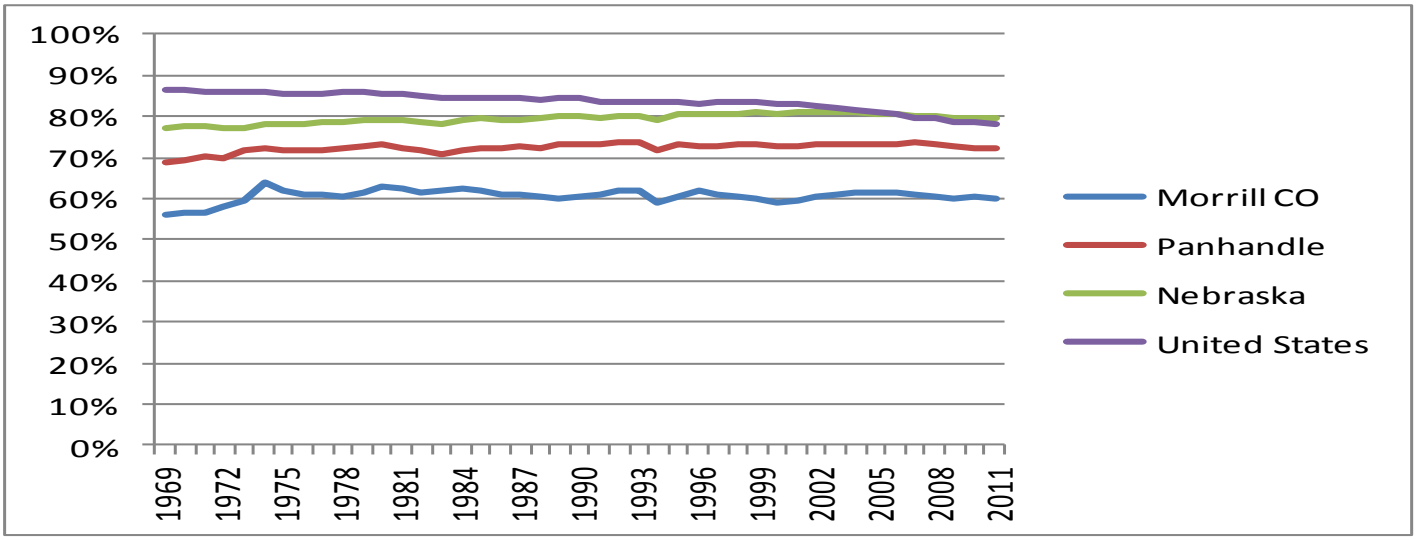
Self-Employment

While the United States has experienced a decrease in the number and share of self-employment in the past decade, Morrill County has remained fairly stable.

Between 1969 and 2007, the number of wage and salary jobs in Morrill County increased, from slightly less than 1,400 wage and salary jobs in 1969 to almost 1,800 at the 2007 peak, before declining slightly through 2011.

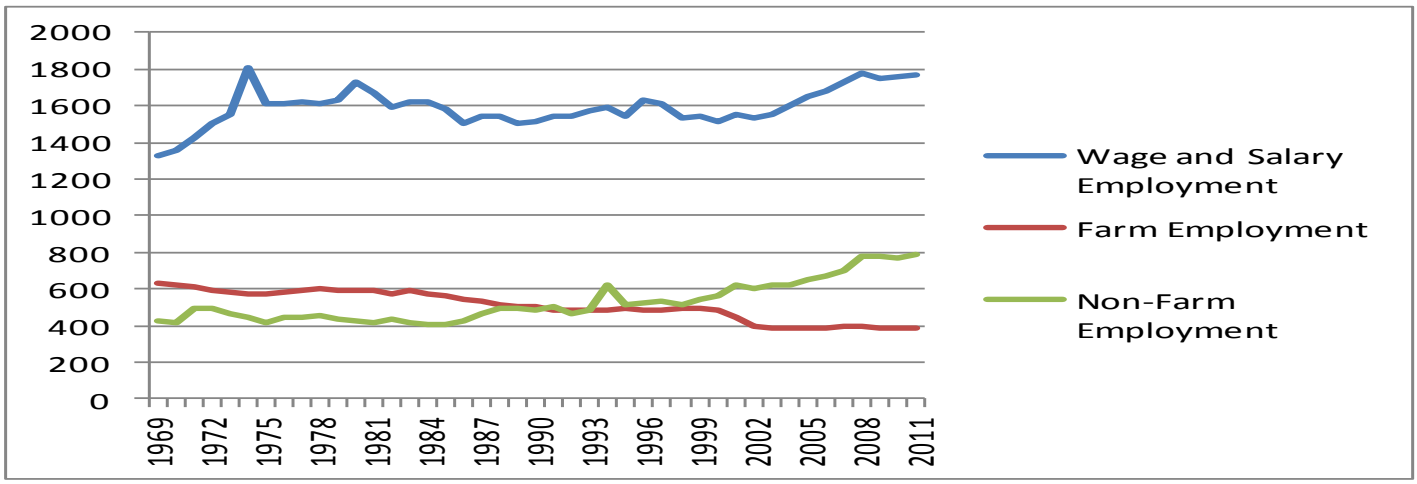
In 2011, about 40% of Cheyenne County workers were self-employed compared to the national rate of 21.3%. This is slightly different from 1969 when over 40% of Morrill County's workers were self-employed while only 13.5% of the nation's and 23% of the state's workers were self-employed.

Percent of Employment that is Not Self-Employed



http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=30&isuri=1&7028=280&7040=-1&7083=Levels&7031=31000&7022=12&7023=7&7024=Non-Indus-try&7025=4&7026=31123&7027=2011,2010,2009,2008,2007,2006,2005,2004,2003,2002,2001,2000,1999,1998,1997,1996,1995,1994,1993,1992,1991,1990,1989,1988,1987,1986,1985,1984,1983,1982,1981,1980,1979,1978,1977,1976,1975,1974,1973,1972,1971,1970,1969&7001=712&7029=12&7090=70&7033=-1

Total Employment by Type



http://www.bea.gov/iTable/iTableHtml.cfm?reqid=70&step=30&isuri=1&7028=20&7040=-1&7031=31000&7025=4&7022=19&7023=7&7024=Non-Industtry&7083=Levels&7026=31123&7027=2011,2010,2009,2008,2007,2006,2005,2004,2003,2002,2001,2000,1999,1998,1997,1996,1995,1994,1993,1992,1991,1990,1989,1988,1987,1986,1985,1984,1983,1982,1981,1980,1979,1978,1977,1976,1975,1974,1973,1972,1971,1970,1969&7001=719&7029=19&7090=70&7033=-1

Commuting Patterns

With Morrill County having fewer jobs than working age persons, it is not surprising that a higher percentage of Morrill County workers are employed outside the county than in Nebraska or the nation.

Place of Work, 2007-11 estimate

	Morrill County	Nebraska	United States
Work in home County	69.3%	78.9%	72.5%
Work in other County in State	29.5%	18.2%	23.6%
Work outside of State	1.2%	2.9%	3.8%

Commuting Times

The average commute for Morrill County workers is about 75% of the nation's commuting time. The average travel time to work in Morrill County is 18.8 minutes compared to 18.0 minutes in Nebraska and nearly a half hour (25.4 minutes) for the nation.

Over one third (37.6%) of Morrill County's workers spend less than ten minutes travelling to work. Statewide, only a quarter (25.7%) of workers have a drive of less than ten minutes to work. Nationally, only 13.8% of workers have such a short commute.

Morrill County has a higher percentage of its workforce who travel 30 or more minutes compared to the state, but a lower percentage than the national averages. 28% of Morrill County workers drive more than 30 minutes to attend their job while 17.1% statewide and 35.4% of workers nationally drive this far to work.

Travel time to work, 2007-11 estimate

	Morrill Co County	Nebraska	United States
Less than 10 minutes	37.60%	24.70%	13.80%
10 to 14 minutes	10.20%	19.30%	14.40%
15 to 19 minutes	11.60%	17.80%	15.50%
20 to 24 minutes	10.10%	14.90%	14.70%
25 to 29 minutes	2.50%	5.70%	6.10%
30 to 34 minutes	9.40%	8.60%	13.50%
35 to 44 minutes	6.40%	3.00%	6.30%
45 to 59 minutes	8.50%	3.10%	7.50%
60 or more minutes	3.70%	2.90%	8.10%
Mean travel time to work (minutes)	18.8	18	25.4

http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_5YR_S0801&prodType=table

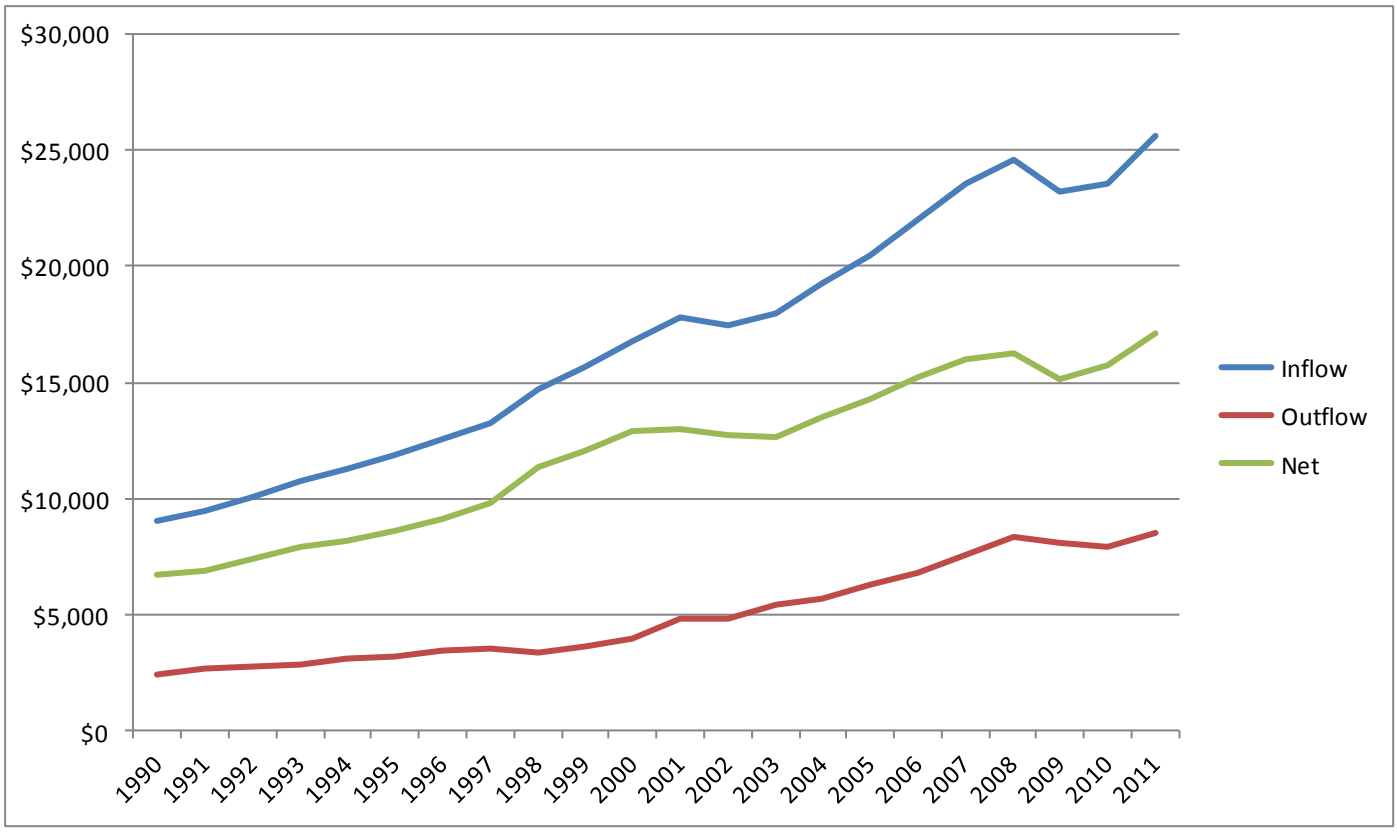
Net Flow of Earnings to Neighboring Counties

Since 1990 more earnings were flowing into Morrill County through commuting than out of it. This implies more Morrill County residents were working in neighboring counties than the residents of neighboring counties were working in Morrill County.

Since the late 1990's, the amount of net wages flowing to neighboring counties has grown. However during this time, wages flowing into the county has grown at a faster rate.

These numbers demonstrate Morrill County is not creating enough jobs to support its current population; county residents are seeking employment outside the county.

Inflation-Adjusted Earnings Flowing in/out of Morrill County, 1990 to 2011 (000)



http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=30&isuri=1&7028=280&7040=-1&7083=Levels&7031=31000&7022=12&7023=7&7024=Non-Industry&7025=4&7026=31123&7027=2011,2010,2009,2008,2007,2006,2005,2004,2003,2002,2001,2000,1999,1998,1997,1996,1995,1994,1993,1992,1991,1990,1989,1988,1987,1986,1985,1984,1983,1982,1981,1980,1979,1978,1977,1976,1975,1974,1973,1972,1971,1970,1969&7001=712&7029=12&7090=70&7033=-1

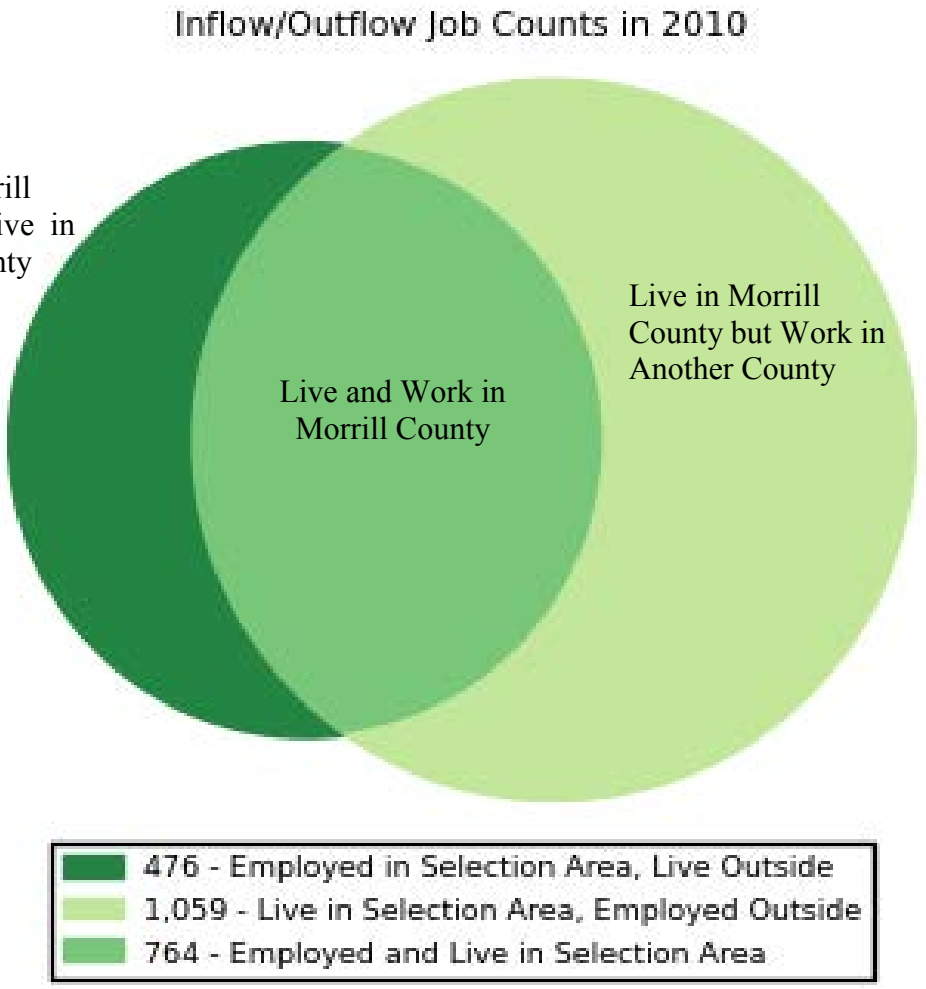
Source: Bureau of Economic Analysis

Net Jobs Flow

While the Bureau of Economic Analysis does not provide data for towns the size of Bridgeport, the IRS does provide some data for the county on job flow.

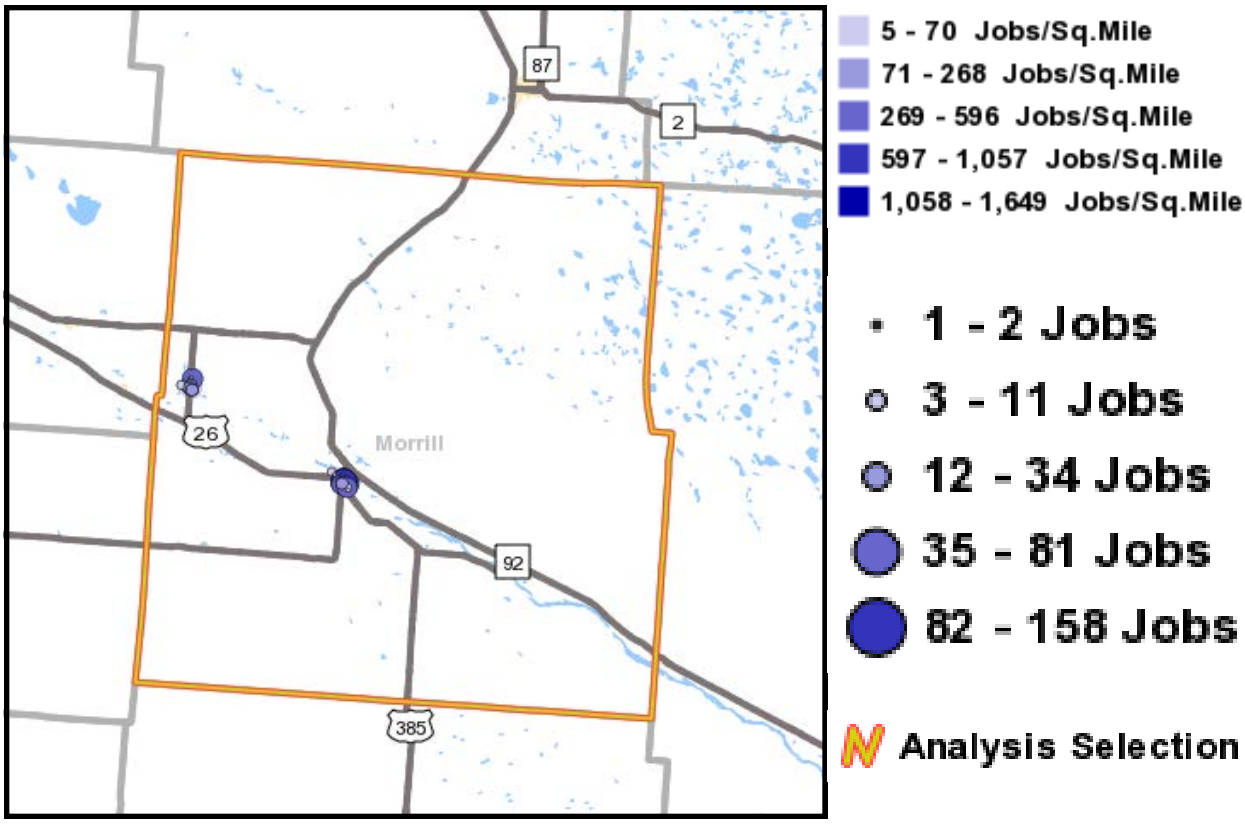
According to the IRS, Morrill County has more workers than jobs. In 2010, Morrill County had 1,823 workers. Of these persons, 764 lived and worked in Morrill County while 1,059 Morrill County residents worked outside the county.

This situation indicates there are workers who are available to work in the county if there are adequate paying jobs for them.



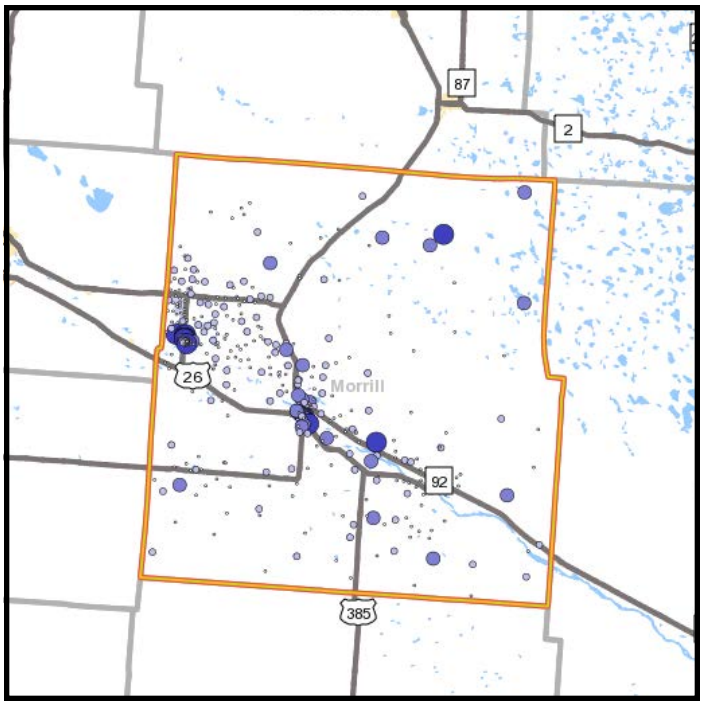
http://onthemap.ces.census.gov/

Where Morrill County Jobs are Located



http://onthemap.ces.census.gov/

Where Morrill County Employees Live

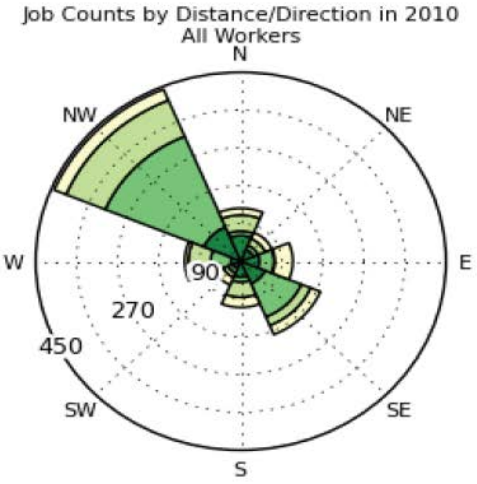


5 - 30 Jobs/Sq.Mile
31 - 105 Jobs/Sq.Mile
106 - 230 Jobs/Sq.Mile
231 - 406 Jobs/Sq.Mile
407 - 632 Jobs/Sq.Mile

1 - 2 Jobs
3 - 6 Jobs
7 - 13 Jobs
14 - 23 Jobs

N Analysis Selection

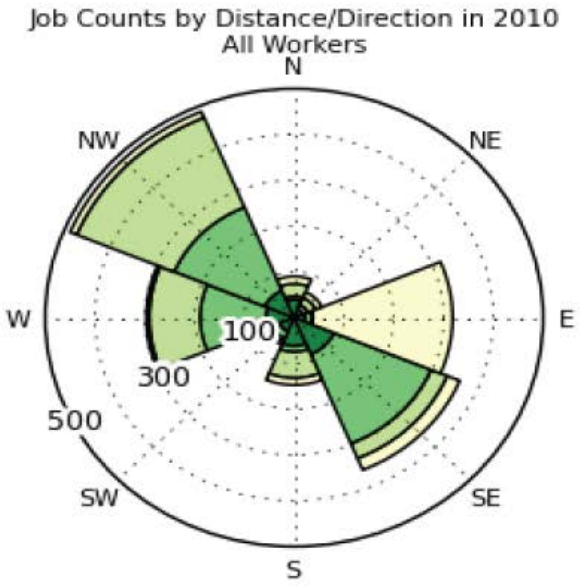
http://onthemap.ces.census.gov/



Jobs by Distance - Work Census Block to Home Census Block

	2010	
	Count	Share
Total Primary Jobs	1,240	100.0%
Less than 10 miles	357	28.8%
10 to 24 miles	442	35.6%
25 to 50 miles	268	21.6%
Greater than 50 miles	173	14.0%

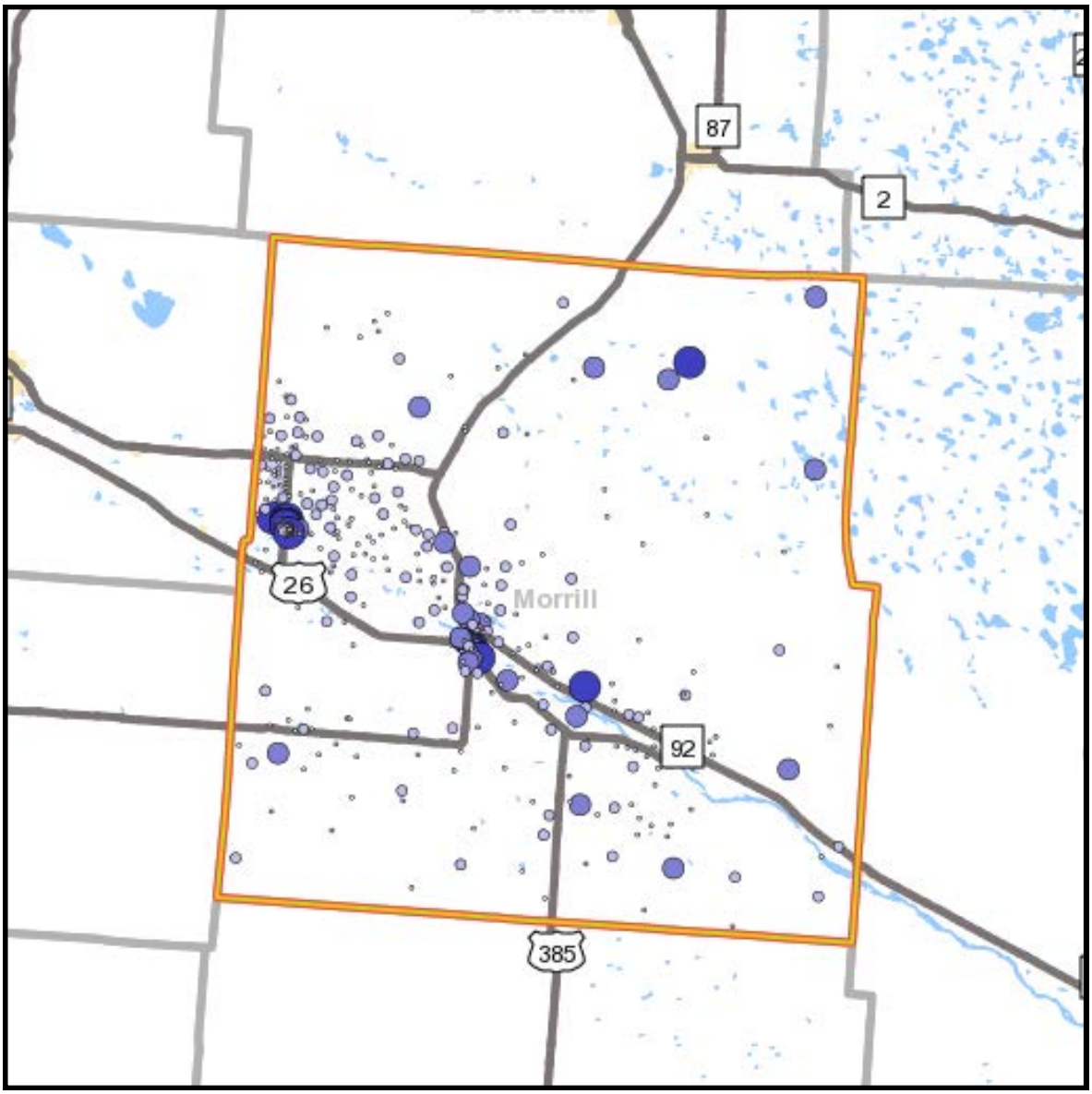
Where Morrill County Residents Work



Jobs by Distance - Home Census Block to Work Census Block

	2010	
	Count	Share
Total Primary Jobs	1,823	100.0%
Less than 10 miles	383	21.0%
10 to 24 miles	603	33.1%
25 to 50 miles	459	25.2%
Greater than 50 miles	378	20.7%

Where Morrill County Employed Residents Live



Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2010).
Notes:

1. Race, Ethnicity, Educational Attainment, and Sex statistics are beta release results and only available for 2009 and 2010 data.
2. Educational Attainment is only produced for workers aged 30 and over.

Tax Revenue

- **Taxable Retail Sales**
- **Lodging Tax Revenue**
- **Aggregate Property Valuation**

Taxable Retail Sales

Although taxable retail sales continued to trend higher, pre-recession, from 1997 to 2008 in nominal terms, taxable retail sales actually peaked in 2005 in real dollar terms both in the county and Bridgeport.

In Morrill County taxable retail sales increased from $18,616,761 in 1997 to $23,753,260 in 2008. This is a 27.6% increase which equates to slightly less than 2% annual growth rate. However, after adjusting for inflation, taxable retail sales only increased by 4.1% from 1997 to 2008, which equates to a much more modest annual growth rate.

In Bridgeport taxable retail sales increased in both real and nominal terms from 2001 through 2011. The continued increase in taxable retail sales in Bridgeport between 2010 and 2011 in both real and nominal terms is in contrast to the slight decline in inflation adjusted numbers in Morrill County. This is possibly due to the opening of the Ethanol plant in the community in 2009/10.

On an inflation adjusted basis, taxable retail sales in Bridgeport have increased by 14.1% from 2001 through 2011 with they have increased 11.3% in the county during the same period.

Morrill County Taxable Retail Sales, 1997 to 2011; Bridgeport Taxable Retail Sales, 2001 to 2011

	Morrill CO	Morrill CO Adj	Bridgeport	Bridgeport Adj
1997	$18,616,761	$26,220,790		
1998	$18,593,230	$25,823,931		
1999	$19,274,635	$26,046,804		
2000	$19,740,570	$25,637,104		
2001	$19,788,131	$25,048,267	$13,760,237	$17,418,022
2002	$20,425,312	$25,531,640	$14,108,194	$17,635,242
2003	$21,254,760	$25,920,439	$14,771,186	$18,013,641
2004	$22,887,317	$27,246,807	$15,915,687	$18,947,246
2005	$23,753,260	$27,302,597	$16,767,341	$19,272,806
2006	$24,144,573	$26,827,303	$16,608,641	$18,454,046
2007	$25,912,986	$28,166,091	$17,812,375	$19,361,277
2008	$25,742,447	$26,815,049	$18,197,416	$18,955,642
2009	$25,602,872	$26,950,392	$17,543,815	$18,467,174
2010	$27,086,963	$27,924,606	$18,348,488	$18,915,967
2011	$27,879,629	$27,879,629	$19,882,639	$19,882,639

http://www.revenue.state.ne.us/research/monthly_net_sales.html

Bridgeport Share of Taxable Sales, 2001 to 2011

Taxable Retail Sales

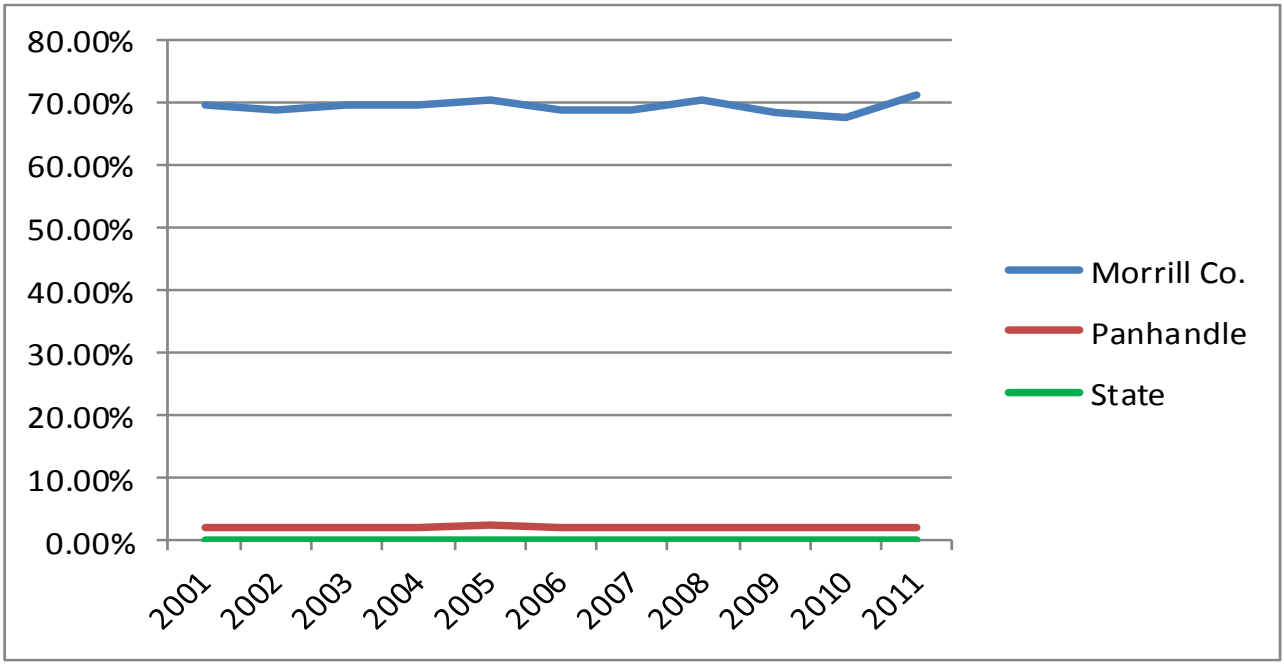
Bridgeport's inflation adjusted taxable retail sales as a percentage of Morrill County and the Panhandle indicate the community is maintaining its sales base as the percentage has not fluctuated greatly over the past 10 years.

The percentage of Morrill County retail sales has actually increased from 68.54% in 2001 to 71.32% in 2011.

The percentage of Panhandle retail sales has also increased during the period, although slightly.

	Morrill Co.	Panhandle	State
2001	69.54%	1.86%	0.08%
2002	69.07%	1.93%	0.08%
2003	69.50%	2.03%	0.08%
2004	69.54%	2.08%	0.08%
2005	70.59%	2.12%	0.08%
2006	68.79%	2.06%	0.07%
2007	68.74%	2.08%	0.08%
2008	70.69%	2.03%	0.08%
2009	68.52%	1.93%	0.08%
2010	67.74%	1.88%	0.08%
2011	71.32%	2.04%	0.08%

Bridgeport Inflation Adjusted Retail Sales as a Percent of, 2001—2011



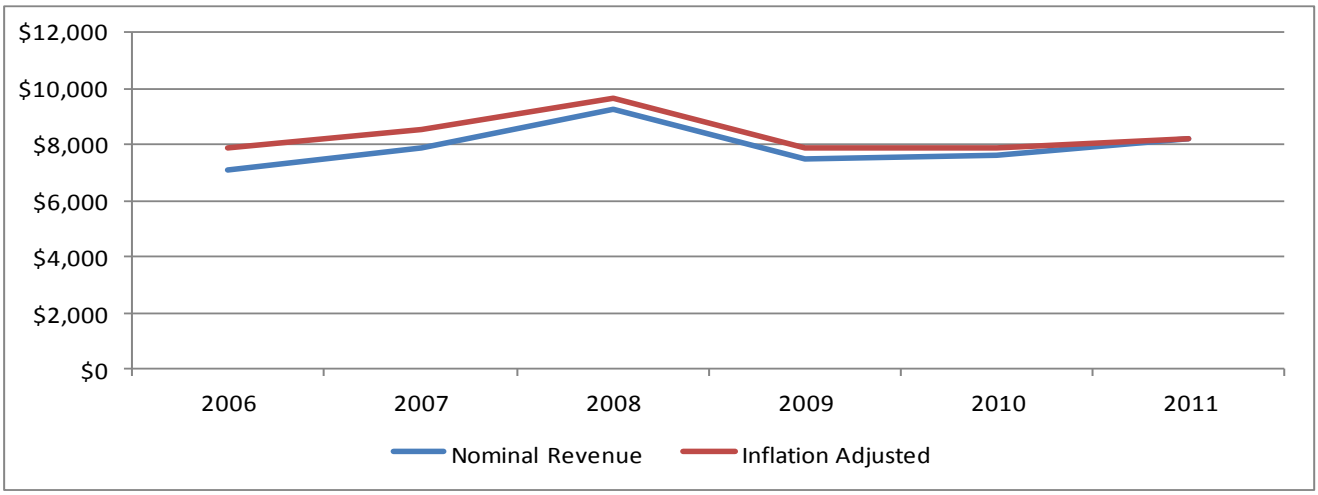
http://www.revenue.state.ne.us/research/monthly_net_sales.html
Inflation Indexed to 2011 per Fed. Res. Bank Minneapolis — http://www.minneapolisfed.org/index.cfm?
\\SERVER\gis\Bridgeport Plan 2012\Bob files for Bridgeport Comp Plan\[Net Taxable Sales--Panhandle.xlsx]Net Taxable Sales Inflation

Lodging Tax Receipts

Lodging tax receipts have varied year-over-year in Morrill County since 2006. After increasing through 2007 they have decreased and remained fairly flat over the last four years. This is undoubtedly due to the national economic downturn as fewer people have been travelling for either business or pleasure

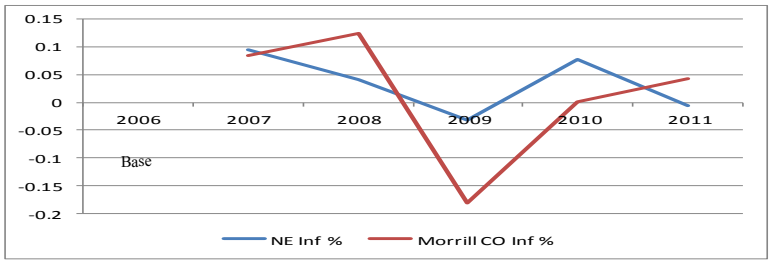
Morrill County's annual change in lodging tax receipts has fluctuated more than the state as a whole.

Change in Inflation-Adjusted Lodging Tax Receipts, Morrill County 2006 to 2011

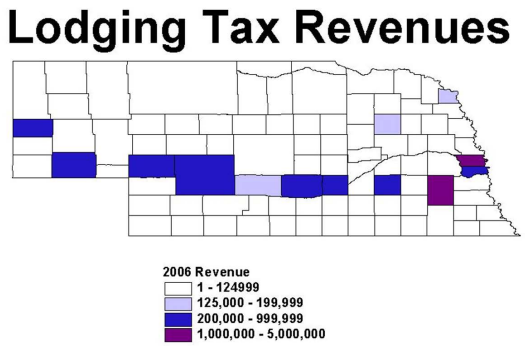


http://assist.neded.org/business/data-a-research
http://www.revenue.state.ne.us/research/county_official_data.html
Inflation indexed to 2011

% Change in Inflation-Adjusted Lodging Tax Receipts, 2007 to 2011



http://www.revenue.state.ne.us/research/county_official_data.html
http://www.minneapolisfed.org/index.cfm?
Inflation indexed to 2011

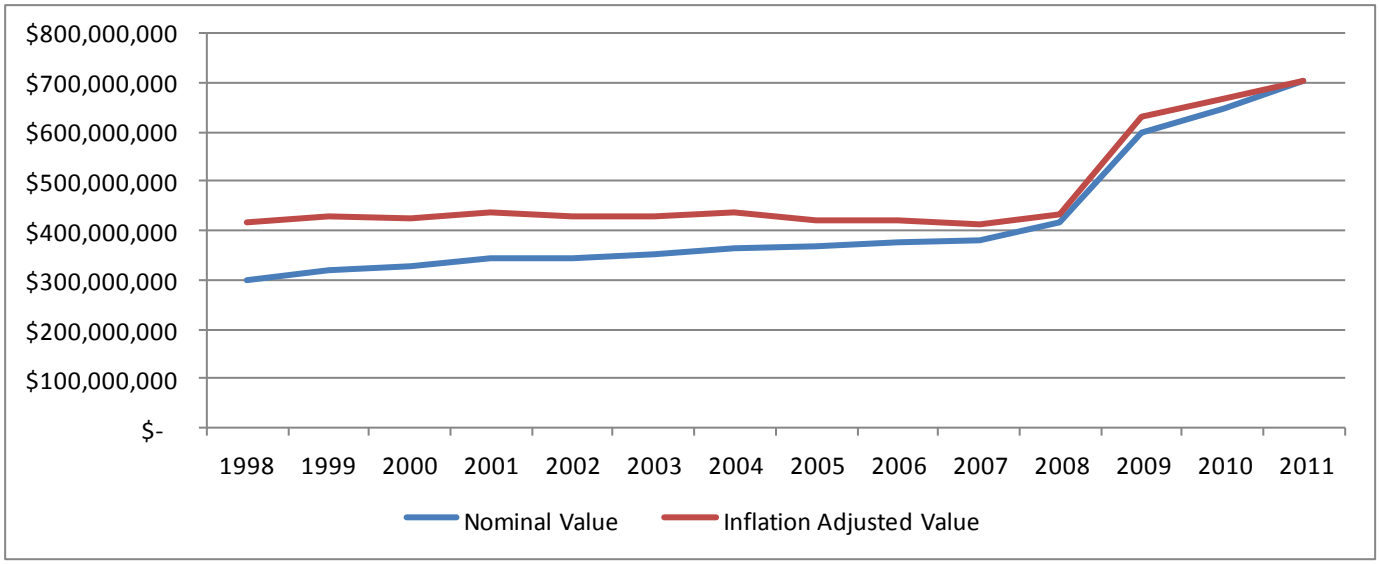


Aggregate Property Valuation

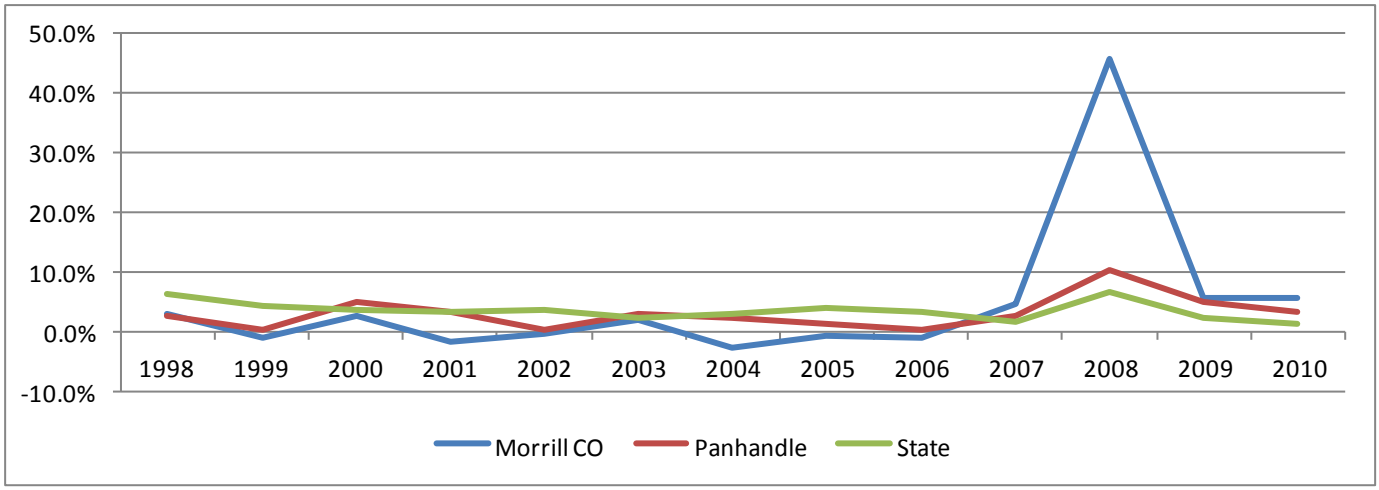
Morrill County's aggregate property valuation has more than doubled since 1998, increasing from slightly more than $300,000,000 in 1998 to nearly $700,000,000dollars in 2011. Most of this increase occurred because of adjustments in 2008, as the second graph below indicates.

Despite this growth in property valuations since 2008, Morrill County valuation increase is only slightly higher than the Panhandle region's aggregate inflation adjusted property valuation.

Change in Morrill County Aggregate Property Valuation, 1998 to 2011



Percentage Change in Aggregate Inflation-Adjusted Property Valuation, 1998 to 2010



http://www.revenue.ne.gov/PAD/research/value_change_bycounty.html

Education

- **Education Attainment**
- **Earnings by Education Level**
- **Public School Proficiency**
- **Education Facilities**

Education Attainment

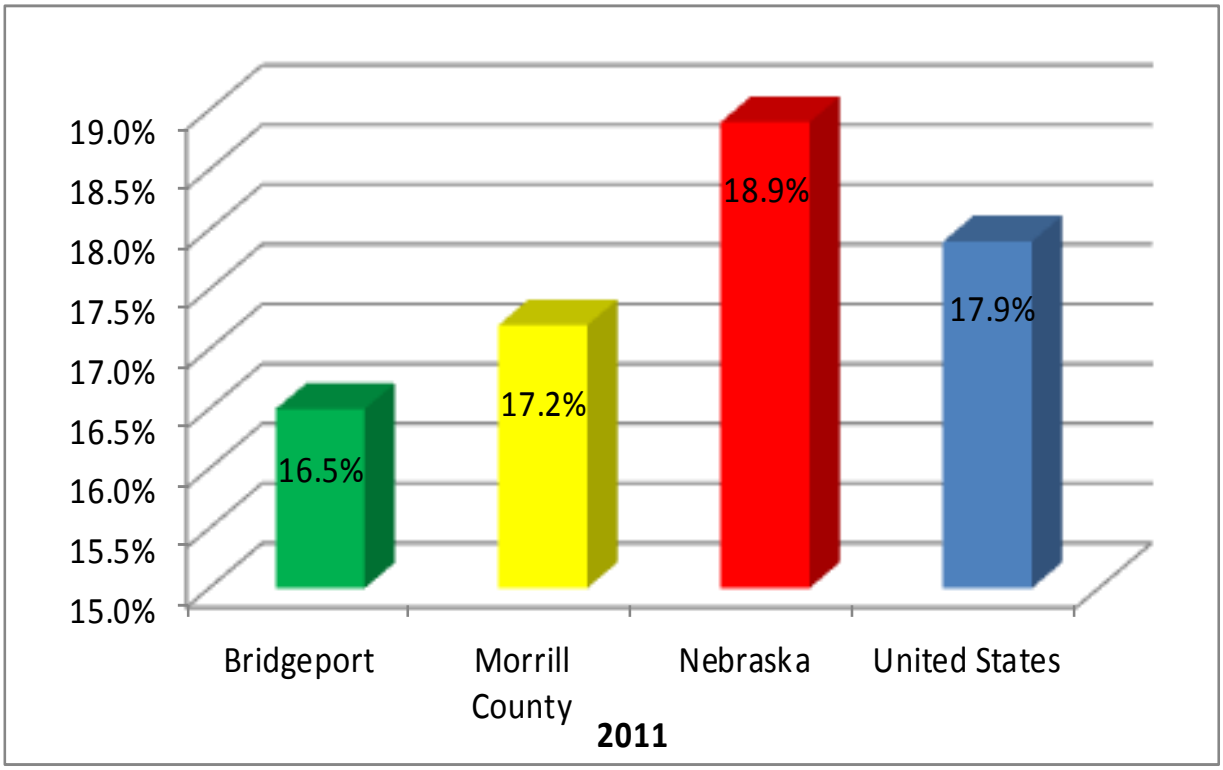
As the nation's economy moves toward more service and technology jobs, education attainment is more closely correlated with economic prosperity. As this trend progresses, educational attainment and skill levels of the labor force will play an increasingly important role in the town's ability to maintain its strong economy and population base.

ACS (U S Census American Community Survey) estimates for 2011 indicate that Bridgeport and Morrill County residents have education attainment levels above the state and nation for High School Graduates. However, both Bridgeport and Morrill County have College Degree and Master's Degree or Higher percentages lower than either Nebraska or the nation, and Bridgeport lacks Morrill County in College Degrees as well. 16.5% of Bridgeport residents have a college degree compared to 17.2% of Morrill County residents, 18.9% of Nebraska residents and 17.9% of U S residents.

Education Attainment, 25 years old +, 2011

	Bridgeport	Morrill County	Nebraska	United States
High School	30.9%	34.80%	29.0%	28.4%
College Degree	16.5%	17.20%	18.9%	17.9%
Master's or Higher	7.2%	4.10%	9.1%	10.6%

College Degree Attainment Rates, 2011



American Fact Finder -- http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

\\SERVER\gis\Morrill 2011\[Education Attainment 2011 -- Am Fact Finder.xlsx]HS, College, Master's

Education Attainment by Age

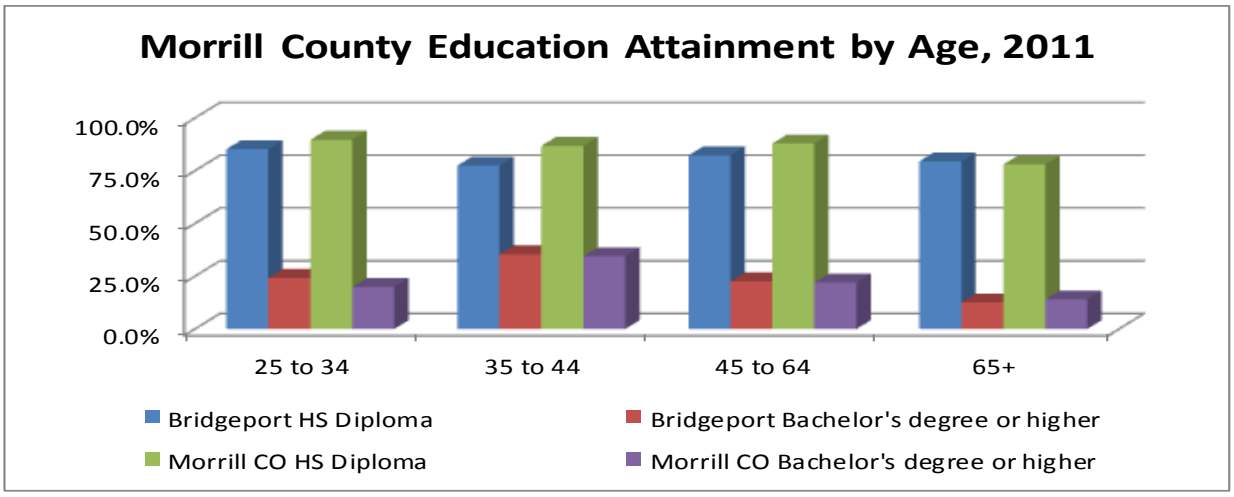
Bridgeport's younger generations are, not surprisingly, more likely to have a college degree than the older generations. However, Bridgeport and Morrill County's 25 to 34 year age cohort is less likely to have a college education than the state or national cohorts. This statistic is reversed for the 35 to 44 year age cohort as both the Bridgeport and Morrill County cohorts have a higher percentage of Bachelor's degrees than either the state or national cohorts.

Bridgeport's 45 to 64 year olds are less likely to have a high school or college degree than their state and national counterparts, as are the Morrill County cohort.

Bridgeport and Morrill County's 65+ population has lower high school and college graduation rates than the locals under age 65 as well as lower rates than the state cohort. However, Bridgeport's High School graduation rate for the 65+ cohort is higher than the national level, and Morrill County's High School graduation rate almost equals the national level cohort.

Education Attainment, 25 years old +, 2011

	Bridgeport	Morrill County	Nebraska	United States
Population 25 to 34 years	223	513	245,845	41,540,346
High school graduate or higher	85.2%	89.7%	90.8%	87.9%
Bachelor's degree or higher	24.2%	19.9%	32.0%	31.5%
Population 35 to 44 years	257	524	220,770	40,827,710
High school graduate or higher	77.4%	86.8%	90.9%	87.4%
Bachelor's degree or higher	35.4%	34.5%	33.7%	31.9%
Population 45 to 64 years	433	1,416	479,700	82,718,588
High school graduate or higher	82.2%	87.9%	93.2%	87.8%
Bachelor's degree or higher	22.6%	22.0%	28.1%	28.6%
Population 65 years and over	247	993	249,797	41,385,026
High school graduate or higher	79.4%	78.0%	87.0%	78.7%
Bachelor's degree or higher	12.6%	14.0%	18.5%	22.1%



American Fact Finder -- http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

\\SERVER\gis\Morrill 2011\[Education Attainment 2011 -- Am Fact Finder.xlsx]Education Attainment 25 +

Earnings by Education Level

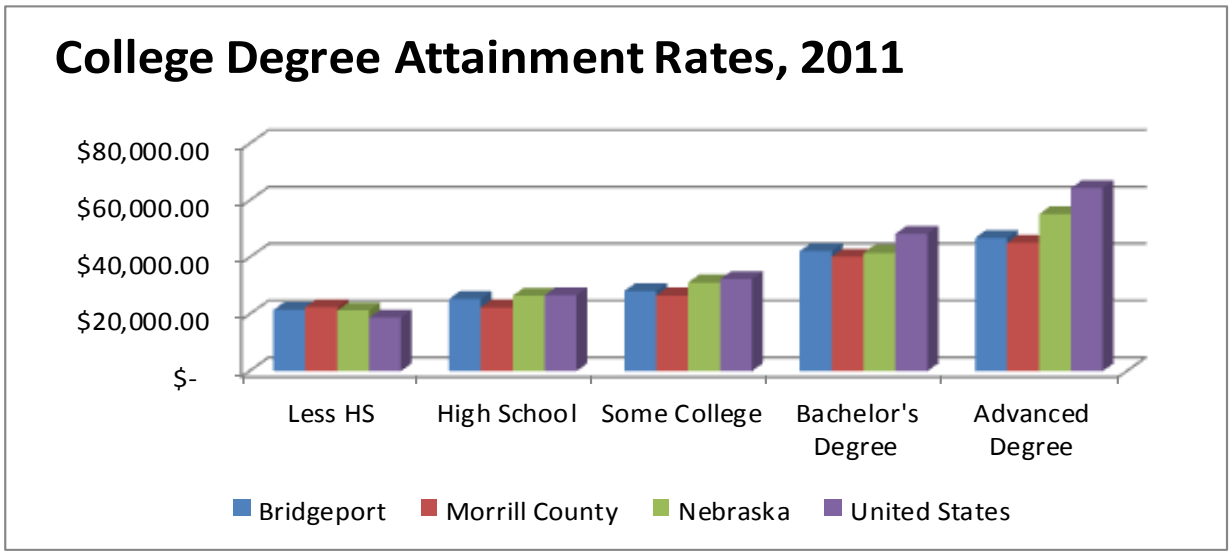
Bridgeport residents without a high school degree earn less than their county counterparts but slightly more than their state counterparts and 14.6% more than their national counterparts.

A Bridgeport resident with a Bachelor's degree on average earns almost twice as much as a high school graduate. The average Bridgeport resident with a Bachelor's degree earns $42,143. This is slightly lower than their statewide counterpart, but well below (12.7%) the national average of $48,308.

Bridgeport residents with an advanced degree also earn less than their statewide counterparts (15.1%) while earning 27% less than their national counterparts.

Median Earnings by Education Level, 2011

	Bridgeport	Morrill County	Nebraska	United States
Less than high school graduate	$21,538	$22,446	$21,291	$18,794
High school graduate (includes equiv)	$25,337	$22,375	$26,501	$26,699
Some college or associate's degree	$28,194	$26,575	$31,157	$32,321
Bachelor's degree	$42,143	$40,192	$41,573	$48,309
Graduate or professional degree	$46,827	$45,096	$55,169	$64,322



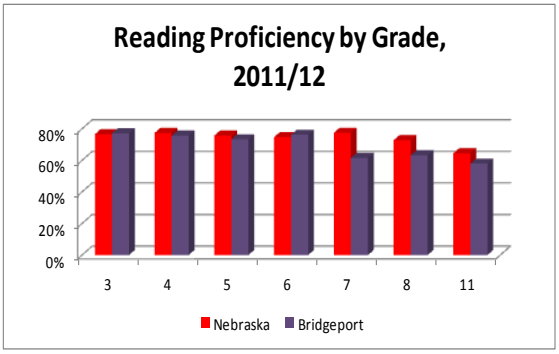
American Fact Finder -- http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

\\SERVER\gis\Morrill 2011\[Education Attainment 2011 -- Am Fact Finder.xlsx]Median Earnings

Reading Proficiency

Data from the Nebraska Department of Education indicates the reading proficiency of Bridgeport's junior high and high school students trail the state proficiency levels.

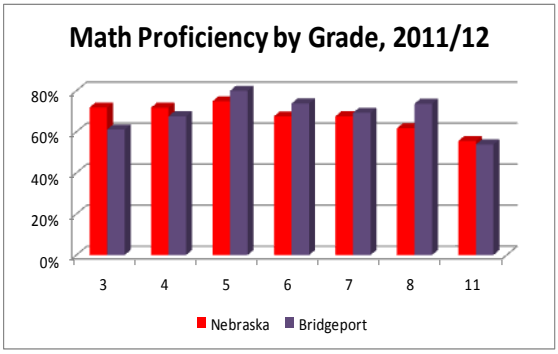
However, the reading proficiency of third and six graders exceeds the state proficiency levels.



Math Proficiency

Data from the Nebraska Department of Education indicates the math proficiency of Bridgeport's fifth, sixth, seventh and eighth grade students surpasses the state proficiency levels.

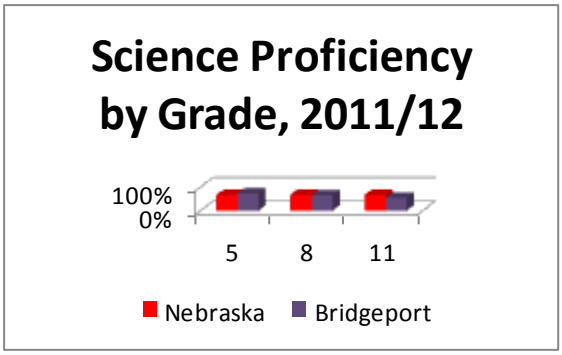
Bridgeport's high school students have mathematic proficiency slightly below the state proficiency levels.



Science Proficiency

Data from the Nebraska Department of Education indicates the science proficiency of Bridgeport's junior high students surpass the state proficiency levels by a slight margin.

Bridgeport's eleventh graders fall slightly behind the state science standards.



http://reportcard.education.ne.gov/Default_State.aspx

Agricultural Economy

- **Farm Employment**
- **Farm Size**
- **Farm Values**
- **Age of Farm Operators**
- **Agricultural Sales**

Farm Employment

Farmers make up a very small percentage of Morrill County's total population but account for a large share of economic activity in the county.

The number of persons with farming as their principal occupation has been steadily decreasing. In 1982 the County had 437 principle farmers. By 2007, the number of principle farmers declined 34% to just 290 persons.

The number of persons farming part-time decreased from 132 in 1982 to 113 in 2007. Thus the overall number of persons who farmed decreased from 569 persons in 1982 to 403 persons in 2007, a 29.2% decline.

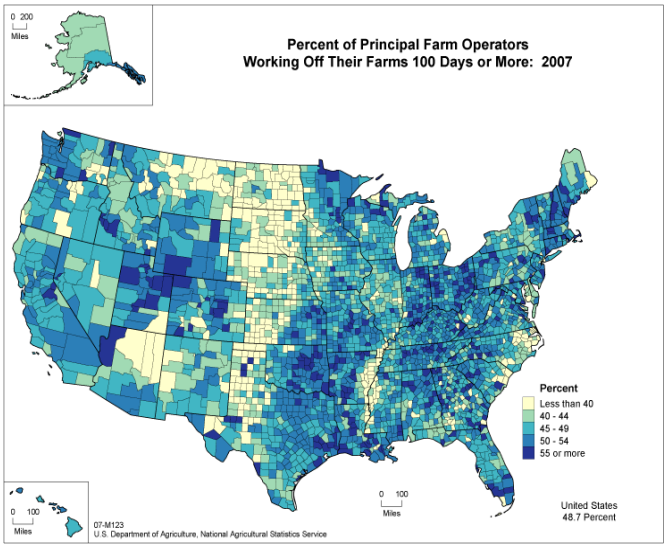
In 1982, 15.3% of the farmers had another full-time job. By 2007, over 44% of the farmers had a full-time job off of the farm.

Operators by Principal Occupation, Morrill County, 1982 - 2007

	1982	1987	1992	1997	2002	2007
Farming	437	395	349	347	310	290
Other	132	115	134	122	124	113
Total	569	510	483	469	434	403

http://censtats.census.gov/cgi-bin/usac/usatable.pl and 2000 Bridgeport Comp plan

Also, almost two thirds of farmers (65.3%) worked off of the farm at least one day in 2007. This figure is well above 1982 figures when only 35.7% of farmers worked at least one day off of the farm.



http://www.nass.usda.gov/research/2007mapgallery/album/Operators/Principle_Occupation/slides/Percent%20of%20Principal%20Farm%20Operators%20Reporting%20Primary%20Occupation%20as%

Operators by Days worked off farm, Morrill County, 1982-2007

	1982	1987	1992	1997	2002	2007
Any Days	203	243	194	222	222	263
200 or more days	87	113	100	122	148	178

http://censtats.census.gov/cgi-bin/usac/usatable.pl?State=&County=48000 and 2000 Bridgeport Comp plan

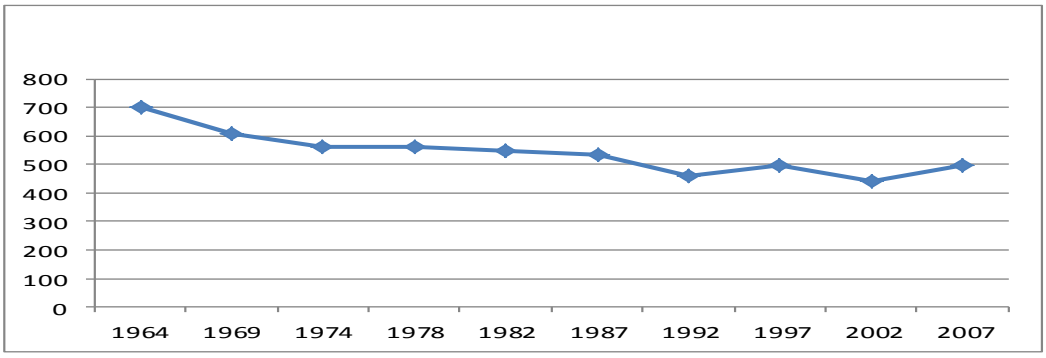
The number of farms in Morrill County has steadily decreased from 1964 to 2007. During this time period, the number of farms has declined from 699 to just 495, a decrease of over29%.

Number farms in Morrill County, 1964 - 2007

	1964	1969	1974	1978	1982	1987	1992	1997	2002	2007
Farm	699	608	560	562	550	535	458	497	443	495

http://www.agcensus.usda.gov/Publications/2007/Full_Report/Census_by_State/Nebraska/ or http://censtats.census.gov/cgi-bin/usac/usatable.pl

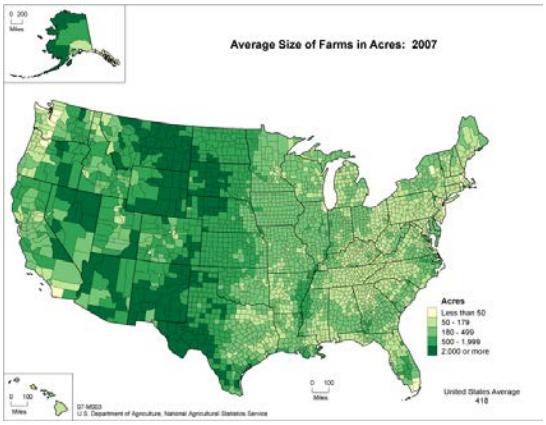
Number of farms in Morrill County, 1964 to 2007



Farm Size

The average size of a farm increased 34.7% from 1,352 acres in 1982 to 1,822 acres in 2007. Most of this increase occurred after 1992. Since then, farm sizes have remained relatively stable.

From 1982 to 2007, the number of acres in the county that were farmed increased substantially. In 1982, 743,507 acres were farmed. By 2007, the figure increased to 902,005 acres.



http://www.agcensus.usda.gov/Publications/2007/

Land in Farms, 1982 to 2007 Morrill County

	1982	1987	1992	1997	2002	2007
Land in Farms	743,507	724,691	724,458	860,864	872,351	902,005
Avg Farm Size	1,352	1,355	1,582	1,816	1,969	1,822

Source: 2000 Bridgeport Comp plan and http://censtats.census.gov/cgi-bin/usac/usatable.pl for Morrill County, Agriculture - NAICS

Farms by Size

The percentage of farms in Morrill County that are 1,000 acres in size or larger has increased to 35.6% of all farms compared to 29.8% in 1982. The actual number of farms this size increased from 164 farms in 1982 to 176 in 2007.

The percentage of farms in Morrill County that are less than 180 acres increased from 26.9% in 1982 to 30.1% in 2007. The actual number of farms this size also increased slightly from 147 farms to 149 farms.

The trend for more larger farms and more small farms in the county obviously means the number of medium sized farms is declining. In 1982 there were 148 farms of 180 to 499 acres. By 2007 this size of farm had decreased to 86, a decline of over 41%.

Farms by Size, 1982 to 2007

	1982		1987		1992		1997		2002		2007	
1 to 9 acres	41	7.5%	54	10.1%	28	6.1%	26	5.5%	10	2.3%	17	3.4%
10 to 49 acres	26	4.7%	22	4.1%	29	6.3%	31	6.5%	34	7.7%	51	10.3%
50 to 179 acres	81	14.7%	90	16.8%	62	13.5%	81	17.1%	87	19.6%	81	16.4%
180 to 499 acres	148	26.9%	133	24.9%	102	22.3%	84	17.7%	94	21.2%	86	17.4%
500 to 999 acres	90	16.4%	83	15.5%	81	17.7%	91	19.2%	56	12.6%	84	17.0%
1,000 or more acres	164	29.8%	153	28.6%	156	34.1%	161	34.0%	162	36.6%	176	35.6%
Total Farms	550		535		458		474		443		495	

Source: 2000 Bridgeport Comp plan and http://censtats.census.gov/cgi-bin/usac/usatable.pl for Morrill County, Agriculture - NAICS

Farm Values

The real dollar value of farms in Morrill County increased significantly between 2002 and 2007. Farm values have likely increased just as strongly since the last ag census and will show in the 2012 Ag census. However, real farm values in 2007 of $1,177,907 are only slightly above the 1982 level of $1,130,842. The average value per acre of $646 in 2007 is well above levels seen from 1987 to 2002, but well below adjusted 1982 levels of $760.

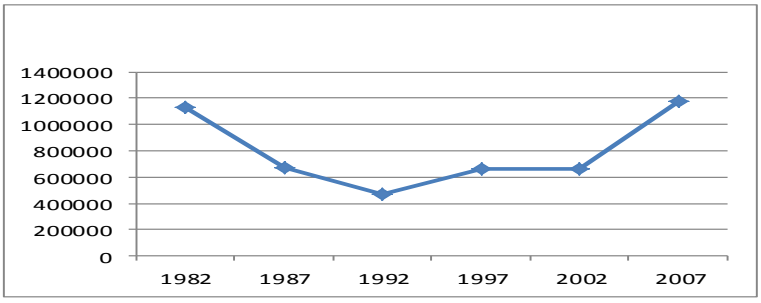
Although current farm values are only slightly above the 1982 level, they are more than double 1992 values. In 1992, the real farm value was just $467,256. Thus, 2007 values are 152% higher.

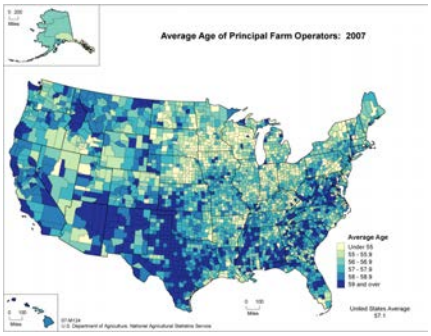
Value of Land and Buildings

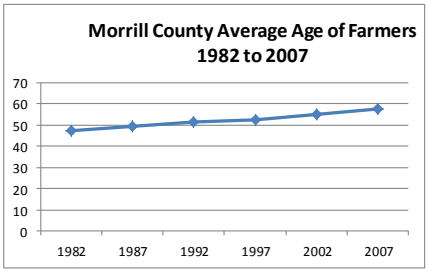
	1982	1987	1992	1997	2002	2007
Adjusted value per farm	1,130,842	666,945	467,256	657,606	657,996	1,177,907
Adjusted value per acre	760	453	302	363	327	646

*Note: Values adjusted using Gross Domestic Product Price Deflator with 2007= 1.0

Inflation-Adjusted Average Value of Farms, 1982 to 2007







Age of Farm Operators

Farmers in Morrill County have been steadily growing older. From 1982 to 2007, the average age of farmers in the county increased from 47.2 to 57.6 years of age.

During this time, the number of farmers under 35 declined from 146 in 1982 to just 34 in 2007. This is a 76.7% decline.

The number of farmers over 55 years of age increased from 179 persons in 1982 to 271 persons in 2007, a 51.4% increase.

The number of farmers 25 to 34 years of age increased by over 100% between 2002 and 2007.

Morrill County Average Age of Farmer, 1982 to 2007

	1982	1987	1992	1997	2002	2007
Average Age	47.2	49.5	51.3	52.5	54.9	57.6

Morrill County Age of Farmer, 1982 to 2007

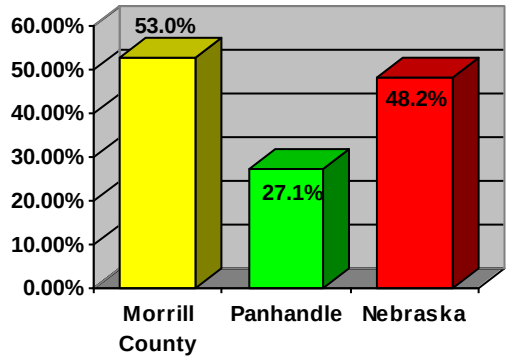
	1982	1987	1992	1997	2002	2007
Under 25 years	23	17	6	6	7	2
25 to 34 years	123	86	61	46	14	32
35 to 44 years	93	120	103	125	80	43
45 to 54 years	132	101	94	112	116	147
55 to 64 years	103	122	100	105	117	110
65 and over	76	89	94	103	109	161

Agriculture Sales

Agricultural Sales in Morrill County increased in real terms from 2002 to 2007 by 31.3%. This was greater than the Panhandle increase of 24.6% but less than the state increase of 38.7%.

The state increased its Ag sales from 1987 to 2007 by 48% while the Panhandle region grew its Ag sales 27% in real terms. Morrill County Ag sales increased by a greater percentage, 53%, than either the region or the state.

Change in Adjusted Ag Sales, 1987 to 2007



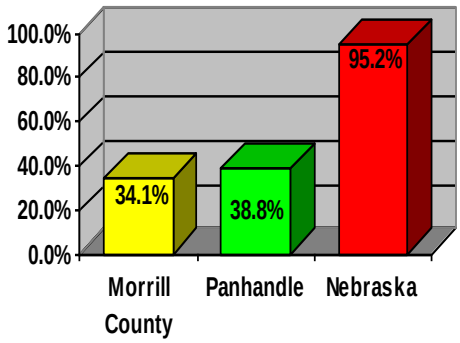
Agricultural Sales, 1987 to 2007

	Morrill County		Panhandle		Nebraska	
	Sales	Adjusted	Sales	Adjusted	Sales	Adjusted
1987	$88,061,000	160,110,909	$617,836,000	1,012,585,276	$6,385,047,000	10,464,596,719
1992	$105,523,000	155,180,882	$791,823,000	1,098,142,706	$8,239,692,000	11,427,247,842
1997	$147,589,000	191,674,026	$957,180,000	1,201,480,828	$9,831,519,000	12,340,815,304
2002	$162,576,000	186,868,966	$896,583,000	1,033,004,375	$9,703,657,000	11,180,136,286
2007	$245,411,000	245,411,000	$1,287,091,000	1,287,091,000	$15,506,035,00	15,506,035,000

Note: Sales adjusted using Gross Domestic Product Price Deflator with 2007 = 1.0

Crop sales in Morrill County have lagged statewide increases. Crop sales grew significantly in the County from 2002 to 2007 as they nearly doubled in real terms. Crop sales for 2007 also exceeded 1987 levels by 34.1%. This was less than the Panhandle's 38.8% but was far below the statewide growth of 95.2% as eastern Nebraska has more productive irrigated farmland and higher value crops.

Change in Crop Sales, 1987 to 2007



Inflation Adjusted Crop Sales, 1987 to 2007

	Morrill County		Panhandle		Nebraska	
	Sales	**Adjusted**	**Sales**	**Adjusted**	**Sales**	**Adjusted**
1987	25,661	46,656	$195,593,000	320,561,754	$2,139,116,000	3,505,845,184
1992	30,805	45,301	$225,463,000	312,684,210	$2,651,484,000	3,677,220,558
1997	36,593	47,523	$286,722,000	359,901,989	$3,798,462,000	4,767,942,571
2002	29,672	34,106	$242,250,000	279,110,032	$3,388,265,000	3,903,813,219
2007	62,543	62,543	$444,935,000	444,935,000	$6,843,325,000	6,843,325,000

Note: Sales adjusted using Gross Domestic Product Price Deflator with 2007 = 1.0

http://www.agcensus.usda.gov/Publications/2007/Full_Report/Volume_1,_Chapter_2_County_Level/Nebraska/

Livestock Sales

Like the remainder of the Panhandle and the state, raising livestock has been an increasing industry over the past quarter century in MorrillCounty.

Livestock sales accounted for almost 75% (74.6%) of total county Ag sales in 2007. This is greater than the Panhandle percentage of livestock sales as a percentage of total Ag sales of 65.4%.

Livestock sales in Morrill County increased almost 20% in real terms from 2002 to 2007. During this time period, livestock sales increased less than 12% in real dollars in the panhandle and the state experienced an increase of 19%.

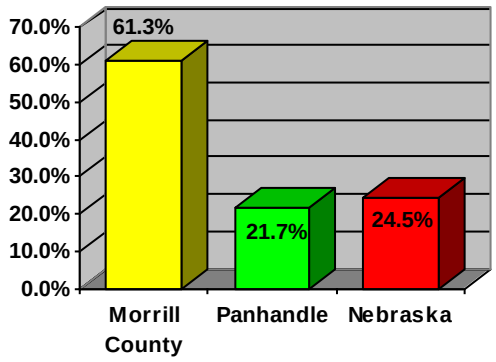
Between 1987 and 2007, real livestock sales in the county increased 61.2%. During the same time, regional livestock sales grew 21.7% and the state increased livestock sales 24.5%. .

Inflation-Adjusted Livestock Sales, 1987 to 2007

	Morrill County		Panhandle		Nebraska	
	Sales	**Adjusted**	**Sales**	**Adjusted**	**Sales**	**Adjusted**
1987	$62,400,00	113,454,545	$422,243,000	692,023,522	$4,245,931,000	6,958,751,535
1992	$74,719,000	109,880,882	$566,360,000	785,458,496	$5,558,208,000	7,708,421,671
1997	$111,291,000	144,533,766	$670,458,000	841,578,839	$6,033,057,000	7,572,872,733
2002	$132,904,000	152,763,218	$654,334,000	753,895,495	$6,315,392,000	7,276,323,066
2007	$182,958,000	182,958,000	$842,156,000	842,156,000	$8,662,710,000	8,662,710,000

Note: Sales adjusted using Gross Domestic Product Price Deflator with 2007 = 1.0

Change in Livestock Sales, 1987 to 2007



http://www.agcensus.usda.gov/Publications/2007/Full_Report/Volume_1,_Chapter_2_County_Level/Nebraska/st31_2_001_001.pdf

Economic Resources

- **Major Employers**
- **Facilities Available for Development**
- **Local Economic Development Efforts**

Major Employers

The largest employer in Bridgeport is the public sector. The public sector employs a substantial number of workers. Bridgeport Public Schools is the largest public employer. There are a total of 174 public workers in Bridgeport according to the 2011 ACS. This is over 17% of the labor force.

The table below gives estimated employment numbers for Morrill County employers. There are several employers in the 50 to 99 employee range in Bridgeport. The non-public employers in this employee range are all in the health care or elderly care fields with the exception of Progress Rail.

The Top 25 Largest Employers in Morrill County			
Employer Name	**Partial Address**	**City**	**Estimated number of employees**
Bridgeport Public School Supt	Q St	Bridgeport	100-249
Progress Rail Svc	Rd 98	Bridgeport	50-99
Bayard Secondary School	E 8th St	Bayard	50-99
Bridgeport Jr Sr High School	Q St	Bridgeport	50-99
Chimney Rock Villa Nursing Hm	E 13th St	Bayard	50-99
Heritage of Bridgeport	O St	Bridgeport	50-99
Morrill County Community Hosp	S St	Bridgeport	50-99
Bridgeport Elementary School	Q St	Bridgeport	20-49
Bayard Elementary School	E 8th St	Bayard	20-49
21st Century Equipment LLC	US Highway 26	Bridgeport	20-49
Bayard Public School	4th Ave	Bayard	20-49
Meadowlark Motor Inn	N Highway 385 & 26	Bridgeport	20-49
Morrill County Highway Supt	W 8th St	Bridgeport	20-49
Sonnys Super Food	Main St	Bridgeport	20-49
Stateline Bean Producers Co-Op	S Railroad Ave	Bridgeport	20-49
Bayard Fire Dept		Bayard	20-49
Bridgeport Fire Dept		Bridgeport	20-49
Broadwater Fire Dept		Broadwater	20-49
Broadwater Rural Fire Dept	N Starr St	Broadwater	20-49
Lees Service	S Main St	Bridgeport	20-49
Morrill County Shop	W 8th St	Bridgeport	20-49
Bridgeport Ethanol		Bridgeport	20-49
Prairie Winds Community Ctr	N Main St.	Bridgeport	20-49
Bayard City Police Dept		Bayard	10-19
Post Medical Clinic	S St	Bridgeport	10-19

https://neworks.nebraska.gov/faqinfo.asp?session=faq&geo=3104000123&faqq=8

Facilities Available for Development

In the past, Bridgeport has been able to provide interested businesses with necessary infrastructure and land for development. The ethanol plant is a prime example. However, the community is in the process of updating its comprehensive plan for future development to provide businesses with 'shovel ready' development opportunities as well as provide residents with zoning regulations conducive to both economic and community development.

Local Economic Development Efforts

The City of Bridgeport and the Bridgeport Camber of Commerce provide a local Economic Development efforts.

The City of Bridgeport does not currently have an LB840 Economic Development Sales Tax Plan to assist with its economic development efforts. The community has, in the past, been able to raise funds from local and area residents for such projects as the Prairie Winds Community Center.

Strengths

- Real per capita incomes in Bridgeport have grown 13% between 2000 and 2009. Morrill County's Personal per capita income in 2009 is greater than the region and equal to the state.

- Morrill County has a lower (more equitable) Gini coefficient than the state and nation

- Bridgeport has a higher percentage of residents in the higher income brackets than the region

- Unemployment in Morrill County is well below what economists consider full employment

- Morrill County's unemployment rate is less than half of the national rate

- Agricultural Sales for Morrill County have grown at a faster rate than the region or the state over the past 20 years.

Weaknesses

- Over half of Bridgeport's students are eligible for free or reduced lunches.

- The poverty rate for both elderly households and female headed households are significantly greater in Bridgeport than either the state or nation.

- Although the nation actually has a larger labor force today than it had in 2008, Morrill County experienced a significant decline in labor force between 2008 and 2012.

- Bridgeport has a lower percentage of college degree attainment rates than Morrill County, the state and nation.

- The reading proficiency of Bridgeport's Junior High and 11th grade students trail state proficiency levels. 11th graders also are slightly below state proficiency levels for math.

- The number of persons with farming as their principle occupation has declined by almost 30% in the county since 1982.

- The number of farms in the county has declined by 29.1% since 1964

- The number of farms 180 to 999 acres in the county has been declining.

- The average farmer in Morrill County was 57.6 years old in 2007

- The number of farmers under the age of 35 has declined 76.7% since 1982

Opportunities

- Bridgeport should focus on creating better paying jobs rather than simply finding employment for unemployed residents like much of America.

- Bridgeport could focus on expanding existing businesses to provide additional jobs for residents.

- Bridgeport's health care industry may provide opportunities for better paying jobs through expansion of their facilities.

- WNCC provides training opportunities for local businesses

- Agricultural and fuel commodities could bring significant wealth into the county in the coming decade

Threats

- Bridgeport's dependence on both government workers and transfer payments may create Economic problems in the future as government spending is curtailed

- Higher gasoline prices may make it less appealing for long-distance commuter to work in Sidney and Scottsbluff.

- Younger workers with families may choose to live in communities with the availability of newer housing.

- The face of agriculture could change dramatically in the next decade as a large percentage of farmers in the county are well past traditional retirement age

City of Bridgeport

Appendix #2

Innovation and the New Economy

Comprehensive Development Plan 2012

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Table of Contents

WHAT IS THE NEW ECONOMY?

While some use the term "New Economy" to refer to a brief period at the end of the 1990s, in fact, the real New Economy was not just a fad. Rather, it refers to a set of qualitative and quantitative changes that, in the last two decades, have transformed the structure, functioning, and rules of the U.S. economy. The New Economy is a global, entrepreneurial, and knowledge-based economy in which the keys to success lie in the extent to which knowledge, technology, and innovation are embedded in products and services.

Today's economy is knowledge-dependent. Of course, managers and "knowledge workers" always have been part of the economy, but, by the 1990s, they had become the largest occupational category. Managerial and professional jobs increased as a share of total employment from 22 percent in 1979, to 28.4 percent in 1995, and to 34.8 percent in 2003. In contrast, around one in fourteen workers is employed as a production worker in manufacturing and, even there, knowledge and continual skills enhancement is becoming more important.

Today's economy is global. While it is true that some firms have long had global links, today's globalization is pervasive, as more nations join the global marketplace, as more goods and services are traded, and as more of the production process is interconnected in a global supply web. Since 1980, global trade has grown 2.5 times faster than global GDP (Gross Domestic Product). World exports are now at $12.5 trillion, nearly 20 percent of world GDP.

Today's economy is entrepreneurial. While it is true that entrepreneurial growth, market dynamism, economic "churning," and competition have been features of the American economy since the colonial days, after the 1990s the center of gravity seemed to shift to entrepreneurial activity, while, at the same time, the underlying operation of the economy accelerated to a new speed while becoming more customized and innovative. For example, in the 60 years after 1917, it took an average of thirty years to replace half of the 100 largest public companies. Between 1977 and 1998 it took an average of twelve years. Moreover, from 1980 to 2001, all of the net U.S. job growth was from firms less than five years old, while older firms actually lost jobs.

Today's economy is rooted in information technologies. While it also is true that information technologies have played a role in the economy since the invention of the telegraph, something happened in the 1990s when semiconductors, computers, software, and telecommunications became cheap enough, fast enough, and networked enough to become so ubiquitous as to power a surge in productivity growth. Indeed, information technology is now the key technology driving the economy, not just in the IT industry itself—which continues to see high-wage job growth—but also in the use of IT in virtually all sectors to boost productivity, quality, and innovation.

Today's economy is driven by innovation. The development and adoption of new products, processes, and business models. Nations, states, regions, firms, even individuals compete on their ability to accumulate, aggregate, and apply their assets to create value in new ways for increasingly diverse customers all over the world. For example, as R&D is the key fuel of the engine of New Economy growth, it is not surprising that business-funded R&D has increased from 1.19 percent of GDP in 1980 to 1.8 percent in 2005. Moreover, the number of patents issued has increased by more than 160 percent since 1984, with more than 173,771 issued in 2006.

From: http://www.itif.org/files/2008_State_New_Economy_Index.pdf

Guidelines for Regional Investment

Projects are most successful when they are connected to a sensible regional strategy. The following framework and tool can help regions link and leverage assets in new and innovative ways.

What Investments Hold Strong Potential for the Region?

Regional leaders can simplify the process of developing a shared framework by first defining their goals in terms of five categories of strategic investment, corresponding to the critical ingredients for competitive regions in today's global economy.

- **Brainpower:** A region needs people with the necessary skills to support globally competitive businesses.

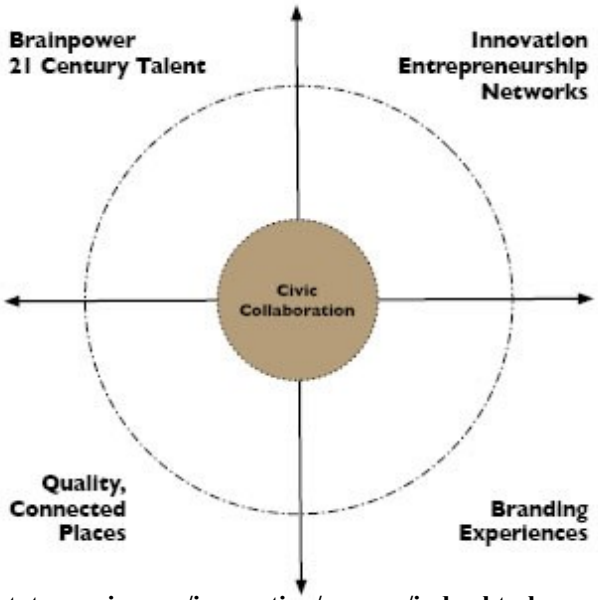
- **Innovation and Entrepreneurship Networks:** A region needs business development networks to convert brainpower into wealth through innovation and entrepreneurship (including cluster organizations, angel capital networks, and mentoring networks).

- **Quality, Connected Places:** A region needs to develop places with a high quality of life that are connected to the rest of the world since skilled people and innovative companies are mobile and seek such characteristics.

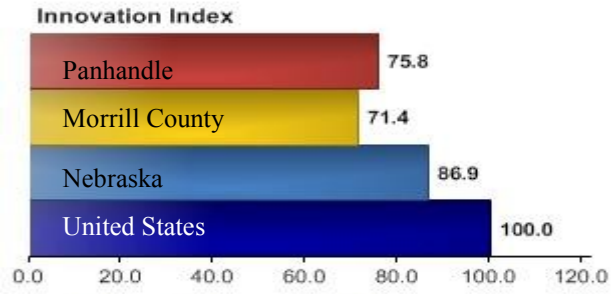
- **Branding Experiences:** A region needs to define its most distinctive attributes and communicate them. Young people want to live in regions with a future, and they can see this future most clearly through the stories they hear about a region.

- **Civic Collaboration:** A region needs leaders skilled in collaboration. Economic and workforce development investments involve multiple partners, so a region that understands how to collaborate will be more competitive.

By defining and mapping regional goals onto the strategy mapping tool, regional leaders can gain some insights into whether their current level and pattern of economic development investments appropriately reflect their goals.



Overall Innovation Index



Components Measuring Innovation

The overall index incorporates a mix of input measures that characterize the place and its people (accounting for 60 percent of the overall index score) and output measures that characterize its economic success (40 percent of the overall score). The state context category is provided for reference, but is not part of the broader index. Overall, Morrill County scored slightly below the Panhandle region but well below both the state and national rates in the overall innovation index.

Inputs and Capacity (60% of score)

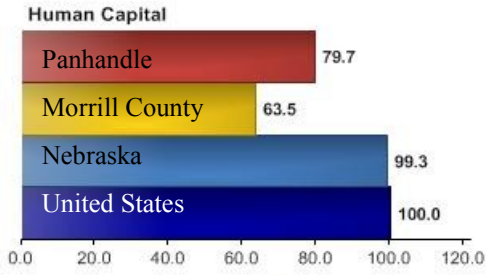
The ability of the population and labor force to innovate is captured in 2 component indexes that include inputs into local economies.

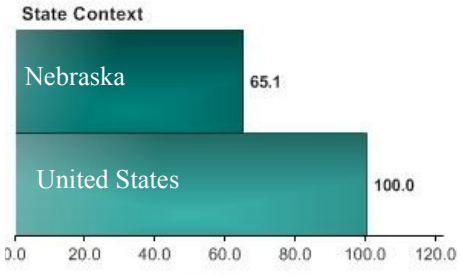
State Context (reference only)

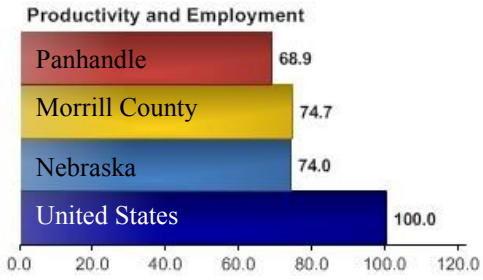
A measure of the resources available in a state to entrepreneurs and businesses.

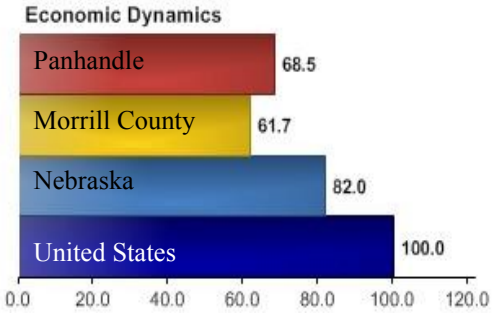
Outputs (40% of score)

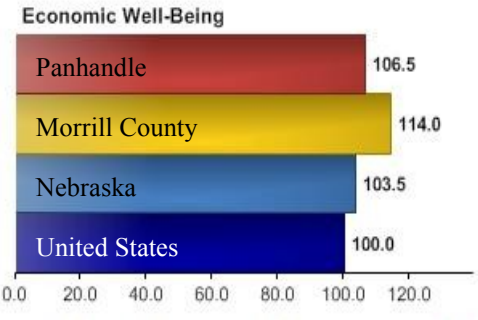
Direct outcomes and economic improvements of innovative activities are displayed in the output indexes.











From: http://statsamerica.org/

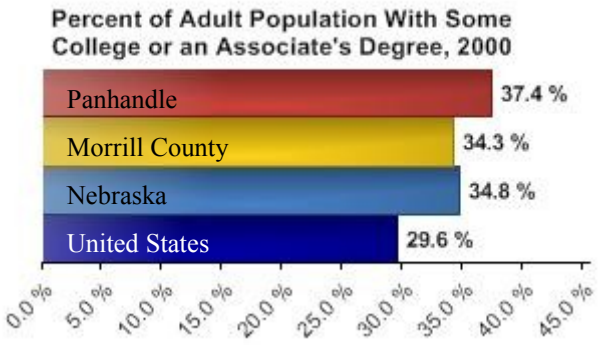
Human Capital

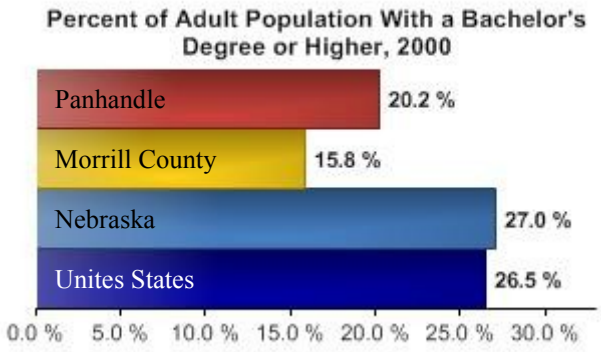
- **Educational Attainment**
- **Population Growth Rates**
- **High-Tech Employment Share**
- **Technology-Based Knowledge Occupations**

Educational Attainment

Educational attainment is a measure of the population's capacity to contribute to innovation with necessary skills and knowledge. Two component indicators are presented for education to measure not only highly educated residents with a bachelor's degree or higher, but also residents with some college. Research shows that the some college/ associate's degree indicator has significant effects on GDP per worker growth.

Morrill County has a much higher percentage of adults with some college or an Associate's Degree than the national average. It also ranks close to the state and just behind the region as a whole. However, Morrill County is well behind the state, nation and Panhandle in the percentage of adults with a Bachelor's Degree or higher.





Percent of Adult Population 25 to 64 in the year 2000 with Some College or an Associate's Degree OR a Bachelor's Degree or Higher

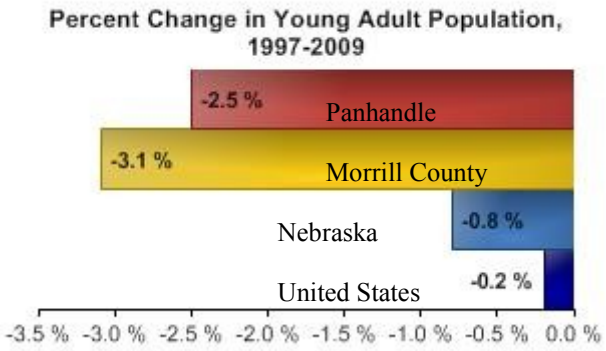
	Population Ages 25-64 with Some College or Associate's Degree		Population Ages 25-64 with a Bachelor's Degree or Higher		Population Ages 25-64
Panhandle	37.4%	16,253	20.2%	8,775	43,414
Morrill County, NE	34.3%	913	15.8%	420	2,661
Nebraska	34.8%	297,083	27.0%	230,857	854,882
United States	29.6%	43,521,981	26.5%	39,078,598	147,232,667
Panhandle Counties					
Banner County	45.2%	188	21.9%	91	416
Box Butte County	39.3%	2,400	15.9%	972	6,110
Cheyenne County	39.1%	1,897	19.8%	959	4,850
Dawes County	36.2%	1,329	32.6%	1,194	3,667
Deuel County	36.2%	374	20.5%	212	1,033
Garden County	36.8%	417	18.4%	208	1,132
Kimball County	38.5%	763	17.1%	338	1,981
Morrill County	34.3%	913	15.8%	420	2,661
Scotts Bluff County	37.1%	6,638	20.1%	3,606	17,903
Sheridan County	36.6%	1,059	20.6%	596	2,893
Sioux County	35.8%	275	23.3%	179	768

From: http://statsamerica.org/

Population Growth Rates

High population growth rates for younger working age persons (ages 25 to 44) suggest new residents are attracted to an area, growing the workforce, adding to the innovative base and launching new businesses. A declining population suggests the opposite situation may persist. Research shows this indicator has significant effects on GDP per worker growth.

Morrill County has faired very poorly with a high youth out-migration rate. The county is losing youths at a much faster rate than the Panhandle region, which in itself is performing poorly in retaining young adults..



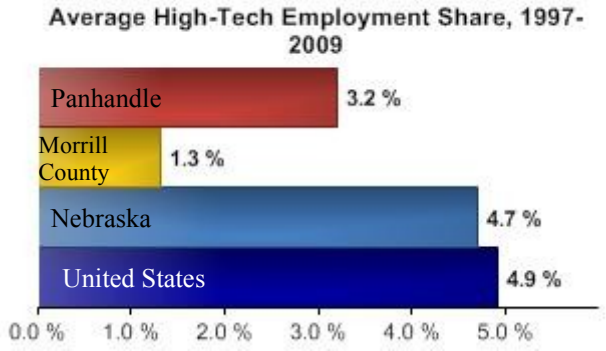
Average Annual Mid-Aged Population Growth Rate, 1997 to 2009			
	Average Annual Change in Young Adult Population	**Young Adult Population 2009**	**Young Adult Population 1997**
Panhandle	-2.5%	17,807	23,952
Morrill County, NE	-3.1%	970	1,401
Nebraska	-0.8%	451,666	498,804
United States	-0.2%	83,096,278	85,573,378
Panhandle Counties			
Banner County	-4.4%	137	231
Box Butte County	-4.2%	2,186	3,634
Cheyenne County	-1.1%	2,376	2,700
Dawes County	-3.2%	1,371	2,018
Deuel County	-3.7%	329	513
Garden County	-6.7%	256	573
Kimball County	-3.5%	661	1,012
Morrill County	-3.1%	970	1,401
Scotts Bluff County	-1.4%	8,349	9,897
Sheridan County	-4.8%	879	1,569
Sioux County	-2.7%	293	404

From: http://statsamerica.org/

High-Tech Employment Share

Firms requiring a highly skilled and specialized workforce contribute to innovation in a county by providing a resource for workers, other firms and other industries. (This metric measures the point in time innovative capacity of the region as opposed to the growth of innovative capacity in the productivity and employment index.)

The share of high tech employment in Morrill County is less than half the Panhandle region and is well behind the state and national average in this category.



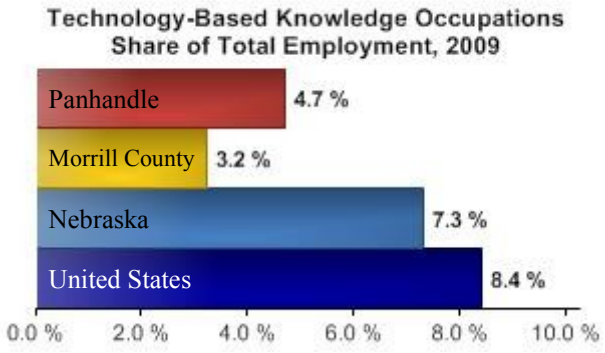
Average High Tech Employment Share, 1997 to 2009			
	Average High-Tech Employment Share, 1997-2009	**Average High-Tech Employment Share, 1997-2002**	**Average High-Tech Employment Share, 2003-2009**
Panhandle	3.2%	3.9%	2.6%
Morrill County, NE	1.3%	1.2%	1.5%
Nebraska	4.7%	5.0%	4.4%
United States	4.9%	5.1%	4.6%
Panhandle Counties			
Banner County	0.5%	0.6%	0.5%
Box Butte County	3.8%	4.0%	3.6%
Cheyenne County	3.8%	4.3%	3.4%
Dawes County	2.4%	1.9%	2.6%
Deuel County	3.4%	4.1%	2.7%
Garden County	0.8%	1.0%	0.6%
Kimball County	3.6%	4.0%	3.4%
Morrill County	1.3%	1.2%	1.5%
Scotts Bluff County	3.2%	4.5%	2.2%
Sheridan County	3.2%	3.8%	2.8%
Sioux County	1.6%	1.8%	1.4%

From: http://statsamerica.org/

Technology-Based Knowledge Occupations

These six occupation clusters are often thought to be closely associated with the production of innovations. They include information technology; engineering; health care and medical science practitioners and scientists; mathematics, statistics, data and accounting; natural science and environmental management; and postsecondary education and knowledge creation.

Morrill County not only rates behind the Panhandle region in technology-based knowledge occupations, its share is less than half the state and national levels.



Technology-Based Knowledge Occupations, 2009	
	Technology-based Knowledge Occupation Cluster Share of Total Employment, 2009
Panhandle	4.7%
Morrill County, NE	3.2%
Nebraska	7.3%
United States	8.4%
Panhandle Counties	
Banner County	2.7%
Box Butte County	4.4%
Cheyenne County	4.3%
Dawes County	6.6%
Deuel County	3.1%
Garden County	3.6%
Kimball County	4.3%
Morrill County	3.2%
Scotts Bluff County	5.1%
Sheridan County	3.5%
Sioux County	2.7%

From: http://statsamerica.org/

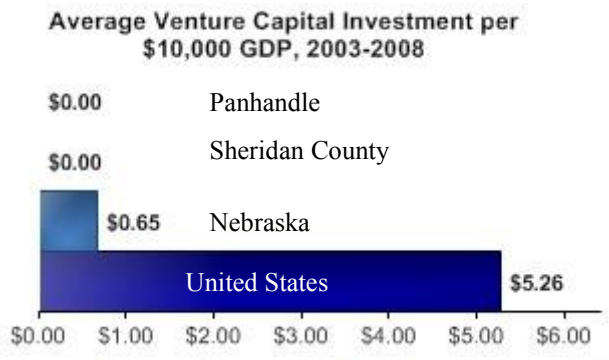
Economic Dynamics

- **Average Venture Capital**
- **Average Private R&D**
- **Broadband Density and Penetration**
- **Establishment Churn**
- **Establishment Sizes**

Average Venture Capital

Venture capital provides a source of funds to launch new ideas or expand innovative companies.

Morrill County, like most rural areas, does not attract much venture capital.



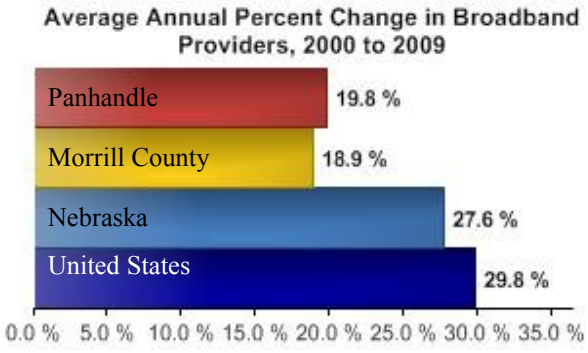
Average Venture Capital Investment per $10,000 GDP, 2003 to 2008	
	Average Venture Capital Investment per $10,000 GDP, 2003 to 2008
Panhandle	$0.00
Sheridan County	$0.00
Nebraska	$0.65
United States	$5.26
Panhandle Counties	
Banner County	$0.00
Box Butte County	$0.00
Cheyenne County	$0.00
Dawes County	$0.00
Deuel County	$0.00
Garden County	$0.00
Kimball County	$0.00
Morrill County	$0.00
Scotts Bluff County	$0.00
Sheridan County	$0.00
Sioux County	$0.00

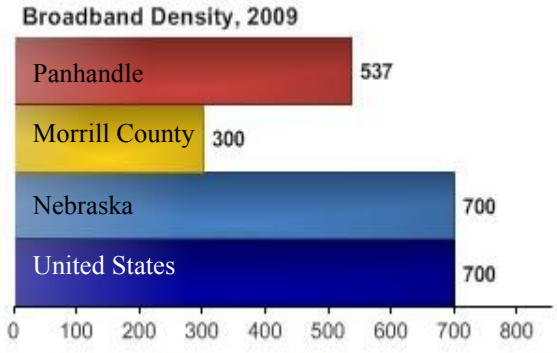
From: http://statsamerica.org/

Broadband Density and Penetration

Innovation and knowledge are linked to widespread Internet usage for individuals and businesses. This indicator is defined as the number of broadband providers available to residents in a given county, which serves as a proxy for actual broadband penetration into rural markets. This indicator is presented as the population-weighted mean of broadband service providers available per county translated from population-weighted ZIP code data.

Morrill County trails the region in broadband density and is well behind the levels in the state and nation..





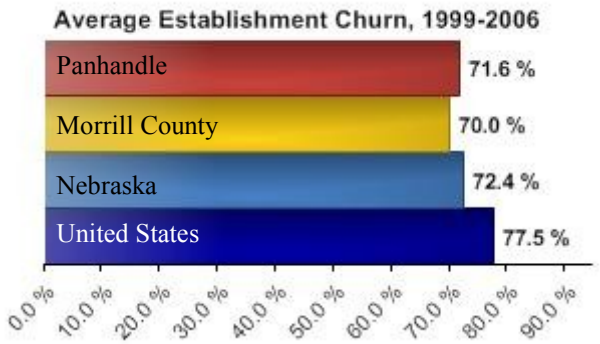
Average Rate of Change in Broadband Holding Companies, 2000-2009			
	Average Annual Percent Change, 2000-2009	**Midpoint - Weighted Connections per 1,000 Households, 2009**	**Residential Fixed Connections per 1,000 Households, 2009**
Panhandle	19.8%	537	401-600
Morrill County, NE	18.9%	300	201-400
Nebraska	27.6%	700	601-800
United States	29.8%	700	601-800
Panhandle Counties			
Banner County	17.9%	300	201-400
Box Butte County	20.8%	700	601-800
Cheyenne County	25.0%	700	601-800
Dawes County	18.9%	700	601-800
Deuel County	16.7%	500	401-600
Garden County	15.4%	500	401-600
Kimball County	18.9%	500	401-600
Morrill County	18.9%	300	201-400
Scotts Bluff County	21.6%	500	401-600
Sheridan County	13.9%	300	201-400
Sioux County	18.9%	300	201-400

From: http://statsamerica.org/

Establishment Churn

Innovative and efficient companies typically replace outdated establishments, or those firms unable to modernize techniques and processes. Average churn is a measure of total establishment births and deaths, and expansions and contractions, relative to the total number of firms in a county for all years available.

Morrill County's average establishment churn is on slightly behind the regional and statewide churn. The national rate of establishment churn is well ahead of the county level..



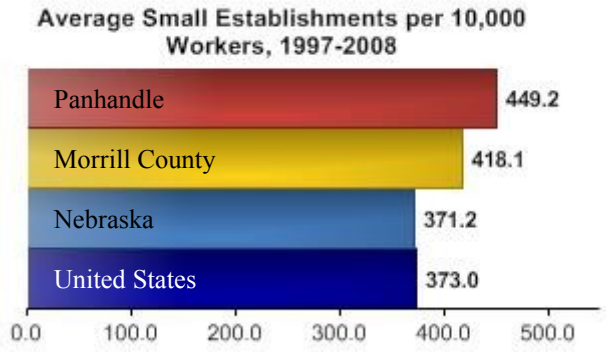
Average Establishment Churn, 1999-2006	
	Average Establishment Churn
Panhandle	71.6%
Morrill County, NE	70.0%
Nebraska	72.4%
United States	77.5%
Panhandle Counties	
Banner County	66.7%
Box Butte County	70.9%
Cheyenne County	72.2%
Dawes County	70.7%
Deuel County	62.3%
Garden County	64.1%
Kimball County	72.5%
Morrill County	70.0%
Scotts Bluff County	73.4%
Sheridan County	69.5%
Sioux County	59.4%

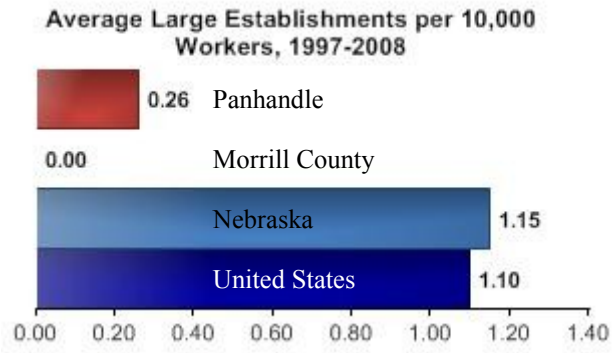
From: http://statsamerica.org/

Size of Establishments

The size of establishments provide an indication of a regional economy's structural composition. Small establishments with fewer than 20 employees are flexible and not overburdened by a bureaucratic organizational structure enabling rapid changes to implement new ideas and evolve with technology. On the other end of the spectrum, large establishments with more than 500 employees have both the capital and labor resources to fund research and other innovative activities. Large companies can often reap economies of scale and thus often have much greater productivity than smaller firms. Research shows that the average share of small establishments has significant effects on GDP per worker growth.

Morrill County has a slightly smaller share of small business establishments per resident than the region, state, and nation. The County does not have any large employment establishments.





Average Small and Large Establishments per 10,000 Workers, 1997 to 2008		
	Average Small Establishments per 10,000 Workers	Average Large Establishments per 10,000 Workers
Panhandle	449.2	0.26
Morrill County, NE	419.2	0.00
Nebraska	371.3	1.15
United States	373.0	1.10
Panhandle Counties		
Banner County	133.7	0.00
Box Butte County	426.0	0.00
Cheyenne County	374.2	0.33
Dawes County	493.7	0.00
Deuel County	591.6	0.00
Garden County	386.3	1.14
Kimball County	518.5	0.30
Morrill County	419.2	0.00
Scotts Bluff County	460.8	0.43
Sheridan County	550.5	0.00
Sioux County	239.4	0.00

From: http://statsamerica.org/

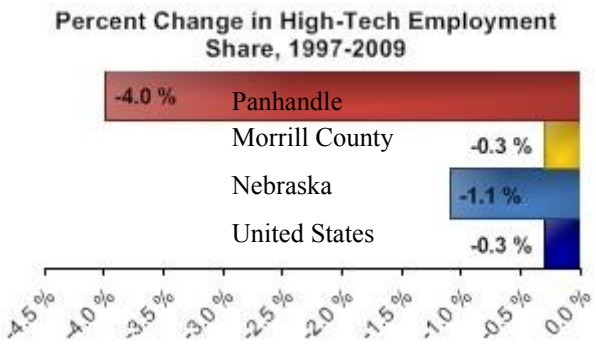
Productivity and Employment

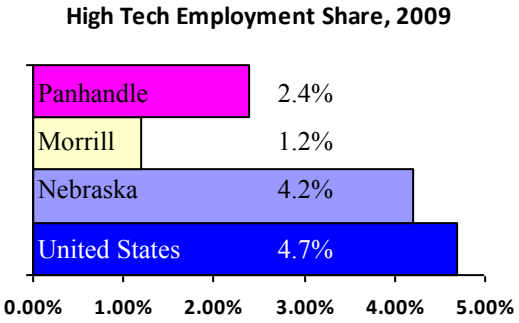
- **Change in High-Tech Employment**
- **Job Growth**
- **Gross Domestic Product per Worker**
- **Average Patents per 10,000 Workers**

Change in High-Tech Employment

Firms requiring a highly skilled and specialized workforce are drawn to innovative areas. Growth in this sector suggests the increasing presence of innovation. High-tech employment, derived from a NAICS-based definition by Moody's, measures an aggregation of employment in key sectors (e.g., telecommunications, Internet providers, scientific laboratories) as an average annual rate of change in the share of high-tech employment. Research shows this indicator has significant effects on GDP per worker growth.

Morrill County has a much smaller share of high tech employment share than the region. The county has a much smaller high tech employment share than the state and nation. Its share is, however, remaining level while the region's share is declining.





Rate of Change in High-Tech Employment Share, 1997-2009

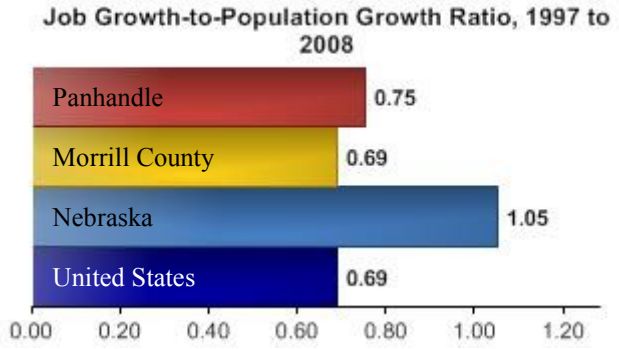
	Rate of Change in High-Tech Employment Share, 1997-2009	High-Tech Employment Share, 1997	High-Tech Employment Share, 2009
Panhandle	-4.0%	3.9%	2.4%
Morrill County, NE	-0.3%	1.2%	1.2%
Nebraska	-1.1%	4.8%	4.2%
United States	-0.3%	4.9%	4.7%
Panhandle Counties			
Banner County	-2.4%	0.8%	0.6%
Box Butte County	-0.9%	3.8%	3.4%
Cheyenne County	-3.2%	5.4%	3.7%
Dawes County	3.5%	2.4%	3.6%
Deuel County	-0.9%	3.3%	3.0%
Garden County	-7.8%	1.5%	0.6%
Kimball County	-2.4%	3.9%	2.9%
Morrill County	-0.3%	1.2%	1.2%
Scotts Bluff County	-7.4%	4.3%	1.8%
Sheridan County	-6.1%	3.3%	1.6%
Sioux County	-3.0%	2.1%	1.4%

From: http://statsamerica.org/

Job Growth

High employment growth relative to population growth suggests jobs are being created faster than people are moving to a region. A high ratio between these two variables indicates strong economic growth.

Even though the county has been losing population, its job growth in relation to population growth still trails the region and is well behind the state, which is adding jobs faster than it is adding people



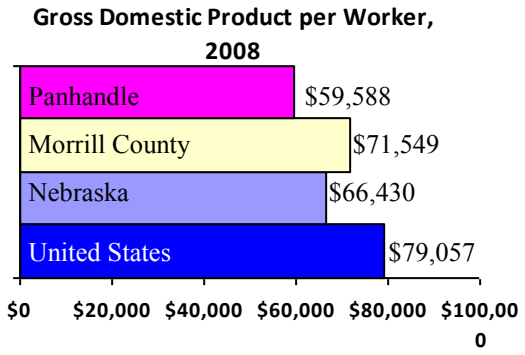
Job Growth-to-Population Growth Ratio, 1997 to 2008					
	Job Growth to Population Growth Ratio	**Total Employment (1997)**	**Total Employment (2008)**	**Total Population (1997)**	**Total Population (2008**
Panhandle	0.60	53,988	57,423	91,568	85,802
Morrill County, NE	-0.46	2,629	2,871	5,467	4,936
Nebraska	1.37	1,111,371	1,239,401	1,686,418	1,780,143
United States	0.80	154,541,200	179,610,200	272,646,925	304,059,724
Panhandle Counties					
Banner County	-0.06	433	444	855	674
Box Butte County	0.37	7,866	7,302	12,719	11,201
Cheyenne County	64.09	6,627	8,037	9,838	9,860
Dawes County	-2.15	4,823	5,880	9,190	8,698
Deuel County	0.12	1,168	1,143	2,079	1,866
Garden County	0.32	1,550	1,366	2,361	1,787
Kimball County	0.42	2,776	2,552	4,082	3,547
Morrill County	-0.46	2,629	2,871	5,467	4,936
Scotts Bluff County	-9.62	21,648	24,071	36,901	36,649
Sheridan County	0.55	3,732	3,044	6,516	5,267
Sioux County	0.09	736	713	1,560	1,317

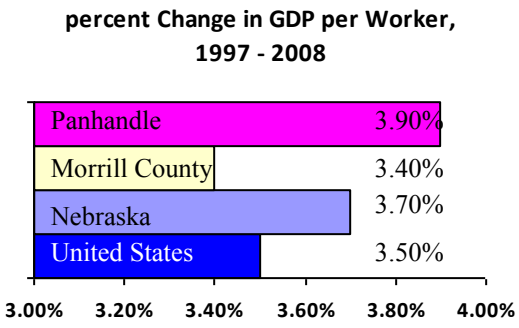
From: http://statsamerica.org/

Gross Domestic Product per Worker

The gross domestic product (GDP) output of a community may be the most important economic indicator. It represents a broad measure of economic activity and signals the direction of overall aggregate economic activity. GDP serves as a measure of county-level economic output, while increases in GDP per worker measures increases in worker productivity.

Morrill County performs fairly well in this regard. Although it trails the national level, the GDP per worker is ahead of the state and regional levels. The annual growth in GDP per worker in Morrill County has not, however, kept pace with either the state or national levels or growth and significantly lags the regional level of growth.





Gross Domestic Product (GDP) per Worker and Average Rate of Change, 1997-2008

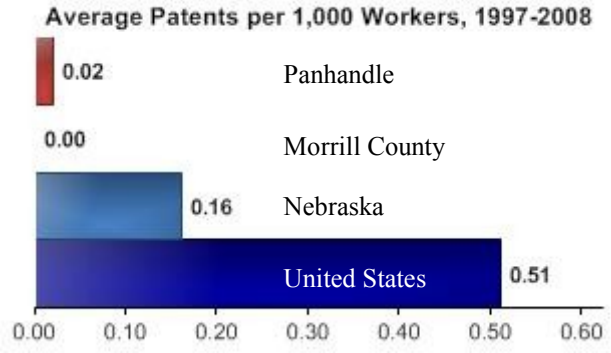
	GDP per Worker, 2008	Average Annual Change in GDP per Worker	GDP per Worker, 1997
Panhandle	$65,296	3.9%	38,812
Morrill County, NE	$71,549	3.4%	45,477
Nebraska	$66,430	3.7%	50,540
United States	$79,057	3.5%	53,917
Panhandle Counties			
Banner County	$87,225	4.4%	43,614
Box Butte County	$60,443	3.7%	35,578
Cheyenne County	$70,841	**4.6%**	**41,434**
Dawes County	$57,521	2.8%	37,991
Deuel County	$66,956	2.8%	43,360
Garden County	$57,162	2.8%	42,288
Kimball County	$84,678	6.3%	40,630
Morrill County	$71,549	3.9%	38,812
Scotts Bluff County	$62,583	2.6%	42,195
Sheridan County	$71,943	5.2%	39,691
Sioux County	$84,500	3.9%	46,894

From: http://statsamerica.org/

Average Patents per 10,000 Workers

New patented technologies provide an indicator of individuals' and firms' abilities to develop new technologies and remain competitive in the economy. Patents are presented as total number per 10,000 workers

Without any large corporations, universities or research laboratories, it is not surprising that the county is not producing any patent activity. Regardless of the reason for the lack of patent activity, this makes it more difficult for the county to compete in a knowledge-driven economy.



Average Patents per 1,000 Workers, 1997-2008	
	Average Patents per 1,000 Workers
Panhandle	0.02
Morrill County	0.00
Nebraska	0.16
United States	0.51
Panhandle Counties	
Banner County	0.00
Box Butte County	0.00
Cheyenne County	0.11
Dawes County	0.00
Deuel County	0.07
Garden County	0.00
Kimball County	0.00
Morrill County	0.00
Scotts Bluff County	0.01
Sheridan County	0.00
Sioux County	0.00

From: http://statsamerica.org/

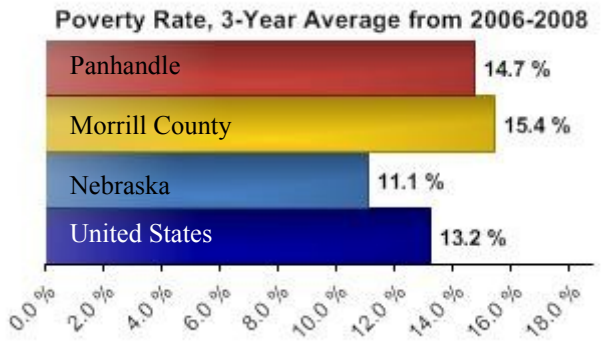
Economic Well-Being

- Average Poverty Rate
-Average Unemployment Rates
- Average Net Migration
- Average Growth in Per Capita Personal Income
- Compensation

Average Poverty Rate

Innovative economies are thought to be less poverty stricken as a result of elevated employment opportunities and a more highly educated workforce with diverse skills that open the doors to an increased number of employers. As poverty rates decrease, presumably innovation has increased. It also demonstrates how well wealth is distributed throughout the population.

Even though Morrill County has a high GDP level per worker, it's poverty figures are well above the statewide level. This may demonstrate that a large proportion of the local population is not sharing in that wealth compared to the state, nation and region.



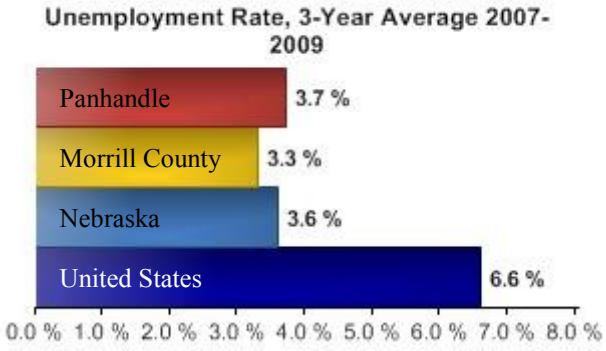
Poverty Rate, 3-Year Average from 2006 to 2008				
	Avg Poverty Rate	Number in Poverty (2006)	Number in Poverty (2007)	Number in Poverty (2008)
Panhandle	14.7%	13,071	12,578	11,257
Morrill County, NE	15.4%	825	807	659
Nebraska	11.1%	194,595	190,463	186,480
United States	13.2%	38,757,253	38,052,247	39,108,422
Panhandle Counties				
Banner County	13.2%	97	99	101
Box Butte County	11.8%	1,275	1,393	1,153
Cheyenne County	10.0%	936	1,040	945
Dawes County	18.9%	1,449	1,439	1,555
Deuel County	11.5%	235	207	207
Garden County	15.3%	307	277	242
Kimball County	12.8%	503	439	417
Morrill County	15.4%	825	807	659
Scotts Bluff County	16.1%	6,359	5,877	5,002
Sheridan County	15.7%	880	812	809
Sioux County	13.9%	205	188	167

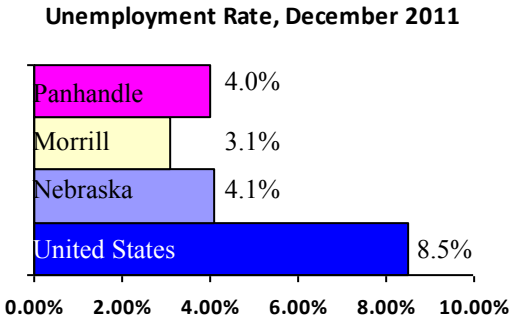
From: http://statsamerica.org/

Average Unemployment Rates

Innovative economies have greater employment opportunities and lower unemployment rates. Much like poverty rates which demonstrate how wealth is being distributed through the community, unemployment rates demonstrate how opportunities are created for a community to participate.

Morrill County's unemployment rate is less than half the national rate and is also lower than the state and region. However, this does not demonstrate that employment opportunities are abundant for its citizens. It is more likely that the county has a low unemployment rate because young adults are leaving the county while relatively few people are moving to Morrill County to take local employment.





Unemployment Rate, 3-Year Average 2007-2009

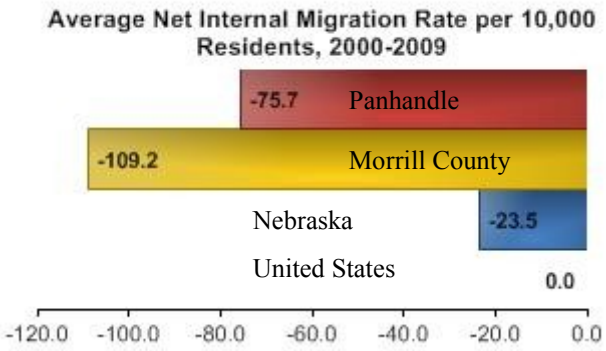
	Unemployment Rate 3-year Average 2007-2009	Unemployment 2007	Unemployment 2008	Unemployment 2009	Labor Force 2007	Labor Force 2008	Labor Force 2009
Panhandle	3.7%	1,283	1,576	2,304	46,366	46,882	45,920
Morrill County, NE	3.4%	72	92	125	2,795	2,843	2,855
Nebraska	3.6%	28,590	31,727	46,857	981,647	992,165	981,018
United States	6.6%	7,078,000	8,924,000	14,265,000	153,124,000	154,287,008	154,142,000
Panhandle Counties							
Banner County	2.6%	8	10	13	406	409	397
Box Butte County	4.5%	178	212	379	5,646	5,744	5,600
Cheyenne County	3.2%	125	150	234	5,275	5,350	5,056
Dawes County	3.3%	127	142	208	4,828	4,936	4,778
Deuel County	3.3%	30	32	42	1,056	1,047	1,061
Garden County	3.4%	25	29	42	942	943	953
Kimball County	3.7%	54	67	94	1,985	1,963	1,905
Morrill County	3.4%	72	92	125	2,795	2,843	2,855
Scotts Bluff County	3.9%	568	731	1,017	19,600	19,815	19,484
Sheridan County	3.1%	76	86	125	3,121	3,132	3,096
Sioux County	3.3%	20	25	25	712	700	735

From: http://statsamerica.org/

Average Net Migration

Total migration of all persons into a county serves as an indicator of whether a region is attractive to job seekers and families.

Despite Morrill County's generation of wealth, it is still experiencing a very large level of net internal out-migration. The level of out-migration is among the highest in the nation and is over 40% higher than the Panhandle region's very high level.



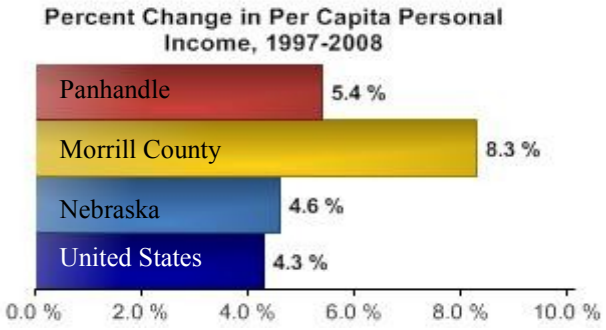
Average Net Internal Migration Rate, 2000-2009	
	Average Net Internal Migration Rate per 10,000 Residents
Panhandle	-75.7
Morrill County, NE	-109.2
Nebraska	-23.5
United States	0.0
Panhandle Counties	
Banner County	-256.9
Box Butte County	-146.5
Cheyenne County	-29.4
Dawes County	-48.3
Deuel County	-91.5
Garden County	-199.1
Kimball County	-103.3
Morrill County	-109.2
Scotts Bluff County	-39.5
Sheridan County	-144.8
Sioux County	-170.8

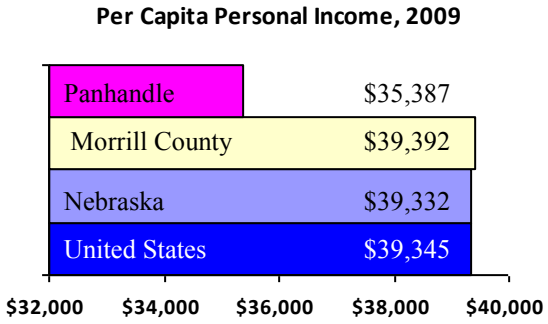
From: http://statsamerica.org/

Average Growth in Per Capita Personal Income

Personal Income is the broadest measure of a person's income because it includes rental income, dividends and interest payments, in addition to salary, wages and benefits. As a result, it is probably the best measure of well-being.

This demonstrates that the average Morrill County resident is generating as much wealth annually as both the state and nation. Morrill County's per capita personal income is above the Panhandle region's low level. Although the rate of income growth in Morrill County from 1997 to 2008 outpaced the regional, state and national rates of income growth, it was largely due to the low income levels in Morrill County in 1997. Per Capita Personal Income in the county actually fell from 2008 to 2009, as they did in most of America..





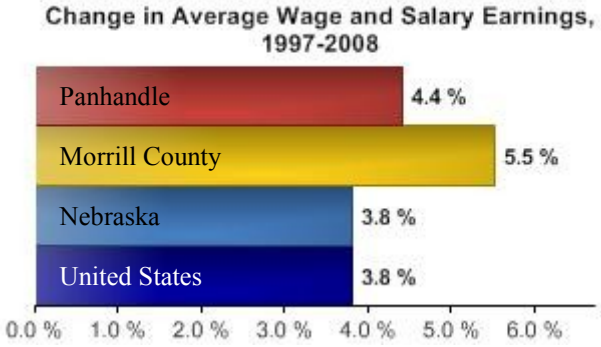
Average Annual Growth in Per Capita Personal Income, 1997-2008, 2009				
	Average Annual Growth in Per Capita Personal Income (PCPI)	PCPI , 1997	PCPI, 2008	PCPI, 2009
Panhandle	5.6%	$19,862	$36,675	$35,387
Morrill County, NE	8.1%	$17,606	$42,733	$39,392
Nebraska	4.5%	$24,359	$40,163	$39,332
United States	4.2%	$25,654	$40,674	$39,345
Panhandle Counties				
Banner County	6.7%	$18,179	$38,009	$30,556
Box Butte County	4.8%	$21,736	$36,874	$35,225
Cheyenne County	6.7%	$21,038	$43,729	$40,908
Dawes County	5.8%	$15,875	$29,930	$28,981
Deuel County	4.4%	$21,600	$35,219	$33,981
Garden County	8.1%	$20,263	$49,187	$45,888
Kimball County	6.1%	$20,568	$40,118	$37,197
Morrill County	8.1%	$17,606	$42,773	$39,392
Scotts Bluff County	4.8%	$20,798	$35,166	$34,915
Sheridan County	5.9%	$17,458	$33,330	$32,027
Sioux County	9.1%	$12,589	$34,207	$35,737

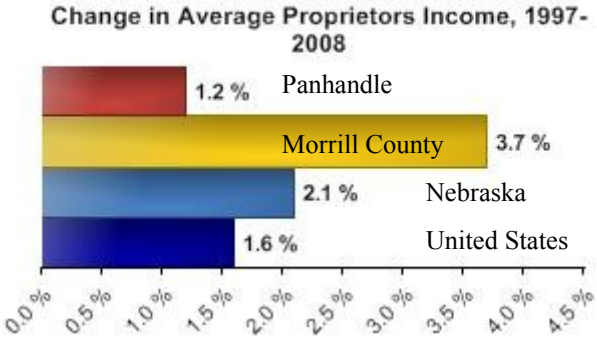
From: http://statsamerica.org/

Compensation

Improvements in earnings per worker, or compensation, signify a positive trend in economic growth being passed on to workers. Two specific categories of workers are considered: wage and salary employees and nonfarm proprietors.

Morrill County's figures in these area's demonstrate that workers experienced above average growth in wages and salaries and Proprietors incomes also increased more rapidly than the region, state or nation.





Compensation, Chg. in Avg. Wage and Salary Earnings, 1997 to 2008

	Average Annual Change in Wage and Salary Earnings per Worker	**Wage and Salary Employment, 1997**	**Wage and Salary Employment, 2008**	**Wage and Salary Disbursements, 1997 (000s)**	**Wage and Salary Disbursements, 2008 (000s)**
Panhandle	4.4%	39,367	42,222	$829,132	$1,441,145
Morrill County, NE	5.5%	1,608	1,776	$28,040	$56,722
Nebraska	3.8%	897,691	994,816	$22,520,992	$37,730,705
United States	3.8%	128,681,000	143,024,000	$3,872,441,000	$6,551,432,000
Panhandle Counties					
Banner County	4.2%	182	185	$3,923	$6,323
Box Butte County	4.1%	6,207	5,619	$166,741	$237,996
Cheyenne County	5.4%	4,988	6,347	$106,028	$243,871
Dawes County	3.3%	3,297	4,090	$59,944	$107,220
Deuel County	2.8%	623	638	$11,915	$16,674
Garden County	5.8%	927	689	$14,334	$20,135
Kimball County	4.2%	1,748	1,581	$32,787	$47,256
Morrill County	5.5%	1,608	1,776	$28,040	$56,722
Scotts Bluff County	4.2%	17,160	19,102	$365,273	$647,046
Sheridan County	4.6%	2,321	1,899	$35,755	$48,460
Sioux County	7.3%	306	296	$4,392	$9,442

From: http://statsamerica.org/

Compensation Change in Average Proprietors Income, 1997 to 2008

	Average Annual Change in Proprietors' Income per Proprietor	**Proprietors' Employment, 1997**	**Proprietors' Employment, 2008**	**Proprietors' Income 1997 (000s)**	**Proprietors' Income 2008 (000s)**
Panhandle	3.3%	9,565	11,448	$16,540	$13,328
Morrill County, NE	3.5%	535	703	$6,937	$10,633
Nebraska	2.2%	160,239	205,949	$3,242,079	$5,286,006
United States	1.7%	23,648,200	34,683,200	$595,645,000	$1,051,150,000
Panhandle Counties					
Banner County	-4.4%	51	100	$725	$880
Box Butte County	2.5%	1,129	1,308	$16,254	$24,659
Cheyenne County	4.2%	976	1,226	$17,914	$35,593
Dawes County	-1.4%	1,018	1,402	$16,191	$19,033
Deuel County	-1%	283	324	$4,580	$4,704
Garden County	-3.2%	316	449	$4,169	$4,180
Kimball County	2.3%	691	681	$9,918	$12,549
Morrill County	3.5%	535	703	$6,937	$13,338
Scotts Bluff County	5.3%	3,753	4,424	$73,461	$154,628
Sheridan County	-0.3%	726	687	$11,646	$10,633
Sioux County	-1.9%	87	144	$745	$1,000

From: http://statsamerica.org/

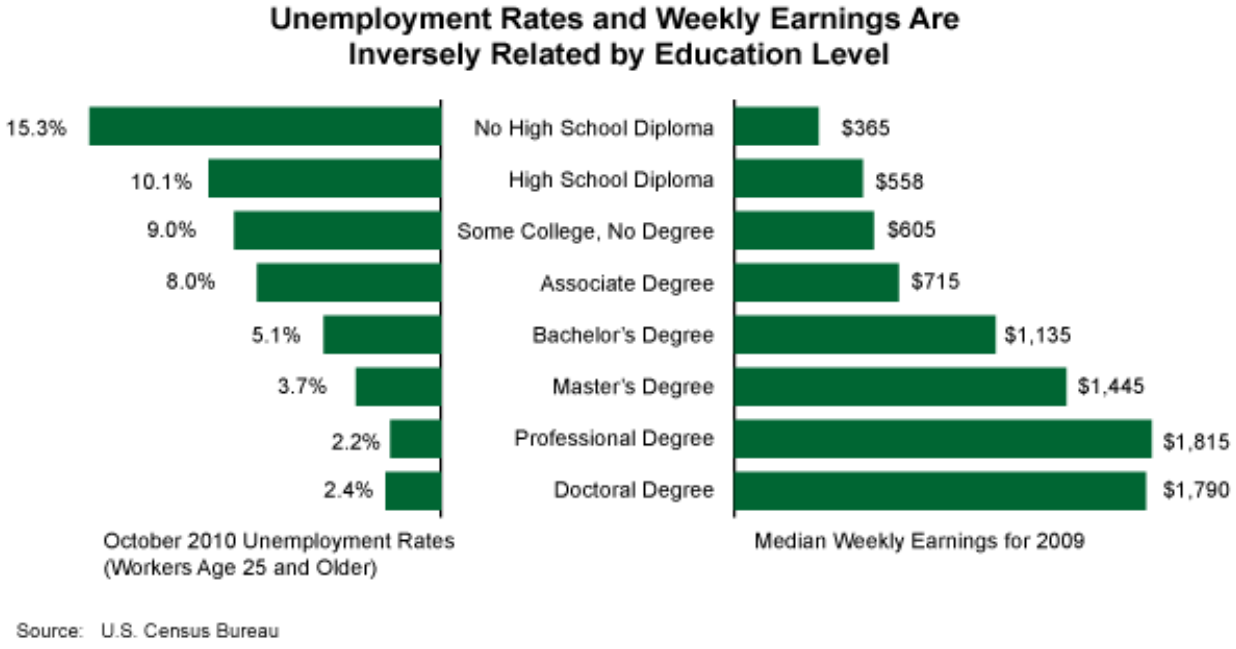
Additional 'New Economy' Characteristics and Trends

Education Matters

The gap in pay and employment between highly educated and less educated persons continues to widen. Persons with a high school diploma or less as their highest level of education now, on average, make less in real dollar terms than they did 30 years ago.

The recent recession fell particularly hard on less educated persons. While persons with a college degree were nearly at full employment levels, over 15% of adults without a high school diploma were unemployed while persons with no greater than a high school diploma experienced 10% unemployment.

Globalization has made it especially difficult for persons with no specialized skills or college degree. Companies now have access to billions of persons who are willing to provide manual or routine labor for dollars a day. Willingness to simply put in a hard days work no longer guarantees employment or a livable wage.



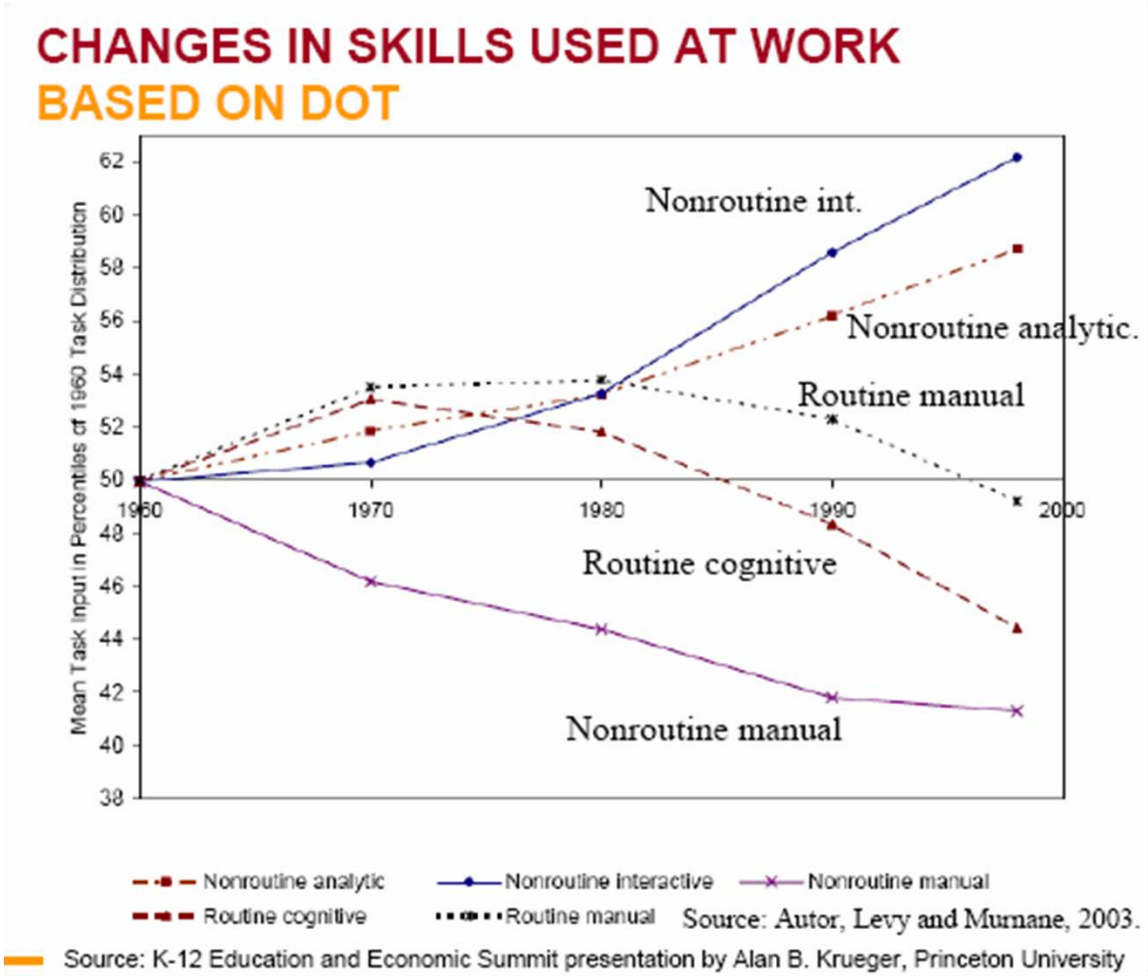
Source: U.S. Census Bureau

Changes in Skills Used at Work

Changes in skills used at work reinforce the importance of education and the challenges facing unskilled and uneducated persons.

Jobs that are routine or manual in nature have been declining in America for the past 30 to 50 years. These jobs are often the types of positions that are easily outsourced to unskilled workers in foreign countries who are willing to work for very little pay.

Job growth in non-routine interactive or analytic occupations have been growing significantly in the United States over the past 30 years. These occupations, though, usually require specific skills training or an advanced education.



Shift from Manufacturing to Services

Examining the largest employers shows how America's economy has changed. Over the last 50 years, the country has shifted from creating goods to providing services. Today, about a tenth of Americans work in manufacturing, while service providers and retailers employ about six in seven of the nation's workers.

In 1960, all but three of the largest employers in the United States were goods producing companies.

In 2010, only three of the top 15 employers in the country are goods producing companies. Even among the three good producers, HP has a large service unit, GE has both a large finance and service unit, and Pepsi is producing non-durable goods such as soft drinks and snacks.

It is also notable that America's two largest companies, Apple and Exxon are not among the largest US employers. Apple from example, is estimated to employ over 700,000 of its approximately 750,000 workers in other countries.

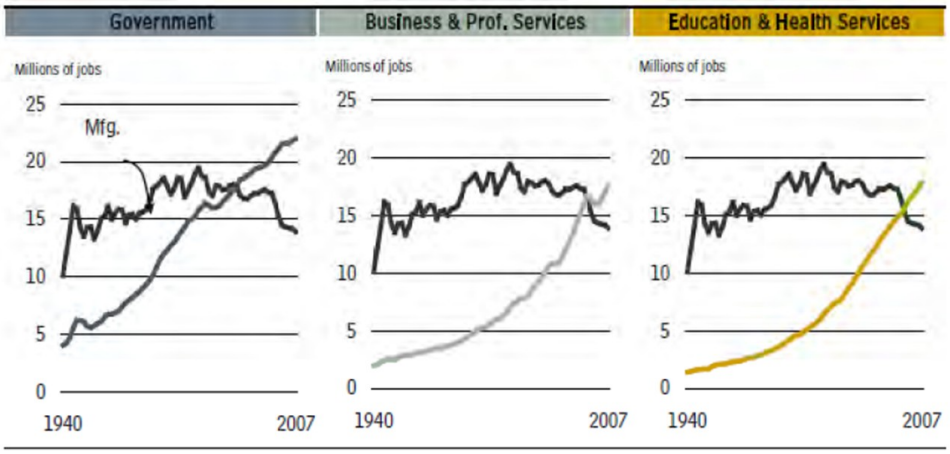
Large Growth in Service Industries

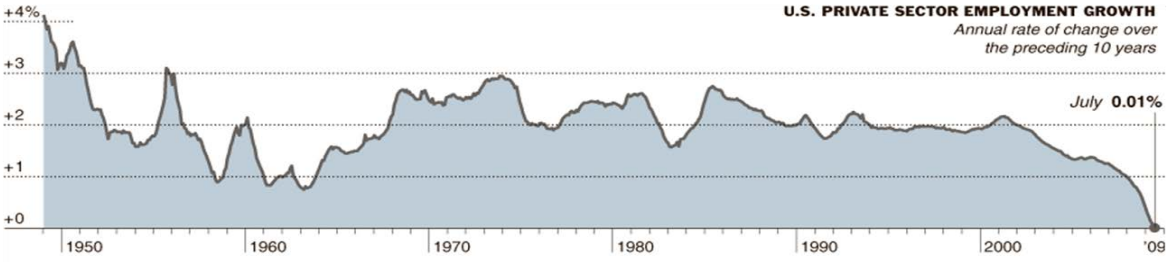
Between May 1999 and May 2009, the US private sector added 6.6 millions service jobs and lost 5.4 million production jobs. Services now account for 83% of private sector jobs.

Areas of job growth in the past decade have largely been in business and professional services, health care, education, food services, and government. With the exception of food services, all these industries require advanced degrees or skills and are high paying occupations.

Occupations that once provided good wagers to less educated persons, particularly those in the manufacturing and production areas, have continued decades of decline while retail sales have been flat.

Also, the rate of overall private sector employment growth has been declining well before the recent recession. This is largely due to technology, software and outsourcing making it easier to increase productivity while reducing payrolls.





ANNUAL RATE OF CHANGE IN EMPLOYMENT *July 1999 to July 2009*

Manufacturing	**– 3.7%**
Machinery	– 3.8
Computer & electronic products	– 4.4
Motor vehicles and parts	– 6.7
Food	– 0.5
Air Transportation	**– 2.2**
Accommodations	**– 0.6**
Retail Trade	**– 0.2**
Automobile dealers	– 1.3
Building materials & garden supplies	+ 0.7
Food & beverages	– 0.5
Health & personal care	+ 0.9
Gasoline stations	– 1.2
General merchandise	+ 1.0
Professional & business services	**+ 0.4%**
Legal services	+ 0.7
Accounting	+ 1.1
Architectural & engineering	+ 1.2
Computer systems design	+ 2.5
Management & technical consulting	+ 5.1
Temporary help services	– 3.5
State and local government*	**+ 0.9**
Federal government**	**+ 1.2**
Education†	**+ 1.7**
Food services & drinking places	**+ 1.8**
Health care	**+ 2.4**
Home health care	+ 5.0
Hospitals	+ 1.8

*Excludes education **Excludes postal service †Includes private school employees as well as state and local government employees.

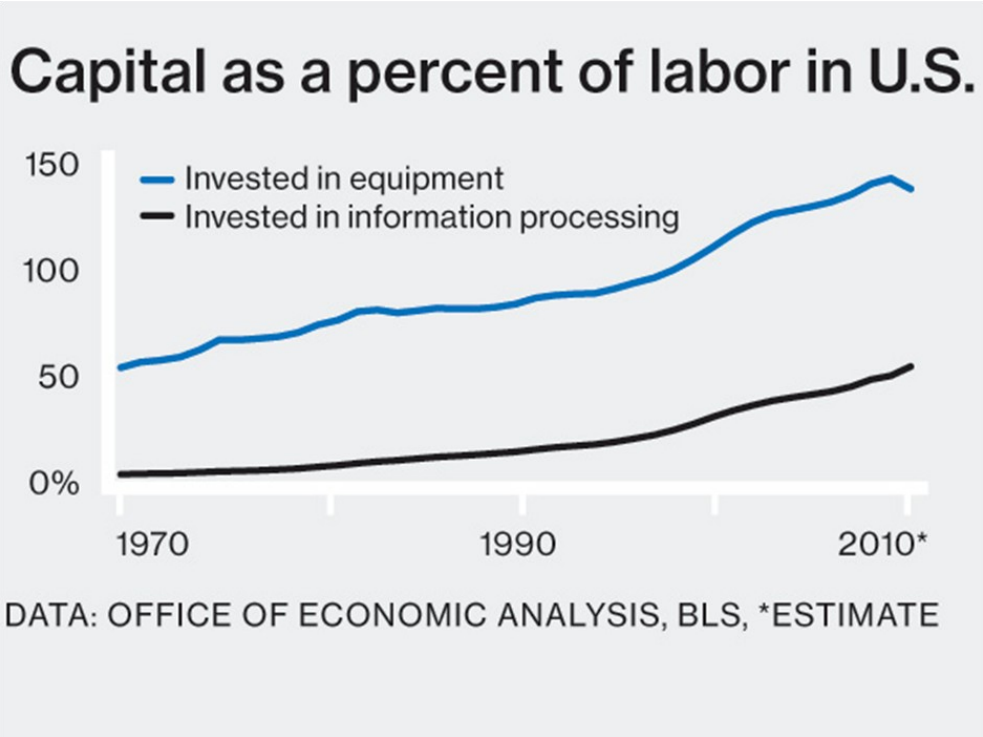
Source: Bureau of Labor Statistics, via Haver Analytics.

Non-Human Capital Replacing Labor

Companies in the United States have significantly increased their investment in equipment and software in relation to their investment in labor.

Labor is typically the most expensive production cost for businesses. Technology has enabled businesses to substitute labor with machines, robotics and, increasingly, software devices.

This trend will likely accelerate as technology greatly increases productivity and reduces costs leading to greater profits. While America has suffered high unemployment the past few years, corporate America has benefited with record profits and record levels of cash due to these investments in technological capital and cost cutting, much of which has been reducing labor. While many of the jobs lost in the past recession will simply never return, new occupations will arise with the changing and growing economy.

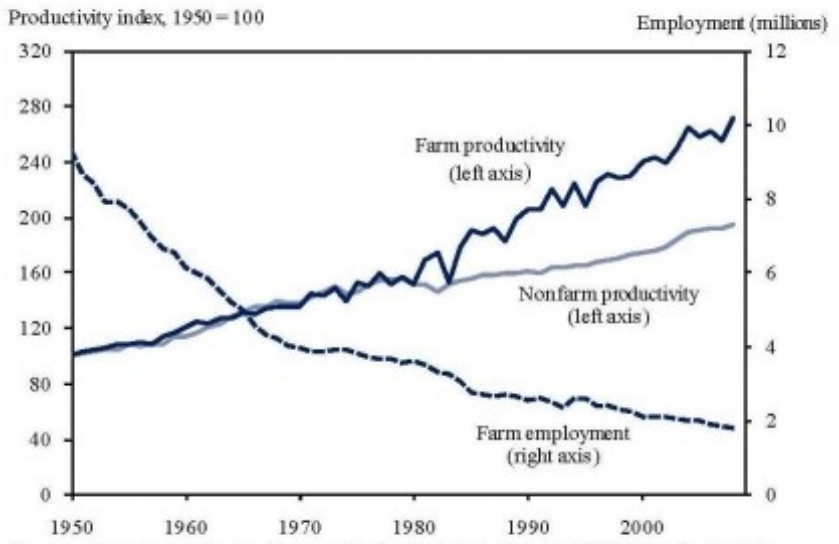


Farms Continue Producing More with Fewer People

American companies are producing much more with fewer people. This has been quite evident in agriculture over the past century. Rising productivity due to advances in technology and improved farming practices meant that fewer workers were needed to produce the same amount of output. But this shift hardly spelled disaster for the national economy. Workers who moved from farms found jobs in other sectors, although for Morrill County, that often meant finding jobs in other locations..

Perhaps the defining feature in the history of U.S. agriculture is its persistent gains in efficiency. Even relative to America's surge in productivity over the past half century, American agricultural productivity has grown rapidly. Farm productivity nearly tripled in the second half of the twentieth century, while nonfarm productivity increased by about 75 percent. Almost all of this divergence in productivity growth occurred after 1980. A consequence of this tremendous increase in productivity is that, despite increases in total agricultural output, employment has declined. In 1900, about 41 percent of the total U.S. workforce farmed. This share dropped to 16 percent in 1945, 4 percent in 1970, and only 2 percent in 2000. [3]

Figure 3
Farm and Nonfarm Productivity and Farm Employment

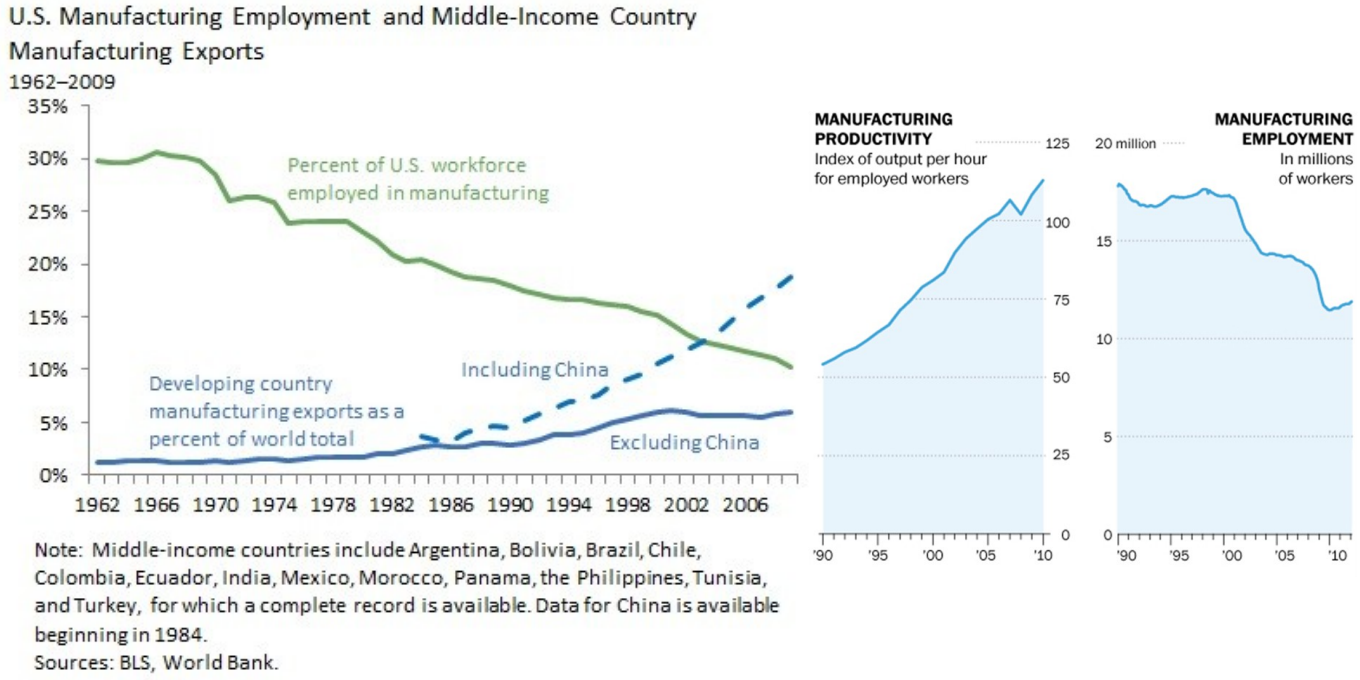


Sources: Department of Labor (Bureau of Labor Statistics), Historical Multifactor Productivity Measures, Table XG4b, and Current Employment Survey; Department of Agriculture (Economic Research Service), Agricultural Productivity in the United States, Table 1; Department of Commerce (Bureau of Economic Analysis), National Income and Product Accounts, Table 6.4.

The Decline in Domestic Manufacturing Employment Accelerates

While the percent of the US labor force in manufacturing has been declining for the past six decades, the actual number of Americans employed in manufacturing remained relatively steady from 1965 to 2000.

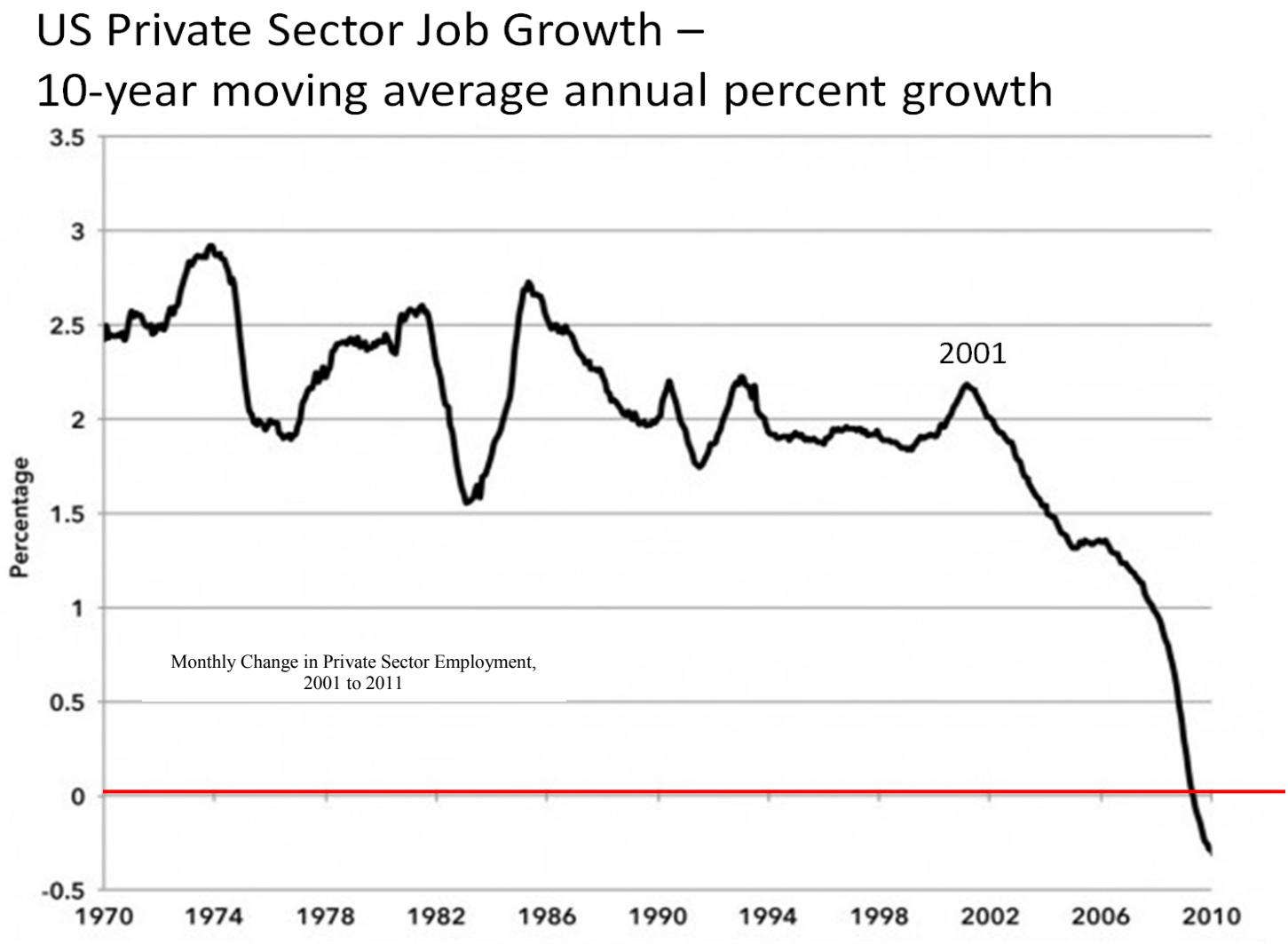
However, between 2000 and 2010, the number of domestic manufacturing jobs dropped dramatically. This was due partly to an increase in out-sourcing, but also do to technology and software. Much like agriculture, even though domestic manufacturing employment has been declining, production is increasing.



Manufacturing Employment
1965-2011

Rate of Private Sector Employment Slowing

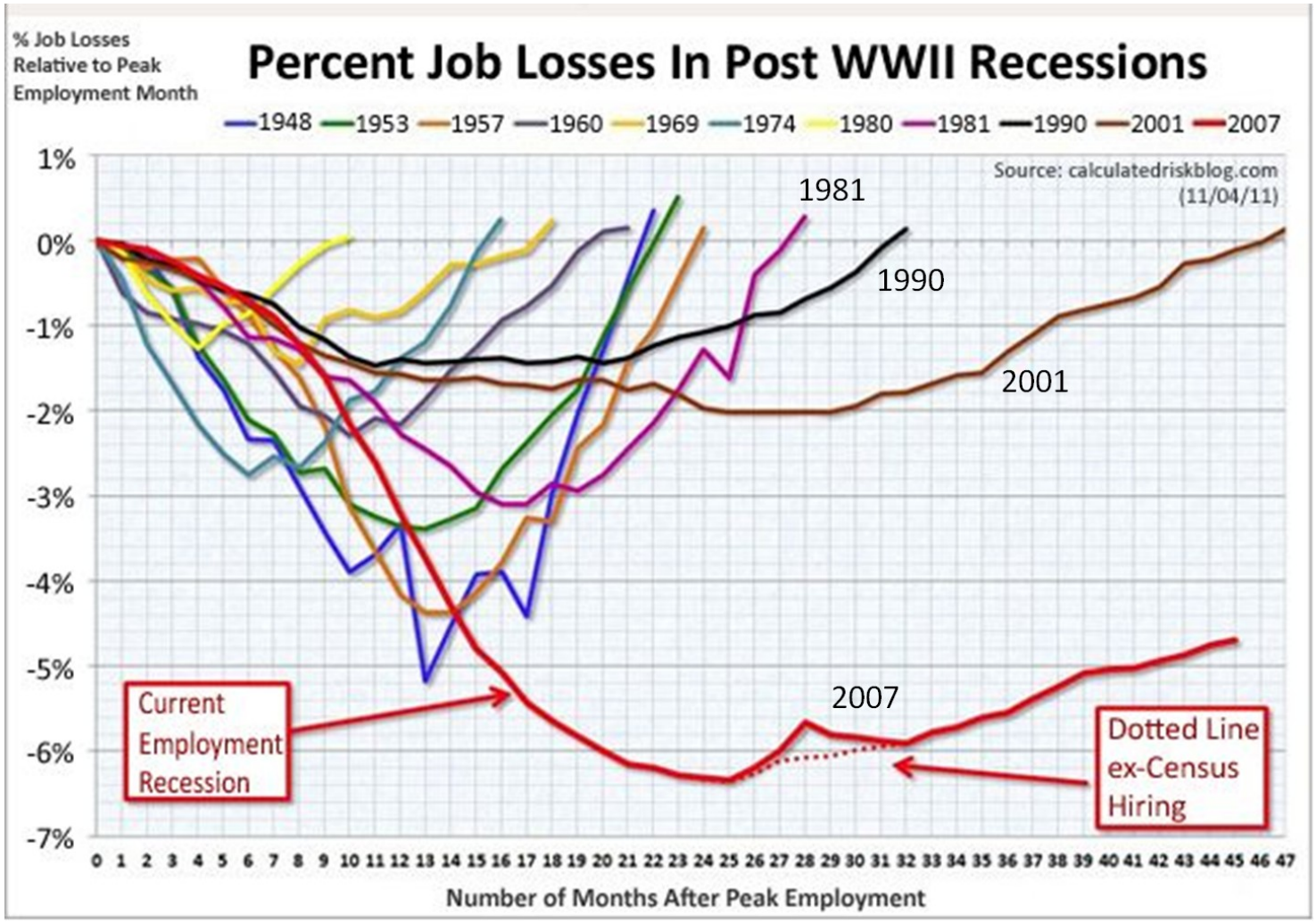
Long before the 2007 recession, the rate of private sector employment in the United States has been slowing. In the same tune as manufacturing and agriculture, private employers are more efficient as they are able to do more with less thanks to technological and software advances.



Economic Recoveries are Slowing

One of the benefits of economic recessions is that businesses tend to come out of them more efficient. However, as the gains in economic efficiency have increased, economies are bouncing back much quicker than employment. As a result each of the last four recessions have taken longer to recover from than the previous recession.

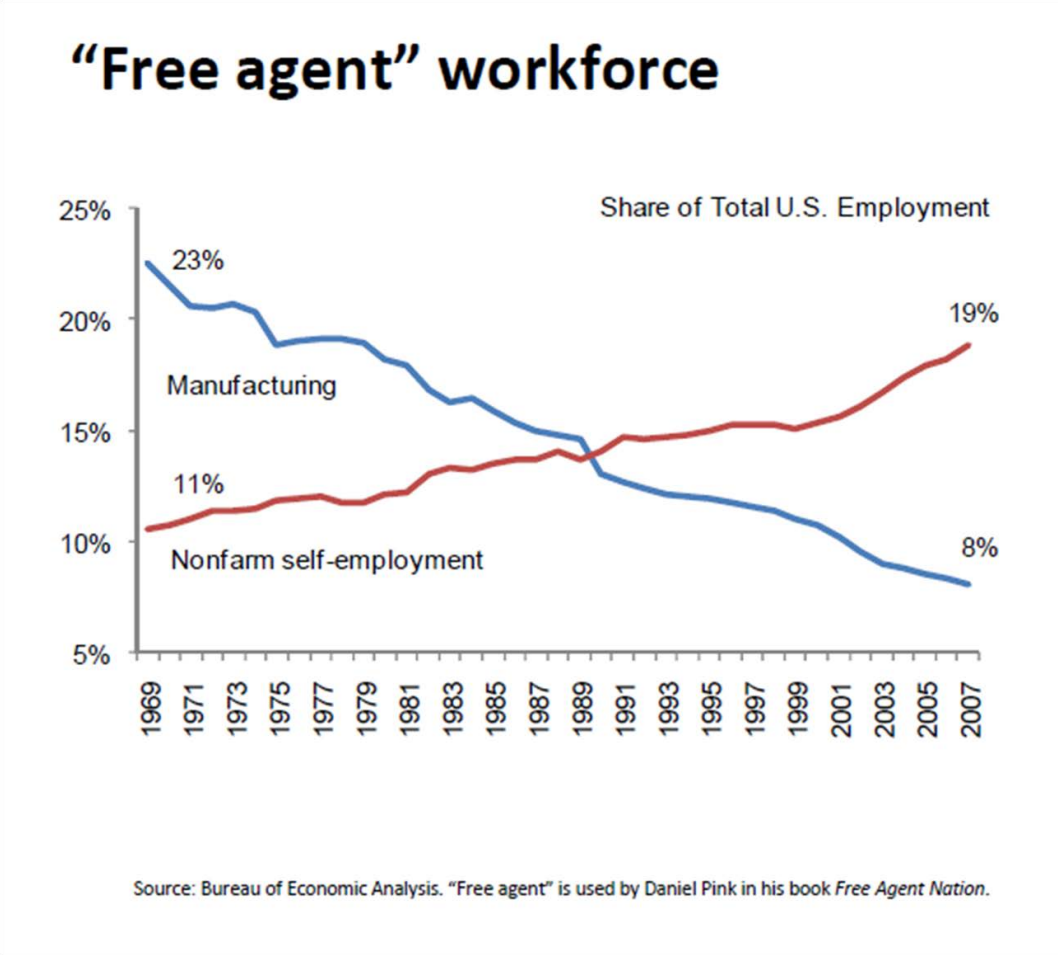
The job recoveries of the last two recessions have been especially long. The 2001 recession took nearly four full years for jobs to fully recover, yet during that time over 7 million persons were added to the labor force. The current recession, the deepest since the Great Depression, may take nearly a decade to return to 2007 levels. However, this will not account for the millions of new entrants to the labor force.



Free Agent Workforce

Self-employment is becoming a more significant part of our nation's economy. Self-employment has grown at a a rate three times greater in the last decade than in the previous 30 years.

Morrill County will be greatly served by creating an economic environment that is conducive to self-employed persons.

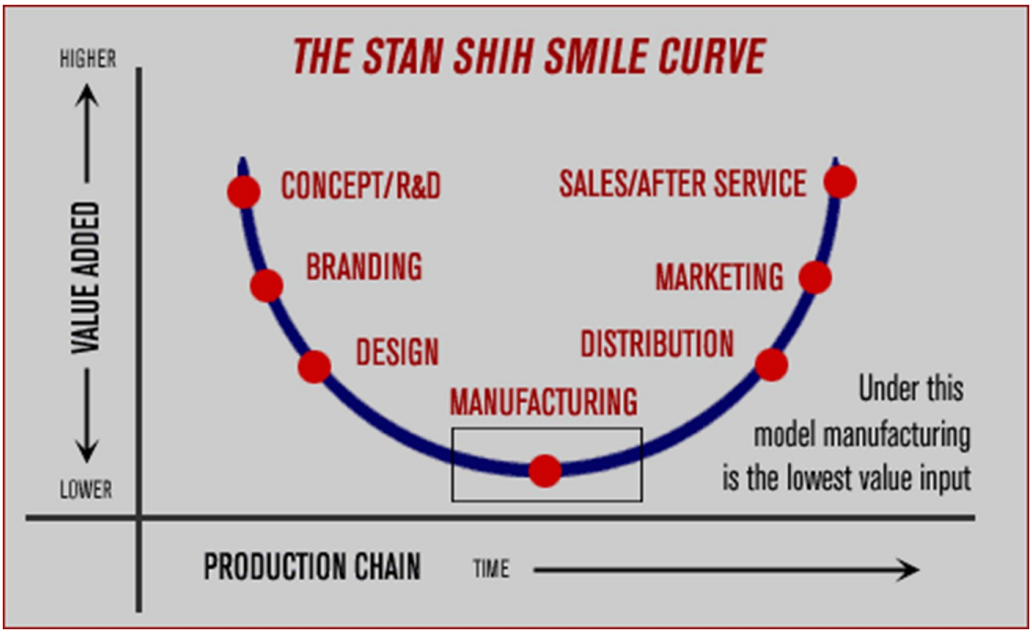


Greater Value Produced in Non-Production Activities

Many persons who grew up in the industrial age were conditioned to believe that the source of wealth creation is in producing things through manufacturing, agriculture or other means.

However, in today's economy, greater value often comes from research and development, branding, design, distribution, marketing, and sales/services after initial purchase, while the physical act of making things is often the least valuable input of the final product (which is why manufacturing and/or assembly functions are often out-sourced).

Cabela's is a good example of a regional company that has learned how to maximize profits through this modern paradigm. Cabela's does not manufacture its own product line. Rather, they generate wealth through their company concept, branding, marketing, distribution, services, and sales..



E-Commerce Capturing Most Retail Sales Growth

Americans are purchasing a much greater amount of retail items on-line. While on-line sales grew 14.8% in 2010, "bricks and mortar" retail sales have remained flat over the past decade. Even "big box" retail behemoths are impacted as even Wal-Mart, for example, had declining same store sales for seven consecutive quarters before recently reversing the trend. The e-commerce boom will likely continue to benefit from innovation of mobile applications like iPads and unique, innovative websites like Amazon, Groupon, and Priceline.

This trend will likely impact local retail stores and local sales tax revenues. Local retailers will need to adapt to these trends and utilize the internet to expand their markets while local planning efforts will need to acknowledge that greater growth potential in service related industries rather than storefront retail operations

Strengths

- Morrill County has a history of fostering successful entrepreneurs

- Bridgeport has a quality K-12 school systems

- Morrill County has one of the lowest unemployment rates in the United States

- Morrill County has a much greater share of small business establishments per resident than the state and nation

-GDP per worker is ahead of the state and regional levels.

- Morrill County's wages and salaries grew at a faster rate from 1997 to 2008 than the regional, state and national average.

- Proprietor's Income increased between 1997 and 2008

Weaknesses

- Morrill County is well behind the region, state and nation in the percentage of adults with a Bachelor's Degree or higher.

- Morrill County has faired very poorly with one of the highest youth out-migration rates in the country.

- The share of high tech employment in Morrill County is less than the Panhandle region, and is well behind the state and national average in this category.

- Morrill County not only rates behind the Panhandle region in technology-based knowledge occupations, its share is less than half the state and national levels.

- Morrill County, like most rural areas, does not attract much venture capital.

- Morrill County trails the region in broadband density and is well behind the levels in the state and nation.

- Morrill County's average establishment churn is on slightly behind the regional and statewide churn. The national rate of establishment churn is well ahead of the county level..

- The County does not have any large employment establishments.

- The County has a smaller high tech employment share than the region, state and nation and its share is declining although not as rapidly as the region.

- Even though Morrill County has been losing population, its job growth in relation to population growth still trails the region and is well behind the state, which is adding jobs faster than it is adding people

- The County's high GDP per worker is likely due to high commodity prices which may not be sustainable or consistent over the long term

- The County is not producing any patent activity.

- Even though Morrill County has a high GDP level per worker, it's poverty figures are well above the statewide level.

- The County's low unemployment rate is probably a result of young adults leaving the county while relatively few people are moving to Morrill County to take local employment.

-Morrill County's out-migration is among the highest in the nation at over 40% greater than the Panhandle region's very high level.

- Although the rate of income growth in Morrill County from 1997 to 2008 outpaced the regional, state and national rates of income growth, it was largely due to the very low income levels in Morrill County in 1997.

Opportunities

- Continued technological advancement provides local businesses the ability to greatly improve their productivity

- Modern telecommunications enable local businesses to greatly expand their customer base to a world-wide market

- UNL is expanding their research efforts

- Modern technology enables many knowledge driven industries to locate in areas where many fixed and variable costs are lower than large cities.

- WNCC can provide job training assistance to local residents for many emerging industries

- Growth in service industries, especially health care, can/will provide many high paying employment opportunities in Bridgeport

Threats

- Young residents who are more interested and involved with modern technology will continue to leave the community and not return if employment is not available to meet their career interests.

- The present and future knowledge- driven economy will likely leave many less educated residents un-prepared for good paying job opportunities

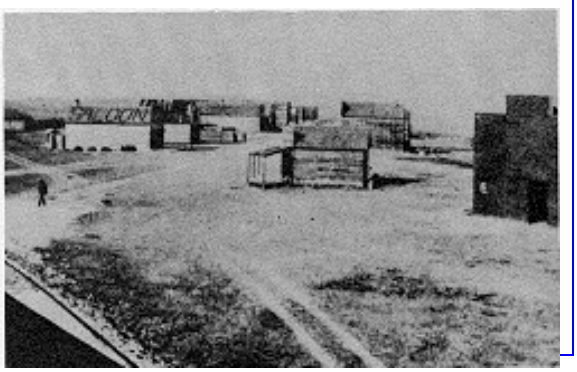
- Many residents, especially those who grew up in an industrial age when education was less important in finding a good paying job, will remain stuck in an old economy mindset and will resist positive change.

- Many quality employers are deterred from investing in the area due to a perception they will not be able to find a sufficient number of workers

- The County has very few new economy businesses to generate additional new economy business op-portunities

- The county's substandard new economy infrastructure will make it difficult to maintain and attract entrepreneurs that desire state of the art communication infrastructure

City of Bridgeport



Bridgeport's Main Street 1901

Appendix #3
Demographics

Comprehensive Development Plan 2012

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Historic Population Trends

- **Historic Census Population**
- **Population of Age Cohorts**
- **Natural Change**
- **Migration**
- **Dependency Ratio**
- **Median Age**
- **Households**
- **Race**
- **Mobility**

Historic Census Population

The earliest census record of Bridgeport's population came with the 1910 census when Bridgeport recorded a population of just 541 persons. The City experienced tremendous growth of population in the following decade increasing by more than double its original population to 1,235 persons.

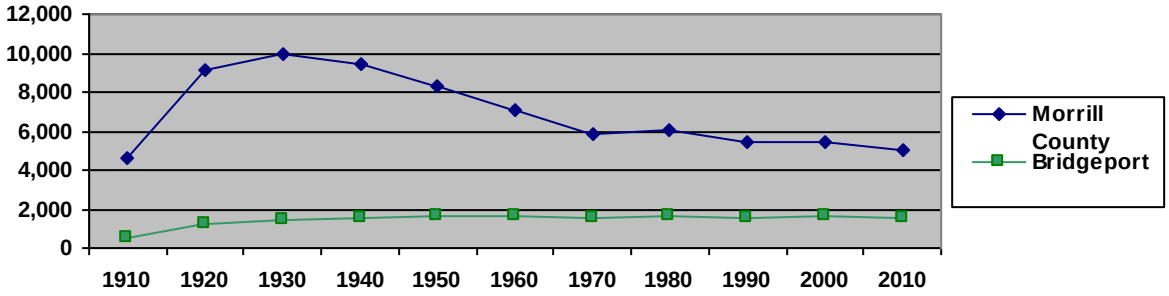
Morrill County saw its population almost double during the same period, from 4,584 in 1910 to 9,151 in 1920.

The great depression and a significant drought contributed to Morrill County losing 5.2% of its population between 1930 and 1940. This greatly curtailed the City's growth, yet Bridgeport still managed to increase its population by 99 people to 1,520.

Bridgeport's standing as the county seat of Morrill County contributed to its continuing growth through 1960, when it reached a population of 1,645. The population declined to 1,490 by 1970 but increased to 1,668 in 1980, the high point of Bridgeport's population growth. Since 1980 the population has continued to decrease, reaching 1,545 in 2010. The current level of population is similar to the population in 1940 of 1,520.

Morrill County reached its population zenith several years before Bridgeport, attaining 9.950 individuals in 1930. Since that time the population of the county has continued to decrease, reaching the 2010 level of 5,042, its lowest population since 1910.

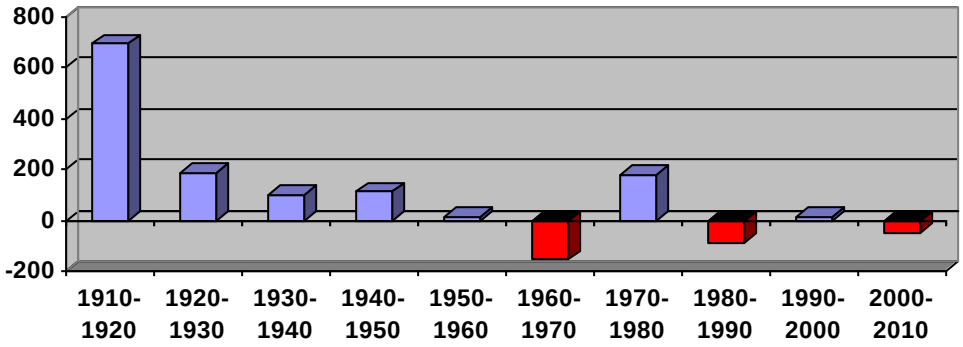
City and County Population by Decade, 1910 - 2010



Population Change by Decade

Bridgeport's population improved decade over decade between 1910 and 1960. It decreased between 1960 and 1970 then increased between 1970 and 1980; it had a slight increase between 1990 and 2000 but decrease again between 2000 and 2010. The general trend over the past 50 years has been a decrease in population

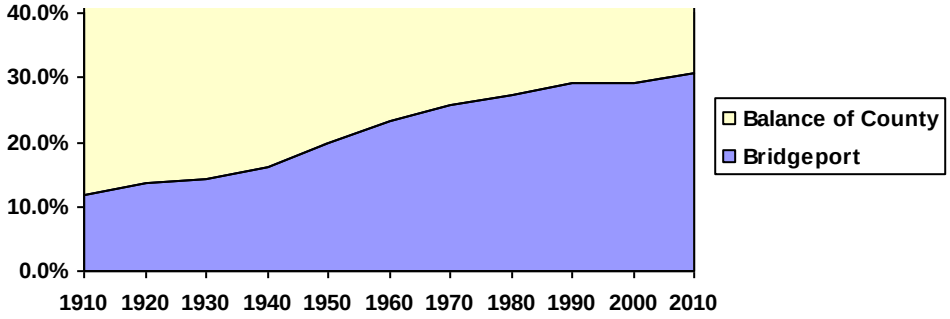
Population Change by Decade in Bridgeport, 1910 to 2010



Bridgeport's Share of County Population

Bridgeport has steadily increased its share of the county's population. In 1910, only about 12% of Morrill County residents lived in Bridgeport. Bridgeport increased its share of county population to 23.3% by 1960. Today, over 30% of county residents now live in Bridgeport. A large part of this trend is due to the decreasing population of Morrill County.

Bridgeport's Share of County Population, 1900 to 2010



Population of Bridgeport, 1910 to 2010

	Bridgeport		Morrill Co		Nebraska	
	People	Change	People	Change	People	Change
1910	541	—	4,584	—	1,192,214	+11.8%
1920	1,235	128.3%	9,151	99.6%	1,296,372	+8.7%
1930	1,421	15.1%	9,950	8.7%	1,377,963	+6.3%
1940	1,520	7.0%	9,436	-5.2%	1,315,834	-4.5%
1950	1,631	7.3%	8,263	-12.4%	1,325,510	+0.7%
1960	1,645	0.9%	7,057	-14.6%	1,411,921	+6.5%
1970	1,490	-9.4%	5,813	-17.6%	1,485,333	+5.2%
1980	1,668	11.9%	6,085	4.7%	1,569,825	+5.7%
1990	1,581	-5.2%	5,423	-10.9%	1,578,385	+0.5%
2000	1,594	0.8%	5,440	0.3%	1,711,263	+8.4%
2010	1,545	-3.1%	5,042	-7.3%	1,826,341	+6.7%

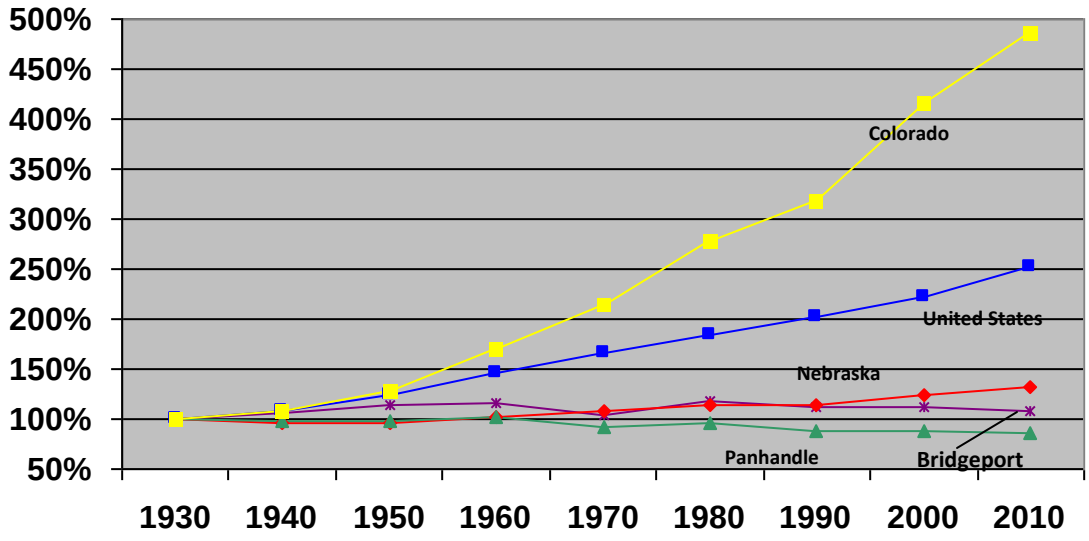
Historic Population Comparison

Bridgeport has not grown during the past decade. In the past ten years, Bridgeport has seen a decrease in population by 3.1% which is significantly below the state's 6.7% growth rate.

Compared to its peers in Western Nebraska, Bridgeport has outperformed most of its neighbors over the past 80 years. Bridgeport has had an 8.7% increase in population during this period while the Panhandle as a whole has seen an overall decrease in population of over 16%.

The population growth nationwide and in Colorado has been constantly higher than both Bridgeport's and Nebraska's for the past 50 years. The US population grew by 9.7% in the past decade and has increased its population by 250% since 1930. Colorado has grown at a much faster rate than the US as they have nearly increased their population five-fold since 1930. Their growth has been growing at an incredible rate the past two decades as there population growth 53% since 1990. The number of new residents in Colorado in the past two decades nearly equals Nebraska's total population and they are expected to grow by another equivalent of Nebraska in the next twenty years.

Percentage of 1930 Population, 1930 to 2010



Colorado has 4.85x since 1930
Their growth accelerated during the 1990's

The US has grown at a consistent pace since 1930

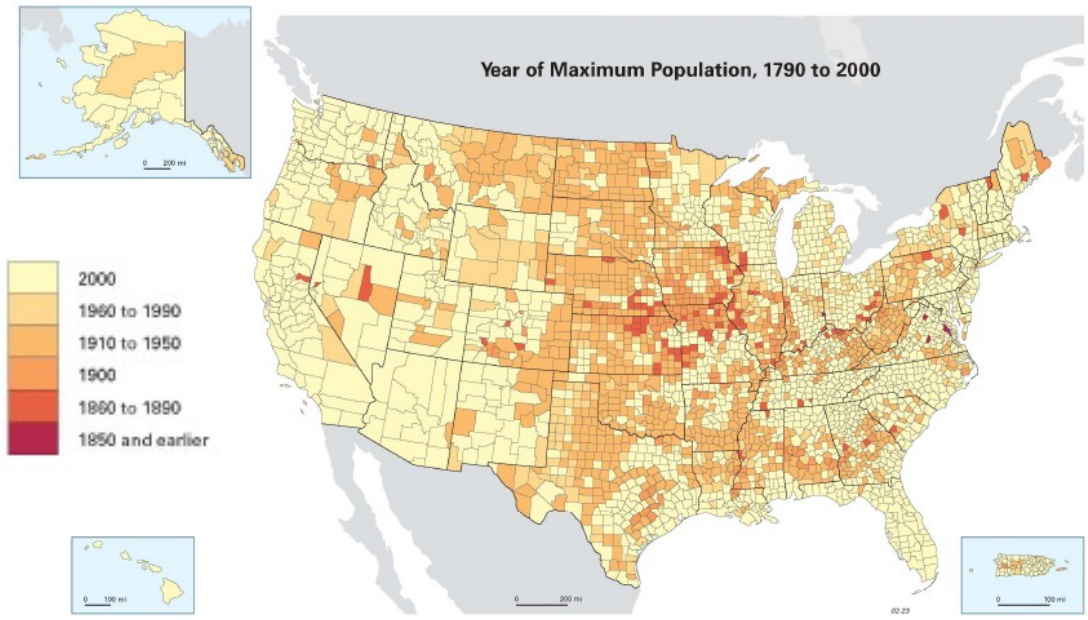
Nebraska grew 32.5% since 1930

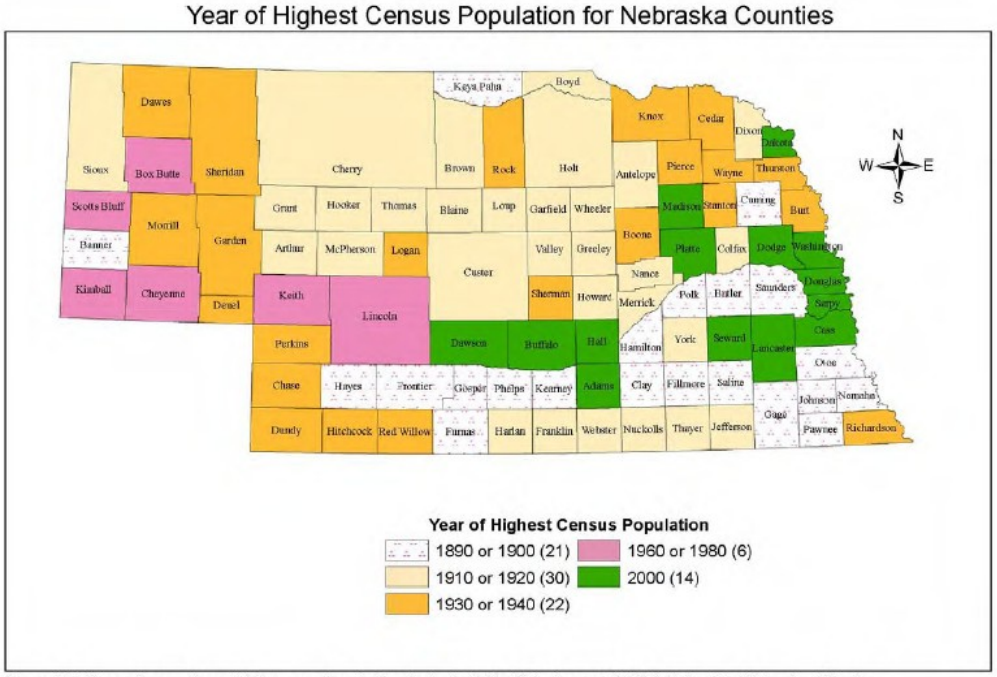
Bridgeport population is 8.7% above its 1930 level

The Panhandle lost about 16.5% of

Year of Peak Population

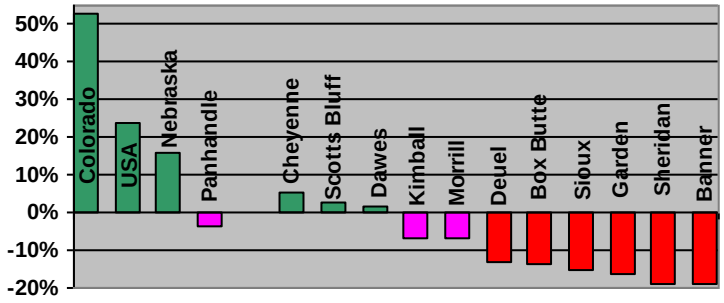
Morrill County, which reached its peak population in 1930, is in the majority of Great Plains and Western Nebraska counties that have reached their peak population in the past 50 years as 42 of Western Nebraska's 52 counties reached their peak population in 1930 or earlier.



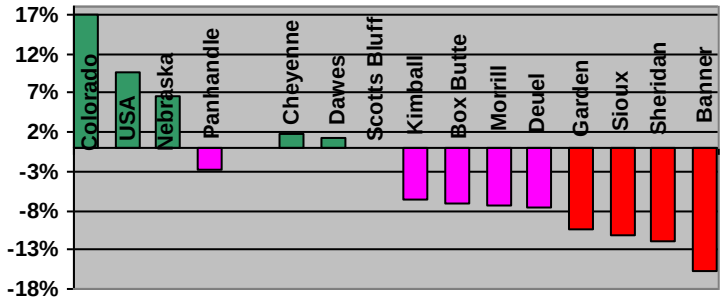


Source: U.S. Census Bureau, Decennial Censuses; Compiled by: Center for Public Affairs Research (CPAR), University of Nebraska at Omaha
Prepared by: David Drozd, CPAR - July 12, 2006

Population Change from 1990 to 2010



Population Change from 2000 to 2010



Regional Population Change

Morrill County falls in the middle of the Panhandle Counties with regard to population changes in the last 20 years.

Three counties, Cheyenne, Scotts Bluff and Dawes Counties increased their population from 1990 to 2010, but Dawes County only grew 1.3% this decade while Scotts Bluff County was essentially flat with just 0.1% population growth. Cheyenne County continued its growth in the 2000 to 2010 period.

Six Panhandle counties have lost 10% or more of its population since 1990 while Kimball and Morrill Counties lost 7% during this time.

Population Composition

Several areas of population composition warrant attention in Bridgeport. The decrease in both 0 to 4 and 5 to 17 age groups do not bode well for the school system as these groups are where the school students currently are and will come from. The decreases, while not large, will have an effect on the school district. The over 10% decrease in the youngest group will definitely have an effect on the school system in the future. Both of these groups decreased at a faster rate than the overall population of Bridgeport.

In addition to the pre-school and school age cohorts, the 30 to 44 and 65+ age groups decreased at a faster rate than the overall decrease in Bridgeport's population. The over 16% decrease in the 30 to 44 age group, is especially concerning.

Both the 18 to 29 and the 45 to 64 age groups increased at a very positive rate for the 20 year period, with the 18 to 29 age cohort increasing at a over 7% and the 45 to 64 group increasing at almost a 14% rate.

Population by Age Group, 1990 - 2010

	1990	2000	2010	Change 1990-2010	% Change 1990-2010	Change 2000-2010	% Change 2000-2010
0 to 4	126	104	113	-13	-10.3%	9	8.7%
5 to 17	293	312	284	-9	-3.1%	-28	-9.0%
18 to 29	183	208	196	13	7.1%	-12	-5.8%
30 to 44	313	310	262	-51	-16.3%	-48	-15.5%
45 to 64	320	359	364	44	13.8%	5	1.4%
65+	346	301	326	-20	-5.8%	25	8.3%
Total	1,581	1,594	1,545	-36	-2.3%	-49	-3.1%

Note: 2010 age groups estimated

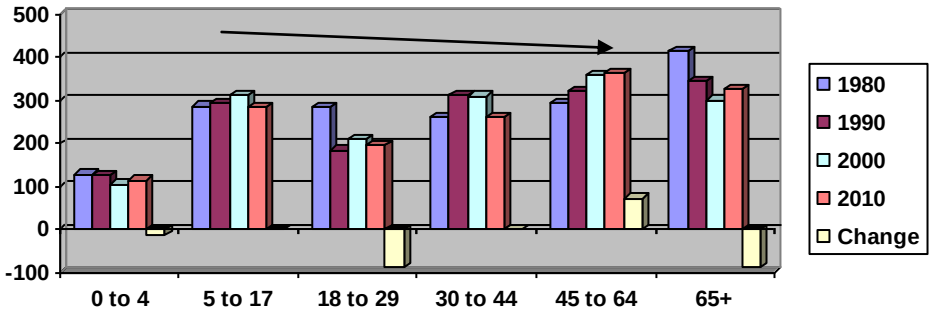
Population Change by Age Group, 1980 to 2010

	1980	1990	2000	2010	1980-2010	1990-2010	2000-2010
0 to 4	128	126	104	113	-15	-13	9
5 to 9	90	125	103	114	24	-11	11
10 to 14	114	108	137	114	0	6	-23
15 to 19	129	93	116	92	-37	-1	-24
20 to 24	134	64	73	86	-48	22	13
25 to 29	104	86	91	74	-30	-12	-17
30 to 34	90	123	88	81	-9	-42	-7
35 to 39	172	105	101	92	9	-13	-9
40 to 44		85	121	89		4	-32
45 to 49	145	80	105	99	44	19	-6
50 to 54		89	91	90		1	-1
55 to 59	74	72	94	94	20	22	0
60 to 64	73	79	69	81	8	2	12
65 to 69	211	79	71	82	-66	3	11
70 to 74		64	72	63		-1	-9
75 to 79	145	65	61	71	-27	6	10
80 to 84		73	47	47		-26	0
85+	59	65	50	63	4	-2	13
Total	1,668	1,581	1,594	1,545	-123	-36	-49

Population Change by Age Cohort, 1980 to 2010

1980 AGE	1990 AGE	2000 AGE	2010 AGE	1980	1990	2000	2010	1980-1990	1990-2000	2000-2010
			0 to 4				113			113
			5 to 9				114			114
		0 to 4	10 to 14			104	114		104	10
		5 to 9	15 to 19			103	92		103	-11
	0 to 4	**10 to 14**	20 to 24		126	137	86	126	11	-51
	5 to 9	**15 to 19**	25 to 29		125	116	74	125	-9	-42
0 to 4	10 to 14	**20 to 24**	30 to 34	128	108	73	81	-20	-35	8
5 to 9	15 to 19	**25 to 29**	35 to 39	90	93	91	92	3	-2	1
10 to 14	20 to 24	**30 to 34**	40 to 44	114	64	88	89	-50	24	1
15 to 19	25 to 29	**35 to 39**	45 to 49	129	86	101	99	-43	15	-2
20 to 24	30 to 34	**40 to 44**	50 to 54	134	123	121	90	-11	-2	-31
25 to 29	35 to 39	**45 to 49**	55 to 59	104	105	105	94	1	0	-11
30 to 34	40 to 44	**50 to 54**	60 to 64	90	85	91	81	-5	6	-10
35 to 39	45 to 49	**55 to 59**	65 to 69	172	80	94	82	-3	14	-12
40 to 44	50 to 54	**60 to 64**	70 to 74		89	69	63		-20	-6
45 to 49	55 to 59	**65 to 69**	75 to 79	145	72	71	71	6	-1	0
50 to 54	60 to 64	**70 to 74**	80 to 84		79	72	47		-7	-25
55+	65+	**75+**	85+	562	346	158	63	-216	-188	-95
Total				1,668	1,581	1,594	1,545	-87	13	-49

Population Change by Age Group, 1970 - 2010



Distribution of Age Groups

Comparing Bridgeport and Morrill County's and the region's age group distribution to the state and national average shows the city has a higher percentage of 0 to 14 year olds than the Panhandle or the State. It also has a higher percentage of over 65 year olds.

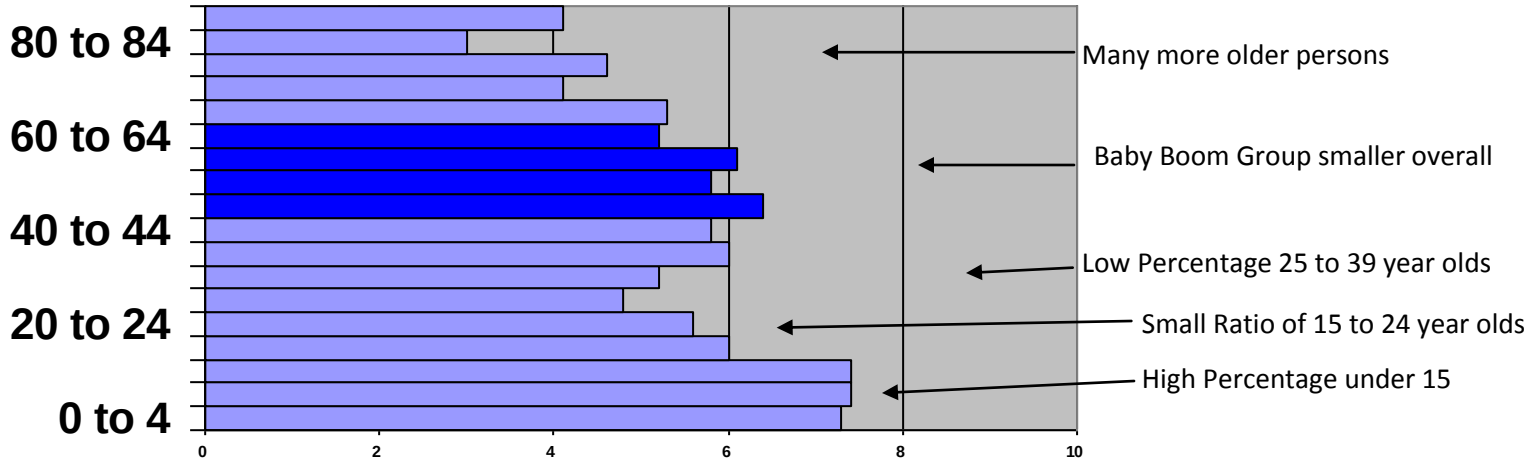
From an economic perspective, persons 20 to 50 years old form the heart of an economy's productivity. This segment of Bridgeport's population is comparable to or slightly lower than the Panhandle, and is generally lower than the state.

2010 Population Composition Comparison

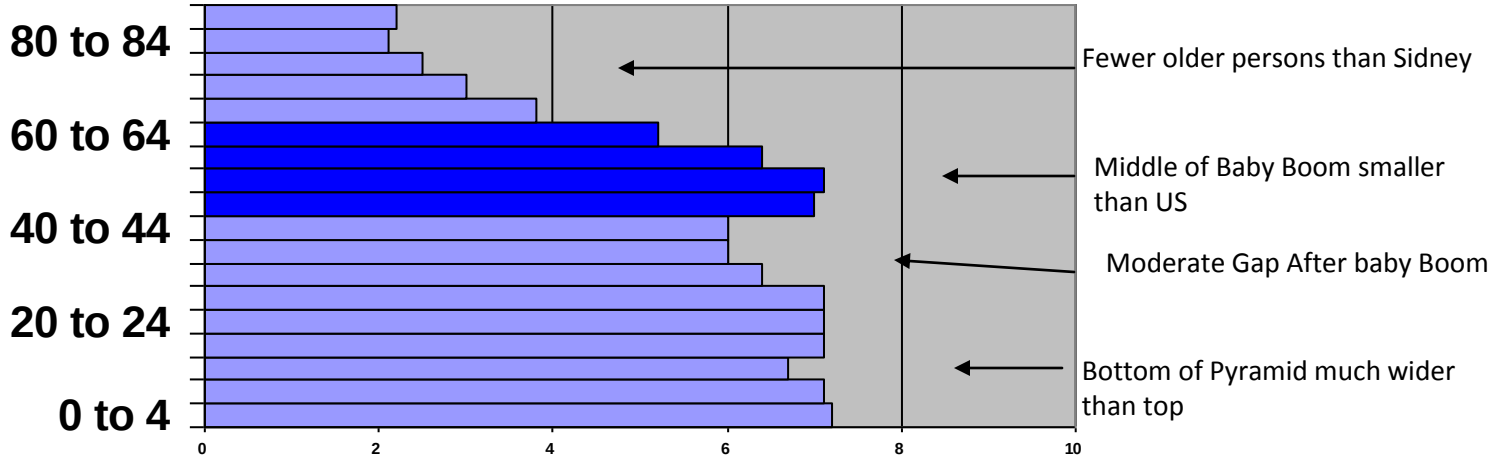
	Bridgeport	Morrill County	Panhandle	Nebraska	United States
0 to 4	7.3%	6.4%	6.6%	7.2%	6.5%
5 to 9	7.4%	6.7%	6.6%	7.1%	6.6%
10 to 14	7.4%	7.0%	6.3%	6.7%	6.7%
15 to 19	6.0%	6.1%	7.0%	7.1%	7.1%
20 to 24	5.6%	4.3%	5.9%	7.1%	7.0%
25 to 29	4.8%	4.6%	5.8%	7.1%	6.8%
30 to 34	5.2%	5.3%	5.4%	6.4%	6.5%
35 to 39	6.0%	5.6%	5.4%	6.0%	6.5%
40 to 44	5.8%	5.6%	5.4%	6.0%	6.8%
45 to 49	6.4%	7.2%	6.7%	7.0%	7.4%
50 to 54	5.8%	8.0%	7.7%	7.1%	7.2%
55 to 59	6.1%	7.8%	7.5%	6.4%	6.4%
60 to 64	5.2%	6.0%	5.9%	5.2%	5.4%
65 to 69	5.3%	5.4%	4.6%	3.8%	4.0%
70 to 74	4.1%	4.3%	3.8%	3.0%	3.0%
75 to 79	4.6%	4.3%	3.4%	2.5%	2.4%
80 to 84	3.0%	2.8%	3.0%	2.1%	1.9%
85+	4.1%	2.7%	2.9%	2.2%	1.8%

Yellow indicates age group is above US level

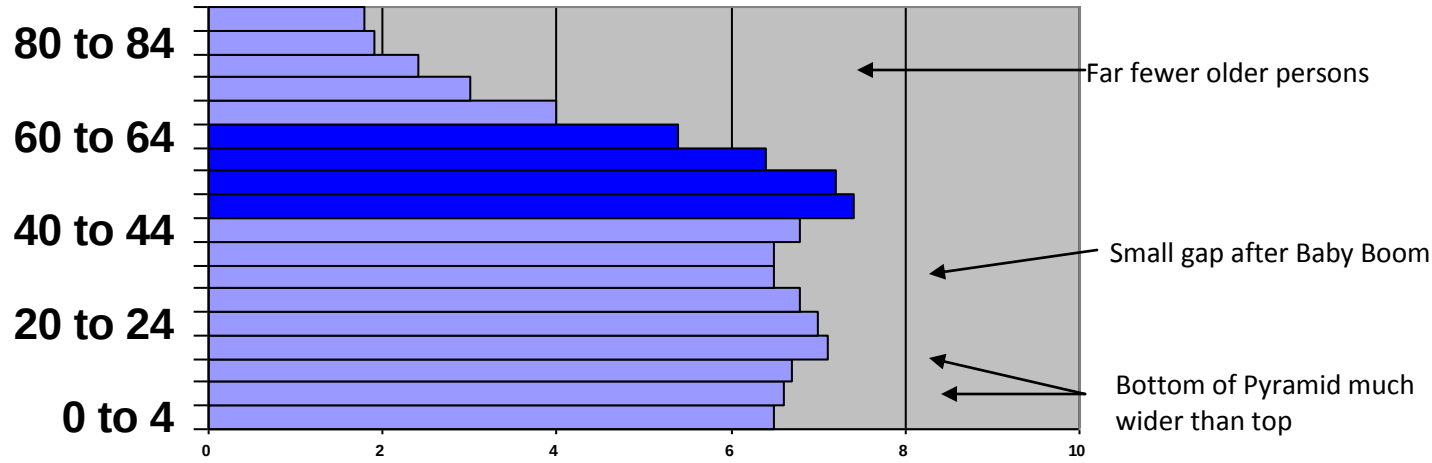
Bridgeport Age Groups as a Percentage of Population, 2010



Nebraska Age Groups as a Percentage of Population, 2010



United State Age Groups as a Percentage of Population, 2010



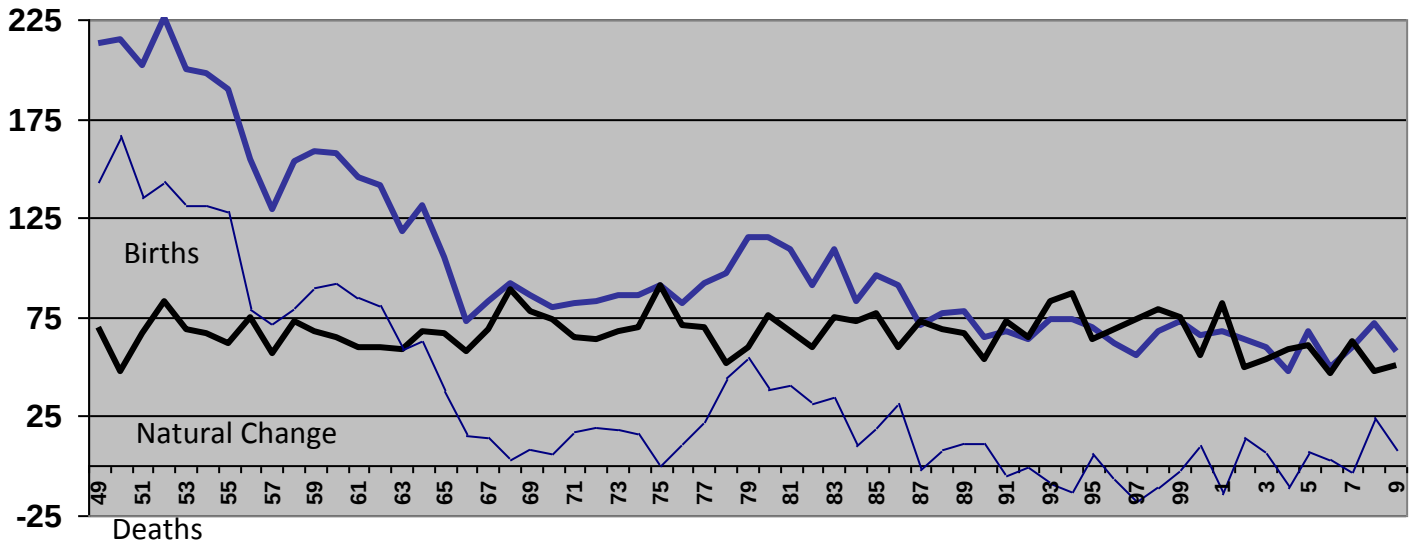
Natural Change

Natural change has been a key (and underappreciated) factor in off-setting much of the high levels of out-migration in the county. From 1950 to 2009, natural change accounted for a net increase of 2,039 new county residents which offset much of the 8,233 net out-migrants during the same time.

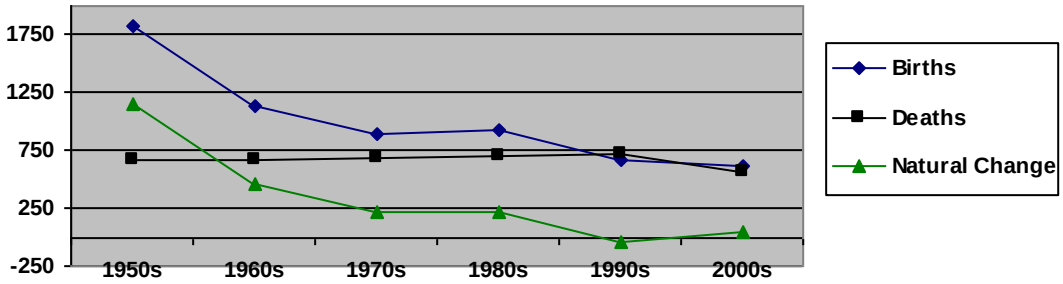
While natural change has historically provided a healthy cushion to offset out-migration, that natural cushion has nearly disappeared as the rate of natural change is evaporating at an alarming rate. **During the 1950's, the county experienced a net natural change of 1,156 new residents.** (That is well over half of the natural change gains in the 1950 to 2009 period.) **, the net natural change gain is just 4.3 new residents per year.**

While Morrill County has only a slightly negative, natural change, four of the five Nebraska counties bordering the county have had positive natural change since 1990. Thus, even if out-migration in these surrounding counties does not increase, the net population gains will increase as natural change contributes to these gains rather than help offset losses as it has historically done.

Morrill County Births and Deaths by Place of Residence, 1949 to 2009



Morrill County Births, Deaths and Natural Change by Decade, 1950 to 2009

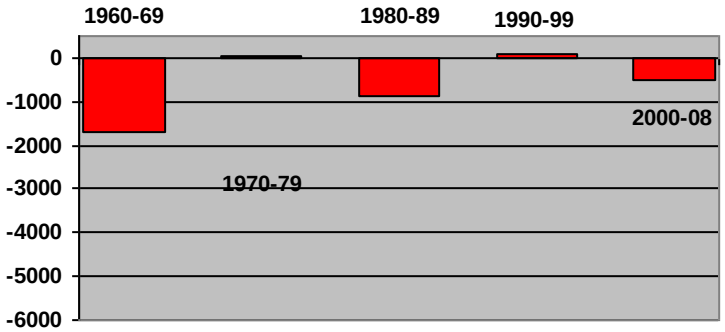


Migration

From 1960 to 2009, Morrill County has had 2,938 more persons move out of the county than into it. This is significant because migration rates are often viewed as a significant indicator of economic performance and opportunities

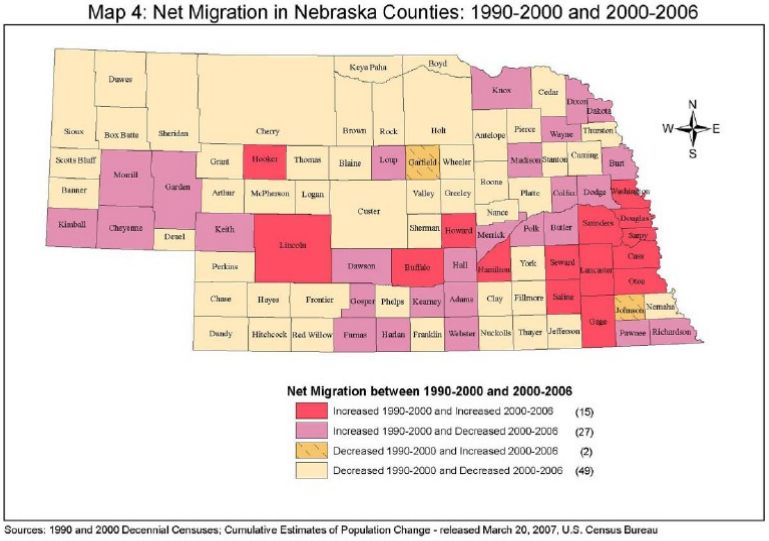
Most of this net out-migration occurred prior to 1990. However, since 1990, Morrill County has experienced a net out-migration of 595 persons. The pattern since 1960 appears to be large out-migration for a decade followed by a small in-migration.

Net Migration in Morrill County by Decade, 1960 to 2009



DECADE	Net Migration	AVE PER YEAR
1960-70	-1683	-168.3
1970-80	54	5.4
1980-90	-881	-8.8
1990-00	66	6.6
2000-09	-529	-5.3
Total	-2938	-170.4

Map 4: Net Migration in Nebraska Counties: 1990-2000 and 2000-2006



Sources: 1990 and 2000 Decennial Censuses; Cumulative Estimates of Population Change - released March 20, 2007, U.S. Census Bureau

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska at Omaha - March 20, 2007

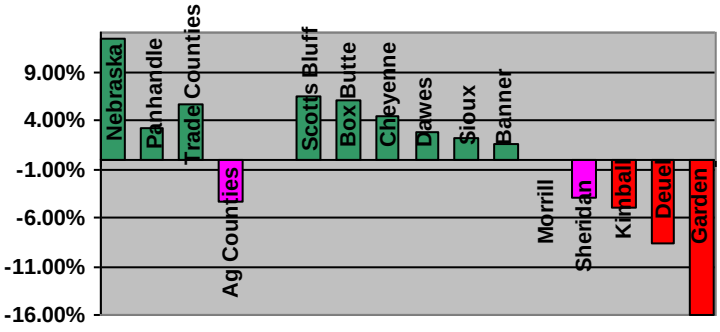
Births by Residents

In the past 10 years the natural change has increased slightly to 2.1%. During the 1990 to 1999 decade the natural change actually decreased by 2.4%. Thus, while the natural change is positive since 1950, it has actually been slightly negative for the past 20 years.

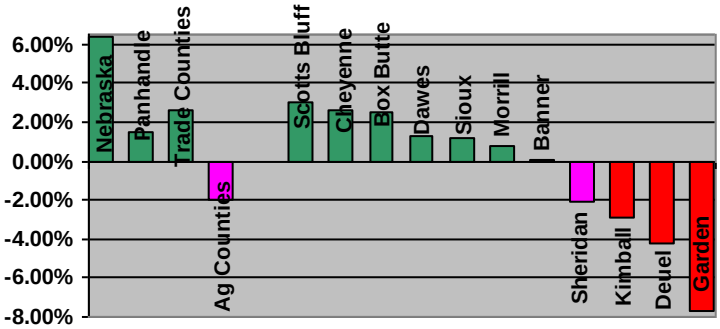
Morrill County Births, Deaths and

	Births		Deaths		Natural Change	
1950-59	1,825	30.1%	669	16.6%	1,156	56.7%
1960-69	1,131	18.7%	673	16.7%	458	22.5%
1970-79	894	14.8%	685	17.0%	209	10.3%
1980-89	920	15.2%	698	17.4%	222	10.9%
1990-99	674	11.1%	723	18.0%	-49	-2.4%
2000-09	614	10.1%	571	14.2%	43	2.1%
Total	6,058		4,019		2,039	

Natural Change from 1990 to 2009



Natural Change from 2000 to 2009



Dependency Ratio

Bridgeport's dependency ratio is above the panhandle, state and national average. This is not good for two reasons. Economically, it reduces per capita productivity. Secondly, with fewer workers supporting more dependents and their special needs, it places a greater tax burden on those working.

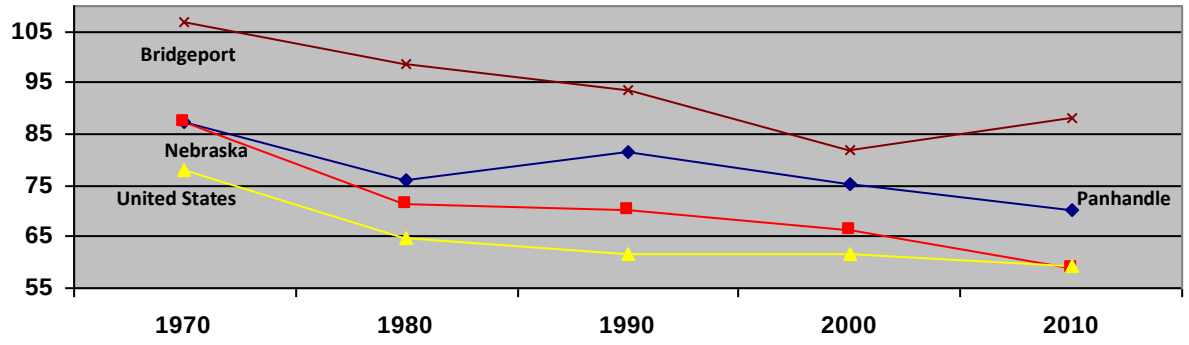
Due to high levels of youth out-migration which has led to fewer births, the youth dependency ratio has fallen significantly from 61.3 in 1970 to 48.3 in 2010, a decrease of over 20%

Bridgeport has had a high elder dependency ratio for many years, but it actually declined over the past 40 years. In 1970, Bridgeport's elder dependency ratio was over 160% higher than the US ratio. The elder ratio decreased from 45.7 in 1970 to 33.3 to 39.7 in 2010 (130% of the U S).

Dependency Ratio, 1970 to 2010

	1970	1980	1990	2000	2010
Bridgeport					
Youth Dependency Ratio	61.3	49.3	51.3	47.4	48.3
Elder Dependency ratio	45.7	49.5	42.4	34.3	39.7
Total Dependency Ratio	106.9	98.8	93.8	81.8	88.0
Panhandle					
Youth Dependency Ratio	63.9	50.7	50.9	45.0	40.3
Elder Dependency ratio	23.5	25.4	30.6	30.5	30.1
Total Dependency Ratio	87.4	76.1	81.5	75.4	70.3
Nebraska					
Youth Dependency Ratio	64.0	48.8	46.3	43.8	41.0
Elder Dependency ratio	23.2	22.4	24.1	22.6	22.0
Total Dependency Ratio	87.2	71.2	70.4	66.3	63.0
United States					
Youth Dependency Ratio	60.8	46.3	41.3	41.5	38.2
Elder Dependency ratio	17.4	18.5	20.3	20.1	17.2
Total Dependency Ratio	78.2	64.8	61.6	61.5	58.9

Dependency Ratio, 1970 to 2010



Median Age

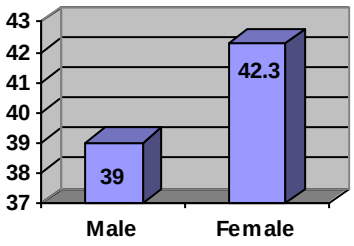
Bridgeport's median age of 40.3 in 2010 is well below most Panhandle towns, many that have a median age well above 45. Bridgeport's median age is almost four years older than the state median of 37.2 which is the closest Bridgeport has been to the state median since the 1970's.

The median age of females (42.3) in Bridgeport is higher than of men (39.0). This is not surprising given that women live longer than men. The median age of women in surrounding counties is much higher with Garden County being on the extreme end where the median age of females is now an incredible 50.2.

Median Age, 1970 to 2010

	1960	1970	1980	1990	2000	2010
Bridgeport	—	39.3	37.6	38.1	39.3	40.3
Morrill Co.	30.3	34.7	34.5	37.4	39.5	43.4
Nebraska	30.2	28.6	29.7	33.0	35.3	36.2
United States	29.6	28.1	30.0	32.9	35.3	37.2
Difference to NE	—	+10.2	+7.6	+5.2	+3.8	+3.1

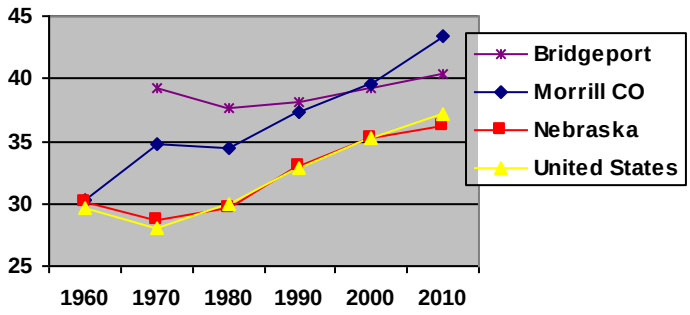
Median Age by Gender, Bridgeport 2010



Estimated Median Age by Gender, 2010

	Median Age Population	Median Age Males	Median Age Females
Bridgeport	40.3	39.0	42.3
Morrill Co	43.4	42.7	44.3
Nebraska	36.2	35.0	37.5
United States	37.2	35.8	38.5

Median Age, 1970 to 2010

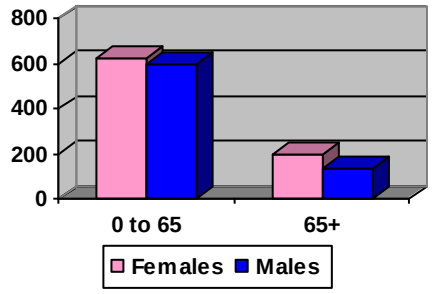


Gender

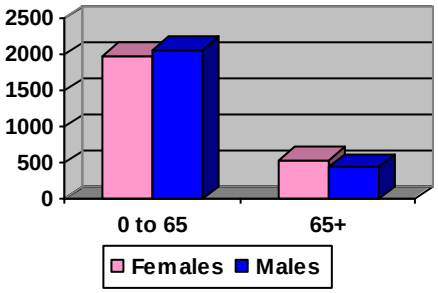
Females outnumbered males in Bridgeport 818 (52.9%) to 727 (47.1%) in 2010. Bridgeport has 27 more women under 65 than there are men of the same age. Meanwhile, there were 64 more women (195) than men (131) above the age of 65.

In Morrill County men slightly outnumber women by 2,525 to 2,517. However, women outnumber men in the 65 and over cohort by 541 to 440.

Gender by Age, Bridgeport 2010



Gender by Age, Morrill County 2010



Households

Bridgeport experienced a 1.5% decrease in households during the past decade. This decrease was less than Morrill County but substantially below the state's growth of 8.2% and was the national growth rate of 10.7%.

From 1970 to 2000, the number of households in Bridgeport increased by 22.9%.

The primary reason for the large variance in household/population growth ratios over the 40-year periods was a steep reduction in household size during the 1970-1980 period and a modest drop in household size in the past 10 years.

Between 1970 and 1990 the average household size plummeted from 2.67 persons to 2.38 persons as the baby boomers left their parents homes and started their own households. This helped increase the number of households in addition to a slight population increase of 91 persons during the period. Household size remained relatively stable through the 1990's as they increased from 2.37 persons per household in 1990 to 2.38 in 2000.

Morrill County household size declined at an even greater rate, from 2.99 in 1970 to 2.38 in 2010. By 2010 the household size in Morrill County was only slightly greater than in Bridgeport.

Households, 2000 to 2010

	2000	2010	Change	% Change
Bridgeport	654	644	-10	-1.5%
Morrill Co	2,138	2,085	-53	-2.5%
Nebraska	666,184	721,130	54,946	+8.2%
United States	105,480,101	116,716,292	11,236,191	+10.7%

Households, 1970 to 2010

	1970		1980		1990		2000		2010	
	HHS	Per HH	HHS	Per HH	HHS	Per HH	HHS	Per HH	HHS	Per HH
Bridgeport	532	2.67	679	2.36	645	2.37	654	2.38	644	2.34
Morrill Co	1899	2.99	2,270	2.67	2,083	2.55	2,138	2.49	2085	2.38

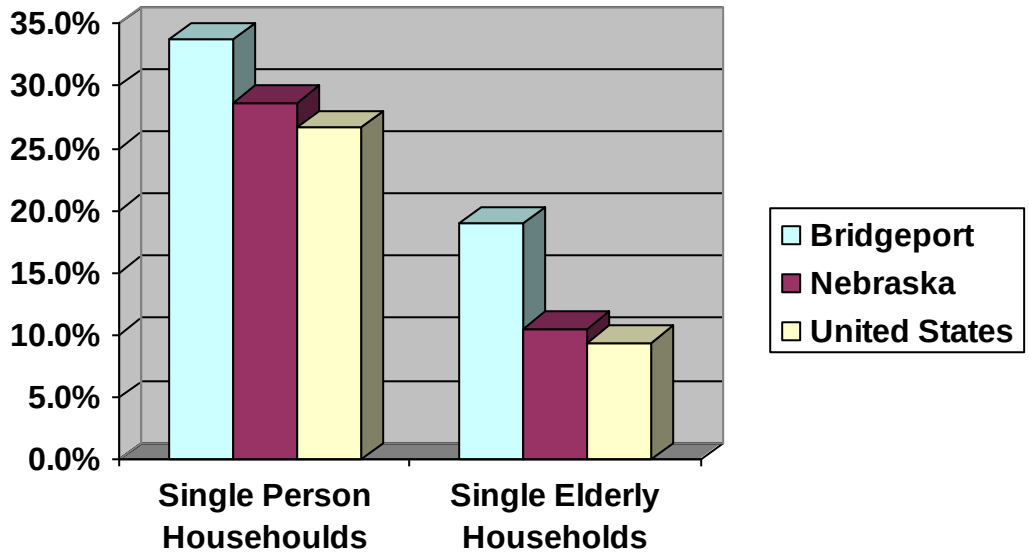
Single Person Households

In 2010 over a third (33.7%) of Bridgeport's households were occupied by just one person. Over half of these single person homes were occupied by persons over 65 years of age in 2010. This ratio was little changed from 1990.

Single-person Households, 1990-2010

	TOTAL HOUSEHOLDS			SINGLE PERSON HH			SINGLE PERSON HH 65+		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Bridgeport	645	654	644	223 (34.6%)	215 (32.6%)	217 (33.7%)	129 (20.0%)	104 (15.9%)	122 (18.9%)
Morrill County	2,083	2,138	2,085	536 (25.7%)	576 (26.9%)	599 (28.7%)	295 (14.2%)	278 (13.0%)	288 (13.8%)

Single-person Households, 2010



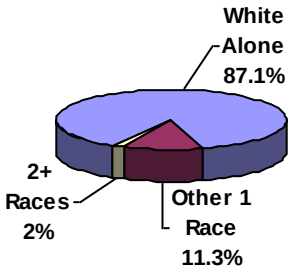
Race/Origin

Bridgeport is predominately composed of persons of European descent with only 174 residents not of Caucasian background. A vast majority of Bridgeport's residents are Caucasian (88.7%). About 19.2% of Bridgeport residents are of Hispanic origin.

Race in Bridgeport, 2010

	1 Race	2+ Races	Total
White	1,346	25	1,371
Black	8	3	11
Native American	29	13	42
Asian	12	3	15
Other	125	15	140
Total	**1,520**	**25**	**1,545**
***Total Hispanic**	281	16	297

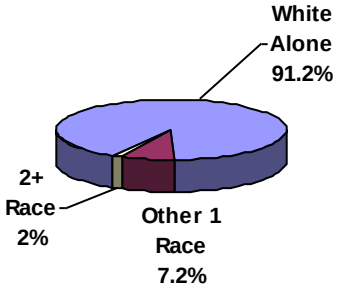
Population by Race and Origin, Bridgeport 2010

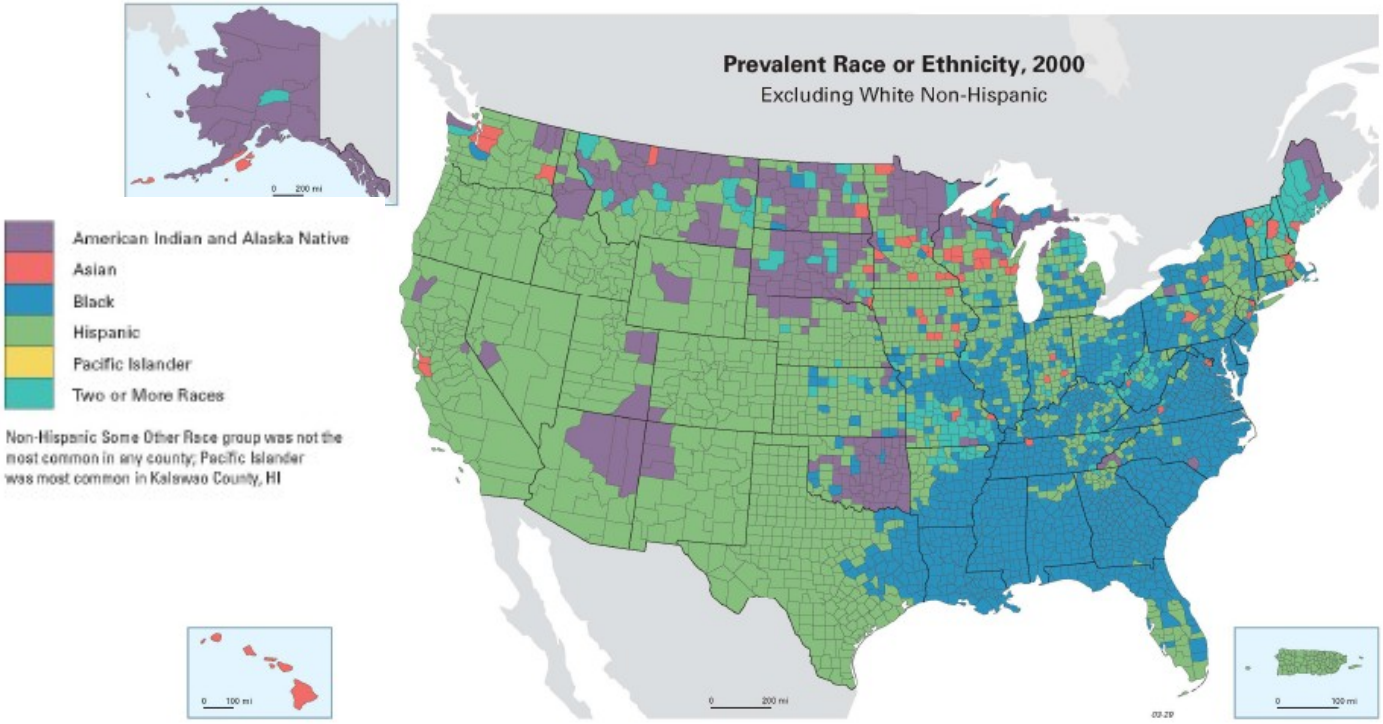


Race alone or in combination, Morrill County 2010

	1 Race	2+ Races	Total
White	4,600	76	4676
Black	12	17	29
Native American	55	30	85
Asian	18	3	21
Other	280	39	319
Total	4,965	77	5,042
***Total Hispanic**	302	42	344

Population by Race, Morrill County 2010





Mobility

According to the 2009 ACS, 148 individuals came to Morrill County from another Nebraska county and 235 of these persons came from a State outside of Nebraska.

According to the 2009 ACS, 61 came to Bridgeport from another Nebraska county and 54 of these persons came from a Western State outside of Nebraska.

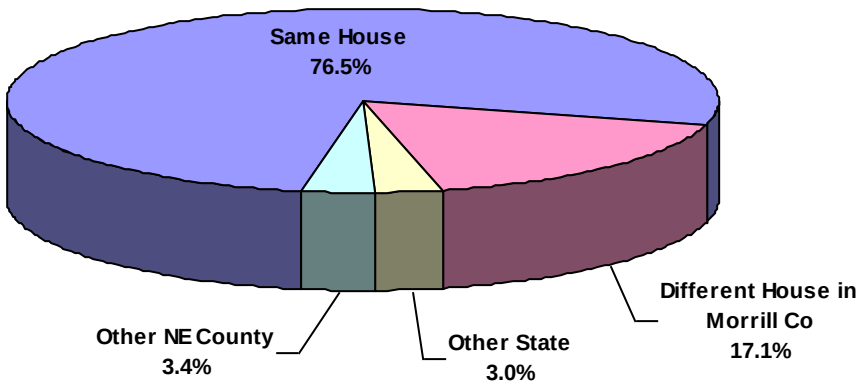
The vast majority of Bridgeport residents (76.5%) lived in the same house as the previous year. An even greater percentage of Morrill County residents (83.8%) lived in the same house as the previous year.

Place of residence in Previous Year, 2005-09 Estimate

	Bridgeport		Morrill County		Nebraska
Same House	1,370	76.5%	4,105	83.8%	82.2%
Different House	422	23.5%	796	16.2%	17.8%
Same County	307	17.1%	413	8.4%	10.5%
Other NE County	61	3.4%	148	3.0%	3.9%
Other US State	54	3.0%	235	4.8%	2.9%
Elsewhere	0	0.0%	0	0.0%	0.5%

* Persons 5 years old and older

Place of Residence previous year, Bridgeport 2005-2009



Population Projections

- **Projected Population**
- **Projected Population of Age Cohorts**
- **Projected Median Age**
- **Projected Dependency Ratio**
- **Demographic Opportunities**

Population Projection

Projected growth or decline in the population is one of the most important factors to consider when planning for future development. A fluctuation in total population, as well as changes within age groups in the population, can impact the City in a variety of ways. Potential impacts may include differing needs for public infrastructure and services or making additional land available for new development. The City's ability to generate or attract new development will also be influenced by changes in population.

Population change is measured in terms of natural change and net migration. The effects of natural change are measured by applying birth and survival rates to 5-year age cohorts. For the purposes of this plan, a Cohort-Survival Projection model is used that incorporates birth and survival rates adjusted to reflect local trends. Migration rates for 5-year age cohorts were developed by reviewing historical migration trends with consideration given to current economic and housing development activity in Sidney.

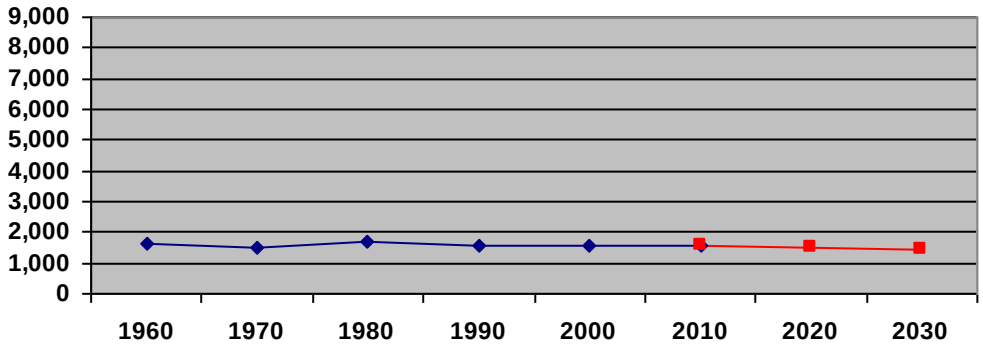
It is important to understand that population projections are not predictions. Unlike a weather forecast where we are using accurate observations within a tested model, population projections are based on assumptions using limited data applied to human actions that will be unpredictably responsive to an unlimited number of future events that can not be known. However, we can make some reasonable assumptions about fertility, morality and migration based on past and recent history and apply these assumptions to our known age structures to provide a general view of how our demographic composition may look like in the future. We know in ten years people will be ten years older or deceased; the odds of survival by age, the probability of people at different ages having kids, etc., It is much more difficult to gage migration patterns. Although migration rates can be estimated somewhat accurately using historic trends, migration patterns are dependent upon an aggregate of individual decisions. These decisions can be largely based on ever changing economic and social conditions both locally and elsewhere in the world.

Projecting Bridgeport's 2010 population to the year 2020 indicates the City's population may decrease by 31 persons to 1,514 persons. Projecting the City's population to 2030 indicates the City's population may decrease by another 55 persons to 1,459 persons. This 5.5% decline in population is based on the recent historical decline in population in the city.

Bridgeport Projected Population, 1950 - 2030

	1950	1960	1970	1980	1990	2000	2010	2020	2030
Bridgeport	1,631	1,645	1,490	1,668	1,581	1,594	1,545	1,514	1,459

Bridgeport Projected Population, 1960 - 2030



Projected Population by Age Group

Examining projected populations by age group indicates Bridgeport can expect small changes in the various population age groups going forward.

The number of individuals in the 0 to 19 age group (children and school students) is projected to decrease from a high of 461 in 1980 to 422 in 2030.

The number of individuals in the 20 to 39 age group is projected to decline from a high of 414 in 1980 to 281 in 2030.

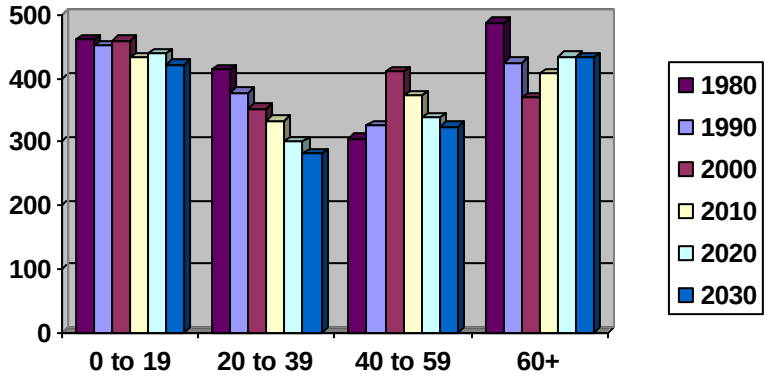
The number of 40 to 59 year old age group peaked in 2000 at 411 individuals and is estimated to decline to 324 by 2030.

Those in the 60+ age cohort are expected to increase slightly from the 2010 number of 407 individuals to 434 in 2020 and 432 in 2030.

The number of persons under 20 is a very precarious projection as not only must one factor in uncertain migration rates of their parents, this age group will be largely determined by fertility rates. This projection assumes many of the younger newcomers will be more "professionally oriented" than Bridgeport's more family oriented baby boomer generation, and will thus have fewer children.

It is equally hard to project those over 60 years of age as they may move from the community to be closer to children and grandchildren who have moved away.

Projected Population Change, 1980 to 2030



Projected Population Change by Age Group, 1980-2030

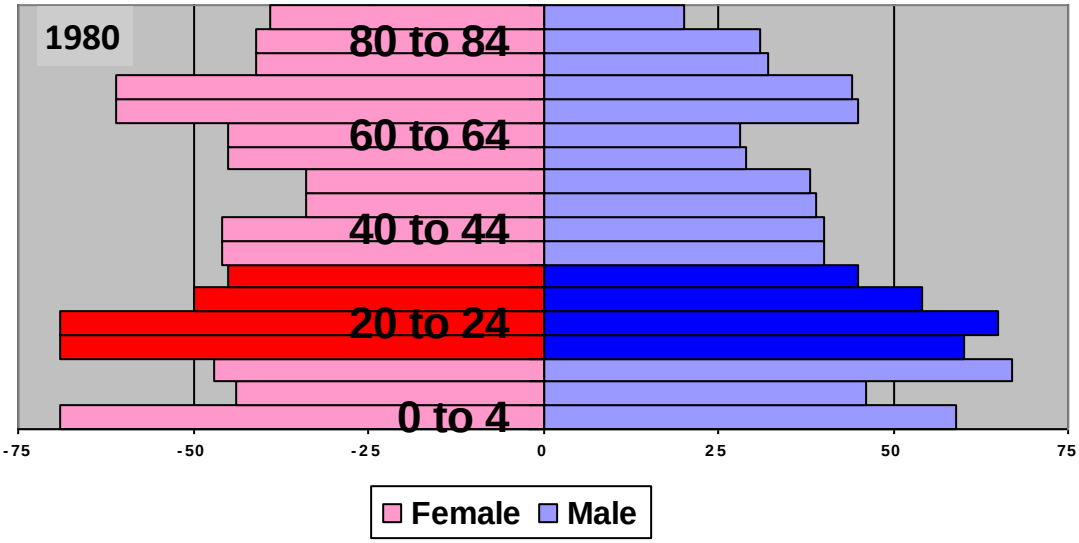
	1980	1990	2000	2010	2020P	2030P	2010-2020	2020-2030
0 to 4	128	126	104	113	106	103	-7	-3
5 to 9	90	125	103	114	108	106	-6	-2
10 to 14	114	108	137	114	125	117	11	-8
15 to 19	129	93	116	92	101	96	9	-5
0 to 19	**461**	**452**	**460**	**433**	**440**	**422**	**7**	**-18**
20 to 24	134	64	73	86	72	78	-14	6
25 to 29	104	86	91	74	58	63	-16	5
30 to 34	90	123	88	81	94	80	13	-14
35 to 39	86	105	101	92	77	60	-15	-17
20 to 39	**414**	**378**	**353**	**333**	**301**	**281**	**-32**	**-20**
40 to 44	86	85	121	89	82	96	-7	14
45 to 49	145	80	105	99	90	75	-9	-15
50 to 54		89	91	90	78	72	-12	-6
55 to 59	74	72	94	94	89	81	-5	-8
40 to 59	**305**	**326**	**411**	**372**	**339**	**324**	**-33**	**-15**
60 to 64	73	79	69	81	80	69	-1	-11
65 to 69	211	79	71	82	82	78	0	-4
70 to 74		64	72	63	74	73	11	-1
75 to 79	145	65	61	71	82	82	11	0
80 to 84		73	47	47	44	51	-3	7
85+	59	65	50	63	72	79	9	7
60+	**488**	**425**	**370**	**407**	**434**	**432**	**27**	**-2**
BBoom	457	399	418	364	325	285	-39	-40
Total	1,668	1,581	1,594	1,545	1,514	1,459	-31	-55

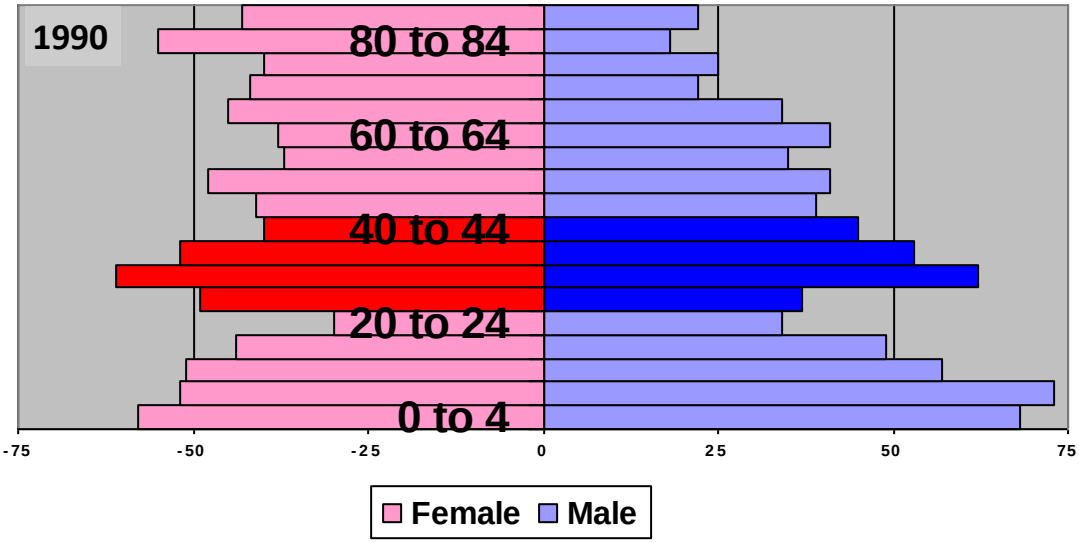
Green: Baby Boomers; 2020 to 2030 Projected

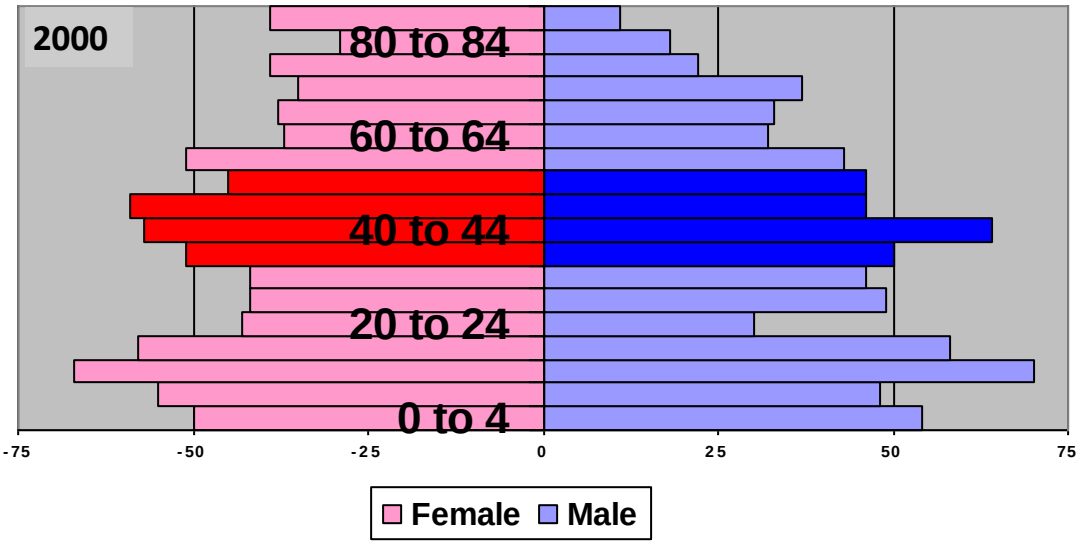
Projected Population by Age Cohort, 2000 - 2030

2000 AGE	2010 AGE	2020 AGE	2030 AGE	2000	2010	2020P	2030P	2000-2010	2010-2020	2020-2030
			0 to 4				103			103
			5 to 9				106			106
		0 to 4	**10 to 14**			106	117		106	11
		5 to 9	**15 to 19**			108	96		108	-12
	0 to 4	**10 to 14**	**20 to 24**		113	125	78	113	12	-47
	5 to 9	**15 to 19**	**25 to 29**		114	101	63	114	-13	-38
0 to 4	**10 to 14**	**20 to 24**	**30 to 34**	104	114	72	80	10	-42	8
5 to 9	**15 to 19**	**25 to 29**	**35 to 39**	103	92	58	60	-11	-34	2
10 to 14	**20 to 24**	**30 to 34**	**40 to 44**	137	86	94	96	-51	8	2
15 to 19	**25 to 29**	**35 to 39**	**45 to 49**	116	74	77	75	-42	3	-2
20 to 24	**30 to 34**	**40 to 44**	**50 to 54**	73	81	82	72	8	1	-10
25 to 29	**35 to 39**	**45 to 49**	**55 to 59**	91	92	90	81	1	-2	-9
30 to 34	**40 to 44**	**50 to 54**	**60 to 64**	88	89	78	69	1	-11	-9
35 to 39	**45 to 49**	**55 to 59**	**65 to 69**	101	99	89	78	-2	-10	-11
40 to 44	**50 to 54**	**60 to 64**	**70 to 74**	121	90	80	73	-31	-10	-7
45 to 49	**55 to 59**	**65 to 69**	**75 to 79**	105	94	82	82	-11	-12	0
50 to 54	**60 to 64**	**70 to 74**	**80 to 84**	91	81	74	51	-10	-7	-23
55+	**65+**	**75 +**	**85+**	512	283	198	79	-229	-85	-119
		Total	**Total**	1,594	1,545	1,514	1,459	-49	-31	-55

Yellow: Gains through births; Green: Gains due to in-migration; Pink: Losses due to out-migration; Orange: Loss due to deaths/migration
2020 and 2030 Projected







Examining population pyramids with the Baby Boomers in bright red and blue on these two pages gives us a good visual understanding of Bridgeport's past and future population.

(A quick overview of how population pyramid works, from the bottom to the top is people getting younger to older, the pink is the number of females, and the blue is the number of males.)

Bridgeport's 1980 population illustrates the City had a very young population. This large percentage of young persons provided the city with very positive population momentum which provided the potential for rapid growth in the future if the city could retain this young population of baby boomers.

The 1980 pyramid does show with the "tightening belt" in the middle, including the upper level of the baby boomers, that the region was losing large numbers of young adults in the previous decades.

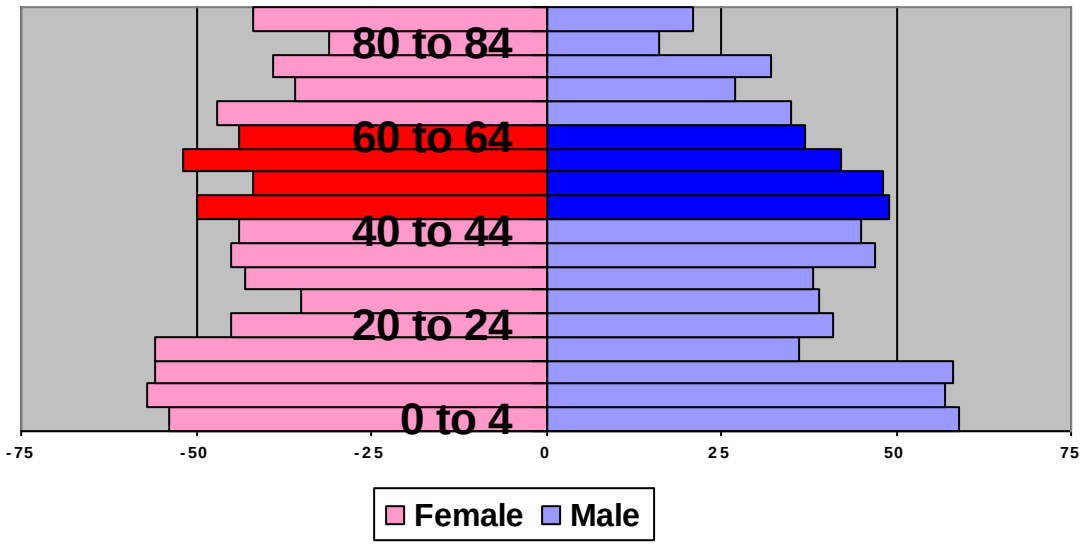
It is visually apparent that by 1990 Bridgeport had lost a pretty significantly number of its baby boomers as there is a big gap between the 20 to 30 year old age groups. Even though Bridgeport had lost many young adults in previous decades, the City still had a young population with positive momentum..

During the 2000's Bridgeport experienced out-migration of young adults, that is very visible by the "belt" being tighter in and around the 20 to 24 year age group. It is also very visible that Bridgeport had fewer young persons than the previous decades but a larger proportion of working age persons.

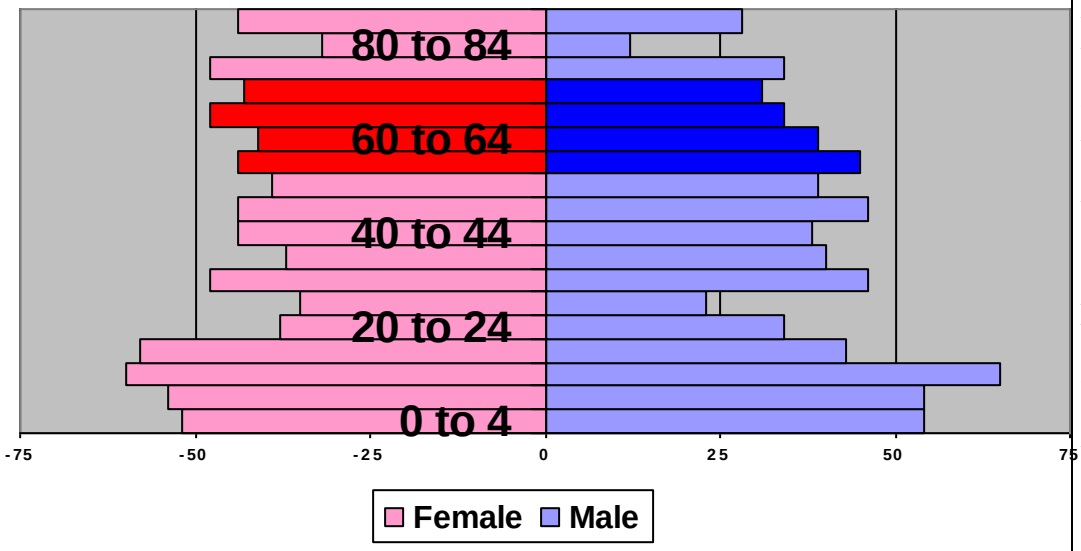
By 2000 the baby boomers were fully into the work force and this helped to increase the labor force significantly even though the total population was lower.

During 2000's the baby boomers are aging into their most productive working years. While Bridgeport continued to lose young adults, they retained more than previous decades.

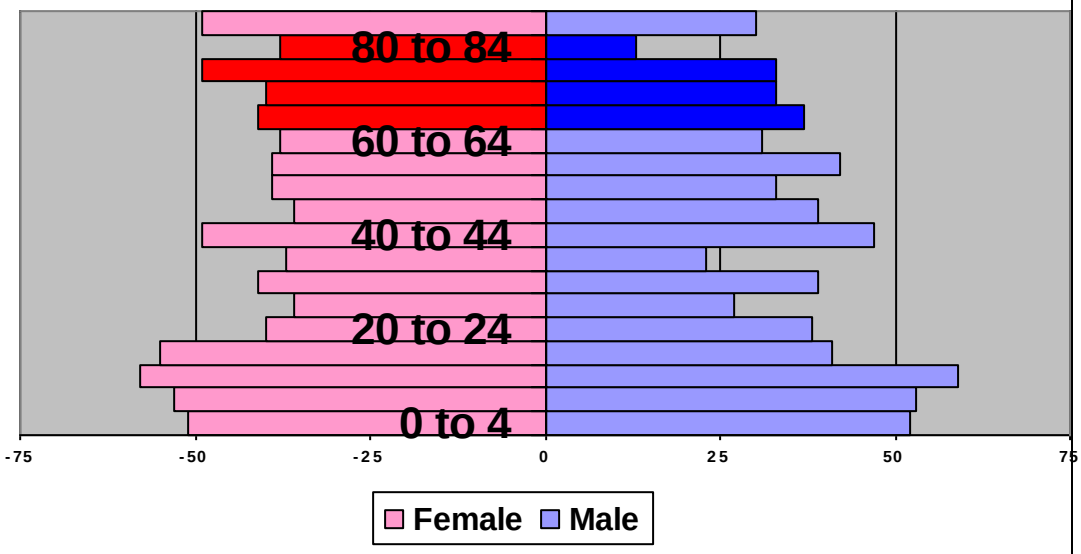
Population Pyramid, 2010



Projected Population Pyramid, 2020



Projected Population Pyramid, 2030



Observing population pyramids of Bridgeport's populations for 2010 and projected for 2020, we can clearly see that if trends continue the city will see a continuing 'leveling' of the population.

After 2010, the labor force will decrease. The number of persons over 65 will start to increase after 2010, and ramp up into 2020.

Bridgeport's 2010 population shows the large number of its baby boomers are right on the doorstep of retirement.

We can also see that the baby boomers makeup a large proportion of the labor force.

Most of the population losses will be due to some deaths on the top and continued loss of high school graduates. A lack of in-migration of young adults will continue to decrease the school age populations.

This will occur at a time when many of the surrounding counties will be losing labor force at a significant rate. (Many of these counties have seen an annual decline in labor force since 2003)

As we move into 2030, our baby boomers will be another 10 years older.

The baby boomers will no longer be the largest age group by 2020 and by 2030 they will have largely moved out of the labor force. It is thus apparent, the future of Bridgeport will be decided by the "next generation" starting in this coming decade.

Projected Median Age

Bridgeport's median age will likely remain steady over the next two decades. The median age of the community is projected to decline slightly to 40.0 in 2020 before returning to current levels at 40.4 years by 2030.

Those 65 and older will continue to increase, reaching one quarter of the population by 2030.

Projected Median Age, 1980- 2030

	1970	1980	1990	2000	2010	2020P	2030P
Bridgeport	39.3	37.6	38.1	39.3	40.3	40.0	40.4
Change	-	-1.7	+0.5	+1.2	+1.0	-0.3	+0.4

Projected Population 65 Years and Older, 1970- 2030

Year	Persons 65+	Percent
1970	329	22.1%
1980	415	24.9%
1990	346	21.9%
2000	301	18.9%
2010	326	21.1%
2020P	354	23.4%
2030P	363	24.9%

Projected Households

From 2010 to 2030, the number of households in Bridgeport is expected to increase. This counter-intuitive event is expected due to an expected continued decrease in the number of persons per households as a result of young adults leaving their parents homes and elderly couples becoming single households.

Projected Households, 1970 to 2030

Year	Household Population	PPH	Households
1970	1,419	2.67	532
1980	1,605	2.36	679
1990	1,526	2.37	645
2000	1,559	2.38	654
2010	1,510	2.34	644
2020P	1,480	2.25	658
2030P	1,382	2.08	665

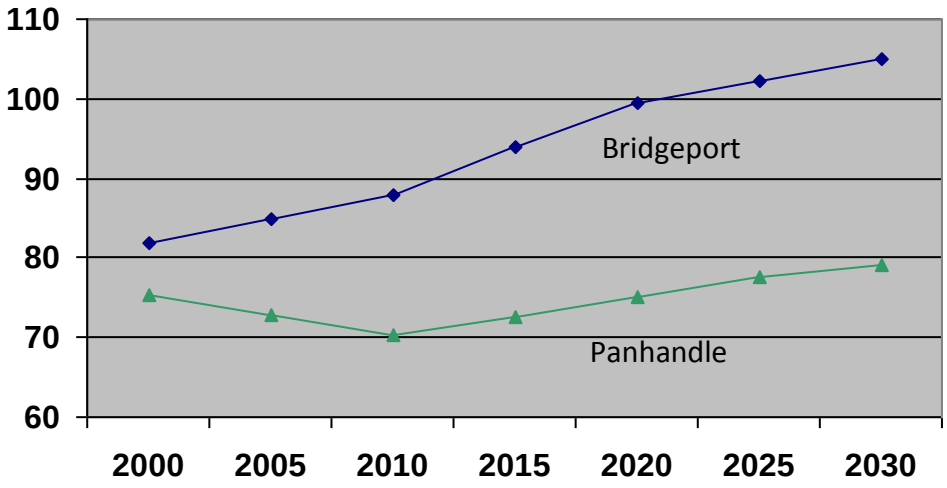
Projected Dependency Ratio

Bridgeport's dependency ratio has continued to increase since 2000 and has remained above the state and national ratios. Bridgeport's dependency ratio will likely continue to increase this decade.

The higher the dependency population, the larger the burden on those who are working as they support those that are not. High dependency ratios also hurt overall productivity as wealth creation is divided by non-wealth creators.

Bridgeport's dependency ratio will continue to increase over the next two decades. The remainder of the Panhandle will also have an increasing dependency ratio, however, it will not be as great as Bridgeport's.

Projected Dependency Ratio, 2000 to 2030



Projected Dependency Ratio for Bridgeport, 1970 to 2020

	1970	1980	1990	2000	2010	2020P	2030P
Youth Dependency Ratio	61.3	49.3	51.3	47.4	48.3	52.8	53.9
Elder Dependency ratio	45.7	49.5	42.4	34.3	39.7	46.6	51.0
Total Dependency Ratio	106.9	98.8	93.8	81.8	88.0	99.5	104.9

Demographic Opportunities

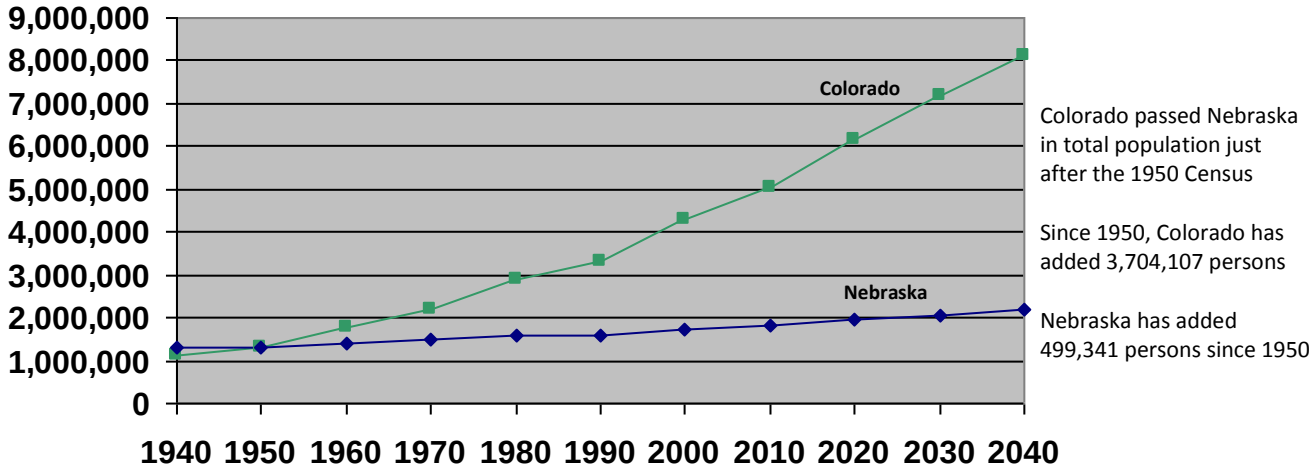
One significant opportunity for Bridgeport is the rising population and subsequent rising costs in Colorado as the state continues to grow at almost an unsustainable level. At some point, water, traffic and other issues are going to arise making some people looking to relocate.

Comparing Colorado's projected growth to Nebraska's total population, illustrates the growth opportunities for Bridgeport. Nebraska's population of about 1.8 million is less than the anticipated growth in Colorado from 2010 to 2030. From 2010 and 2040, Colorado is expected to grow by more than one and a half Nebraskas. If Bridgeport can capture just a small sliver of that growth, it can continue to regenerate its working population with younger workers. However, Bridgeport will need to maintain its positive attitude while developing additional social amenities to attract potential residents from Colorado.

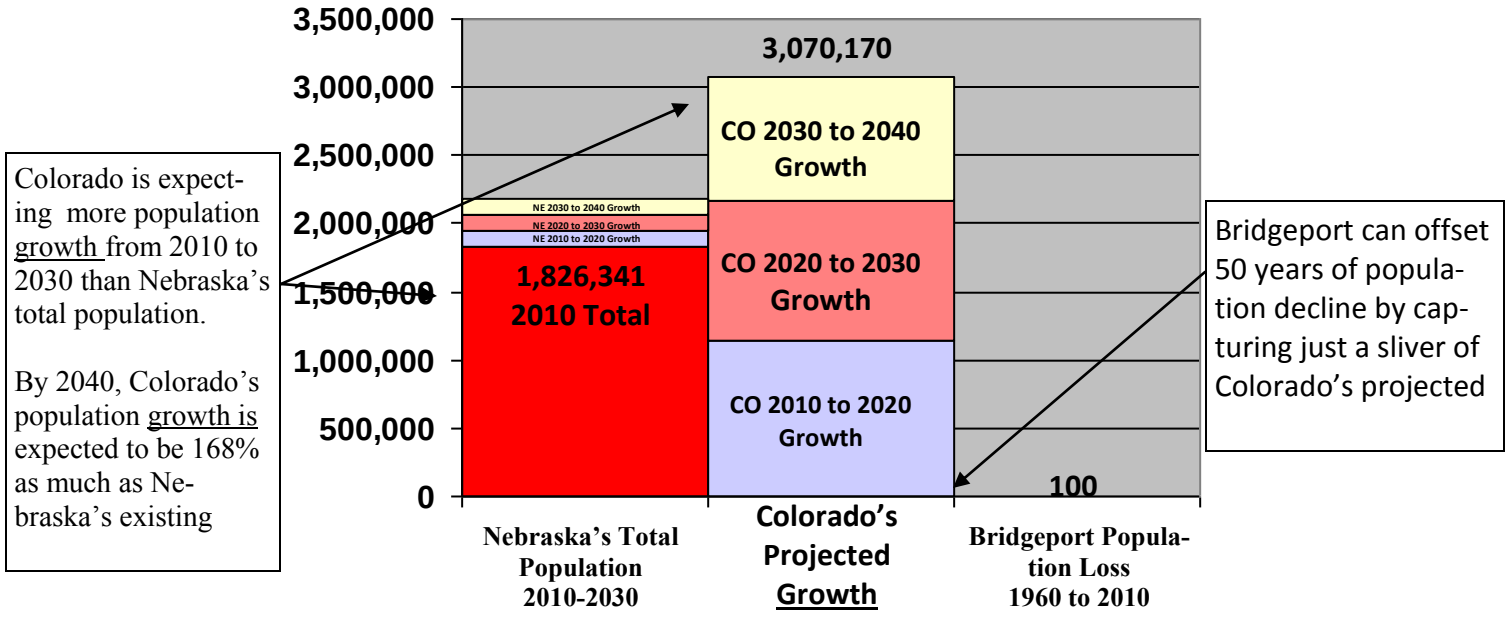
As the baby boomers move into retirement, the retirement industry is a enormous opportunity for Bridgeport since it is already likely to have a higher percentage of its population move into retirement, and will have to accommodate their special needs. This provides Bridgeport an opportunity to build the retirement industry to attract wealthier and more active retirees that will be the core of that growth industry.

Another demographic opportunity is that Bridgeport is very affordable compared to nearby places like Colorado. Bridgeport has an opportunity to attract "equity refugees" which are people that can sell their home, buy a comparable home in Bridgeport, and still have enough money left over to start a new business or just have a very comfortable living in Bridgeport..

Historic/Projected Population Change from 1940 to 2040



Comparing Colorado Projected Growth to Nebraska Population and Panhandle Population Loss



Sources for all graphs: Colorado State Demography Office and US Census Bureau

Demographic Strengths

Bridgeport's percentage of pre-school and school age children is higher than the Panhandle and, in some cohorts, higher than the state.

Morrill County's Natural Change has been better than many rural counties, including Panhandle Counties

Bridgeport's dependency ratio has improved over the past forty years.
- The youth dependency ratio has fallen from 61.3 in 1970 to 48.3 in 2010
- The elder dependency ratio has decreased from a peak of 49.5 in 1980 to 39.7 in 2010

Bridgeport's median age of 40.3 is below most of rural Nebraska

As the County Seat, Bridgeport remains the center of the population for Morrill County as well as the largest community in a 30 mile radius.

Bridgeport's retirement age persons are very likely to increase for the next 20 years.

Demographic Weaknesses

Many young adults are still leaving the community of Bridgeport
A decrease of 5.7% in the 20 to 29 age cohort was experienced between 2000 and 2010
The number of 20 to 29 year olds is projected to continue to decrease through 2030

Bridgeport's school age population has declined by 5.9% since 2000 and are expected to remain level at best over the next 20 years.

Morrill County's natural change growth has diminished from 115 persons/year in the 1950's to just 4.3 persons/year

Many of the counties surrounding Bridgeport have been losing population.

The median age in many surrounding counties is above Bridgeport's with one over 50 years of age (Garden County)

Most of the surrounding counties experienced a decline in the number of households this past decade

Over a third of Bridgeport's households are occupied by just one person

- The Panhandle's and Western Nebraska's population loss is leading to less political clout for the region
  - Nebraska could potentially lose its 3rd Congressional seat by 2022
  - Nebraska lost its 6th Congressional District in 1930, the 5th in 1940 and the 4th in 1960
  - The number of State Senators representing urban interest is increasing steadily
  - The 47th State Legislative District boundaries could move further east in the future

Seven of the Panhandle's counties reached their peak population in 1930 or earlier
  - The region's rural population has been declining for the past eight decades

The FDIC's John Anderlik estimates a county needs to have at least 10,000 persons to support services and infrastructure.

Demographic Opportunities

Successful private sector businesses such as the Ethanol Plant and 21st Century could continue to increase the number of jobs in the community.

Much of Colorado's rapid growth is in close proximity to Bridgeport

Colorado is expected to grow by nearly two Nebraska's between 2010 and 2040
Capturing just a sliver of Colorado's growth can regenerate a young population in Bridgeport

Bridgeport is very affordable compared to places like the Front Range making "Equity Refugees" a prime opportunity

The retirement industry is an opportunity for Bridgeport as the population of elderly continues to increase in Morrill County as well as the Panhandle.
A boom in the number of retirees in the region could begin after 2010 and last decades.
The number of retirees in 2030 could be double the number of retirees the region had in 1960

The large number of retirees in the region could provide the foundation for a successful retirement/heath care industry

The large number of retirees can provide a valuable volunteer resource base

Demographic Threats

The rate of natural change decline in the area is evaporating at an alarming rate. Due to lower levels of natural change (and negative rates in surrounding counties) future population increases, or even stabilization, will require much higher levels of net migration than in previous decades. The continued loss of young adults decade after decade has and will likely make this a challenging task in the future.

Regardless of any economic success, Bridgeport will continue to lose many high school graduates who leave to attend college, join the military, or simply move for a change of scenery

A large number of workers in the area are on the doorstep to retirement creating workforce issues
- The working age population in some surrounding counties in 2020 could be over 20% below 2000 levels

Western Nebraska's continued population loss will continue to diminish the region's political clout

Even if the economy can enable improvements in net young adult migration, housing issues could limit the city's growth potential

The median age of working age adults in neighboring counties could be over 50 years of age by 2020 It already is over 50 in Garden County.

Many Panhandle counties are losing extremely high levels of young adults

As deaths in the community increase in coming decades, millions of dollars of wealth could be bequeathed out of the community to relatives that have left the region.

City of Bridgeport

Appendix #4
Housing

Comprehensive Development Plan 2012

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Table of Contents

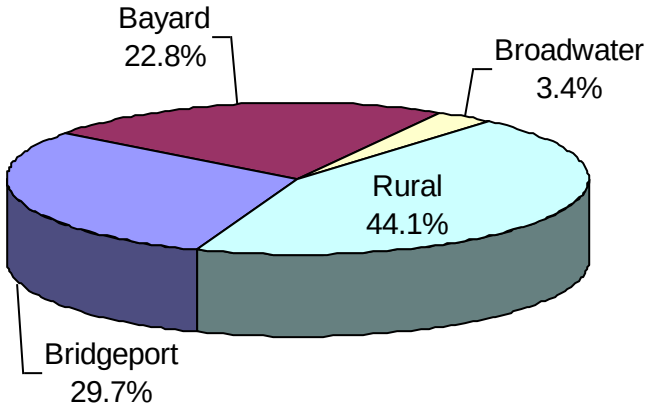
Housing Characteristics

- Number of Housing Units
- Building Permits
- Real Estate Transactions
- Housing Condition
- Household Type

Number of Housing Units

Bridgeport added 3 net housing units between the 2000 and 2010 Census surveys which increased the total number of housing units in the community to 726 units. Bridgeport also increased its share of housing units in the county slightly, from 29.4% in 2000 to 29.7% in 2010. However, the rural areas of Morrill County have the highest number and percentage of county housing units

Location of Morrill County Housing Units, 2010



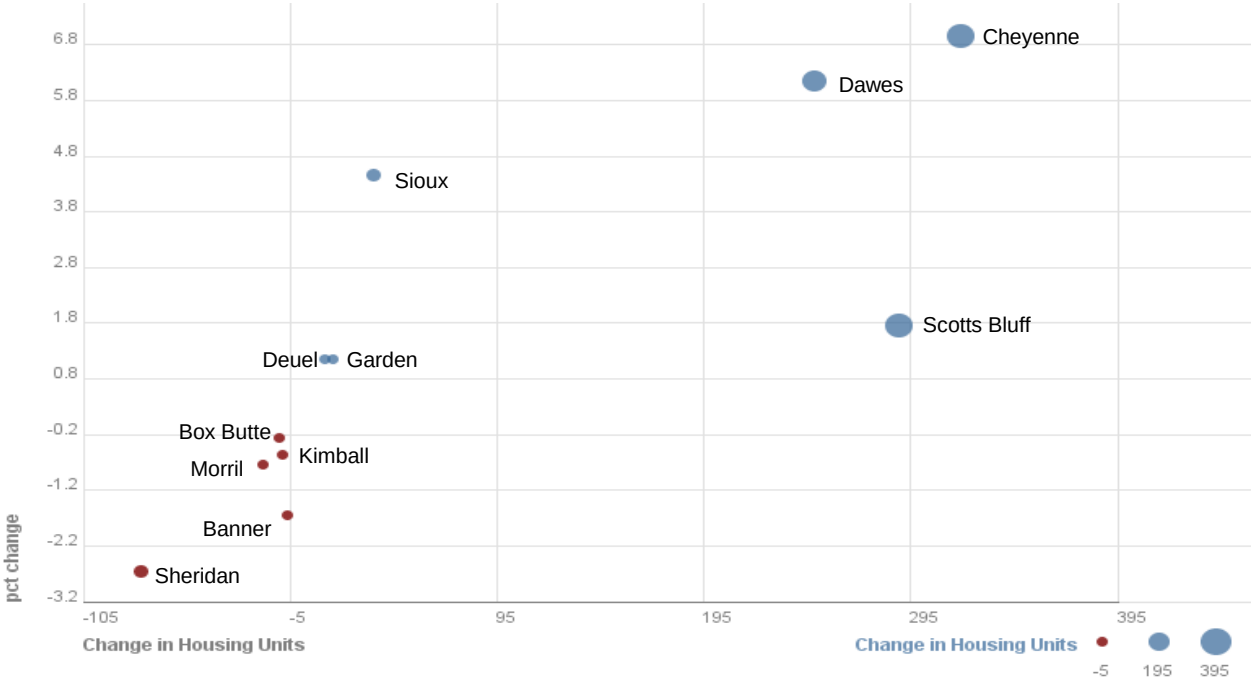
Location of Morrill County Housing Units, 2000-2010

	2000		2010	
	Units	**Percent**	**Units**	**Percent**
Morrill County	2,460	100.0%	2,442	100%
Bridgeport	723	29.4%	726	29.7%
Bayard	572	23.3%	557	22.8%
Broadwater	81	3.3%	83	3.4%
Rural	1,084	44.1%	1,076	44.1%

Regional Housing Units

The US Census Bureau estimates the Panhandle has added 809 housing units this past decade. Cheyenne County added housing units at the fastest rate in the region, increasing their number of housing units by 7%. Nearly two-fifths (39.4%) of the net housing units added in the Panhandle region are located in Cheyenne County even though the county only has 11.4% of the population. Morrill County actually had a net decrease in housing units during the decade.

Change in Panhandle Housing Units by Number and Percent, 2000 to 2010



Panhandle Housing Units 2000 to 2010

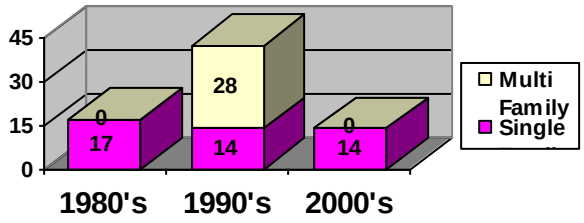
	2000 units	2010 units	2000 share	2010 share	change	pct change
Banner	375	369	0.9%	0.8%	-6	-1.6%
Box Butte	5,488	5,478	12.7%	12.5%	-10	-0.2%
Cheyenne	4,569	4,888	10.6%	11.1%	319	7.0%
Dawes	4,004	4,252	9.3%	9.7%	248	6.2%
Deuel	1,032	1,044	2.4%	2.4%	12	1.2%
Garden	1,298	1,314	3.0%	3.0%	16	1.2%
Kimball	1,972	1,963	4.6%	4.5%	-9	-0.5%
Morrill	2,460	2,442	5.7%	5.6%	-18	-0.7%
Scotts Bluff	16,119	16,408	37.4%	37.4%	289	1.8%
Sheridan	3,013	2,936	7.0%	6.7%	-77	-2.6%
Sioux	780	815	1.8%	1.9%	35	4.5%
	41,110	43,919			809	1.9%

Building Permits

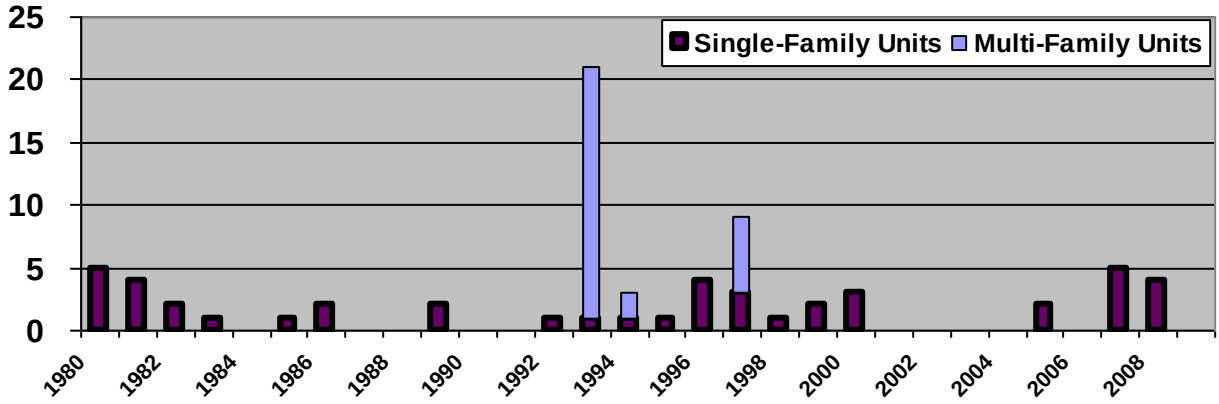
The number of building permits issued in the county in the past decade was three fewer than the number issued during the 1980's.

There was significant volatility in the number of building permits during the last three decades. After having no multi-family building permits during the 1980s , 28 multi-family units were permitted during the following decade. Then, during the 2000s there were four years in a row where no permits were issued. However, the county saw some permit activity in 2008 and 2009 despite the national economic downturn.

City/County Building Permits by Decade, 1980 to 2009



Number of Buildings Permits Issued (Units), 1980 to 2009



Morrill County Building Permits by Decade, 1980 to 2009

	Single Family Units	Aggregate Value SF	Total Units	Total Aggregate Value
1980's	17	1,772,010	17	1,772,010
1990's	14	1,298,030	42	2,134,530
2000's	14	1,516,750	14	1,516,750
Total	45	4,586,790	73	5,423,290

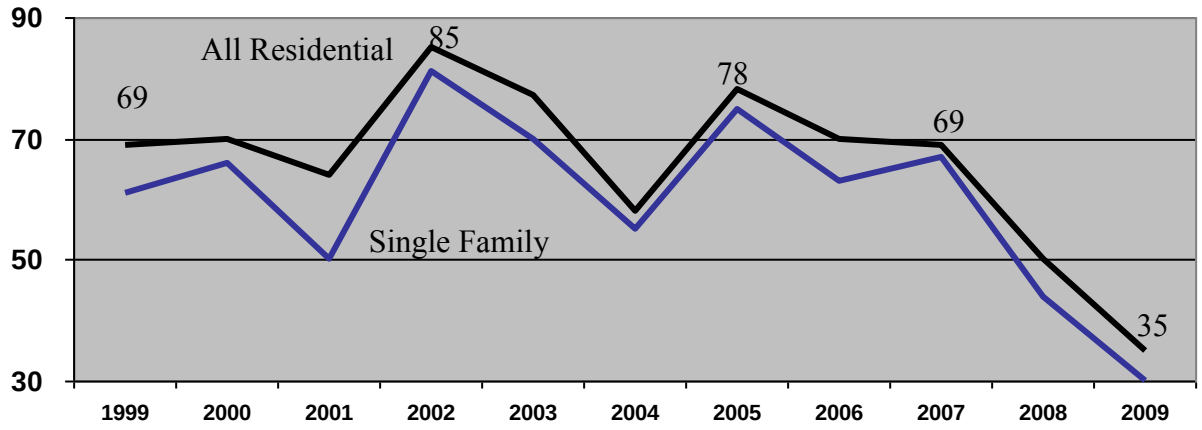
Real Estate Transactions

Morrill County had an active housing market between 1999 and 2007, just prior to the national economic downturn. During these years, there were a total of 620 residential property transactions, or an average of 69 per year. The housing market declined substantially in 2008 and 2009.

Most of the residential real estate transactions were single-family transactions.

The national recession suddenly took the steam out of the strong uptrend as housing transactions quickly receded to 50 transactions in 2008. The downtrend accelerated slightly into 2009 which saw residential transactions plummet to 35 which was 48% lower than the annual average over the previous ten years.

Number of Residential Property Transactions, 1999 to 2009



Total Residential Property Transactions in Morrill County, 1999 to 2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Single Family	61	66	50	81	70	55	75	63	67	44	30	662
Mobile Home	6	4	7	2	6	3	2	3	1	3	2	39
Townhome	0	0	0	0	0	0	0	0	0	0	0	0
Duplex	1	0	0	0	0	0	0	0	0	0	0	0
Other	1	0	7	2	1	0	1	4	1	3	3	23
Total	69	70	64	85	77	58	78	70	69	50	35	725

Total Building Permits in Morrill County, 1980 to 2009

	Single Family	Value per Unit	Aggregate Value SF	Duplex Units	Value Per Unit	Multi-Family	Value per Unit	Total Units	Aggregate Value
1980	5	105,130	525,650	0	-	0	-	5	525,650
1981	4	113,970	455,880	0	-	0	-	4	455,880
1982	2	133,530	267,060	0	-	0	-	2	267,060
1983	1	144,810	144,810	0	-	0	-	1	144,810
1984	0	-	0	0	-	0	-	0	0
1985	1	124,610	124,610	0	-	0	-	1	124,610
1986	2	54,860	109,720	0	-	0	-	2	109,720
1987	0	-	0	0	-	0	-	0	0
1988	0	-	0	0	-	0	-	0	0
1989	2	72,140	144,280	0	-	0	-	2	144,280
1990	0	-	0	0	-	0	-	0	0
1991	0	-	0	0	-	0	-	0	0
1992	1	114,580	114,580	0	-	0	-	1	114,580
1993	1	70,060	70,060	2	68,130	18	45,230	21	1,020,460
1994	1	102,930	102,930	2	72,050	0	-	3	247,030
1995	1	87,450	87,450	0	-	0	-	1	87,450
1996	4	80,950	323,800	0	-	0	-	4	323,800
1997	3	76,920	230,760	6	92,690	0	-	9	786,900
1998	1	144,850	144,850	0	-	0	-	1	144,850
1999	2	111,800	223,600	0	-	0	-	2	223,600
2000	3	96,080	288,240	0	-	0	-	3	288,240
2001	0	-	0	0	-	0	-	0	0
2002	0	-	0	0	-	0	-	0	0
2003	0	-	0	0	-	0	-	0	0
2004	0	-	0	0	-	0	-	0	0
2005	2	95,750	191,500	0	-	0	-	2	191,500
2006	0	-	0	0	-	0	-	0	0
2007	5	195,330	976,650	0	-	0	-	5	976,650
2008	4	15,090	60,360	0	-	0	-	4	60,360
2009	0	-	0	0	-	0	-	0	0
Total	45	101,928	4,586,790	10	83,650	18	45,230	73	6,237,430

Age of Housing

The quality and condition of housing units in the town can be roughly determined by examining the age of housing units. Although many older houses may be well maintained, it can be generally surmised that older houses tend to require more substantial maintenance and rehabilitation than newer homes.

This is significant when given the fact that half the owned homes in Bridgeport were built before 1957 and half the rental units were constructed before 1965. In Bridgeport, 54% of housing units were built before 1960 and 64% were built before 1970. This is a high percentage compared to the Statewide averages of 39.6% and 51.8%, respectively. The median year of housing construction for an owner occupied home is 1969 in Nebraska and 1974 in the United States.

Bridgeport's housing is not as old as some parts of the Panhandle region, though. Banner, Deuel, Garden, Sheridan and Sioux Counties all have a median housing age older than Bridgeport.

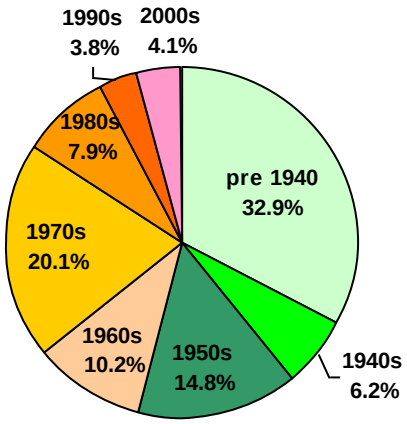
Year Structure Built, Occupied Units, 2006 to 2010 Estimate

	Bridgeport					Panhandle		Nebraska		USA	
Year Built	**Own**	**Rent**	**Total**	**Percent**	**Running**	**Percent**	**Running**	**Percent**	**Running**	**Percent**	**Running**
Before 1940	170	63	233	32.9%	32.9%	28.7%	28.7%	23.6%	23.6%	14.1%	14.1%
1940 to 49	32	12	44	6.2%	39.1%	9.4%	38.1%	5.6%	29.1%	5.8%	19.9%
1950 to 59	91	14	105	14.8%	54.0%	15.2%	53.3%	10.3%	39.4%	11.3%	31.2%
1960 to 69	40	32	72	10.2%	64.1%	10.4%	63.7%	11.8%	51.2%	11.4%	42.6%
1970 to 79	84	58	142	20.1%	84.2%	17.6%	81.4%	17.4%	68.6%	16.4%	59.0%
1980 to 89	46	10	56	7.9%	92.1%	8.1%	89.4%	9.4%	78.0%	14.2%	73.2%
1990 to 1999	20	7	27	3.8%	95.9%	6.0%	95.5%	11.6%	89.6%	14.1%	87.3%
2000 to 2009	13	16	29	4.1%	100.0%	4.5%	100.0%	10.4%	100.0%	12.7%	100.0%
Total	496	212	708	100.0%	--	--	--	--	--	--	--

Ye

Median Year Structure Built, 2006-10 Estimate

	Total	Owned	Rented
Bridgeport	1957	1955	1965
Banner Co	1952	1955	1947
Box Butte Co	1963	1962	1963
Cheyenne Co	1957	1956	1964
Dawes Co	1961	1960	1962
Deuel Co	1948	1944	1955
Garden Co	1945	1945	1944
Kimball Co	1956	1953	1963
Morrill Co	1957	1955	1962
Scotts Bluff Co	1963	1965	1961
Sheridan Co	1949	1952	1941
Sioux Co	1951	1953	1949
Nebraska	1970	1969	1971
United States	1975	1976	1973

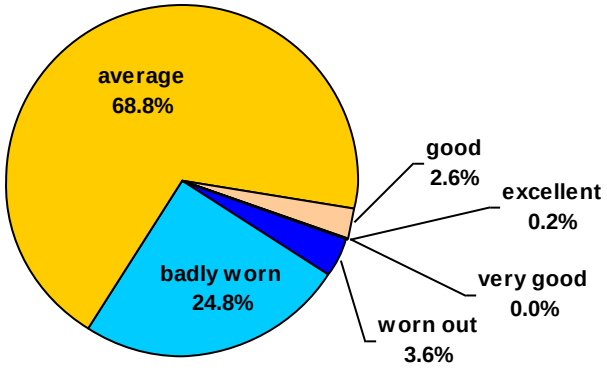


Housing Quality

A large majority (86%) of homes in the county that were involved in housing transactions are in average condition or better. .

Of the 187 single family home transactions concerning homes that were badly worn or worn out, 92% were 50 years in age or older.

Condition of Residential Dwellings in Morrill County that were traded 1999-2009



Condition of Single-Family Dwellings in Morrill County that were traded, 1999-2009

	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2006	Missing	Total
Worn Out	23	1	0	0	0	0	0	0	24
Badly Worn	123	25	3	4	0	2	0	6	163
Average	206	123	28	56	7	14	1	18	453
Good	4	1	1	3	2	1	1	4	17
Very Good	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	1	0	0	1
Missing	4	0	0	0	0	0	0	0	4
Total	360	150	32	63	9	18	2	28	662

Source: NIFA

Household Type

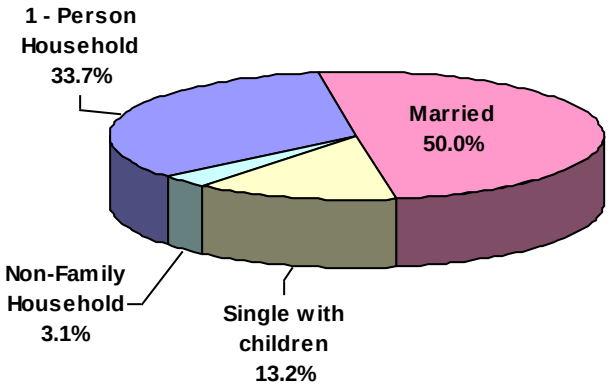
Half of the community's households in Bridgeport (50.0%) are married coupled households. This is in line with both the region and the state and slightly greater than the nation, where just under half of households are married couples.

Single person households make up 33.7% of the community's households. 9.6% of households are single mothers with children. This is slightly below the state rate of 9.8% and well below the national rate of 13.1%.

The total percent of single parent households is 13.2% compared to 13.3% for the Panhandle, 13.8% state-wide and 18.1% nationally.

Bridgeport does have a higher rate of single, elderly households (19%) than the state and nation. In fact, Bridgeport's percentage of elderly single households is almost twice the state percentage and over twice the national percentage. It is also substantially higher than the regional rate (13.4%).

Household Type, 2005-09 Estimate



Household Type and Relationship, 2006-10 Estimate

	Owner Occupied	Rental Occupied	Total Households	Percent Of Total	Panhandle	Nebraska	USA
Married Couple Household	263	**59**	322	50.0%	51.0%	50.8%	48.4%
Single Male Head of Family	11	12	23	3.6%	4.2%	4.2%	5.0%
Single Female Head of Family	32	30	62	9.6%	9.1%	9.8%	13.1%
Male Living Alone	55	35	90	14.0%	13.9%	13.2%	11.9%
65+ years of Age	27	5	32	5.0%	3.7%	2.9%	2.7%
Female Living Alone	85	42	127	19.7%	16.9%	15.5%	14.8%
65+ years of Age	67	23	90	14.0%	9.7%	7.6%	6.7%
Other Non-Family Households	13	7	20	3.1%	4.9%	6.5%	6.8%
Total Households	459	185	644	644	36,484	721,130	116,716,292

Household Size by Tenure

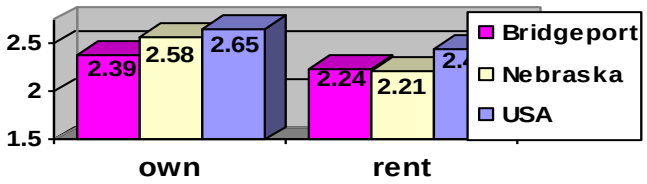
Over 71% of Bridgeport households own their home which is higher than state and national rates.

The average household size of 2.34 in Bridgeport is well below the national level of 2.58. Bridgeport's average rental household size of 2.24 is similar to the state (2.21) and lower than the national (2.44) mean.

These household sizes result in Bridgeport needing more homes to house every 1,000 persons than the state or nation and the small household size is thus limiting the city's population relative to its housing stock.. It also signifies that Bridgeport could very quickly increase its population by increasing household size.

Bridgeport also has more families in rental units (21.1%) than the state (17.8%) and about the same percentage as nationally (22.4%). Bridgeport also has more families in rental units than the regional percentage (18.5%)

Persons per Household by Tenure, 2005-09



Persons by Household by Tenure, 2006-10 Estimate

	Bridgeport		Morrill County	Panhandle	Nebraska	USA
Total Households	644		2,085	36,484	721,130	116,716,292
Average Household Size	2.34		2.38	2.34	2.46	2.58
Owner Occupied	459	100.0%	100.0%	100.0%	100.0%	100.0%
1 person household	140	30.5%	26.0%	24.97%	21.71%	21.65%
2 person household	168	36.6%	42.9%	42.76%	39.25%	36.35%
3 person household	58	12.6%	12.5%	13.10%	14.83%	16.47%
4 person household	52	11.3%	10.9%	10.92%	13.61%	14.47%
5 person household	19	4.1%	4.6%	5.25%	6.71%	6.66%
6 person household	15	3.3%	2.0%	1.97%	2.52%	2.59%
7 person household	7	1.5%	1.1%	1.02%	1.37%	1.81%
Average Household Size	2.39		2.37	2.40	2.58	2.65
Renter Occupied	185	100.0%	100.0%	100.0%	100.0%	100.0%
1 person household	77	41.6%	35.5%	43.21%	42.97%	36.22%
2 person household	49	26.5%	26.8%	25.15%	25.76%	26.08%
3 person household	20	10.8%	14.5%	13.19%	13.41%	15.32%
4 person household	23	12.4%	13.3%	9.83%	9.31%	11.36%
5 person household	12	6.5%	6.8%	5.33%	5.01%	6.09%
6 person household	2	1.1%	1.7%	2.10%	2.12%	2.72%
7 person household	2	1.1%	1.3%	1.19%	1.42%	2.21%
Average Household Size	2.24		2.41	2.21	2.21	2.44

Source: US Census Bureau

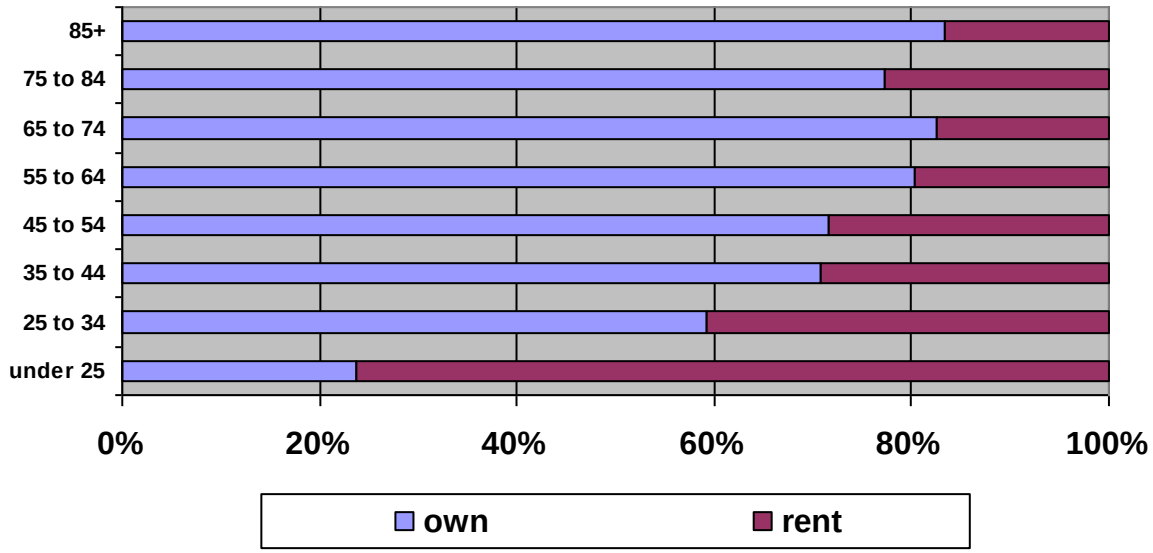
Household Size by Tenure

Overall home ownership rates in Bridgeport are slightly higher than the Panhandle, state and national average. Younger persons between 25 and 44 years of age are much more likely to own there homes in Bridgeport than in the Panhandle, state and nation. This may indicate that young workers are earning more money in relation to housing costs in Bridgeport. This is very relevant because it helps young families "get ahead" in their lifetime finances as they can build equity at a younger age and reduce their overall housing costs later in life.

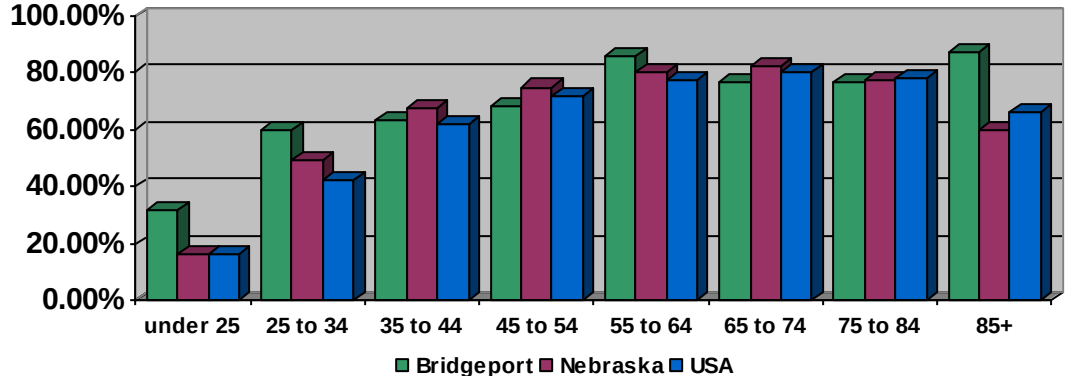
Tenure by Age, 2010

	Bridgeport				Panhandle		Nebraska		USA	
	Own		Rent		Own	Rent	Own	Rent	Own	Rent
Total	459	71.3%	185	28.7%	68.0%	32.0%	67.2%	32.8%	65.1%	34.9%
Less than 25	10	23.8%	32	76.2%	20.5%	79.5%	16.3%	83.7%	16.1%	83.9%
25 to 34	45	59.2%	31	40.8%	48.4%	51.6%	49.1%	50.9%	42.0%	58.0%
35 to 44	68	70.8%	28	29.2%	63.5%	36.5%	67.7%	32.3%	62.3%	37.7%
45 to 54	83	71.6%	33	28.4%	73.6%	26.4%	75.0%	25.0%	71.5%	28.5%
55 to 64	78	80.4%	19	19.6%	79.3%	20.7%	80.4%	19.6%	77.3%	22.7%
65 to 74	80	82.5%	17	17.5%	81.3%	18.7%	82.6%	17.4%	80.2%	19.8%
75 to 84	65	77.4%	19	22.6%	78.3%	21.7%	77.6%	22.4%	77.9%	22.1%
85 or older	30	83.3%	6	16.7%	61.8%	38.2%	59.7%	40.3%	66.2%	33.8%

Tenure by Age in Bridgeport, 2010



Home Ownership by Age, 2010



Tenure and Mortgage Status

A higher percentage (35.6%) of Bridgeport residents own their home free and clear than Panhandle (30.6%) residents. A significantly higher percentage own their homes than either state or national residents.

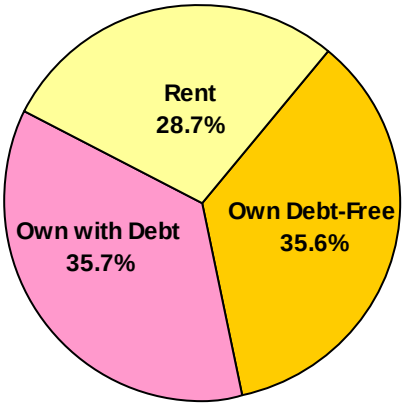
The ownership percentages translate to a lower percentage of Bridgeport residents having a loan on their homes than Panhandle, state or national home owners.

Bridgeport also has a lower percentage of renters (28.7%) than the Panhandle (32%), state (32.8%) or nation (34.9%).

Tenure and Mortgage Status

	Bridgeport		Morrill County		Panhandle	Nebraska	USA
	#	%	#	%	%	%	%
Own Free and Clear	229	35.6%	747	35.8%	30.6%	22.6%	19.7%
Own With Loan	230	35.7%	738	35.4%	37.4%	44.6%	45.4%
Rent	185	28.7%	600	28.8%	32.0%	32.8%	34.9%
Total Household	644		2085		-	-	-

Tenure and Mortgage Status



Household Size

Over two-thirds of the households (67.4%) in Bridgeport have just one or two persons compared to 63.5% statewide and just 69.5% nationally.

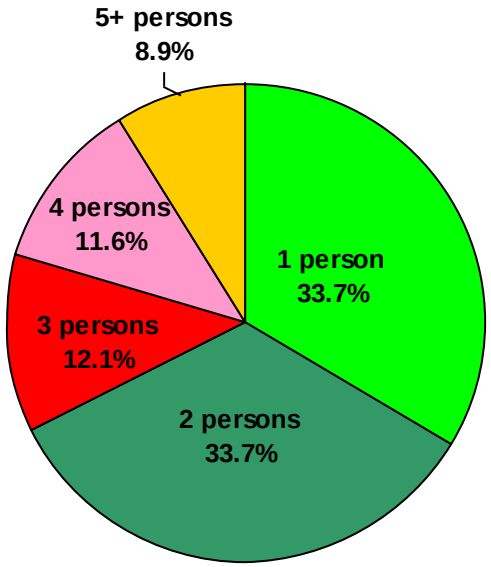
Both the average household size (persons living in the home) in Bridgeport is smaller than the national average and owner-occupied homes are physically smaller than the state and national average.

Number of Persons in Housing Units, 2010

	Bridgeport		Morrill County		Nebraska	USA
One-person	217	33.7%	599	28.7%	28.7%	26.7%
Two-persons	217	33.7%	798	38.3%	34.8%	32.8%
Three-persons	78	12.1%	272	13.0%	14.4%	16.1%
Four-persons	75	11.6%	242	11.6%	12.2%	13.4%
Five-persons	31	4.8%	109	5.2%	6.2%	6.5%
Six-persons	17	2.6%	40	1.9%	2.4%	2.6%
Seven or more persons	9	1.4%	25	1.2%	1.4%	1.9%
Total	644	100.0%	2,085	100.0%	100.0%	100.0%
Median rooms, Occupied only	5.5		5.8		6	5.6
Median rooms, Owner-occupied	5.9		6.2		6.8	6.3
Median rooms, renter-occupied	4.6		5.2		4.2	4.2

US Census Bureau

Number of Persons in Housing Units, 2010

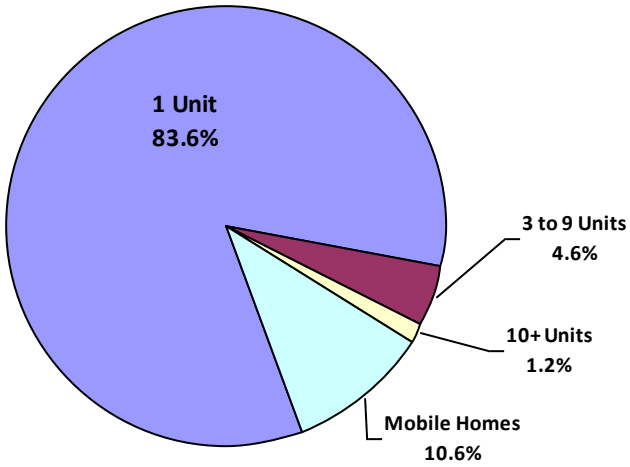


Type of Housing Unit

Over three-quarters (83.6%) of the housing units in Bridgeport are traditional one-unit detached homes. This is higher than either the state or national ratio.

Bridgeport also has a higher percentage of mobile homes (10.6%) than the state (4.0%) or nation (6.7%).

Type of Housing Units, 2006 to 2010 Estimate



Type of Housing Unit, 2006-10 Estimates

	Bridgeport		Morrill County		Nebraska	USA
1 Unit	676	83.6%	2,103	85.3%	76.7%	67.4%
2 Units	0	0.0%	60	2.4%	2.1%	3.9%
3 or 4 Units	21	2.6%	28	1.1%	2.7%	4.5%
5 to 9 Units	16	2.0%	27	1.1%	3.8%	4.8%
10 to 19 Units	6	0.7%	6	0.2%	4.7%	4.5%
20 to 49 Units	4	0.5%	7	0.3%	3.4%	3.5%
50 or more Units	0	0.0%	0	0.0%	2.6%	4.7%
Mobile home	86	10.6%	234	9.5%	4.0%	6.7%
Boat, RV, Van etc	0	0.0%	0	0.0%	0.0%	0.1%

Source: US Census Bureau

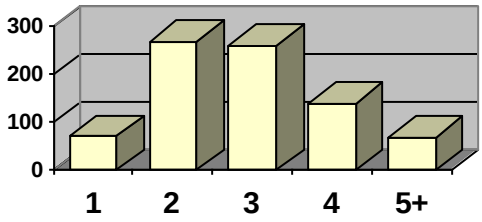
Size of Housing Unit

Although the average housing unit size of 5.3 rooms is close to the national home size, Bridgeport has a higher ratio of larger homes having seven or more rooms (32.2% vs. 30.5%).

Bridgeport also has slightly more homes with four or less rooms (30.5%) than the national ratio (30.1%).

Over one quarter of the homes in Bridgeport have four or more bedrooms. A majority of Bridgeport homes have three or more bedrooms (58.1%)%.

Number of Bedrooms in Bridgeport Homes, 2006 to 2010 estimate



Size of Housing

	Bridgeport		Morrill County		Nebraska	USA
1 Room	0	0.0%	11	0.4%	0.9%	1.6%
2 Rooms	3	0.4%	22	0.9%	2.5%	2.6%
3 Rooms	53	6.6%	153	6.2%	8.3%	9.0%
4 Rooms	190	23.5%	486	19.7%	14.8%	16.9%
5 Rooms	187	23.1%	499	20.2%	17.3%	20.9%
6 Rooms	116	14.3%	429	17.4%	16.4%	18.6%
7 Rooms	118	14.6%	313	12.7%	13.8%	12.4%
8 Rooms	105	13.0%	330	13.4%	11.2%	8.4%
9 Rooms	37	4.6%	222	9.0%	14.9%	9.7%
Median # of Rooms	5.3		5.6		5.9	5.5

	Bridgeport		Morrill County		Nebraska	USA
0 Bedrooms	0	0.0%	11	0.4%	1.1%	1.8%
1 Bedroom	70	8.7%	150	6.1%	11.4%	11.3%
2 Bedrooms	269	33.3%	853	34.6%	26.7%	27.2%
3 Bedrooms	261	32.3%	799	32.4%	37.9%	39.8%
4 Bedrooms	140	17.3%	483	19.6%	17.8%	15.8%
5+ Bedrooms	69	8.5%	169	6.9%	5.2%	4.0%

Year Moved into Household

Bridgeport's homeowners tend to stay in the same home for a long time. It is estimated over 60% of Bridgeport homeowners have moved into their home before 2000 and almost 30% of homeowners moved into their home before 1990.

Renters are more recent residents to Bridgeport than the state and national average as 87.7% of renters moved into their home after 2000. This is above the national rate of 84.4%.

Year Moved Into Owner-Occupied Housing Unit, 2006 to 2010 estimate

	Bridgeport			Morrill Co		Nebraska		United States	
	HHS	Pct	Cum	Pct	Cum	Pct	Cum	Pct	Cum
Moved in 2005 or later	89	17.9%	17.9%	15.6%	15.6%	20.8%	20.8%	20.4%	20.4%
Moved in 2000 to 2004	96	19.4%	37.3%	17.3%	32.9%	22.8%	43.7%	24.4%	44.8%
Moved in 1990 to 1999	164	33.1%	70.4%	29.2%	62.1%	25.3%	69.0%	26.3%	71.0%
Moved in 1980 to 1989	48	9.7%	80.0%	13.7%	75.7%	13.0%	81.9%	12.7%	83.8%
Moved in 1970 to 1979	54	10.9%	90.9%	8.5%	84.2%	9.9%	91.8%	8.7%	92.5%
Moved in 1969 or earlier	45	9.1%	100.0%	15.8%	100.0%	8.2%	100.0%	7.5%	100.0%

Year Moved Into Rental-Occupied Housing Unit, 2006 to 2010 estimate

	Bridgeport			Morrill Co		Nebraska		United States	
	HHS	Pct	Cum	Pct	Cum	Pct	Cum	Pct	Cum
Moved in 2005 or later	155	73.1%	73.1%	64.4%	64.4%	66.7%	66.7%	63.5%	63.5%
Moved in 2000 to 2004	31	14.6%	87.7%	15.1%	79.5%	19.2%	85.9%	20.9%	84.4%
Moved in 1990 to 1999	15	7.1%	94.8%	8.9%	88.4%	9.3%	95.2%	10.2%	94.7%
Moved in 1980 to 1989	11	5.2%	100.0%	6.5%	94.9%	2.8%	98.0%	2.9%	97.6%
Moved in 1970 to 1979	0	0.0%	100.0%	1.5%	96.4%	1.1%	99.2%	1.4%	99.0%
Moved in 1969 or earlier	0	0.0%	100.0%	3.6%	100.0%	0.8%	100.0%	1.0%	100.0%

Housing Affordability

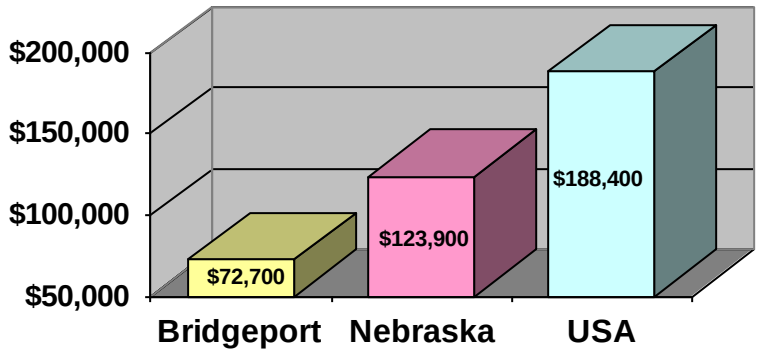
- Home Valuation
- Rental Costs
- Household Income
- Affordability of Home Ownership
- Affordability of Rents
- Fair Market Rent

Home Valuation

Housing is the most significant factor in determining the cost of living in a community. In this regard, Bridgeport fares very well as the median value of homes in Bridgeport are less than half the cost of homes nationwide and are 41.4% less than the state average.

Over two thirds (67.3%) of Bridgeport owner-occupied housing units are valued under $100,000 whereas only 36.2% statewide and 23.0%) nationwide are in this price range while 90.1% of Bridgeport's homes are under $150,000 compared to just 64.4% statewide and 38.5% nationally. Bridgeport also has a higher percentage of homes under $100,000 than the Panhandle region.

Median Value of Homes, 2006 to 2010 estimate



Median Value of Owner-Occupied Homes, 2006-10 Estimate

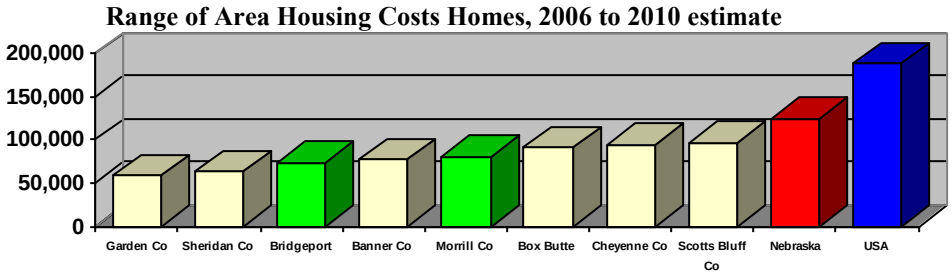
Bridgeport	72,700
Nebraska	123,900
USA	188,400

Value of Owner-Occupied Homes, 2005-09 Estimate

	Bridgeport			Panhandle		Nebraska		United States	
	Units	Percent	Cumulative	Percent	Cumulative	Percent	Cumulative	Percent	Cumulative
less than $25,000	54	10.9%	10.9%	9.0%	9.0%	5.3%	5.3%	3.9%	3.9%
$25 to 49,999	145	29.2%	40.1%	12.9%	21.9%	6.8%	12.2%	4.3%	8.2%
$50 to 79,999	65	13.1%	53.2%	20.6%	42.5%	12.4%	24.5%	7.9%	16.0%
$80 to 99,999	70	14.1%	67.3%	16.2%	58.7%	11.7%	36.2%	7.0%	23.0%
$100 to 124,999	72	14.5%	81.9%	10.8%	69.5%	14.4%	50.6%	8.1%	31.1%
$125 to $149,999	41	8.3%	90.1%	7.9%	77.3%	13.8%	64.4%	7.4%	38.5%
$150 to 199,999	39	7.9%	98.0%	11.1%	88.5%	15.8%	80.2%	14.3%	52.8%
$200,000 or more	10	2.0%	100.0%	11.5%	100.0%	19.8%	100.0%	47.2%	100.0%
Total	496	100.0%	-	100.0%	-	100.0%	-	100.0%	-

Regional Housing Valuation

Housing values in Bridgeport's neighboring counties range from $58,700 in Garden County to $95,600 in Scotts Bluff County. Homes in Bridgeport are 24% greater than in Garden County (which are less than half the state median value and less than a third of the national median.



Median Value of Owner-Occupied Homes, 2006-10 Estimate

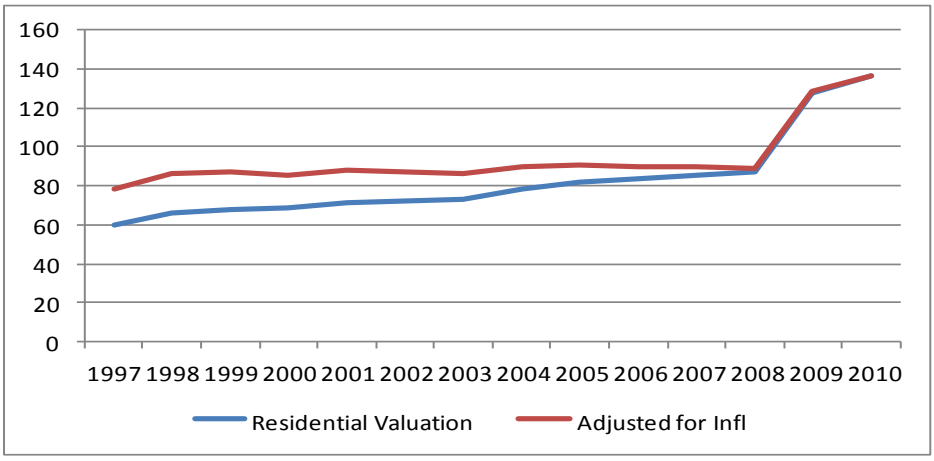
Garden Co	Sheridan Co	Bridgeport	Banner Co	Morrill Co	Box Butte County	Cheyenne County	Scotts Bluff County	Nebraska	USA
58,700	63,300	72,700	76,900	79,800	90,600	94,200	95,900	123,900	188,400

Source: US Census Bureau

Taxable Valuation of Residential Properties

The taxable value of residential properties in Morrill County has grown 74% since 1997. The majority of that growth has occurred since 2008..

Morrill County Aggregate Taxable Valuation of Residential Property, 1997 to 2010 (millions of dollars of valuation)



Morrill County Aggregate Taxable Valuation of Residential Property, 1997 to 2010

	Morrill County				Panhandle	Nebraska
	Nominal Value	Real Value	Annual Change	Cumulative Change	Cumulative Change	Cumulative Change
1997	59,648,001	78,230,963	—	—	—	—
1998	66,321,153	86,011,919	9.9%	9.9%	5.7%	7.8%
1999	68,229,355	87,204,772	1.4%	11.5%	10.4%	17.5%
2000	68,417,247	85,591,157	-1.9%	9.4%	15.7%	24.5%
2001	71,687,804	87,697,772	2.5%	12.1%	22.6%	31.8%
2002	72,146,364	86,853,167	-1.0%	11.0%	28.5%	36.4%
2003	73,173,217	86,279,419	-0.7%	10.3%	30.8%	43.6%
2004	78,579,642	90,116,427	4.4%	15.2%	37.3%	48.8%
2005	82,050,337	91,071,970	1.1%	16.4%	39.9%	55.6%
2006	83,927,716	90,236,426	-0.9%	15.3%	41.3%	63.6%
2007	85,868,303	89,720,654	-0.6%	14.7%	42.9%	69.3%
2008	87,394,236	89,324,996	-0.4%	14.2%	46.7%	71.4%
2009	127,306,616	128,768,180	44.2%	64.6%	53.7%	71.7%
2010	136,522,414	136,522,414	6.0%	74.5%	56.5%	71.7%

Sales Price by Age of Home

The average home sales price has risen significantly in Morrill County during the past decade. In 1999, the average sales price in Morrill County was just $41,484. By 2009 the average sales price had risen to $73,357, an 76.8% increase over the decade..

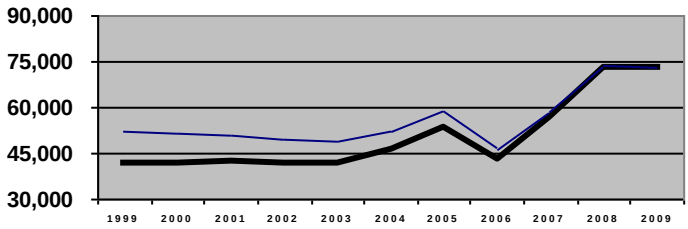
Much of the increase in sales prices may have been due to the significantly higher value of newer homes. According to the Department of Property Assessment and Taxation (PA&T), the average selling price for single-family homes in Morrill County ranged from $34,568 for homes built before 1930 to $137,500 for homes built after the year 2000.

The sales price of single-family homes built prior to 1930 averaged $31.44 per square foot as the average home size was 1,098 square feet. Single family homes constructed between 2001 and 2009 were on average of 1,562 square feet in size at a cost of $88.03 per square foot. Homes built during the 1990's had the largest average size of 1,732square feet with an average price of $52.71 per square foot..

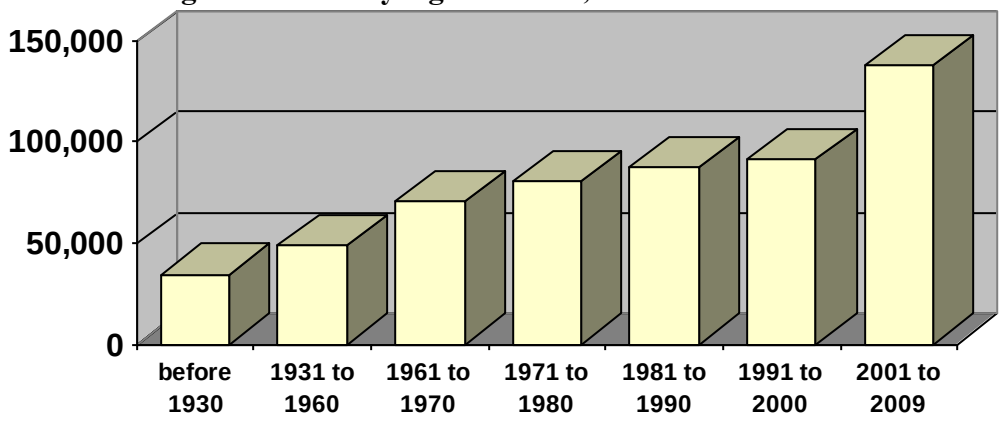
Average Sale Price by Age and Size of Home, 1999 to 2009

	Morrill County		
Year Home Built	Average Sales Price	Ave Floor Area Square Feet	Price per Square Feet
Before 1930	34,536	1,098	31.44
1931 to 1960	48,852	1,152	42.42
1961 to 1970	70,852	1,310	54.07
1971 to 1980	80,782	1,432	56.42
1981 to 1990	87,744	1,541	56.94
1991 to 2000	91,306	1,732	52.71
2001 to 2009	137,500	1,562	88.03
Average	48,603	1,187	40.96

Average Sale Price of Single Family Home, 1999 to 2009



Average Sale Price by Age of Home, 1930 to 2009



Average Sale Price of Single Family Home, 1999 to 2009

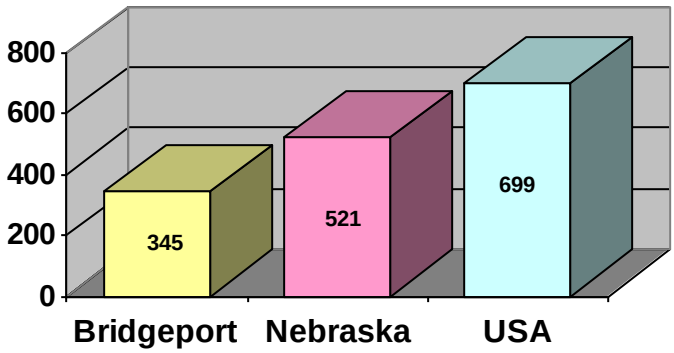
	Nominal Value	Real Value
1999	41,484	52,419
2000	41,582	51,429
2001	42,157	50,987
2002	41,695	49,625
2003	41,975	48,931
2004	46,102	52,270
2005	53,427	58,628
2006	43,331	46,059
2007	56,597	58,465
2008	73,025	73,791
2009	73,357	73,357

Median Rent

Median rents in Bridgeport are well below nationwide rents. The median rent in Bridgeport is $345 compared to $699 nationwide (50.6% lower). Local rents are also much less than the state average (33.8% less).

A large majority (81%) of Bridgeport rents are below $400/month whereas only 28.3% statewide and just 16.6% nationwide are in this price range, while over 95% (96.7%) of Bridgeport's rents are under $500 compared to less than half statewide (46.3%) and less than a third (28.8%) nationally.

Median Rent, 2006 to 2010 estimate



Median Rent, 2006-10 estimate

Bridgeport	345
Morrill Co	357
Nebraska	521
USA	699

Cash Rents, 2006-2010 Estimate

	Bridgeport			Panhandle		Nebraska		United States	
Rents	Units	Percent	Cumulative	Percent	Cumulative	Percent	Cumulative	Percent	Cumulative
Less than $200	40	21.7%	21.7%	9.5%	9.5%	5.7%	5.7%	4.9%	4.9%
$200 to $249	12	6.5%	28.3%	7.1%	16.6%	3.9%	9.6%	2.4%	7.3%
$250 to $299	11	6.0%	34.2%	7.9%	24.5%	4.6%	14.2%	2.3%	9.6%
$300 to $349	32	17.4%	51.6%	12.8%	37.3%	6.6%	20.8%	3.3%	12.8%
$350 to $399	54	29.3%	81.0%	15.3%	52.7%	7.5%	28.3%	3.7%	16.6%
$400 to $449	15	8.2%	89.1%	14.3%	66.9%	9.5%	37.8%	5.2%	21.8%
$450 to $499	14	7.6%	96.7%	7.1%	74.0%	8.5%	46.3%	5.1%	26.8%
$500 to $599	0	0.0%	96.7%	11.3%	85.3%	16.6%	62.9%	11.6%	38.5%
$600 to $699	0	0.0%	96.7%	6.8%	92.2%	13.9%	76.8%	11.6%	50.1%
$700+	6	3.3%	100.0%	7.8%	100.0%	23.2%	100.0%	49.9%	100.0%
Total	184	100.0%				100.0%		100.0%	

Rent by Size of Unit

As seen in the table below, there was an estimated 119 two-bedroom occupied rentals in the City of Bridgeport in 2006-2010. This accounts for 56.1% of rental units which is higher than the county rate of 47.1%. Slightly over 50% (50.9%) of the two bedroom units were rented for less than $500 per month with the remainder renting for over $500 per month.

One bedroom units accounted for almost 10% of the rental units in Bridgeport. All of the one bedroom units rented for less than $500 per month, with a majority (65%) of the one-bedroom units were rented for $300 or less.

Rental units with three or more bedrooms made up 34.4% of Bridgeport's rental units. The vast majority (71.2%) of these units rented $500 to $749 a month.

Approximately 40% of the rental units in Morrill County with cash rent being paid are in Bridgeport.

Rent by Number of Bedrooms in Bridgeport, 2006-10 Estimate

	No Bedrooms	One Bedroom	Two Bedrooms	Three or more Bedrooms	Total	Percent	Nebraska	USA
Less than $200	0	4	4	0	8	4.3%	0.4%	0.3%
$200 to $299	0	9	21	4	34	18.5%	4.7%	3.5%
$300 to $499	0	7	30	0	37	20.1%	19.5%	10.0%
$500 to $749	0	0	47	52	99	53.8%	39.6%	25.4%
$750 to $999	0	0	6	0	6	3.3%	22.2%	24.9%
$1,000 or more	0	0	0	0	0	0.0%	13.7%	35.9%
With Cash Rent	0	20	108	56	184	86.79%	99.97%	99.9%
No Cash rent	0	0	11	17	28	13.21%	0.03%	0.1%
Total	0	20	119	73	212	100.00%	100.0%	100.0%

US Census Bureau

Rent by Number of Bedrooms in Morrill County, 2006-10 Estimate

	No Bedrooms	One Bedroom	Two Bedrooms	Three or more Bedrooms	Total	Percent	Nebraska	USA
Less than $200	0	4	4	0	8	1.7%	0.4%	0.3%
$200 to $299	0	12	21	11	44	9.3%	4.7%	3.5%
$300 to $499	4	12	46	10	72	15.3%	19.5%	10.0%
$500 to $749	0	0	129	158	287	60.9%	39.6%	25.4%
$750 to $999	0	0	31	29	60	12.7%	22.2%	24.9%
$1,000 or more	0	0	0	0	0	0.0%	13.7%	35.9%
With Cash Rent	4	28	231	208	471	68.36%	99.97%	99.9%
No Cash rent	0	0	94	124	218	31.64%	0.03%	0.1%
Total	4	28	325	332	689	100.0%	100.0%	100.0%

US Census Bureau

Household Income by Tenure

Over 40% of the owner-occupied households in the City of Bridgeport have an income of less than $35,000, while over 60% of all renter-occupied households have incomes below this level.

Bridgeport has a similar percentage of owner occupied household income in the $100,000 to $149,999 range as the state but less than the nation. It has a significantly smaller percentage of household incomes in the over $150,000 range than either the state or nation. Bridgeport's renter households in the $100,000 to $149,999 range is greater than the state's and about equal to the national level

Households by Income Range, 2006 to 2010 estimate

	Bridgeport	Percent	Morrill County	Percent	Nebraska	USA
Owner occupied:						
Less than $10,000	26	5.2%	61	4.2%	2.9%	3.6%
$10,000 to $14,999	50	10.1%	116	8.0%	3.6%	3.5%
$15,000 to $19,999	35	7.1%	111	7.7%	3.8%	3.8%
$20,000 to $24,999	16	3.2%	100	6.9%	4.3%	4.2%
$25,000 to $34,999	77	15.5%	213	14.7%	9.6%	8.8%
$35,000 to $49,999	56	11.3%	245	16.9%	14.4%	13.3%
$50,000 to $74,999	77	15.5%	273	18.9%	23.4%	20.1%
$75,000 to $99,999	79	15.9%	166	11.5%	16.2%	15.0%
$100,000 to $149,999	72	14.5%	112	7.7%	14.5%	16.0%
$150,000 or more	8	1.6%	50	3.5%	7.3%	11.7%
Renter occupied:						
Less than $10,000	61	28.8%	80	11.6%	13.9%	14.5%
$10,000 to $14,999	30	14.2%	88	12.8%	10.8%	9.6%
$15,000 to $19,999	13	6.1%	52	7.5%	8.9%	8.4%
$20,000 to $24,999	14	6.6%	41	6.0%	9.8%	8.0%
$25,000 to $34,999	13	6.1%	118	17.1%	16.4%	14.0%
$35,000 to $49,999	58	27.4%	163	23.7%	16.9%	15.8%
$50,000 to $74,999	4	1.9%	50	7.3%	14.6%	15.4%
$75,000 to $99,999	10	4.7%	45	6.5%	5.3%	7.1%
$100,000 to $149,999	9	4.2%	40	5.8%	2.6%	4.9%
$150,000 or more	0	0.0%	12	1.7%	0.7%	2.3%

Median Household Income by Age

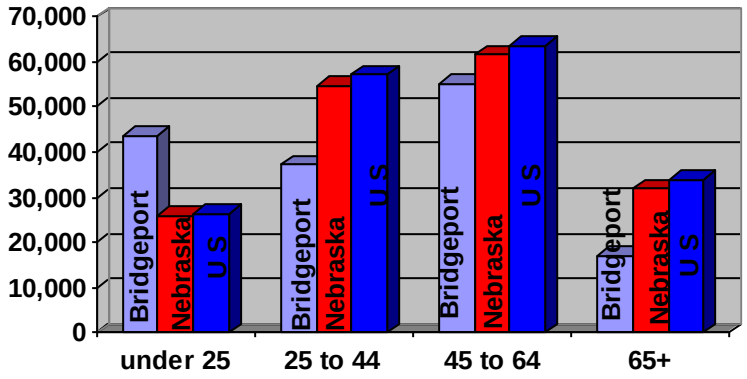
According to recent Census estimates, young households in Bridgeport earn more money than their statewide and national counterparts.

While the overall median household income of $36,188 in Bridgeport is substantially below the statewide median of $49,342, the median household income for Bridgeport households under age 25 is over 50% higher than the state and national median. However, incomes for Bridgeport households age 25 to 44 is less than two thirds (65.1%) the nation's and 68.1% % of their statewide counterparts.

Bridgeport households between 45 and 64 years of age earn less than persons their same age do at both the state and national levels, however, the discrepancy is not as pronounced as the 25 to 44 year age range.

The greatest difference in median household income between Bridgeport and the state and nation is in the over 65 age range, where Bridgeport households have less than 50% of the national household income and 53.8% of the state household income.

Median Household Income by Age, Bridgeport Compared to USA, 2005-2009



Median Household Income by Age of Householder, 2005 to 2009

	Bridgeport	Compared to USA	Morrill County	Nebraska	USA
Total:	36,188	69.7%	37,717	49,342	51,914
Householder under 25 years	43,523	164.5%	26,389	25,891	26,465
Householder 25 to 44 years	37,188	65.1%	42,368	54,640	57,132
Householder 45 to 64 years	55,125	87.0%	45,610	61,439	63,398
Householder 65 years and over	17,188	50.7%	27,880	31,963	33,906

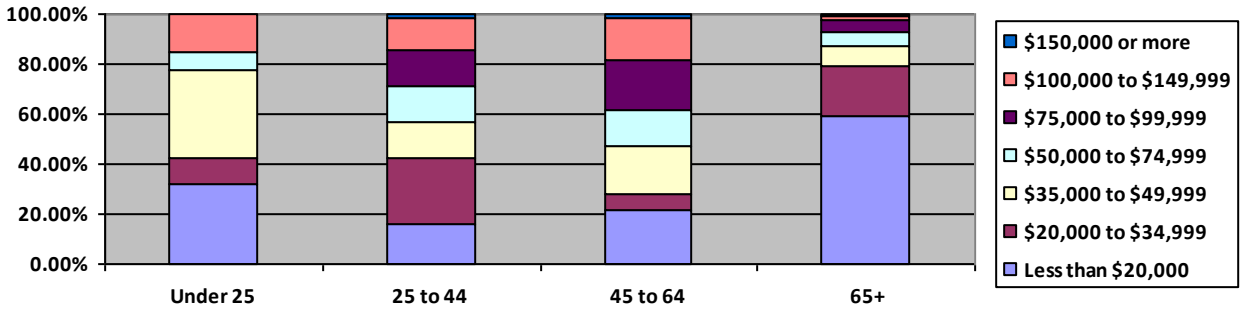
Household Income by Age

Even though the median income for Bridgeport households for persons under 25 is above the state and median incomes, the majority of households in this age group in Bridgeport earn less than $50,000 annually. However, over 22% (13) the households in this age group earn over $50,000 a year and 9 households earn between $100,000 and $149,999 per year. These high earning households alter the overall numbers substantially.

Half of the households earning between $75,000 and $150,000 are in the 45 to 64 year age group. Those households earning over $150,000 are fairly evenly divided between the 25 to 44, 45 to 64 and 65+ age groups.

Almost 60% of elderly households earn less than $20,000 annually and almost 80% (78.9%) of elderly households earn under $35,000.

Household Income by Age of Householder, 2006-10 Estimate



Household Income by Age of Householder, 2006-10 Estimate

	Under 25		Age 25 to 44		Age 45 to 64		Over 65	
Households	59		235		229		185	
Less than $20,000	19	32.2%	37	15.7%	49	21.4%	110	59.5%
$20,000 to $34,999	6	10.2%	63	26.8%	15	6.6%	36	19.5%
$35,000 to $49,999	21	35.6%	33	14.0%	44	19.2%	16	8.6%
$50,000 to $74,999	4	6.8%	35	14.9%	32	14.0%	10	5.4%
$75,000 to $99,999	0	0.0%	34	14.5%	47	20.5%	8	4.3%
$100,000 to $149,999	9	15.3%	30	12.8%	39	17.0%	3	1.6%
$150,000 or more	0	0.0%	3	1.3%	3	1.3%	2	1.1%

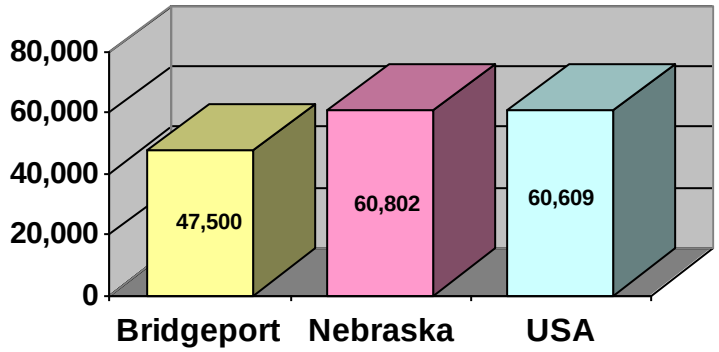
Family Income

Bridgeport's median family income of $47,500 is 78.1% of the state's median family income of $60,802 and approximately the same percentage of the national median income, which is $193 ***less*** than the state.

Bridgeport has a similar share of families earning between $75,000 and $150,000 (31.4%) as the state (30.9%) and slightly more than the national ratios (28.8%).

On the other end of the income spectrum, Bridgeport has a higher percentage of families earning less than $20,000 annually than either the state or the nation.

Median Family Income, 2006 to 2010 estimate



Family Income by Income Range, 2005 to 2009

	Bridgeport	Percent	Morrill County	Percent	Nebraska	USA
Total	**462**		1,463			
Less than $19,999	101	21.9%	293	20.0%	14.5	17.4
$20,000 to $34,999	64	13.9%	202	13.8%	9.6	9.6
$35,000 to $49,999	81	17.5%	315	21.5%	14.7	13.9
$50,000 to $74,999	63	13.6%	282	19.3%	23.1	19.7
$75,000 to $99,999	75	16.2%	183	12.5%	16.2	14.0
$100,000 to $149,999	70	15.2%	132	9.0%	14.7	14.8
$150,000 or more	8	1.7%	57	3.9%	7.2	10.5
Median income $	47,500		46,703		60,802	60,609
Mean income $	63,142		59,460		74,215	79,338

Housing Affordability

Housing costs as a percentage of household income is an excellent measure of both housing affordability and quality of life. Housing costs are often used by economists as the primary measure in the cost of living because housing costs tend to be the most expensive living necessity. Thus, the ratio of household income to housing costs not only determines the ability of a person to purchase a home, it also determines the quality of the home in which a person lives and ultimately determines a persons disposable income.

Householders in Bridgeport spend a much lower percentage of their household incomes for housing than the statewide average as 63.3% of Bridgeport households spend less than 20% of their income on housing while 53% of homeowners spend 20% of their income on housing statewide and only 45.9% spend this percentage nationwide.

Overall, the median monthly housing costs to homeowners in Bridgeport is just 15.8% compared to 19.1% statewide and 21.5% nationally. There is no difference between the percentage of monthly costs between homeowners with and without a mortgage. Whereas nationally homeowners with a mortgage spend nearly twice as much of their income on housing as homes without a mortgage, in Bridgeport persons with a mortgage spend 15.8% of their income on housing and persons without a mortgage spend the same. This may be due to older persons in Bridgeport (those most likely not to have a mortgage) earning less than younger households.

The greatest housing cost burden is on young homeowners. All of the homeowners in Bridgeport under 25 years of age who own their home are paying more than 35% of their income toward housing. The lowest housing cost burden is on 35 to 64 year olds where 13.4% of homeowners spend less than 25% of their income on housing.

Selected Monthly Owner Costs as a Percentage of Household Income, 2006-10 Estimate

	Bridgeport			Panhandle		Nebraska		USA	
% of Household Income	Households	Percent	Running	Percent	Running	Percent	Running	Percent	Running
Less than 20%	314	63.3%	63.3%	55.4%	55.4%	53.3%	53.3%	45.9%	45.9%
20% to 24.9%	61	12.3%	75.6%	12.5%	67.9%	15.0%	68.3%	13.4%	59.3%
25% to 29.9%	37	7.5%	83.1%	9.1%	77.0%	10.0%	78.3%	10.1%	69.5%
30% to 34.9%	22	4.4%	87.5%	6.3%	83.3%	6.2%	84.4%	7.2%	76.7%
More than 35%	62	12.5%	100.0%	16.6%	100.0%	15.6%	100.0%	23.3%	100.0%

Median Monthly Owner Costs as a % of Household Income, 2006-10

	Total	w/ mortgage	wo mortgage
Bridgeport	15.8	15.8	15.8
Morrill County	16.4	19.9	13.7
Nebraska	19.1	22.0	12.6
United States	21.5	25.0	12.7

Monthly Owner Costs as a Percentage of Household Income by Age in Bridgeport, 2006-10 Estimate

	15 to 24	25 to 34	35 to 64	65 or older
35% or more	100.0%	63.9%	62.3%	64.3%
30% to 34.9%	0.0%	2.8%	16.0%	10.0%
25% to 29.9%	0.0%	12.5%	8.5%	2.9%
20% to 24.9%	0.0%	0.0%	6.4%	2.9%
Less than 20%	0.0%	20.8%	6.8%	20.0%

Income Spent on Housing in Bridgeport, 2006-10

	Specified– Renter Occupied Unit		Specified Owner-Occupied Units			
			Housing Units with a Mortgage		Housing Units without a Mortgage	
Income Range	Households	Percent	Households	Percent	Households	Percent
Less than 20%	51	27.7%	161	59.6%	153	67.6%
20 to 24%	15	8.2%	30	11.1%	31	13.7%
25 to 29%	34	18.5%	28	10.4%	9	4.0%
30 to 34%	28	15.2%	15	5.6%	7	3.10%
35% or more	56	30.4%	36	13.3%	26	11.5%
Not computed	28	(X)	0	(X)	0	(X)
Total	212		270		226	

US Census Bureau

Income Spent on Housing in Morrill County 2006-10

	Specified– Renter Occupied Unit		Specified Owner-Occupied Units			
			Housing Units with a Mortgage		Housing Units without a Mortgage	
Income Range	Households	Percent	Households	Percent	Households	Percent
Less than 20%	216	45.9%	336	50.50%	541	70.2%
20 to 24%	44	9.3%	75	11.30%	87	11.3%
25 to 29%	58	12.3%	69	10.40%	40	5.2%
30 to 34%	30	6.4%	39	5.90%	14	1.8%
35% or more	123	26.1%	147	22.10%	88	11.4%
Not computed	218	(X)	7	(X)	4	(X)
Total	689		673		774	

US Census Bureau

Rental Affordability

Renters in Bridgeport spend over 7% more of their household incomes for housing than the statewide average. Over 30% of renters in Bridgeport households spend more than 35% of their income on housing while over a third of renters spend 35% or more of their income on housing statewide and 41% spends this amount nationwide.

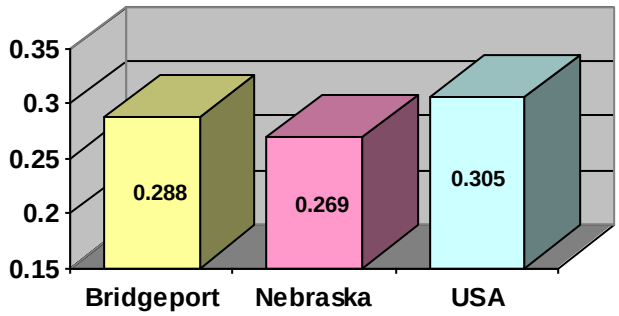
Over one fourth (27.7%) of Bridgeport renters pay less than 20% of their income on housing compared to less than a third statewide and a quarter of renters nationwide. This lower housing expense for local renters helps them save money to purchase homes in the future.

Overall, the median monthly rental costs in Bridgeport is 28.8% which is substantially higher than the median costs of local homeownership (15.8%). Nationwide, overall rental costs require 30% of income and statewide rents require 26.9% of income.

Whereas 100% of homeowners in Bridgeport under 25 years of age who own their home are paying more than 35% of their income toward housing, more than half of renters in this age group are paying less than 20% of their income on housing. This group also has the lowest rental cost burden of the various age groups, with 66% of the group paying 25% or less for housing.

Elderly renters in Sidney, however, carry a higher rental burden than the other age groups. Over 80% of elderly renters use 25% or more of their income on rents while nearly a quarter (23.8%) use 35% or more of their income on rent.

Median Gross Rent as a % of Household Income, 2006 to 2010 estimate



Gross Rent as a Percentage of Household Income, 2006-10 Estimate

	Bridgeport			Panhandle		Nebraska		USA	
% of Household Income	Households	Percent	Running	Percent	Running	Percent	Running	Percent	Running
35% or more	56	30.4%	30.4%	33.0%	33.0%	34.4%	34.4%	41.7%	41.7%
30% to 34.9%	28	15.2%	45.7%	7.6%	40.6%	8.5%	42.9%	9.1%	50.9%
25% to 29.9%	34	18.5%	64.1%	11.5%	52.1%	11.4%	54.4%	11.7%	62.5%
20% to 24.9%	15	8.2%	72.3%	13.5%	65.6%	14.2%	68.5%	12.8%	75.3%
Less than 20%	51	27.7%	100.0%	34.4%	100.0%	31.5%	100.0%	24.7%	100.0%

Gross Rent as a Percentage of Household Income by Age in Bridgeport, 2006-10 Estimate

	15 to 24	25 to 34	35 to 64	65 or older
35% or more	19	7	20	10
30% to 34.9%	0	11	13	4
25% to 29.9%	0	0	14	20
20% to 24.9%	3	5	3	4
Less than 20%	34	0	13	4

Median Gross Rent, 2006-10 estimate

Bridgeport	$550
Morrill County	$600
Nebraska	$648
United States	$841

Fair Market Rent

In Morrill County, the Fair Market Rent (FMR) for a two-bedroom apartment is $607. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn $2,023 monthly or $24,276 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of $11.67.

A minimum wage worker earns an hourly wage of $7.25. In order to afford the Fair Market Rent for a two-bedroom apartment, a minimum wage worker must work 64 hours per week, 52 weeks a year. Or a household must include 1.6 minimum wage earners workers 40 hours a week, year round in order to afford the fair market rent.

The estimated average wage for a renter is $11.03 an hour. In order to afford the fair market rent for a 2-bedroom apartment at this wage, a renter must work between 42 and 43 hours per week, 52 weeks per year.

Using 30% as a guideline for the maximum cost of affordable housing, a family with income equal to 100% of the estimated family median income for Morrill County should be able to afford monthly housing costs of up to $1,225; a family with income equal to 80% of median income can afford housing costs up to $980 per month, a family with income equal to 50% of median income can afford housing costs up to $613 per month and a family with income equal to 30% of median income can only afford housing costs up to $368 per month.

Affordable Housing Costs by Income, 2011

	2011 Median Family Income		Maximum Affordable Monthly Housing Cost by Percent Median Family Income			
	Annual	Monthly	30%	50%	80%	100%
Nebraska	$64,101	$5,342	$481	$801	$1,282	$1,603
Morrill County	$49,000	$4,083	$368	$613	$980	$1,225

Source: National Low Income Housing Coalition

Fair Market Rent

A renter earning 100% of the estimated median household income in Morrill County should have little problem paying for any size housing units in the county.

Likewise, a household earning 80% of the median income should also be able to easily afford housing in Bridgeport.

Households earning 50% of median income have more limited options, as the average three and four-bedroom units are unaffordable. However, even a person of these modest means should be able to afford a one or two bedroom unit.

Although a significant majority of Bridgeport residents should find housing very affordable, there are a significant number of persons who earn less than 30% of median family income and these persons do have a much greater challenges to find affordable housing. A person with 30% of family median income can only afford $401 a month for housing. This figure is below the average cost of $424 for a one bedroom unit and well below the $558 cost of a two-bedroom apartment.

Fair Market Rent, 2011

Bedrooms	Nebraska	Morrill County	Income needed to afford	% Median Income Needed
Zero	$479	$417	$16,680	34%
One	$531	$424	$16,960	35%
Two	$664	$558	$22,320	46%
Three	$882	$724	$28,900	59%
Four	$972	$868	$34,720	71%

Source: National Low Income Housing Coalition

2011 Renter Wage	
Estimated Mean Renter Wage	$10.89
Rent Affordable at Mean Wage	$566
2011 Minimum Wage	
Minimum Wage	$7.25
Rent Affordable at Minimum Wage	$377
2011 Supplemental Security Income	
Monthly SSI Payment	$674
Rent Affordable at SSI	$202

Housing Wages Needed to Afford Respective Rental Size, 2011

	Housing Wage	% Minimum Wage	Hours Needed at Minimum Wage	Minimum Wage Jobs Need	% of Mean Rental Wage	Hours Need at Mean Renter Wage	Mean Renter Jobs Needed
0-Bedroom	$8.02	111%	44	1.1	74%	29	0.7
1-Bedroom	$8.15	112%	45	1.1	75%	30	0.7
2-Bedroom	$10.73	148%	59	1.5	99%	39	1.0
3-Bedroom	$13.92	192%	77	1.9	128%	51	1.3
4-Bedroom	$16.69	230%	92	2.3	153%	61	1.5

Fair Market Rent

A rental household with a combined income equal to 100% of the median renter household income should be able to afford renter-housing costs of $757 in Morrill County which is adequate to afford up to a three bedroom unit. A rental household with an income of 80% of median rental income can afford a one or two-bedroom unit.

However, the lower income rental households have significant challenges in obtaining affordable home. A rental household with 50% of rental income or lower can not even afford a one-bedroom unit.

2011 Estimated Renter Household Income

	2011 Median Renter Household Income		Maximum Affordable Monthly Housing Cost by Percent Median Renter Income			
	Annual	Monthly	30%	50%	80%	100%
Nebraska	$30,000	$2,500	$225	$375	$600	$750
Morrill County	$31,185	$2,599	$234	$390	$624	$780

Source: National Low Income Housing Coalition

Wage or Hours Needed to Afford Fair Market Rent, 2011

	Hourly Wage Needed at 40 hours per week		Hours Needed to Work at Federal Minimum Wage	
	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR
Nebraska	$10.21	$12.78	56.35 hrs	70.49 hrs
Morrill County	$8.15	$10.73	44.99 hrs	59.20 hrs

Source: National Low Income Housing Coalition

The above table shows the hourly wage required to afford 100% of Fair Market Rent for one-bedroom and two-bedroom units in Nebraska and Morrill County. Working a 40 hour work-week, a person need only make $8.15 to afford a one bedroom unit and $10.73 to afford a two-bedroom unit.

While most county residents do earn a wage sufficient for a one and/or two bedroom units, there are still many who make the minimum wage of $7.25. Thus a person making minimum wage would have to work nearly 45 hours every week to afford a one-bedroom unit and over 59 hours to afford a two bedroom unit.

Future Housing Needs

- Vacancy Rates
- Projected Housing Needs

Vacancy Rates

Census data tends to inflate vacancy rates due to the methodology and the time of year it is conducted. While the census counts housing units that are intended for rent or for sale as either occupied or vacant, the count also includes units utilized as seasonal, recreational or occasional use, units for migratory workers, and other vacant units that did not fit into these categories which are not the typical "for sale or rent" than most working people are looking to live.

Many recreational and season homes are held off the market for personal reasons and thus are not available to be rent or purchased. Furthermore, many seasonal or recreational units tend to be vacant in early April when the census is taken.

According to the census estimates, the City of Bridgeport has 84 vacant units in the 2006 to 2010 estimate. However, only 11 of these vacant units were for sale, 25 homes were available for rent, and only 1 rented unit was vacant. Excluding the seasonal and other vacant, Bridgeport had a vacancy rate of 5.5%.

Vacancy Status, 2006 to 2010 Estimate and 2010 Census

	Bridgeport		Morrill County		Nebraska	USA
Total:	728		2,442			
Occupied	644	88.5%	2,085	85.4%	90.5%	88.6%
Vacant 2010	84	11.5%	357	14.6%	9.5%	11.4%
Vacancy Status						
For rent	25	29.8%	73	20.4%	32.3%	27.6%
Rented, not occupied	1	1.2%	5	1.4%	1.7%	1.4%
For sale only	11	13.1%	31	8.7%	12.1%	12.7%
Sold, not occupied	3	3.6%	16	4.5%	3.7%	2.8%
For seasonal, recreational, or occasional use	6	7.1%	60	16.8%	18.3%	31.0%
Other vacant	38	45.2%	172	48.2%	31.9%	24.5%

*Note: For Sale/Rent Vacancy excludes season, migrant and other vacant

Projected Housing Needs

Because Bridgeport's future population will be largely influenced by the amount of available housing, a housing needs projection can help evaluate the amount of housing units needed to meet different levels of population and household size. This projection should be considered a minimum threshold to meet different levels of population as it does not take into consideration any niche needs

The table below shows how a decline in household size alone can increase housing demand without increasing population. For Bridgeport to maintain its present population, it would need 27 housing units if the household size fell to a very possible level of 2.25 in 2020. A decline to a possible, but much less likely, household size of 2.20 in 2020 would require 42 new housing units just to maintain the current population.

If household size declines there will need to be an increase in housing units solely in order to maintain the current population. If the population increases, which is not the current trend, additional housing will be needed to house the 'new' population.

Projected Housing Needs, 2010 to 2020

Total Population	**1,450**	**1,475**	**1,500**	**1,525**	**1,545**	**1,575**	**1,594**	**1,625**	**1,650**	**1,675**	**1,700**
Household Population	1,417	1,442	1,466	1,490	1,510	1,539	1,558	1,588	1,613	1,637	1,661
Base # of Units	644	644	644	644	644	644	644	644	644	644	644
Cumulative Need at:											
2.20 person per household	0	11	22	33	42	56	64	78	89	100	111
2.25 person per household	0	0	8	18	27	40	48	62	73	84	94
2.30 person per household	0	0	0	4	13	25	33	47	57	68	78
2.35 person per household	0	0	0	0	0	11	19	32	42	53	63
2.40 person per household	0	0	0	0	0	0	5	18	28	38	48

Yellow columns represent 2000/2010 Census figures for total population. Household population assumes same institutionalized population rate as 2010 census. The Base number of units is the number of occupied units in 2010. The persons per household in 2010 was 2.34.

Housing Strengths

Bridgeport added housing units during the last decade while Morrill County saw a decrease in total housing units.

The number of building permits for single family housing units remained level with the 1990s during the 2000s even though the national economy declined.

Home ownership rates are slightly higher in Bridgeport than in the Panhandle or State. Bridgeport also has a much higher rate of home ownership in the under 35 age cohort.

Bridgeport has a higher percentage of households owned without a mortgage than either the Panhandle or the State.

Bridgeport home owners tend to stay in their homes a long time. This is also listed as a weakness as it may hold back younger potential home owners from purchasing those homes, even though it adds to the stability of the community.

Bridgeport housing units are affordable. Bridgeport householders spend much less of their income for housing than other Panhandle or state residents.

Bridgeport has a relatively low vacancy rate for housing units.

Housing Weaknesses

The national recession has decreased the sales of housing units in Bridgeport, as it has done elsewhere. Housing unit sales in 2009 were less than half of what they were as recently as 2007.

Building Permits in Morrill County and Bridgeport have also decreased due to the national recession.

Over 60% of the housing units in Bridgeport were built before 1970.

Less than 3% of the single family dwelling units traded in Bridgeport in the 1999-2009 decade were rated in excellent or good condition. Over two thirds of the dwellings were rated average and over one fourth were rated badly worn or worn out.

Bridgeport homeowners tend to stay in their homes for a long time. This prevents younger people from being able to purchase those homes at a price they can afford.

Bridgeport has fewer multi-unit housing units as a percentage of total housing units than either the state or national percentages.

Renters spend more of their incomes on housing costs in Bridgeport than Panhandle, state or national levels.

Housing Opportunities

Bridgeport's low housing costs (on existing homes) may allow it to attract additional young families looking for cheaper housing.

Even a slight decline in household size will increase the need for additional housing units.

Bridgeport may have a need for reasonably priced multi-unit rental housing. Further analysis of the rental market is needed.

The increase of single, elderly persons in the Panhandle may present an opportunity for Bridgeport to attract these individuals with multi-unit housing targeted to them.

Housing Threats

Declining household size alone will require housing development just to maintain the existing population

Failing to meet housing demand for housing could limit the city's development potential

An aging housing stock could contribute to housing shortages if too many homes become dilapidated

Higher commodity prices are making homes and multi-unit structures more expensive to build

City of Bridgeport

Appendix #5
Public Facilities

Comprehensive Development Plan 2012

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Bridgeport City Offices

The City of Bridgeport Offices are located at 809 Main Street. The City office houses all general administration activities including all accounting, bookkeeping, city clerk-treasurer, utility payments, planning, zoning, public services, human resources and the city administrator. The city police department and department of public works are also located at the city offices.

The facility does have adequate parking space as there is abundant street parking available in addition to the existing parking lots. The facility is a ground level facility and does not have any ADA issues.

Morrill County Courthouse

The Morrill County Courthouse is located in Bridgeport, as is the Morrill County Administration Building. The courthouse is located on Main Street. The administration building is located on L street. The administration building is on a single level and is handicapped accessible. The courthouse is not handicapped accessible.

Solid Waste Collection

The City of Bridgeport provides solid waste service to the community The City utilizes a private contractor for this service.

Solid waste collection received an excellent 96.4% satisfaction rate on the community survey. This rating is a significant improvement from the 87% rating it received in the last community survey in 1999. Those over 65 years of age gave the service the lowest rating.

The most common comments on the community survey regarding garbage collection was a possible lack of receptacles in some areas and that families fill up containers more quickly than single person or smaller households.

Recycling Efforts

Recycling in Bridgeport is a volunteer effort between the City of Bridgeport and local volunteers. The City provides recycling through drop-off points throughout the city.

Recycling received a poor 50.9% satisfaction rate in the community survey, however, this was higher than the 1999 survey.

The most common comment made on the survey regarding recycling was that many residents are unaware of recycling efforts in Bridgeport.

Water System

The satisfaction rate of the City's water system decreased by 27% from the 1999 survey, to a poor 41.9%. The community had problems with its water system for several years including a period when the city had to purchase bottled water for residents. The city has drilled three new wells, replaced many water supply lines and installed a completely new water treatment plant over the last two years.

Many residents expressed their water bills are too expensive. There were many comments regarding water pressure. There were also comments about the taste of the water, citing a chlorine taste.

The city has been attempting to improve water service and is making strides towards making the water system more acceptable to residents.

Storm Water Drainage

Storm Water Drainage only received a very poor 25.8% satisfaction rate on the 2011 community survey. This is a significant decrease from the from the 38% satisfaction rate in 1999.

The most common comment made about the storm water drainage in the community is the need for more proper drainage throughout the town and the feeling the existing system does not work well during heavy rain or snow melt.

Natural Gas

Natural Gas is available throughout Bridgeport The City participates in the Nebraska Choice Gas program.

Electricity

The City maintains its own electrical distribution system. There are 712 Residential meters and 123 Commercial meters.

Electricity received a high 83.2% satisfaction rate on the community survey. This rating was 12% below the rating given the electrical department on the 1999 community survey.

The city's electric system has issues typical of most electrical systems The overhead distribution system and most of the power poles are more than 60 years of age. Many poles are decaying below ground level.

Residential loads in some areas of town are outgrowing the capacity of the wire feeding those areas. Due to the ever increasing loads, the main breakers in the power plant are nearing their limits. These are being addressed as quickly as time and finances allow.

The City has made significant investments within its system. The electrical department makes every effort to continually upgrade its systems and maintain performance.

Many residents commented on an increase in temporary outages and surges. With the overhead electric system there will be power outages and "bumps" on the line due to weather, rodents, birds, and trees. The City does install rodent/bird protection as deterrent, regularly trims trees, and continues to install devices on the lines to keep surges and dips to a minimum. With the sensitive electronic devices in use in today's world, momentary interruptions are more noticeable than in previous times. As more lines are converted underground and as the substation is upgraded, these problems will be reduced..

Despite having some of the cheapest electrical rates in the country, many residents also commented on the cost of electricity being too high while some complained about the electric department having new equipment. Energy prices are expected to rise nationwide in the coming decades. Thus, residents, especially those concerned about the cost of electricity, will need to undertake energy efficiency and conservation efforts in their own home.

There were a few persons wanting the city to utilize more wind power or other alternative energy sources. Nebraska has many unique policies, laws and systems that make it difficult for Bridgeport to cost effectively implement more wind or alternative energy usage.

Law Enforcement

Bridgeport has a nine member police force.

The department provides police services 24/7, including Code Enforcement and Animal Control services. The ratio of full time officers to citizens in Bridgeport is 2.66 officers per 1,000 citizens. This ratio is above the Nebraska average of 2.01 officers per 1,000 citizens and is above the national average of 2.2 officers per 1,000 citizens for cities with a population of less than 2,500 citizens (Data derived from a 2003 IACP study).

The crime rate in Bridgeport is well below the average for the rest of the United States, due in no small part to the dedication and proactive stance of its officers, relationships with the community and support from not only City government, but also the citizens and businesses of Bridgeport.

Law enforcement received an average satisfaction rating on the community survey. The overall community gave the police a 67.9% satisfaction rate which was down from 78% in the 1999 community survey. Since the survey was conducted the entire police force, including the Police Chief, has been replaced.

The survey had many positive comments that complimented the performance of the police while others were concerned about a perceived increase in drug usage in the community and the failure of the police department to pay adequate attention to 'serious' crimes.

Hospital

Morrill County Community Hospital (MCCH) is located in Bridgeport. It is a 20 Bed Critical Access Hospital with full medical staff. It also has several specialty clinics where community members can schedule visits with specialty medical providers from outside the community. The Hospital/Medical Facility rating from the community survey dropped 13% from the 1999 survey, to a still respectable 73.7%. Tellingly, those over 65 years of age gave the hospital the highest rating on the survey, 78.2%.

Fire Department

Bridgeport has a volunteer fire department. It has a separate EMT Department with 2 emergency medical technicians and 3 taking classes to become certified.

The fire department has adequate space and the equipment is in good condition. Most of the equipment has been kept upgraded The fire department also serves the rural areas around Bridgeport and has a mutual aid agreement with the smaller communities in the area.

The fire department received a high satisfaction rating on the community survey with a 88.7% rating. The fire department received many complimentary comments.

The most common comment on the community survey regarding fire protection was the need for more community members to volunteer.

Animal Control

On the community survey, residents rated animal control satisfaction at a poor 59.3%. This was down from 65% on the 1999 community survey.

The most common comment concerning animal control is community residents do not feel city ordinances regarding animals are being enforced.

Library

The Bridgeport City library is located across the street east of the City office building.. The library received a 91.8% satisfaction rate on the community survey which is the same as the rating on the 1999 survey..

The library has sufficient space to provide current services, but the library board would like to expand the facility to enable new and improved services to the public.

The library received many compliments from residents on the community survey. Many residents commented that they would like the library to expanded, updated, to add more services and to receive more funding. Others commented they would like a greater variety of books. The city is in the process or remodeling and expanding the Library.

Golf Course

Bridgeport owns a nine-hole golf course which it leases to a private operator who also operates the clubhouse. The public satisfaction rate with the golf course is a high 83.8%.

The course does have an aging irrigation system that will eventually be expensive to replace. In times of drought when heaving agriculture irrigation takes place upstream it places additional stress on the water systems serving the golf course.

Several persons indicated on their survey forms they thought management should improve their behavior and overall care of the course.

Some residents would like the course to be open longer and for more months.

Parks

Bridgeport residents gave the city parks their highest overall rating.. The satisfaction rate was 93.6%, which was very similar to the rating given the city parks on the 1999 community survey.

The parks rated highest among persons 65+ who had an excellent 97.4% rating while households with persons under 18 only rated the parks as very good (88.6%).

Community Center

The community center only received a fairly good rating as74.9% of residents ranking it as satisfactory. This was 11% less than the 1999 community survey. Many residents commented on the price to use the facility is too high. Several persons also commented on the need for better management of the facility.

While the swimming pool was not a specifically rated item on the 2011 survey, A specific comment was made concerning a possible need to upgrade the pool.

Strengths

- Bridgeport has a wide range of community facilities for a community of its size, including a hospital and community center.

- The City's new water treatment plant has brought the city to full compliance with EPA and DEQ requirements. The City has also drilled three new wells and replaced a significant amount of water line since the 2011 survey was conducted

- The City's police force, including the Police Chief, has been totally replaced since the 2011 survey.

- Bridgeport has a very affordable and reliable electrical system

- Bridgeport has an active volunteer fire department that saves the City a significant amount of money

- Community residents are highly satisfied with the library

- The golf course is fairly highly rated by Bridgeport residents

- Bridgeport residents are very satisfied with the city parks

- The community center provides Bridgeport residents with both meeting space as well as a community exercise facility.

Weaknesses

- The City needs to educate residents on recycling programs

- The investments made to develop a high quality water system will require residents to pay higher water bills for some time.

- The City has several storm drainage issues

- The overhead electrical distribution system and most of the power poles are over 60 years of age.

- Animal control is not highly rated by residents

- The swimming pool is aging

Opportunities

- Bridgeport has an opportunity to present Bridgeport as an active and engaging city to prospective residents

- A system of attractive parks, trails and green spaces can provide a positive first impression for visitors

- Modern technology can enable Bridgeport to provide digital backup data for vital records

- The City may be able to financially afford expanding the recycling program

- Better management of community facilities will attract more users as well as present a more appealing impression for those possibly looking to move to the community.

- Bridgeport's electrical rates are much cheaper than other parts of the country

- Bridgeport may be able to expand the services offered at the community center to attract additional users from outside the community as well as additional community participants.

Threats

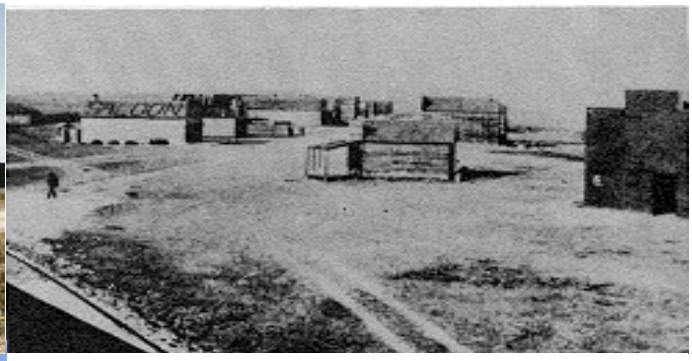
- Community residents do not think as highly of many community facilities and services as is common in other communities. This presents a possible problem in gaining the confidence of community members to assist in community improvement projects

- If the City of Bridgeport does not keep up with facility upgrades and maintenance it will have greater costs in the future

- Bridgeport's reliance on coal powered electricity makes it vulnerable to increased electrical rates if carbon is taxed.

- The State of Nebraska has many unique policies, laws, and systems that make it difficult for Bridgeport to cost effectively implement more wind or alternative power.

City of Bridgeport



Bridgeport's Main Street 1901

Appendix #6
Transportation

Comprehensive Development Plan 2012

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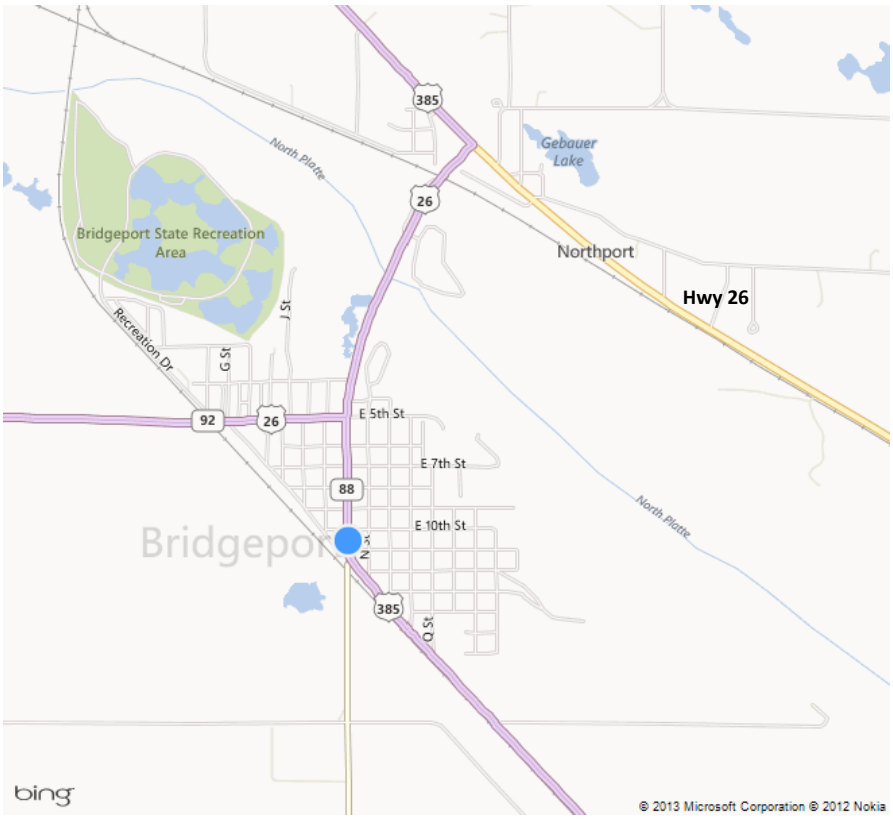
Primary Streets and Highways

Two major highways converge at Bridgeport. Highway 26/92 is the east to west running highway that intersects with north to south running Highway 385. Highway 385 connects the community with Interstate 80 at Sidney, slightly more than 40 miles to the South. Highway 26/92 splits at Bridgeport, with Highway 26 continuing to the East on the North side of the North Platte River and Highway 92 going East along the South side of the river. The two re-join at Broadwater, Nebraska, the next community to the East of Bridgeport.

Highway 385 is a US Federal Highway and is part of Nebraska's commercial highway system. This highway provides an important link to Rapid City to the North as well as to Sidney to the South. Many parts of this route are presently developed as a four-lane divided highway as part of the Heartland Expressway project. Highway 385 is connected to Interstate 80 via Link 17J (the Upland Parkway) as this Highway turns eastward just to the northeast of Sidney.

While Bridgeport benefits from being at a crossroads of primary highways, it would benefit even more from being at a crossroads of four-lane highways. Although it is highly unlikely for Highway 26 or 385 to become a four-lane highway in the foreseeable future, progress is being made to make a significant portion of the corridor to Rapid City a four-lane highway. Within the next five years, the 88-mile stretch from Rapid City to the Nebraska border may be all four-lane divided while a significant stretch of Highway 385 between Alliance and Link62A should also be completed as a four-lane divided highway. With the recent passage of LB84 in the Nebraska legislature, additional stretches of Highway 385 between Alliance and South Dakota could be developed over then next 20 years. All these improvements should help increase traveler, tourism, and trucker traffic in Bridgeport.

Bridgeport's streets run in a grid pattern. The community's streets lie mainly to the East of the BNSF rail line and the South of the UPRR.




City of
Bridgeport

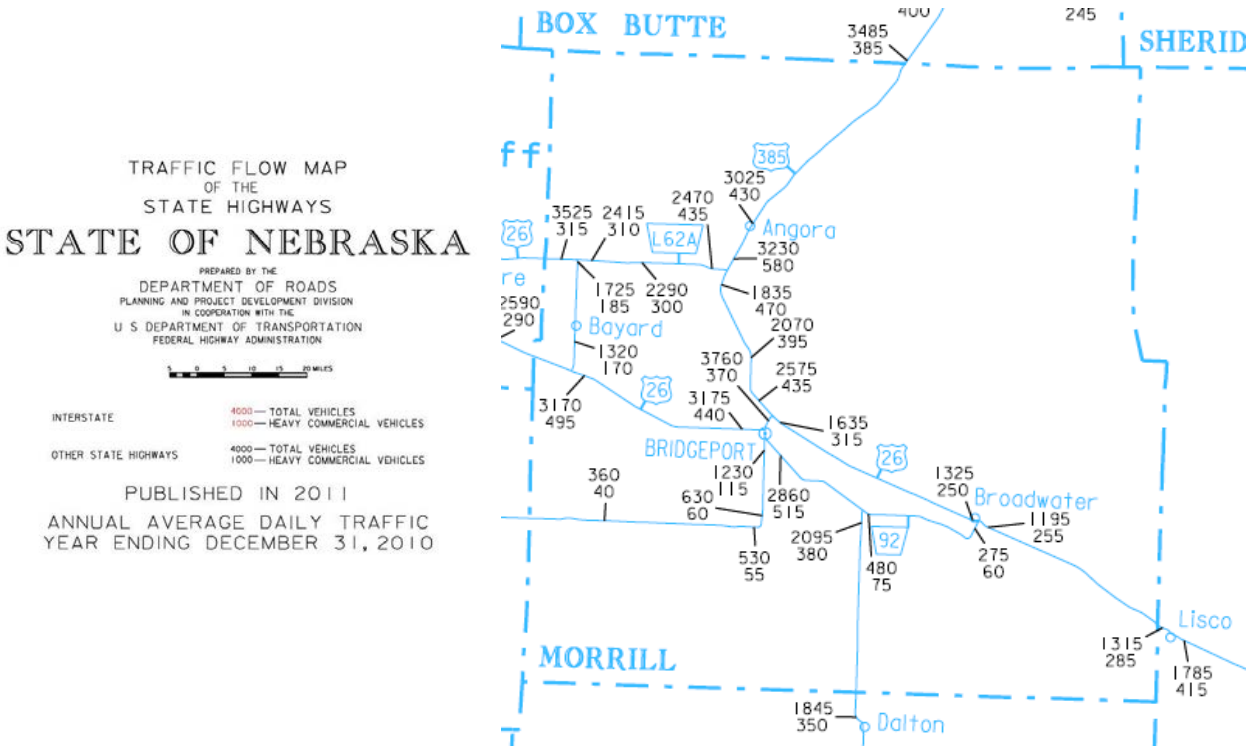

J St
G St
92
26
E 5th St
E 7th St
88
E 10th St
N St
385
Q St
Bridgeport
© 2013 Microsoft Corporation
© 2012 Nokia
bing

Highway Volumes

Traffic volumes are not available for Bridgeport. However, daily traffic flow counts are available along Highways 26 and Highway 385.

There is more traffic to the West and North of Bridgeport on Highways 26 and 385 than to the East and South. Traffic on Highway 26 is over 6-3,000 vpd. Traffic on Highway 385 to the North is over 2.500 vpd just North of the Highway 25/Highway 385 Junction on the North side of the North Platte River bridge. Traffic on Highway 26 East of Bridgeport is over 1600 vpd and traffic to the South of Bridgeport on Highway 385 has over 2,000 vpd.

There are over 3,000 vpd on Highway 385 North of the Agora intersection. There is additional localized traffic on the various highways indicated by increased traffic counts closer to Bridgeport.



http://www.dor.state.ne.us/maps/Statewide%20Traffic%20Flow%20Maps/2010-Statewide-Traffic-Flow-Map.pdf

Street Maintenance

The community survey indicates the city's residents are very unsatisfied with the condition of the city's streets as only 26.9% of the respondents found the streets to be in satisfactory condition. Only one category, Storm Water Drainage rated lower in the survey. This poor assessment was down over 23% from the rating given in the 1999 Survey.

A visual evaluation of Bridgeport's streets found that a majority of the city streets are in fair to good condition. There are several unpaved streets in need of significant improvement, but many of these streets tend to be low volume streets that may not warrant the significant cost of paving.

It is clear from the comments in the survey city residents would like to see significant improvements in the condition of the city's streets. Many residents acknowledged the cost of street repair, but expressed the need to possibly reallocate more funding to street repair and development.

The most common complaint with the street maintenance was potholes and cracked streets, with a perceived need to grade/maintain non-paved streets more often a close second. The comments regarding Street Maintenance were diverse, covering most aspects of street repair and maintenance. It is obvious from the comments in the community survey attention needs to be paid to this area.

Railroad Crossings

The City's rail crossings also received a low satisfaction rate as less than half (48.6%) of the city's residents were satisfied with the City's rail crossings. There was not a question about Railroad Crossings in the 1999 survey, so no comparisons can be made.

There were many comments related to the noise of trains and the frequent blockage of Railroad Crossings by trains. Community members also commented on rough crossings. Residents obviously would like these crossings to be better maintained by the railroad.

Many residents expressed a desire for an overpass. In addition to funding issues, developing an overpass may create access challenges and would likely require the dislocation of residents.

Traffic Signage

Traffic signs in Bridgeport are generally well placed where needed as signage placement and design in the community follows the Manual on Uniform Traffic Control Devices. Traffic signage received a 73.9% satisfaction rate on the community, down slightly from the 1999 Survey.

Several residents would like to have a traffic light at the 'Conoco Intersection' (Intersection of Hwy 26/92 and Hwy 385). The City should continue to evaluate traffic volumes at intersections and accident rates at intersections to determine if signals are warranted.

There were also several comments about pedestrians and the need for enforcement of crosswalks and traffic slowing down to allow residents to cross busy streets.

Street Lighting

Street lighting received a 75.0% satisfaction rate in the community survey, which was down from 83% in the 1999 survey.

Several comments were made about inadequate lighting and/or Alley's needing better lighting. Comments were also made about the need to better maintain the street lights.

Sidewalks

Sidewalks received a satisfaction rate of just 37%. Persons 65+ are the least satisfied with the sidewalks in the community as they gave them a satisfaction rating of 27.6%. This age group is also one of the most likely to use the sidewalks on a regular basis.

A large number of comments focused on the perception there are many missing, broken and uneven sidewalks in the community. Sidewalks received a large number of individual negative comments.

Railroads

As energy prices rise over the long term, cities with good railroad access will have a significant competitive advantage over regions that do not have good access to rail lines.

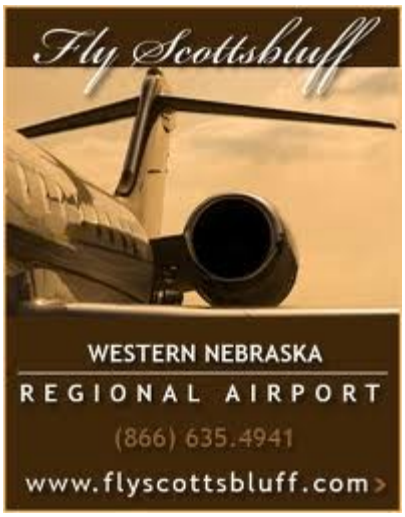
Bridgeport is well positioned in this regard as the city has access to both the The Burlington Northern Santa Fe Railroad (BNSF) and Union Pacific Railroads. The BNSF runs North and South through town. The Union Pacific runs East and West on the North side of the community.

Access to both major rail lines may provide Bridgeport with additional avenues for development.

BNSF has significant facilities in the City of Alliance, approximately 35 miles north of Bridgeport. The UPRR has its second largest rail yard south of the Village of Morrill, NE, approximately 50 miles to the West.

Airport

The Western Nebraska Regional Airport is located approximately 30 miles West of Bridgeport in Scottsbluff, Nebraska. It is a public use airport with regularly scheduled commercial flights to and from Denver International Airport. The airport facility has conference rooms, a restaurant and available rental car services. The Alliance Municipal Airport, located approximately 35 miles North of Bridgeport, also offers daily commercial flights to Denver International Airport.



Truck Parking

As truck traffic continues to grow along with driving hours being restricted, the need for truck parking along Highway's 385 and 26 continues to grow and provides an economic opportunity if higher quality truck parking, facilities and services can be provided to truckers.

Bridgeport may be able to capitalize on the increasing need for truck parking and truck facilities. The highway use statistics indicate hundreds of trucks per day utilize Highways 26/92 and 385 through Bridgeport. There may be land available for such facilities within the planning jurisdiction of the community.

Scenic Byway Designations

Highway 26/92 and Highway 385 are part of Nebraska's Scenic Byway program.

Highway 26/92 has been designated the Western Trails Historic and Scenic Byway. It stretches for over 140 miles from Ogallala to the Wyoming border, giving travelers an experience of what the pioneers on the Oregon and Mormon Trails felt during their trek across the vast areas of the plains.

Highway 385 is part of the Gold Rush Byway which runs from Sidney to the South Dakota border north of Chadron. This byway roughly corresponds to the Deadwood Trail which was the primary route of participants in the Black Hills Gold Rush of 1875 to 1878 as Sidney was the closest railhead.

Strengths:

- Bridgeport has direct access to the Union Pacific Railroad and the BNSF.

- Bridgeport is located at the Intersection of major east-west and north-south highways

Weaknesses:

- Street Maintenance received an incredibly low satisfaction rate of just 26.9% (the severe spring freeze-thaw cycle may have exacerbated the poor rating.

- Several of Bridgeport's streets are unpaved while many others are in need of replacement

- The community perceives a need for improved street maintenance

- Many residents do not like the absence of stop or yield signs at residential intersections

- Many sidewalks in the community are in disrepair, uneven or simply absent. Sidewalks received a very low satisfaction rate of just 37% in the community survey.

Opportunities:

- The development of Highway 385 will likely bring more travelers and tourists through Bridgeport

- Higher energy prices will likely make Cities with rail access more attractive to business and industry

- Growing truck traffic volume along with restrictive driving hours provides an economic opportunity if higher quality truck parking, facilities and services can be provided to truckers.

Threats:

- Higher energy prices may reduce the amount of travelers and tourists

- Stagnating fuel tax revenues and prospects of federal governments spending cuts along with rising construction costs may make it more difficult for Bridgeport to make major street improvements.

- The cost of all the street improvements Bridgeport residents need and want will likely cost well into the many millions of dollars.

City of Bridgeport

Appendix #7
Energy and Environment

Comprehensive Development Plan 2012

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Table of Contents

Environmental Characteristics

- **Geographic Location**
- **Climate**
- **Floodplain**
- **Surface and Groundwater**
- **Physical Geography**

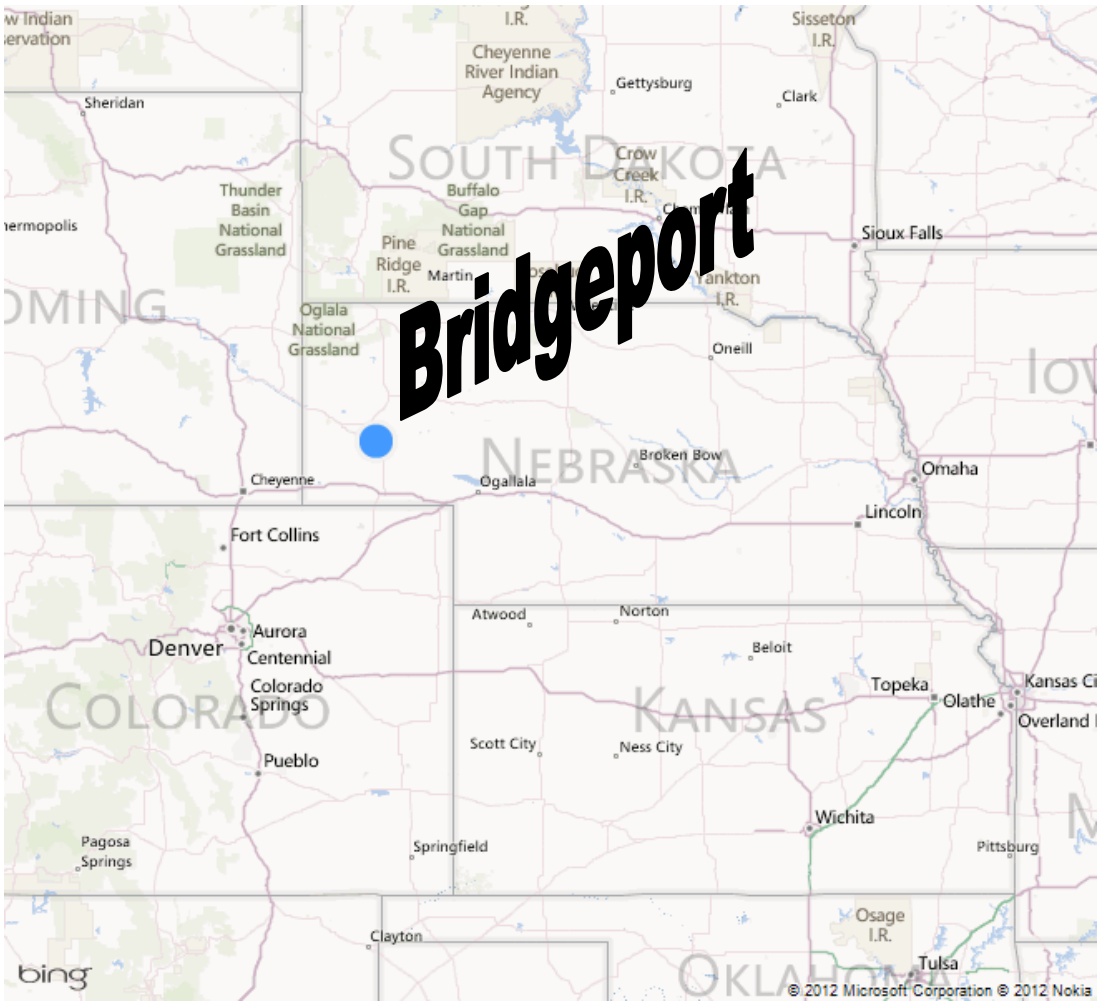
Geographic Location

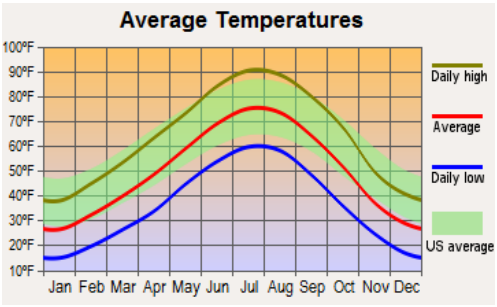
The City of Bridgeport is located in Morrill County in the South Central part of Western Nebraska's Panhandle. Bridgeport is located at the junction of Highways 26/92 and 385.

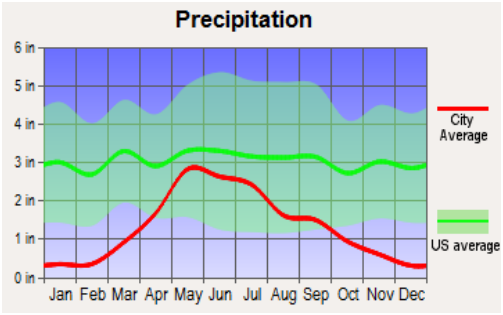
Bridgeport is not located within commuting range of a metropolitan city, but it is within reasonable distance for engaging in economic activity. The Scottsbluff/Gering/Terrytown community is the nearest micropolitan area and is 30 miles west of Bridgeport. Denver is the closest large metropolitan area. It is slightly more than 200 miles southwest of Bridgeport. The capital city of Nebraska, Lincoln, is located approximately 365 miles to the East.

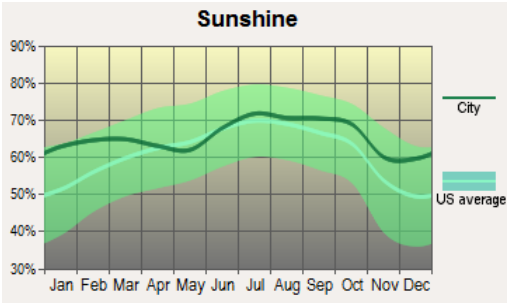
Bridgeport is much closer to the state capitals of Colorado and Wyoming than it is to the capital of Nebraska..

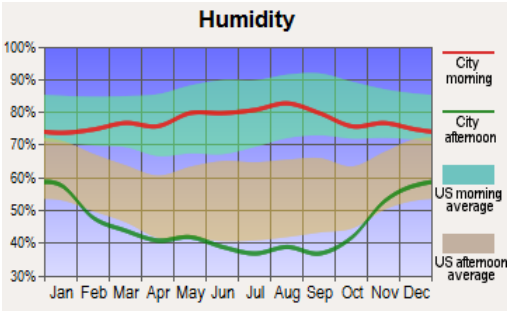
Location of Bridgeport

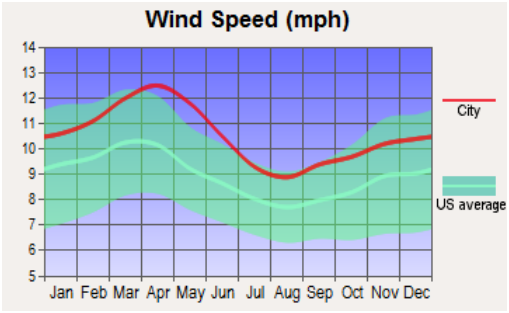












Climate

Bridgeport has an attractive semi-arid living climate that is highlighted by low humidity and many sunny days.

Bridgeport has a semiarid climate as a result of its relatively close proximity to the Rocky Mountains which affect climatic conditions by blocking and redirecting wind patterns and/or precipitation. Over the past 30 years, annual precipitation levels in Bridgeport have averaged just over 16 inches a year.

Most of Bridgeport's precipitation falls in the form of rain between April and September. The average seasonal snowfall is about 41 inches, while an average of 20 days per year have at least one inch of snow on the ground. May is the wettest month with more than 3 inches of rain, while January is the driest month with just 0.4 inches of precipitation.

Droughts, though, are more common to the area. Precipitation between April and September will be less than 12 inches in two years out of every ten. In 2012 the total moisture for the community was less than 7 inches.

Due to Bridgeport's location near the center of a large continent, extreme variances in temperatures are experienced during the year. In winter, periods of moderately cold temperatures are interrupted by spells of bitterly cold temperatures that can last up to a week or longer. The average high temperature in January is 37 degrees F while the average low temperature in January is 12 degrees F. The lowest temperature ever recorded in Bridgeport occurred in February 1899 when the thermometer dipped to –47 degrees F.

Summers, conversely, are warm with periods of very hot weather. The relatively low humidity, which averages 50% at midafternoon, makes the periods of hot weather more comfortable than in the eastern part of the state. The average high temperature in July is 91 degrees F. The highest temperature ever recorded in Bridgeport occurred in July 1902 when the thermometer rose to 111 degrees F.

Average wind speeds in Bridgeport are higher than the national average. Wind speeds range from an average of 9 mph in August to 13 mph in April.

A majority of the days in Bridgeport are sunny. In summer the sun shines 70% of the time possible while in the winter the sun shines about 60% of the time.

Severe thunderstorms occasionally occur during the spring and summer. Some of these storms are accompanied by hail which can damage or destroy homes, vehicles, and crops. On a scarce occasion, tornadoes can also occur as part of these storms. In the spring, severe duststorms can occasionally occur

http://www.city-data.com/city/Bridgeport-Nebraska.html

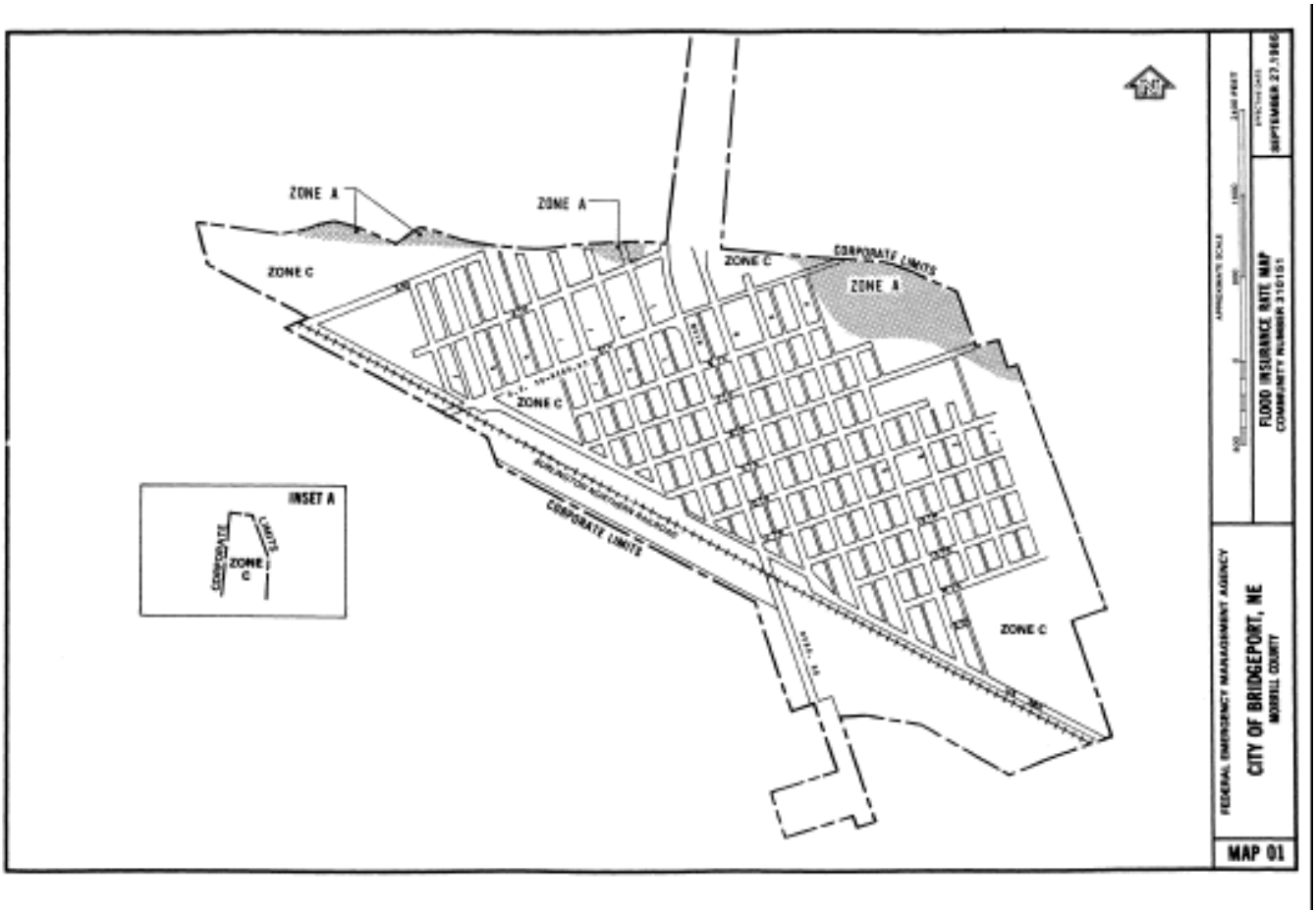
Floodplains

The map below shows the most recent FIRMA map for Bridgeport showing potential 100 year Flood Plains as "Zone A" on the map.

The Flood Plains are roughly along the South side of the North Platte River.

The City of Bridgeport participates in the National Flood Insurance Program.

Bridgeport Flood Insurance map



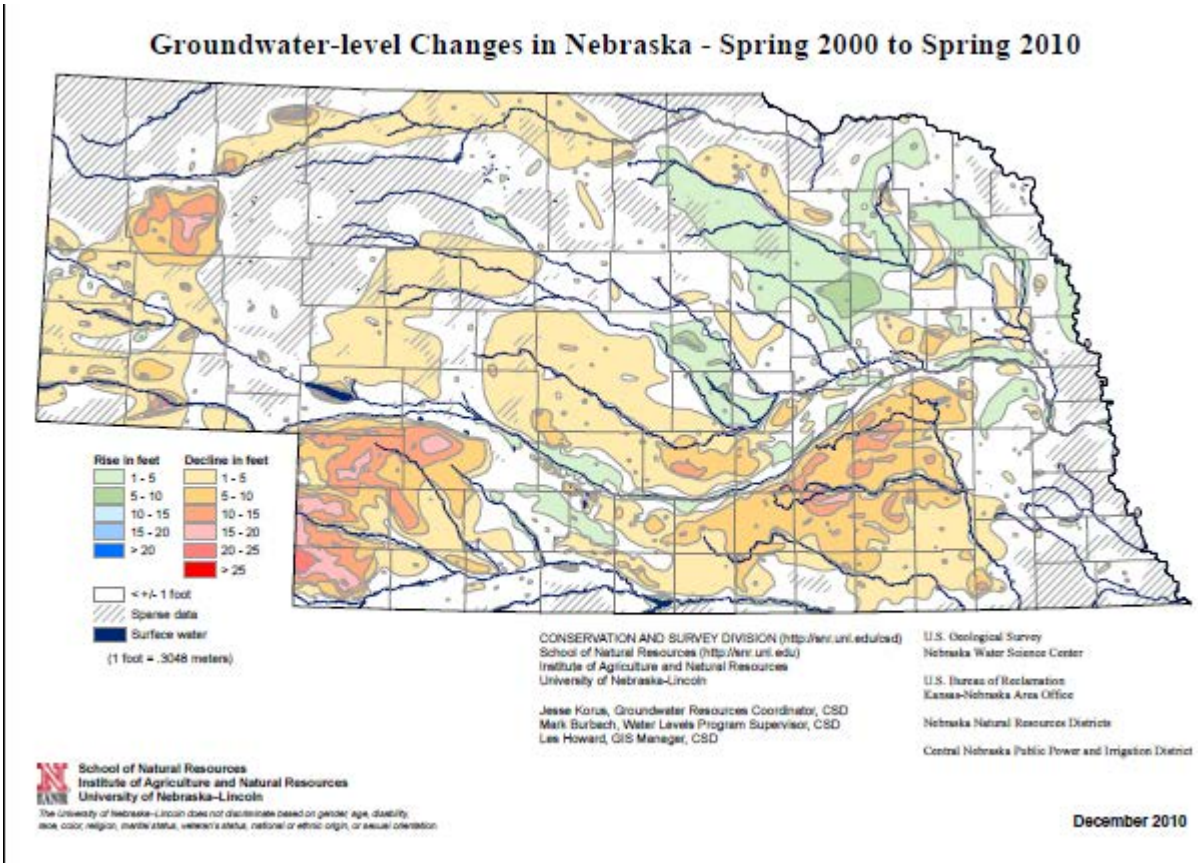
https://msc.fema.gov/webapp/wcs/stores/servlet/MapSearchResult?storeId=10001&catalogId=10001&langId=-1&userType=G&panelIDs=310151B&Type=pbp&nonprinted=&unmapped=

Surface Water Features

Bridgeport has an abundance of surface water nearby. The North Platte River is the primary surface water source within the city's planning jurisdiction. It flows from the Northwest to the Southeast along the north and west sides of the community. There are numerous small ponds and lakes located between the river and Bridgeport. The largest of these lakes are northwest of the city in the Bridgeport State Recreation area. Other surface water features within Bridgeport's planning area include several smaller lakes to the Southwest of the community as well as Gabaver Lake northeast of Northport.

Ground Water Resources

Bridgeport's groundwater comes mostly from the North Platte River Valley alluvium. Groundwater in and around Bridgeport is found mostly at depths from 4 to 100 feet. Water quantities are more than adequate. Bridgeport has had problems in the past five to 10 years with contamination in its water system. A new treatment plant is now online, however, water is chlorinated to alleviate problems with contaminants, which have persisted in the water supply. Given the shallow water table, Bridgeport may continue to have contaminant problems due to area feedlots, land fills or heavy utilization of fertilizers or chemicals in agricultural operations. It will be important to monitor these items on an ongoing basis in order to continue to provide residents with a potable water supply.



Physiography/Elevation

Bridgeport is located in the High Plains region of the Great Plains. It is located in the North Platte River Valley. The North Platte River flows from the Northwest to the Southeast on the North side of the community. The elevation in Bridgeport is approximately 3,660 feet.

Geology

The geology beneath Bridgeport consists of Brule Formation resting below a layer of the Ogallala Group which is overlaid by Quaternary deposits. The Brule formation is the oldest exposed rock in Morrill County, being of the Ologacence Age. The formation is a siltstone that is composed predominately of volcanically derived material (ash) that is primarily angular shards of volcanic glass. The material was blown into the area from volcanic eruptions which occurred far to the West.

The Ogallala Group which rests on the Brule Formation consists of a wide variety of lithologies that range from fine grained siltstone to carbonate cemented sandstone to coarse gravel. This group is middle to late Miocene in age. The Ogallala Group contains some discrete beds of volcanic ash but is composed mostly of quartz, feldspar and rock fragments that derived from the mountains to the west and transported to the site by rivers.

Overlying the older rock layers are the Quarternary deposits. These deposits consist of alluvial sand and gravel along with windblown sand and silt. These deposits are relatively young in terms of geologic time.

Vegetation

Native vegetation in Bridgeport consists mainly of short, middle and tall grasses, with the remainder being made up of grass-like plants, forbs, schrubs and scattered trees. Blue grama, little bluestem, buffalograss, needleandthread, sideoats grama, threadleaf sedge, western wheatgrass, prairie sandreed, and sand bluestem are the dominant species.

Trees

One of the largest concentration of trees in Morrill County occurs within the City of Bridgeport. The presence of these trees enhances the beauty and character of the City. These trees are fairly evenly distributed throughout the town.

There are instances of dead and dying trees in various neighborhoods Although dead and dying trees often serve a useful purpose in the rural parts of the county, they are a liability in an urban setting. The existence of trees in poor condition not only detracts from the visual attractiveness of the community, it also presents a potential hazard. Dead branches are often broken by high winds and snow, causing potential damage or harm to electric lines, parked cars, pets, and people.

Replacing dead trees with an appropriate species of trees suitable for a semi-arid climate is needed to maximize planting efforts. When planting trees along a street right of way, it is not a good idea to grow evergreen trees. It is also ill-advised to grow large broadleaf trees under power lines. Growing a wide variety of trees to minimize the effects of disease is also important.

Sunrise/Sunset/Time Zone

Bridgeport is located in the Mountain Time Zone. The length of daylight varies greatly throughout the year in Bridgeport. On the first day of winter, the City only receives 9 hours 13 minutes of daylight with the sun setting at 4:27 p.m. MST. On the first day of summer, the City receives approximately 15 hours and 9 minutes of daylight with the sun setting at 8:28 MDT.

Prime Farmland:

Preserving prime farmland for the exclusive purpose of agricultural use is important. These soils produce the highest yields with minimal inputs of energy and economic resources; farming them results in the least damage to the environment. Many soils in and around Bridgeport are prime farmland. These soils include the McCook very fine sandy loam and the Yockey silt loam.

Required Energy Element

During the 2010 legislative session, LB 997 was enacted to require cities and counties to include an energy element in their comprehensive development plans that "Assesses energy infrastructure and energy use by sector, including residential, commercial, and industrial sectors; evaluates utilization of renewable energy sources; and promotes energy conservation measures that benefit the community."

Local Energy Resources

- **Oil Resources and Production**
- **Natural Gas Resources and Production**
- **Wind Energy Resources**
- **Solar Energy Potential**
- **Geothermal Potential**
- **Biomass Potential**

Oil Resources

Morrill County oil resources produce less than 100,000 barrels annually. This activity provides additional economic benefits to Morrill County.

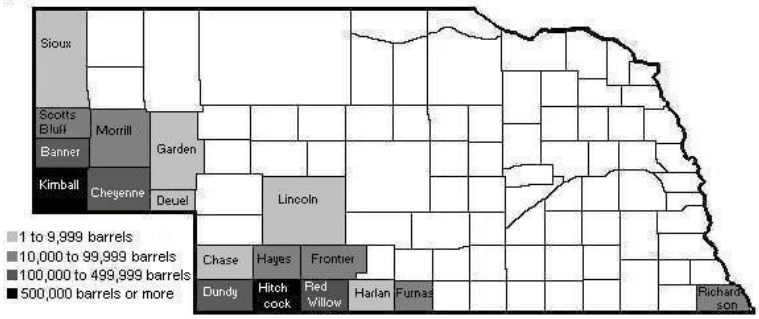
While there has been a significant drop in production over the years, especially from levels of production experienced in the early 1980s, there is potential for the county to increase oil production at some point in the future. Advancements in drilling and completion techniques using horizontal drilling and multistage fracturing have led to renewed interest in the Niobrara oil play which is centered in Wyoming but extends to Morrill County.

Aside from declining production rates, the local oil industry's biggest issue is occasional steep pricing discounts. Even though the price for oil is high, the static refining capacity in the United States, increased production in the Canadian Tar Sands and limited capacity on pipelines result in less demand from regional refineries for independent supplies of Nebraska oil. This issue may persist due to increased oil sands production, much of which is sent to the Suncor refineries in Denver due to a shortage of refining capacity in Alberta and the Rocky Mountain West region.

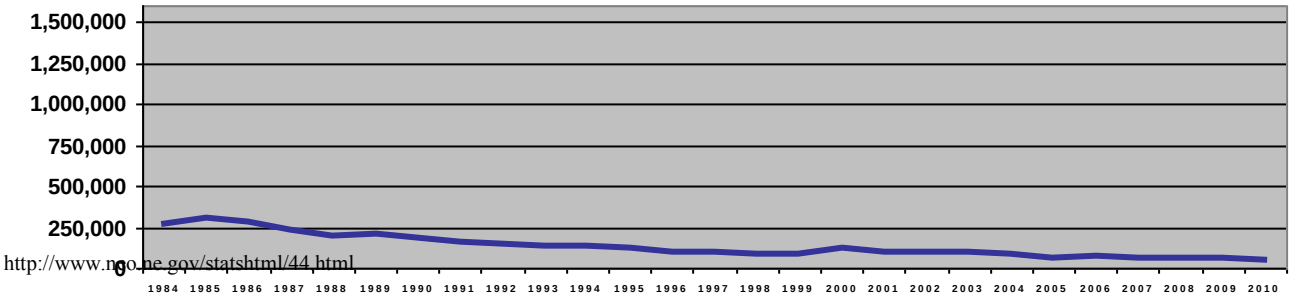
It is estimated that Nebraska consumed 42,204,000 barrels of oil in 2008. This equates to 23.5 barrels per person (nearly 1,000 gallons). Based on this ratio, it is estimated that Morrill County uses more oil than it produces, although given the county's agricultural base, the county likely uses more fuel per capita than the state average.

Niobrara Shale Formation

Crude Oil Production by County in Nebraska, 2010



Morrill County Oil Production, 1984 to 2010 (barrels)



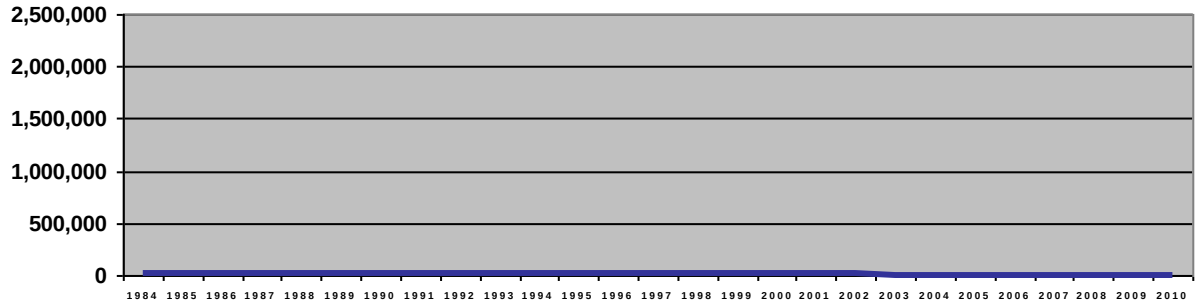
http://www.nrc.ne.gov/statshtml/44.html

Natural Gas Resources

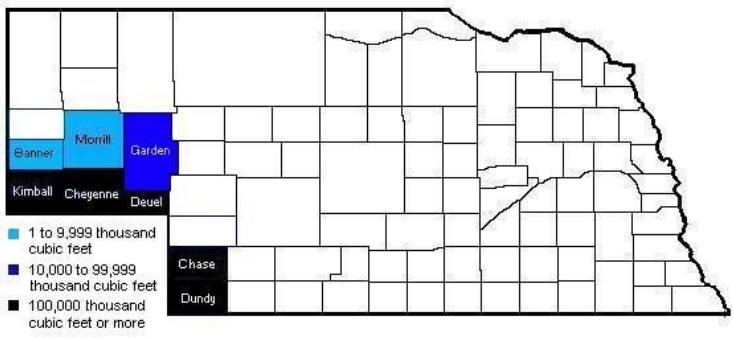
Morrill County produces a minimal amount of natural gas.

There is however, significant natural gas production immediately to the south of Morrill County. Kimball, Cheyenne and Deuel Counties have greatly increased their output. In addition, the Niobrara gas field includes part of the Southern portion of Morrill County. With advancing drilling techniques there may be a potential for increased natural gas production in Morrill County.

Morrill County Natural Gas Production, 1984 to 2010 (thousands cubic feet)

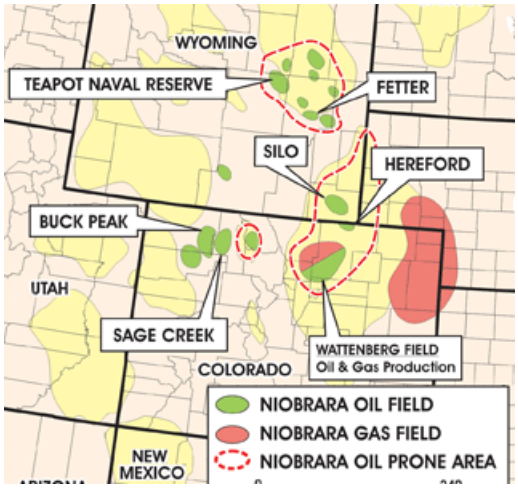


Morrill County Natural Gas Production, 1984 to 2010



http://www.neo.ne.gov/statshtml/31.html

Niobrara Oil and Gas Basin



Wind Energy

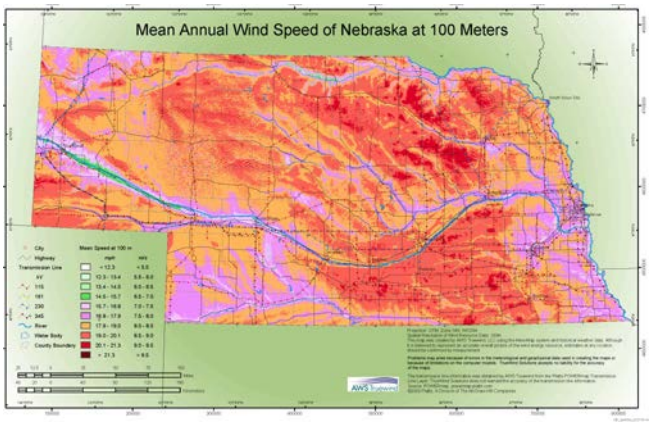
On paper, Bridgeport has a plethora of physical assets which could help it be part of the wind energy production, fabrication, and assembly industries. These assets include above average wind speeds, proximity to transmission lines, relative proximity to a large metro region, cheap land, proximity of an interstate highway, and two rail lines.

Yet, despite having basically every asset the wind industry desires, Morrill County does not have a single commercial wind farm or manufacturing facility.

Just to the south of the county, the wind energy industry is booming as Colorado is a national wind energy leader generating the third highest percentage of power from wind of any state. Not only is the 10th largest wind farm in the USA within a short drive of Morrill County, the state of Colorado has 1,800 megawatts of windpower on-line or under construction.

Colorado has also attracted major manufacturing investment to the state, becoming the national hub for Vestas. There are also 16 facilities in Colorado currently manufacturing for the wind industry with two other facilities having been announced.

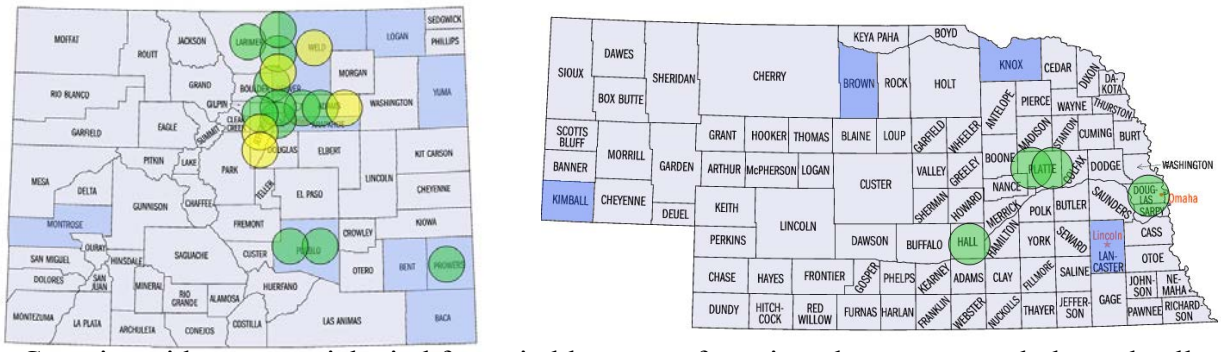
The two primary reasons the wind industry has not developed in Morrill County is state lines and state policy. The most notable state policy difference is that Colorado has a Renewable Portfolio Standard (RPS) while Nebraska does not have an RPS. One of the primary reasons why the large investment in wind farms has not carried over into Nebraska and Morrill County is that Colorado provides 1.2 RPS credits for projects located in Colorado while Nebraska does not provide any meaningful incentives for wind energy development. There are also many other issues such as the least cost mandate, transmission issues, and the presence of small public power districts that do not benefit from the production tax credit.



http://www.neo.ne.gov/renew/windresources/NE_spd100m_0408052.pdf

Nebraska does have incentives that would be beneficial to wind manufacturers and Bridgeport is close enough to the front range to be part of the wind energy manufacturing cluster which depends on timely and reliable supplies for components while also having dual rail access, interstate access and cheap land.. Nebraska does have four wind related manufacturing plants, but they are all in eastern Nebraska.

Colorado and Nebraska wind farms and wind manufacturing

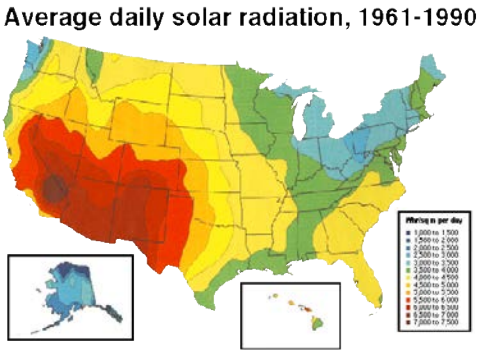


Counties with commercial wind farms in blue; manufacturing plants green and planned yellow

Solar Potential

Solar energy is presently more expensive than more conventional sources of electricity. However, technological advancements are rapidly bringing down the cost of solar energy while the cost of fossil fuels are rapidly rising. Thus solar powered energy holds great promise as it may become a very feasible source of electricity production in the future

If solar energy becomes an economically viable source of energy in the future, Bridgeport does have good potential for solar energy. However**,** in the near future, smaller personal solar systems for homes and businesses are much more likely to occur in the area while commercial size operations are more likely to locate in the Southwestern US.



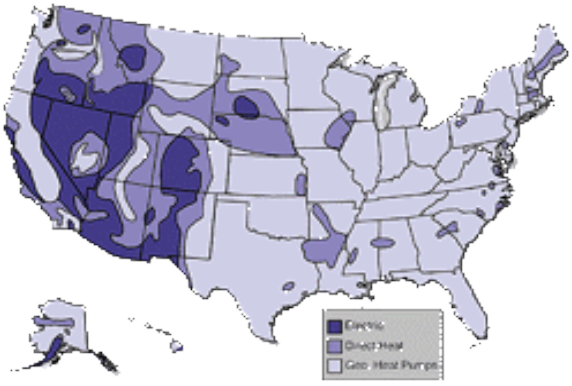
Energy from the sun on a surface directly facing the sun.

http://www.azsolarcenter.org/solar-in-arizona/resource-maps.html

The greatest solar energy potential for Bridgeport is more likely to exist in manufacturing components for solar plants as Colorado not only has very good solar energy potential, the wind energy manufacturing cluster in Colorado could easily grow into a renewable energy cluster providing satellite component manufacturing opportunities as Colorado has many smaller solar manufacturers for residential systems.

Geothermal Energy

Morrill County has good potential for geo-thermal energy. While Morrill County's geothermal resources likely would not be a desirable location for commercial production, the use for individual homes, businesses, schools, and public buildings could utilize this resource.



http://www1.eere.energy.gov/tribalenergy/guide/geothermal_resources.html

Biomass

Morrill County currently has biomass production with the ethanol facility in Bridgeport. The next closest facility is in Sterling, CO.

With its excellent rail access, Bridgeport could feasibly facilitate a larger or additional biomass facilities.

Cellulosic ethanol may be more suited for the county. However, it is not likely to be commercially viable in the foreseeable future.

http://ethanol.feeco.com/EthanolPlantMap/tabid/77/Default.aspx

Energy Consumption

- **Commercial Energy Consumption**
- **Industrial Energy Consumption**
- **Residential Energy Consumption**
- **Renewable Energy Consumption**

Energy Consumption in Nebraska's Commercial Sector

Energy consumption for the commercial sector of Bridgeport and Morrill County are not available so state figures are utilized.

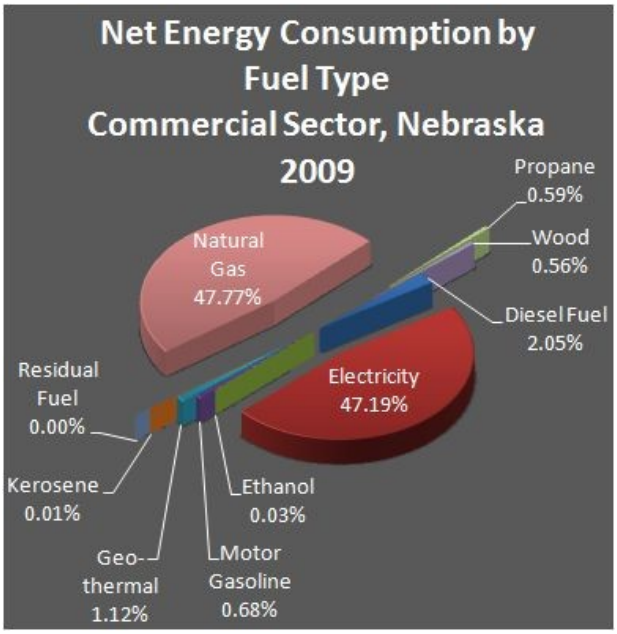
The commercial sector consists of nonmanufacturing business establishments. Included are hotels, motels, restaurants, wholesale businesses, retail stores, laundries, and other service enterprises; health, social, and educational institutions; and federal, state, and local governments. Streetlights, pumps, bridges, and public services are also included. Fuel used in motor vehicles for commercial purposes is included in the transportation sector. Examples of common uses of energy in the commercial sector include space heating, water heating, refrigeration, air conditioning, and cooking.

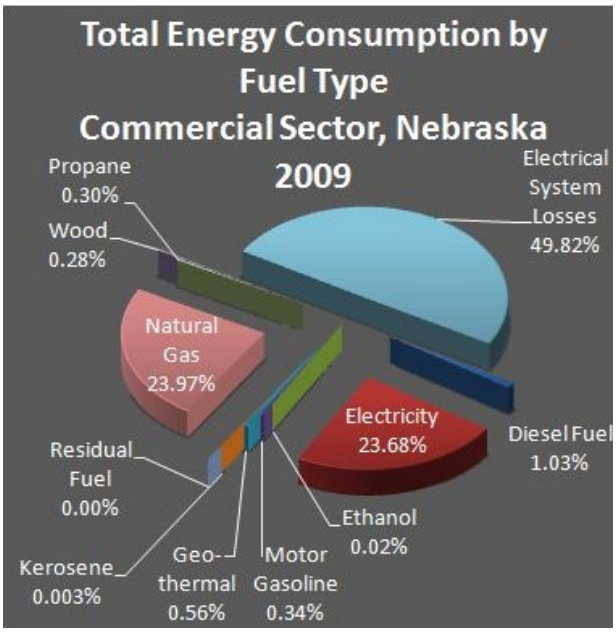
For the residential, commercial, and industrial sectors, a net total or net energy consumption (less electrical system energy losses) is provided to indicate the energy actually consumed by these sectors. In addition, energy consumed in the generation, transmission, and distribution of electricity (electrical system energy losses) is allocated to each sector based on the electricity consumed by the sector. Thus, total energy consumption represents the energy consumed by the sector as well as that used to provide electricity to the sector.

From 2007 to 2008, commercial sector net energy use increased 8.3 percent to 71.8 trillion British Thermal Units (Btu). Total energy use in the sector increased 4.2 percent to 141.1 trillion Btu. Natural gas use increased 15.0 percent from 2007 while renewable energy use increased 7.6 percent, and electricity use increased 7.1 percent. Petroleum use increased 36 percent although it comprises only 4.1 percent of the energy used by the commercial sector. Residual fuel consumption was small enough to round to zero in this table for the years 2002 and 2007. Coal consumption was small enough to round to zero in this table for the years 1998, 1999, 2000, and 2008.

In 2008, almost all (94 percent) of the commercial sector's energy needs were met by electricity and natural gas. Petroleum products made up 4.1 percent of the energy consumed in the commercial sector, and 1.8 percent was renewable energy.

Solar thermal and photovoltaic energy consumption cannot be separated between the residential and commercial sectors. The numbers are reported in the residential sector.





http://www.neo.ne.gov/statshtml/12.html

Energy Consumption in Nebraska's Industrial Sector

Energy consumption for the industrial sector of Bridgeport and Morrill County are not available so state figures are utilized.

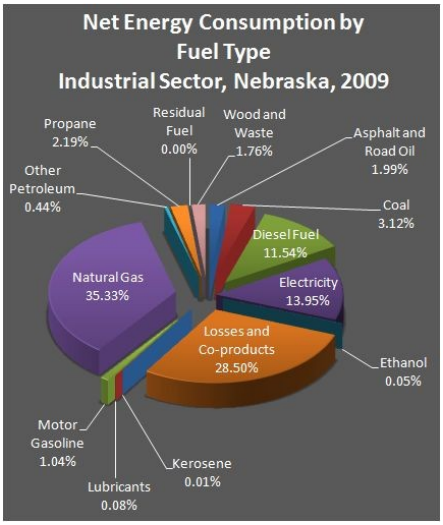
The industrial sector consists of manufacturing, construction, mining, agriculture, and forestry organizations. Energy used by this sector to transport products to market or inputs to the organizations is included in the transportation sector.

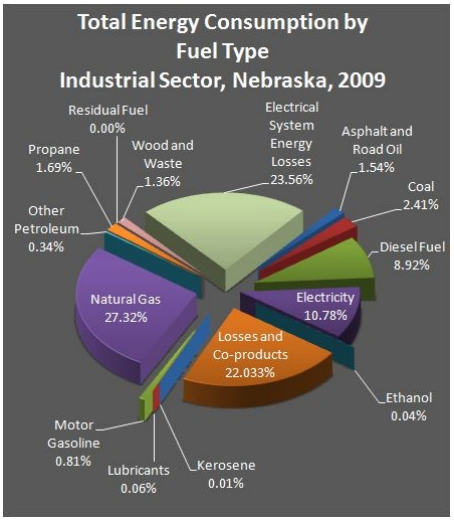
For the residential, commercial, and industrial sectors, a net total or net energy consumption (less electrical system energy losses) is provided to indicate the energy actually consumed by these sectors. In addition, energy consumed in the generation, transmission, and distribution of electricity (electrical system energy losses) is allocated to each sector based on the electricity consumed by the sector. Thus, total energy consumption represents the energy consumed by the sector as well as that used to provide electricity to the sector.

Between 2007 and 2008, industrial sector net energy use increased 9.1 percent to 229.4 trillion British Thermal Units (Btu). Total energy consumption attributed to the industrial sector in 2008 was 300.2 trillion Btu, an increase of 8.2 percent from 2007. Renewable energy use increased 37.4 percent, natural gas use increased 10.5 percent, and electricity use increased 5.7 percent from 2007. Petroleum use decreased 16.6 percent, and coal use decreased 3.5 percent. Renewable energy consumption was comprised of ethanol use, losses and co-products, and wood and waste use.

In 2008, almost all of the industrial sector energy needs were met by natural gas (32 percent), renewable energy (31 percent), petroleum products (19 percent), and electricity (14 percent). Diesel fuel (71 percent), asphalt and road oil (12 percent), propane (8 percent), and motor gasoline (5 percent) made up the majority of the petroleum products consumed by the industrial sector; the rest of the products each comprised less than three percent. Three (3) percent of the energy consumed in the industrial sector was coal.

Other petroleum products include sixteen (16) separate products, all of which are assigned to the industrial sector. The sixteen products are: aviation gasoline; blending components; crude oil; motor gasoline; blending components; natural gasoline, including isopentane; pentanes plus; petrochemical feedstocks, naphtha; petrochemical feedstocks, other oils; petrochemical feedstocks, still gas; petroleum coke; plant condensate; special naphthas; still gas; unfinished oils; unfractionated streams; waxes; and miscellaneous. Miscellaneous products vary from inexpensive (absorption oils similar to kerosene) to very expensive (hydraulic fluids) products. The greater part of the miscellaneous product line consists of finished petrochemicals, especially the aromatic hydrocarbons: benzene, toluene, and the xylenes.





http://www.neo.ne.gov/statshtml/15.html

Energy Consumption in Nebraska's Residential Sector

Energy consumption for the residential sector of Bridgeport and Morrill County are not available so state figures are utilized.

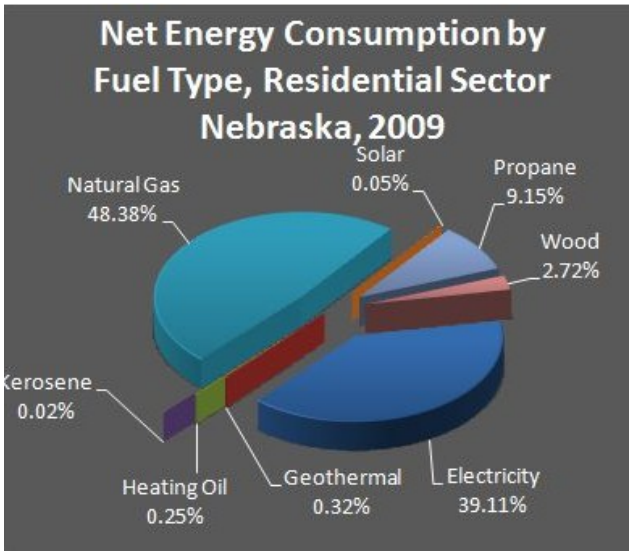
The residential sector consists of private households. Energy is consumed primarily for space heating, water heating, air conditioning, refrigeration, cooking, clothes drying, and lighting. Fuel used for motor vehicles by household members is included in the transportation sector.

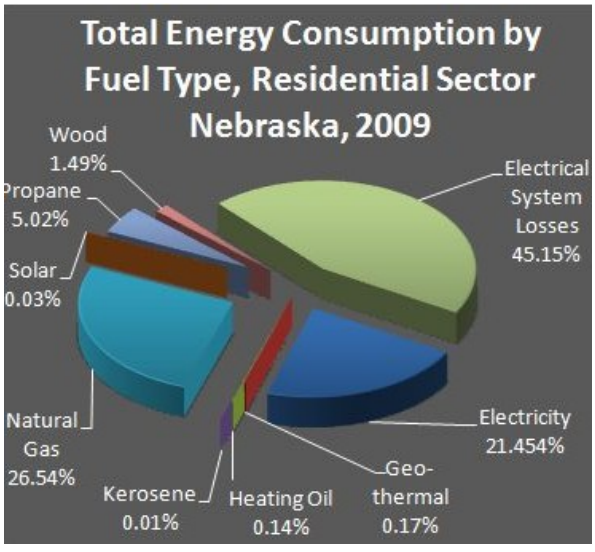
For the residential, commercial, and industrial sectors, a net total or net energy consumption (less electrical system energy losses) is provided to indicate the energy actually consumed by these sectors. In addition, energy consumed in the generation, transmission, and distribution of electricity (electrical system energy losses) is allocated to each sector based on the electricity consumed by the sector. Thus, total energy consumption represents the energy consumed by the sector as well as that used to provide electricity to the sector.

Between 2007 and 2008, residential sector net energy use increased 7.1 percent to 89.2 trillion British thermal units (Btu), which was 7.9 percent below the peak of 96.8 trillion Btu recorded in 1972. Total energy consumption attributed to the residential sector in 2008 was 160.85 trillion Btu, an increase of 3.7 percent from 2007. Renewable energy use increased 5.5 percent from 2007, petroleum use increased 31.5 percent, natural gas use increased 9.0 percent, and electricity use increased 0.02 percent while coal consumption decreased to a level low enough to round to zero.

In 2008, nearly half (48.0 percent) of the residential sector's energy needs were met by natural gas. Thirty-seven and three-tenths percent (37.3%) of the energy consumed in the residential sector was electricity, 10.2 percent were petroleum products, and 4.5 percent was renewable energy. According to the 2008 American Community Survey, 65 percent of Nebraska's households use natural gas for home heating, 23 percent use electricity, 8 percent use propane, 1.7 percent use wood, 0.85 percent use heating oil, 0.01 percent use coal, and 0.01 percent use solar energy.

The solar data below includes small amounts of solar thermal and photovoltaic energy consumed by the commercial sector that cannot be separately identified.



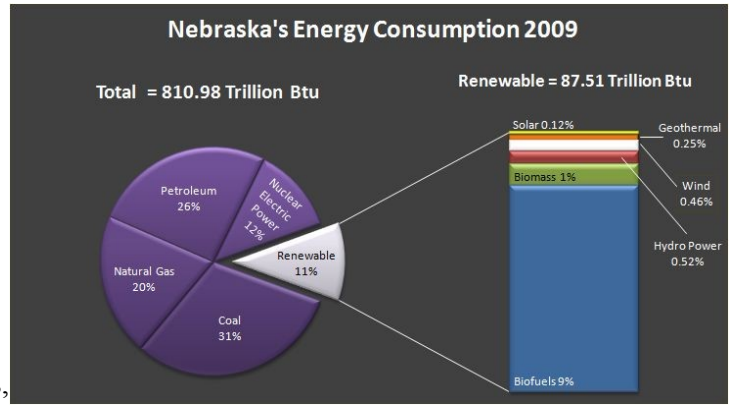


http://www.neo.ne.gov/statshtml/09.html

Nebraska's Renewable Energy Consumption

Renewable energy consumption for the Bridgeport and Morrill County are not available so state figures are utilized.

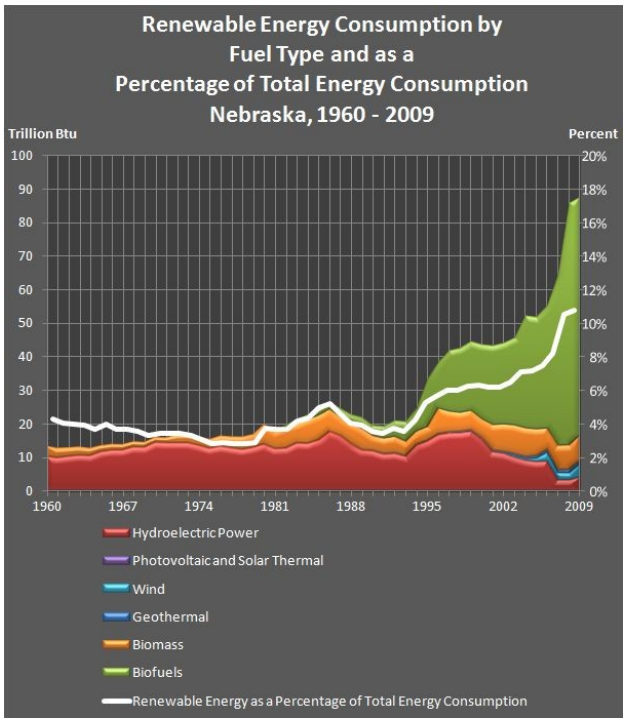
In 2008, Nebraska consumed 811.69 trillion British thermal units (Btu) of energy which included 87.17 trillion Btu of energy from renewable energy resources. Renewable resources met 10.7 percent of Nebraska's energy consumption. The percentage in 2008 was calculated differently from 2007 in order to include the energy consumption in ethanol production and the energy value of ethanol's dry/wet co-products. In 2008, Nebraska's renewable energy consumption came from biofuels, biomass, geothermal energy, hydroelectric power, wind energy, photovoltaic and solar thermal energy.



http://www.neo.ne.gov/statshtml/92.htm

Renewable energy consumption was equivalent to 189,000 cords of wood, 346 gigawatthours of conventional hydroelectric power, 57,750,000 gallons of ethanol, 68 trillion Btu of ethanol production and co-products, 214 gigawatthours of wind energy, 876 billion Btu of geothermal energy, and 40 billion Btu of solar energy.From 1960 to 1980, renewable energy in Nebraska consisted of conventional hydroelectric power and biomass. Ethanol entered the picture in the early 1980s. Geothermal energy and photovoltaic and solar thermal energy projects were reported in the late 1980s. Wind energy projects came on line in the late 1990s. Consumption of renewable energy has steadily increased although modestly.

As a percentage of total energy consumption, renewable energy consumption was relatively stable until 1995 when the percentage began an upward climb. Biofuels had a major role in this increase. Renewable energy consumption has ranged from 2.80 percent to 10.74 percent of total energy consumption. The annual data differs from previous years' analyses due to the addition of the consumption of energy to produce ethanol and the energy value contained in the dry/wet co-products of ethanol.



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Energy Outlook

- **Transportation (Oil and Gasoline)**
- **Home and Business (Electricity, Coal, Natural Gas)**

Energy and Transportation

High gasoline prices place a significant impact on Bridgeport's residents. A recent report from the Oil Price Information Service indicates Nebraskan's spent 8.7% of their income on gasoline in April 2011.

The impact on Bridgeport's commuter population is even more significant as, according to a June 2008 evaluation by the New York Times, the residents of Kimball, Morrill and Garden County spend a higher percent of their income on gasoline than the state and national average. Thus, many persons who commute from Bridgeport to neighboring counties and communities likely spend more than 10% of their income on gasoline which leaves these workers with less money to spend at stores in Bridgeport.

One advantage Bridgeport has over many rural areas in periods of high fuel costs is its access to two major rail lines. Railroads are more fuel efficient than trucks as for every 27 gallons of diesel consumed by trucks to haul one ton of freight, railroads burn seven gallons to reach a similar distance, according to the Association of American Railroads.

While the city's rail access could provide a significant advantage for businesses if fuel costs remain persistently high from year to year, this advantage most likely would not offset the negative impacts to Bridgeport's existing residents and businesses as most are highly dependent on vehicles and trucks for their transportation needs. High fuel costs also diminish the City's benefits it receives from being at the intersection of Highways 26/92 and 385, especially for the travel related service and retail businesses.

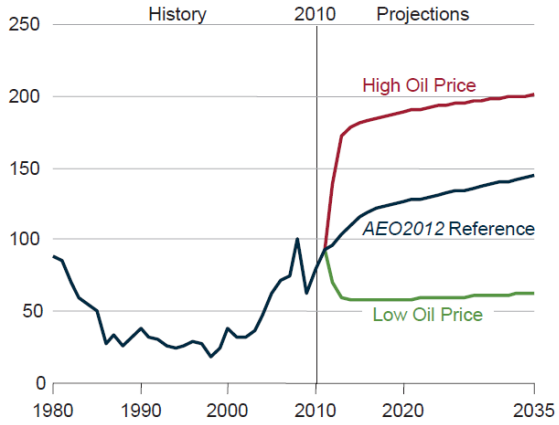
According to the Energy Information Association, average annual oil prices are expected to steadily remain above $100/bl, rising to $125 a barrel in 2030 with outlier scenarios ranging from $50 to $200. If oil price on average remain in the $100 to $125 range, Bridgeport would expect gasoline to be around $4 gallon.

The low case scenario assumes lower demand due to GDP growth 1.5% lower than projected , uninterrupted supplies, and increased OPEC output. The high energy scenario assumes constrained supplies, GDP growth 1% higher than projected, and OPEC output is only slightly higher than forecast.

A separate report, the BP 2030 Energy Outlook, expects significant increase in world population, energy demand, and global GDP growth with a significant share of the population and energy growth coming from non-OECD countries.

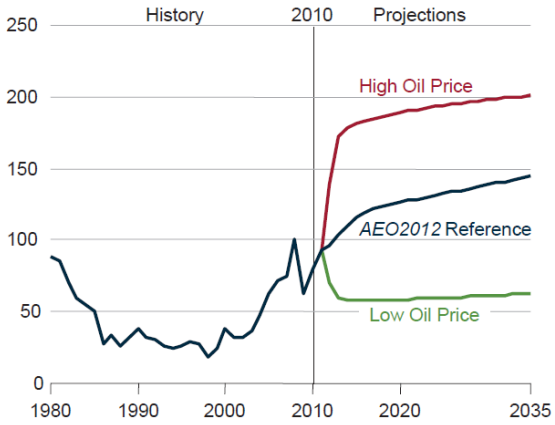
Given these forecasts, Bridgeport should plan for a future of $3 to $4/gal gasoline prices with the potential for higher spikes. Such a strategy will prepare the community for the most likely and worse case scenarios, providing a competitive advantage over communities that do not prepare. Even if the best case scenarios are realized, Bridgeport will still benefit through greater energy efficiency.

Figure 5. Average annual world oil prices in three cases, 1980-2035 (real 2010 dollars per barrel)



http://energyforumonline.com/5825/average-annual-world-oil-prices-19802035/

Figure 5. Average annual world oil prices in three cases, 1980-2035 (real 2010 dollars per barrel)



http://energyforumonline.com/?s=u.s.+liquid+fuels+supply

Energy, Home and Business Use

Energy use in residential and commercial buildings represents 39 percent of all energy use in the United States which is greater than the total amount of energy used in transportation and industrial uses.

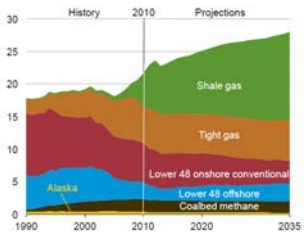
The primary sources of energy for household uses in Bridgeport are natural gas and coal.

Due to increased production of shale gas in the Great Plains and Appalachia, natural gas prices are expected to remain relatively flat for the next decade before modest increases in the following decade that are still well below prices experienced just a few years ago. This is good news for Bridgeport as these shale gas reserves should help hold down winter heating costs. It could potentially also help reduce electric costs in future decades if Nebraska electric providers increase the amount of natural gas in their portfolio.

Coal production in Wyoming is expected to continue to grow in the next 25 years which is good news for Bridgeport as two-thirds of Nebraska's electricity comes from coal, and for Bridgeport that figure is likely even higher. Due to Bridgeport's close proximity to cheaper Wyoming coal, the city has benefited from some of the lowest electric rates in the county.

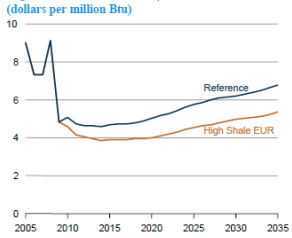
Even though coal production in the western US is expected to rise, worldwide demand for coal is also expected to rise. In recent years the increased demand for coal grew at a faster pace than the growth in coal production and domestic coal exports. However, the EIA is expecting coal production to come in line with this growing demand in the coming decade.

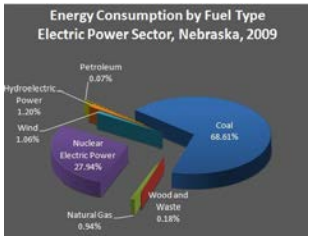
Figure 107. Natural gas production by source, 1990-2035 (trillion cubic feet)



http://energyforumonline.com/?s=natural+gas+production+by+source

Figure 39. Natural gas prices in the Reference and High Ultimate Shale Recovery cases, 2005-2035 (dollars per million Btu)





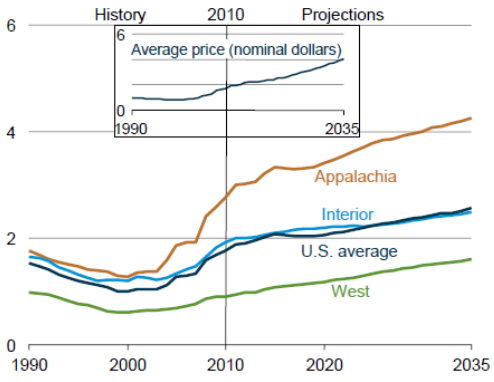
http://www.neo.ne.gov/statshtml/21.html

Even though coal prices have risen quite significantly in the past five years, the EIA is expecting Western coal prices to remain around current levels for the next decade before experiencing very modest increases in the following decade. The EIA also lays out coal price scenarios which range from modest declines in coal prices to very steep increases.

The adoption of a carbon tax or cap and trade scheme could add an additional 30% to the cost of coal which would obviously raise the cost of electricity.

Average minemouth price continues to rise, but at a slower pace than in recent years

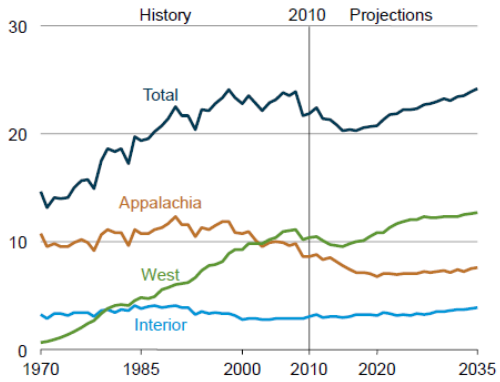
Figure 120. Average annual minemouth coal prices by region, 1990-2035 (2010 dollars per million Btu)



http://www.eia.gov/forecasts/aeo/pdf/0383(2012).pdf (pg. 99)

Early declines in coal production are more than offset by growth after 2015

Figure 118. Coal production by region, 1970-2035 (quadrillion Btu)



http://www.eia.gov/forecasts/aeo/pdf/0383(2012).pdf (pg. 98)

Energy Outlook

- **Energy Codes**
- **Energy Conservation**

Energy Codes

The State of Nebraska has adopted the International Energy Conservation Code as the Nebraska Energy Code (S.S.81-1608 to 81-1616). Any city may adopt and enforce the Nebraska Energy Code or an equivalent energy code. If a city does not adopt an energy code, the Nebraska Energy Office will enforce the Nebraska Energy Code in the jurisdiction.

The purpose of the Code, under §81-1608, is to insure that newly built houses or buildings meet uniform energy efficiency standards. The statute finds

> that there is a need to adopt the . . . International Energy Conservation Code in order (1) to ensure that a minimum energy efficiency standard is maintained throughout the state, (2) to harmonize and clarify energy building code statutory references, (3) to ensure compliance with the National Energy Policy Act of 1992, (4) to increase energy savings for all Nebraska consumers, especially low-income Nebraskans, (5) to reduce the cost of state programs that provide assistance to low-income Nebraskans, (6) to reduce the amount of money expended to import energy, (7) to reduce the growth of energy consumption, (8) to lessen the need for new power plants, and (9) to provide training for local code officials and residential and commercial builders who implement the . . . International Energy Conservation Code.

The Code applies to all new buildings, or renovations of or additions to any existing buildings. Only those renovations that will cost more than 50 percent of the replacement cost of the building must comply with the Code.

The City of Bridgeport has not adopted the Nebraska energy code. Since the City has not adopted an energy code, the Nebraska Energy Office will enforce the Nebraska Energy Code in the jurisdiction.

Energy Efficiency Programs The City will continue to work with utility companies that supply energy to the residents and businesses of the City to promote and implement energy efficiency programs that can be utilized by these customers to improve conservation and utilization of electricity, natural gas, and other energy sources.

Residents and businesses are encouraged to work with the utility providers and take advantage of their energy efficiency programs to improve conservation and utilization of electricity, natural gas, and other energy sources.

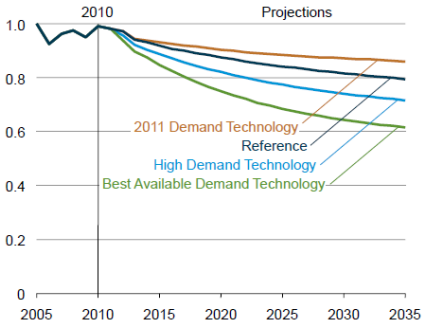
Energy Conservation

While the EIA expects aggregate energy use to increase due to a growing population, per capita residential energy use is expected to decline. The level of decline will be determined by the level of technology utilized by consumers.

This helps illustrate the importance of Incorporating energy efficiency and conservation, as they are the best path toward reducing energy use and costs.

Residential energy use per household declines for a range of technology assumptions

Figure 74. Residential delivered energy intensity in four cases, 2005-2035 (index, 2005 = 1)



http://www.eia.gov/forecasts/aeo/pdf/0383(2012).pdf (page 77)

The Nebraska Energy Office has listed ways to save money on energy bills for the home, farm, business, or vehicle. Options for energy savings are listed on the Office's web site at http://www.neo.ne.gov/tips/tips.htm. The City and residents and businesses in the City are encouraged to take advantage of the conversation measures.

Strengths
- Bridgeport has an attractive semi-arid living climate

- Bridgeport has assets that are conducive to developing a local wind energy industry

- Bridgeport State Recreation Area provides residents the ability to enjoy summer water recreation

- The new water system project provides the City with a more reliable source of potable water

- One of the largest concentration of trees in Morrill County occurs within the City of Bridgeport.

- Most of the soils in Bridgeport are generally suited for development

- Bridgeport's proximity to cheap Powder River Basin coal in Wyoming has kept electric rates low

- Bridgeport has access to natural gas which provides affordable source of winter heating for homes and businesses. Recent and projected growth in domestic shale gas should keep heating costs relatively affordable.

- Bridgeport's access to and between two major rail lines provides an advantage to businesses in a high energy cost environment

- A large renewable energy manufacturing cluster has developed along the Front Range

- Morrill County has geo-thermal potential

Weaknesses
- Bridgeport is not within commuting distance of a metropolitan city

- Bridgeport is a long distance from its state capital

- The Brule Formation generally yields only small amounts of water to wells and is susceptible to rapid declines.

- Groundwater level have fallen in the past decade

- The local oil industry is occasionally hit with steep pricing discounts.

- The State of Nebraska has done very little to stimulate wind energy in the state or Morrill County.

- Colorado provides local utilities additional RPS credits for wind energy projects located in Colorado reducing the incentive for Colorado developers to build wind farms in Nebraska

- Many commuters spend a high percentage of their income on gasoline reducing the amount of disposable income they can spend in Bridgeport

- Most of the products Bridgeport residents consume have to be transported long distances

Opportunities

- Advancements in drilling and completion techniques using horizontal drilling and multistage fracturing have led to renewed interest in the Niobrara oil play which is centered in Wyoming but extends to Morrill County

- Horizontal drilling and multistage fracturing may lead to increase natural gas production

- Preparing for a future of high energy costs is a win-win proposition.
  - Provides a competitive advantage over less prepared cities if this likelihood does become reality.
  - Saves energy costs even if future energy spikes do not materialize

.

- Producing energy will likely be one of the greatest economic development opportunities for rural areas in the coming decades.

- Increased demand for coal and increased use of rail for long-haul cargo will likely create additional railroad related employment opportunities in the area.

- Renewable energy has become a bigger part of the United States' energy portfolio and will likely continue to account for an increasing share of our country's total supply in coming years.
  - Nebraska ranks sixth in wind energy potential
  - Bridgeport could potentially become part of Colorado's large and growing renewable energy manufacturing cluster
  - Bridgeport has many assets that are well suited for the wind energy industry

Threats

- Bridgeport is very susceptible to droughts

- Severe, damaging hail storms are not uncommon in Bridgeport

- Many energy experts are projecting a future of higher energy costs

- High corn prices, water shortages and increasing national criticism could temper future growth of biofuels

- Worldwide oil demand has been increasing while world oil production has been flattening
  - Much of the increase in world-wide energy demand is coming from the developing countries

- The Panhandle's large reliance on coal for electricity could lead to high electricity rates in the near future
  - The growing worldwide demand for coal may lead to much higher domestic coal prices
  - An increasing amount of Wyoming's coal is expected to supply the east coast
  - Carbon trading/tax schemes could add 30% to the cost of coal