

PANAMA, NEBRASKA

COMPREHENSIVE PLAN 2013



*Prepared for THE COMMUNITY OF PANAMA
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PANAMA, NEBRASKA
Comprehensive Plan
2013

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CHAPTER 1

THE PANAMA PLANNING PROCESS

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THE PANAMA PLANNING PROCESS

THE COMPREHENSIVE PLAN

This **Panama Comprehensive Plan** is designed to serve as a tool to assist the Village in planning for future stability and development in the community and its respective one-mile planning jurisdiction. This Comprehensive Plan contains information about existing conditions within the Village, including population, land use, housing and public infrastructure and facilities and transportation. The projection of these community variables are presented in an attempt to create a community and economic development “**vision**” for Panama.

This planning process included the development of a **general plan**, which establishes specific and practical guidelines for improving existing conditions and controlling future growth. The Plan itself presents a planning program designed to identify and develop policies in the **areas of land use, population, economics, housing, public infrastructure and facilities, transportation and plan maintenance/implementation.**

The **Comprehensive Plan** was prepared under the direction of the Panama Planning Commission, with the assistance of the Village Board, Village Staff and the Consultants, Hanna:Keelan Associates, P.C., of Lincoln.

PLANNING PERIOD

The planning time period for achieving the goals, programs and community development activities identified in this Panama Comprehensive Plan is 10 years.

PLANNING JURISDICTION

The planning jurisdiction of the Village of Panama includes the Panama corporate limits and the area within one mile of the corporate limits. The Village will enforce planning, zoning and subdivision regulations within this one-mile limit, upon the final approval of each of these documents in accordance with Nebraska State Statutes.

AUTHORITY TO PLAN

The Comprehensive Plan for Panama is prepared under the Authority of Section 19-924-929, Nebraska State Statutes 1943, as Amended.

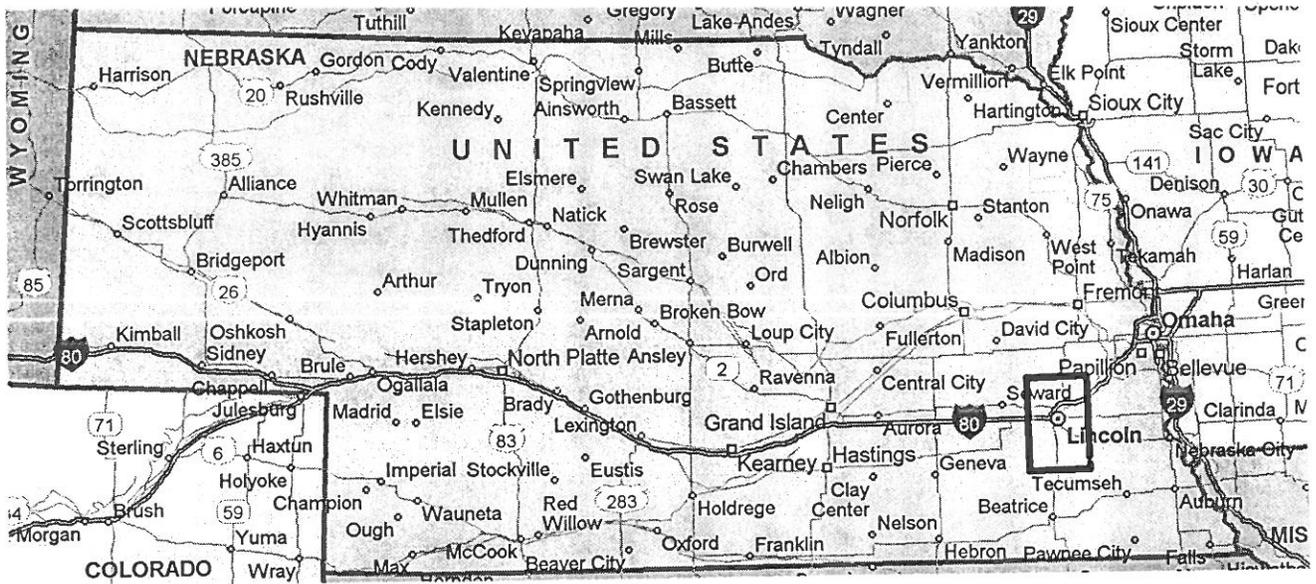
RESPONSIBLE GROWTH AND DEVELOPMENT

The Village of Panama is located in southeast Nebraska, in Lancaster County, an estimated 15 miles southeast of Lincoln, Nebraska and 8 miles south of the Highway 2/43 Interchange. The community of Panama is in a position to decide what community and economic development it needs and desires to better service persons and families interested in small town living. The community offers a business district, as well as farming and other agricultural practices to maintain a stable and diverse population and economy. Panama benefits from the economic successes of Lincoln, by virtue of the Village's close proximity to this regional and county-seat community, as well as primary trade centers in southeast Nebraska.

The Panama Comprehensive Planning process promotes responsible growth. This includes a firm understanding of the growth potential within the existing built environs of Panama, as well as the support for preserving the agricultural and associated natural resources adjacent the Village. Undeveloped areas, within the one-mile planning jurisdiction of Panama, will be assigned land uses and zoning classifications capable of preserving the integrity of these areas, while providing for controlled, well planned growth potential.

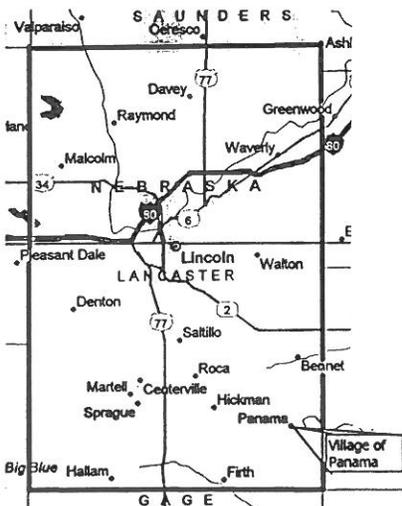
A program for future commercial and economic development in Panama needs to be established for the downtown area of the community. With the efforts of the community leadership, the Village will need to facilitate local business and services developments to enhance living opportunities in Panama. **Responsible growth and development activities** will include the ongoing planning and implementation of needed public facilities in Panama. The community is cognizant of its social and recreational needs, but will need to continue to upgrade and develop modern, accessible public facilities and infrastructure. **A local policy and management plan**, capable of serving the public facility and infrastructure needs of the entire community.

ILLUSTRATION 1.1 AREA LOCATION MAP PANAMA, NEBRASKA



THE PLAN AS A COMMUNITY AND ECONOMIC DEVELOPMENT TOOL

The Village of Panama Comprehensive Planning process has been designed to enhance both community and economic development efforts, which will promote stability within the community and the local economy. To accomplish this, community leaders will need to react to changing economic conditions and access programs available to meet these changes. Local decisions will need to enhance community and economic development opportunities, as well as preserve local values. Citizen input will be needed to assist and enhance this political decision making process. **The use of a Community Redevelopment Authority or Community Development Agency, as a vehicle to plan and implement residential, commercial, and industrial development activities in Panama, is strongly encouraged.** The future land use plan, identified in this document, includes an analysis of blight and substandard conditions in Panama. This analysis positions Panama to utilize tax increment financing and other tools of public financing, if the community so desires.



Providing safe and modern housing in Panama, during the next 10 years, will insure a population base capable of supporting various important businesses and services in the community. Housing rehabilitation activities, coupled with new housing opportunities for both elderly and young families, should be considered. The Village should support the housing development efforts as a means of both stabilizing the population and increasing the local tax base.

ORGANIZATION OF THE PLAN

The Village of Panama Comprehensive Planning process utilized both a **qualitative and quantitative approach** to gathering pertinent information. The **qualitative approach** included a comprehensive citizen participation process consisting of a community-wide citizen participation survey and Planning Commission and public meetings.

The **quantitative approach** included the analysis of the various components of the Comprehensive Plan utilizing numerous statistical data bases provided by the 1980, 1990, and 2000 Census and other pertinent local, state and federal agencies. This quantitative approach included numerous field research activities to determine the present condition and profiles of local land use, housing, public infrastructure and facilities, transportation and environmental issues. **Combining the results of these two important approaches produced a Comprehensive Plan.**

This Comprehensive Plan includes the following five components.

- THE PANAMA PLANNING PROCESS
- PLANNING GOALS, POLICIES AND ACTION STRATEGIES
- POPULATION, ECONOMIC AND HOUSING PROFILE AND PLAN
- LAND USE PLAN
- PUBLIC FACILITIES, UTILITIES AND TRANSPORTATION

The system embodied in this community planning framework is a process that relies upon continuous feedback, as goals change and policies become more clearly defined. Planning is an ongoing process that requires constant monitoring and revision throughout the proposed planning period.

element 1 This Comprehensive Plan is organized in three elements. The **first** element of the Comprehensive Plan is the **Goals, Policies and Action Strategies**. The Goals and Policies represent the foundation for which planning components are designed and eventually implemented. The Goals and Policies identified in the Panama Comprehensive Plan address each component of the Plan itself. Action Strategies identify specific activities the community should undertake to accomplish the goals and policies.

element 2 The **second** element is the **Background Analysis** which presents the research, both quantitative and qualitative, necessary for the development of the Plan's goals, policies, policies and action strategies. This research included the investigation of demographic, economic, land use, housing, transportation and public facility and utility data for the Village of Panama. The careful research of past and present data allowed for the projection of future population and development needs.

element 3 The **third** element of the Comprehensive Plan is the **Planning Components** which present general background analysis and future plans for land use, housing and public facilities and infrastructure and transportation. Also included in this element are the action strategies and actual program development concepts to assist in the implementation of the planning components.



CHAPTER 2

GOALS, POLICIES AND ACTION STRATEGIES

CHAPTER 2

GOALS, POLICIES AND ACTION STRATEGIES

A **Comprehensive Plan** is an essential tool to properly guide the development of a modern community. An important aspect of this planning process is the development of appropriate and specific **planning goals, policies and action strategies** to provide local planners direction in the administration and overall implementation of the Comprehensive Plan. In essence, the goals and policies are the most fundamental elements of the Plan; the premises upon which all other elements of the Plan must relate.

Goals are broad statements, identifying the state or condition the citizenry wishes the primary components of the planning area to be or evolve into within a given length of time. Primary components include **Community Image, Land Use and Development, Housing, Public Facilities, Services and Transportation and Plan Maintenance and Implementation**. Goals are long-term in nature and, in the case of those identified for the Panama Comprehensive Plan, will be active throughout the **planning period 2003 to 2013**.

Policies help to further define the meaning of goals. In essence, Policies are a specific statement or achievement to be accomplished as a step toward fulfilling a goal. Policies, or often referred to as objectives, are sub-parts of a Goal and are accomplished in a much shorter time space.

Action Strategies represent very specific activities to accomplish a particular Goal. In many cases, specific time lines are attached to Action Strategies. Action Strategies are the most measurable component of the Panama Comprehensive Plan.

The specific goals, policies and action strategies of this Comprehensive Plan are included with the discussion of each respective Plan component. The goals, policies and action strategies identified in this Plan have been reviewed, discussed and modified on many occasions to result in a consensus of understanding and vision for the future of Panama by all groups and individuals involved in the planning process.

COMMUNITY GOALS

The first step in developing goals, policies and action strategies for this Plan is the identification of general **community goals**. The following community goals were developed via input from the Panama Planning Commission in an effort to "highlight" **six important elements** of the Panama Comprehensive Planning process. These six elements include **Community Image, Land Use Development, Housing, Public Facilities, Services and Transportation, Community and Economic Development and Plan Maintenance and Implementation.**

Community Goals for Panama:

1. *Strive to improve the quality of life and sense of community for all residents of Panama.*
2. *Foster the value of family in Panama. Encourage the development of local action to preserve and strengthen families.*
3. *Implement appropriate community and economic developments to enable an increase in the population of Panama by an estimated 1.1 percent annually, during the next 10 years, or 28 people, by 2013.*
4. *Provide all residents with access to a variety of safe, decent, sanitary housing types, including options for the elderly and persons with disabilities.*
5. *Although the Village of Panama is a bedroom community to the City of Lincoln, efforts to expand the availability of local jobs is desired.*

*Community Goals,
Continued*

6. *Preserve and improve the physical appearance and character of Panama, with emphasis on the downtown area.*
7. *Maintain a modern utility system. Future public facilities, services and transportation systems will need to be both updated and expanded during the planning period.*
8. *Include community participation in the (ongoing) update of the Panama Comprehensive Plan.*

**COMMUNITY
IMAGE**

Goal 1

Establish community initiatives supportive of population growth and improved economic conditions in Panama.

- **Policy 1.1**
Increase the population of Panama by 10.8 percent, by 2013.

Action Strategy 1.1.1

Encourage continued citizen participation to build consensus for local action associated with improved economic and social conditions in Panama.

Action Strategy 1.1.2

Combine housing development opportunities with job creation and retirement activities, in the Panama area.

Action Strategy 1.1.3

Promote Panama as a great place to live, raise a family and retire.

- **Policy 1.2**
Improve and beautify the built environment in Panama.

Action Strategy 1.2.1

Repair or demolish dilapidated buildings.

*Community Image,
Continued*

Action Strategy 1.2.2
Promote the planting of landscaping and the maintenance and preservation of trees.

Action Strategy 1.2.3
Improve streetscapes in Panama. Focus on the “gateway entrances” to the community at Highway 43, as well as connections to the Downtown (intersection of Panama Road and Locust Street)

Action Strategy 1.2.4
Create and implement a revitalization plan in the commercial area of Panama, including greenery, landscaping, facade restoration and overall property improvements.

Goal 2

Secure resources for the future betterment of Panama.

- **Policy 2.1**
Create and implement a program of securing both public and private funding to finance improved living conditions in Panama.

Action Strategy 2.1.1
Support and develop public/private partnerships for the development and redevelopment of residential, commercial and industrial areas in Panama.

Action Strategy 2.1.2
Maintain a program or process of actively pursuing federal, state and local funds, to preserve and improve the community.

Action Strategy 2.2.3
Support local efforts to develop a Community Center with activities for the youth, families and the elderly.

Action Strategy 2.2.4
Utilize programs such as tax increment financing, CDBG programs and the local tax base to further enhance the community and maintain existing and attract new businesses.

LAND USE & DEVELOPMENT

Goal 1

Adopt a land use plan capable of fulfilling the residential, recreational, social, shopping and employment needs of the Panama community citizenry through the year 2013.

- **Policy 1.1**

Maximize the existing land areas presently served by municipal infrastructure.

Action Strategy 1.1.1

Increase land use density in residential areas having redevelopment potential.

Action Strategy 1.1.2

Conduct infill residential development, as well as utilization of the designated growth areas within the Village limits in the northeast and southwest portions of the community.

Action Strategy 1.1.3

Locate future higher density residential developments in close proximity to the downtown area.

- **Policy 1.2**

Designate future industrial land areas that are compatible with neighboring land uses, while optimizing the community's ability to expand existing and attract new industrial types.

Action Strategy 1.2.1

Future industrial areas should be located within the one-mile planning jurisdiction, outside the corporate limits of Panama.

- **Policy 1.3**

Continue to enforce land use development ordinances and regulations in Panama that are in conformance with the Comprehensive Plan.

Action Strategy 1.3.1

Maintain zoning and subdivision regulations and appropriate building codes which comply to the future land use plan of the Village.

*Land Use &
Development,
Continued*

Goal 2

Continue to update a land use plan supportive of redevelopment efforts in Panama.

- **Policy 2.1**
Prioritize redevelopment efforts to address areas of greatest need for renovation and restoration.

Action Strategy 2.1.1

Efforts should be concentrated in the Downtown and along the Locust Street corridor.

- **Policy 2.2**
Create programs of redevelopment that combine selected residential uses with commercial land uses.

Action Strategy 2.2.1

Establish mixed land uses in the Panama downtown area which promote general commercial, service and public activities.

Action Strategy 2.2.2

Future land use patterns in the downtown should include commercial and public uses.

Goal 3

Maintain a land use plan that encourages the preservation and protection of environmental resources.

- **Policy 3.1**
Future development should be encouraged to locate in areas that are free of environmental problems related to ground and surface water features, soil and topographic slope.

Action Strategy 3.1.1

All future development and redevelopment activities should strive to eliminate any existing occurrences of deteriorating or dilapidated buildings.

Land Use & Development, Continued

Action Strategy 3.1.2

Future development and redevelopment activities should be supported by a modern infrastructure system consisting of an appropriate water source and distribution, sanitary sewer collection, storm sewer collection, and electrical and natural gas system.

Action Strategy 3.1.3

All new development and redevelopment activities should include a safe and sanitary environment, free of air, water and noise pollution.

HOUSING

Goal 1

Provide all Panama residents with access to a variety of safe, affordable and sanitary housing types.

• Policy 1.1

Establish a plan of action for the development of residential options for residents of all ages and income levels.

Action Strategy 1.1.1

Develop up to 16 units of housing in Panama during the next 10 years. This can include the development of both rental and owner housing units.

Action Strategy 1.1.2

Plan housing for a) new households, b) the replacement of up to 20 percent of substandard housing units and c) affordable units for local households with a housing cost burden status.

Action Strategy 1.1.3

Provide additional housing in Panama to eliminate the "pent-up" demand for housing for the current citizens of the community, with emphasis on senior households.

1. Gayle & Deb Heineck
2. Mike & Norma
3. Perry & Jeanne
4. Edie McNeese
5. Ned & Wagoner
6.
7.
8.
9.
10.
11.
12.
13.
14.
15.
16.

*Housing,
Continued*

Action Strategy 1.1.4

Develop housing rehabilitation programs and projects to improve the overall condition of housing in the community.

Action Strategy 1.1.5

Provide housing for special populations, including both owner and rental options for persons with a disability. Participate in a state-wide "home modification" program for persons with disabilities and the elderly.

Action Strategy 1.1.6

Actively pursue affordable housing programs available from local, state and federal agencies/departments.

Action Strategy 1.1.7

Maintain a minimum community housing vacancy rate of 5 percent for modern, marketable housing stock.

Action Strategy 1.1.8

Encourage future residential development which is compatible with and complements existing neighborhoods.

- **Policy 1.2**

Protect and preserve both existing and future residential areas through the implementation of programs and policies supporting best building practices.

Action Strategy 1.2.1

Target approximately 31 dwellings for moderate rehabilitation and nine dwellings for substantial rehabilitation in Panama, by 2013.

Action Strategy 1.2.2

Remove and replace up to three units of housing, that are substantially deteriorated, by 2013.

Action Strategy 1.2.3

Promote maximum energy efficient housing standards and provide incentives for implementation.

*Housing,
Continued*

Action Strategy 1.2.4

All new residential development should be served by a modern municipal utility system.

Goal 2

Coordinate housing programs with economic development efforts and available public and private funding sources.

• **Policy 2.1**

Mobilize local public and private resources and organizations to assist in the promotion and development of housing opportunities.

Action Strategy 2.1.1

Secure grants/financial assistance to develop both owner and renter housing rehabilitation programs for low- and moderate income households to upgrade their homes to minimum housing quality standards.

Action Strategy 2.1.2

Support and utilize the State of Nebraska Consolidated Housing Plan to create affordable housing opportunities in Panama.

Action Strategy 2.1.3

Promote housing development opportunities by replacing structures identified as not cost effective to rehabilitate.

Action Strategy 2.1.4

Focus on the development of single family and duplex dwellings for both owner and renter occupancy. Associated with this is the securement of builder-contractors to serve the Panama housing needs.

**PUBLIC
FACILITIES,
SERVICES AND
TRANS-
PORTATION**

Goal 1

Maintain and improve the existing public facilities and services in Panama, and develop, as needed, new facilities and services to reflect the community's needs and demands.

• **Policy 1.1**

Provide public services in an efficient and economic manner in Panama to protect and enhance the safety and welfare of all residents. Address needed health, educational and supportive services.

Action Strategy 1.1.1

Insure public services are maintained and improved to keep pace with population growth.

Action Strategy 1.1.2

Provide adequate law enforcement and fire protection services, with increased emphasis on community relations as well as adequate civil defense and emergency service.

Action Strategy 1.1.3

Improve recreational opportunities for all age and ability levels.

• **Policy 1.2**

Preserve and expand existing parks and open spaces throughout the community to enhance recreational opportunities in Panama.

Action Strategy 1.2.1

Provide and improve recreation programs for youth, elderly, persons with disabilities and families.

Action Strategy 1.2.2

Ensure accessibility for all persons of Panama to the community's parks by adhering to the standards of the Americans with Disabilities Act (ADA) for all new park improvements.

*Public Facilities,
Services and
Transportation,
Continued*

Action Strategy 1.2.3

Panama parks are used by both the community residents and visitors. Continue and improve maintenance efforts to reinforce a positive community image.

- **Policy 1.3**

Maintain the provision of facilities and services necessary to prevent pollution of the environment. Provide sewage treatment, refuse collection and disposal, street cleaning, flood control and similar environmental control processes.

Action Strategy 1.3.1

Provide adequate, efficient and appropriate utilities and services throughout the community of Panama to existing and future residential, recreational, commercial and industrial areas.

Action Strategy 1.3.2

Maintain an adequate supply of potable water and expanded distribution system suitable for present and future consumption and fire protection within Panama.

Action Strategy 1.3.3

Strive to improve the quality of drinking water provided to residents of Panama. Work with the Rural Water District and Village staff to ensure water tower and distribution system function properly.

Action Strategy 1.3.4

Continue and improve existing recycling efforts in the community.

Action Strategy 1.3.5

Coordinate future growth areas with the future land use plan to target the portions of the community ideally suited for development where all appropriate infrastructure can be extended in a cost effective manner.

*Public Facilities,
Services and
Transportation,
Continued*

Goal 2

Provide a transportation system throughout Panama for the safe and efficient movement of people, goods and services.

• **Policy 2.1**

Maintain and adopt a coordinated plan for maintenance, improvement and future location of all streets, roads, and highways in the community, including paving, curbs, gutters, street lighting, curb cuts, replacements, etc.

Action Strategy 2.1.1

Maintain design standards and policies for various classes of streets, roads and highways to enhance the function and safety of the roadway and street system in Panama.

Action Strategy 2.1.2

Continue efforts to implement and maintain hard surfaces on all streets within the corporate limits of Panama. A combination of community development block grants, tax increment financing and various other sources of public and private monies should be combined to increase the development potential of existing neighborhoods.

Action Strategy 2.1.3

Prioritize street resurfacing for street improvement projects to maintain current standard of street conditions.

Action Strategy 2.1.4

New residential developments in Panama should have appropriate and adequate streets, curbs, gutters and sidewalks.

Action Strategy 2.1.5

Maintain and improve the Village storm drainage system.

**PLAN
MAINTENANCE &
IMPLE-
MENTATION**

Goal 1

Maintain a current and modern comprehensive plan and regulatory ordinances.

• **Policy 1.1**

Update the Panama Comprehensive Plan annually.

Action Strategy 1.1.1

Establish an annual review process of the Comprehensive Plan and associated zoning and subdivision regulations. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review.



CHAPTER 3

POPULATION, ECONOMIC AND HOUSING PROFILE AND PLAN

CHAPTER 3

POPULATION, ECONOMIC AND HOUSING PROFILE AND PLAN

INTRODUCTION

Population trends in Panama and its respective planning jurisdiction serve as valuable indicators of future development needs and patterns for the community and provide a basis for the realistic projection of the future population. The quantity, location and density of demographic features play an important role in shaping the details of various development plans to meet the needs of the community.

The population trends and projections for the years 1980 through 2013 were studied and forecasted, utilizing a process of both trend analysis and popular consent. The Panama Planning Commission established a population growth goal for the Village of **1.1 percent annually**. To meet this goal, the Village of Panama would need to develop existing land within the corporate limits and develop land within its planning jurisdiction adjacent the corporate limits.

This population goal would also require the creation of additional housing stock and related public facilities and infrastructure for the Village.

GENERAL POPULATION TRENDS AND PROJECTIONS

The analysis and projection of population are at the center of all planning decisions. This allows for the understanding of important changes which have and will occur throughout the planning period.

Estimating population size is critical to a community planning process. Further, projecting a community's population is extremely complex. Population projections must be carefully analyzed and continually reevaluated due to the changing economic and social structure of a community.

Population

Table 3.1 identifies population trends and projections for the Village of Panama from 1980 through 2013. The population of Panama increased from 1980 to 2003, to reach a current (2003) estimated population of 259. By 2013, the Panama population is estimated to increase to 287 persons; a 10 year potential increase of 28 persons.

**TABLE 3.1
POPULATION TRENDS AND PROJECTIONS
PANAMA, NEBRASKA
1980-2013**

<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
		<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
1980	160	---	---	---	---
1990	207	+47	+29.3%	+4.7	+2.9%
2000	253	+72	+34.8%	+4.6	+2.2%
2003	259	+6	+2.3%	+2.0	+0.8%
2013	287	+28	+10.8%	+2.8	+1.1%

Source: 1980, 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2003

**Population
Characteristics**

For planning purposes, the various cohorts of population are important indicators of the special needs of a community. The cohorts of age, sex and family structure can assist in determining potential labor force and the need for housing, public facilities and other important local services.

An analysis of age characteristics can be used to identify the potential need for public school, recreational areas and short- and long-term health care facilities.

Table 3.2 provides age distribution trends and projections for the Village of Panama. Panama will maintain a stable population during the next 10 years, with slow, stable growth in all age categories, with the exception of the 85+ age group. Median age in the Village of Panama is projected to decrease from an estimated 36.7 years in 2003, to 35.2 years in 2013.

**TABLE 3.2
POPULATION AGE DISTRIBUTION
PANAMA, NEBRASKA
1980-2013**

<u>Age Group</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2003</u>	<u>2013</u>	<u>Change 2003-2013</u>
19 and Under	43	68	78	82	93	+11
20 - 34	44	36	39	38	42	+4
35 - 54	26	52	88	91	96	+5
55 - 61	20	23	12	11	13	+2
62 - 74	17	18	22	22	27	+5
75 - 84	8	6	11	12	14	+2
85+	<u>2</u>	<u>4</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>-1</u>
TOTALS	160	207	253	259	287	+28
Median Age	44.8	40.5	36.8	36.7	35.2	-1.5

Source: 1980, 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2003

**INCOME TRENDS
AND
PROJECTIONS**

Table 3.3 identifies household income trends and projections in Panama, Nebraska. In 1990, 57 percent of the Panama households earned an annual income of \$20,000 or more. By 2013, an estimated 89 percent of all households are projected to earn annual incomes of \$20,000+. The median household income is anticipated to increase from an estimated \$51,700 in 2003, to \$68,400, by 2013.

Household Income

By 2013, an estimated 52.4 percent of all households in Panama will earn an annual income of 80 percent or less of the County's median income. This will represent a slight increase, from 2000.

**TABLE 3.3
HOUSEHOLD INCOME
TRENDS AND PROJECTIONS - ALL HOUSEHOLDS
PANAMA, NEBRASKA
1990-2013**

<u>Income Group</u>	<u>1990</u>	<u>2000</u>	<u>2003</u>	<u>2013</u>	<u>% of Change 2003-2013</u>
Less than \$10,000	11	2	2	1	-50.0%
\$10,000 - \$14,999	12	7	6	3	-50.0%
\$15,000 - \$34,999	21	27	26	17	-34.6%
\$35,000 - \$49,999	16	27	30	43	+43.3%
<u>\$50,000 or More</u>	<u>11</u>	<u>44</u>	<u>45</u>	<u>58</u>	<u>+28.9%</u>
TOTALS (Specified)	71	107	109	122	+11.9%
Median Income:	\$28,438	\$47,841	\$51,700	\$68,400	+32.3%

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2003

**Social Security
Recipients**

Table 3.4 identifies the number of persons receiving Social Security Income (SSI) and/or Supplemental Social Security Income in Lancaster County. A total of 32,985 persons received SSI in 2000. Of this total, 67.4 percent were retired workers, while 25.5 percent were under 65 years of age. In 2000, the total estimated persons receiving social security income equaled an estimated 13.2 percent of the County population.

A total of 3,124 people received Supplemental Social Security Income in 2000. A total of 2,807, or 89.9 percent of the recipients were blind or disabled. This number identifies a special consumer group in the County in need of special services.

**TABLE 3.4
PERSONS RECEIVING
SOCIAL SECURITY INCOME
LANCASTER COUNTY, NEBRASKA
2000**

<u>Social Security Income</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Wives and Husbands	1,635
Retired Workers	22,220
Children	230
<u>Survivor Benefits</u>	
Widows and Widowers	3,000
Children	1,340
<u>Disability Benefits</u>	
Disabled Workers	3,395
Wives and Husbands	45
Children	1,120
TOTAL	32,985
<u>Aged 65 or Older</u>	
Men	9,750
Women	14,840
TOTAL	24,590
<u>Supplemental Social Security Income</u>	<u>Number of Beneficiaries</u>
Aged (65+)	317
Blind and Disabled	2,807
TOTAL	3,124

Source: Department of Health and Human Services,
Social Security Administration, 1998
Hanna:Keelan Associates, P.C., 2003

Per Capita Income

Table 3.5 identifies per capita income trends and projections for Lancaster County and the State of Nebraska. The 2003 County per capita income is estimated to be \$24,099. By 2013, per capita income is expected to increase an estimated 36 percent to \$45,950. This is an estimated 4.5 percent more than the State projection, for 2013.

**TABLE 3.5
PER CAPITA INCOME
TRENDS AND PROJECTIONS
LANCASTER COUNTY, NEBRASKA / STATE OF NEBRASKA
1992-2013**

	<u>Lancaster County</u>		<u>Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
1992	\$19,980	--	\$19,575	--
1993	\$20,534	+2.8%	\$20,001	+2.2%
1994	\$21,822	+6.3%	\$20,942	+4.7%
1995	\$23,024	+5.5%	\$21,903	+4.6%
1996	\$24,208	+5.1%	\$23,670	+8.1%
1997	\$24,863	+2.7%	\$24,148	+2.0%
1998	\$26,611	+7.0%	\$25,541	+5.8%
1999	\$27,717	+4.2%	\$26,656	+4.4%
2000	\$28,752	+3.7%	\$27,630	+3.7%
1992-2000	\$19,980 - \$28,752	+43.9%	\$19,575 - \$27,630	+41.1%
2003-2013	\$32,120 - \$45,950	+43.1%	\$30,970 - \$43,980	+42.0%

Source: Bureau of Economic Analysis
U.S. Department of Commerce, 1999
Hanna:Keelan Associates, P.C., 2003

**Owner and Renter
Housing Costs**

Table 3.6 identifies housing costs as a percentage of household income in Panama in 2000, for both owner and renter households. A total of 8.8 percent of the owner households, 40.9 percent of the renter households, and 16.7 percent of all households paid more than 30 percent of their annual income for housing. This represents a population that is considered cost burdened and should be considered as potential consumers of affordable housing programs.

**TABLE 3.6
OWNER AND RENTER HOUSING COSTS
AS A PERCENTAGE OF HOUSEHOLD INCOME
PANAMA, NEBRASKA
2000**

<u>Income Categories</u>	<u>Owner Households</u>	<u>Renter Households</u>	<u>All Households</u>
Less than \$10,000	0	2	2
Less than 30 Percent	0	0	0
30 Percent or More	0	2	2
\$10,000 to \$19,999	4	7	11
Less than 30 Percent	4	2	6
30 Percent or More	0	5	5
\$20,000 to \$34,999	10	6	16
Less than 30 Percent	10	4	14
30 Percent or More	0	2	2
\$35,000 to \$49,999	16	3	19
Less than 30 Percent	13	3	16
30 Percent or More	3	0	3
\$50,000 or More	38	4	42
Less than 30 Percent	35	4	39
30 Percent or More	<u>3</u>	<u>0</u>	<u>3</u>
TOTAL (Specified)	68	22	90
<u>All Incomes</u>			
Less than 30 Percent	62 (91.2%)	13 (59.1%)	75 (83.3%)
30 Percent or More	<u>6 (8.8%)</u>	<u>9 (40.9%)</u>	<u>15 (16.7%)</u>
TOTAL (Specified)	68 (100.0%)	22 (100.0%)	90 (100.0%)

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2003

EMPLOYMENT AND ECONOMIC TRENDS

Labor Force and Employment

The most recent and comprehensive employment data available for Lancaster County was obtained from the Nebraska Department of Labor. Since these figures are only available county-wide, a review and analysis of Lancaster County labor force statistics will need to provide a general understanding of the economic activity occurring in and around the Village of Panama. Since the Village comprises a percentage of the total County labor force, it can be assumed the economic pattern of Lancaster County reflects the economic pattern of Panama. However, some variation due to differences in rural and urban may not be truly identified, based upon this assumption.

Table 3.7 depicts the labor force and employment for Lancaster County, from 1980 to 2013. During the next 10 years, the amount of employed workers in Lancaster County will increase an estimated 13.6 percent, to a total of 179,305 workers. The community of Panama should strive to secure up to two new job positions, by 2013.

**TABLE 3.7
LABOR FORCE AND EMPLOYMENT
TRENDS AND PROJECTIONS
LANCASTER COUNTY, NEBRASKA
1980-2013**

	<u>1980</u>	<u>1990</u>	<u>2001</u>	<u>2003</u>	<u>2013</u>
Civilian Labor Force	106,545	122,776	145,823	163,919	185,041
Unemployment	3,562	2,532	4,151	6,065	5,736
Rate of Unemployment	3.3%	2.1%	2.8%	3.7%	3.1%
Employment	102,983	120,244	141,672	157,853	179,305
<u>Rate of Employment</u>	<u>Number</u>	<u>Annual</u>		<u>% Change</u>	<u>% Annual</u>
1980-1990	+16,231	+1,623		+15.2%	+1.5%
1990-2001	+21,428	+1,948		+17.8%	+1.6%
2001-2003	+16,181	+5,393		+11.4%	+3.8%
2003-2013	+21,452	+2,145		+13.6%	+1.4%

Source: Nebraska Department of Labor,
Labor Market Information, 2001
Hanna:Keelan Associates, P.C., 2003

Employment Type

Table 3.8 identifies work force employment by type. Between 1991 to 2001, Lancaster County experienced an overall increase of 25.9 percent in non-farm employed persons. From 2001 to 2013, the number of non-farm employed persons is expected to continue to increase as new jobs are created as small businesses expand and additional retail, industrial and construction jobs are added to the area employment market.

**TABLE 3.8
WORK FORCE EMPLOYMENT BY TYPE
LANCASTER COUNTY, NEBRASKA
1991-2001**

<u>Work Force</u>	<u>1991</u>	<u>1996</u>	<u>2001</u>	<u>% Change 1991-1996</u>	<u>% Change 1996-2001</u>
Non-Farm Employment (Wage and Salary)	123,547	142,671	155,555	+15.5%	+9.0%
Manufacturing	14,831	16,733	17,892	+12.8%	+6.9%
Durable	6,785	8,819	9,654	+30.0%	+9.5%
Non-Durable	8,046	7,914	8,238	-1.6%	+4.1%
Non-Manufacturing	108,716	125,938	137,663	+15.8%	+9.3%
Construction & Mining	4,692	6,013	7,480	+28.2%	+24.4%
Trans., Comm., Utilities**	7,400	9,072	8,581	+22.6%	-5.4%
Trade	26,291	30,578	32,531	+16.3%	+6.4%
Retail	20,604	24,750	26,869	+20.1%	+8.6%
Wholesale	5,687	5,828	5,662	+2.5%	-2.8%
Fin, Ins. & Real Estate***	8,626	8,950	11,302	+3.8%	+26.3%
Services	28,694	35,947	42,383	+25.3%	+17.9%
Government	33,013	35,378	35,386	+7.2%	0.0%
Federal	2,657	2,484	2,839	-6.5%	+14.3%
State	17,949	19,109	20,411	+6.5%	+6.8%
Local	12,407	13,785	12,136	+11.1%	-12.0%

*Data not available because of disclosure suppression

**Transportation, communication & Public Utilities

***Financial, Insurance & Real Estate

Source: Nebraska Department of Labor, Labor Market, Information, 1999
Hanna:Keelan Associates, P.C., 2003

Commuter Population

Table 3.9 identifies employment location for Panama and Lancaster County. The 2000 Census identified 85.2 percent of the Panama employed population worked outside the Village or County.

TABLE 3.9		
EMPLOYMENT LOCATION		
PANAMA/LANCASTER COUNTY, NEBRASKA		
2000		
	<u>Residents</u>	
<u>Place of Employment</u>	<u>Number</u>	<u>Percent</u>
Village of Panama	23	14.8%
<u>Outside of Panama</u>	<u>132</u>	<u>85.2%</u>
Total	155	100.0%
	<u>County Residents</u>	
County of Lancaster	140	
<u>Outside of Lancaster County</u>	<u>15</u>	
Total	155	
<u>Travel Time to Work</u>	<u>Number (Panama)</u>	
9 minutes or less	16	
10-19 minutes	16	
20-29 minutes	33	
30-39 minutes	44	
40 minutes or more	39	
Work at Home	7	
Source: 2000 Census		
Hanna:Keelan Associates, P.C., 2003		

Economic Summary

Overall, the economic outlook for Panama could be considered “good” for the planning period (2003 to 2013). Economic opportunities exist, as the population diversifies and jobs expand in Lancaster County. The continued development and close proximity of Panama to the City of Lincoln, will provide additional economic development activities. Additional commercial business, as well as the expansion of existing business in Panama, should be pursued if the community desires more commerce. Existing local based business and agricultural-related industries provide the Village with a stable economic base.

**HOUSING
PROFILE AND
PLAN**

INTRODUCTION

The **Housing component** of the **Panama Comprehensive Plan** serves to profile and analyze the existing housing stock in the Village of Panama and determine the demand for housing activities during the planning period (2003 to 2013). The following information includes the documentation of pertinent U.S. Census information and the identification and analysis of future housing characteristics and demand.

"It should be the goal of any community to provide safe, decent and affordable housing for its residents, regardless of race or social and economic status."

**COMMUNITY
HOUSING
CONDITIONS**

**Community
Housing Profile**

The Panama housing stock is comprised of a variety of housing types ranging from single family homes to mobile homes. The highest percentage of residential land area is occupied by single family homes. **Table 3.10** identifies the 1980, 1990 and 2000 Panama **housing stock**, based on Census data. From 1980 to 2000, there was a decrease in the Panama housing stock by seven units. None of the housing stock in Panama had overcrowding conditions in 2000, and three lacked complete plumbing.

building trends Since 1990, 21 dwelling units have been constructed in the Village of Panama.

**TABLE 3.10
HOUSING STOCK PROFILE
PANAMA/LANCASTER COUNTY, NEBRASKA
1980/1990/2000**

<u>Inventory Change Profile</u>	<u>Panama</u>	<u>Lancaster County</u>		
1980 Housing Stock	70	76,322		
1990 Housing Stock	83	86,734		
2000 Housing Stock	104	104,217		
Change - Units	+21	+17,483		
- Percent	+25.3%	+20.2%		
- Annual Units	+2.1	+1,748.3		
- Annual Percent	+2.5%	+2.0%		
2000 Housing Stock	Number	Number	% of Total	% of Total
Complete Plumbing	104	103,914	99.7%	
Lack of Complete	0	303	0.3%	
TOTALS	104	104,217	100.0%	100.0%
<u>Overcrowdedness</u>				
With 1.01 or More	3	2,792		
Persons per Room				
Number of Units	1980	1990	% Change	% Change
1 Unit	60	70	+16.7%	+20.0%
2 to 9 Units	8	6	-25.0%	+116.7%
10 or More Units	0	0	0.0%	0.0%
Mobile Homes	2	7	+250.0%	0.0%
Other	0	0	0.0%	0.0%
TOTALS	70	83	+18.6%	+25.3%
		104	+13.6%	+61.7%
		86,734		
		68,419		
		14,123		
		18,959		
		2,698		
		18		
		443		
		56,934		
		13,378		
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		7		
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		104		

**Housing
Occupancy/Vacancy**

Table 3.11 summarizes estimated **housing stock occupancy and vacancy status** in Panama, for 2000. The 2000 Census recorded a total of 101 units, with 97 occupied and four vacant. Occupied units consisted of 77 owner occupied and 20 renter occupied households. Vacant housing units consisted of seasonal and/or vacant housing units neither for sale nor rent and vacant year-round housing units.

Vacancy demand represents the minimum number of dwelling units required to allow for: 1) greater choice and selection for potential home buyers/renters and 2) elimination of substandard living units which are detrimental to the health and safety of the occupant(s).

**TABLE 3.11
HOUSING STOCK OCCUPANCY /
VACANCY STATUS
PANAMA, NEBRASKA
2000**

a)	Total Housing Stock Count	101
b)	Vacant Housing Units	4
c)	Occupied Housing Units	97
	*Owner Occupied	77
	*Renter Occupied	20
d)	Housing Vacancy Rate	4.1%
	*Owner Vacancy Rate	1.3%
	*Renter Vacancy Rate	4.8%

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2003

A standard community vacancy rate is 5 percent. This rate may fluctuate higher or lower for different time periods, depending upon the anticipated population growth and overall structural condition of the existing housing stock. The 2000 year-round housing vacancy rate, in Panama, was 4.1 percent for year-round housing stock, or four units. **An estimated two of these four vacant housing units are substandard and do not meet current housing code.**

Age of Housing Stock

Table 3.12 identifies year structure built in Panama, up to 2000. At least 48.1 percent of the housing stock in Panama was over 64 years of age. The highest number of housing units built in Panama, since 1939, was 14, during the period of 1940 to 1959.

TABLE 3.12 YEAR STRUCTURE BUILT PANAMA, NEBRASKA 2003	
<u>Households</u>	
1999 to March 2002	2
1995 to 1998	12
1990 to 1994	8
1980 to 1989	3
1970 to 1979	9
1960 to 1969	6
1940 to 1959	14
<u>1939 or Before</u>	<u>50</u>
TOTAL (Specified)	104
% 1939 or Before	48.1%
Source: 2000 Census Hanna:Keelan Associates, P.C., 2003	

housing rehabilitation

A community needs assessment survey was completed by the residents of Panama in 2003. A total of 48 households completed the survey, for a response rate of 91 percent. The majority (88 percent) of the households reported they owned their dwelling. A total of 65 percent of the households returning a survey, or 28 households, stated their house was in need of minor to major repairs.

Additionally, the need for **owner-occupied and renter-occupied rehabilitation** were the top two housing needs that were most important to the Village of Panama. Also included as options to the housing needs list were the creation of a first-time homebuyer program, low to moderate-income housing, and a housing market study.

**Condition of
Housing Stock**

A community-wide conditions survey of the housing stock in Panama was conducted as an activity of this Comprehensive Plan. Results of the housing conditions survey verified the need for housing rehabilitation identified in the 2002 community survey. A total of 96 residential structures were reviewed. **Table 3.13** identifies the results of the **housing stock survey**. The majority of the structures surveyed experienced deterioration. **A total of 11.6 percent of the housing structures were rated as "substandard or dilapidated"**. This equaled a total of 11 units.

The housing that was moderately deteriorated to dilapidated will require the planning and implementation of a **local housing rehabilitation program**. An estimated 28 units are in need of substantial rehabilitation and an estimated 20 units are in need of moderate rehabilitation. The estimated total cost to improve the housing stock in Panama is \$1,240,000. This would allow up to \$30,000 for each severely deteriorated structure, up to \$20,000 for each moderately deteriorated structure and \$70,000, total, to remove dilapidated structures. An estimated two of the dilapidated structures are in need of removal.

**TABLE 3.13
HOUSING STRUCTURES SURVEY
PANAMA, NEBRASKA
2003**

	<u>Sound</u>	<u>Minor</u>	<u>Major</u>	<u>Substandard</u>	<u>Total</u>
Single Family*	49 (51.6%)	16 (16.8%)	19 (20.0%)	11 (11.6%)	95 (100%)
<u>One-Mile Jurisdiction</u>	<u>9 (45%)</u>	<u>5 (25%)</u>	<u>4 (20%)</u>	<u>2 (10%)</u>	<u>20 (100%)</u>
TOTALS	58 (50.4%)	21 (18.3%)	23 (20.0%)	13 (11.3%)	115 (100%)

* Includes Mobile Homes

Source: Hanna:Keelan Associates, P.C., 2003

**Household Trends
and Projections**

An analysis of household characteristics provides a profile of data necessary to plan for a community. Recent trends in household characteristics, combined with income, employment and population data can assist in determining the overall future needs of a planning area.

Table 3.14 depicts specific **tenure by household trends and projections**, in Panama, for the period 1980 to 2013. By 2013, an estimated 20.7 percent of the total community population will reside in a rental unit. This will equal an increase of five renter households, from 2003 to 2013. The number of owner households are also expected to increase, by 12 households, during that same time period.

**TABLE 3.14
TENURE BY HOUSEHOLD
TRENDS AND PROJECTIONS
PANAMA, NEBRASKA
1980-2013**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1980	65	50	76.9%	15	23.1%
1990	74	61	82.4%	13	17.6%
2000	97	77	79.4%	20	20.6%
2003	99	80	80.8%	19	19.2%
2013	116	92	79.3%	24	20.7%

Source: 1980, 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2003

housing costs

Table 3.15 and 3.16 identify trends and projections for both contract rent and owner occupied housing values. By 2013, the median monthly rent in Panama will be an estimated \$490, an increase of 13.6 percent, from 2003. The median owner occupied housing value will also increase, an estimated 15.9 percent between 2003 and 2013, to \$106,000.

**TABLE 3.15
CONTRACT RENT
PANAMA, NEBRASKA
2000 / 2013**

	<u>Less than \$150</u>	<u>\$150 to \$249</u>	<u>\$250 to \$299</u>	<u>\$300 or More</u>	<u>Total</u>
Number	2	0	2	18	22
% of Total	9.0%	0.0%	9.0%	82.0%	100.0%
Median Rent					
2000	\$425				
2003	\$431				
2013	\$490				

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2003

**TABLE 3.16
OWNER OCCUPIED HOUSING VALUE
PANAMA, NEBRASKA
2000 / 2013**

	<u>Less than \$25,000</u>	<u>\$25,000 to \$34,999</u>	<u>\$35,000 to \$49,999</u>	<u>\$50,000 to \$79,999</u>	<u>\$80,000 or More</u>	<u>Total</u>
Number	3	0	8	13	44	68
% of Total	4.0%	0.0%	12.0%	19.0%	65.0%	100.0%
Median Value						
2000	\$87,700					
2003	\$91,400					
2013	\$106,000					

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2003

FUTURE HOUSING DEMAND

The housing stock of a community is considered a basic necessity, while the adequate supply of safe and decent housing is a key factor in a community's social and economic well being. As previously stated in this Comprehensive Plan, the Village of Panama provides a variety of housing types for its population. The Village makes a true effort to encourage both the construction of new housing. In 2000, an estimated **101 housing units** existed in Panama. An estimated 4.1 percent of these units, or four units were vacant.

Also discussed was the **condition** of housing in Panama. An estimated 43 housing units are in need of some level of rehabilitation, with up to four units in need of removal/replacement.

Housing Vacancy Deficiency

Housing vacancy deficiency is defined as the number of year-round, structurally sound vacant units lacking in a community, whereby the total percentage of vacant units is less than 5 percent on the total year-round units. **A vacancy rate of 5 to 7 percent is the minimum rate recommended to allow a community to have sufficient housing available for both new and existing residents.** The Village of Panama had an overall 2000 housing vacancy rate of 4.1 percent. It is estimated that at least two of the four vacant housing units are not marketable, or ready for immediate occupancy, reducing the housing vacancy rate of available, sound housing stock to an estimated 1.9 percent.

The Village of Panama has a housing vacancy deficiency demand, an estimated four units.

Housing Demand-New Households, Replacement, Affordable Demand

Also considered in the future housing demand for Panama are new households expected during the 10 years planning periods, households living in substandard units and households experiencing a cost overburden.

A substandard unit is defined as a unit lacking complete plumbing plus the number of households with more than 1.01 persons per room. Persons experiencing **rent or owner cost overburden** are persons paying more than 30 percent of their income towards housing. Consideration is also given to the number of new households, demolitions, and any other projects in the planning stage for the designated community. Based on this criteria, an additional eight housing units could potentially be developed in Panama, 2013.

"Pent-up" housing demand

In addition to the previously discussed housing demand and deficiency factors, the **"pent-up" housing demand for current residents in the community, desiring and having the capacity to afford alternative housing, must also be considered.** This is a highly speculative demand and one which must be locally promoted and market driven by resident desire. The process to monitor this desire, however is somewhat difficult to determine and implement. An estimated four additional housing units will be needed in Panama, by 2013, to meet the communities pent-up demand.

Total Housing Demand

The total estimated housing demand, or housing potential, in Panama by 2013 is 16 units. This includes the combined consideration of new households, replacement housing (for dilapidated structures), affordable housing for low to moderate income elderly and families and a "pent up" demand for alternative housing for existing residents of Panama. The 16 units would equal an estimated six owner units and eight rental housing units. The most appropriate future type of rental housing for Panama would be two-bedroom duplexes. This type of housing would be attractive to both non-elderly families or elderly households. Future owner housing should include the construction of entry-level housing for first-time homebuyers.

Housing Implementation

The creation of a new and improved housing stock in Panama will depend on the implementation of development activities by both the public and private sectors, both independent of one another as well as a team. A program to remove substandard housing and, if necessary, relocate tenants will be needed to improve the overall character of the Village as well as to provide a safe and decent housing stock. New construction activities, to create both modern owner and renter housing, will need to be implemented as soon as possible. The strategic planning and locating of these units will heighten the Village's ability to grow.

The Village of Panama should create and implement a **Five-Year Housing Initiative**, in an effort to meet its future population goals. This Housing Initiative should be developed by a team of concerned citizens from both the public and private sector. At a minimum, the Initiative should address the following:

- Develop a **marketing plan** to promote Panama as a place to live and retire.
- Join efforts with other smaller communities in Lancaster County to establish a program to increase the **capacity of local builders and developers** to produce more housing units. This program should concentrate on increasing the number of trades and skilled construction labor in the Panama area.
- The **identification and scheduling of housing projects**, both new and rehabilitation, most appropriate for Panama, including both subsidized and non-subsidized housing projects.
- The **identification of land areas** for both renter and owner housing. Areas should include land inside the Village. Projects planned for these areas should be compatible with adjacent land uses.

- **Review and modify local ordinances**, as well as the overall political decision-making process as it pertains to residential development. This effort should attempt to eradicate any and all impediments to residential development or rehabilitation.
- **Identification of financial resources** to finance residential development in Panama, including both public and private sources. Lancaster County lending institutions should form a partnership for financing housing projects.

and

- Establish the **necessary organizational structures** for the creation of housing projects in Panama, including the securement of land for future developments. At a minimum, utilize the housing development services of the Lincoln Action Program to complete needed affordable housing projects. This Community Housing Development Organization (CHDO) can access important financial resources to deliver affordable housing in a timely manner.

HOUSING RESOURCES

To produce new and upgrade both renter- and owner occupied housing in Panama, the community, in partnership with the private sector, must access housing programs to reduce the cost of development and/or long-term operations. The following information identifies funding sources and programs available to assist in financing the housing demand in Panama. The strategic combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

A document entitled *Affordable Housing Resource Programs - Inventory*, distributed by the Nebraska Department of Economic Development identifies and defines all available housing programs.

**Local
Funding Options**

Local funding for use in housing development and improvement programs are limited to two primary sources: (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, or County).

local tax base

Utilizing the Nebraska Community Development Law, Panama can create a **Community Redevelopment Authority**, or Community Development Agency. This Authority or Agency has the power to study and declare an area or areas of the community as blighted/substandard, create a redevelopment plan and then utilize tax increment financing for commercial, industrial and residential oriented public improvements.

*Statewide Federal
Grants to the
Local Limit of
Government*

The primary funding grants available to local municipalities is the Community Development Block Grant (CDBG), administered by the Nebraska Department of Economic Development (DED). The CDBG provides funding for both community and housing development programs to assist in financing both owner- and renter occupied rehabilitation, residential building conversions, First Time Homebuyers program and infrastructure for housing activities.

DED is also the administrator of **HOME** funds. HOME funds are available to authorized, local or regional based Community Development Housing Organizations (CHDOs) for affordable housing repair and/or new construction. An annual allocation of HOME funds is established for CHDOs, based on individual housing programs.

The **Nebraska Homeless Shelter Assistance Trust Fund** and **Emergency Shelter Grant** also exist to assist local or regional based groups in the provision of housing improvements for homeless and for persons and families "at risk" of becoming homeless.

*Housing
Trust Fund*

The **Housing Trust Fund**, also administered by DED, is available as financing for affordable housing programs.

NIFA The **Nebraska Investment Finance Authority** is a leader in providing finance for housing, including both owner and renter housing stock. Programs range from Low-Income Housing Tax Credits, a rent-to-own program, tax exempt bond financing, to a single family mortgage program.

NEO Another important State funding source available to be pooled with other resources or operate independently is available through the **Nebraska Energy Office (NEO)**.

Region Funding The **Federal Home Loan Bank (FHLB)**, located in Topeka, Kansas also provides funding for affordable housing activities. The FHLB joins forces with a local lending institution to provide “gap” financing rental programs.

Federal Funding The two primary providers of federal funding to Nebraska for housing development, both new construction and rehabilitation, are HUD and RD (formerly the Farmers Home Administration). Housing programs provided by these groups are typically available for local base nonprofit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

- HUD** a) **Section 202 Program** - Provides a capital advance to nonprofit developers for development of elderly rental housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance (no repayment loan) and operational subsidy.
- b) **Section 811 Program** - Provides a capital advance to nonprofit developers for development of renter housing for persons with disabilities. The program provides 100 percent financing with an operational subsidy.

and

c) **Mortgage Insurance** - The HUD 221(d)(3) or 221(d)(4) provides up to 100 percent mortgage insurance for nonprofit developers [(d)(3)] and 90 percent mortgage insurance coverage for profit-motivated developers [(d)(4)]. Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

USDA RD

a) **Section 515 Program** - Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate, and rental housing for persons with a disability. Rent subsidy is also available, as per demand. **A Section 538 mortgage insurance program for multifamily housing is also available.**

b) **Section 502 Program** - Provides either a mortgage guarantee or direct loan for single family home-ownerships for low- and moderate-income persons/families, including persons with a disability.

c) **Community Facilities Program** - Provides a direct, interest subsidized loan for a variety of specific projects, community facility improvement programs including new construction or housing rehabilitation for "special populations."

d) **Business and Industries Program** - RD's allows its Business and Industries program to assist in financing assisted living housing for elderly, utilizing a long term mortgage guarantee.

and

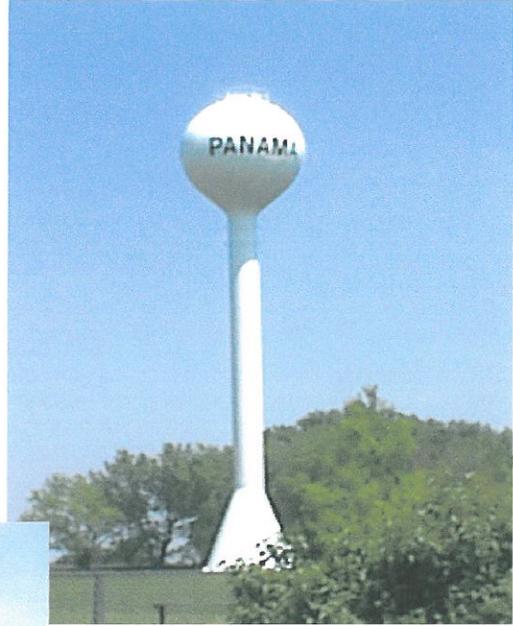
e) **Preservation Program** - Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

Financial "Pooling"

Financial "pooling" of funding sources is defined as the mixing of two or more program resources to obtain a total operating fund capable of meeting a specific housing program budget. Previously described were local, state and federal funding sources, all suitable to meet the safe, affordable and accessible housing needs of low/moderate income persons and families. Each of these funding sources have "rules" of allocation, as it relates to the use of dollars for housing development and recipient qualifications. The mixing of funds results in the mixing of rules, thus more time attributed to administration.

The majority of funding sources discussed are only available to nonprofit organizations, typically local, community based groups having a well-defined mission statement and plan for housing low/moderate income persons. These organizations are typically of a 501(c)(3) tax-exempt status.

The securement and eventual "pooling" of public funding sources is enhanced by the use of private, conventional financing. This informs public providers that a good faith effort is being made by an organization to create a **workable public/private partnership**. This partnership not only creates a greater amount of dollars for a specific housing program but relays a message to the community that the private sector is in support of the program.



CHAPTER 4

LAND USE PLAN

CHAPTER 4

LAND USE PLAN

INTRODUCTION

The **Land Use Plan** chapter of this Comprehensive Plan identifies the land use development patterns in Panama and the one-mile planning jurisdiction and examines the future land use development opportunities and requirements and the utilization of land in and around the community. Chapter 2 identified the **goals, policies and action strategies associated with land use development**, to provide guidance to the Village with its future land use administration and practices. In this Chapter, a discussion of the **environmental and physical characteristics** of the community of Panama precedes a description and analysis of **existing and future land use** conditions in the Village. The final sections of this Chapter discuss a proposed development plan and the environmental impact of future development activities in Panama.

PROTECT THE NATURAL ENVIRONMENT

Proper land use practices can protect the natural resources and be a complement to the built environment. The natural environment of the community provides both opportunities and constraints for existing and future developments. As residents of Panama anticipate growth and redevelopment opportunities, they must work and live in harmony with their natural surroundings. This can occur by designing with nature, conserving unique features, protecting watersheds and using sensitive development practices.

COMMUNITY DEVELOPMENT

The **proposed future land use plan** concentrates on the use of land in Panama and its respective one-mile planning jurisdiction, during the **2003 to 2013 planning period**. Special attention is given to the identification of future residential, public, parks and recreational, commercial and industrial land uses. A detailed discussion of community development planning is provided to assist the Village in improving its physical image. Identified are proposed projects or programs that address public improvements and community image.

LOCATION

The Village of Panama is located adjacent Highway 43 in southeastern Lancaster County, an estimated 15 miles southeast of the City of Lincoln, the County Seat. Panama is approximately eight miles south of the Highway 2 interchange with Highway 43 and nine miles north of Highway 41 near Adams, Nebraska.

The Village of Panama was officially platted on April 30, 1888, when it was relocated from an earlier location one mile south. The community moved to the north when the Missouri-Pacific Railway developed the Crete Branch line. New businesses followed the railroad, led by a hardware store, post office and general store.

Panama is positioned in the Rolling Hills Topographic Region of eastern Nebraska. This region is characterized for its hilly lands with moderate to steep slopes and rounded hill tops.

THE NATURAL ENVIRONMENT

SOILS

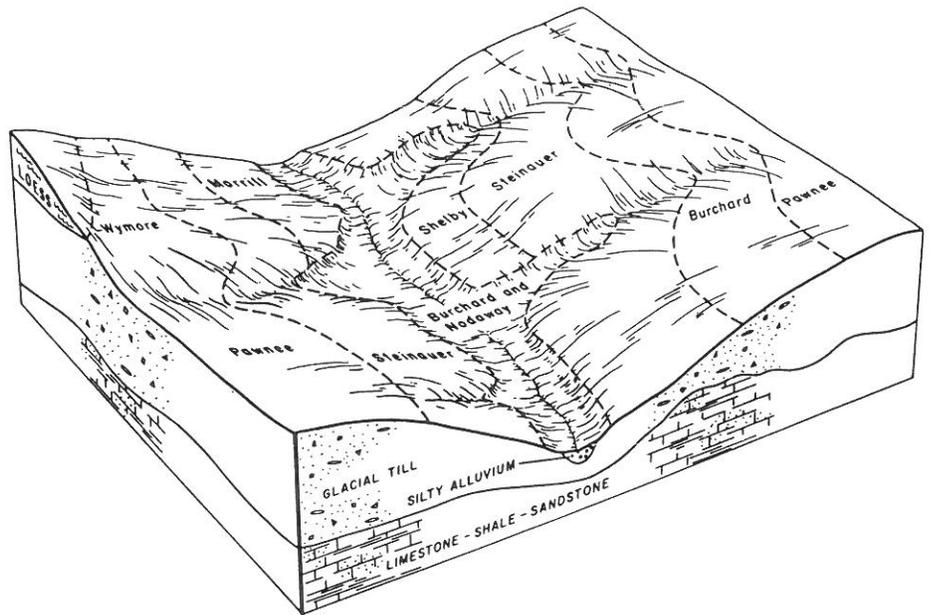
The General Soil Associations found in the Panama Planning Jurisdiction include the Pawnee-Burchard and Wymore-Pawnee Associations. The Soils Conservation Services has identified this soil association in the Soil Survey of Lancaster County. The following narrative describes the general characteristics of the soil types. For a detailed analysis, refer to the Soil Survey of Lancaster County, Nebraska.

Pawnee-Burchard Association

The **Pawnee-Burchard Association** is located in the east, south and western portions of the one-mile planning jurisdiction, beyond the corporate limits of Panama. The Association is characterized as, *“deep, gently sloping to steep, moderately well drained and well drained, loamy and clayey soils that formed in glacial till; on uplands.”*

Pawnee soils are in the higher elevations on narrow ridges and side slopes of upland hills. The Burchard soils are on lower side slopes. The soils in this association are used mostly for cash grain and livestock farming. Soils on the divides and well drained drainageways are mainly used for dry land farming.

**Pawnee-Burchard Association
Illustration 4.1**

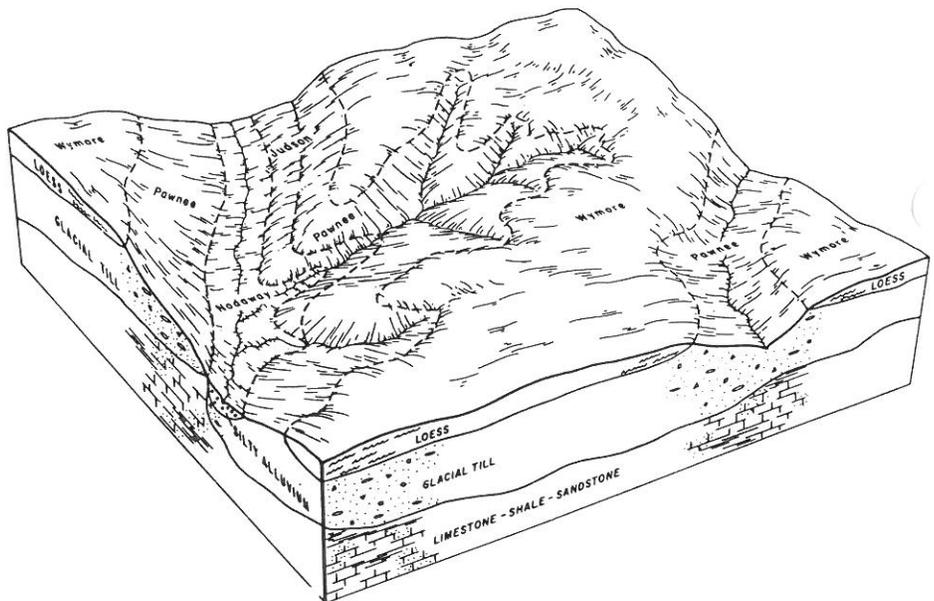


The soils in this association are generally severely limited for septic absorption fields because of slow or moderately slow permeability and slope. They are severely limited for sewage lagoons because of slope. These soils are severely limited for building sites, streets and roads because of high shrink-swell, slope and high frost action.

Wymore-Pawnee Association

The **Wymore-Pawnee Association** encompasses the north-central and southeastern portions of the one-mile planning jurisdiction, as well as the entire developed portions of the Village. This Association is made up of soils on narrow divides, on bottom lands, and on side slopes along upland drains. Wymore soils are concentrated on divides and side slopes. The gently sloping or strongly sloping side slopes are occupied by Pawnee soils. Soils throughout the Association are used for cash grain farming. Most of the crops are dry land farmed because ground water supplies are generally inadequate for irrigation.

**Wymore-Pawnee Association
Illustration 4.2**



The soils in this Association are severely limited for septic tank absorption fields because of slow permeability and slope. They are severely limited for sewage lagoons because of slope. The soils are severely limited for building sites because of high shrink-swell and for construction of roads and streets because of high shrink-swell and high frost action.

WATERSHEDS

The topography and terrain within Panama and its one-mile planning jurisdiction is fairly consistent. Erosion by the North Fork of the Big Nemaha River and associated tributaries have modified the topography. The topography of the Village of Panama is generally comprised of “rolling hills” that are generally hilly lands with moderate to steep slopes with pounded ridge crests. Natural drainage, in Panama, which generally flows southwesterly to the North Fork of the Big Nemaha River, eventually flowing to the Platte River near Rulo, Nebraska.

GROUNDWATER

Surface drainage and streams account for a small percentage of water resources of Panama. The Village of Panama maintains a municipal well, but is primarily served by the Rural Water District. The surface water in drainage ways and depressions seeps into the underground aquifer to recharge it. Thus, the surface and ground water in the Panama area are part of one interactive system which can not be separated.

The underground water supply is vital to the region. It is the source of water for municipal and irrigation wells. Any endangerment to the supply threatens the public’s health, as well as the vital farming economics of the region. Therefore, the natural resource must be protected to secure the prosperity of Panama. The Nebraska Department of Environmental Quality (NDEQ) regulates ground water quality and quantity. To assist local municipalities with protecting their municipal drinking water supply, the NDEQ has developed the **Nebraska Wellhead Protection (WHP) Program**. The voluntary program intends to prevent the contamination of ground water used by public water supply wells.

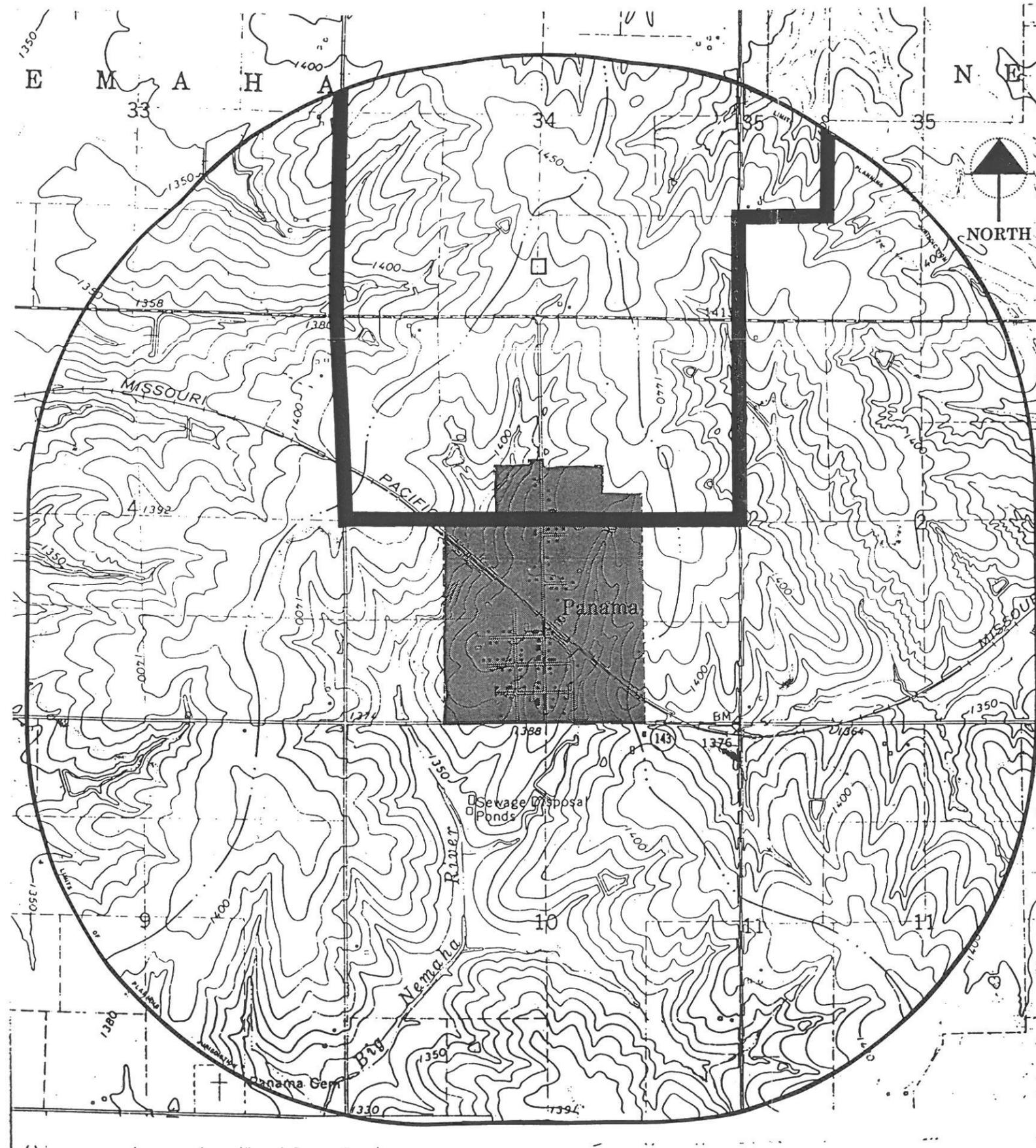
The **WHP Program** provides the following in accordance with the federal laws: 1) duties of the governmental entities and utility districts, 2) determines protection area, 3) identify contamination sources, 4) develop a contaminant source management program, 5) develop an alternate drinking water plan, 6) review contaminated sources in future wellhead areas, and 7) involve the public.

The approaches of **Nebraska's Wellhead Protection Program** are to prevent the locations of new contaminant sources in wellhead protection areas through planning, minimize the hazard of existing sources through management, and provide early warning of existing contamination through ground water monitoring.

The **Wellhead Protection Area (WHPA)** is a region with restrictive regulations on land use to prevent potential contaminants from locating in the sensitive area. The boundaries are delineated by a time-of-travel cylindrical displacement calculation. The boundary is then mapped by the NDEQ so communities can apply zoning regulations to the protection area. **Illustration 4.2** is the boundary identified by NDEQ as the Wellhead Protection Boundary for Panama. The Village of Panama presently does not regulate the wellhead districts with a specific wellhead protection zone.

CLIMATE

The climate of the region is continental and characterized by widely ranging seasonal temperatures and rapidly changing weather patterns. The coldest winter month is January, when the average daily minimum temperature is 13.6° fahrenheit. July is typically the hottest month, when the average daily maximum temperature reaches 87.9° fahrenheit. The annual average total precipitation is 29.91", while the average snowfall is 28.3". These climate characteristics and fertile soils create an environment supportive of agricultural production.

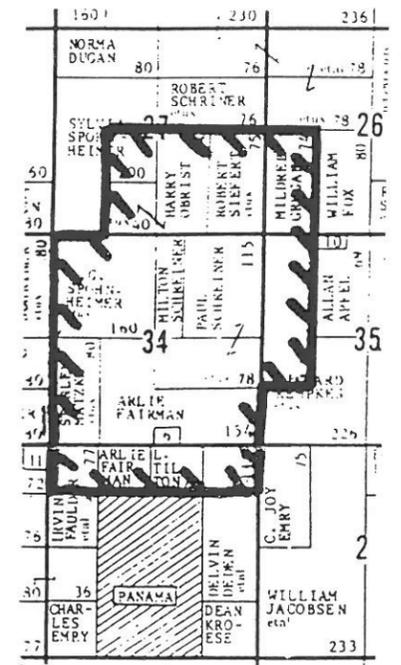


WELLHEAD PROTECTION AREA

PLANNING JURISDICTION
Panama, Nebraska

LEGEND

 WELLHEAD PROTECTION BOUNDARY



HANNA:KEELAN ASSOCIATES, P.C.
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WEBSITE: www.hannakeelan.com

ILLUSTRATION 4.3

LAND USE ANALYSIS

Existing Land Use in Panama is identified in **Table 4.1** and **Illustration 4.4**. **Table 4.2** compares the developed land use ratios with communities of comparable size. **Illustration 4.5** identifies land use within Panama’s one-mile planning jurisdiction.

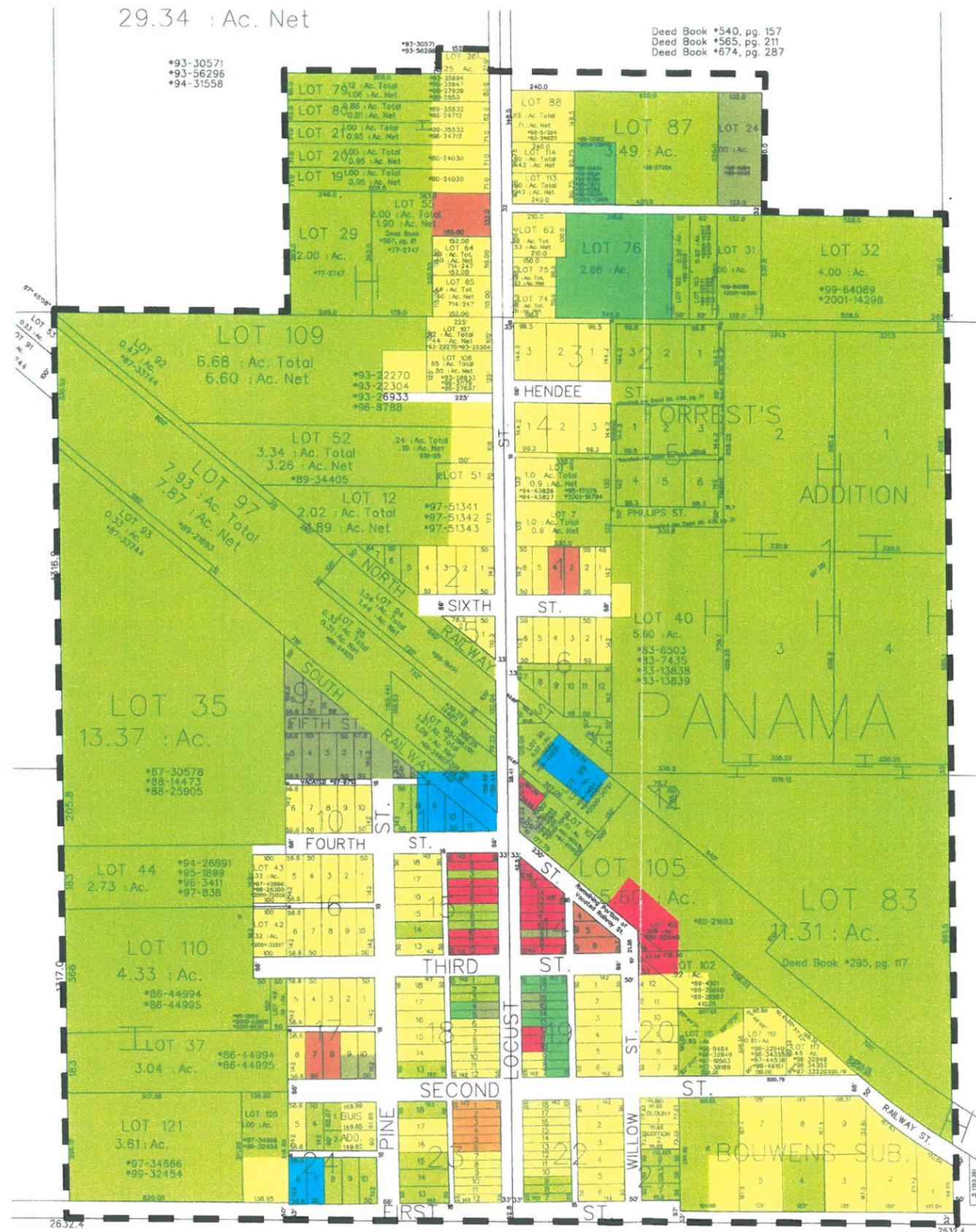
EXISTING LAND USE PROFILE

Table 4.1 identifies the existing land use in Panama, per land use type and acres per 100 people. As a reference, the planning standard for acres per 100 people per existing land use category is also shown. **The total area within the Village of Panama is approximately 182.7 acres.**

**TABLE 4.1
EXISTING LAND USE
PANAMA, NEBRASKA
2003**

<u>Land Use</u>	<u>Acreage</u>	<u>Percent Developed</u>	<u>Acres per 100 People</u>	<u>Planning Standard</u>
Parks/Recreation	3.5	1.9%	1.35	1
Public/Quasi-Public/Parks	3.4	1.9%	1.31	2.8
Residential	31.9	17.5%	12.32	10
<i>Single Family</i>	29.9	16.4%	11.54	7.5
<i>Multifamily</i>	0.5	0.3%	0.19	2
<i>Mobile Home</i>	1.5	0.8%	0.58	0.5
Commercial	2.9	1.6%	1.12	2.4
Industrial	2.0	1.1%	0.77	2.3
<u>Streets/Alleys</u>	<u>14.7</u>	<u>8.0%</u>	<u>5.68</u>	--
TOTAL DEVELOPED	58.4	32.0%	22.55	--
<u>Vacant</u>	<u>124.3</u>	<u>68.0%</u>	<u>47.99</u>	--
TOTAL AREA	182.7	100.0%	70.54	--

Source: Hanna:Keelan Associates, P.C., 2003



GENERALIZED EXISTING LAND USE MAP

CORPORATE LIMITS
Panama, Nebraska

LEGEND

- Vacant
- Parks and Recreation
- Public / Quasi-Public
- Residential Single Family
- Residential Multi-Family
- Residential Mobile Home
- Commercial
- Industrial
- Transportation Corridor
- Corporate Limit Line



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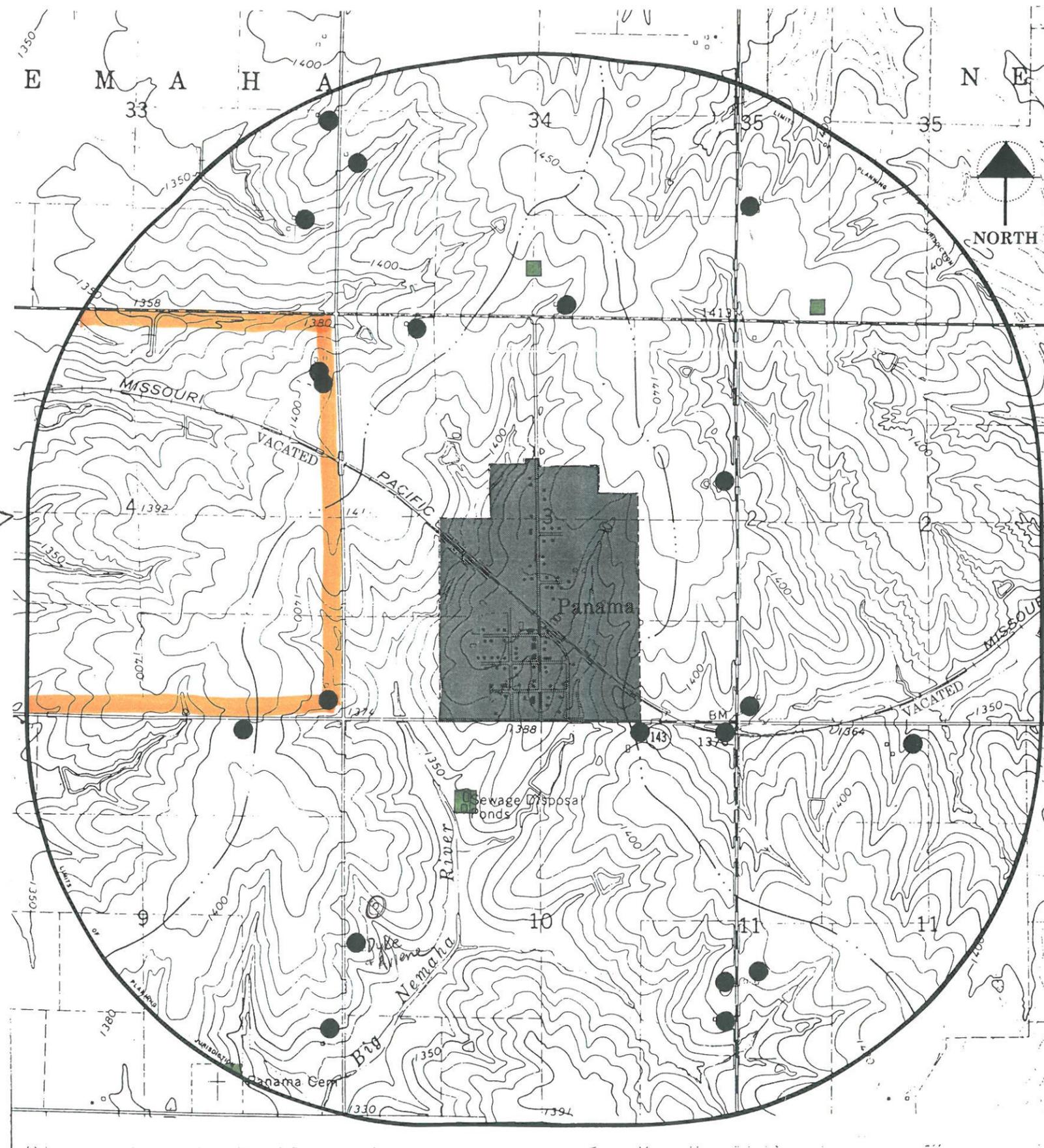
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ILLUSTRATION 4.4

**GENERALIZED EXISTING
LAND USE MAP
PLANNING JURISDICTION
Panama, Nebraska**

LEGEND

-  Vacant
-  Parks and Recreation
-  Public / Quasi-Public
-  Residential Single Family
-  Residential Multi-Family
-  Commercial
-  Industrial
-  Transportation Corridor
-  Corporate Limit Line
-  One Mile Jurisdiction Line
-  Single Family Dwelling



*Ordinance
2010-9.1
Rezoned
to AGR*

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ILLUSTRATION 4.5



The following provides a profile of existing land uses in Panama:

Vacant

Vacant land in Panama equals an estimated 124.3 acres, or 68 percent of the total platted Village area. No planning standards exist for this land use classification.

Public/Quasi-Public

Public/Quasi-Public land acreage in Panama totals an estimated 3.4 acres, or 1.9 percent of the total platted community area. This land classification in Panama consists primarily of municipal buildings and churches. Public/quasi-public land area equals an estimated 1.31 acres per 100 people; 47 percent less than the recommended planning standard of 2.8 acres per 100 persons.

Residential

Residential land usage consists of an estimated 31.9 acres, or 17.5 percent of the total corporate limits. The 12.32 acres of residential land per 100 persons in Panama is 23 percent higher than percentage recommended by the planning standard of 10 acres per 100 persons.

- ▶ *Single Family* land usage calculates to an estimated 29.9 acres, or 16.4 percent of the total Village land area; 11.54 acres per 100 people. This total is nearly 54 percent more than the planning standard of 7.5 acres per 100 people.
- ▶ *Mobile Home* land usage in Panama equals an estimated 1.5 acres, or 0.8 percent of the community's total land area and approximately 0.58 acres per 100 people. This total is 16 percent higher than the acres needed per 100 people, based on current planning standards.
- ▶ *Multifamily housing* (three units and above) land area in Panama amounts to 0.5 acres, or more than 90 percent less than the planning standard of 2 acres per 100 people.

Commercial

Commercial land usage in Panama totals an estimated 2.9 acres. This amount is 55.3 percent lower than the amount of acres recommended by the planning standard for commercial land area, 2.4 acres per 100 people.

Industrial

Industrial land area in Panama is approximately 2 acres, within the corporate limits. Industrial acres per 100 people, total 0.77, which is 67 percent less than the planning standard of 2.3 acres per 100 persons.

*land use ratios
community
comparisons*

Table 4.2 provides a **comparison of land use** in Panama with other Nebraska communities of comparable size. Most noteworthy is the low ratio of public land in Panama compared to the other communities.

**TABLE 4.2
COMPARISON OF LAND USE
PANAMA, NEBRASKA
2003**

<u>Village and Population</u>	<u>Residential</u>	<u>Commercial</u>	<u>Industrial</u>	<u>Public¹</u>
Colon, NE (140)	70.8%	5.8%	15.7%	7.6%
Nehawka, NE (234)	61.5%	3.6%	18.3%	16.6%
Panama, NE (259)	73.0%	6.6%	4.6%	15.8%
Pleasanton, NE (369)	56.8%	9.6%	11.4%	19.7%
Blue Springs (379)	72.7%	7.2%	11.3%	8.8%
Eustis (470)	56.1%	8.2%	18.3%	17.4%
Small Village Average ²	52.0%	10.0%	7.0%	31.0%

¹Includes Public, Quasi-Public, and Parks/Recreation
²American Planning Association, PAS Memo, August 1992

Source: Hanna:Keelan Associates, P.C., 2003

**SUMMARY
STATEMENT**

The Village of Panama has developed outwardly from the Downtown area. The primary, new land use development has been residential. Most of the newer housing construction has taken place in the southeast portion of the community.

**BARRIERS TO
DEVELOPMENT**

Planning and land use development in Panama has natural and man made barriers to address. These impediments to land use development can only be addressed by a commitment of the community to (1) reinvest in existing land uses and prepare redevelopment plans to produce more efficient land uses and (2) expand community efforts to mitigate natural hazards by providing growth in non- sensitive areas.

The analysis of the existing land use situations in Panama revealed a deficiency of multifamily, public/quasi-public, parks/recreation and commercial acreage. These deficiencies should be corrected in the development of a new and balanced future land use plan for the Village and its respective planning jurisdiction.

**Future Land
Use Profile**

The Village of Panama, has proposed at least a **1.1 percent annual growth goal in population** during the planning period 2003 to 2013. This goal will produce a total estimated **increase of 28 persons**. If met, this growth will require the creation of housing, with the availability of developable land areas. This growth will also require special consideration be given to the identification of potential residential, commercial, planned open space and industrial land use acres.

*availability of
vacant lands*

Currently, there is an adequate supply of vacant land within the corporate limits to support needed acreage for residential growth. The cost of extending water, sewer, streets and utilities, and in some cases, lands that are not for sale, have limited the development of additional dwellings in the community. Future annexation should potentially take place west and northwest of the community for future residential growth.

A certain amount of **vacant land** will also be needed in each district to provide an overall functional community land use system. To develop the community in the most efficient and orderly manner possible, the focus should be placed on the development of suitable vacant land within the corporate limits of Panama. **There presently exists an estimated 124.3 acres of vacant land, approximately 68 percent of the total land contained within the corporate limits.**

The strategic development of in fill lots and other vacant land areas within the corporate limits would allow for managed growth and the utilization of the existing infrastructure, including streets, electrical, gas, water and sewer systems.

Illustration 4.6 and 4.7 identify the proposed future land uses within the Village corporate limits and one-mile planning jurisdiction. The following narrative describes the future land use needs of these areas.

Residential

Future residential development in and around the Village of Panama should be of a high priority to the community during the planning period. An estimated seven acres will need to be identified for future housing development, if the Village makes a conscious effort to provide additional affordable housing options to all income sectors.

The **Future Land Use Maps** identify the newly designated residential areas in Panama as single- and two family and single- and multifamily uses. These designations will allow developers the option of providing a variety of housing for families, singles, older adults and special populations. The following narrative provides a description of the future residential land use compositions for the community.

- ▶ **Single family** development should occur in established neighborhood areas within the Village. Development and redevelopment efforts should focus on infill and the larger vacant areas, northeast of approximately Fifth and Willow Streets, as well as in the western portion of Panama, south of Sixth Street, adjacent existing residential neighborhoods.

- ▶ **Multifamily** development should be pursued during the planning period. The development of additional units in higher densities allow for more affordable housing and greater efficiency of resources. Areas east and south of Downtown Panama are recommended. Duplexes and four-plexes would be appropriate multifamily housing types in Panama. The Future Land Use Plan, **Illustration 4.6**, identifies areas for development or redevelopment of multifamily housing.

Parks and Recreation

Panama has an estimated 3.5 acres of parks/recreation, which is slightly higher than the planning standard for a town the size of Panama. Continued maintenance of parks and recreation areas is important to current and future residents of Panama during the 10-year planning period. Athletic fields, playground and picnic areas should be continued to be upgraded in the near future. **Future playground equipment and play areas should incorporate provisions for ADA accessibility as they are upgraded.**

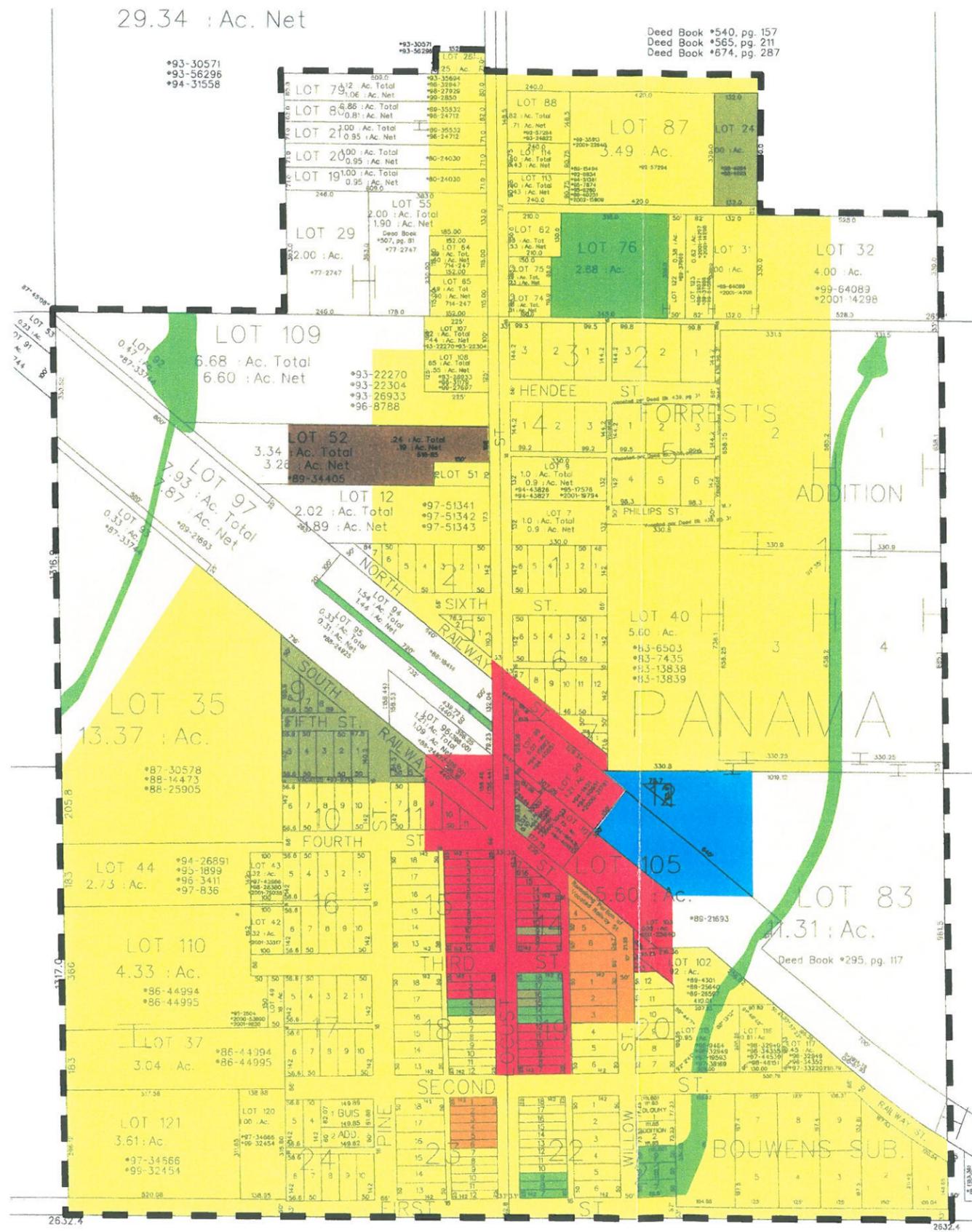
Public/Quasi-Public

Future public/quasi-public land uses in Panama will primarily be comprised of existing public/quasi-public uses. Existing facilities will occupy their present land area, with possible expansion on an as needed basis.

Commercial

Future commercial land areas in Panama will primarily consist of the existing commercial areas in the Downtown and in limited areas, along Highway 43.

GENERALIZED FUTURE LAND USE MAP CORPORATE LIMITS Panama, Nebraska



LEGEND

-  Urban Reserve
-  Parks and Recreation
-  Public / Quasi-Public
-  Residential Single Family
-  Residential Multi-Family
-  Residential Mobile Home
-  Commercial
-  Industrial
-  Transportation Corridor
-  Corporate Limit Line

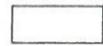
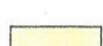
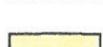
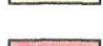
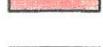
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ILLUSTRATION 4.6

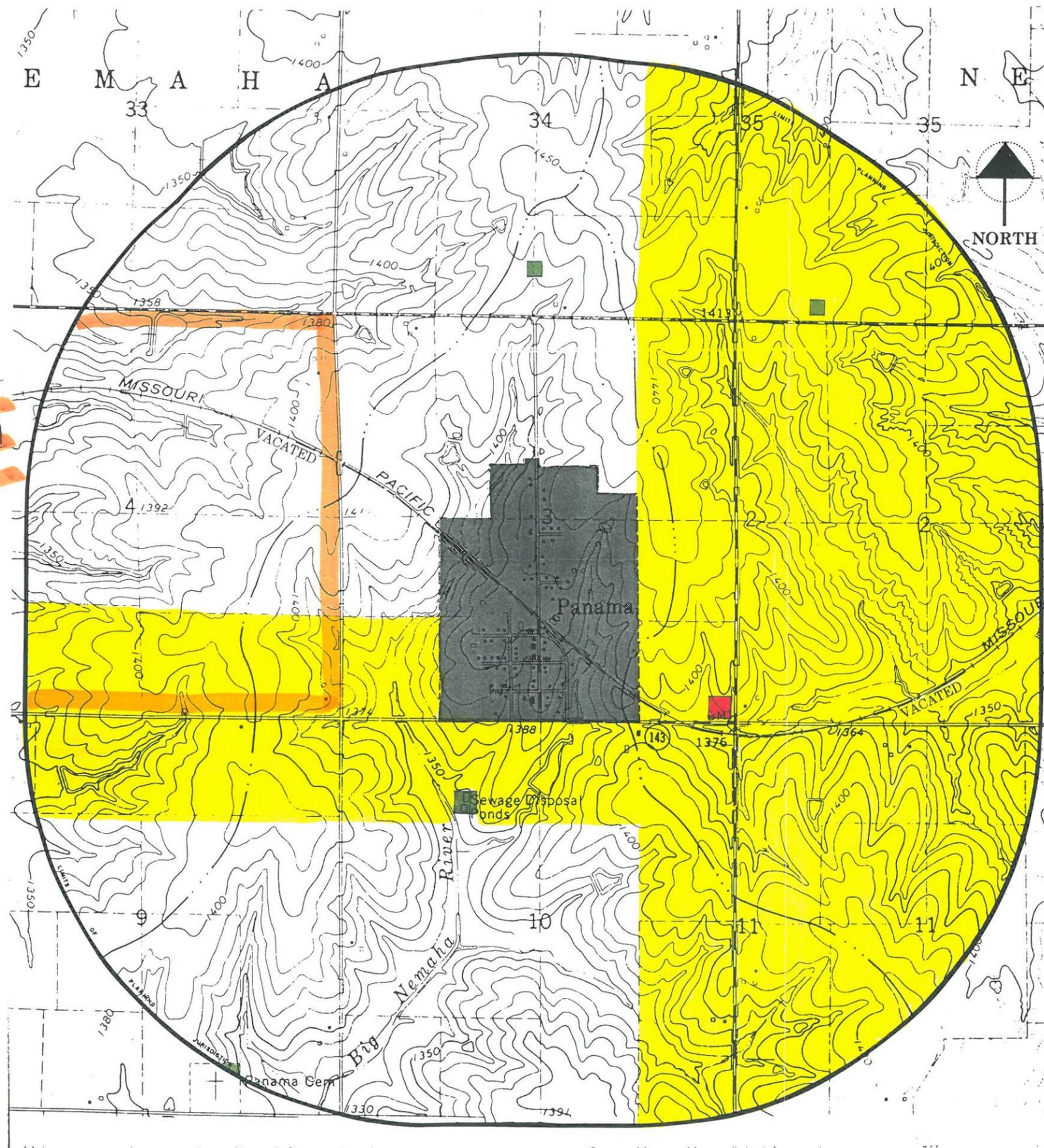
GENERALIZED FUTURE LAND USE PLAN

PLANNING JURISDICTION
Panama, Nebraska

LEGEND

-  Vacant
-  Parks and Recreation
-  Public / Quasi-Public
-  Residential Single Family
-  Residential Multi-Family
-  Commercial
-  Industrial
-  Transportation Corridor
-  Corporate Limit Line
-  One Mile Jurisdiction Line
-  Single Family Dwelling

*Ordinance
2010-9.1
Re zoned
to AGR*



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ILLUSTRATION 4.7

Industrial

A need for additional industrial land exists in Panama. **Table 4.1** identifies a current estimated total of 2 acres. Existing land areas for industrial use in Panama meet the recommended standards. Local economic efforts are encouraged to promote and continue support for additional industrial land development.

Illustration 4.6 identifies the proposed future industrial land areas. Areas east and adjacent the Downtown are proposed for future industrial uses.

*incentives needed
for industrial
growth*

The Village of Panama, by national planning standards, is deficient in industrial businesses. The community needs local financial incentives, such as tax increment financing, to attract new business and industry.

Panama should only attempt to attract industry types that are "light" industrial in nature, and have little, or no negative impacts on the community and natural environment. An industry with measurable amounts of waste by-products such as smoke or excessive odors could significantly impact residents and other businesses.

*desirable
transportation routes
exist*

Desirable transportation corridors, Nebraska Highway 43 and State Spur S55D, provide excellent access to the Village of Panama. However, areas proposed for industrial development will require effort to lessen their impact on adjacent residential or commercial uses. Screening, buffering and improved accessibility will be needed to improve industrial areas in Panama.

ENVIRONMENTAL ASSESSMENT

This land use plan should serve as a **guide** to the development of the Village and its surrounding area. The Plan is not intended to dictate changes to the community, but rather evaluate existing conditions and recognize ongoing changes. In addition, the Plan is designed to allow change to occur in an orderly manner which will insure the best interests of Panama will be achieved.

Before the implementation of this land use plan, two steps should be undertaken. **First**, the possible effects of the Plan should be explored. Identification of the possible results of any action, program or policy and the determination of the intensity of the results will be the most significant factors ensuring successful Plan implementation, with a minimum of negative effects. **Second**, the positive impacts of a Plan must be weighed against the negative impacts resulting from implementation activities. Alternative strategies should be considered to select the implementation activities that achieve the most benefits with the least problems.

The following **environmental assessment** will review the basic scope of the land use plan and then identify any significant environmental impacts, both social and physical, of the Plan's proposed development and redevelopment actions. Precautionary measures will be noted, as well as unavoidable adverse effects. Actions which will lead to irreversible commitments of resources will be recognized as well as other long-term effects from immediate programs.

POTENTIAL ADVERSE IMPACTS

The Panama land use plan anticipates a continued growth and expansion community-wide, in response to the needs of a potential expanding local population; up to 28 additional people, by 2013. If the community continues to grow as projected, nearly all of the land use activities envisioned will have the potential for some type of adverse impact to the natural environment.

Continued growth will require additional commitment of construction materials, financial resources, fossil fuels and land resources which represent deductions from the total reservoir of resources. Additionally, continued economic and physical growth will mean increased depletion of groundwater resources. Aside from the impacts possible from commitment of resources toward the realization of community growth, there will also be a continuing requirement for resources necessary for operation and maintenance of existing homes, industries, businesses and utility systems.

Commitment of land resources, in many cases, will mean the conversion of agricultural land from the production of food and fiber to developed uses which also represent an adverse impact, but one which is basically unavoidable if the community continues to prosper and grow. Among the by-products of continued community growth, which will contribute to environmental degradation, are increased storm water runoff, additional amounts of air, water and noise pollution and increased vehicular traffic on area streets.

No potential adverse effects to the natural environment are expected during the planning period. None are expected to become especially significant, due to the implementation of the future land use plan.

BENEFICIAL IMPACTS

The **implementation** of the Panama land use plan includes a potential for diverse and far reaching beneficial impacts to both the man-made and natural environments during the planning period. One of the primary functions of the Plan will be to minimize negative impacts. The overall effect of Plan implementation will be to either benefit the environment or lower the incidence and severity of adverse effects. Sound, local development **standards** and **zoning regulations** will provide a significant beneficial influence towards partial mitigation of the potential for environmental damages, due to continued land use development.

The most significant positive or beneficial environmental effects should be as follows:

- **Recognition of local environmental characteristics;**
- **The encouragement of growth in areas contiguous to existing development and the maximum use of existing utilities and streets;**
- **The implementation of a coordinated and comprehensive housing initiative and development program** will insure the preservation of existing housing resources, combined with the provision of new housing;
- **The appropriate locating and provision of housing, commercial, educational, recreational and employment opportunities** will act to positively reinforce the social structure of existing and future populations of the Village;
- **The provision of sufficient and efficient utility services** will minimize the possible pollution associated with growth; and

- **The proper mixing and separation of land uses** and appropriate classification of the street system will minimize adverse effects of noise, odor, and air pollution.

The presence of land use or zoning regulations should continue to ensure an efficient and appropriate development pattern through: density control to prevent overcrowding; prevention of mixing of incompatible land uses; and prevention of further improper development in sensitive or hazardous natural areas, such as steep slope, flood prone areas and rivers.

ALTERNATIVES

Within the full scope of possible community actions, there are basically **three alternatives**. The **first** is to continue a planned approach to future community expansion. A **second** alternative would be a more rigidly controlled and intensely monitored regulation which would essentially restrict a high percentage of anticipated future growth. The **third** possible choice is a less intense regulation, which in terms of municipal planning, represents the "do nothing" alternative.

The last alternative has most often been typical of many communities, large and small, and has often resulted in the maximum adverse impact to both the man-made and natural environments. The alternative of a more rigid control would avoid many of these potentially adverse impacts, but would be so restrictive as to hamper economic expansion, and thus, the ultimate growth and development of the entire community.

The **most beneficial alternative** is to guide future community growth and expansion through a land use plan, in combination with realistic land use control regulations. The land use plan prepared for Panama, coupled with the revisions to the existing zoning ordinance and subdivision regulations, will provide a means by which the community may achieve proper development practices.

ACTIONS TO MITIGATE ADVERSE ENVIRONMENTAL EFFECTS

Adverse impacts resulting from continued growth and expansion of Panama can be substantially mitigated through adoption and application of the land use regulations and design standards. These measures will provide a positive influence for conservation and proper use of land, materials and energy. As such, these measures will help to mitigate the adverse impacts of development upon the allocation of resources.

The land use plan recognizes the character of the natural environment and charts a course for future growth, which will allow maximum efficient use of available resources without serious permanent alteration or depletion.

The future development of the Village of Panama, as outlined in this land use plan, is expected to provide a beneficial impact on the man-made environment with few, if any, adverse impacts upon man-made and natural environments.

LAND USE PLAN IMPLEMENTATION

The Implementation process for the Panama land use plan involves three distinct stages. The **first** is the design, both graphic and narrative, of future land uses. This documentation is included in the Comprehensive Plan. **Secondly**, the local government body (Village Board and Planning Commission) must officially adopt and begin procedures to monitor the various land uses within their jurisdiction. This includes the constant study of community land uses by members of the Planning Commission, as new development occurs. Advice and recommendations are given to public officials (Village Board and staff) by the Commission to assist them in land use decisions. The **third** stage consists of the design and implementation of land use regulations to insure, according to ordinance law, the proper implementation of land use plans. The primary regulation to be utilized by the Village of Panama will be the existing Zoning Ordinance.

zoning ordinance . . .

The right to implement a zoning ordinance is a power granted to local municipalities through the State's general police power. Police power is based on the promotion of the health, safety and general welfare of the people and their environs to secure their safety from fire, flood and other damage.

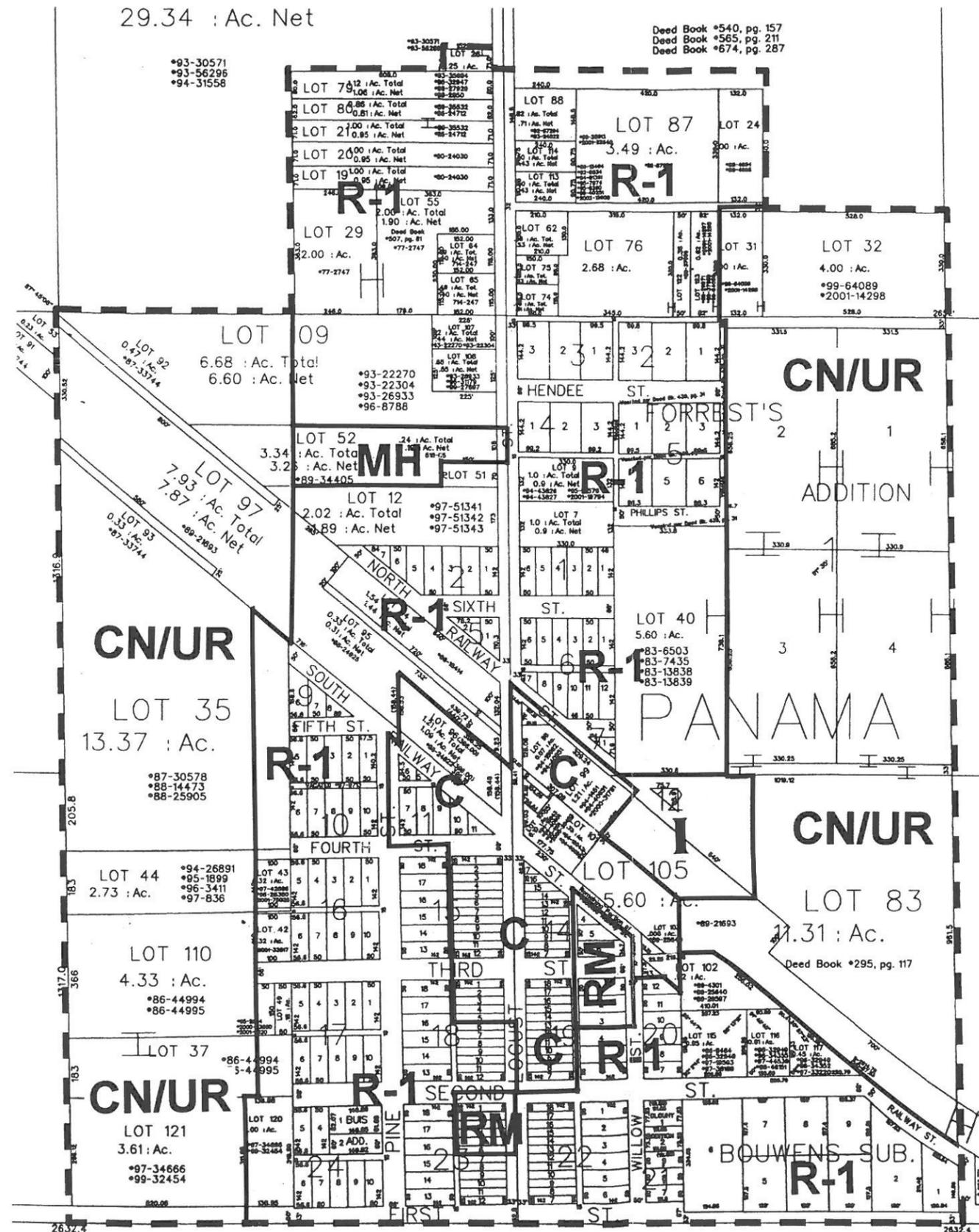
Zoning plays a very important role in the Comprehensive Planning Process. If properly implemented, a zoning ordinance will achieve several objectives, including: (1) directing the growth of the community in accordance with a comprehensive plan; (2) encouraging the most appropriate use of community land; (3) preserving and protecting values; and (4) providing adequate light and air and preventing overcrowding of land.

The Village of Panama Updated Zoning Ordinance will consist of two general parts. The first, a narrative of land use regulations consisting of, but not limited to, the height and size of buildings and other structures, the size of yards, courts and other open spaces and the location and use of buildings, structures and land for commercial, industrial, residential or other purposes.

Accompanying this narrative will be maps depicting the proposed zoning districts or areas of particular use both within the corporate limits of Panama and its one-mile planning jurisdiction. These are referred to as Zoning District Maps. The purpose of the maps are to graphically identify and provide assistance in understanding and enforcing proper land use activities. As a component of this Comprehensive Plan, **Illustration 4.8 and 4.9**, represents an updated official Zoning Map for Panama.

PUBLIC CAPITAL INVESTMENTS

Local public capital investments can greatly influence both the preservation and growth of a community. A community, such as Panama, will have a need for the improvement and development of modern infrastructure, including streets and water, sewer and power utility systems. Also required by the community will be the allocation of resources for public facilities and other public or semi-public buildings and programs.



ZONING MAP RECOMMENDATIONS

CORPORATE LIMITS
Panama, Nebraska

LEGEND



AGX	EXCLUSIVE AGRICULTURAL
AGR	AGRICULTURAL RESIDENTIAL
R-1	SINGLE FAMILY RESIDENTIAL
RM	MULTIPLE FAMILY RESIDENTIAL
MH	MOBILE HOME
C	COMMUNITY RETAIL
I	GENERAL INDUSTRIAL
CN/UR	CONSERVATION/URBAN RESERVE

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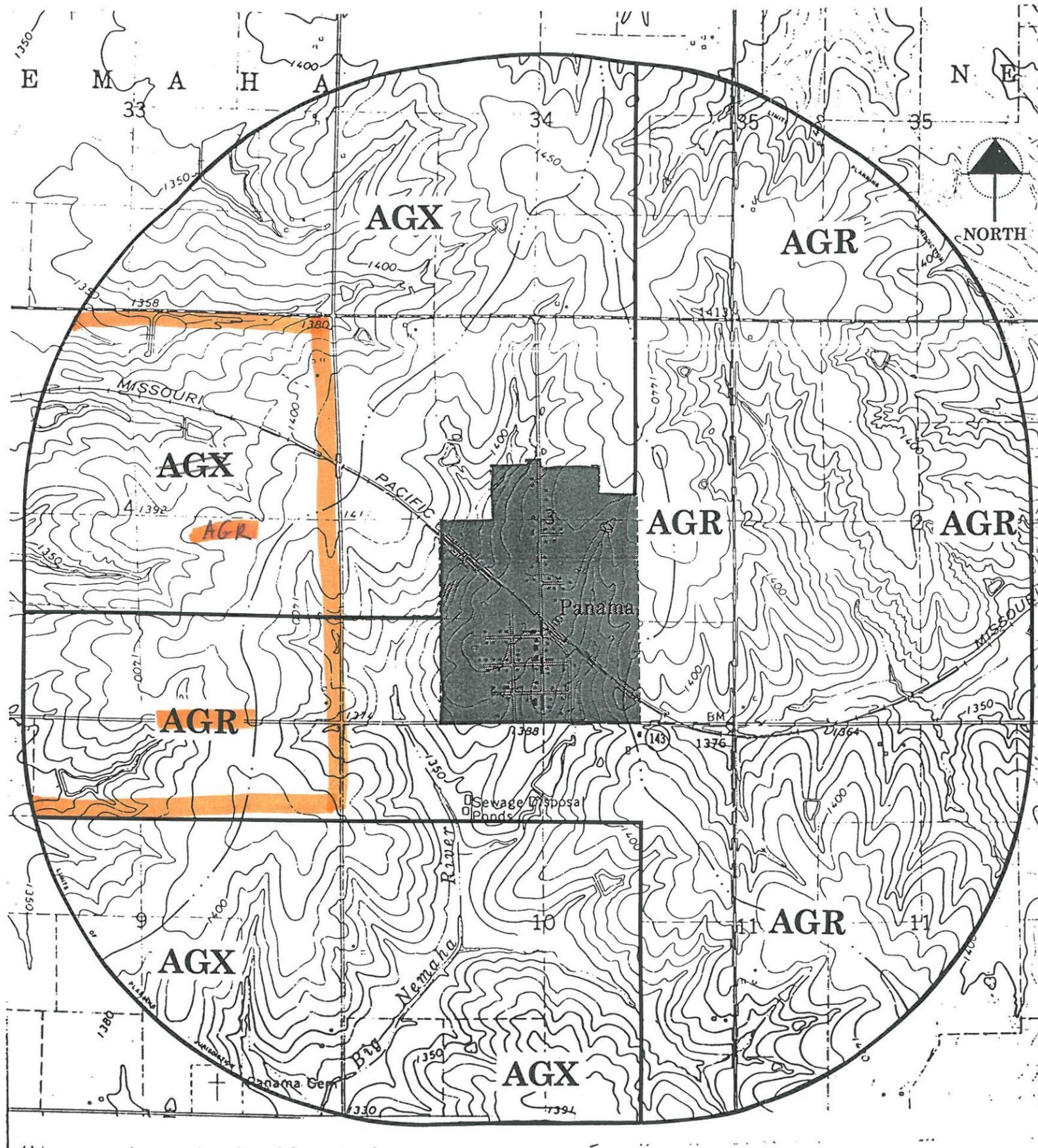
ILLUSTRATION 4.8

**ZONING MAP
RECOMMENDATIONS**

**PLANNING JURISDICTION
Panama, Nebraska**

LEGEND

AGX	EXCLUSIVE AGRICULTURAL
AGR	AGRICULTURAL RESIDENTIAL



*Ordinance
2010-9.1
Rezoned
To AGR*

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COMMUNITY PLANNING & RESEARCH**

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ILLUSTRATION 4.9

The public capital investment process must be sensitive to the affordability level of the community, while cognitive of the fact that the public dollars will need to be secured in order to stabilize recent population declines and encourage an annual growth of 1.1 percent.

A Capital Improvement Program or Plan is the common vehicle to ensure public investment. The Plan should detail the specifics of how revenues will be raised as well as the overall allocation of dollars for the public need. The presence of need will always be higher than resources available, so the proper, most wanted and needed activities should be selected for the Capital Improvement Plan. The fear of allocating public funds for the improvement or development of needed infrastructure and facilities can be tempered if the public is brought into the Capital Improvement planning process.

Scheduled public discussion of needs and resources will provide the community with a firm understanding of needs and the necessity to meet these needs.

The most appropriate Capital Improvement Plan or Program is one which contains at least a five year funding period. This provides the municipality with some flexibility as to which planned public projects will have implementation priority.

PRIVATE CAPITAL

Private capital, or financing, will need to provide the majority of funding for public improvements. This private sector investment is traditionally accomplished via taxes, user fees, or initial development investment.

To ensure private investment, the Village of Panama must produce a process of promoting the future of the community. This starts with the private sector's firm understanding and support for this Comprehensive Plan. **Partnerships need to be created between the Village and the private sector.** These partnerships can range from the private sector being appointed to Village commissions or advisory groups, or to the Village and established local private sector organizations combining efforts to accomplish specific goals or solve a community crisis.

**COMMUNITY
DEVELOPMENT
LAW**

The Village will need to produce incentives comprised of programs of "**public intervention**" to attract the private sector to invest in Panama. Programs of public intervention might include joint public/private investment, the use of State and Federal (Grant) funds, tax increment financing and leveraged private dollars.

The analysis of individual properties conducted in the completion of this comprehensive planning process, utilized the structural analysis rating system established by the requirements of the Nebraska Community Development Law. This process ultimately allows municipalities to utilize Tax Increment Financing to encourage redevelopment and development efforts. All properties located within the Village of Panama were rated according to these standards.

Individual portions of the areas included in the Village of Panama could be designated as "Blighted and Substandard." Redevelopment efforts could then utilize the future property tax base from within the designated area to assist in the financing of public improvements such as streets, sidewalks, water and sanitary sewer utility systems.

Including is a listing of potential redevelopment activities for the community. This blight and substandard determination analysis and the redevelopment plan concept adhered to the guidelines set forth in the *Nebraska Community Development Law*.

The Nebraska Community Development Law was approved by the Unicameral in 1975. The law was developed to assist communities with economic growth and redeveloped activities. In order to use the Community Development Law, an area must first be declared blighted and substandard.

SUBSTANDARD AREA CRITERIA

As set forth in the Nebraska legislation, a **substandard area** shall mean one which there is a predominance of buildings or improvements, whether nonresidential or residential in character, which by reason of the presence of:

1. Dilapidated/deterioration;
2. Age or obsolescence;
3. Inadequate provision for ventilation, light, air, sanitation or open spaces;
4. (a) High density of population and overcrowding; or
(b) The existence of conditions which endanger life or property by fire and other causes; or
(c) Any combination of such factors, is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency, and crime, and is detrimental to the public health, safety, morals or welfare.

BLIGHTED AREA CRITERIA

As set forth in the Section 18-2103 (11) Nebraska Revised Statutes (Cumulative Supplement 1994), a **blighted area** shall mean "an area, which by reason of the presence of:

1. A substantial number of deteriorated or deteriorating structures;
2. Existence of defective or inadequate street layout;
3. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
4. Insanitary or unsafe conditions;
5. Deterioration of site or other improvements;

6. Diversity of ownership;
7. Tax or special assessment delinquency exceeding the fair value of the land;
8. Defective or unusual conditions of title;
9. Improper subdivision or obsolete platting;
10. The existence of conditions which endanger life or property by fire or other causes;
11. Any combination of such factors, substantially impairs or arrests the sound growth of the community, retards the provision of housing accommodations or constitutes an economic or social liability; and
12. Is detrimental to the public health, safety, morals or welfare in its present condition and use; and in which there is at least one or more of the following conditions exists;
 - (a) Unemployment in the study or designated blighted area is at least one hundred twenty percent of the state or national average;
 - (b) The average age of the residential or commercial units in the area is at least 40 years;
 - (c) More than half of the plotted and subdivided property in an area is unimproved land that has been within the village for 40 years and has remained unimproved during that time;
 - (d) The per capita income of the study or designated blighted area is lower than the average per capita income of the city or village in which the area is designated; or

- (e) The area has had either stable or decreasing population based on the last two decennial censuses."

While it may be concluded the mere presence of a majority of the stated factors may be sufficient to make a finding of blighted and substandard, this evaluation was made on the basis that existing blighted and substandard factors must be present to an extent which would lead reasonable persons to conclude public intervention is appropriate or necessary to assist with any development or redevelopment activities. Secondly, the distribution of blighted and substandard factors throughout the Redevelopment Area must be reasonably distributed so basically good areas are not arbitrarily found to be blighted simply because of proximity to areas which are blighted.

After an area is declared blighted and substandard, the community may then proceed with preparation and approval of a Redevelopment Plan. The Redevelopment Plan must be consistent with the Comprehensive Plan of the community and indicate the actions that will be needed to carry out the redevelopment project. A redevelopment plan requires;

- ▶ A review and recommendation to the Village Board of Trustee's by the Planning Commission; and
- ▶ Action by the Village Board of Trustee's after required publication and public hearing.

Panama should work with their designated Village attorney on the specific steps and execution of individual redevelopment projects.

Table 4.3 identifies the results for the Village of Panama blight and substandard determination analysis. The community has a strong presence of buildings 40 years of age or greater, a strong presence of dilapidated or deteriorating structures, and a strong presence of conditions which endanger life or property by fire and other causes.

**TABLE 4.3
SUBSTANDARD AND BLIGHT FACTORS
PANAMA, NEBRASKA
2003**

SUBSTANDARD FACTORS

- 1. Dilapidated/deterioration. ■
- 2. Age or obsolescence. ⊙
- 3. Inadequate provisions for ventilation, light, air, sanitation, or open spaces. ⊙
- 4. Existence of conditions which endanger life or property by fire and other causes. ⊙

BLIGHT FACTORS

- 1. A substantial number of deteriorated or deteriorating structures. ■
- 2. Existence of defective or inadequate street layout. ■
- 3. Faulty lot layout in relation to size, adequacy, accessibility or usefulness. ■
- 4. Insanitary or unsafe conditions. ■
- 5. Deterioration of site or other improvements. ⊙
- 6. Diversity of Ownership. (Est.) ⊙
- 7. Tax or special assessment exceeding the fair value of land. (Est.) ○
- 8. Defective or unusual condition of title. (Est.) NR
- 9. Improper subdivision or obsolete platting. ■
- 10. The existence of conditions which endanger life or property by fire or other causes. ⊙
- 11. Other environmental and blighting factors. ⊙
- 12. One of the other five conditions. ⊙

Strong Presence of Factor ⊙
 Reasonable Presence of Factor ■
 Little or No Presence of Factor ○
 NR - Not Reviewed

Source: Hanna:Keelan Associates, P.C., 2003

**Redevelopment
Activities**

Panama was surveyed to identify needed improvements. Buildings in the Downtown and throughout the community residential areas were rated as well as streets, sidewalks and site conditions. The purpose of this Redevelopment Plan is to serve as a guide for implementation of redevelopment activities within the Village. Redevelopment activities, associated with the Community Development Law State Statutes, 18-2101 through 18-2154, should be utilized to promote the general welfare, the enhancement of the tax base, the economic and social well being, the development of any public activities and promotion of public events in the community, along with any and all other purposes, as outlined in the Community Development Law. Improvements within the Village of Panama should include:

*project
considerations*

- Rehabilitation of commercial buildings in the Downtown.
- Commercial facade improvement.
- Rehabilitation of houses.
- Paving of deteriorated or substandard streets.
- Sidewalk improvements.
- Removal of substantially dilapidated and substandard structures.
- Improvement of water and sanitary sewer systems.
- Landscaping and screening of outside storage areas.

Panama is projected to have an annual increase in population of 1.1 percent during the planning period, 2003 to 2013. This population increase will require appropriate housing, education and health care facilities and infrastructure. To accomplish this, the private sector in Panama and Lancaster County will need to be a player.

**ANNUAL REVIEW OF
THE
COMPREHENSIVE
PLAN
AND PLAN
AMENDMENTS**

This Comprehensive Plan should be in a constant process of review by all parties involved. This review, if properly conducted, will produce changes to the Plan. Changes will be made to the Plan utilizing a proper framework for amendments.

The Plan review process should be initiated by the Planning Commission. The process should be scheduled. Professional planners can assist with this review process with the assistance of all pertinent Village staff.

Public involvement will be a prerequisite for the effective review of the Comprehensive Plan. Scheduled public meetings should also be conducted to ensure input from specific neighborhood areas and special interest groups.

The starting point, or foundation, for all review processes should be the **evaluation of the future land use plan**. The review and possible change to the land use plan should be focused on proposed developments in the Village. These changes will, in turn, require modifying the other components of the Comprehensive Plan, such as housing, infrastructure and facilities and the environmental assessment.

The Comprehensive Plan should be reviewed, at a minimum, once a year.

The process to officially **amend** the Panama Comprehensive Plan should go beyond required Planning Commission and Village Board public hearings by involving the various business and social organizations in the community. A Comprehensive Plan must be amended in accordance with Nebraska Revised Statute Section 19-924-929.

ANNEXATION POLICY

The Policy of the Village of Panama, Nebraska, for both voluntary and involuntary annexation shall be: non-agricultural land areas identified within the planning jurisdiction shall be annexed at a point-in-time when those areas are in conformance with and meet the criteria of Nebraska's State Statute regarding the practice and requirement of annexation.

Areas beyond the corporate limits, identified in the Future Land Use Plan (**Illustration 4.7**) as residential, commercial, or industrial uses, should be considered for annexation when development is proposed. Areas that are subdivided and platted in conformance with the Subdivision Regulations of the Village of Panama should be annexed at the same time that a change in zone is approved, for example, from agricultural to single family residential.



CHAPTER 5

PUBLIC FACILITIES, UTILITIES AND TRANSPORTATION

CHAPTER 5

PUBLIC FACILITIES, UTILITIES AND TRANSPORTATION

INTRODUCTION

Public facilities, utilities and transportation are vital components to the Community to add to the quality of the living environment. Typically, each has been developed out of necessity. Each requires financial commitment, and therefore, necessitates the careful review and planning for future needs.

The major emphasis of this section is to determine the present capacity of the Panama public facilities, utilities and transportation systems, inventory, and to determine the adequacy of each to meet the future estimated demands throughout the planning period, for the participating community.

PUBLIC FACILITIES

Illustration 5.1 identifies the primary public facilities in Panama.

PARKS AND RECREATION

An integral part of the quality of life in a community is the park system and recreational opportunities provided to its residents and visitors. Recreational opportunities and the availability of open space plays an important role in enhancing a community's "quality of life." The community's role in adequately planning for open space and providing a full range of recreational opportunities directly impacts the community and economic development activities.

The Village of Panama has three parks, in various locations throughout the community, including Panama Park, the Downtown Park and Tennis Court Park.

Panama Park is the largest of the three parks with three total acres, located in the northeast portion of the community along Eighth Street, east of Locust Street. The most significant feature of this park is the Dutch Hunt Ball Field which supports T-Ball, Little League and Men's League baseball/softball. Adjacent facilities include swings, and playground equipment, a playhouse, sand volleyball court and horseshoe pits.

The remaining two parks are both located at the southern end of Downtown Panama, generally at the southwest and southeast corners of the intersection of Locust and Third Streets. **Downtown Park**, located near the southwest corner of Locust and Third Streets, is a smaller scale park for younger children. A merry-go-round, swings, picnic tables and open grass areas are included in this Park's amenities.

Active sports recreation is the main emphasis of the **Tennis Court Park**, located at the southeast corner of Locust and Third Streets. A tennis court is available for public use, as well as a basketball hoop, picnic table and open grass areas.

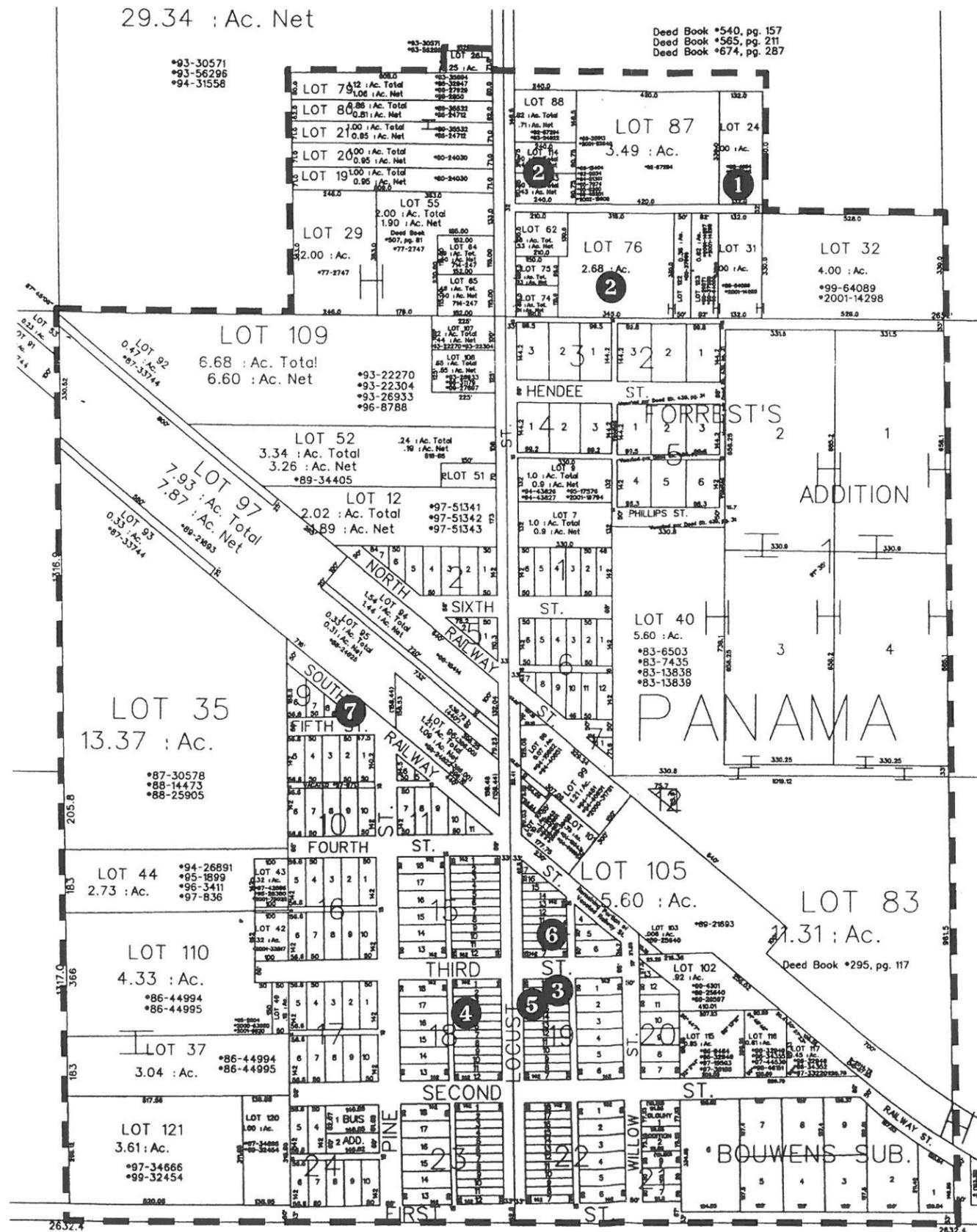
The Community-Wide Survey, completed in November, 2002, indicated that parks and recreation areas need "some" improvement. Overall, the respondents to the survey felt that a community/recreation center should be financed and built in Panama. When asked which projects would be most beneficial to Panama, the number one response was a Community Center.

PUBLIC ADMINISTRATION

Public Administration facilities are designed to serve citizens of the Community and provide a location to conduct the business of the government.

Postal Services

The **Post Office of Panama** is located at 302 Locust Street. The building meets ADA standards. The Post Office has approximately 150 postal boxes providing mail service for the residents of Panama. Office hours are 8:00a.m. - 4:00p.m. Monday through Friday and 8:00a.m. - 9:30p.m. on Saturday. Staff includes a full-time Post Master and one relief position available when needed and for two hours on Saturday. Rural postal delivery is not provided through the Panama Post Office.



PUBLIC FACILITIES MAP

CORPORATE LIMITS
Panama, Nebraska

LEGEND

- 1 WATER TOWER
- 2 PANAMA PARK
- 3 TENNIS COURT PARK
- 4 DOWNTOWN PARK
- 5 FIRTH RURAL DISTRICT
FIRE DEPARTMENT
- 6 U.S. POST OFFICE AND
VILLAGE HALL
- 7 RECYCLING CENTER



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ILLUSTRATION 5.1

Law Enforcement

The **Lancaster County Sheriff Department** is located in Lincoln, Nebraska at 575 South 10th Street and is housed within the Lincoln/Lancaster County Justice and Law Enforcement Center. The County Sheriff Department has 70 sworn officers, including the Sheriff and Chief Deputy, eight security guards stationed in the Sheriff's Department, and 18 civilian employees. The Sheriff Department provides law enforcement services to all areas of the County, including the Villages, such as Panama, that do not have municipal police protection.

The **Lancaster County Jail** located at 605 South 10th Street houses all persons arrested in Lincoln and Lancaster County. All requests for emergency assistance throughout Lancaster County are handled by the **911 Dispatch Center**, including police, fire, rescue and emergency response.

Fire Protection

The **Firth Rural Fire Department**, which maintains facilities in both Panama and Firth, has a total of 38 volunteer firefighters (10 are residents of Panama). Fifteen of the volunteers are also certified EMT's, but all volunteers have CPR and ADE (Automatic Defibulator Electronic) training. The Fire Department has a service area of 64 square miles. Approximately 90 calls are responded to each year, with one-third being fire related. A fire insurance rating of "7" is maintained in the Village of Panama. The Fire Department, in the Panama, maintains a 1,500 gallon pumper, a 3,000 gallon tanker, and a 250 gallon combination grass/medical rig.

The Department has a five-year goal of constructing a new Fire Hall in the Village of Panama to adequately store and handle all equipment.

Village Office

The **Village Office** is located at 302 Locust Street in the same building as the U.S. Post Office. Village Board of Trustees, Planning Commission and various civic organization hold meetings in Village Office. The Village Clerk and Utility Maintenance Superintendent maintain offices in the building, as well.

Civil Defense

Civil defense services in Lancaster County are provided on a volunteer basis in each village within the County. The **Department of Emergency Management** (555 South 10th Street) is staffed by a full-time Director that coordinates civil defense efforts throughout the County. In the case of an emergency, the Director also contacts FEMA and the Red Cross.

Examples of natural and man-made disasters include floods, tornadoes, winter storms, chemical spills, explosions, plane crashes, etc. Other services include weather alert of severe weather, tornado awareness week education, and winter road services.

EDUCATION

Norris School District #160 was established in 1964 when the communities of Roca, Hickman and Firth merged. The following year, the school districts of Cortland, Princeton and Panama joined the newly formed District. Approximately 210 square miles are included, today, in the District, with 40 square miles located in Gage County, three square miles in Otoe County and the remainder in Lancaster County.

The school site is centrally located within the District and has approximately 160 acres for the school facilities, at the intersection 68th Street and Princeton Road (nine miles southwest of Panama). The site consists of an Elementary, Middle and High School, with bus barns, paved parking areas and outdoor athletic and activity fields.

The technology available to students and staff members is excellent. There are two technology coordinators, one computer for every three or four students, and all classrooms have one or more computers that are Internet accessible.

The Community-Wide Survey indicated 93.8 percent of the respondents were satisfied with the elementary School and that 92.2 percent were satisfied with the Junior/Senior High School systems in general.

**Norris
Elementary School**

The **Norris Elementary School** was constructed in 1969, with a substantial addition completed in 2002. The School contains kindergarten through fifth grades and has six kindergarten classes and five classes each of grades first through fifth. There are 48 certified teaching positions. Student enrollment is currently 720 students, with a student to teacher ration of approximately 15:1. Computers are available throughout the classrooms and in a designated computer lab where approximately 25 computers are available.

Norris Middle School

Grades six through eight are contained in the **Norris Middle School**, which was constructed in 1979. The School has 25 certified teachers and a current student enrollment of 400, equating to a student/teacher ratio of 16:1. A “pod” configuration of 18 classrooms provides flexibility in teaching methods. Many areas of special emphasis are available to students, including fine arts, music/band, vocational classes such as wood and metal shop, home economics, club and organizations, as well as a variety of extra-curricular sports teams.

School administrators are currently analyzing long range plans to expand the Middle School to support a growing student population. Within the next 10 years, expansion of the Middles School will be necessary.

Norris High School

The original building for the **Norris High School** was constructed in 1969 and has subsequently had four additions that have allowed the School to maintain its level of educational excellence. Grades nine through 12 are supported by the High School, with 506 students enrolled and 34 certified teachers on staff, equating to a student/teacher ratio of approximately 15 to 1.

The High School has facilities especially designed for industrial arts, music, family and consumer science classes. Extra-curricular activities include the standard clubs and organizations, as well as a wide variety of sports teams.

MEDICAL/ELDERLY SERVICES

The Village of Panama does not currently have any services available for medical needs. The City of Lincoln, located approximately 15 miles northwest of Panama, has a wide variety of medical and elderly facilities that are readily available to residents of the Village of Panama.

PUBLIC UTILITIES

It is the responsibility of any community to provide a sound public infrastructure for its citizens, as well as to provide for anticipated growth. Therefore, it is important that the expansion of these systems be coordinated with the growth of the Village.

Citizens of Panama responded in a community needs assessment survey in 2002 that identified needed improvements. Water quality improvements was one of the top three responses identified, including water quality and pressure.

Analysis of these infrastructure systems, via conversations with the Village Engineer and utility personnel, confirmed that the Village must strive to improve these utility systems.

Sanitary Sewer System

The Village is served by a sanitary sewer system, constructed in 1989. Individual residences and businesses in the community are served by 6 and 8 inch diameter vitrified clay pipe (VCP) sewer mains as part of a gravity sewer collection system. A treatment facility is located a quarter mile south of the corporate limits (Panama Road). The average wastewater flow is 17,250 gallons per day. The current system can meet the service demands of current and future residents in terms of total capacity. However, expansion of the wastewater facility may also be needed to accommodate future growth to the population of Panama.

Water System

The water supply for Panama is provided by one underground well and contractual agreements with the Lancaster County Rural Water District. The community water well is located north of Panama, just to the north of Stagecoach Road. The municipal well and the Rural Water District Supply drinking water to the water tower located near Panama Park in the northeast portion of the community.

The well, drilled in 1968, has the capacity to pump approximately 200 gallons per minute (gpm). The well is operated as the water source for the Village, which is used in combination with the Rural Water District agreement of 250,000 gallons per month. The Village well pumps intermittently with the Rural Water District, and solely once the monthly agreement amount has been met.

The Panama water tower was constructed in June, 1999, and has a total capacity of 100,000 gallons. Several water mains were upgraded throughout the Village, in conjunction with the water tower construction in 1999.

**Water System
Deficiencies/
Improvements**

The water quality from the Panama municipal system has historically been poor. High levels of manganese, iron and total dissolved solids have repeatedly been documented in the well. The chemical composition of the municipalities drinking water are subject to review by the Environmental Protection Agency and Nebraska Health and Human Services (NHHS) regulations.

Electrical System

The electrical system is owned by the Village of Panama and operated by Nebraska City Utilities.

Natural Gas System

The Village of Panama is not supplied natural gas.

TRANS- PORTATION

INTRODUCTION

The availability of a convenient and efficient transportation system is essential to the continued economic and physical development of Panama. An adequate transportation system is required to transport goods and services to and from major travel routes and market centers outside the Village, and provide for the circulation needs within the city. The overall purpose of the transportation plan is to provide the necessary guidelines for the safe movement of people and vehicles throughout the planning area.

The primary sources of information utilized to develop the Transportation Plan were (1) Panama "One and Six Year Plans," (2) Lancaster County "One and Six Year Plans" and (3) State of Nebraska Department of Roads "Nebraska Highway Program" (Fiscal Years 2002-2008 and Beyond).

EXISTING PANAMA ROAD NETWORK

Illustration 5.2, State Functional Classifications, Panama, Nebraska, depicts the transportation system in the Village of Panama. The transportation system comprises of Nebraska State Highway 43 and Nebraska State Spur S55D (Panama Road from Highway 43 west to Locust Street). Other local streets provide transportation services throughout the Village, while the state highway and county roads provide transportation services into the county and into adjacent counties.

Traffic Volume

The Nebraska Department of Roads monitors traffic volume in the Panama area, on county roads and state and federal highways. This tabulation process is done to identify the appropriateness of the existing road classification and engineering standards. **Illustration 5.2** also identifies the average daily traffic counts for state and federal transportation routes around Panama. Each of these road segments are identified as "major arterial" roads. As roads within the corporate limits of the Village of Panama are classified as "local" roads.

**Road
Classifications**

Nebraska Highway Law identifies the eight functional classifications of rural highways as follows:

- (1) **Interstate:** Which shall consist of the federally designated National System of Interstate and Defense Highways;
- (2) **Expressway:** Second in importance to Interstate. Shall consist of a group of highways following major traffic desires in Nebraska and ultimately should be developed to multilane divided highway standards;
- (3) **Major Arterial:** Consists of the balance of routes which serve major statewide interests for highway transportation in Nebraska. Characterized by high speed, relatively long distances, travel patterns;
- (4) **Scenic-Recreation:** Consists of highways or roads located within or which provide access to or through state parks, recreation or wilderness areas, other areas of geological, historical, recreational, biological, or archaeological significance, or areas of scenic beauty;
- (5) **Other Arterial:** Which shall consist of a group of highways of less importance as through-travel routes which would serve places of smaller population and smaller recreation areas not served by the higher systems;
- (6) **Collector:** Which shall consist of a group of highways which pick up traffic from many local or land-service roads and carry it to community centers or to the arterial systems. They are the main school bus routes, mail routes, and farm-to-market routes;
- (7) **Local:** Which shall consist of all remaining rural roads, except minimum maintenance roads;

- (8) **Minimum Maintenance:** Which shall consist of
(a) roads used occasionally by a limited number of people as alternative access roads for area served primarily by local, collector, or arterial roads, or
(b) roads which are the principal access roads to agricultural lands for farm machinery and which are not primarily used by passenger or commercial vehicles.

The rural highways classified, under subdivisions (1) thru (3) of this section should, combined, serve every incorporated municipality having a minimum population of 100 inhabitants or sufficient commerce, a part of which will be served by stubs or spurs, and along with rural highways classified under subsection (4) of this section, should serve the major recreational areas of the state.

Sufficient commerce shall mean a minimum of two hundred thousand dollars of gross receipts under the Nebraska Revenue Act of 1967.

FUTURE PANAMA TRANSPORTATION SYSTEM

The future transportation system in Panama is outlined in the City **One and Six Year Road Improvement Programs**. Panama's One-Year Plan is for projects to be undertaken in 2003. Panama Six Year Plan is for projects to be undertaken through 2009, or earlier if funding becomes available.

Village of Panama - One-Year Road Plan

Panama One-Year Road Plan includes the following:

1. **M381(51):** Armor Coating Second Street, from Locust to Pine Streets.
2. **M481(52):** Armor Coating Third Street, from Locust to Pine Streets.
3. **M481(53):** Armor Coating Fourth Street, from Locust Street to 370 feet west of Pine Street.
4. **M481(55):** Armor Coating Pine Street, from First Street to 210 feet north of Fourth Street.
5. **M481(67):** Asphalt Surfacing of Sixth Street, from Locust Street to 315 feet east of Locust Street.

**Village of Panama -
Six-Year Road Plan**

Panama Six-Year Road Plan includes the following:

1. Each of the One-Year road improvement projects listed above.
2. **M481(56):** Armor Coating Locust Street, from Firth Street to Fourth Street and on Railway Street, from Fourth to Willow Street.
3. **M481(57):** Armor Coating Locust Street, from Fourth Street to 370 feet north of Eighth Street.

**UPCOMING
NEBRASKA
DEPARTMENT OF
ROADS PROJECTS IN
PANAMA'S
PLANNING
JURISDICTION**

The Nebraska Department of Roads has no projects to be completed in the Panama planning jurisdiction within the next several years.

**UPCOMING
LANCASTER COUNTY
PROJECTS IN
PANAMA'S
PLANNING
JURISDICTION**

Lancaster County has no projects to be completed in the Panama planning jurisdiction within the next several years.

STATE FUNCTIONAL CLASSIFICATIONS MAP

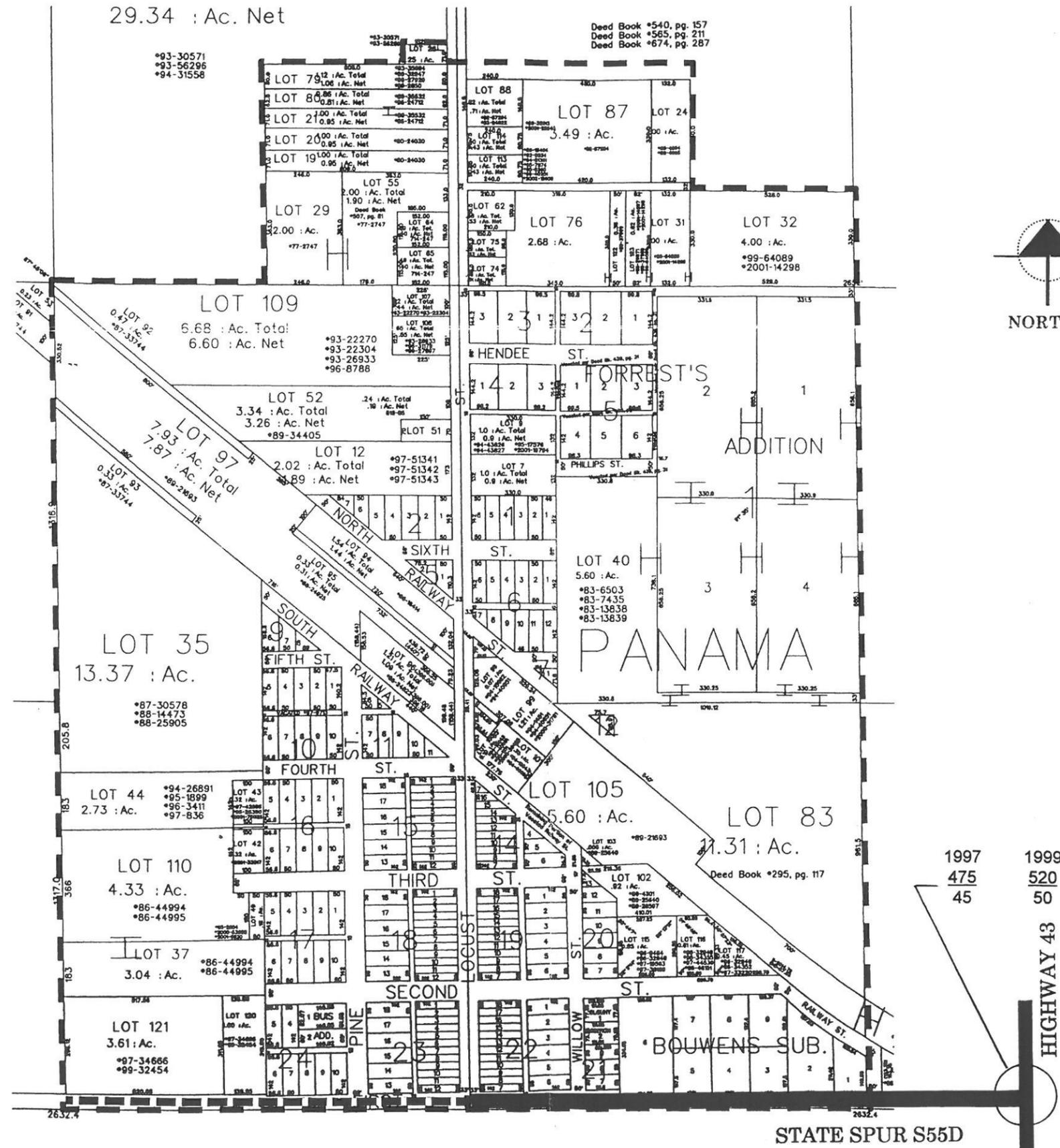
CORPORATE LIMITS
Panama, Nebraska

LEGEND

MAJOR ARTERIAL
 OTHER ARTERIAL

475 24-HR AVERAGE ANNUAL TRAFFIC
 45 TRAFFIC

TOTAL VEHICLES
 HEAVY COMMERCIAL VEHICLES



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ILLUSTRATION 5.2