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The Long School Neighborhood, The: A Community Profile

Elizabeth Hruska
University of Nebraska at Omaha

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THE LONG SCHOOL NEIGHBORHOOD:
A COMMUNITY PROFILE

Prepared for the
Long School Neighborhood Association
and
The North Omaha Community Development Corporation.

The preparation of this report was
financed in part through
a grant from the
Resource Development Internship Program,
University of Indiana,
Bloomington, Indiana.

Center for Applied Urban Research
The University of Nebraska at Omaha
Omaha, Nebraska 68182

March, 1980

ACKNOWLEDGMENTS

Although this report was developed and written by Ms. Elizabeth A. Hruska, it reflects the efforts of other staff members at the Center for Applied Urban Research, who aided in questionnaire construction, assisted in the development of methodology and reviewed and critiqued this report. The author is especially indebted to Mr. Jack Ruff, Acting Director, and Ms. Ethel Williams, Community Development Associate, for their supervision of the project. The author is also indebted to Dr. David Hinton, Assistant Dean of the College of Public Affairs and Community Service, for his support and guidance throughout this project. Appreciation is extended to Mrs. Marian Meier, Editor, who reviewed the report for grammatical correctness and to Mrs. Joyce Carson, who typed the report. Special thanks are also extended to the members of the Long School Neighborhood Association especially, Louise Latimer, past president of the association, and to the staff of the North Omaha Community Development Corporation, especially Shiela Banks, who assisted with data collection. Without the assistance from these individuals, the report would not have been possible.

Responsibility for any errors in this report rests with the author. Any value judgments made or implied in this report are those of the author and do not necessarily represent those of the Center for Applied Urban Research or the University of Nebraska at Omaha.

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INTRODUCTION

During the period from September, 1979 to January, 1980, the Center for Applied Urban Research conducted a housing and business conditions study for the Long School Neighborhood and the North 24th Street Business District. The study results provided in this report should be of use to the neighborhood group and the North Omaha Community Development Corporation in making decisions about the use of Community Development Block Grant funds and the other related development activities.

BACKGROUND OF STUDY AREA

The Long School Neighborhood is a 33 square block area in the northwestern part of Omaha. It is bounded by Hamilton Street on the south, Lake Street on the north, 24th Street on the east, and the North Freeway on the west. According to a report by the Housing and Community Development Department, this older, predominately black area consists of a mixture of land uses -- residential, commercial, and light manufacturing. No new construction has taken place since 1949. No schools are found in the immediate area, and only one recreational facility, the Bryant Community Center, exists.

In 1978 the Long School Neighborhood was designated as an area eligible to receive Community Development Block Grant funds. In 1979 Long School received \$95,000 for housing rehabilitation. In 1980 the neighborhood association will receive \$110,000 for the same purpose.

The North 24th Street Business District is located on the eastern edge of the Long School area. It runs from Cuming Street on the south to Ames Avenue on the north. This area is also eligible for Community Development Block Grant funds. The North Omaha Community Development Corporation, a coordinating body for redevelopment activities in the north part of Omaha, is seeking additional funds from the Economic Development Administration and the Small Business Administration for renovation and demolition projects.

APPROACH TO STUDY

Housing conditions of the Long School Neighborhood and business conditions of the North 24th Street Business District are analyzed in this report. Information for this study was obtained by the use of three different techniques -- questionnaires, observation, and compilation of existing data. A review of the literature was also conducted. Earlier studies related to the study area were reviewed. Information on the study area and methodologies was obtained from the review of these reports. A summary of these reports is found in Appendix A. A description of the research design is presented below.

Survey of Area Residents. In the fall of 1979, residents of the Long School Neighborhood were recruited to conduct a door-to-door canvass of the area. Canvassers were to deliver and collect a housing attitude survey to each household in the area. A questionnaire prepared by the Nebraska Department of Economic Development was modified for use in this study. (See Appendix B.) Prior to the canvass, volunteers were trained by members of the Center for Applied Urban Research on the proper procedures for conducting a survey.

Publicity on the project also preceded the canvassing. The Omaha Star, the local community paper, published an article on the canvassing project. Flyers, containing information on the survey, were also delivered to every household.

Survey of Housing Conditions. In addition to the delivery and collection of questionnaires, the neighborhood volunteers were requested to record the address and condition of every structure in the area. Information not collected by the canvassers was gathered by the author of this report. Data on occupancy status of each structure were obtained from the Housing and Community Development Department. The two sources of data were then compared and analyzed.

Survey of Area Businesses. A questionnaire utilized by the Center for Applied Urban Research in an earlier study of traditional business districts was modified and used for this study. The names and addresses of businesses were obtained from the North Omaha Community Development Corporation (NOCD).

Forty questionnaires were mailed to businesses in the area. The author and a staff member from NOCD visited each of the businesses that received the questionnaire.

Business Stability Study. The Polk City Directory was used to determine the fluctuation in the numbers of businesses over a five year period. Each business address was checked to see if any changes had resulted from new businesses moving into the area, old businesses leaving the area, or changes in ownership. These data used in conjunction with the survey indicate the stability of business activity in the area.

HOUSING SURVEY

Eighty questionnaires were returned by neighborhood residents of the Long School area. A summary and analysis of the data obtained from the survey are provided in this section.

The demographic information provided by the survey indicated that the population was primarily composed of an elderly, black population with low to moderate incomes. The majority of households were small: 60 percent had fewer than three people in their households.

Table 1: Number of Persons in Household

	#	%
One	23	29
Two	25	31
Three	12	15
Over three	20	25

As Table 2 indicates, 58 percent of the households were headed by a person over the age of 60. Slightly more homes were headed by women than by men; 46 percent were headed by a male, 54 percent were headed by a female. Over half of the female-headed households were elderly. Only three of the non-elderly, female-headed households had children under 18 years of age.

Table 2: Age of Head of Household

	#	%
24-39	7	11
40-59	20	31
60 and older	37	58

Ninety percent of the respondents were black. Whites and Mexican-Americans comprised the remaining ten percent.

Table 3: Race of Head of Household

	#	%
Black	71	90
White	7	9
Mexican-American	1	1

Twenty-three households had persons under the age of 18 living in their homes, as indicated in Table 4. Of the households with children 74 percent had fewer than three. The small proportion of households with children under 18 was to be expected because of the large elderly population.

Table 4: Number of Persons Under 18 Years of Age

	#	%
One	7	30
Two	8	35
Three	2	9
Over three	<u>6</u>	<u>26</u>
	23	100

Table 5: Number of Persons 18 Years of Age or Older -- Excluding Head of Household and Spouse

	#	%
One	17	68
Two	6	24
Over Two	<u>2</u>	<u>8</u>
	25	100

Table 5 shows that 25 households had persons 18 years of age or older, other than the head of household or their spouses, living in their homes. The age range of these residents was 19 to 88 years old. This indicates that some children 18 years of age or older were living with their parents and also that elderly individuals were living with relatives.

Family income was very low in this area, as Table 6 shows:

Table 6: Income

	#	%
Less than \$5,000	24	47
\$5,000 - \$10,000	19	37
Over \$10,000	<u>8</u>	<u>16</u>
	51	100

Almost half of the households had an income of less than \$5,000. This is far below the estimated median income of \$13,000 for the city. The generally low incomes and high concentration of elderly may indicate that most income was derived from Social Security or some other form of assistance.

Neighborhood Stability and Desirability

Neighborhood stability and desirability are examined next. Length of residency is presented in Table 7.

Table 7: Years at Present Address

	#	%
Less than 5 years	13	17
5 - 10 years	6	8
11 - 20 years	11	14
Over 20 years	<u>46</u>	<u>61</u>
	76	100

As the above figures indicate, a large number of residents had lived in the neighborhood for a considerable length of time. Eighty-three percent of the respondents indicated a desire to remain in the neighborhood, suggesting that most residents were satisfied with the area in which they live and have a positive attitude toward the neighborhood. Only seven people stated a desire to leave. All seven of these respondents had lived in the area a relatively short period of time -- three years or less. Five of the seven respondents were renters. The remaining two did not indicate whether they were homeowners or renters. In general, renters tend to be more mobile, and may not have settled in the neighborhood they most prefer.

Even so, six of the renters stated a preference for remaining in the area. All of the respondents who identified themselves as homeowners expressed a desire to remain. The homeowners tended to be the longer term residents, who might not wish to leave family and friends and who might have their homes paid off or perhaps were close to paying off their homes. Since no question inquired into the reasons residents wished to stay, the precise reasons for wanting to stay cannot be determined.

Low value homes occupied by their owners were the norm for this neighborhood. As Table 8 indicates, a very high percentage of the residents owned their homes.

Table 8: Occupancy Status

	#	%
Own	14	19
Rent	<u>61</u>	<u>81</u>
	75	100

Table 9: Market Value of Homes

	#	%
Under \$10,000	25	69
\$10,000 - \$20,000	10	28
Over \$20,000	<u>1</u>	<u>3</u>
	36	100

The average value of homes in the area was \$8,500 with a range from \$2,000 to \$21,000. Although these figures were determined by the residents themselves, they may be considered fairly accurate. Last year the county reappraised all residential property. Residents were informed of their new valuations earlier in 1979. These new valuations might have been used by the residents to answer this question. Few people responded to the question on monthly payments. Either people chose not to disclose this information, or due to the longevity of their residency, they might not be making payments any longer.

Fourteen residents were renters. Their average monthly payments were \$90 with a range from \$50 to \$150 a month. Nine renters had at least one major utility -- electric, water, or gas -- included in their rental payments.

Most residences in the area were medium to small single-family homes. The sizes of the homes in the area reflect the ages of the structures. Very few one- and two-bedroom single-family homes are built today. Tables 10 and 11 show the breakdown of type and size dwelling.

Table 10: Type of Dwelling

	#	%
Single-family	68	88
Apartment	7	9
Duplex	<u>2</u>	<u>3</u>
	77	100

Table 11: Size of Dwelling

	#	%
Efficiency	3	4
One-bedroom	18	24
Two-bedroom	24	32
Three-bedroom	17	23
Four-bedroom	<u>13</u>	<u>17</u>
	75	100

Generally, people in this neighborhood had a positive attitude toward the conditions of their homes. Table 12 presents information on the residents' attitudes toward the physical conditions of their homes.

Table 12: Physical Condition of Dwelling

	#	%
Good (standard)	7	9
Fair (needs minor repair)	40	53
Poor (deteriorating)	26	35
Dilapidated (substandard)	<u>2</u>	<u>3</u>
	75	100

Sixty-three percent of the residents felt their homes were in good or fair condition. Only one person indicated that his home could not be rehabilitated. When asked about the satisfaction with their homes, slightly more than half stated they were satisfied.

Table 13: Satisfaction with Dwelling

	#	%
Satisfied	32	52
Dissatisfied	30	48

Although people generally expressed satisfaction with their dwellings, 42 people stated one or more areas of dissatisfaction with their homes. The two major reasons were utility payments and the condition of structures. Table 14 presents the list of problem areas stated by the residents.

Table 14: Reasons for Dissatisfaction

	#
Utilities	27
Condition of Dwelling	20
Size of unit	
too small	9
too large	2
Distance to work	4

Residents were also asked to rate the condition of specific elements of their homes. Tables 15 - 20 present these data. Lack of insulation might be the major reason people expressed dissatisfaction with their utility bills. Forty percent of the respondents stated the insulation in their homes was poor or very poor. Exterior appearance was also rated very low. Only 26 percent said the appearance of their homes was very good or good; 32 percent said the appearance was poor or very poor. The condition of the roof, wiring, and heating system were rated on the high end of the scale. Thirty-eight percent of the respondents stated their roofs were in good or very good condition, as compared to only 21 percent who responded that their roofs were in poor or very poor condition. Of all the items rated, the wiring was rated the best. Fifty-three percent of the respondents said their wiring was in very good or good condition. Only 18 percent said it was in poor or very poor condition. The majority of the respondents also felt that their heating systems were adequate.

Fifty-one percent stated their heating system was in very good or good condition, whereas only 21 percent said it was in poor or very poor condition.

Table 15: Condition of Wiring

	#	%
Very Good	6	9
Good	29	44
Fair	18	27
Poor	6	9
Very Poor	<u>6</u>	<u>9</u>
	65	100

Table 16: Condition of Plumbing

	#	%
Very Good	5	8
Good	19	29
Fair	22	33
Poor	14	21
Very Poor	<u>6</u>	<u>9</u>
	66	100

Table 17: Condition of Roof

	#	%
Very Good	7	11
Good	17	27
Fair	19	31
Poor	13	21
Very Poor	<u>6</u>	<u>10</u>
	62	100

Table 18: Condition of Insulation

	#	%
Very Good	4	7
Good	14	21
Fair	17	26
Poor	13	20
Very Poor	<u>12</u>	<u>20</u>
	66	100

Table 19: Exterior Appearance

	#	%
Very Good	2	3
Good	15	23
Fair	26	40
Poor	10	15
Very Poor	<u>11</u>	<u>17</u>
	64	100

Table 20: Condition of Heating System

	#	%
Very Good	4	7
Good	27	44
Fair	17	28
Poor	10	16
Very Poor	<u>3</u>	<u>5</u>
	61	100

Although some persons expressed dissatisfaction with their homes, only 10 people stated that they either strongly desired or desired different housing. Of those that desired different housing, seven responded to the question on type of housing desired. One preferred to rent a house, one preferred to rent an apartment, and four stated they wished to buy a house. Two- to four-bedroom units were also preferred. Three people stated that they could afford a maximum monthly payment of \$100 - \$150. These data indicated that people were generally satisfied with their homes but felt that some problems needed attention; i.e., utilities and housing conditions. Those that expressed a desire to move from the area or into different housing might experience some difficulty since their maximum affordable payments were very low.

HOUSING CONDITIONS SURVEY

In the Long School area 276 single-family and multi-family structures existed at the time of the survey. All of these structures were viewed by either a neighborhood resident or the author. The condition of each structure was recorded. The following four categories were used: good (standard), fair (needs minor repair), poor (deteriorating), dilapidated (substandard). The reader is cautioned that housing condition surveys are subjective.

Table 21 presents the data on housing conditions in the Long School area. Fifty-five percent of the units were in poor or deteriorated condition.

Table 21: Condition of Housing

	#	%
Good	69	25
Fair	56	20
Poor	59	21
Dilapidated	<u>92</u>	<u>34</u>
	276	100

Although deterioration of one or more units usually results in the deterioration of other nearby units, this is not always the case in this area. As Map 1 indicates, homes in good or fair condition were often located next to homes in poor or dilapidated condition.

Comparison between structure condition and occupancy status is presented in Tables 22 and 23. Information on occupancy status was provided by the Housing and Community Development Department of the City of Omaha.

Table 22: Condition of Housing -- Owner Occupied

	#	%
Good	52	27
Fair	44	23
Poor	37	19
Dilapidated	<u>59</u>	<u>31</u>
	192	100

Table 23: Condition of Housing -- Renter Occupied

	#	%
Good	17	22
Fair	12	16
Poor	19	25
Dilapidated	<u>28</u>	<u>37</u>
	76	100

Overall, owner-occupied units were in better condition than renter-occupied units. Fifty percent of the owner-occupied units were in good or fair condition. This compares with only 38 percent of the renter-occupied units which were in good or fair condition. The renter-occupied units also showed a greater degree of deterioration; 37 percent of the renter-occupied units were classified as dilapidated, compared to only 31 percent of the owner-occupied units.

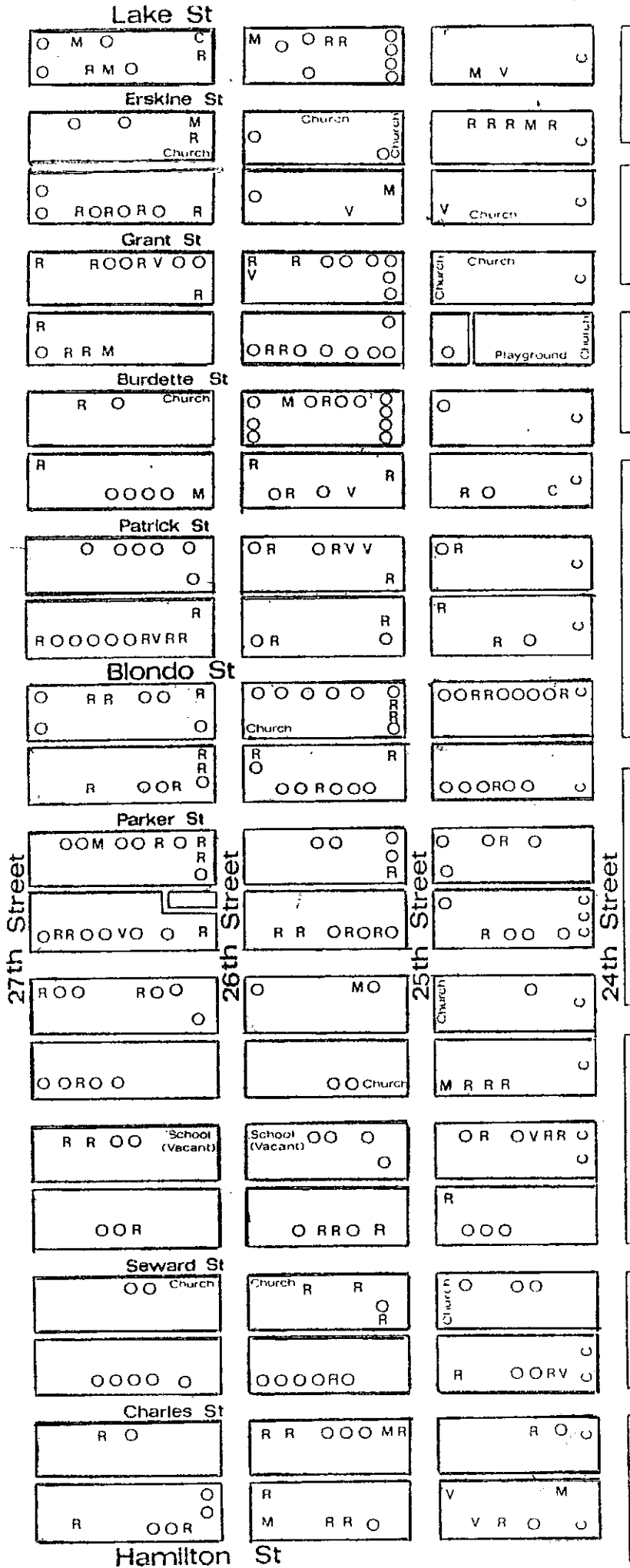
An effort to remove deteriorated, vacant structures appears to have been made. Of the 12 units listed as vacant in the Housing and Community Development report, eight were still present. Of these eight, three were in poor condition and five were in deteriorated condition.

HOUSING CONDITIONS
LONG SCHOOL NEIGHBORHOOD

LAKE ST		
G P F D P G	G P P P F P	D D
ERSKINE ST		
P P D P G D D D D P	G G D	P P P F G D
GRANT ST		
G P P D P P G G	D D P G P G D D D D D D D	P
BURDETTE ST		
P G P G G P P F F F F F P P	G G G G G P P P G	F D G
PATRICK ST		
F P D F G G F G G G F G	G G F G P D	P D D P D
BLONDO ST		
P P P D P P P D D F F D F F D F D D	G G G G G F F F F F	P D P P D D P D D F D F F F F F
PARKER ST		
F G F P G F G F D P F	F F D D D F F F D F F	D D D D D D D D D D
DECATUR ST		
G G F G G	G F G G P	G G G G D
FRANKLIN ST		
G D D	F P G G P P P D	D D D D D D F
SEWARD ST		
F G F F F F	D D F P F G G F F P	D D D G P G D D
CHARLES ST		
F G G G D D	F F P G G D D D	G P D D D
HAMILTON ST		

HOUSING CONDITIONS

- G -- Good
- F -- Fair
- P -- Poor
- D -- Dilapidated



LONG SCHOOL NEIGHBORHOOD
Redevelopment Site Plan

- _____ R Rehabilitable
- _____ D Severely Deteriorated
- _____ M Multi-Family
- _____ C Commercial
- _____ V Vacant Structure

*Long School Neighborhood
Revitalization. Housing
and Community Development
Department, City of Omaha.

SURVEY OF BUSINESS CONDITIONS

A questionnaire was mailed out to 40 businesses located along North 24th Street between Cuming and Ames. Of the 40 questionnaires mailed out, 18 were returned. Since a small number of businesses responded, the results of this survey only describe those businesses which responded and cannot be generalized to those businesses which did not respond. The questionnaire was designed to obtain three types of information -- descriptions of the businesses, attitudes of business owners toward the business district, and the economic conditions of the businesses. A summary of the survey results follows.

Retail and service operations were primary business activities along North 24th Street. Of the businesses which responded, nine were retail establishments, and eight were service oriented establishments. Only one business classified its primary business activity as manufacturing. Eleven of the businesses were owner-operated. Only one was a partnership, and six had corporate structures. All but three of the owner-operated businesses owned their buildings. Three corporations rented their buildings, and three owned them. All of the businesses were located in buildings built before 1965. Half of the businesses were located in structures more than 50 years old.

When asked how they would rate business conditions in their districts, only 28 percent of the business owners said they were good; none considered them excellent. Table 24 shows these data.

Table 24: Business Conditions

	#
Excellent	0
Good	5
Fair	10
Poor	2
Very poor	1

The reasons most frequently cited by those who thought business was poor or very poor were crime, deteriorating neighborhoods, and lack of customers. The reasons cited by those who felt business conditions were good or fair were the low rate of crime and the profitability of the businesses.

Owners were asked to predict the number of businesses in the district in five years if past trends continue. Half said there would be fewer businesses. Four felt there would be more businesses. Five said the number would be the same. The data from the Polk Directory (see next section) indicate that if past trends continue, a decline in the number of businesses can be expected in 1985. Business owners were then asked what they intended to do in the next five years. Fifteen planned to remain in the district. Of these 15, six planned to expand their businesses, four will remain at the same level of activity, and four felt they will continue to operate at a reduced level of activity. Two other business owners indicated they will move out of the business district.

Next, business owners were asked their opinions on factors which influence economic conditions in the business district. Table 25 shows their responses.

Table 25: Influences on the Business District

	Good	Fair	Poor
Parking	3	8	6
Traffic flow	8	7	3
Crime control	1	5	11
Street maintenance	5	6	7
Litter, weed, and rat control	1	8	9
Public transportation	13	5	-
Use of community development funds	-	1	12
City's response to problems	-	2	13
Willingness of lenders to provide loans	-	7	8

On some items, such as street maintenance, there was no consensus. However, consensus was reached on four items. The city's efforts to control crime, the city's willingness to respond to problems of the business district, and the city's use of Community Development funds all

received predominately poor ratings. Public transportation, on the other hand, was rated very high.

Business owners were next asked to estimate the impact of six factors on their businesses. Table 26 shows how the owners responded.

Table 26: Impacts on the Business District

	Favorable Impact	No Impact	Unfavorable Impact
Property tax	-	11	4
Level of crime	-	7	9
Condition of other businesses	2	7	7
Changes in sizes and numbers of businesses	1	9	6
Changes in types of businesses	1	6	7
Changes in business district	2	5	9

The level of crime, changes in the business district, and the condition of the surrounding businesses seemed to have the worst impact.

Various responses were received when owners were asked what changes could be made to improve the district. Control of crime and improvement of the surrounding neighborhoods were mentioned most often. Litter control and additional parking were also mentioned. Assistance with loans and insurance were also suggested as needs of the area.

Economic conditions were best from 1977-1979 for all but two businesses. These two business owners responded that the years 1971-1973 were the best years for them.

BUSINESS STABILITY DATA

The names and addresses of each business establishment along North 24th Street from Cuming to Ames were checked in the Polk City Directories for a period of five years. Beginning in 1975, the directory from every other year was used. Only commercial establishments were considered; social, cultural, and recreational organizations were excluded from the tabulation. The information derived from these directories indicated that a slow but steady decline in the number of businesses was occurring along North 24th Street. Although a few businesses have opened in the area since 1975, this has not been enough to offset the decline in the number of businesses. In 1975, 53 businesses and 50 vacancies were listed in the Polk Directory. In 1977, the number of businesses dropped to 50. Four businesses which were in operation in 1975 were no longer in existence, one new business had opened, and 36 vacancies were listed. In 1979, only 38 businesses present in 1977 were still in operation, three new businesses had been added, and 27 vacancies existed. Some discrepancies in the figures are apparent. This may be the result of businesses not reporting to the Polk survey, demolition of vacant buildings, and/or fluctuations in the numbers of social, cultural and recreational organizations that were not tabulated.

RELATED LEGISLATION AND PROGRAMS

Several legislative acts and programs exist that would be helpful to residents of the Long School Neighborhood and businesses along North 24th Street. As mentioned previously, both areas are community development target areas. Area residents and business owners are aware of these programs, and for this reason, they will not be discussed. The Nebraska Community Improvement District Act, the Community Re-investment Program, and the Home Mortgage Finance Fund will be described.

In the State of Nebraska, two bills were passed in 1979 which provide a mechanism for residential and private development. LB 158, the Community Improvement Financing Act, permits cities to incur indebtedness for the purpose of redeveloping substandard or blighted property and to pledge tax revenues generated from redeveloped property for the repayment of the indebtedness incurred in such redevelopment. This tax increment financing process can be used to assist residential, recreational, commercial, or industrial redevelopment. LB 251, the Business Improvement District Act, provides a means by which cities may raise the necessary funds to be used for providing and maintaining public improvements. Improvements allowed under this act are sidewalks, bus shelters, lighting, benches, and trash receptacles.

Some banks in the Omaha area are participating in a program to provide reduced interest loans to qualified individuals and families for home mortgage or home improvement loans. The purpose of the program is to encourage home ownership or home improvements in "mature" areas. The Community Re-investment Program applies to FHA, VA, and conventional loans, as well as FHA Title I home improvement loans. Reduction on the rate of interest is for a period of five years. Income limits for persons and families in Douglas County are listed below.

Number of Persons in Household	Income
1	14,300
2	15,850
3	16,850
4	17,850
5	18,850
6	19,850

A new program to assist low and moderate income individuals obtain financing for home mortgage loans has just begun in Nebraska. Loans of 9½ percent are proposed. A maximum of income of \$22,000 is allowed. A maximum housing value of \$55,000 is allowed. Each bank or savings and loan will have a limited amount of funds available. The reduced interest loans will only be available on a first come basis. Once the fund is depleted, the reduced interest loans will not be available.

APPENDIX

APPENDIX A
HOUSING CONDITIONS SURVEY
QUESTIONNAIRE AND LETTER



Help Your Neighbor Help You ...

THE LONG SCHOOL NEIGHBORHOOD ASSOCIATION will be taking a survey of the area from 24th Street to the Interstate and from Hamilton to Lake Streets. We need to find out what the needs of this community are so that we can help it to become a better area in which to live. Your neighbors will be knocking on your door on September 5 or 6. Please welcome them and answer their questions.



September 4, 1979

Dear Neighbor:

Our neighborhood needs a few moments of your valuable time. We are trying to determine what the housing needs are in our area.

One of the best ways for us to obtain this information is for you to answer the questions on the attached Community Housing Survey. Your answers, combined with the answers of other families living in our neighborhood, will provide us with the information we need in order to determine our housing needs. It will also help us identify the different types of housing programs that might be appropriate to meet these requirements. That is why your participation in and support of this survey is so extremely important.

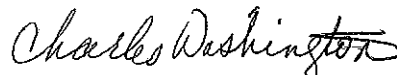
An answer to every question is necessary in order for us to develop a complete assessment of housing in our community. Your responses will be combined with all others, so you do not need to be concerned with having any of the information identified with you on an individual basis.

Thank you very much for your cooperation. This survey is important to you and to our community.

Sincerely,



Louise Latimer
President, Long School Neighborhood Association



Charles B. Washington
Neighborhood Resident

bw

Attachment

APPENDIX I

COMMUNITY HOUSING SURVEY

1. How many people live in your household? _____

2. Please complete the following for the head of the household and spouse of the head of household.

	Age		Sex		Race				
	(M) 1	(F) 2	White 1	American Black 2	Indian 3	Span./Mex. American 4	Other 5		
A. Head of Household	()	()	()	()	()	()	()		
B. Spouse	()	()	()	()	()	()	()		

3. How many persons 18 years old and younger live here? _____

4. Other than the head of household and the spouse, how many persons over 18 years old live here? _____

Please list their age and sex below.

Age	Sex
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

5. What was last year's gross income for your household? _____

6. How long have you lived at your present address? _____

7. Do you expect to remain in this neighborhood?

- (A) Yes () 1
- (B) No () 2

8. Do you own your home or do you rent?

- A. Rent () 1
- B. Own () 2

A. If you rent, what is your approximate monthly rental payment? _____

	Yes 1	No 2
Does this include water?	()	()
gas?	()	()
electricity?	()	()

B. If you own or are buying your home what do you think the approximate market value of your home is? _____

1) If buying your home, what is your approximate monthly payment, including taxes and insurance? _____

9. Which of the following best describes your present housing?

Single Family House	() 1
Apartment	() 2
Duplex	() 3

10. What is the size of your present housing?

Efficiency Apartment (no separate bedroom)	() 1
1 - Bedroom	() 2
2 - Bedroom	() 3
3 - Bedroom	() 4
4 or more bedroom	() 5

11. A. How would you rate the physical conditions of your housing?

Good (standard)	() 1
Fair (needs minor repairs)	() 2
Poor (deteriorating)	() 3
Dilapidated (substandard)	() 4

B. If you indicated that your house was poor or substandard, do you think it could be rehabilitated?

Yes	() 1
No	() 2

12. Thinking about your dwelling unit, how would you rate:

- a. the foundation
- b. the wiring
- c. the plumbing
- d. the roof
- 3. the insulation
- f. the heating system
- g. the exterior appearance (paint, yard, etc.)

Very Good 1	Good 2	Fair 3	Poor 4	Very Poor 5	Not Sure 6

13. Are you satisfied with your present housing accommodations?

- A. Yes () 1
- B. No () 2

B. If not, which of the following factors is a strong reason for your dissatisfaction?
(Check all that apply.)

- 1. Size of unit Too small () 1
Too large () 2
- 2. Condition of unit (plumbing, wiring, etc.) () 3
- 3. Distance to work () 4
- 4. Utility costs () 5
- 5. Other (specify) () 6

14. Which of the following expresses your feelings about acquiring different housing now or in the future?

- a. I strongly desire different housing () 1
- b. I desire different housing () 2
- c. I have no desire to change my present housing () 3

ANSWER THE REMAINING QUESTIONS ONLY IF YOU INDICATED A DESIRE FOR DIFFERENT HOUSING.

15. Would you prefer to

- rent a house () 1
- rent an apartment or duplex () 2
- rent a mobile home () 3
- buy a house () 4
- buy a mobile home () 5
- buy a condominium () 6
- buy a duplex or apartment () 7

16. What size of dwelling unit would you consider large enough to meet your needs?

- Efficiency apartment () 1
- 1 - bedroom () 2
- 2 - bedroom () 3
- 3 - bedroom () 4
- 4 or more bedroom () 5

17. What is the maximum amount you could afford to pay for the size and type of housing unit that would meet your needs?

- A. To rent (monthly payment excluding utilities) \$ _____
- B. To buy and own (1) down payment \$ _____
- (2) monthly payment \$ _____
(including taxes and insurance but not utilities)

APPENDIX B
BUSINESS CONDITIONS SURVEY
QUESTIONNAIRE AND LETTER

university of
nebraska 
at omaha

Omaha, Nebraska 68182

Center for Applied Urban Research
402/554-2764

January 7, 1980

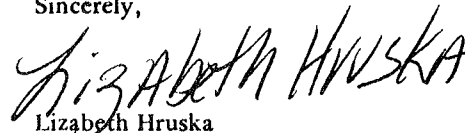
Dear Business Owner:

The Center for Applied Urban Research in cooperation with the Long School Neighborhood Association and the North Omaha Community Development Corporation is developing a housing and economic development analysis of the area bounded by Hamilton, Lake, 24th Street, and the North Freeway. The purpose of this study is to assist Long School, NOCD, and the Housing and Community Development Department of the City of Omaha in their long-range planning for the area.

Part of this research requires that a survey be done of businesses along North 24th Street and Lake Street. Your cooperation in providing the requested information is necessary for the successful completion of this study. All information will remain confidential.

Please complete the attached questionnaire by January 17, 1980. A representative of Long School, NOCD, or CAUR will pick up the questionnaire on that date. If you have any questions, please call Lizabeth Hruska at the Center for Applied Urban Research, 554-2764. Your cooperation is appreciated.

Sincerely,



Lizabeth Hruska
Graduate Research Assistant

LH:jc

North 24th Street Business District

(1) What is your primary business activity? _____

(2) Would you classify your business as:

1. Owner operated _____ 2. Partnership _____ 3. Corporation _____

(3) Do you own or rent this property? 1. Own _____ 2. Rent _____ 3. Other _____

(3a) Approximately how old is this building? _____ years.

(4) In what year did you start operating this business at this location? _____

(5) Overall, would you rate business conditions in your Business District as:

1. Excellent _____ 2. Good _____ 3. Fair _____ 4. Poor _____ 5. Very Poor _____

(5a) Why is that?

(6) Would you say your Business District is more or less suitable for your business now than it was in 1975? (If not in operation in 1975, use the date when started operation.)

1. More Suitable _____ 2. Same _____ 3. Less Suitable _____ 4. No Opinion _____

(7) If past trends continue, would you predict there will be fewer, more, or the same number of firms in this Business District in 1985?

1. Fewer _____ 2. More _____ 3. Same _____

- (8) In the next five years, do you intend to: Check
1. Expand your business in this Business District? _____
 2. Remain in business in this Business District with no extensive changes in the size or appearance of the facility. _____
 3. Remain in business in this Business District but at a lower level of activity. _____
 4. Remain in business in this Business District and also open or expand business elsewhere. _____
 5. Sell the business. _____
 6. Retire. _____
 7. Move the business out of this Business District. _____

7a. If intending to move out of the Business District—why do you intend to move?

7b. Where do you intend to move? _____

(9) Please rate the following items as they pertain to this Business District.

	Good	Fair	Poor	Don't Know
1. The availability of parking	_____	_____	_____	_____
2. Traffic flow.	_____	_____	_____	_____
3. City's efforts to control crime.	_____	_____	_____	_____
4. Street maintenance.	_____	_____	_____	_____
5. Litter, weed and rat control.	_____	_____	_____	_____
6. Public transportation.	_____	_____	_____	_____
7. City's use of Community Development funds.	_____	_____	_____	_____
8. Willingness of the City to respond to problems in the Business District.	_____	_____	_____	_____
9. Willingness of lenders to provide loans to expand or improve businesses.	_____	_____	_____	_____

(10) Have the following factors had a favorable or unfavorable impact on your business?

	Favorable Impact	No Impact	Unfavorable Impact
1. Property tax policies concerning improvements to business facilities.	_____	_____	_____
2. The level of crime in the district.	_____	_____	_____
3. The condition and appearance of surrounding businesses.	_____	_____	_____
4. Changes in the quality of businesses in the district	_____	_____	_____
5. Changes in the number of businesses and persons employed in the district	_____	_____	_____
6. Changes in the type of establishments in the district.	_____	_____	_____

(11) What kind of developments or changes should there be to improve business conditions in your Business District?

(12) In terms of the annual profitability of your business at this location, please indicate the best period for your business.

1977-1979 _____
 1974-1976 _____
 1971-1973 _____

(13) To determine what actions are needed to improve business conditions in your Business District, it is essential that we know more about the current level of business activity here. The remaining questions are similar to those asked by the Bureau of the Census.

Responses will be kept CONFIDENTIAL and used only to analyze the entire business area and for classification purposes. The data will NOT be used in any way that will allow determination of individual firms or the competitive position of your type of firm.

(13a) What was your average number of paid full-time employees at this location in 1979? _____

(13b) What was your average number of paid part-time employees at this location in 1979? _____

(13c) What was the average monthly payroll for the firm (before deductions) at this location in 1979? _____

(13d) Do you intend to invest in capital improvement for expansion or remodeling of this business facility in the next five years?

Yes _____ No _____

APPENDIX C
REVIEW OF RELATED LITERATURE

SURVEY OF RELATED LITERATURE

Several studies have been conducted on housing and business conditions in Omaha. In this section, four of the reports related to the study area will be reviewed.

Minority Business Opportunities Study

Minority Business Opportunities is a study which was conducted as part of the Riverfront Development Program. This report outlines the state of minority businesses in Omaha in 1973. Suggestions are offered for alleviating the problems confronted by minority business owners. The highlights of the study are outlined below.

Problem Analysis

Minority owned businesses have a high dependence on minority clientele.

Minority businesses are concentrated in service oriented trades.

A coordinated and comprehensive effort on the part of the private sector to resolve problems is lacking.

Minority businessmen have been unable to capitalize on opportunities in retail and manufacturing.

Information on market opportunities, new business opportunities, and business development opportunities are needed for minority business owners.

Recommendations

A Minority Business Development Delivery System needs to be established. The delivery system would consist of the following four components:

A Minority Business Opportunity Committee would be responsible for dissemination of information.

A Business Development Organization would provide screening, counseling, and outreach.

A Business Resource Center would be responsible for identification and delivery of resources and services.

A Minority Enterprise Small Business Investment Company would provide capital.

Omaha's Traditional Business Districts

In 1975 the City of Omaha contracted with the Center for Applied Urban Research to conduct a study of five traditional business districts in Omaha. The two objectives of the research project were to determine the economic impacts of each of the areas and to identify investment incentives which would be beneficial to each area's continuation and development. The five business districts were South Omaha, Benson, Florence, the Near North Side, and the Central Business District. Interviews were conducted with business owners and area residents. Data from banks and governmental departments were also collected. The study concluded that individual attempts by business owners would not solve the problems of the traditional business districts. Cooperative action between both the private and public sector is needed. A seven step revitalization process outlined actions to be taken by the business communities.

The steps in the revitalization process include:

- 1) forming a revitalization committee
- 2) identifying areas of concern
- 3) conducting market analyses
- 4) conducting planning studies
- 5) developing a redevelopment plan
- 6) utilizing the business improvement legislation for financing of the redevelopment efforts
- 7) establishing a non-profit business development corporation.

Actions that the city could take to improve the districts were also presented.

These actions include:

- 1) providing technical assistance in organizing, planning, and implementing business districts' revitalization programs
- 2) assisting in financing business districts' improvement projects
- 3) coordinating the capital improvement program with the business districts' revitalization efforts.
- 4) using the powers of eminent domain, zoning, and code enforcement to further redevelopment efforts
- 5) coordinating manpower needs of the business districts' redevelopment efforts with the Comprehensive Employment and Training Agency

Legislation on tax incentives, business district amenities, and zoning was also suggested.

Bringing the Riverfront to North Omaha: Commercial Development Potential in the North Omaha Community Development Area

The Riverfront Development Program contracted with Gladstone and Associates for a study of the commercial development potentials in the northeast section of the city. The major purposes of this study were to evaluate commercial investment potentials, to develop a strategy for commercial development, and to project impacts of the strategy. A summary of the major findings of this report follows.

Report Findings

The number of businesses in the northeast area of the city has decreased since the mid-1960's.

A small community shopping center in the northeast sector of the city would be the first step in North Omaha redevelopment.

Difficulty may be expected in trying to attract businesses into the area.

Capital may also be difficult to secure for business adventures in the area.

Assistance from a non-profit minority controlled business corporation and from city officials is needed to carry out the revitalization of the area.

Housing and Business Investment in Nebraska

In 1975, the Center for Applied Urban Research conducted a study of housing and business investment patterns in Nebraska. The two main objectives of the study were to determine housing and business investment demand in declining neighborhoods and in non-metropolitan communities, and to identify the factors which allow neighborhoods and businesses to decline. Omaha, Lincoln, and five non-metropolitan communities were selected for this study. Interviews were conducted with representatives of financial institutions, home owners, landlords, tenants, and business owners. The findings of this report are presented below.

Report Findings

Many home mortgage loan requests were being denied in declining neighborhoods.

Landlords wishing to purchase property were rejected for locational reasons more than those wishing to purchase non-rental property.

Omaha business operators had a more difficult time obtaining financing than Lincoln business operators.

Location did not appear to be a major reason for rejection of business loans.

Omaha business owners stated that they had encountered difficulty in obtaining insurance for property in declining neighborhoods.

Some lenders indicated that policies existed against making mortgage loans in declining neighborhoods.

Home improvement loans were more easily obtained in declining neighborhoods than home mortgage loans.