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## Community Development for the City of Norfolk, Nebraska

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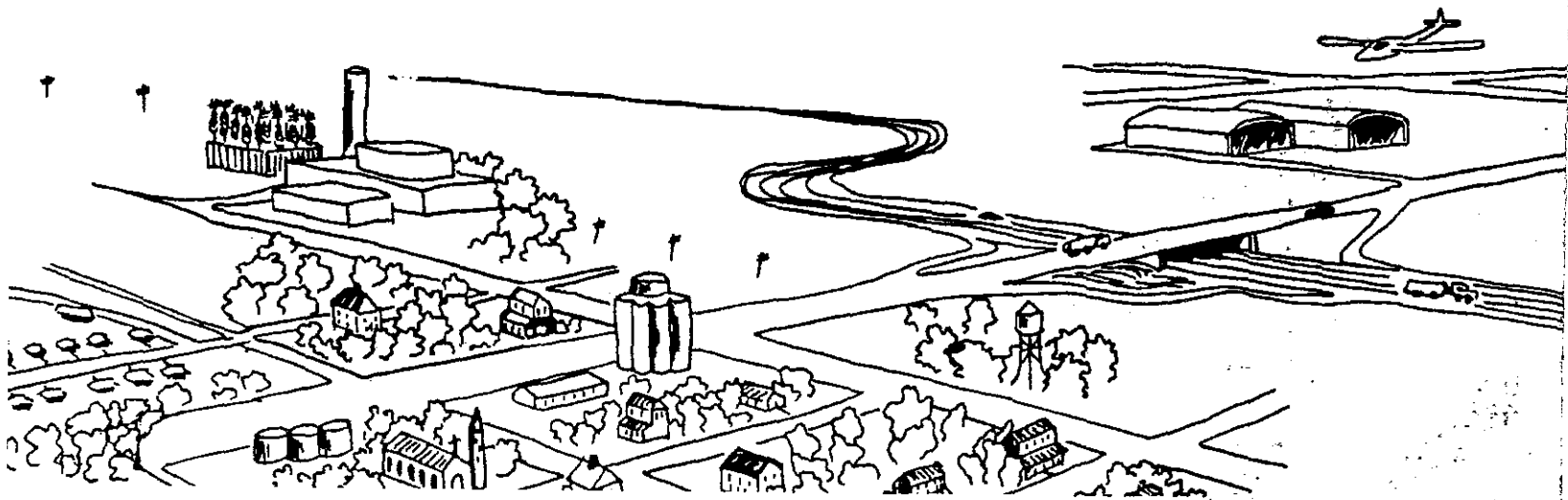
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# Community Development

for the City of  
Norfolk, Nebraska



Center for Applied Urban Research

This Project was Prepared for  
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Of the City of Norfolk, Nebraska

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Center for Applied Urban Research  
University of Nebraska at Omaha

April 1980

COMMUNITY DEVELOPMENT  
FOR THE CITY OF NORFOLK, NEBRASKA

Introduction

The purposes of this report are threefold. First, the report is designed to be a working document that the city government in Norfolk can use in its community development activities. Second, the report is designed to provide data about different sections of the city. Third, the report provides some recommendations concerning what types of activities might benefit each of the different areas of the city.

Determination of Study Areas

In order to be able to gather data on an area basis, the city was divided into study areas. One of the first tasks which needed to be accomplished was to determine what constituted a study area. In order to do that, block data were used, and blocks were combined until some type of apparent gap or change could be observed. In addition, certain environmental and physical factors were used. For example, the present neighborhood strategies area was considered as a unit and therefore designated as a study area.

Variables included in the determination were: housing values, number and percentage of elderly, percent owner-occupied, number of female heads of households, and number of single-person households. Maps 1-6 present these data. Map 7 outlines the study areas.

Study Area Profiles

In order to focus upon the needs of a particular study area, it is necessary to determine what characteristics exist in each area. To

accomplish this, area profiles have been compiled. Since the purposes of community development block grants relate to needs of low-income persons and those residing in substandard or overcrowded housing, certain data from each area were compared. The areas west of 13th Street will be discussed only briefly, for the data show that the greatest needs exist in certain areas east of 13th Street.

#### Study Area 1

Study area 1 is located in northeast Norfolk. It is bounded on the west by First Street, on the south by Braasch Avenue, and includes the area east of Boxelder. Primarily a residential area with a population of 1,138, it has a large percentage of its population under the age of 18, particularly in the vicinity of Birch and Klug Avenues. Conversely, the proportion of elderly in this section is low, the exception being a small area along the Elkhorn River between Nebraska Avenue and Braasch Avenue.

Housing values in approximately one-third of the area are below the mean value for the city as a whole. One block at the intersection of Oak and Klug has an especially low valuation. Although the value may not be high, the housing stock is generally in fair to good condition. However, a few units along First Street have been classified as being in poor condition, and two on Pine Street are dilapidated. The condition of housing does not appear to be correlated with any particular type of ownership or occupancy. Three subsections stand out as primarily rental areas with less than one percent being owner-occupied. These subsections are: 1) east of Boxelder, 2) north of Quail Avenue, and 3) along the Elkhorn River south of Nebraska Avenue. The latter includes the section's only public park, Johnson Park.

#### Study Area 2

Study area 2 is bounded on the east by First Street, on the west by Queen City Boulevard, and on the south partially by Norfolk Avenue and by

Braasch Avenue. Primarily residential in nature, it consists of single-family units interspersed with vacant or undeveloped lots. Multiple-family residences occupy three partial blocks in the central part of this section. Two multiple-family developments, most notably a subsidized housing project for the elderly in the north, complete the residential profile. Other land use features include a commercial strip development on the east side of Riverside Boulevard and Norfolk public high school. Two parks, one on Georgia Avenue and one on Elm, serve the area's residents.

Dwellings are primarily owner-occupied with the exception of two blocks in the northeast where less than one percent are owner-occupied and five others scattered throughout the area where only 11 percent to 20 percent are owner-occupied. The condition and mean value of the housing stock both decrease near the downtown area just south of this section. Poor housing conditions exist south of Walnut with some dilapidation along Verges Avenue.

Concentrations of elderly are located along Queen City Boulevard between Verges and Georgia Avenues where about 30 percent are elderly.

### Study Area 3

Study area 3 is the central business district or downtown area. Beginning at Boxelder, it runs in a two block strip between Braasch and Madison widening at First Street to incorporate the area between Prospect and Phillip Avenues and ending on the west at Eighth Street. Commercial establishments and public offices line Norfolk Avenue which dissects this section. Most housing is not owner-occupied. A few residential units are interspersed among the businesses with the bulk of the housing stock being located east of the Elkhorn River. The area has few remaining residents. Those remaining are predominately elderly. The vacant and under-utilized properties that exist in parts of the area might be redeveloped by

utilizing a combination of private and community development financing.

#### Study Area 4

Study area 4 is located just to the south of the central business district with the north boundary being Phillip Avenue, the south being Michigan Avenue, and the west 13th Street. With the exception of a few commercial establishments near downtown, the area is virtually 100 percent residential with most of the units being well below the mean value for Norfolk housing. Housing conditions in parts of the area are poor, particularly between Phillip Avenue and Bluff Avenue and between First and 13th Streets. The rate of owner-occupancy begins above 50 percent and decreases closer to the CBD.

Within this section a core of several blocks in the center has a high proportion of certain population subgroups: female heads-of-households (5-9 per block), single-person households, and elderly. The number of persons over 62 is relatively high in this area, exceeding 40 percent at Matrau Avenue and Fifth Street.

#### Study Area 5

Study area 5 is located in the north-central portion of Norfolk. Bounded on the south by Prospect Avenue, it extends northward between Queen City Boulevard and 13th Street. The 1970 census data gives the population for this section as 1,421. Industrial and commercial development can be found in the extreme north and to a lesser degree in the south. Most of the section can be classified as residential with a few multi-family units along Queen City Boulevard. Several vacant lots are scattered throughout the section with most of them being in the vicinity of St. Paul's German Lutheran Cemetery on Roosevelt Avenue. Housing value and condition

is generally above average with the exception being along Square Turn and Queen City Boulevards. The same area has a rate of owner-occupancy that is less than one percent. Two other rental areas are located along Prospect west of Roland and along Georgia west of Eleventh Street.

The few blocks along Prospect Avenue, in addition to being rental areas, also contain a concentration of elderly, both in absolute and relative numbers. Thirty-five to 50 percent of the residents are over 62, averaging between 10 and 19 per block. A smaller concentration of elderly is found along Queen City Boulevard between Maple and Georgia, although they make up less than 25 percent of the area's population. Prospect Avenue is also the location of a number of single-person households. There is no significant concentration of female heads-of-households.

#### Study Area 6

Study area 6 is located in central Norfolk with the boundaries being Prospect Avenue in the north, 13th Street on the west and Seventh Street on the east. This area has primarily single-family structures with the exception of a multi-family development at Twelfth Street and Norfolk Avenue. Commercial growth is comparatively limited in this area, located for the most part along Norfolk Avenue.

The mean property value for this area (\$13,766.10) is below the mean for the city. Housing values are relatively poor along Nebraska Avenue. There is little correlation between housing condition and rate of owner-occupancy.

Within area 6 there lies a few noticeable subgroups. Twenty-four percent of the houses occupied are single-person residences. Almost 7 percent of the households are headed by females and nearly 18 percent are elderly. A correlation between these subgroups exists along and just north of Norfolk Avenue.



The city's only fire station is located at Seventh and Koenigstein, but access to the CBD by emergency vehicles is hindered by the railroad lines bisecting the area. No parks or recreational facilities are physically located within the boundaries of this section.

#### Study Area 7

Study area 7 is in the northwest quadrant of Norfolk. With boundaries of 13th Street on the east and Norfolk Avenue on the south, the section extends westward to the corporate city limits and includes over 1,400 residents. This area is primarily residential and is more affluent than the rest of the city. A few isolated units in the southeast corner of the section are classified as in poor condition. Most of the section is relatively new, and many vacant lots fringe the most recent developments.

In the center of the quadrant is Skyview Lake and Park, a 220 acre city-wide recreational area. Commercial development is spotty with most of it along 13th Street. The one exception is Westside Plaza shopping area at 27th Street and Norfolk Avenue. A 65-unit elderly housing development is located to the north of the plaza which serves the area's residents.

Three small areas with low rates of owner-occupancy exist. One block at 13th and Magnet has less than one percent of the units owner-occupied. The same is true for the 18th and Bel Air area which, with the surrounding neighborhood, has a high proportion of persons under 18 (over 51 percent). The proportion of young people is just as high at Maple and 25th Street. The third area with a low rate of owner-occupancy is along Norfolk Avenue at 14th Street. It also has a significant number of single-person households and is surrounded by an area with a high incidence of female heads-of-households.

## Study Area 8

Study area 8 entails two large sections, the first being in the western limits of Norfolk bounded on the north by Norfolk Avenue and on the east by 13th Street. The second section includes the area south of Michigan Avenue, north of Omaha Avenue, and west of Seventh Street. The residential area occupies most of the land with commercial and industrial usage located mainly in the south. The commercial area consists of the Sunset Plaza Shopping Center and the businesses surrounding it (motels, gas stations, etc.). There is also commercial strip development extending northward along 13th Street. Small industrial areas circle the shopping center. Additional commercial development could be encouraged in the northwest quadrant of the Sunset area. A large portion of the residential make-up of the area consists of multi-family units, particularly in the sector north of the shopping center. Also included within this area is Norfolk's largest mobile home park and an apartment complex located just south of Pasewalk Avenue and on either side of Corporation Gulch (a major drainageway that snakes through the length of the section).

Corporation Gulch seems to be a key factor in the consideration of housing value and condition. Housing located along the gulch, particularly where it intersects with Phillip and Park Avenues, is far below the mean value. The condition of several units along and either side of the gulch is poor with the worst being near Park and 15th Street. The lowest rate of owner occupancy (less than one percent) is also found along the gulch at 16th Street.

Single-person households are the most strongly represented along 13th Street and overlap with a concentration of elderly where 13th Street meets Norfolk Avenue. The mobile home park also has a high proportion of female heads-of-households. Another convergent area of two population subgroups

is along Norfolk Avenue west of 18th Street where there is an above average number of female heads-of-households and a large number of elderly residents. To the south and west is located the heaviest concentration of persons under 18 (over 51 percent).

No park or public recreational facility is within area 8's boundaries. With the significant amount of persons under 18, the large mobile home park, and multi-family structures, such public facilities should be strongly considered.

#### Study Area 9

Study area 9 is in the southernmost area of Norfolk. Bounded on the north by Michigan Avenue and on the west by Seventh Street, it has already been designated as a redevelopment area by the City. Census data give the population as 2,134. Although it is primarily a single-family residential area, study area 9 does contain some commercial and industrial land use. Commercial development occurs in an "I" formation along First Street between Omaha Avenue and the Chicago & North Western Railroad. Industry is also located on either side of the railroad tracks, and industrial expansion is planned for the area.

Housing values for the area are generally below the mean, especially south of Washington Avenue and east of First Street. Housing values increase north of Omaha Avenue. The condition of the housing stock is consistent with the value pattern in that the poorest conditions are south of Washington and east of First Street with condition improving somewhat north of Omaha Avenue. No relationship seems to exist between rate of owner-occupancy and housing value or condition. Less than one percent of the units in three areas are owner-occupied.

Of the population subgroups studied, persons over 62 years of age appear to be the most significant in terms of concentration. At Third

and Northwestern they make up over 50 percent of the population. The same is true just to the west and to the south, although the number of elderly is significantly lower. The subgroup of female heads-of-households is overly represented (4 per block) along Second Street at Jefferson and Prairie Avenues and at Northwestern and Blaine. A number of minor concentrations (5 to 9 per block) of single-person households are scattered throughout the section with one area, Northwestern and Third Street, having a higher rate (10 to 14 per block).

#### Comparative Needs of Areas

The nine study areas delineated in Norfolk were compared to ascertain the relative degree of need in each area. A primary interest in this comparison was to suggest areas in which the concentration of resources might prove to be most productive in the effort to build a more viable community.

Table 1 presents much of the data which were used in an effort to compare areas.

TABLE 1

## DEMOGRAPHIC STATISTICS FOR THE CITY OF NORFOLK

Study Area District	Total Year Round Housing	One-Person Structures		Owner-Occupied		62 Years and Over				Female Head-of-Household		Mean Property Values
		#	%	#	%	#	%	#	%	#	%	
1	368	314	85.3	262	83.4	105	9.2	75	20.4	19	5.2	\$15,446.67
2	354	272	76.8	195	71.7	133	14.3	95	26.8	15	4.2	10,257.90
3	227	62	27.3	84	140.3*	95	41.8	68	30.0	11	4.9	11,850.00
4	1830	1289	70.4	1052	81.6	905	19.7	646	35.3	138	7.5	11,980.62
5	509	435	85.5	385	88.5	153	10.8	109	21.4	14	2.8	20,381.48
6	586	315	53.8	268	85.1	336	17.5	240	41.0	36	6.1	13,367.05
7	425	370	87.1	339	91.6	185	13.6	132	31.1	17	4.0	27,652.00
8	710	578	81.4	542	93.8	447	10.8	319	44.9	31	4.4	16,774.14
9	791	681	86.1	504	74.0	430	20.0	307	38.8	52	6.6	9,755.32

\*There are more owner-occupied units than one-person structures due to some owner-occupied, multi-family units.

One standard which can be used to judge the relative condition of the study areas is to compare property values for each area. Table 2 ranks the areas in order of ascending property values.

TABLE 2

STUDY AREAS RANKED ACCORDING TO ASCENDING PROPERTY VALUES  
(based on 1970 census data)

Rank	Study Area	Mean Property Value
1	9	\$ 9,755
2	2	10,258
3	3	11,850
4	4	11,981
5	6	13,367
6	1	15,447
7	8	16,774
8	5	20,381
9	7	27,652

If property values are assumed to reflect the condition of housing in the study area, then, it would seem logical that since study area 9 has been the first focus, that areas 2, 3, and 4 would be next in line.

However, we are also concerned with the elderly and the households headed by females. If we rank the study areas in descending order of elderly persons, we find that study areas 4 and 8 contain the largest numbers of elderly. Table 3 gives the results.

TABLE 3

STUDY AREAS RANKED ACCORDING TO DECREASING NUMBERS OF ELDERLY  
(based on 1970 census)

Rank	Study Areas	Number of Elderly Persons
1	4	905
2	8	447
3	9	430
4	6	336
5	7	185
6	5	153
7	2	133
8	1	105
9	3	95

In Table 4 the study areas are ranked in descending order of the number of households headed by females.

TABLE 4

STUDY AREAS RANKED ACCORDING TO DECREASING NUMBERS  
OF HOUSEHOLDS HEADED BY FEMALES  
(based on 1970 census data)

Rank	Study Area	Number of Female Heads-of-Households
1	4	138
2	9	52
3	6	36
4	8	31
5	1	19
6	7	17
7	2	15
8	5	14
9	3	11

If the rankings of these three variables are combined, a type of composite picture can be obtained.

Table 5 shows the composite score ranking. Higher values indicate less need of redevelopment.

TABLE 5

STUDY AREAS RANKED ACCORDING TO A COMPOSITE INDEX  
(higher score indicates less need for redevelopment)

Rank	Study Area	Composite Score
1	4	6
2	9	6
3	6	12
4	8	13
5	2	16
6	1	14
7	5	20
8	7	20
9	3	21



Clearly, one of the problems that emerges when comparing study areas on a strictly numerical basis is that some of the study areas have much larger number of units and people than the other study areas. In order to compensate for this, a composite index of the ranking by percentage of elderly, percentage of female heads-of-households, and housing values was constructed.

Table 6 is a comparative composite ranking of the various areas. Areas which rank high in both number and percentage are most in need of redevelopment assistance.

TABLE 6

COMPARATIVE COMPOSITE RANKINGS OF STUDY AREAS BY NUMBER AND PERCENTAGE  
(areas ranked in order of decreasing community development need)

Rank	Study Area by Number	Study Area by Percent
1	4	9
2	9	4
3	6	3
4	8	6
5	2	2
6	1	1
7	5	8
8	7	7
9	3	5

By looking at the comparative composite scores, one can observe that areas 9 and 4 rank consistently low, both in terms of number and percentages. Conversely, area 3 ranks relatively high (third) in percentages but has the fewest people of any study area. Areas 2 and 6 tend to rate about average but for very different reasons. Area 6's ratings are skewed because of the number and percentage of elderly and female-headed households. Its property value is about average for the city. Area 2 has fewer units (354 compared to 586 for area 6) and has the second lowest property values of any study area.

Looking at the needs of the city, study area 4 is recommended for concentrated rehabilitation, code enforcement, and neighborhood development efforts. The size of the area and the number of low and moderate income and female heads-of-households in the area make it an area in which some investment now will eliminate the need for much larger investments in the near future.

#### A Comprehensive Redevelopment Program for Study Area 2

Of all the study areas, area 2 is the one that is in greatest need of comprehensive redevelopment. As mentioned earlier, the area has been undergoing many changes over the past 20-30 years. Originally platted between 1888 and 1923, it has suffered because its physical characteristics have made it flood prone. Until the flood control system along the North Fork of the Elkhorn River was built, the area was not suitable for extensive development. Although the flood control system removed this threat, the stigma attached to the area has not stimulated an immediate turnabout in terms of development activity.

Study area 2 was zoned for some expansion of the CBD. Commercial and light industrial development were allowed in the area, and multi-family development was encouraged. Shopping centers and the development of industrial parks both to the north and south of the city have reduced the need to encourage that type of development in area 2

Public facilities such as the high school, post office, and library have been built in this area. Furthermore, multi-family housing projects in the area have been continued. Unfortunately these activities have not alleviated the blight of some single-family structures in the area, and unless more single-family units are built, the area will have a high population density problem as single-family units are removed and multi-family units take their place. Currently nine single-family units are in need of

demolition and another 16 in need of substantial rehabilitation. These units should be removed or rehabilitated and single-family houses constructed to replace them. The infusion of moderate-cost, single-family housing would stabilize the area and benefit low and moderate income families, not only within the area but within adjacent areas as well.

The other major population group which needs to be addressed in the development activities is the elderly. The proposed redevelopment activities in study area 2 should include the development of a senior citizen center in this area. An excellent site for this facility would be across from the library between Third and Fourth Streets and between Prospect and Elm. Adequate parking facilities are available at that location and enough room also for later development of a civic center on the same parcel. The senior citizen project would not only benefit area 2 but would have a substantial impact on other elderly within the city.

Future Community Development Recommendations for the City of Norfolk:

Norfolk is a growing community that has been consistently attracting new industry and commerce in light of its success in attaining one of the most viable economies in the State of Nebraska. This surge of industrial growth has been accompanied by outside residents who come to Norfolk encouraged by the jobs new industry creates and the expansion of those already established. (In the last 15 years Norfolk manufacturers have nearly doubled their number of employees). Thus Norfolk has established a low unemployment rate in spite of a 2 percent annual growth contributed to by these newcomers.

In order to insure that the City of Norfolk remains a successful, expanding community, foresight in planning and general maintenance require a great amount of attention. In lieu of present problems and future needs as Norfolk continues to extend its boundaries, the following recommendations are made.

In order to better serve Norfolk's elderly, a senior citizens' center is proposed for study area 2. Strategically located near the hub of the city. Also, the center could include congregate meal facilities for the elderly population.

A problem due to Norfolk's growth in the past years also demands a solution: the fire department's limited access to certain parts of the city. Located at Seventh and Koenigstein, a major drawback is encountered; the existence of the railroad tracks between the fire station and a large portion of the community. The railroads can effectively thwart prompt fire response to the high value central business district, various industrial areas, the new high school and other schools, the Norfolk Regional Center, the Northeast Nebraska Technical Community College, and

other commercial areas. The abandonment and removal of the Union Pacific tracks will eliminate a portion of the problem, but from an emergency point of view, the City will still be cut in half by the Chicago Northwestern Railroad. While this fire station could provide more efficient service to the western portion of the City, a new station built in the eastern sector of area 4 or the southeastern portion of area 1 could better serve the eastern areas. As development moves east across the canal, this added location would again prove to be the most advantageous.

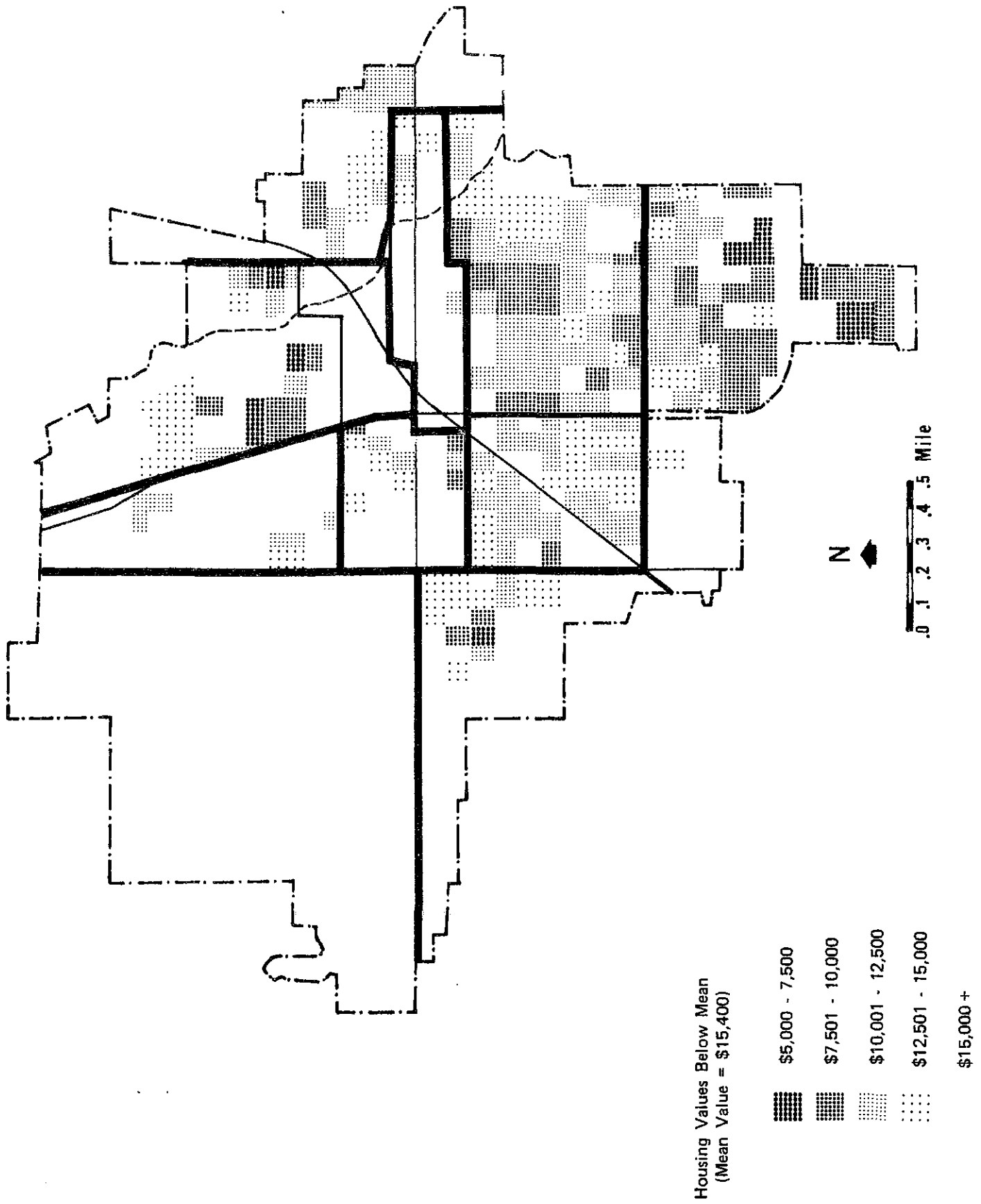
Increasing population and newly developed neighborhoods need proportionate recreational facilities and parklands for the benefit of those residents. Ta-Ha-Zouka Regional Park is located south of area 9. In considering parkland for area 9 (which has none at present), it may be beneficial to examine this proximity. A linear park between the regional park and area 9 along the Elkhorn River or a northbound road could be easily accessible as well as scenic.

Another recommendation for park area would also be a linear park located along Corporation Gulch, starting south from 18th and Prospect and ending where U.S. Highway 81 intersects Koenigstein Avenue. Children in areas 7 and 8 could then have a safer and more scenic route to central Norfolk. Also entailed in this project would be a pedestrian overpass at the intersection of Highway 81 and Koenigstein. This would alleviate any danger to bicyclists, joggers, or pedestrians by avoiding excessive traffic. The Union Pacific Railroad has recently announced its future withdrawal from the Norfolk area. This leaves a unique landscaping advantage to the community. The Union Pacific tracks cut a path through the City from Glenwood Boulevard and Omaha Avenue in the southwest corner to Northeast Nebraska Technical Community College. This route also bisects areas 1, 2, 3, 4, 6, and 8. When abandoned, the trackway could be converted into a bike

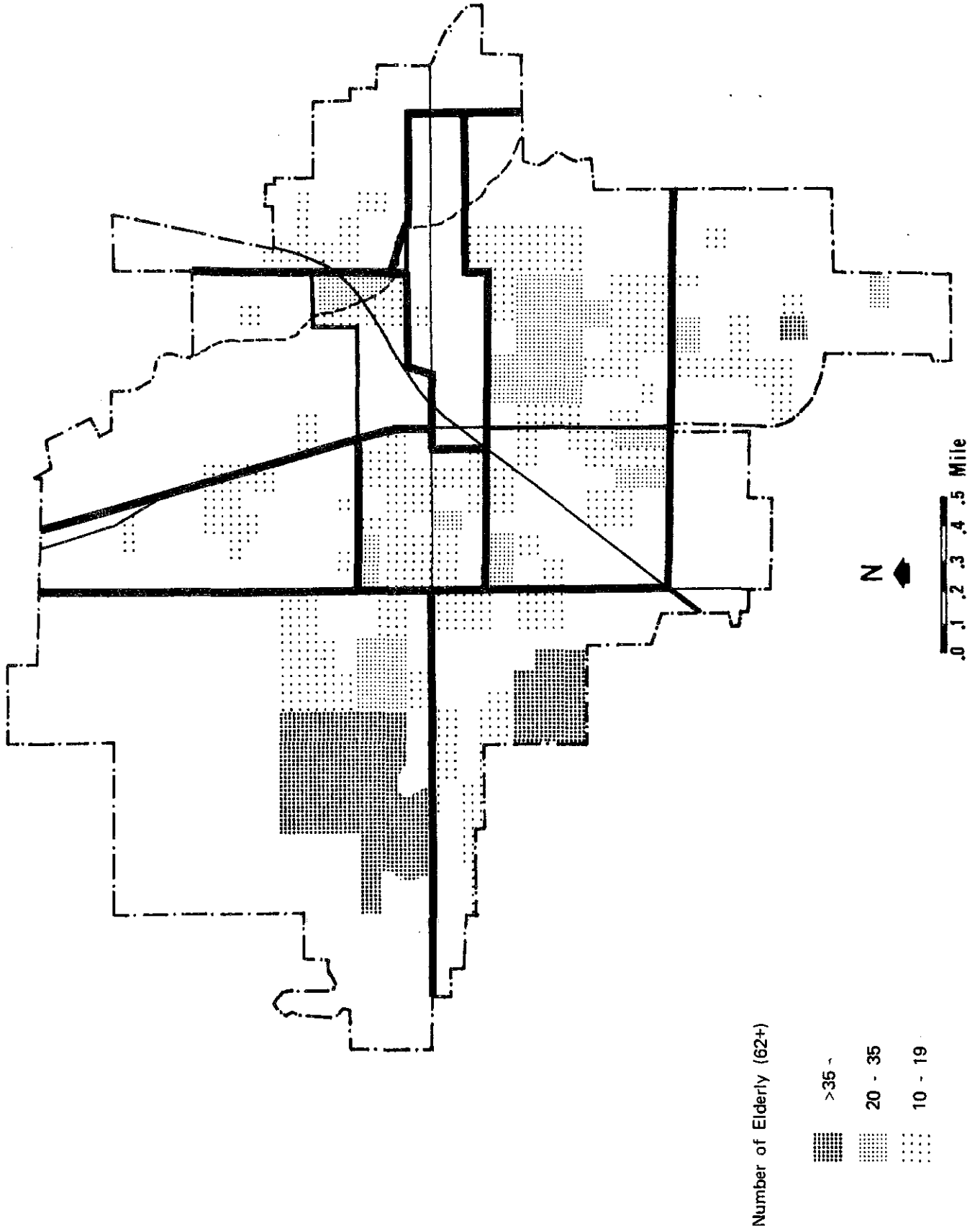
path where bicycles, joggers, and pedestrians could enjoy a relatively safe and ideal thoroughfare accessible to the downtown area, Sunset Plaza Shopping Center, public high school, community college, etc. This would also open the way for residents of area 7 should the Corporation Gulch linear park be undertaken. Additionally, remnants from the Union Pacific Railroad might be obtained (for example, an old caboose preserved for viewing and/or recreation. This could be for the park needed in the western section of area 4.

Other areas of the community will need to be closely watched and will probably require some emerging Community Development Block Grant assistance in the near future. Study area 6 is a candidate for some rehabilitation efforts, although the efforts will be spotted. The needs of the elderly and female heads-of-households will need to be watched. Area 8 also shows some signs of community development need. The commercial development and concentration of apartments in area 8 could present needs for parks and other public facilities in the area.

Map 1

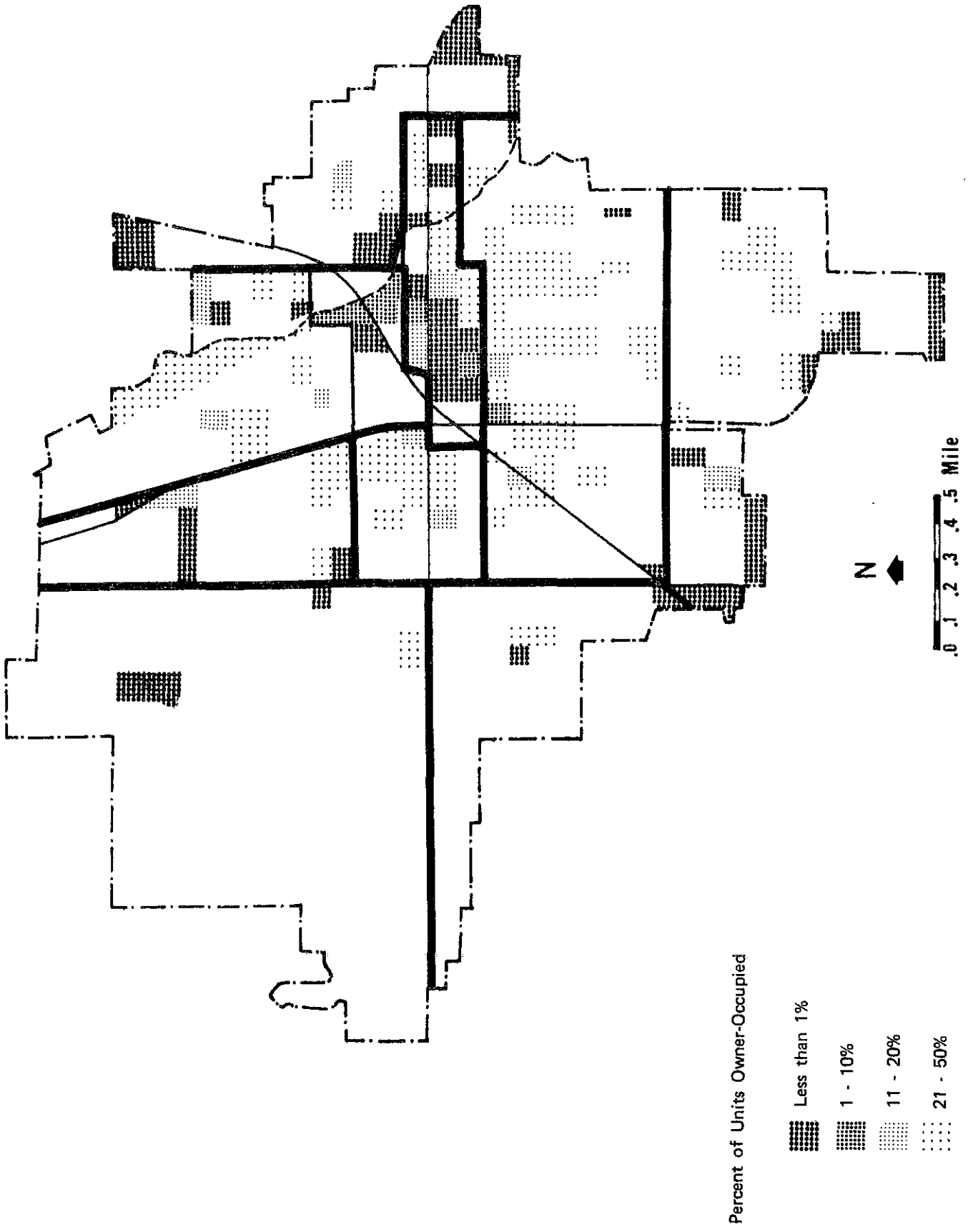


Map 2

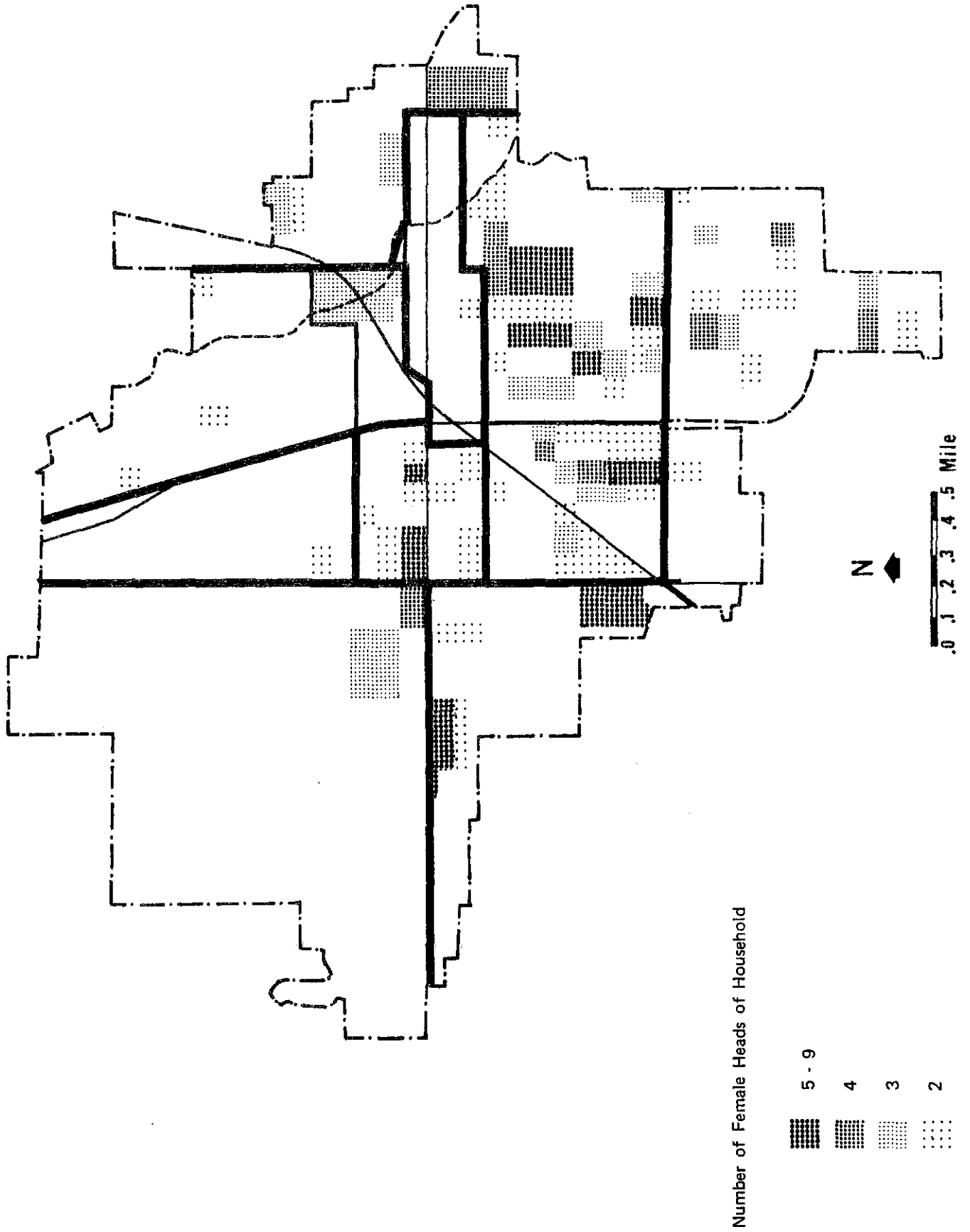




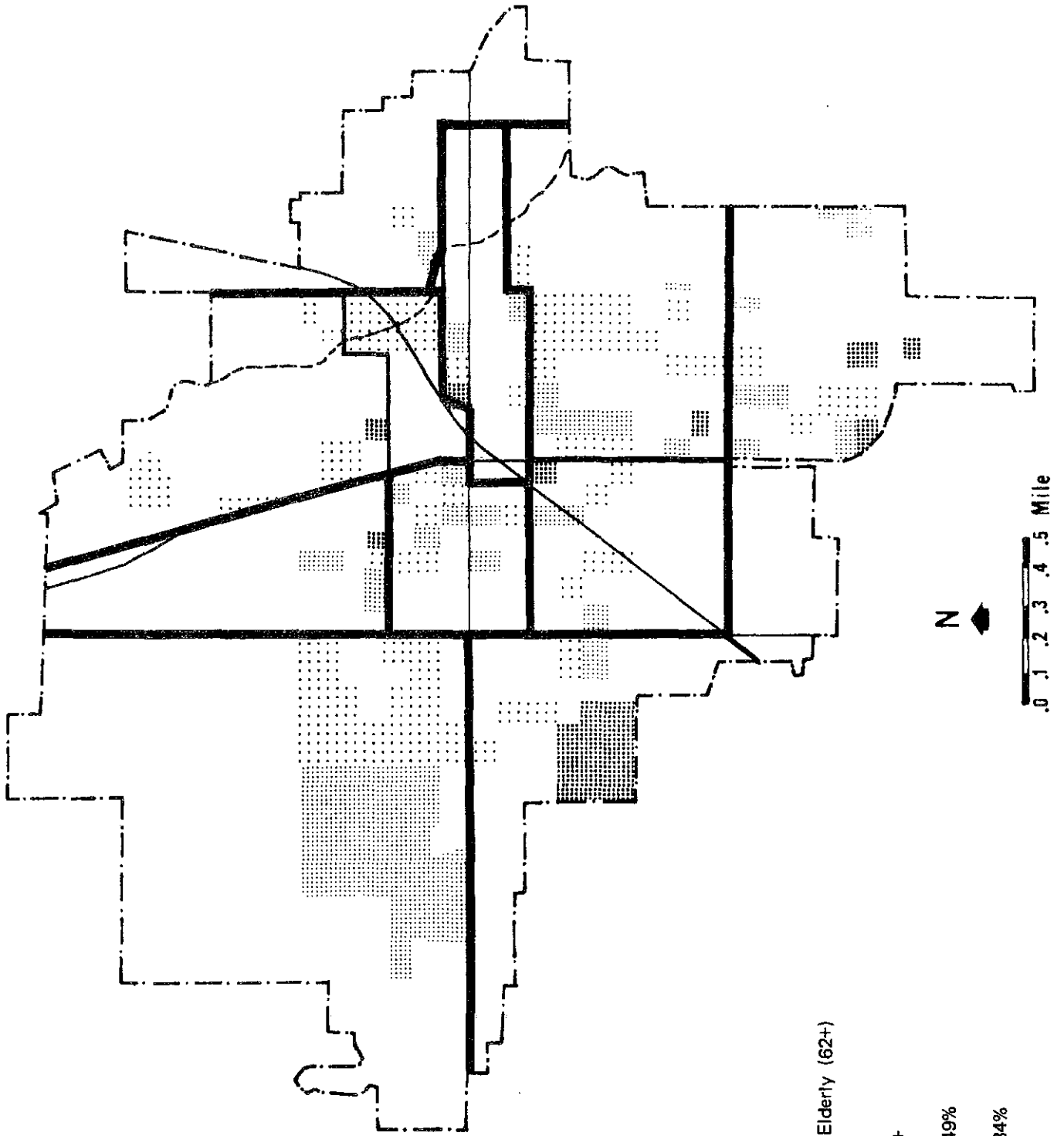
Map 3



Map 4



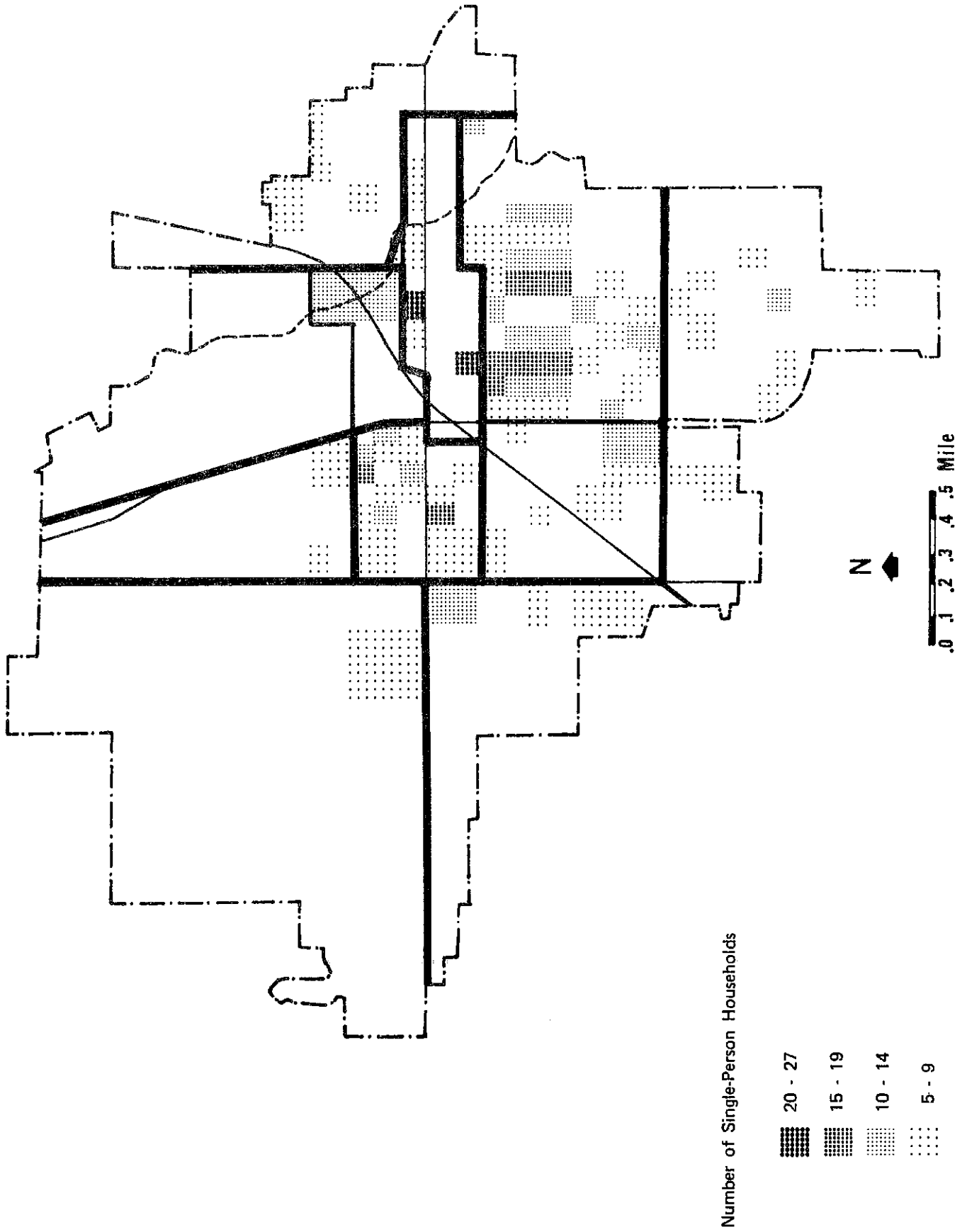
Map 5



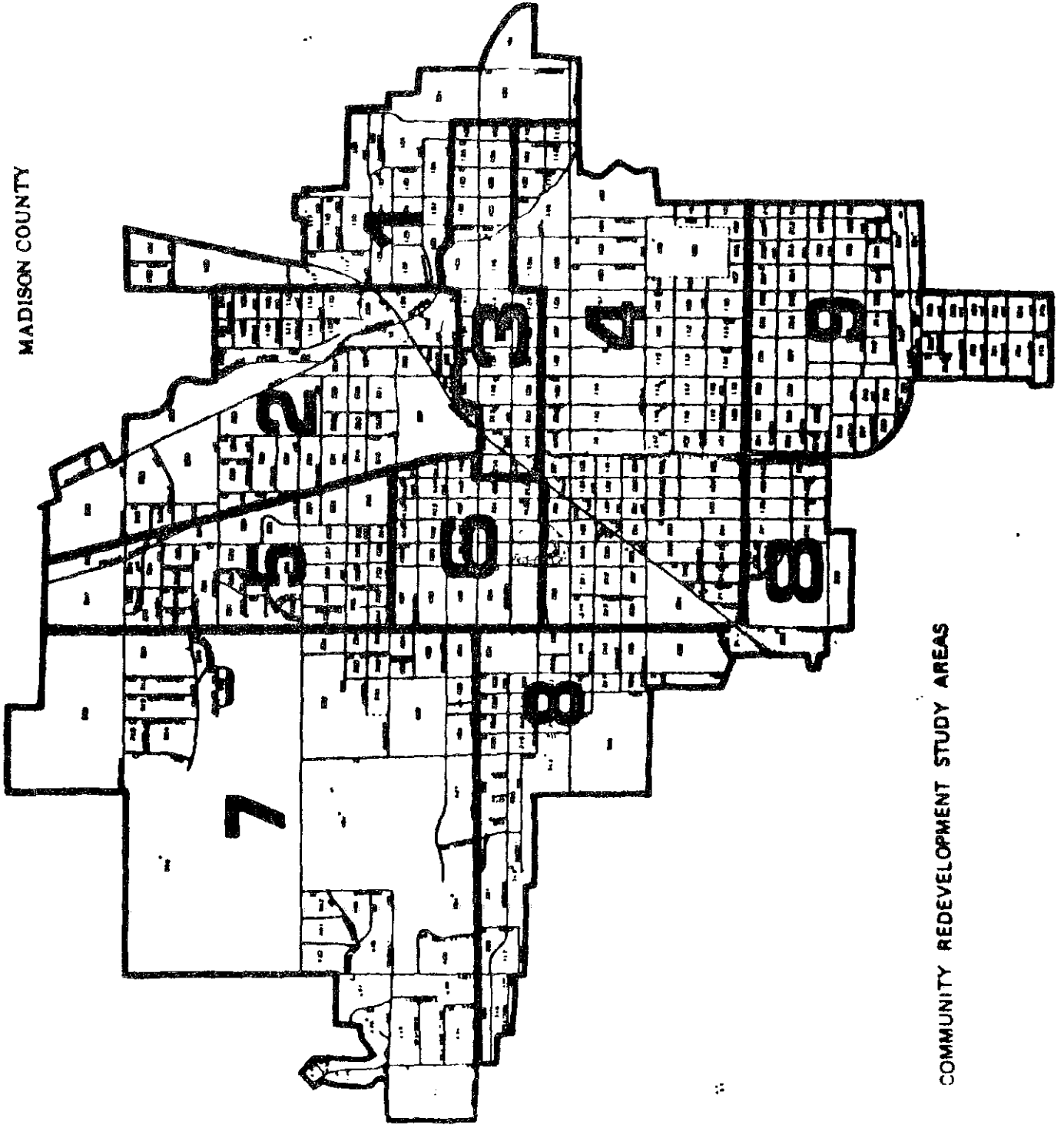
Percent of Population Elderly (62+)

- 50% +
- 35 - 49%
- 25 - 34%

Map 6



NORFOLK  
MADISON COUNTY



COMMUNITY REDEVELOPMENT STUDY AREAS

# NORFOLK MADISON COUNTY

Map 8

