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Norfolk Study Has Application for Other Cities Concerned With Residential Land Development

Although this study covers only the City of Norfolk, those concerned with residential land development in any similar city might find applications here to their particular situations. The Center for Applied Urban Research could assist other cities in making similar studies, specifically directed toward meeting their own housing needs.

ACKNOWLEDGMENTS

This report is the result of a cooperative effort between the City of Norfolk and the Housing Division, Center for Applied Urban Research, University of Nebraska at Omaha. Mr. Richard Jamblewicz, Director of Norfolk's Health Department and Community Development Program, and Ms. Kay Agnew from Norfolk's Community Development Program contributed much time and effort to local data gathering. Garneth Peterson and Gene Hanlon from the Center for Applied Urban Research conducted the surveys of builders, lenders, and realtors. In addition, Ms. Peterson assisted in drafting the report. Scott Samson from the Center for Applied Urban Research provided excellent service in map preparation. The project was directed by Jack Ruff, Housing Coordinator for the Center for Applied Urban Research.

NORFOLK is Northeast Nebraska's regional trade, education, and health services center. At the junction of two U.S. and two Nebraska highways, the City is a prime location for marketing, manufacturing, and wholesale activities. Norfolk lies between farm land to the east and the Sandhills cattle country to the west. Metropolitan areas nearby include Sioux City, Iowa, 75 miles to the northeast; Omaha, 115 miles southeast; and Lincoln, 124 miles south. Transportation facilities include six truck lines, three bus lines, and four flights daily from the local airport. A main line of the Chicago and North Western and a branch line of the Union Pacific provide railroad transportation.

The estimated 1976 Norfolk population was 18,925, a 39 percent increase over the 1960 population of 13,640. Since 1960, manufacturing employment in Norfolk grew 408 percent, which may help explain the population expansion. The Greater Norfolk Corporation and the Industrial Action Committee work to attract new industries and develop land for them. Currently, about 2,575 acres of land are zoned for industry in and around Norfolk and sell for $2,000 to $10,000 per acre. An industrial park owned by the Greater Norfolk Corporation is located southeast of the City near U.S. 275 and the Chicago and North Western railroad line. Platted lots range from 1.2 to 6.7 acres.

A variety of manufacturers operate in Norfolk. Many of the products relate to agriculture, the major livelihood of the surrounding area. Manufacturers market farm scales and automatic livestock waterers, livestock and poultry feeds, and food products such as milk, cottage cheese, ice cream, eggs, butter, dressed beef, and pork sausage. Other industries make electronic products, medical supplies, concrete, and steel products.

One of the new multi-family housing projects in Norfolk
As in other areas of the nation, Norfolk's housing systems stem from the 1977 comprehensive plan update. The cost of construction in relation to the growth of income. The Housing Assistance Plan (1977) predicted that an increase of 2,500 single family units in the City of Norfolk is needed by 1988. The building permits are required for Norfolk's definition of low cost housing is based on the median family income, and the low income of Norfolk residents in relation to the median family income.

The Norfolk Housing Situation

The 1977 comprehensive plan update examined other facets of life in Norfolk, such as the potential for a new home and that was an interest credit loan.

Underwriting, One house should be sold for under $30,000. More than 85 percent of the homes sold for a price between $30,000 to $60,000, and only 15 sold for $60,000 or above. These figures represent only the homes sold by the builders, but they do not provide a good idea of the types of homes being built in Norfolk. The figures also show that low cost housing is not being built, perhaps because the new housing is being constructed in suburban areas which tend to allow only single family moderate to high cost homes. These figures indicate that if a market exists for low cost housing, its needs are not being met. Lot costs, including pavement and utilities, were another indication of home building trends. The answers to these questions were the purpose in older portions of the City, especially single family housing, the low cost homes. They were sought by builders as their source.

Current Conditions

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The savings and loans were asked what guidelines they use in determining whether they will lend funds for a home mortgage. While varying the costs and the worth of the loan applicant, all agencies mentioned reliance on an appraisal of the property for its market value. The bank therefore will not consider the value of a comparable home in a comparable area. Lenders also stress that the cost of house and depreciation to determine if the price is commensurate with value of the home. One lender mentioned that any mortgage in the lowest 50 percent of the market could not supply this information. The lenders were asked to identify what percentage of the total loans made by the three Norfolk savings and loans and the FMHA in 1977 for new or existing homes. The percentage of all loans financing new homes ranged from 5 percent by one institution to 20-33 percent by the other three. The cost of the financing going toward existing dwellings. New homes were most often located in new subdivisions. One institution estimated only 50 percent of new homes financed were in new subdivisions, but estimates for other lenders were 75-80 percent, 90 percent, and 100 percent.

The lenders were asked to identify what proportion of mortgage loans are made for homes at each of five price categories. One savings and loan with a significant portion of the market was asked to identify what proportion of the 494 loans reported. On either side of the peak, 94 loans were made for homes valued at less than $20,000 and 130 for homes valued at $40,000 to $50,000. The lowest numbers of loans are in the highest and lowest categories, 30 and 46, respectively.

Survey of Norfolk Lenders

Financial institutions in Norfolk were consulted to determine the amount and character of lending throughout 1977. Approximate 20 percent of home loans were made by the three Norfolk savings and loans and the FMHA in 1977 for new or existing homes. The percentage of all loans financing new homes ranged from 5 percent by one institution to 20-33 percent by the other three. The cost of the financing going toward existing dwellings. New homes were most often located in new subdivisions. One institution estimated only 50 percent of new homes financed were in new subdivisions, but estimates for other lenders were 75-80 percent, 90 percent, and 100 percent.

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### Table 3

<table>
<thead>
<tr>
<th>Home Price</th>
<th>Number of Loans</th>
<th>Percentage of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>30</td>
<td>6</td>
</tr>
<tr>
<td>$20,000-$30,000</td>
<td>45</td>
<td>9</td>
</tr>
<tr>
<td>$30,000-$40,000</td>
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Note: The number of loans was calculated by the Center for Applied Urban Research from records of total home loans and total home loans in each category. Percentages do not total 100 because of rounding.
The working mother is an increasingly common phenomenon in Nebraska as well as elsewhere in the nation. But do Nebraskans approve of this trend? A statewide survey conducted in 1977 may serve as a gauge of opinion toward working mothers. The Nebraska Annual Social Indicator Survey (NASIS) conducted by the Bureau of Sociological Research at the University of Nebraska at Lincoln asked the following question, "Assuming some arrangement could be made to care for the children, would you approve your wife's working if she wanted to, even if her husband didn't need her income?" 1 The answer indicates that a majority of Nebraskans approve; 53 percent of the respondents said yes.

The proponent of mothers working is likely to increase in the future. Although no direct test of this latter hypothesis was made, an analysis of the relationship between the working status of women respondents and their attitude was done. This analysis indicated some significant differences in attitude between women in different workforces status-tracks. Women who worked were much more in favor of the attitude statement than those who were classified as housewives (39 percent), and those who worked full time were more likely to favor mothers working (57 percent). But the extremer-most and least agreement with the attitude-came from other groupings. Those who were classified as students were most (57 percent) to favor working mothers. This could also be seen when analyzing the relationship between the working status of women and their attitude. Widowed women were least likely to favor the idea of mothers working (29 percent), and single women (who generally were younger) were most likely to favor it (74 percent). Men in those categories showed similar proportions (33 percent and 73 percent respectively).

Age is Major Factor

The strong relationship between age and being in favor of mothers working or child care being available were even stronger when marital status was controlled. For instance, in Table 2, differences were even greater between age groups than was the case in Table 1. Differences between the age groups were large for both men and women, with each age group in favor of the idea compared to only 34 percent of the women 50-59 and 24 percent of the women 60 years or older. A similar trend was observed in the increase of age for the total population. The strength of the age factor could be seen in a further analysis of the relationship between age and marital status to the attitude question. Although an impact for marital status could be seen when age was controlled, the effect of age was stronger when marital status was controlled. For instance, in Table 2, differences were even greater between age groups than was the case in Table 1 (12-19) married women were less likely to favor the idea of mothers working (67 percent) than were single or divorced women (83 percent in the same age category (83 percent). But these young married women were more likely to favor the idea than married women 30-39 (47 percent) and women still married after age 60 (27 percent). Non-married women showed similar increases in increasing age.

Similarly, when age was taken into consideration, Table 2 shows that, with the exception of women 60 years old and over, those who contributed at least half of their household's income were more likely than the other women to support the idea of working mothers. 2

The relationship of age to the attitude questions also blurred other apparent findings. For instance, if age was not controlled, a majority of Nebraska urban women appeared to be most likely to agree with the attitude question (53 percent) and rural non-farm women were slightly less likely (40 percent). But with the age category controlled, the pattern was inconsistent. Within the urban group (urban, rural non-farm, and rural farm) however, the proportion of women agreeing with the statement declined with each older age group. Rural farm women 40 and over were less likely to support other women to the idea, but rural non-farm women were not much different from women in other areas.

This strong inverse relationship between age and a favorable attitude toward mothers working if child care were available even if their income was not needed suggests that the proportion of working women is likely to increase in the future as both women and their mates view the idea positively.

The question used was, "Taking all things together, how would you say you are these days? Would you say you are very happy, pretty happy, or not too happy these days?" 3

The strength of the relationship of age and this attitude could also be seen when examining the sex differences. Men under 60 claim they contribute all of their household income less likely to favor working mothers than other men under 60 (50 percent and 71 percent respectively); but for men over 60 the proportions were almost identical and considerably lower (28 percent and 29 percent respectively who favor working mothers under the conditions stated). 4

WORK IN PROGRESS

Work in progress during November at the Center for Applied Urban Research includes the following studies and reports. The principal investigator on each project is also listed.

![Image](https://via.placeholder.com/150)

- The Demand for Moorage Space in the Omaha-Council Bluffs Metropolitan Area (Paul S. T. Lee)
- A Survey of Nebraska Women and Their Access to Child Care Employment (Murray Frost and Peggy Hein)
- The Impact of Rural Nebraska Industrial Development upon the Migration of Rural Youth (Armin K. Ludwig)
- Minority Perception and Use of Human Services (Genevieve Burch and Carole Davis)
- Evaluation of a Child Abuse Intervention Program (Genevieve Burch)
- Omaha and Regional Demographic and Economic Indicators (Gene Hanlon)
- Housing and Land Use and Low Income Housing in the Greater Omaha Area
- A Housing Allocation Formula for Nebraska Cities of the First Class (Jack Ruff)
- The Use of Correlation and Regression Analysis for Prediction of Highway Operator Hourly Wages (Murray Frost)

The last two studies mentioned have been completed.

Preliminary research was begun on:

- A Study of the Developmental Accomplishments of Nebraska Leaders with Various Degrees and Types of Training and/or Expertise Enhancement
- The Relationship of Work at Home to Mobility: Movement into and out of Nebraska
- A Study of the Feasibility of Establishing a Professional Migrant Postal Exchange Program

The entire sample, estimates computed from the sample data are likely to be accurate to within an average 2.5 percent margin of error with a probability of 95 out of 100 times.

1. An alternate hypothesis is that higher incomes stem from women who work.

2. The question used was, "Taking all things together, how would you say you are these days? Would you say you are very happy, pretty happy, or not too happy these days?"

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