

COMMUNITY FACTS NORFOLK, NEBRASKA

www.norfolk.ne.us

JUNE 2004

POPULATION (Official U.S. Census)

	<u>2000</u>	<u>2002 Est.</u>
Norfolk	23,516	24,183
Madison County	35,226	36,035
Labor Market	104,762	104,516

Economic Development Department
Nebraska Public Power District
Columbus, Nebraska 68601

www.nppd.com
sites.nppd.com

© Nebraska Public Power District, 2004

INTRODUCTION

The following pages contain basic information about Norfolk, Nebraska. This material was compiled by the Elkhorn Valley Economic Development Council, Norfolk Area Chamber of Commerce, and Nebraska Public Power District in order to promote community development.

Additional and more detailed information about Norfolk may be obtained by contacting any of the following:

R. J. Baker, Executive Director
Elkhorn Valley Economic Development Council
Norfolk, Nebraska 68701
Business Phone: (402) 371-8142
Fax: (402) 371-0182
Home Phone: (402) 379-4901
Email: rj@evedc.org
www.elkhornedc.com

Gordon D. Adams, Mayor
City of Norfolk
Norfolk, Nebraska 68701
Business Phone: (402) 844-2000
Fax: (402) 644-8762
Home Phone: (402) 371-9576
Email: gadams@ci.norfolk.ne.us

Dan Mauk, President
Norfolk Area Chamber of Commerce
Norfolk, Nebraska 68701
Business Phone: (402) 371-4862
Fax: (402) 371-0182
Home Phone: (402) 371-8790
Email: exec@norfolk.ne.us

Jerry Huse, President
Greater Norfolk Corporation
Norfolk, Nebraska 68701
Business Phone: (402) 371-1020
Fax: (402) 371-5802
Home Phone: (402) 371-2985
Email: jhuse@norfolkdailynews.com

Dennis G. Hall, CEcD
Economic Development Manager
Nebraska Public Power District
Columbus, Nebraska 68601
Business Phone: (402) 563-5534
Toll Free: (800) 282-6773
Fax: (402) 563-5090
Home Phone: (402) 564-3772
Email: dghall@nppd.com

Section headings are hot linked within this Facts Book. Click on the blue text links to jump to a new section. Clicking on the blue section headings will return you to the [Table of Contents](#).

TABLE OF CONTENTS

GENERAL INFORMATION

LOCATION	1
POPULATION	1
LOCAL ECONOMY	2
ELEVATION	2
TOPOGRAPHY	2
HISTORY	2

ECONOMIC DEVELOPMENT

MANUFACTURERS	3
MAJOR NONMANUFACTURING EMPLOYERS	6
OTHER MAJOR AREA EMPLOYERS	7
ECONOMIC DEVELOPMENT ORGANIZATIONS	7
INDUSTRIAL SITES AVAILABLE	8

LABOR

LABOR SUPPLY	11
UNIONIZATION	13
WAGES	13
FRINGE BENEFITS	15

TRANSPORTATION

RAILROADS	17
MOTOR	17
AIR	18
WATER	18
PIPELINE	18

UTILITIES

ELECTRICITY	21
NATURAL GAS	23
OTHER FUELS	23
WATER	24
SEWERAGE	24
SOLID WASTE DISPOSAL	25
RECYCLING	25

COMMUNICATIONS

TELECOMMUNICATIONS	27
INTERNET	27
POST OFFICE	27
PACKAGE DELIVERY SERVICES	27
NEWSPAPER	27
RADIO	27
TELEVISION	28

TAX STRUCTURE

VALUES FOR TAX LEVY PURPOSES—CITY OF NORFOLK 29
TAX RATE 29
CITY SALES TAX 29
LOCAL BONDED INDEBTEDNESS 29
CITY BOND ISSUES 30
SCHOOL BOND ISSUES 30

LOCAL GOVERNMENT

COUNTY GOVERNMENT 31
MUNICIPAL GOVERNMENT 31
FIRE PROTECTION 31
LAW ENFORCEMENT 32
STREETS 33
BUILDING AND ZONING REGULATIONS 33
PLANNING 33

COMMUNITY FACILITIES

SCHOOLS AND COLLEGES 35
CHURCHES 41
HEALTH CARE 42
NURSING HOMES 43
LIBRARY 43
RECREATION AND PARKS 44
HOUSING 45
FINANCIAL 47

COMMUNITY SERVICES

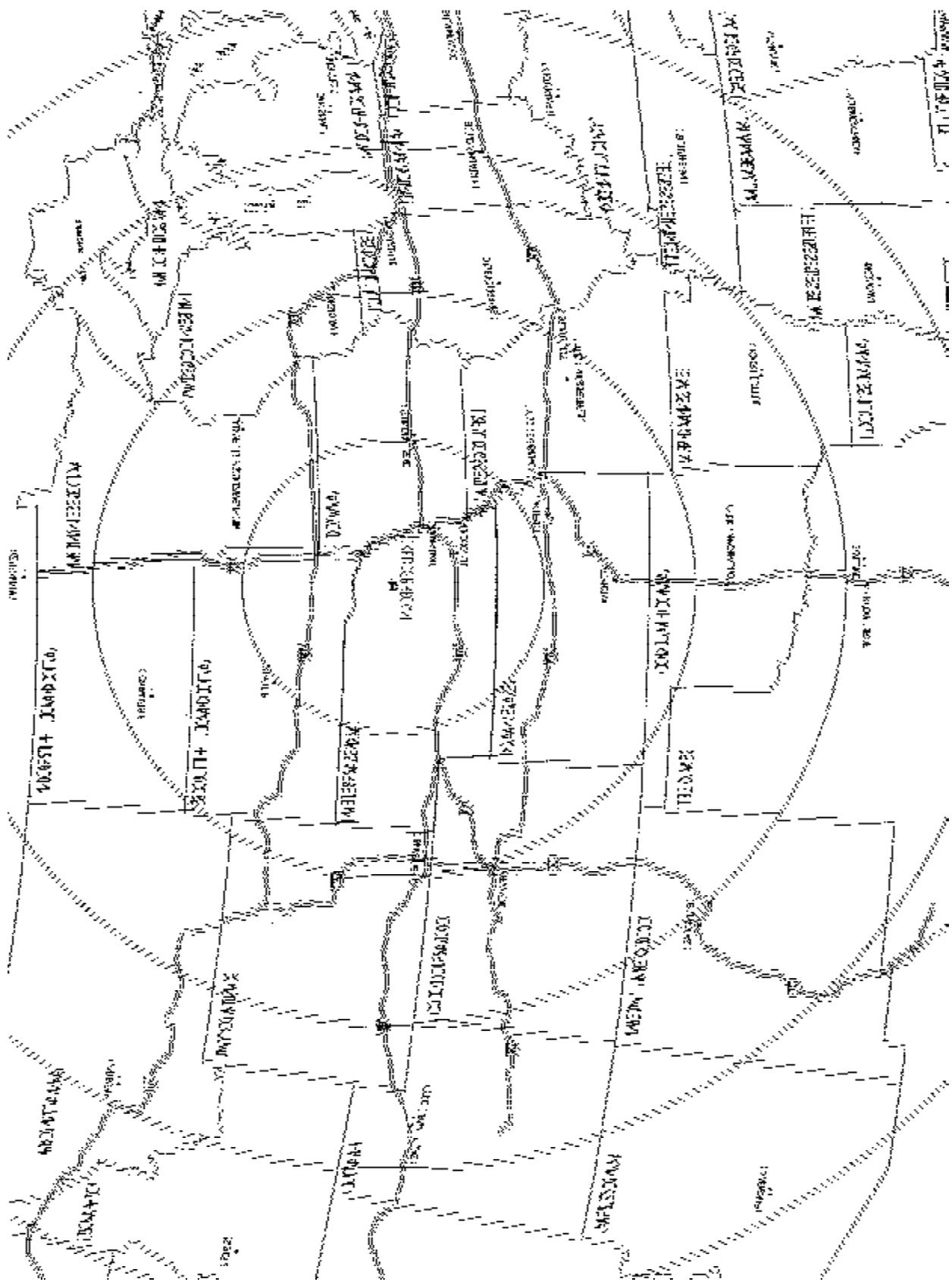
PROFESSIONAL 49
BUSINESS AND COMMERCIAL 50

AGRICULTURE & RAW MATERIALS

AGRICULTURE 53
RAW MATERIALS 53

CLIMATE

TEMPERATURE, PRECIPITATION, AND HUMIDITY 54
FROST DATA 54



GENERAL INFORMATION

LOCATION

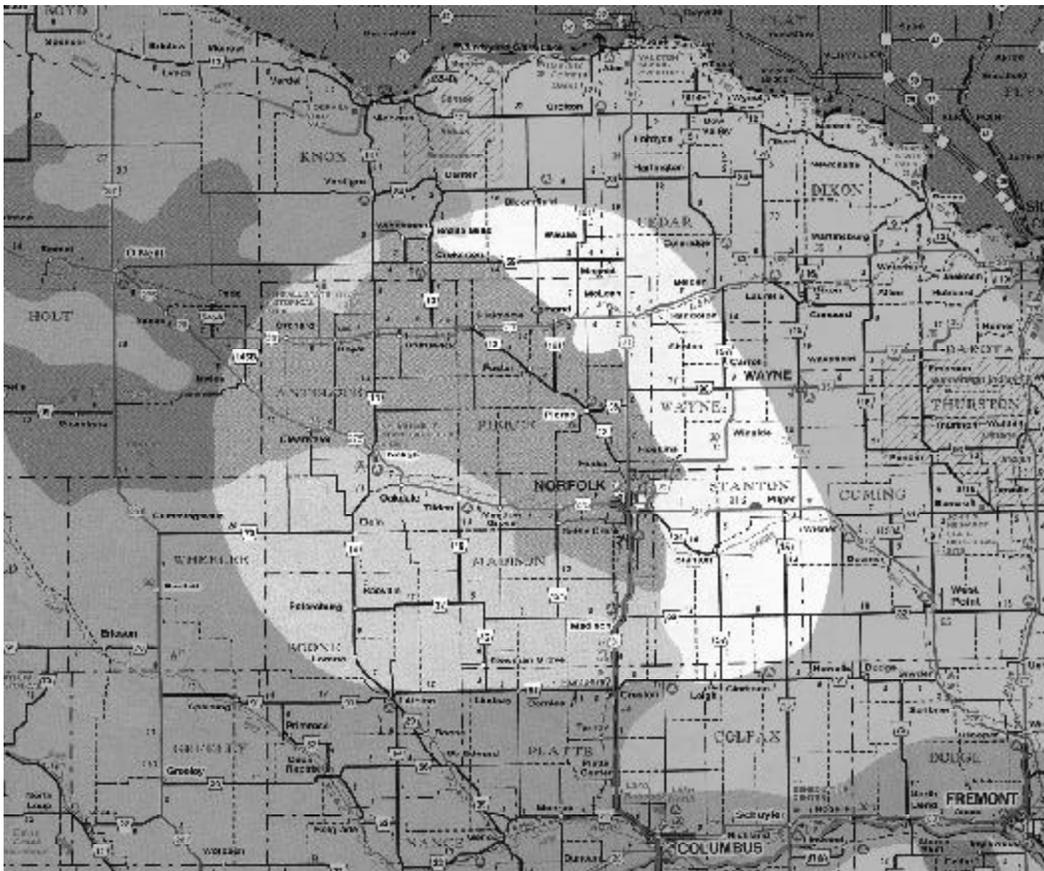
Norfolk is located in the Elkhorn River Valley of Madison County in northeast Nebraska. Intersecting in Norfolk are U.S. Highways 81 and 275 and Nebraska Highways 24 and 35. Norfolk is 113 miles northwest of Omaha, 129 miles northwest of Lincoln, and 83 miles southwest of Sioux City, Iowa.

POPULATION (U.S. Census)

Year	Norfolk	Madison County
1970	16,607	27,402
1980	19,449	31,382
1990	21,476	32,655
2000	23,516	35,226
2002 (Est.)	24,183	36,035

County Population by Race and Hispanic Origin	
White	32,179
Total Hispanic	3,042
Black or African American	330
American Indian and Alaska Native	419
Asian	142
Native Hawaiian and Other Pacific Islander	11
One race	34,864
Some other race	1,783
Two or more races	362

Approximately 104,516 people live within Madison County and the contiguous counties of Antelope, Boone, Pierce, Platte, Stanton, and Wayne.



Primary Retail Trade Area

LOCAL ECONOMY

Norfolk is the major retail trade center for northeast Nebraska. The economy is comprised of activity in agriculture (both grain and livestock farming), manufacturing, and services (including retail and wholesale trade, education, and health care). Manufacturing employs more than 3,570 persons.

Since 1998, one major firm joined the Norfolk economy with 1,400 employees. Sales tax receipts continue to increase, indicating a stronger economy. Faith Regional Health Services gained 34 new physicians in the past five years. A computer sales firm relocated from California in 2003 and has 30 employees.

The primary retail trade area extends 34 miles north, 18 miles northeast, 50 miles northwest, 21 miles south, and 30 miles southeast and contains approximately 71,527 people. Retail firms in Norfolk reported annual net taxable retail sales of \$400,778,418 in 2002, while Madison County reported net taxable retail sales totaling \$427,702,130. Wholesale firms in the community distribute groceries, food, soft drinks, beer, farm products, bottles, oil and gas, agriculture, well installation equipment, janitorial products, welding, paper products, steel, syringes, electronic resistors, burial vaults, construction materials, high pressure/hydraulic hoses, and treated cellulose insulation.

ELEVATION

Norfolk is 1,544 feet above sea level.

TOPOGRAPHY

Norfolk sits in the heart of the Elkhorn Valley, with the Sandhills lying to the west and farmland to the east. The surrounding land is gently rolling.

The land is mainly Marshall and Shelby series soils of good absorptive quality, retaining moisture yet providing good drainage.

HISTORY

On July 17, 1866, a three-train caravan of prairie schooners carrying 44 German families from Ixonia and Watertown, Wisconsin, arrived at the junction of the Elkhorn and North Fork Valleys where they were attracted by the rich land open for settlement. These pioneers were joined by others from Wisconsin and formed the community, which later became Norfolk. Others, some from New England, soon came to the new settlement and established a grist mill, which was operated by water power from the North Fork River. A mill store was opened, and this structure determined the location of the town.

In 1881 the village of Norfolk was organized. The settlers proclaimed "North Fork" to be their permanent post office address, named after the river, but suggested "Norfolk" as the name because it was simplest compounding of "North Fork." Postal authorities, thinking the word had been misspelled, changed the spelling to "Norfolk."

As the hub-first of horse trails, then of railroads and highways-Norfolk was destined to become the largest city of a rich and extensive area. Early freighters to the Black Hills made it an important transportation point. Railroads transversing the Elkhorn and North Fork Valleys made certain Norfolk's growth emerged from a village of a few hundred to a vital trade center. Norfolk continues to grow as industry combines with agriculture to provide a diversified economy necessary for a prosperous community. This growth has made Norfolk a "Center of Jobs" as well as a cultural center.

ECONOMIC DEVELOPMENT

MANUFACTURERS

<u>Company/ Year Established</u>	<u>Product</u>	<u>Market</u>	<u>Employees</u>		<u>Union</u>
			<u>Male</u>	<u>Female</u>	
Apache Manufacturing 1968	Hay handling & livestock feeding products	National	60	5	None
Arkfeld Manufacturing Inc. 1921	Farm scales & automatic livestock waterers, security cabinets & custom metal fabrication	National & Export	12 2 *	1	None
Arnold Engineering (formerly 3M, 1975) 1992	Injection molding & flexible compression-bonded permanent magnets	National & Export	55	41	None
Big Red Printing 1984	Commercial printing	Local & Regional	4 1 *	2 2 *	None
Classen Fabrication Inc. 1973	Lawn & garden equipment	Regional	9 2 *	1	None
Classen Manufacturing 1973	Turf equipment	Regional	28	2 2 *	None
Colonial Research Chemical 1971	Industrial maintenance products	Regional	11	4	None
Copycraft Printing 1974	Commercial printing	Local & Regional	3	5 1 *	None
Custom Feed Services 1975	Custom premix for hogs & cattle	Local, Regional & National	12	0	None
Custom Machine & Tool 1971	Industrial tooling	National	7	1	None
Custom Sawing 1981	Dunnage	Local	3	0	None
Darling International, Inc. 1934	Animal fats, protein, hides & lard	Local & Export	50	2	None

*Part-time and/or seasonal

<u>Company/ Year Established</u>	<u>Product</u>	<u>Market</u>	<u>Employees</u>		<u>Union</u>
			<u>Male</u>	<u>Female</u>	
EBM Mill & Elevator Supply 1980	Gentle roll cleaner & mill wright construction	National & Export	35	1 2*	None
Frit Industries 1987	Micronutrient fertilizers	National & Export	8	0	None
Gerhold Concrete 1955	Ready-mix concrete, concrete blocks & products	Local & Regional	32	1	None
Goodyear Tire & Rubber 1979	High pressure/ hydraulic hose	National & Export	284 25*	72 26*	None
Henningsen Foods, Inc. 1889	Dehydrated meat & poultry	National & Export	44 5*	6	None
Hiland-Roberts (formerly Gillette Diary, Inc.) 1917	Ice cream	International	52 1*	5	None
Huse Publishing Co. 1887	Daily newspaper & newspaper products	Local & Regional	32 12*	40 12*	None
Kendall/Tyco HealthCare (formerly Sherwood - Davis & Geck) 1961	Disposable syringes, blood tubes & thermometer probe covers	National & Export	178	260	None
Krueger Planing Mill 1931	Custom cabinets & millwork	Local	3	0	None
Leprino Foods 1961	Whey derivatives	Local & Regional	52	10 1*	None
Love Signs 1920	Signs	Local & Regional	19	40	None
Marathon Press, Inc. 1934	Commercial printing	National	21 3*	29 4*	None
Midwest Ornamental Iron Co. 1969	Architectural & ornamental iron fabrication	Local & Regional	2	0	None
Nebraska Wilbert Vault Co. 1967	Burial vaults	Local	6 2*	0	None

*Part-time and/or seasonal

<u>Company/ Year Established</u>	<u>Product</u>	<u>Market</u>	<u>Employees</u>		<u>Union</u>
			<u>Male</u>	<u>Female</u>	
Norfolk Area Shopper 1969	Shopping newspaper	Regional	2 3*	6 7*	None
Norfolk Awning Co. 1934	Canvas-related products, tarps & awnings	Regional	1 2*	1*	None
Norfolk Iron & Metal Co. 1908	Steel products, distribution & steel service center	Midwest	163	23	None
Norfolk Printing Co. 1973	Commercial printing	Regional & National	6 3*	3 1*	None
Norfolk Specialties, Inc. 1978	Fabricated metal products & industrial job shop	Local & Regional	10 2*	0	None
Nucor Steel Division of Nucor Corporation 1973	Steel angles, rounds, flats & channels	Regional, National & Export	409	21	None
Oberg Industrial Machine & Tool 1988	Industrial tooling	National	4	1	None
Progressive Nutrition (formerly Harvestates) 1992	Animal feeds	Regional	21	3 1*	None
R. F. Machine Works 1989	Industrial agricultural supplies & maintenance repairs	Regional	2	1	None
Roman Packing Company 1922	Processed meats	Regional	16 3*	6 3*	None
Tielkes Enterprise, LLC 1990	Prepackaged & private label sandwiches	Regional	3 1*	11 3*	None
Tyson Fresh Meats (formerly IBP) 1998	Boxed beef	National & Export	1,012 18*	410 4*	UFCW
U.S. Greenfiber LLC (formerly Greenstone Ind.) 1976	Treated cellulose insulation	National & Export	30	9 1*	None

*Part-time and/or seasonal

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
Norfolk Veteran's Home	Medical	30	171 19*	AFSCME
Northeast Community College	Education	101	118 * varies	NSEDA
Nucor Steel Division of Nucor Corporation	Steel angles, rounds, flats & channels	409	21	None
St. Joseph Rehabilitation & Care Center	Medical	4 1*	63 48*	None
State of Nebraska	Government	88 8*	109 6*	None
Tyson Fresh Meats (formerly IBP)	Boxed beef	1,012 18*	410 4*	UFCW
Vishay Dale Electronics, Inc.	Electronic components & resistors		63 Total	None
Vulcraft Division of Nucor Corporation	Steel joists, metal deck & cold drawn bar	363 3*	46 1*	None
Wal-Mart	Retail	104 36*	215 61*	None
Wis-Pak of Norfolk (Midwest Cannery)	Soft drinks	84 11*	18 1*	None
Lindsay, 22 miles				
Lindsay Manufacturing Co.	Irrigation equipment & diversified manufacturing		428 Total	None
Columbus, 31 miles				
ADM Corn Processing- Columbus	Wet corn milling, corn starch, corn syrup, fructose, ethanol & multiple corn products	249	36	None
BD Medical Pharmaceutical Systems (new facility 2002)	Glass syringes	182 1*	218 3*	None
BD Medical Surgical	Hypodermic needles & syringes		732 Total 14*	None

*Part-time and/or seasonal

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
Northeast Community College (part-time varies)	Education	101	118	NSEDA
St. Joseph Rehabilitation & Care Center	Medical	4 1*	63 48*	None
State of Nebraska	Government	88 8*	109 6*	None
Wal-Mart	Retail	104 36*	215 61*	None
Wiese Research Assoc., Inc.	Market research	0 19*	5 46*	None

OTHER MAJOR AREA EMPLOYERS (within 40 miles and employing 100 or more)

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
Madison, 15 miles				
Madison County	Government	87	75	None
Madison Public Schools	Education	40	60	NSEA
Tyson Fresh Meats	Hog slaughter	897	358	None

*Part-time and/or seasonal

ECONOMIC DEVELOPMENT ORGANIZATIONS

The Action Council of the Norfolk Area Chamber of Commerce, the city of Norfolk, the Greater Norfolk Economic Development Foundation, the Elkhorn Valley Economic Development Council, and Northeast Nebraska Economic Development District work together for economic development in the area.

The Greater Norfolk Economic Development Foundation is a not-for-profit corporation comprised of 114 stockholders. It has an authorized capitalization of \$250,000, with capital stock paid in totaling \$118,663. Its principal assets

include cash, land, and certificates of deposit. With a seven-member board, funds come from an annual capital campaign and money is also raised as needed.

The Elkhorn Valley Economic Development Council (www.elkhornedc.com), with a full-time director and administrative assistant, was formed in 2001 as a nonprofit corporation. The council provides professional staff for the Norfolk Action Council and the Economic Development Foundation. The council, serving Antelope, Madison, Pierce, and Stanton counties, is governed by a 21-member Board of Directors. Funding is derived from cities and counties and a capital campaign at five year intervals, the most recent of which raised \$1,200,000.

Tyson Fresh Meats has invested more than \$60 million in the Norfolk plant since 2000 and now employs approximately 1,400 people. Wis-Pak of Norfolk, employing more than 100 people, expanded by 114,000 square feet in 1999. Nebraska Public Power District located their Customer Care Center in Norfolk in 2000, which now employs nearly 40 people.

Approximately 200 acres of land in and adjacent to Norfolk are zoned for industry. Several sites

are in county industrial tracts, which offer property tax advantages. The price of industrially and commercially zoned land ranges from \$5,000 per acre to \$2.00 per square foot.

INDUSTRIAL SITES AVAILABLE

Click [here](#) to go to Nebraska Public Power District's [searchable sites and building database](#).



Affiliated Foods



Nucor Steel Division of Nucor Corporation



Vulcraft Division, Nucor Corporation

LABOR

LABOR SUPPLY

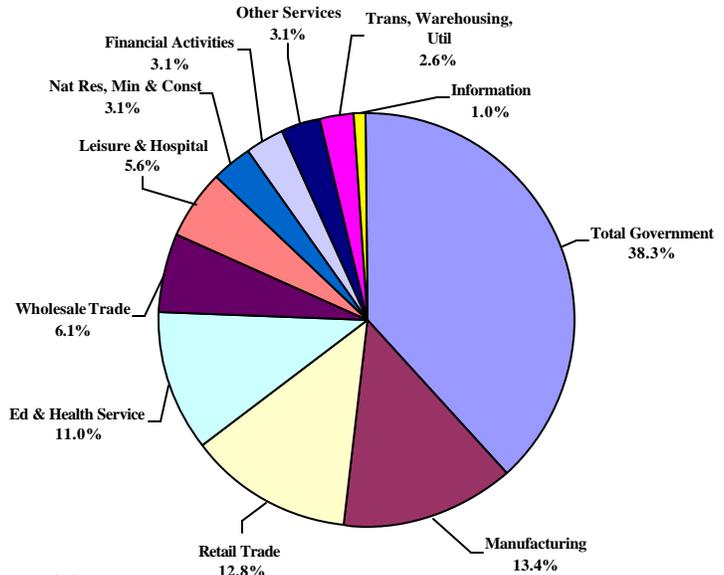
- A. Employment in the Norfolk labor market which is defined as the whole of Madison County and the total labor market consisting of Madison County and the contiguous counties of Antelope, Boone, Pierce, Platte, Stanton, and Wayne (annual average, 2003):

	Madison County	Total
<u>Nonfarm Employment (wage and salary workers)</u>		
Manufacturing	3,577	(D)
Natural Resources, Mining & Construction	861	(D)
Utilities, Transportation & Communications	724	(D)
Trade, Retail	3,100	6,339
Trade, Wholesale	1,720	(D)
Information	268	(D)
Professional & Business Services	1,030	(D)
Education & Health Services	2,610	(D)
Leisure & Hospitality	1,578	(D)
Financial Activities	866	2,271
Other Services	863	(D)
Total Government	3,769	9,798
TOTAL NONFARM WAGE AND SALARY WORKERS	20,965	49,242
Farm Employment	910	6,410
TOTAL EMPLOYMENT	19,968	55,548
B. Commuting Out of County	1,815	N/A
C. Unemployment	837	2,405
TOTAL LABOR FORCE	20,805	58,816
D. Estimated number of homemakers, seasonal and part-time workers, and workers who would shift from low-paying jobs who could be expected to work for industry	5,670	
E. Estimated number of county high school graduates annually	600	
TOTAL POTENTIAL LABOR SUPPLY (B, C, D & E)	8,922	

- (D) Data not available because of disclosure suppression

A labor survey was completed in 2003; results are available at www.norfolk.ne.us.

**NONFARM WAGE & SALARY
EMPLOYMENT
MADISON COUNTY
ANNUAL AVERAGE, 2003**

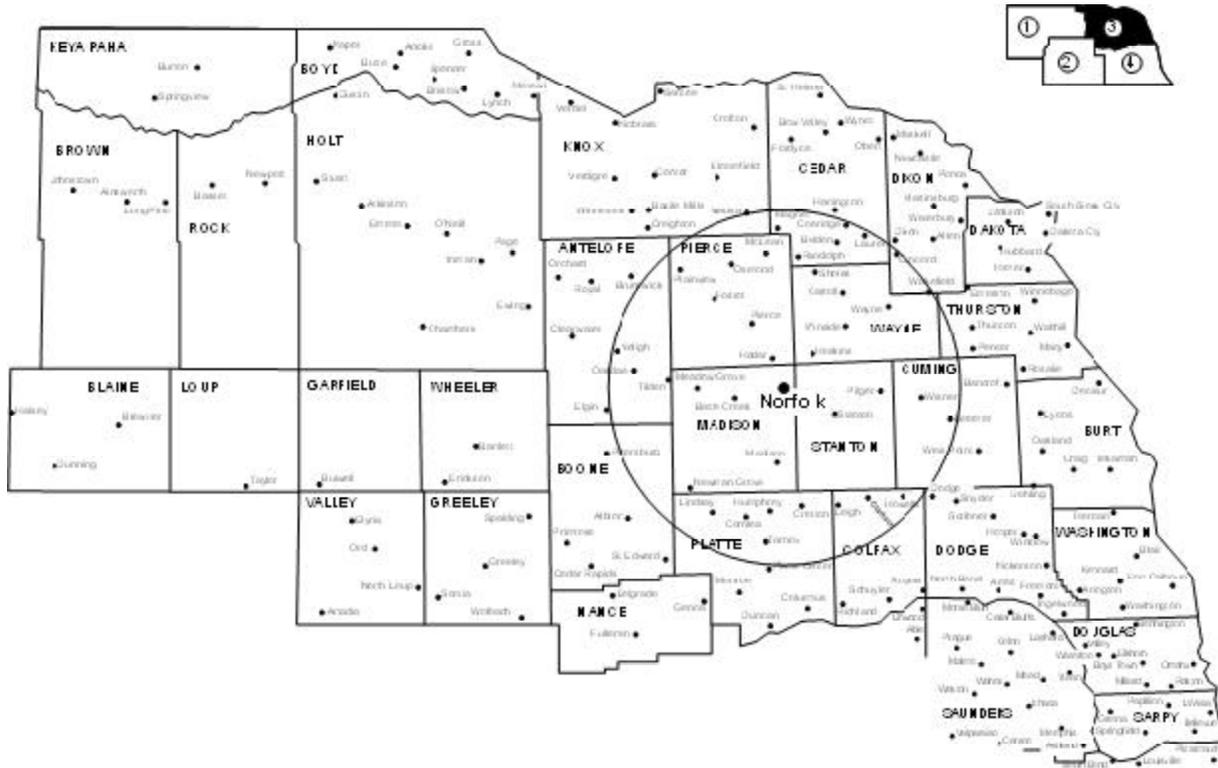


2000 POPULATION DATA						Median Household Effective Buying Income (2002)
Location	Density/ Sq. Mile	% 65 Yrs & Over	Median Age	% High School Graduate or Higher	% Bachelor's Degree or Higher	
Madison Co.	61.5	14.4	35.0	82.6	17.0	\$32,168
Nebraska	22.3	13.6	35.3	86.6	23.7	\$34,956
U.S.	79.6	12.4	35.9	84.0	26.0	\$38,365

Madison County had 21,237 eligible voters in 2000; 61.4 percent voted in the national election compared to 65.2 percent in Nebraska.

SOURCE: U.S. Bureau of the Census, www.census.gov
 Sales and Marketing Management, September 2002
 Statewide General Election 2000 Results, www.nol.org/home/SOS/Canvass2000

LABOR POTENTIAL IN THE NORFOLK AREA



POPULATION DATA—2000 U.S. Census

City of Norfolk	—	23,516	}	<u>Ages</u>	<u>Male</u>	<u>Female</u>
				18–24	2,136	1,937
Madison County	—	35,226		25–44	4,872	4,675
				45–54	2,182	2,180
30-Mile Radius	—	74,323 (2003)				

UNIONIZATION

Nebraska has a right-to-work provision in its constitution. In 2000, 13.1 percent of Nebraska’s manufacturing workers were members of labor unions compared to a national figure of 14.8 percent. Union membership in Nebraska is concentrated in the railroad and packinghouse industries.

Labor organizations operating in Norfolk:

Affiliated Foods Cooperative, Inc. (partial workforce)	Teamsters—General Drivers & Warehousemen
Aquila	International Brotherhood of Electrical Workers
City of Norfolk Fire Fighters	International Association of Fire Fighters
Nebraska Central Railroad	Standard Railroad Unions
Norfolk Public Schools & Northeast Community College	Nebraska State Educational Association
Norfolk Regional Center	American Federation of State, County, and Municipal Employees
Qwest	Communications Workers of America
Tyson Fresh Meats	United Food and Commercial Workers
U.S. Postal Service Letter Carriers	National Association of Letter Carriers
Postal Workers	American Postal Workers Union
Various Contractors	Bricklayers

Approximately three percent of the total nonagricultural labor force in Norfolk is employed under a union contract. There have been no strikes during the past five years.

WAGES

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Professional			
Accountants & Auditors	15.27	21.82	33.52
Engineers			
Civil Engineers	18.17	27.22	36.62
Electrical Engineers*	23.21	34.67	49.50
Industrial Engineers	18.15	25.78	35.63
Mechanical Engineers	18.49	25.26	34.79
Computer Programmers*	13.45	23.47	33.31
Computer Systems Analysts	18.54	35.21	51.50
Registered Nurses	15.44	21.11	27.46
Retail			
Hotel, Motel & Resort Desk Clerks	6.59	8.28	9.74
Retail Salespersons	5.89	7.96	14.40
Truck Drivers-Light or Delivery Services	6.85	10.03	16.43
Driver/Sales Workers	6.00	9.95	21.88

* Wage information taken from Balance of the State (nonmetropolitan areas)

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Stock Clerks & Order Fillers	6.33	10.04	15.87
Shipping, Receiving & Traffic Clerks	7.45	11.45	16.84
Clerical			
Bookkeeping, Accounting & Auditing Clerks	7.59	10.66	15.56
Customer Service Representatives	6.27	9.79	15.34
Data Entry Keyers	7.41	10.38	13.62
Secretaries, excl. Legal, Medical & Executive	7.05	10.17	13.87
Office Clerks, General	6.28	9.37	13.50
Receptionists & Information Clerks	6.71	8.95	11.57
Telemarketers	6.82	8.30	10.83
Unskilled			
Laborers & Freight, Stock & Material Movers, Hand	7.08	9.36	13.14
Packers & Packers, Hand	6.02	8.52	12.46
Assemblers & Fabricators, All Others	8.10	11.61	13.75
Nursing Aides, Orderlies & Attendants	7.49	9.55	12.25
Semi-Skilled			
Industrial Truck & Tractor Operators	9.30	11.62	16.70
Truck Drivers, Heavy or Tractor-Trailer	9.50	14.58	21.52
Maintenance Workers, Machinery	11.87	14.39	20.25
Machine Operators			
Lathe & Turning Machine Tool Setters/Oper.	10.32	12.80	17.07
Drilling & Boring Machine Tool Setters/Oper.*	9.63	11.72	16.76
Milling & Planing Machine Setters/Oper.*	9.45	12.44	15.82
Grinding, Lapping, Polishing & Buffing Mach. Oper.	9.86	12.45	15.16
Cutting & Slicing Machine Setters/Oper.	7.70	9.05	13.24
Cutting, Punching & Press Machine Setters/Oper.	8.38	12.01	16.36
Multiple Machine Tool Setters/Oper.	9.88	14.58	17.03
Skilled			
Automotive Service Technicians & Mechanics	7.15	11.98	19.61
Electricians	10.32	16.22	21.79
Industrial Machinery Mechanics	12.54	16.12	21.08
Machinists	9.60	13.17	17.45
Tool & Die Makers	14.10	18.83	24.49
Welders, Cutters, Solderers & Brazers	9.40	12.67	17.57
Welding, Soldering & Brazing Machine Setters*	9.91	12.99	17.68

* Wage information taken from Balance of the State (nonmetropolitan areas)

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Technical			
Electrical & Electronic Engineering Technicians	11.57	23.76	32.59
Medical & Clinical Laboratory Technologists	13.31	19.69	26.66
Computer Operators	9.48	12.03	18.55

*Wage information taken from Balance of the State (nonmetropolitan areas)

Source: Nebraska Workforce Development, Occupational Employment Statistics Program, First Quarter 2005 wage estimates, All Industries, Northeast Region, www.dol.state.ne.us/lmiwages/toc000.htm

FRINGE BENEFITS

Fringe benefits range from 14 to 40 percent of wages.





Scenes from Skyview Lake

TRANSPORTATION

RAILROADS

Norfolk is served by the Nebraska Central Railroad, a short-line railroad, with two freight trains daily. Additional service is available as needed. Norfolk has a local switchyard and switching is handled by local crews. A coast-to-coast Class I connection is available with the Union Pacific, just 48 miles south. Nebraska Central Railroad, a subsidiary of the Rio Grande Pacific Corporation, is committed to providing consistent, dependable service to all rail customers in the Norfolk area.

For more information, call (402) 371-9015 or visit www.rgpc.com.

Railroad mileage to major cities:

Destination	Mileage
Omaha	130
Chicago	594
Dallas	833
Denver	524
Detroit	879
Kansas City	327
Los Angeles	1,759
Minneapolis	474
New York	1,515
St. Louis	606
San Francisco	1,816

MOTOR

Highways

U.S. Highways 81 (north-south) and 275 (east-west) and Nebraska Highway 24 (north-west-southeast) and Nebraska Highway 35 (northeast-southwest) and State Spur S59A serve Norfolk. There are no local load limits imposed on these highways. Interstate 29 is approximately 70 miles east, Interstate 80 is 90 miles south, and Interstate 90 is 117 miles north of Norfolk.

U.S. Highway 81 has been four-laned from Norfolk to Columbus and from York to the Kansas border. The highway from Norfolk to the Kansas border is part of the expressway system to be

four-laned by 2010. Fifty percent of U.S. Highway 275 from Norfolk to Omaha has been four-laned.

Highway mileage to major cities (average speed of 60 mph):

Destination	Mileage	Time
Lincoln	127	2 hr. 10 min.
Omaha	119	1 hr. 53 min.
Chicago	559	8 hr. 50 min.
Dallas	688	11 hr. 41 min.
Denver	514	8 hr. 16 min.
Detroit	826	13 hr. 10 min.
Kansas City	299	5 hr. 15 min.
Los Angeles	1,527	27 hr. 0 min.
Minneapolis	410	5 hr. 45 min.
New York	1,332	22 hr. 15 min.
St. Louis	551	9 hr. 25 min.
San Francisco	1,643	28 hr. 0 min.
Sioux City	84	1 hr. 20 min.

Trucklines

Intra/interstate trucklines located in Norfolk:

Nearest Terminal/ Company	Average Trucks Daily
Abler Transfer*	1-9
Affiliated Carriers	50
Andrews Van Lines, Inc.**	20
Central Transport Co.	40
Clark Brothers Transfer	30
Deitloff Transfer	16
Gray Carriers	19
Hinken Inc.	7
Moore Brothers Inc.*	32
Nebraska-Texas Transportation*	12
Norfolk Contract Carriers	15
Strong Trucking*	25
TMC/The Mickow Corp.	40
Vulcraft	29

* Interstate only

**Andrews Van Lines, Inc., is a worldwide moving company with agents in all principal cities in the United States and the principal cities in 21 foreign countries. A total of 275 trucks are dispatched from the home office in Norfolk, with as many as 20 trucks leaving daily.

Many other trucklines outside of Norfolk also serve the community.

Bus Line

Arrow Stage Lines, one of the nation's largest family-owned motorcoach charter carriers, was founded in and has served Norfolk since 1928. Offering local and nationwide motorcoach charter service, Arrow Stage Lines offers one scheduled bus to Omaha, Monday through Friday, via Columbus, Schuyler, and Fremont. Besides this regular scheduled route to Omaha and the Omaha Epply Airport, nationwide bus connections are available through Greyhound to all mainland states and Canada.

Navigator Motor Coaches, Inc., privately owned, provides charter bus service locally, nationwide, and to Canada and Mexico.

The Norfolk Senior Citizens Center has two full-time handibuses available for the elderly and handicapped as well as for the general public for a small fee. This service covers the Norfolk area.

Taxi

Checker Cab has four radio-equipped cabs.

AIR

Karl Stefan Memorial Airport, located three miles south of Norfolk (five minutes), provides air freight and air express services. Supplementary all-cargo service (air/truck) is available with departures daily. Taxi service and car rental provide public ground transportation.

The airport has two 5,800-foot paved and lighted runways with a full instrument landing system. The FBO (fixed base operator) is operated by the city of Norfolk. Maintenance and repair, air taxi, charter, plane rental, aerial photography, and flight training services are available.

Competitive fuel prices, a comfortable pilots' lounge and a courtesy car for limited local use make the Karl Stephen Memorial Airport a must stop for private air travelers. Information on local tourist attractions and economic development opportunities is available in the pilots' lounge.

Karl Stephen Memorial is a busy airport with nearly 1,500 fuel stops per year and 4,000 general aviation flights annually. Fifty planes are hangared at the airport with three available for charter. The elevation at the airport is 1,572 feet, the latitude is 41°59'13"N, and the longitude is 97°26'11"W.

The nearest commercial air service is provided at the Sioux Gateway Airport, 80 miles (90 minutes) northeast, and Eppley Airport near Omaha, 119 miles (120 minutes), southeast of Norfolk.

WATER

Barge service is available at 19 barge terminal facilities on the Missouri River in Nebraska. The Omaha river port is 112 miles southeast of Norfolk. These river ports are navigable approximately eight months per year. The U.S. Army Corps of Engineers maintains a 9-foot deep, 300-foot wide channel for 735 navigable miles from Sioux City to the mouth of the Missouri River. Commodities transported by towing companies are alfalfa pellets, cement, concrete forms, distillers' dried grain, feed, feed ingredients, fertilizer, grain, machinery, molasses, newsprint, nitrogen fertilizer solution, propylene glycol, rock-aggregate, salt, steel, and twine.

PIPELINE

Kaneb Pipeline, a worldwide company, has a loading terminal in Norfolk. This firm ships petroleum products, including propane. Kaneb, headquartered in Wichita, Kansas, serves Nebraska, Kansas, Iowa, North Dakota, South Dakota, Wyoming, and Colorado.



Karl Stefan Memorial Airport



Aircraft Hangar



Nebraska Central Railroad



Sunset Plaza Shopping Mall



Elkhorn Valley Museum/Willetta Lueshen Bird Library



McMill Building

UTILITIES

ELECTRICITY

Nebraska Public Power District (NPPD) provides the citizens of Norfolk retail electric service from five major transmission lines of 115,000 volts, two 230,000 volt lines, and one 345,000 volt line. These lines serve two transmission substations in Norfolk, totaling 168,000 kVA capacity. Fourteen distribution substations, strategically located in the city, have primary feeders of 12,470 volts wye connected with a total capacity of 164,500 kVA. The Norfolk system is tied into the statewide grid system of 115,000, 230,000, and 345,000 volt transmission lines and can be fed from five directions.

NPPD's Centralized Customer Service Center, located in Norfolk, serves customers across the state. The northern headquarters for NPPD's transmission and operations substation crews is also located in Norfolk.

BASE ELECTRIC RATES (effective 2/01/03)
 Summer bills run from June–September.

Residential Service (electric water heat):

Customer Charge: \$13.00 per month	
Summer	Winter
8.51¢	6.26¢
per kWh for the first 750 kWh used per month	
6.98¢	3.74¢
per kWh for all additional use	
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments.	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

General Service:

Customer Charge:	
Single Phase	\$15.00 per month
Three Phase	\$18.50 per month
Summer	Winter
9.72¢	7.56¢
per kWh for the first 1,000 kWh used per month	
7.75¢	5.62¢
per kWh for the next 2,000 kWh used per month	
7.75¢	5.02¢
per kWh for all additional use	
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments.	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

Commercial Electric Space Heating:

Customer Charge:	
Single Phase	\$27.50 per month
Three Phase	\$32.50 per month
Summer	Winter
8.40¢	5.17¢
per kWh for the first 200 kWh per kW of demand used per month	
3.40¢	2.22¢
per kWh for all additional use	
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments.	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

General Service Demand:

Customer Charge:	
Single Phase	\$60.00 per month
Three Phase	\$70.00 per month
Summer	Winter
8.20¢	5.62¢ per kWh for the first 200 kWh per kW of demand used per month
3.25¢	2.35¢ per kWh for all additional use
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments.	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations. This rate is also subject to various adders and discounts depending upon the customer's requirements, metering, etc.

NPPD has an off-peak service rate available to qualifying customers.

Sample Cost per kWh:

Load Factor %	kW	kWh	Customer Billed
			¢/kWh ¹
41	100	30,000	6.55
41	300	90,000	6.36
41	500	150,000	6.33
50	100	36,000	5.99
70	300	150,000	5.09
50	500	180,000	5.80

¹Includes Lease Payment and Gross Revenue Tax

High Tension Service*:

Customer Charge: \$250.00 per month	
Monthly Demand Charges (Base Rate charge per kW):	
Summer Season:	\$ 11.00 per kW of billing demand
Winter Season:	\$ 6.00 per kW of billing demand
Spring/Fall Season:	\$ 6.00 per kW of billing demand

Monthly Energy Charges (Base Rate charge per kWh):

	<u>On-Peak</u>	<u>Mid-Peak</u>	<u>Off-Peak</u>
Summer Season	4.77¢	3.78¢	3.03¢
Winter Season	2.57¢	2.06¢	1.48¢
Spring/Fall Season	2.44¢	N/A	1.48¢

Summer Season rate applies to the Customer's demand and energy use from July 1 through August 31.

Winter Season rate applies to the Customer's demand and energy use from December 1 through March 31.

Spring/Fall Season rate applies to the Customer's demand and energy use from April 1 through June 30 and September 1 through November 30.

*Industries must take delivery at or be adjacent to a substation and own and maintain the primary dedicated line and any other facilities beyond the substation delivery point.

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

NPPD has several off-peak and curtailable service rates available to qualifying customers.

Sample Cost per kWh:

Load Factor %	kW	kWh	Customer Billed
			¢/kWh ¹
28	150	30,000	7.46
28	500	100,000	6.79
28	1,000	200,000	6.65
92	150	100,000	4.08
90	500	300,000	4.02
90	1,000	650,000	3.87

¹Includes Lease Payment. Does not include Gross Revenue Tax

The ¢/kWh cost is estimated using the following assumption concerning the distribution of electricity use during on-peak, mid-peak, and off-peak periods which are specified in the National Data Standards (NDS) adopted by the International Economic Development Council.

	On- Peak %	Mid- Peak %	Off- Peak%
Summer	31.0	30.2	38.8
Winter	38.2	23.6	38.2
Spring/Fall	54.5	0.0	45.5

Prospective customers should contact Nebraska Public Power District, (877) ASK-NPPD or (877) 275-6773, or visit www.nppd.com, for further information regarding electric rates and service.

The Stanton County Public Power District serves the rural area to the east and the Elkhorn Rural Public Power District serves areas west, north, and south of Norfolk. For further information regarding electrical rates and service in these areas, contact William Johnson, manager, Stanton County Public Power District, Stanton, Nebraska, (402) 439-2228, or Terry Carson, manager, Elkhorn Rural Public Power District, Battle Creek, Nebraska, (402) 675-2185, or visit www.erppd.com. Both of these rural power districts are wholesale power customers of Nebraska Public Power District.

NATURAL GAS

Aquila is the retail supplier of natural gas in Norfolk. The community is served by an eight-inch line at 70 pounds of pressure. Kinder Morgan is the pipeline company. Aquila is a full-service natural gas distribution company with Nebraska headquarters in Lincoln.

Natural gas, with an average value of 1,000 Btu per cubic foot, is available for residential, commercial, and industrial customers for base and peak use on a firm basis. Interruptible service is available for customers with alternate fuel capability. Annual curtailment of interruptible customers varies with the type of service selected by the customer.

NATURAL GAS RATES (effective 9/4/03)

Rates vary slightly due to seasonal fluctuation.

Residential:

Customer Charge:	\$ 8.25 per month
All therms	\$ 0.81283 per therm

Commercial/Industrial:

Customer Charge:	\$13.25 per month
All therms	\$0.85421 per therm

Small Volume Interruptible*:

Customer Charge:	\$50.00 per month
All therms	\$0.61535 per therm

*This schedule applies to commercial and industrial customers with daily requirements less than 200 Mcf, and is contingent on adequate gas supply and distribution system capacity.

Commercial/Industrial—Large Volume:

Rates are negotiable and determined by individual customer contract.
--

Contact the Economic Development Department of Aquila at (402) 437-1850 or (800) 232-1850 for further information regarding rates and service.

OTHER FUELS

LP Gas

LP gas is available in Norfolk for residential, commercial, and industrial uses at Zoubek Oil Company, Skelgas, Norfolk Ferrellgas Service, and Northern Propane.

Oil

Oil is available for residential, commercial, and industrial uses at Continental Oil, Champlin Oil, Standard Oil, Sinclair Oil, Sun Oil (DX Division), Texaco Oil, Conoco Oil, and Mobil Oil.

WATER

The Norfolk water system, serving 98 percent of the population, consists of two water treatment plants supplied by two well fields. The two fields have a total of 13 wells, averaging 81 feet in depth. The combined pumping capacity is 8,900 gallons per minute, and the storage capacity is 4,800,000 gallons. The average daily demand on the system is 4,790,000 gallons, with historic peak for daily demand at 9,910,000 gallons. Each of the wells produce approximately 900 gallons per minute, with the exception of a collector well installed in 2003. This well produces 3,000 gallons per minute. The system has a maximum daily capacity of 12,800,000 gallons. Both water treatment plants use aeration and filtration to remove iron and manganese. Polymer is also part of the treatment used at the East Water Treatment Plant. Both treatment plants provide disinfections prior to distribution in the community. The combined capacity of these plants is 12,800,000 gallons per day. The static pressure of the water at the treatment plants varies from 70 to 90 psi and residual pressure varies from 40 to 90 psi. Presently there are two pressure zones in the city's distribution system. Zone 1 generally serves all land below the elevation of 1,600 feet. Zone 2 serves all land above the elevation of 1,600 feet.

The water table fluctuates seasonally; however, no significant changes have occurred during the last five years.

The color of the water is clear and the hardness, in parts per million, averages 260. The average tap water temperature is 52°.

Chemical Analysis (parts per million)

Hydrogen Ion Concentration	7.53
Calcium	125
Total Solids	578
Magnesium	27.4
Iron	.03
Nitrates	.39
Manganese	.1
Chlorides	30
Fluoride	.3

Sulfates	130
Sodium	28.8
Total Hardness	260
Potassium	7.2
Nickel	3.23

WATER RATES (effective 10/01/03)

A connection fee of \$30.00 is charged for new water and sewer service.

Residential, Commercial & Industrial:

<u>Bimonthly Usage</u>	<u>Inside City Limits</u>	<u>Outside City Limits</u>
First 660 cf	Minimum Bill	Minimum Bill
Next 6,000 cf	\$1.00 per Ccf	\$2.00 per Ccf
Next 27,000 cf	\$0.82 per Ccf	\$1.64 per Ccf
Over 33,660 cf	\$0.63 per Ccf	\$1.05 per Ccf

Minimum Bill: The minimum charge shall be based on the size of the meter and the patron's location, whether inside or outside the city limits. These charges range from a 5/8-inch meter for \$9.20 inside the city limits to \$18.40 outside the city limits to a 6-inch meter for \$230.00 inside the city limits to \$460.00 outside the city limits.

Improvements during the next five years include the installation of wells and collection lines and transmission main improvements. Financing will be obtained through cash on hand, water revenues, and sale of bonds.

For more information on the Norfolk Water Department, call (402) 844-2210 or visit www.ci.norfolk.ne.us.

SEWERAGE

Norfolk has a municipal sanitary sewerage system and a storm sewer system. In 1996 a sequential batch reactor (SBR) train was added to the system, providing capacity through the year 2015. The SBR removes 95-99 percent of the pollutants, including ammonia. The plant's hydraulic daily capacity increased to 7,100,000 gallons and the peak capacity to 15,000,000 gallons with this project. An ultraviolet (UV) disinfection process on the effluent was added in 2003.

The plant has an average daily flow of 3,500,000 gallons and a historic peak daily discharge of 8,900,000 gallons.

The plant treats wastes from 11 industries that range from food processing to manufacturing plants. The industries and residential community combined create a waste load equivalent to a population of 99,000.

SEWER-USE CHARGES (effective 2002-2003)

A sewer tap fee of \$30.00 is charged for new water and sewer service.

Domestic (bimonthly - based on winter water usage):

For wastewater having less than 300 milligrams per liter concentration of BOD, suspended solids, and less than a 40 milligrams per liter concentration of Total Kjeldahl Nitrogen.

\$15.18 for the first 400 cu. ft.
 \$0.98 per 100 cu. ft. for all additional use
Minimum Bill: \$15.18 bimonthly

Industrial:

For wastewater with concentrations higher than domestic waste values (300 milligrams per liter of BOD, suspended solids, and 40 milligrams per liter concentration of Total Kjeldahl Nitrogen).

BOD	\$0.1066/lb.
SS	\$0.1430/lb.
TKN	\$0.4690/lb.

SOLID WASTE DISPOSAL

Solid waste collection is handled by private haulers for both residential and commercial establishments. The waste is delivered to the city-owned transfer station where it is inspected and reloaded into semitransports. It is then hauled 32 miles to the landfill which is owned by the Northeast Nebraska Solid Waste Coalition, a coalition of governments in northeast Nebraska.

SOLID WASTE REMOVAL RATES

The following rates were quoted by individual haulers:

Residential:

\$17.00 per month average for once per week pickup

Commercial & Industrial:

Varies according to frequency, containers, and yardage

RECYCLING

Norfolk has several recycling locations throughout the city accepting a variety of items.



Housing Scenes

COMMUNICATIONS

TELECOMMUNICATIONS

Qwest Communications of Denver, Colorado, provides telecommunication services to the Norfolk area with a digital central office served by fiber. The central office is monitored both on site and remotely with diverse routing available. ISDN and DSL are available from this switch. Dual feed from two separate switching offices is available. Norfolk has a hardwire "Point of Presence." There are more than 300 long distance providers.

TARIFFED RATES (effective 8/07/02)

Residential	\$18.65
Commercial	\$28.80

INTERNET

Local Internet service is provided by five companies located in Norfolk:

Alltel	(402) 371-9700 www.alltel.com
CableOne	(402) 379-2330 www.cableone.net
Internet Nebraska	(402) 371-6897 www.inebraska.com
Telebeep, Inc.	(402) 371-2337 www.telebeep.com
Connecting Point	(402) 371-4530 www.conpoint.com

POST OFFICE

The Norfolk Post Office is an automated mail processing center serving 107 post offices. Norfolk has six contract substations, three mail receipts, and three mail dispatches daily.

PACKAGE DELIVERY SERVICES

Overnight express service availability:

	Federal Express	UPS	U.S. Post Office
Latest Pick-up Time	5:30 p.m.	6:00 p.m.	8:00 p.m.
Earliest Delivery	8:30 a.m.	8:30 a.m.	9:00 a.m.
Next Day Delivery Guarantee	None	10:30 a.m.	Noon & 3:00 p.m.
Saturday Delivery Guarantee	N/A	12:00 p.m.	9:30 a.m.

NEWSPAPER

The Norfolk Daily News, the local daily paper, has 18,000 subscribers. Daily News Plus is delivered to 15,000 nonsubscribers weekly. Norfolk Area Shopper is a local, weekly paper with a circulation of 31,700. The Omaha World-Herald and Sioux City Journal are also delivered locally.

RADIO

Norfolk radio stations include:

Call Letters	Frequency	Type
KXNE	89.3 MHz	Public
WJAG	780 KHz	Country
KEXI	106.7 MHz	Adult contemp.
KPNO	90.9 MHz	Christian
KNEN	94.7 MHz	Adult contemp.
KUSO (US 92)	92.7 MHz	Country

TELEVISION

PBS-TV, an education television station in Norfolk, is viewed on Channel 11. Regional stations carrying local news include:

Call Letters	Channel	Location
KOLN	10	Lincoln, NE
KMTV	2	Omaha, NE
WOWT	6	Omaha, NE
KETV	5	Omaha, NE
KXVO	12	Omaha, NE
KTIV	4	Sioux City, IA
KCAU	9	Sioux City, IA
KMEG	7	Sioux City, IA

Norfolk and several surrounding communities are serviced by a state-of-the-art cable plant operated by CableOne. Subscribers in Norfolk have access to 184 channels of quality programming. Channel offerings available include core services like ESPN, USA, The Disney Channel, Cartoon Network, The Weather Channel, and more. Also available are multiplexed channels of HBO, Showtime, and Cinemax. Other premium services include The Movie Channel and DMX (Digital Music Express). Forty-six channels of pay-per-view are also currently offered, which give subscribers access to the latest movie releases in the comfort of their own homes.



YMCA

TAX STRUCTURE

VALUES FOR TAX LEVY PURPOSES—CITY OF NORFOLK

All real property is required to be appraised at its actual value. Agricultural land is valued at 80 percent of its actual value. Personal property that is used in a trade or business and is depreciable is subject to tax at its “net book value.” All other personal property is exempt from taxation.

	Actual Valuation		
	2001	2002	2003
Real Estate	\$758,565,916	\$810,986,289	\$839,734,268
Personal Property	35,379,476	34,512,585	30,932,460
Special (railroad and utilities)	17,069,253	17,474,151	15,515,310
TOTAL	\$811,014,645	\$862,973,025	\$886,182,038

TAX RATE (dollars and cents per \$100 of actual value)

	2001	2002	2003
City	\$0.182814	\$0.171807	\$0.047693
County	.309660	.349569	.390472
School District	1.129318	1.102646	1.137684
Community College	.068508	.070000	.081123
Educational Service Unit	.014990	.014990	.014993
Natural Resource District	.038226	.036994	.034826
Agricultural Society	.018957	.018597	.018458
Airport	.039300	.055441	.048730
Norfolk Sanitary	.007094	.007203	.007040
TOTAL	\$1.808867	\$1.827247	\$1.781019

The 2003 tax rate at the industrial sites outside the city limits varies from \$1.627873 to \$1.724596 per \$100 of actual value.

CITY SALES TAX

A 1 1/2 percent city sales tax is imposed in Norfolk.

LOCAL BONDED INDEBTEDNESS

As of January 1, 2004:

City—Revenue Bonds	\$11,673,591
City—General Obligation Bonds	\$7,770,000
School District	\$9,265,000
County	None

CITY BOND ISSUES

Type	Date Issued	Original Amount	Unpaid Balance As of 1/1/04	Interest Rate (%)	Date Due
Revenue					
NDEQ Note	06/15/01	\$1,781,318	\$1,508,591	3.00	12/15/16
Combined Utility	07/18/02	\$1,230,000	\$1,155,000	2.05-4.8	05/15/05
Combined Utility	12/19/02	\$7,425,000	\$6,980,000	1.75-4.35	12/15/16
Combined Utility	09/20/03	\$2,030,000	\$2,030,000	1.25-5.20	10/01/23
General Obligation					
Public Safety TAB	09/15/89	\$ 80,000	\$ 50,000	4.05-4.75	09/15/08
Various Purpose	12/15/98	\$ 885,000	\$ 485,000	4.05-4.4	12/15/08
Various Purpose	09/01/99	\$ 450,000	\$ 295,000	4.5-5.5	09/01/09
Public Safety TAB	06/01/00	\$ 250,000	\$ 200,000	5.05-5.35	12/01/10
Various Purpose	09/01/01	\$2,065,000	\$1,530,000	3.65-4.6	09/01/11
Flood Control Refunding	04/23/02	\$ 520,000	\$ 470,000	2.35-5.10	10/01/15
Public Safety Tax	04/23/02	\$ 325,000	\$ 290,000	2.85-4.55	06/15/10
Public Safety TAB	10/03/03	\$ 375,000	\$ 375,000	1.3-4.3	10/01/13
Sales Tax Rev Ant Bonds	10/03/03	\$ 700,000	\$ 700,000	1.3-4.3	10/01/13
Flood Control Ref.	08/15/03	\$3,375,000	\$3,375,000	1.1-4.35	09/15/19

SCHOOL BOND ISSUES

Type	Date Issued	Original Amount	Unpaid Balance As of 1/1/04	Interest Rate (%)	Date Due
Multi-Level	10/01	\$3,010,000	\$2,365,000	4.3-5.01	06/01/09
Multi-Level	01/03	\$2,725,000	\$2,695,000	1.8-3.5	06/01/09
Middle School	11/03	\$4,205,000	\$4,205,000	1.05-3.8	12/15/13

LOCAL GOVERNMENT

COUNTY GOVERNMENT

Madison County has 16 precincts and is governed by three county commissioners, each elected by popular vote of the district for a four-year term. The next election will be held 2006. The county belongs to the Northeast Nebraska Economic Development District along with 15 other counties. The 2004–05 actual budget is \$21,417,386. County zoning classifications are:

AG1	Intensive Agriculture
AG2	General Agriculture
AT	Agricultural Transition
RR	Rural Residential
MH	Mobile Home
C3	Highway Services
I	Industrial
EC	Environmental Corridor

MUNICIPAL GOVERNMENT

Norfolk, a first-class city, has a mayor-city council form of government with a city administrator. The next election will be held in November 2004. The 2003-2004 actual budget is \$43,515,036. Municipal officials are:

Title	Term of Office
Elected	
Mayor	4 years
Elected by District	
Council Members (8)	4 years
Appointed	
City Administrator	4 years
City Clerk	4 years
City Attorney	4 years
Prevention Manager	4 years
Housing Authority Director	4 years
Police Chief	4 years
Fire Chief	4 years
Public Works Director	4 years
Water & Sewer Director	4 years
Wastewater Superintendent	4 years
Park Superintendent	4 years
Street Director	4 years
Health Director	4 years

Title	Term of Office
Appointed	
Building Official	4 years
Library Director	4 years
Finance Officer	4 years

FIRE PROTECTION

The Norfolk Fire Division has a chief, 31 paid full-time fire fighters, and 30 reserves. Fire protection is provided outside the city limits by a reciprocal agreement between the city and the Rural Fire Protection District and by contract between the department and interested parties. The Permits and Inspections Division is included in the fire department.

Norfolk has 920 fire hydrants. The community fire insurance classification inside the corporate limits is 2; outside it is 2-8. Average annual operating expenditures for fire protection for the last three years were \$2,408,853.

The Public Safety Training Facility was dedicated in 1985. The training facility was designed for hands-on training in simulated fire and rescue situations by area public safety personnel. Funding for the project came from the issuance of fire station improvement bonds and additional funds were raised by the fire fighters through a railroad salvage project.

Services provided by the Norfolk Fire Division include fire prevention, prevention and codes, planning and zoning, emergency management, fire suppression, emergency medical service, technical hazardous material response training, and public education.

The Norfolk Fire Department in cooperation with local industries has a HAZMAT Technical-level Response Team. A second fire station will be completed in 2004.

Equipment in the fire department:

Year/Make	Description
City	
1992 Ford	1,250 gal. per min.
1974 International	85 ft. snorkel
2001 Ford	Equipment truck
1998 Ford	Fire Chief's car
1989 Ford	Rescue unit
1994 Ford	Rescue unit
2000 Ford	Rescue unit
2003 Spartan	1,250 gal. per min.
2003 Spartan	75' Quint & 2,000 gal. per min.
Rural	
1989 Ford	1,000 gal. per min.
1996 International	350 gal. per min.
1977 GMC	350 gal. per min.
1989 Ford	Mini-pumper
2003 International	750 gal. per min.

Fire losses for the past five years were:

Year	Amount
2003	\$ 1,505,008
2002	\$ 748,722
2001	\$ 1,484,928
2000	\$ 479,150
1999	\$ 223,450

LAW ENFORCEMENT

Police Department

The Norfolk Police Division is staffed by 39 sworn police officers and 20 support personnel. Housed in the Public Safety Facility, the Police Division provides a variety of programs in the areas of uniform patrol, criminal investigation, and crime prevention. These programs include the School Resource Officer Program and the Motor Vehicle Accident Reduction Program. The division is also a member of the Specialized Narcotics Abuse Reduction Effort (SNARE) federally funded drug enforcement task force. The Communications Center operates the E911 telephone emergency system, utilizes a computer aided dispatching system, and has access to the National Crime Information Center and the Nebraska Teletype System.

The Police Division's vehicle fleet includes ten marked patrol units with onboard cameras, two marked four-wheel drive vehicles, nine unmarked vehicles, one tactical truck, and an animal control vehicle. Annual expenditures for police protection averaged \$3,096,280 during the last three years.

The crime rate per 1,000 population in 2001 was:

Madison County	37.1
Norfolk	49.5
Nebraska	42.4
U.S.	41.6

Sheriff's Department

The Madison County Sheriff's Department, located in Madison, is staffed with 25 sworn officers and 40 support personnel. The department has eight marked and four unmarked radio equipped automobiles, two 4-wheel drive unmarked radio equipped units, hand held radios, intoxilyzer, Automated Fingerprint Identification System (AFIS), standard investigative equipment, riot control equipment, 24-hour communications, terminals to the National Crime Information Center and Law Enforcement Teletype System, and fax machines. The Madison County Jail has a detention facility for 112 inmates staffed with 27 full-time and 12 part-time employees. Regular patrol is maintained throughout the county.

State Patrol

Troop B of the Nebraska State Patrol is headquartered in Norfolk and serves 23 counties. Fourteen troopers are stationed in Norfolk.

A variety of services are provided by the State Patrol including traffic enforcement; motor vehicle accident, safety education programs; Gang Reduction Education and Training (GREAT) instruction; and liquor, criminal, and drug investigations with the assistance of two canines.

STREETS

Norfolk has 134.38 miles of streets, including 105.35 miles which are hard-surfaced with concrete, 24 miles hard-surfaced with asphalt, and 5.03 miles of gravel streets. Ninety-six percent of the streets have curbs and 72 percent have sidewalks. There are no local load restrictions.

Street maintenance includes street sweeping and snow removal on all streets and street flushing in commercial areas. Street maintenance equipment includes two street sweepers, one street flusher, one lane striper, eight truck snowplows, three pick-up plows, one sewer vacuum, two motor graders, four front-end loaders, and other standard equipment. Other work includes sign maintenance, patching, all concrete and asphalt repairs, storm sewer maintenance, alley maintenance, equipment service repairs, and repairs on all city vehicles.

During the next five years, the city is planning permanent pavement markings to replace painted-on lines (approximately \$100,000), new street signs (\$20,000), and additional florescent warning signs for school zones and children's play areas (\$10,000).

BUILDING AND ZONING REGULATIONS

The 2000 International Building and Fire Codes, 2000 International Residential Codes, NFPA 70 National Electric Code, International 2000 Plumbing, and 2000 Mechanical Codes are enforced in Norfolk.

Local zoning classifications are:

A	Agricultural District
R-R	Rural Residential District
R-1	Single-Family Residential District
R-2	One- and Two-Family Residential District
R-3	Multiple-Family Residential District
R-M	Manufactured Housing District
R-O	Limited Residential Office District
O-D	Office District
S-R	Suburban Residential District
C-1	Local Business District
C-2	Central Business District
C-2A	Special Business District
C-3	Service Commercial District
B-P	Business Park District
I-1	Light Industrial District
I-2	Heavy Industrial District
I-3	Limited Industrial Tract
PD-1	Planned Development Overlay District

PLANNING

Norfolk has a nine-member planning commission; three members are appointed annually for three-year terms.

A Comprehensive Plan for Norfolk was prepared by RDG Cross Gardner Shukert in 2001. The Zoning Code for the city was rewritten, updated, and approved in 2000.

The Norfolk Board of Adjustment is comprised of five members plus one alternate member appointed by the Mayor and approved by the City Council. Members serve three-year terms and are all appointed in the same year.



Norfolk Senior High School



Norfolk Junior High School



Norfolk Middle School

COMMUNITY FACILITIES

SCHOOLS AND COLLEGES

Norfolk School System

Type of School	Classrooms	Students	Teacher/ Pupil Ratio	Computer/ Pupil Ratio
Elementary—9 schools	97	2,028	1:18	1:3
Middle School (7)	25	311	1:13	1:3
Junior High (8–9)	45	688	1:12	1:3
Senior High (10–12)	62	1,064	1:15	1:3
Alt for Success (9–12)	--	30	--	1:3

Norfolk Public Schools, Madison County District No. 2, is a comprehensive school system offering education to students in kindergarten through twelfth grade as well as those identified with special needs. The district covers 68.8 square miles in Madison, Pierce, Stanton, and Wayne counties and participates in the state option program. The 2003-2004 actual valuation is \$1,152,616,910.

Norfolk Public Schools meet and exceed accreditation requirements of the Nebraska State Department of Education and North Central Association of Colleges and Secondary Schools.

The 2003-2004 school operating expenses (general fund) totaled \$29,914,903, with an average cost of \$7,259 per student. The actual valuation per student was \$279,694.

<u>School Type</u>	<u>Year Built</u>	<u>Max. Capacity</u>
---------------------------	--------------------------	-----------------------------

Elementary (9)	1932 to 1989	2,425
Middle School	1996	425
Junior High	1922 & 1971	800
Senior High	1967	1,200

Test Results

Name	% Students Taking Test	Average Score
3rd Gr. California Achievement	100	68.2
5th Gr. California Achievement	100	57.0
7th Gr. California Achievement	100	67 percentile
ACT	69	22.7

It is estimated that 90 percent of the eighth grade students finish high school, 70 percent of the graduating seniors pursue a college degree, and 30 percent of the graduating seniors enter the job market.

The curriculum covers a full range of academic and elective courses including: agri-business, business, careers, challenge (gifted and advanced placement), computer/technology, driver education, English as a second language, family and consumer sciences, foreign languages/cultures, health, industrial technology, language arts (including listening, reading, writing, and speaking), mathematics, Montessori, music (vocal and instrumental), physical education, science, social studies, Title I/Reading Recovery, and visual arts. In addition to the academic offerings, the school also provides a wide variety of opportunities for extracurricular activities and programs such as athletics, music, and debate.

Technology Academy Northeast Nebraska, tech prep programs, and occupational clusters are available in the public school system. A variety of vocational classes are available in the high schools.

In addition to academics, the district provides programs that serve student needs such as: drug/alcohol awareness, guidance services, hot lunches, instructional television, library skills, School-Age Child Care (SACC-before/after school child care), TeamMates, self-esteem programs, etc.

Private Schools	Grades	Students	Teacher/ Pupil Ratio	Computer/ Pupil Ratio	Annual Tuition
Catholic					
Elementary	K-3, 4-6	389	1:19	1:5	\$1,170, \$1,405
Junior/Senior High	7-8, 9-10, 11-12	342	1:17	1:6	\$1,645, \$1,880, \$2,110
Lutheran					
Elementary (2)	Pre - 8	88	1:15	1:10	*
High School	9-12	144	1:12	1:6	\$4,300
Christ is King	Pre - 9	47	1:7	1:4	K - \$2,100** 1-9 - \$3,800**

* No tuition for members (suggested donation to church), \$3,000 for sister congregations, and \$3,400 for nonmembers.

** Less if service fee (volunteering for fund raisers, etc.)

Educational Service Unit

Educational Service Unit No. 8 provides a variety of services to schools located in a seven-county area. Services include special education (speech therapy, psychology, hearing impaired, behaviorally impaired, early childhood handicapped programs, and programs for the mentally handicapped), computer technology department, nursing, staff development, cooperative purchasing of school supplies, art consultant, gifted consultant, facility compliance consultant, media department, and audio visual repair service.

The programs for the mentally handicapped serve persons ages 5 through 21 while the early childhood handicapped programs serve children from birth to five.

Adult Development Center

The Region IV Office of Developmental Disabilities provides the following services and facilities: vocational training and evaluation, job placement, eight group homes (one for multi-handicapped youth and young adults), staffed apartment houses, recreational and leisure-time activities, and training for independent living.

Community College

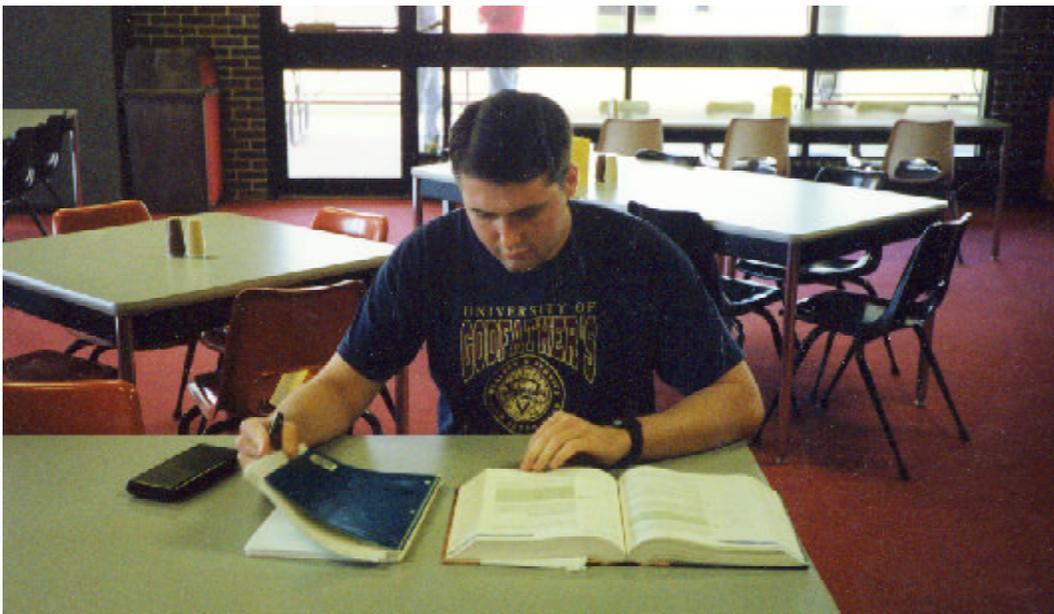
Norfolk is part of the **Northeast Community College (NECC)** service area. The college, governed by an 11-member elected board, serves 20 counties in northeast Nebraska from the main campus in Norfolk and through regional education centers located throughout the district.

Enrollment at Northeast Community College for 2002-2003 included 7,600 students taking credit courses and more than 19,000 students taking noncredit, continuing education classes.

NECC offers more than 60 technical, vocational, business, and liberal arts programs preparing the student for immediate employment or transfer to a four-year college or university. In May 2003, the college awarded 681 diplomas and degrees. Of the graduates looking for employment, an average of 99 percent find jobs soon after graduation.

About one-fourth of NECC graduates choose to continue their education, with most transferring to a four-year school. Statistics show that college transfer students from NECC do as well as, and usually better than, students who actually started at a four-year college.

The Business and Industry Division at NECC works with area industries, retail and service establishments, agriculture, and other agencies in planning employee development and training. The



Northeast Community College



Johnny Carson Theatre



Lifelong Learning Center

**Northeast Community College
2002-2003 Graduates by Selected Programs**

Program	Length of Course	Certificates Conferred
Administrative/Office Science	1 or 2 year	58
Computer Science/MIS	2 year	15
Electronics Technician	2 year	12
Network Administrator	1 year (CISCO)	12
Radiologist	2 year	6
Liberal Arts (general Academic transfer)	2 year	95
Electromechanical	1 or 2 year	---
Business	2 year	43
Microsoft Certifications	Short term	75

programs can be delivered on site at the company or at the state-of-the-art facilities at Northeast. Training is arranged at any time of the day or evening to meet the organization's special needs.

The Business and Industry Division served 127 employers and trained more than 6,800 employees through customized training workshops and seminars in fiscal year 2002-2003. The division also worked with 28 communities on strategic planning and economic development initiatives. More than 60 individuals seeking to start or expand their business received assistance through this division.

The 205-acre main campus includes 16 buildings including classroom, shop, and lab facilities; library/resource center; student center; an activities center with gym and theater; the Lifelong Learning Center; dormitory for students; and two apartment buildings for student living. The college is one of the best computer-equipped educational institutions in the state. Northeast also owns a 566-acre college farm with all facilities necessary for teaching farm operations. Construction of a new agriculture and technology center should be complete in the spring of 2004.

For more information on Northeast Community College, call (800) 348-9033 or visit the Northeast Community College Web site at www.northeastcollege.com.

Lifelong Learning Center

The Lifelong Learning Center at Northeast Community College serves the business and

professional community through a variety of uses. The 20,000-square foot educational wing includes two distance learning classrooms, a computer center for software training, and the conference center that can be divided into six rooms and accommodate up to 700 people. Full technology and food services are available to make the center a highly desirable location for meetings, training activities, and conferences.

In addition to the associate degree and continuing education programs offered through Northeast Community College, the Lifelong Learning Center serves as a clearinghouse for education offerings from Wayne State College, the University of Nebraska, and other public and private institutions. Using state-of-the-art distance education technology and live instruction, nearly 20 bachelor's, master's, and doctor's degrees are offered, including computer science and engineering, industrial management systems engineering, and two MBA programs.

For more information on the Lifelong Learning Center, its programs and facilities, call the facility's coordinator at (402) 844-7246.

Colleges and Universities

The **Nebraska Christian College**, founded in 1945, is a coeducational, four-year private institution which offers four-year bachelor of arts, and five-year bachelor of theology degrees in Christian Education, Family Life Ministry, Music Ministry, Pastoral Ministry, World Missions, and Youth Ministry; and two-year associate of arts degrees in Bible-based Teacher Education,

Christian Education, Deaf Ministry, General Studies, Music Ministry, Pastoral Ministry, and World Missions. The college is accredited by the Accrediting Association of Bible Colleges. Facilities include seven classrooms, library, cafeteria, gymnasium, music wing with eight practice rooms, book store, married students' housing, and a dormitory for 122 students.

Wayne State College (WSC) located in Wayne, 31 miles northeast of Norfolk, serves approximately 3,300 students from throughout Nebraska and Iowa as well as 20 other states and 18 foreign countries. WSC offers 60 majors and minors in four academic schools including: Arts and Humanities, Business and Technology,

Education and Counseling, and Natural and Social Sciences. Masters degrees are also available in business and education.

Approximately 45 percent of undergraduates major in the arts and sciences, 26 percent in education, and 29 percent in business.

Founded in 1891, the college became a State College in 1909. The picturesque 128-acre campus serves as a state arboretum and features a walking/jogging trail, numerous indoor and outdoor recreation facilities, a renovated and expanded Student Center, state-of-the-art business building, and a new studio arts building.

Wayne State College, Fall 2003

Program	Undergraduate		Graduate	
	Majors*	Degrees	Majors*	Degrees
Applied Human & Sport Physiology	18	—	—	—
Art	36	8	—	—
Business	549	129	58	14
Chemistry	94	31	—	—
Computer Information Systems	91	21	—	—
Computer Science	34	7	—	—
Counselor Education	—	—	77	14
Criminal Justice	153	29	—	—
Curriculum & Instruction	—	—	180	23
Early Childhood	82	7	—	—
Elementary Education	397	60	6	—
English	76	15	6	1
Exercise Science	68	29	6	3
Family & Consumer Sciences	55	7	—	—
Geography	29	3	—	—
Graphic Design	54	12	—	—
Health & PE	61	9	—	—
History	56	6	1	1
Human Service Counseling	91	30	—	—
Industrial Technology	86	20	1	—
Interdisciplinary Studies	4	—	—	—
Life Sciences	91	13	—	—
Mass Communications	67	15	—	—
Mathematics	51	10	1	4
Middle Level Education	4	—	—	—
Modern Language and Culture	4	—	—	—
-- French	—	1	—	—
-- German	—	1	—	—
Music	32	5	—	—
Natural Sciences	11	3	—	—

*Includes first and second majors

Program	Undergraduate		Graduate	
	Majors*	Degrees	Majors*	Degrees
Physical Science	2	—	—	—
Political Science	33	3	—	—
Pre-Professional	140	—	—	—
Psychology	91	15	—	—
School Administration	—	—	64	28
Social Sciences	45	11	10	3
Sociology	25	19	—	—
Spanish	19	2	—	—
Special Education	57	7	9	1
Speech Communications	55	15	5	—
Sport Management/Leisure Services	73	11	16	9
Technology	12	1	—	—
Theatre	24	1	—	—
Undeclared	395	—	—	—

*Includes first and second majors

Other Schools

Colleges, universities, and community colleges frequently attended by Norfolk high school graduates include:

Community/College or University	Mileage
Wayne, NE Wayne State College	31
Columbus, NE Central Community College, Columbus Campus	47
Yankton, SD Mount Marty College	62
Sioux City, IA Briar Cliff College Morningside College Western Iowa Community College	76
Fremont, NE Midland College	77
Vermillion, SD University of South Dakota	87
Blair, NE Dana College	89
Omaha, NE University of Nebraska at Omaha Creighton University	112
Crete Doane College	118

Community/College or University

Mileage

Lincoln, NE University of Nebraska—Lincoln	121
Kearney, NE University of Nebraska at Kearney	152

CHURCHES

Denomination	Number of Churches
Assembly of God	1
Baptist	6
Catholic	2
Christ is King	1
Christian Church	1
Church of Christ	1
Church of God	1
Church of Jesus Christ Latter Day Saints	1
Community Bible Church	1
Episcopal	1
Evangelical Free	1
First Congregational	1
Jehovah's Witnesses	1
Lutheran, ELCA	2
Lutheran, Missouri Synod	4
Lutheran, Wisconsin Synod	3
Presbyterian	1

Denomination	Number of Churches
Seventh Day Adventist	1
United Church of Christ	1
United Methodist	2

HEALTH CARE

There are approximately 150 physicians within a 12-county radius of Norfolk, with a ratio of one doctor for every 1,000 population.

Hospitals

Faith Regional Health Services has been providing health care to the residents of northeast and north-central Nebraska since 1923. Faith Regional is a 166-bed acute care regional referral center with Centers of Excellence in cancer, cardiac, physical rehabilitation, and obstetrics. Centers include the Carson Cancer Center, Faith Regional CardioVascular Institute, the Dialysis Center, and RehabCentral.

Medical services are delivered from four locations. West campus provides emergency services, acute care, cancer and heart services, women’s and children’s services, laboratory and imaging services, surgery, and cardiopulmonary. East campus provides outpatient clinics, physical rehabilitation, transitional care, home health/hospice, dialysis, and behavioral health. Medical Offices West is the Carson Cancer Center and the CardioVascular Institute, cardiac and pulmonary rehabilitation, the Health Resource Center, and LifeNet Medical Transportation. Medical Offices North leases office space to physician groups and the Faith Regional Surgery Center.

Faith Regional CardioVascular Institute, opened in 2001, offers a complete cardiovascular care center including preventive, diagnostic, interventional, and rehabilitative care for coronary artery disease, heart failure, and peripheral vascular disease in an inpatient setting. The **Carson Cancer Center**, named in memory of Johnny Carson’s parents, offers radiation oncology and medical oncology and serves patients from a 30-county area. **RehabCentral**

offers the most comprehensive multidisciplinary approach to physical rehabilitation through physical therapy, occupational therapy, speech/language pathology, sports medicine, and occupational medicine.

Faith Regional Health Services is accredited through the Joint Commission on Accreditation of Health Care Organizations. Primary service area includes a 7-county area surrounding Norfolk; secondary service area includes a 30-county area. More than 80,000 patients are served annually on an inpatient and outpatient basis. More than 900 babies are delivered each year, making Faith Regional the busiest birthing facility in northeast Nebraska.

Faith Regional Health Services is equally sponsored by two organizations: the Missionary Benedictine Sisters and the Lutheran Community Hospital Association.

The Norfolk Regional Center (NRC), a psychiatric hospital for adults operated by the state of Nebraska, provides care and treatment for adults from 27 counties in northeast Nebraska, including five in the greater Omaha area. Established by the State Legislature in March 1885, the hospital is staffed with 300 employees to provide care for 174 beds, with a waiting list for admittance. The hospital is accredited and approved by the Joint Commission on Accreditation of Health Care Organization and the Department of Healthcare Finance Administration. NRC provides a Neurogeriatrics Outreach Program to area nursing homes and partial hospitalization for nontraditional outpatient programs.

Behavioral Health Specialists, Inc., provides outpatient mental health and substance abuse services to individuals in northeast Nebraska. The agency also provides specialized services to those who suffer severe and persistent mental illness. It is staffed by psychologists, counselors, clinical social workers, and certified alcohol counselors. Psychological testing, consultation, education, and referral services are also available. Home-based services include intensive family preservation, therapeutic foster care, respite care, emergency shelter care, in-home therapy, and family support services. Residential programs include Seekers of Serenity (SOS) Place (for adults who are

chemically dependent) and Sunrise Place (for adolescent males who are chemically dependent).

Clinics

Alegant Health, Midwest Health Partners, Norfolk Family Medicine, Norfolk Medical Group, and Santa Marianta Clinic serve Norfolk residents.

Rescue Squad

The Norfolk Fire Division has three fully equipped rescue units and 21 Emergency Medical Technicians; 17 of whom are paramedics. The Norfolk Ambulance Service has three fully equipped ambulances and 10 Emergency Medical Technicians; 7 of whom are paramedics.

NURSING HOMES

Heritage of Bel Air Nursing Home is licensed by the state of Nebraska as a skilled Medicare facility. The home was constructed in 1973 with additions completed in 1992 and 1996. The facility is licensed for 108 beds, with 33 private rooms. Heritage of Bel Air offers a variety of nursing services with 24-hour professional coverage and hospice services. The staff at Heritage of Bel Air includes a medical director, social services director, chaplain, pharmacy consultant, dietician consultant, and restorative therapist. Physical, speech, and occupational therapy are also provided. Laundry and housekeeping services are available seven days a week. Activities are held daily with scheduled outings offered. Other amenities include a chapel, conference room for resident and family use, a security system, and an in-house beautician.

Saint Joseph's Rehabilitation and Care Center, licensed by the state of Nebraska, offers rehabilitative and skilled nursing care. Established in 1968, Saint Joseph's has 82 beds in private and semiprivate accommodations. It offers on-site physical, occupational, and speech therapies designed to help individuals regain their highest level of functioning following an illness or injury. The facility also provides buffet-style dining to ensure that residents maintain proper nutritional balance. The on-site chapel holds daily

mass and weekly nondenominational services. Saint Joseph's Rehabilitation and Care Center is an affiliate of Faith Regional Health Services.

The **Norfolk Veterans Home**, established in 1963, has a capacity of 159 beds. This facility is licensed and accredited by the Nebraska Department of Health. The home has registered and licensed practical nurses with continuous nursing supervision, medical director, pharmacy, dietician consultant, and recreational and occupational therapy programs.

A social service department is available to preserve and improve self-image and dignity, and a work therapy program provides rehabilitation. Entertainment programs and church services are available. A 32-passenger bus and a 9-passenger van, equipped with wheelchair lifts, provide transportation for residents.

The 85-bed **Beverly Healthcare Norfolk Center**, built in 1966, is licensed by the state of Nebraska as a skilled nursing facility and certified by Medicare, Medicaid, and the Veterans Administration. Licensed professionals provide 24-hour nursing service. Physical therapy, speech therapy, occupational therapy, social services, restorative nursing services, and dietary services are available. A wide variety of activities are provided, including church services, educational and music programs, and outings in the community.

LIBRARY

The Norfolk Public Library contains 80,000 volumes and has an average annual circulation of 259,000. The library is an automated resource for all citizens of northeast Nebraska, providing reference, interlibrary loan, story hours, summer reading program, public meeting room, microcomputers, free Internet access, outreach service to shut-ins, computer database and CD ROM searching, business and financial information, and library use instructions. Audiovisual equipment, including two TVs and a VCR, are available for meeting room use. Available library materials include books, magazines, newspapers, recordings, CDs and cassettes, DVDs, video cassettes, large-print

books, microforms, pamphlets, maps, puzzles, and art. The library is noted for its strong genealogy and poetry collection. Library cards are available at no charge to patrons. Visit the library's website at www.ci.norfolk.ne.us/library.

Northeast Community College's library, containing 30,000 volumes, is open to residents in the Northeast Community College's 20-county area. The library has issues from 56 newspapers and 225 periodicals. It is fully automated and available through the Nebraska On Line system.

RECREATION AND PARKS

Norfolk has 11 parks and recreational areas covering 387 acres. Facilities include picnic grounds, picnic shelters, fire grates, rest rooms, playground equipment, playfields, softball fields, baseball fields, football fields, basketball courts, tennis courts, horseshoe pits, sand volleyball, swimming pools, wading pools, camping, nonmotorized boating, and fishing.

Norfolk has 11 unsupervised playgrounds which have standard playground equipment, wading pool, and rest rooms. The Norfolk Park and Recreation Department has one full-time superintendent with 80 part-time/seasonal employees. Average annual expenditures were \$182,000.

Skyview Park is Norfolk's largest park consisting of 175 acres of beautiful rolling hills. Skyview Park has picnic tables, grills, two exercise fitness stations, covered picnic shelters, fishing pier, two boat launching ramps, two rest rooms, playground, arboretum, and a bicycle trail/foot path which encircles the entire lake. Skyview Lake allows nonmotorized boating and fishing for bass, catfish, northern pike, crappie, and bluegill.

Programs offered under the direction of the Norfolk Recreation Division during the spring and summer include Little League baseball, girls' softball program, morning tot lot, dance, swimming lessons, and art classes. Fall and winter activities include ladies' volleyball, mens' basketball, co-ed volleyball, and mens' flag football.

Norfolk has facilities for:

Boating	—	Nonmotorized boating at Skyview Lake; all types of boating at Willow Creek Recreation Area, 14 miles northwest; Lake North, 47 miles south; and Lewis & Clark Lake, 60 miles north
Bowling	—	One bowling alley with 32 lanes
Fishing	—	Bass, catfish, northern pike, crappie, and bluegill at Skyview Lake, Ta-Ha-Zouka Park, Elkhorn River, and Willow Creek
Go-Kart	—	One mile track
Golf	—	One private 18-hole and two public 18-hole, grass greens courses with clubhouses plus 12 nearby communities have public 9-hole courses
Hiking/ Walking Trail	—	75-mile trail
Hunting	—	Deer, pheasant, quail, dove, duck, and goose
Miniature Golf	—	18-hole miniature golf course
Racing	—	1/4-mile stock car track
Sand Volleyball	—	Sand court at Divot's
Skating	—	One roller skating rink, four public ice skating areas, and one skateboard park
Soccer	—	Seven fields for AYSO, five for non-AYSO
Swimming	—	Two municipal pools, country club pool, indoor pool at the YMCA, and three wading pools
Tennis	—	Ten lighted public courts and two indoor courts at the YMCA tennis center
Theatres	—	Norfolk 7 has seven indoor theatres
Other	—	Archery range and golf driving range

Annual celebrations include a Northeast Nebraska Ethnic Festival in June, Big Bang Boom Fireworks

in July, Classic Car Show in August, “LaVitsef” in September, and Parade of Lights in November.

Summer recreation programs include baseball, softball, soccer, swimming, boxing, dance, bowling, roller skating, skateboarding, golf, arts and crafts, go-kart racing, bumper boats, miniature golf, tennis, football, and bicycling.

The **Norfolk Family YMCA** is a 75,000 square-foot facility featuring a double gymnasium; six-lane pool with movable bulkhead; spectator seating; outdoor sun deck; four courts for handball and racquetball; preschool area; two all-purpose rooms; four locker rooms (two are fitness centers); exercise center featuring 14 treadmills, 11 cross trainers, 9 bikes, 5 stair steppers, cable crossover machine, universal machine, and large free weight area; and 20 acres of land with ball diamonds, soccer fields, and outdoor running track. Another gymnasium and multipurpose room equipped with a spring gymnastics floor were completed in 1992. A variety of organized programs for all ages are arranged throughout the year. The YMCA has more than 6,000 members from northeast Nebraska and nonmembers are welcome.

Norfolk’s Senior Citizens Center was dedicated in 1982. Congregate meals are provided Monday through Friday. Activities include cards, bingo, pool, dances, exercise, crafts, pottery, and ceramics. Entertainment and informational programs and meals on wheels are also available.

Local **cultural groups** include the Community Concert Association, Community Theatre Group, Norfolk Arts Council, and Elkhorn Valley Historical Society.

The **Nebraska Game and Parks Commission’s District III** headquarters represents the divisions of fisheries, game law enforcement, and wildlife services. Information on management of fish and wildlife resources; hunting, big game, and fishing permits; and park entry stickers are available.

The **Willow Creek Dam**, a 700-acre lake located near Pierce, 14 miles northwest of Norfolk, is a multipurpose project of recreation and flood

control. The earth-filled dam is approximately 3,000 feet long with a maximum height of 55 feet. Willow Creek recreational facility offers swimming, boating, water skiing, picnicking, camping, fishing, and hiking/horseback riding trail. The area also features a game and waterfowl habitat. The camping area includes electric hookups and a modern shower building with laundry facilities. The project was constructed by the Lower Elkhorn Natural Resources District and is managed as a state recreation area by the Nebraska Game and Parks Commission.

Maskenthine Lake and Recreation Area, located ten miles east of Norfolk in the rolling hills of north-central Stanton County, was constructed in 1976 by the Lower Elkhorn Natural Resources District. The 560-acre area, which includes a 100-acre lake, offers many recreational activities to the public. The lake, stocked by the Nebraska Game and Parks Commission, is a popular fishing district. Other recreational activities include hunting, boating, picnicking, hiking, camping, and swimming. An arboretum has been established on the east side of the lake featuring approximately 70 different species of trees and shrubs.

HOUSING

New Construction

There were 222 new homes constructed in Norfolk during 2001, 2002, and 2003. It is estimated that 74 will be built in 2004. The cost of new home construction averages \$69 per square foot.

Building permits issued during the last five years:

Single Family	404	
Duplexes	15	
Multiple Dwellings	2	(209 units)

As of January 2004:

Number of Homes on the Market	
Single Family	135
Townhouses	10
Condominiums	0

Avg. Selling Prices (New and Existing)

Single-Family Home

3,500 sq. ft. — 4 bedrooms \$350,000

2,500 sq. ft. — 3 bedrooms \$243,000

1,000 sq. ft. — 3 bedrooms \$ 75,680

Townhouses

1,500 sq. ft. — 2 bedrooms \$150,000

Rentals

Apartment Vacancy Rate less than 10%

Number of Single-Family Homes

for Sale by Price (New and Existing)

Less than \$100,000 63

Low Cost and/or Retirement Housing

Meadow Ridge is a 130-acre housing development being constructed in northeast Norfolk for low- to moderate-income persons. The first phase of construction includes 84 apartments, 38 duplexes, and 51 large single-family dwellings.

Westport, a 42-unit apartment building for low-income elderly and handicapped, was completed in 1996 at a cost of \$1.8 million.

The **Odd Fellow Rebekah Manor** with 100 high-rise units, the **I.O.O.F. Manor** with 91 high-rise units, and the **Boulevard Village** with 81 apartments in 13 detached units are available for disabled people and those past 62 years of age.

Cimarron Apartments with 30 units, **Woodwinds Apartments** with 50 units, **Greenland Village** with 16 units, **Lakewood Apartments** with 72 units, and **North Park Apartments** with 40 units are available for low-income families.

The **Improved Living, Inc., (ILI) Evergreen Apartments** is a USDA Rural Development Project, which serves a 20-unit facility built in 1986. The facility is handicapped accessible.

The **Norfolk Housing Authority** has a Housing Choice Voucher program for 254 elderly, disabled, and low-income families. This rental assistance provides housing for scattered sites throughout the city of Norfolk. Additionally, the agency provides a family self-sufficiency program to 70 families, homeowner rehabilitation for houses in need of improvements, and a joint venture in which the Housing Agency has built more than 30 homes for

ownership in the Meadow Ridge Subdivision. The Housing Agency is in the process of building a 24-unit tax credit apartment complex and owns the Kensington, which has 56 apartments (single room, one-bedroom, and two-bedroom units) and 4 businesses.

Assisted Living

The Chateau, completed in 1985, is licensed for 19 assisted living beds. This is a retirement housing, nonsubscribed rental facility.

The Homestead, an assisted living facility, was completed in 1999. The Homestead's motto is "Life as you want it...Care as you need it." A full line of amenities including daily activities, transportation, personal care, and an emergency care pendant is available to the residents of the 35 apartment/suites. The apartment/suites are available in three different sizes as well as four different care levels. The Homestead offers quality care in a warm, home-like setting.

The Madison House is an assisted living facility with a total of 39 apartments offering five different levels of care as well as three different sizes of apartments. The facility provides many amenities and services to the residents, including three home-cooked meals daily; available staff 24 hours a day; and daily activities such as crafts, cards, and exercise. There is an emergency call system in each apartment and the option for a pendant to be worn around the neck, escorts to/from medical appointments, and much more. The residents are provided quality care and services in a warm, friendly, and engaging home-like setting.

The Meadows provides the Norfolk community with a new concept in retirement living and offers senior citizens another choice for spending their golden years securely and with self-respect. The Meadows offers 76 one- and two-bedroom apartments, primarily for independent persons ready to actively enjoy their senior years without the responsibility of a yard and house. The Meadows also offers 42 residential care/assisted living suites designed for persons wanting or needing personal care services. Various activities are planned for the residents, and transportation is available.

Skyview Villa Assisted Living, established in 1988, is a residential care facility with 20 licensed rooms. Accommodations consist of 7 two-room apartments and 9 one-room apartments. All meals, housekeeping, laundry, medication monitoring, and transportation are provided in a comfortable, affordable retirement setting. Skyview Villa Assisted Living is an affiliate of Faith Regional Health Services.

FINANCIAL

The following is a list of banks in Norfolk:

BankFirst
Commercial Federal Bank
Elkhorn Valley Bank
First National Bank & Trust Company
TierOne Bank
U S Bancorp
Wells Fargo Bank Norfolk

Other financial concerns in the community include two industrial loan and investment companies, two agricultural credit institutions, five personal credit institutions, and three securities and commodity brokers.



Norfolk Public Library



Faith Regional Health Services

COMMUNITY SERVICES

PROFESSIONAL

Architectural Firms	3
Attorneys (individual)	57
Auctioneering Firms	2
Certified Public Accountants	40
Chiropractors	8
Dentists	21
Dental Laboratories	3
Engineering Firms	3
Medical Doctors (residing in Norfolk)	
—allergists	1
—anesthesiologists	2
—cardiologists	5
—dermatologists	3
—gastroenterologists	1
—general practitioners	28
—general surgeons	7
—neurologists	1
—obstetricians/gynecologists	7
—oncologists	1
—ophthalmologists	2
—orthopedic surgeons	4
—otolaryngologists (ear, nose & throat)	3
—pathologists	2
—pediatricians	4
—podiatrists	3
—psychiatrists	4
—pulmonary care	1
—radiologists	3
—urologists	1
—vascular surgeons	1
Medical Doctors (on hospital consulting staff)	
—cardiologists	12
—general practitioners	4
—general surgeons	1
—neurologists	1
—obstetricians/gynecologists	1
—ophthalmologists	4
—oncologists	6
—orthopedic surgeons	3

—otolaryngologists (ear, nose & throat)	2
—pathologists	9
—pediatricians	1
—plastic surgeons	4
—psychiatrists	1
—pulmonary care	2
—sleep specialists	1
—urologists	1
Nurse Practitioners	14
Nurses, Registered	242
Optometrists	8
Oral Surgeons	3
Orthodontists	4
Osteopaths	3
Pharmacists	17
Physician Assistants	8
Veterinarians	6

BUSINESS AND COMMERCIAL

Accounting/Bookkeeping Agencies	23
Advertising Agencies	2
Agricultural Implement Dealers	6
Antique Shops	7
Apparel Stores—combination	14
—men’s	3
—women’s	8
Appliance Stores	11
Auto Repair & Service	32
Auto Supply Parts	11
Automobile Dealers—new cars	8
—used cars	14
Automobile Renting & Leasing	6
Aviation Seeding & Spraying	1
Bakeries	9
Banquet Facilities, Halls & Auditoriums	23
Beauty Salons & Barber Shops	37
Carpet & Rug Dealers	8
Caterers	5
Child Care Services	5
Contractors—building	5
—carpentry	2
—concrete	10
—electric	13
—excavating	13
—general	27

—gravel.....	2	
—heating & air conditioning	18	
—insulation.....	2	
—painting	2	
—plumbing.....	11	
—remodeling & repairing	18	
—roofing	11	
—well digging.....	1	
Convenience Stores	12	
Copying & Duplicating Services	5	
Craft Stores.....	6	
Dance Studios	3	
Department Stores	8	
Discount Stores	7	
Drug Stores.....	10	
Dry Cleaning & Laundry	2	
Employment Services, Temporary	3	
Floral Shops.....	6	
Garbage Collection.....	5	
Gift Shops.....	12	
Grocery Stores	8	
Grocery Stores (wholesale)	1	
Hardware Stores.....	3	
Hardware Stores (wholesale).....	1	
Hatcheries.....	1	
Health Clubs	3	
Heavy Equipment Repair	1	
Hotels	3	(251 rooms)
Industrial Equipment & Supplies.....	1	
Industrial Distributor of Fertilizers & Chemicals	1	
Industrial Gas Suppliers (oxygen)	1	
Insurance Companies.....	58	
Interior Decorators & Designers.....	5	
Jewelry Stores.....	4	
Landscaping, Equipment & Supplies	5	
Laundiers, Self-service (laundromats).....	4	
Lawn Services.....	9	
Lumberyards	5	
Lumberyards (wholesale).....	1	
Machine Shops.....	6	
Meat Packers	1	
Motels	8	(372 units)
Nurseries & Garden Centers	5	
Office Machine Repairs	2	
Office Equipment Services & Supplies	3	
Photography Studios	8	
Preschools	9	
Printers	6	

Real Estate Firms	10
Restaurants	54
Service Stations (gas & oil)	9
Shoe, Boot & Leather Repair	1
Shoe Stores	5
Television & Radio Repair	3
Theatres	7
Tool & Die Makers	3
Travel Agencies & Bureaus	2
Upholstery Shops	2
Variety Stores	3
Welding Shops	3



Downtown Norfolk



One of the Many Churches in Norfolk

AGRICULTURE & RAW MATERIALS

AGRICULTURE

Statistics	Madison County	State of Nebraska
Number of Farms (2001)	875	53,000
Land in Farms (acres)	329,419	46,400,000
Average Size of Farms (acres)	376	875
Market Value of Agricultural Products Sold, 1997	\$115,769,000	\$9,831,519,000
Market Value Per Farm, 1997	\$148,042	\$191,074
Wells Registered, 2001	841	84,061
Total Acres Irrigated, 2001	103,000	8,175,000
Percent of Farmland Irrigated	31.3%	17.6%
Five-Year Average Production of Leading Crops (1997–2001)		
Alfalfa Hay	59,800 tons	4,797,600 tons
Corn for Grain	15,084,200 bu.	1,136,440,000 bu.
Oats	34,300 bu.	4,274,000 bu.
Soybeans	4,082,400 bu.	177,240,000 bu.
Five-Year Average Livestock Population (1997–2001)		
Cattle on Farms	69,000	6,620,000

SOURCE: Nebraska Agriculture Statistics, 1997–2001
1997 Census of Agriculture

RAW MATERIALS

Unlimited amounts of sand, gravel, and nonmetallic minerals, are available in the Norfolk area; however, metallic minerals are not found in the area.

Cottonwood timber, suitable for crating, dunnage, veneers, etc., is available in the area.

Agricultural products available in quantity are melons, apples, assorted vegetables, corn, wheat, soybeans, alfalfa hay, and oats. Items which are partly processed locally and available in quantity are beef and hog carcasses, hides, poultry, dried milk, and dried eggs.

CLIMATE

TEMPERATURE, PRECIPITATION, AND HUMIDITY

Month	AVERAGES						Humidity*	
	Temperature			Precipitation		Morning	Afternoon	
	Min.	Mean	Max.	Rain (Inches)	Snow (Inches)			
January	5.65	19.44	32.53	0.58	5.7	76	65	
February	11.14	25.07	37.36	0.76	5.8	79	65	
March	19.76	34.96	42.73	1.71	6.4	80	62	
April	42.07	48.88	57.8	2.33	2.2	79	52	
May	55.21	60.66	67.81	3.80	0.0	80	53	
June	64.07	70.50	76.17	4.38	0.0	82	55	
July	68.50	75.38	81.15	3.62	0.0	84	56	
August	67.56	73.24	80.92	2.80	0.0	86	58	
September	54.57	63.50	69.25	2.27	0.0	83	54	
October	45.15	51.73	60.69	1.52	0.5	79	52	
November	24.95	36.01	46.45	1.03	3.6	80	60	
December	6.92	24.06	32.42	0.64	6.0	79	66	
Annual	45.38	48.6	51.92	25.45	30.2	81	58	

*Recorded at Norfolk Weather Station

FROST DATA

Average date of last frost in spring	May 6
Average date of first frost in fall	September 29
Average length of growing season	146 days
Average number of "heating degree days" based on 65° Fahrenheit	6,902
Average number of "cooling degree days" based on 65° Fahrenheit	941
Wind speed in miles per hour (annual average)	12
Prevailing wind direction (annual average)	South

SOURCE: High Plains Regional Climate Center, University of Nebraska, 1948–2003, www.hpccsun.unl.edu