

# Norfolk Insider

City of Norfolk, NE

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## “Downtown Living Expanding in Norfolk”

Kate Mangels had loved living in downtown Lincoln so was excited when an opportunity to live in a downtown loft in Norfolk became available.

“It’s so convenient. We can walk to the grocery store, restaurants, clothing stores, gymnastics, dance, the library. It’s perfect. I absolutely love it,” Mangels said.

Living downtown has been a growing trend in larger cities. Economic development incentives now make downtown housing rehabilitation in Norfolk more palatable for developers. Renters are ready to move in when the apartments are available.



Kate Mangels stands in the kitchen of the downtown loft she lives in. More upper levels of downtown buildings in Norfolk are getting remodeled with help from economic development incentives.

“The downtown is the heart of the city. You don’t have a lawn to take care of or sidewalks to scoop. Restaurants, shopping and entertainment are within walking distance. People just like the downtown feel,” said Connie Geary. She and her husband, Dan, are longtime proponents of downtown living.

They remodeled the loft area above Midwest Music and Napoli’s Italian Restaurant at 3<sup>rd</sup> and Norfolk Avenue for their business office space. Spacious ceilings, brick faced walls and large windows facing a busy street make it the ideal place for them and their employees. The Gearys have also been working on converting loft areas downtown into apartments.

“We are currently in the process of remodeling four upper level apartments in the downtown area. We have a waiting list of people who want to live downtown so we’re encouraging other owners of downtown buildings to look at converting their upper levels to living areas,” Geary said,

She estimated there are at least 14 more units downtown that could be converted to living quarters and there are incentives to do so.

According to Judy Joy, Housing Loan Specialist with the Northeast Nebraska Economic Development District, the Nebraska Department of Economic Development (NDED) is providing forgivable loans that pay for 50% of the costs of remodeling a downtown loft. The stipulation is that for the first five years, the occupants must be in the low to moderate-income range. For example, the owner could charge \$450-\$500 per month for five years and then raise it after that.

The apartments the Gearys have remodeled range from 900 to 1380 square feet of living space. They vary in size and amenities. Some have two bedrooms. Others have solid surface counter tops.

“Of the seven total projects currently being completed by several downtown property owners with NDED grants, one is already complete and occupied by a very happy tenant,” Geary said.

Joy said officials at the NDED are very interested in how the Norfolk downtown is growing and developing.

“The Norfolk downtown is an exciting community and the NDED sees it as a good model for other communities. The music, the atmosphere makes for a good vibe downtown and a great place to live,” Joy said.

Gary Bretschneider, City of Norfolk Housing Coordinator, is working with downtown building owners to make sure they know what options are available for housing in the upper levels of their buildings.

“Downtown Norfolk has some great buildings and some great history. Hallmark Cards started in downtown Norfolk. The first settlers lived near what is now Johnson Park. The downtown housing grant from the state is a pilot program that has been very successful. It’s fun to be part of a community that leads the way,” Bretschneider said.

He added that additional trails are soon to be built in the Johnson Park area as part of a \$650,000 grant from the Nebraska Game and Parks Commission which will also add to the appeal of the downtown area.

“Interns moving to Norfolk, young couples, retirees have all inquired about downtown living. People like to live where they can walk to a coffee shop or restaurant. Having a home downtown is definitely the lifestyle many people are looking for,” Bretschneider said.

For more information about downtown housing opportunities, contact Bretschneider at 402-844-2086.