

Comprehensive Plan for Cambridge, Nebraska

Creating Cambridge's Tomorrow: *a blueprint to 2023*



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Acknowledgements

The City of Cambridge would like to thank all the residents, property owners, and business owners who participated in the development of Cambridge's Comprehensive Plan! The City would also like to acknowledge Nebraska Investment Finance Authority (NIFA) for partially funding the update to this Comprehensive Plan.

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Vision for Cambridge

Cambridge's residents and business owners are enormous assets to the community and their participation was essential to the planning process. Creating Cambridge's Tomorrow is a Comprehensive Plan for the City of Cambridge that included many public participation meetings which, in turn, gave stakeholders the opportunity to frame the goals and directions of the plan. This plan presents a vision for the community, from the community.

The blueprint for Cambridge is to have continuing community input of goals and ambitions for the City. The idea is to promote and grow a diverse economic base while emphasizing overall community development, including a proactive approach for attracting new residents. Commercial and housing development is currently an issue that needs to be addressed in order to attract and maintain residents. There are areas for development; however, these areas need to be marketed in order to attract a developer. Gateway corridors along Highway 6/34 were major discussion points during the public input sessions. Residents would really love to see these areas beautified in order to give a grand "first impression" to visitors. Other goals for Cambridge are to create a variety of job options, agricultural and non-agricultural, while also maintaining infrastructure such as roads, water, and public buildings/services. The creation of this plan and the continual reference back to it and any other planning efforts, will benefit the City on its road to reach the goals laid out in this Comprehensive Plan.

Introduction

Creating Cambridge's Tomorrow: 2013 Comprehensive Plan is the desire for residents and of the community. This Comprehensive Plan titled "Creating Cambridge's Tomorrow" is a blueprint for the City's future, a blueprint to develop the kind of community for tomorrow. It provides guidance on where and how the City will invest and change over the next ten years. It contains maps, visions and goals for the future, and policies to address topics ranging from land use and demographics to transportation and community services. The purpose of a Comprehensive Plan is to provide long-range guidance to property owners, residents, elected and appointed officials, City staff, and others to inform, provide options, and stimulate community discussion on issues such as where and what type of future developments should occur.

Compliance with State & Local Requirements Governmental & Jurisdictional Organization

The governmental functions of Cambridge, Nebraska are provided and coordinated by the City Council, comprised of seven elected officials.

The planning and zoning jurisdiction for the City of Cambridge includes an area within one-mile of their corporate limits, pursuant to Neb. Rev. Stat. § 17-1002,

Nebraska Revised Statute § 17-1002.

Designation of jurisdiction; suburban development; subdivision; platting; consent required; review by County planning commission; when required.

(1) Except as provided in section 13-327, any city of the second class or Village may designate by ordinance the portion of the territory located within one mile of the corporate limits of such city or Village and outside of any other organized city or Village within which the designating city or Village will exercise the powers and duties granted by this section and section 17-1003 or section 19-2402.

(2) No owner of any real property located within the area designated by a city or Village pursuant to subsection (1) of this section may subdivide, plat, or lay out such real property in building lots, streets, or other portions of the same intended to be dedicated for public use or for the use of the purchasers or owner of lots fronting thereon or adjacent thereto without first having obtained the approval of the city council or board of trustees of such municipality or its agent designated pursuant to section 19-916 and, when applicable, having complied with sections 39-1311 to 39-1311.05. The fact that such real property is located in a different County or counties than some or all portions of the municipality shall not be construed as affecting the necessity of obtaining the approval of the city council or board of trustees of such municipality or its designated agent.

(3) No plat of such real property shall be recorded or have any force or effect unless approved by the city council or board of trustees of such municipality or its designated agent.

(4) In counties that have adopted a comprehensive development plan which meets the requirements of section 23-114.02 and are enforcing subdivision regulations, the County planning commission shall be provided with all available materials on any proposed subdivision plat, contemplating public streets or improvements, which is filed with a municipality in that County, when such proposed plat lies partially or totally within the extraterritorial subdivision jurisdiction being exercised by that municipality in such County. The commission shall be given four weeks to officially comment on the appropriateness of the design and improvements proposed in the plat. The review period for the commission shall run concurrently with subdivision review activities of the municipality after the commission receives all available material for a proposed subdivision plat.

The planning and zoning jurisdiction of City of Cambridge is governed by Neb. Rev. Stat. §17-1004. As Cambridge continues to grow and annex land into their corporate limits, their extraterritorial jurisdictions (ETJ) may extend further into Furnas County. The City of Cambridge has chosen, at this time, to not extend their jurisdiction into Red Willow County lessening their full one-mile jurisdiction to the west and stopping at the Furnas-Red Willow County line.

Nebraska Revised Statute § 17-1004

An ordinance of a city of the second class or Village designating its jurisdiction over territory outside of the corporate limits of the city or Village under section 17-1001 or 17-1002 shall describe such territory by metes and bounds or by reference to an official map.

The Plan has been prepared in accordance with state statutes and requirements.

Nebraska Revised Statute § 19-903

Comprehensive development plan; requirements; regulations and restrictions made in accordance with plan; considerations.

The regulations and restrictions authorized by sections 19-901 to 19-915 shall be in accordance with a comprehensive development plan which shall consist of both graphic and textual material and shall be designed to accommodate anticipated long-range future growth which shall be based upon documented population and economic projections. The comprehensive development plan shall, among other possible elements, include:

(1) A land-use element which designates the proposed general distributions, general location, and extent of the uses of land for agriculture, housing, commerce, industry, recreation, education, public buildings and lands, and other categories of public and private use of land;

(2) The general location, character, and extent of existing and proposed major roads, streets, and highways, and air and other transportation routes and facilities;

(3) The general location, type, capacity, and area served of present and projected or needed community facilities including recreation facilities, schools, libraries, other public buildings, and public utilities and services;

(4) When a new Comprehensive Plan or a full update to an existing Comprehensive Plan is developed on or after July 15, 2010, but not later than January 1, 2015, an energy element which: Assesses energy infrastructure and energy use by sector, including residential, commercial, and industrial sectors; evaluates utilization of renewable energy sources; and promotes energy conservation measures that benefit the community. This subdivision shall not apply to Villages; and

(5)(a) When next amended after January 1, 1995, an identification of sanitary and improvement districts, subdivisions, industrial tracts, commercial tracts, and other discrete developed areas which are or in the future may be appropriate subjects for annexation and (b) a general review of the standards and qualifications that should be met to enable the municipality to undertake annexation of such areas. Failure of the plan to identify subjects for annexation or to set out standards or qualifications for annexation shall not serve as the basis for any challenge to the validity of an annexation ordinance.

Regulations shall be designed to lessen congestion in the streets; to secure safety from fire, panic, and other dangers; to promote health and the general welfare; to provide adequate light and air; to prevent the overcrowding of land; to secure safety from flood; to avoid undue concentration of population; to facilitate the adequate provision of transportation, water, sewerage, schools, parks and other public requirements; to protect property against blight and depreciation; to protect the tax base; to secure economy in governmental expenditures; and to preserve, protect, and enhance historic buildings, places, and districts.

Such regulations shall be made with reasonable consideration, among other things, for the character of the district and its peculiar suitability for particular uses and with a view to conserving the value of buildings and encouraging the most appropriate use of land throughout such municipality.

It is the duty of the City Council to make and adopt a master plan for the physical development of the municipality. The master plan of a community shall be an advisory document to guide land development decisions.

The Planning Commission, after a public hearing, shall make its recommendation to the City Council. The City Council, after a public hearing, shall adopt and approve the Comprehensive Plan.

Why a Comprehensive Plan?

Creating Cambridge's Tomorrow is the community's long-term Comprehensive Plan that establishes vision and direction for the future (to the year 2023). Its objectives are to confirm the community's vision for the future, and to set the policy framework to help guide future decisions related to development and investment. It will help the City thoughtfully address future needs for economic development, transportation, housing, services, parks and open space, and other community benefits. It will also help to ensure a sustainable and fiscally responsible future, by setting the desired direction for future development regulations, policy decisions, and community programs.

Goals for Creating Cambridge's Tomorrow: 2013 Comprehensive Plan

While this plan embodies many ideas, goals, and policies that are parallel with other communities' goals in this region, there are some noteworthy new directions and slight changes in course presented in this plan. These new directions resulted from community feedback, reaction to current trends and conditions, and policy direction from elected and appointed officials. These directions include the following list of goals:

- Improve Public Infrastructure
- Promote Commercial Development
- Housing Market Improvements
- Gateway Entrance Improvements
- Become a Leadership Community
- Recreational Development

Data Sources

2010 Census (short form)

This is the form that every household should have received in 2010. It has basic gender, age, and race population but there is not enough data reported to elaborate on Cambridge's demographic or economic standings.

American Community Survey (ACS)

This survey is conducted by the U.S. Census Bureau in replacement of the Decennial Census Long Form. The ACS provides a lot of different data such as household income, commute time to work, year of household, etc. The survey is spread over five years (2007-2011) and it uses a much smaller sample population than the Decennial Census Long Form did. Every year a small portion of surveys are sent out to people; the Census Bureau then makes estimates based on those numbers that were gathered over the five-year time span. The ACS reports the data as an estimate with a margin of error. The ACS states there is a 90 percent chance of accuracy within the margin of error reported on either side of the original estimate.

Environmental Systems Research Institute, Inc. (ESRI)

ESRI reports data on Nebraska's Location One Information System (LOIS) website. ESRI reports data similar to the Census Bureau's data, and LOIS allows each community to enter additional information regarding commercial properties, including vacant lots and buildings, to market and promote economic development in each community and for the State of Nebraska.

Building on Previous Planning Efforts

The City of Cambridge has a solid record of community participation and planning for the future. Creating Cambridge's Tomorrow is a blueprint to 2023 which builds on previous planning efforts. The Comprehensive Plan update included review of these previous efforts and documents. Many of the goals, policies, and ideas for the future represented in the previous planning efforts are still relevant, and are carried forth in this plan. There are also some new ideas for development that were discussed during our public input sessions. Some examples of overarching themes in this plan that are carried forth from previous planning efforts include:

Goals from the 1999-2009 Comprehensive Plan (Hanna:Keelan Associates, P.C.):

- General Community Goals-Maintain and improve the quality of life and sense of community for residents of all ages and income status.
- Population Goals-Stabilize and increase the population within the community of Cambridge by developing housing and economic opportunities, coupled with appropriately planned annexation practices.
- Community Image Goals-Encourage an ongoing forum for citizen participation to maintain and improve the economic and social quality of life for the community.
- Land Use Goals-Provide opportunities for community development in an orderly and efficient manner in both the older and new areas of Cambridge.
- Housing Goals-Provide all residents with access to a variety of safe, decent, sanitary housing types.
- Public Facilities and Utilities Goals-Provide adequate, efficient, and appropriate utilities and services throughout the community of Cambridge to existing and future residential, recreational, commercial, and industrial areas.
- Transportation and Circulation Goals-Provide a transportation system throughout Cambridge for the safe and efficient movement of people, goods, and services.
- Business Redevelopment Goals-Utilize Cambridge Comprehensive Plan as a community development resource guide for future commercial developments.

Blight and Substandard Studies:

The City of Cambridge has had two Blight and Substandard Studies completed. There are two designated blighted and substandard areas in Cambridge, Area 1 and Area 2. The most recent study was completed in 2007, and the map showing both blighted and substandard areas can be viewed in the Appendix.

Community Attitude/Needs Assessment Survey:

The City of Cambridge completed a Community Attitude/Needs Assessment Survey in the spring of 2013. Results from the survey can be viewed in the Appendix. There were 153 survey respondents which is approximately 30 percent return rate from the surveys mailed to every household in Cambridge. Please note, not every survey respondent answered every questions on the survey.

Planning Period

The planning period for Cambridge's Comprehensive Plan, is from 2013-2023. This plan should be reviewed in 2014, 2018, and a complete update should be done in 2023. It is important to continually refer to and update this plan throughout the planning period.

Establishing an annual review process of the Comprehensive Plan will be important to the success of this plan and to the City of Cambridge. This process should include public hearings to discuss whether the plan is still valid or whether updates need to be made. Actual documentation of these meetings is pertinent in providing proof of the public's continued input on this plan.

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Chapter 1: Community Profile

The Community Profile Chapter considers current characteristics of the community that will form the foundation for planning in Cambridge for the next ten years. This profile is a compilation of information that is derived through outside research, conversations with local residents and officials, on-site assessments, and data analysis. This Community Profile Chapter will consist of the following components:

- Description
- History
- Population
- Housing
- Economy & Capital Improvement

Description

The City of Cambridge, which is approximately 1.34 square miles, is situated in northwestern Furnas County along Highway 6/34. Other communities in Furnas County include Arapahoe, Beaver City, Holbrook, Edison, Hendley, Wilsonville, and part of Oxford. According to the 2010 Census, Cambridge's population was 1,063. Cambridge is home to several different industries, a wonderful school district, great healthcare options, senior housing and services, restaurants, stores, and enjoyable recreational facilities including an 18-hole golf course, Cross Creek Golf Links. **Figure 1.1** shows Cambridge's location in Furnas County. This map acts as a Study Area Map for the Comprehensive Plan.



History

The following account of Cambridge's history was written by Dorothy Jones, and it can be found on the University of Nebraska-Lincoln's "Virtual Nebraska" website. This article and historic images of the community can be found by going to www.casde.unl.edu/history/counties/furnas/cambridge/.



Flood in 1935, Cambridge Mill.

Cambridge, in northwestern Furnas County, is on the gentle slope between the Republican River and Medicine Creek. Hiram Doing came in 1871, built a cabin, and named the place "Northwood." In 1874 a post office named "Medicine Creek" was established. Two years later Doing sold his claim to J.W.Pickle who laid out the town that people called "Pickletown." A dam on Medicine Creek and a sawmill with a corn burr for grinding grain were built. The mill served the area for many years, with improvements that included a four-story building on a solid stone foundation and modern equipment for improved flour-making. The mill was torn down in 1950 after being severely damaged by flood waters.

The Burlington Railroad reached the town in 1880. At that time the name was changed to "Cambridge." The station agent, W.H. Faling, also established "The Regulator," a large general store.

Cambridge was incorporated in 1885 with a population of over 200. The town's park on Medicine Creek was a gathering place for baseball games, G.A.R. reunions, Fourth of July, Chautauquas, and campers. While it has been damaged by floods, it has always been returned to its original beauty. Facilities include a new swimming pool in 1986 (to replace the one built in 1933), a golf course, archery, tennis, picnic area, one-room schoolhouse museum, horse arena, flower garden, and children's playground. The Cambridge Chamber of Commerce that started in 1888 as "the Board of Trade" now sponsors "Medicine Creek Days" each June. Activities include a barbecue, parade and outhouse races, and draws big crowds.

In 1874 a log schoolhouse was built with a dirt floor and branches for the roof. In 1878 a sod school was built and later a frame building, with the first brick structure completed in 1888. The present set of buildings serves over 400 students with an excellent course of educational opportunities as well as classes in adult education. Cambridge is proud of its high school athletic achievements. Starting with baseball, football was added in 1901. The football team won the state championship in 1920. It was later ruled that Clinton John was "ineligible to coach" since he had no degree and was not paid a salary. The football field was named in his honor in 1961.

The community established a number of churches in the 1880s. Five presently serve the town: Catholic, Calvary Baptist, United Methodist, Lutheran, and Congregational UCC.

When Cambridge enjoyed its first boom in 1884, the newspaper, "The Monitor," was founded. Through several changes in ownership the name changed first to "Kaleidoscope," then to "The Cambridge Clarion" the name by which it is currently known. It serves as an important source of communications and history and is especially noted for its sports coverage.

Cambridge has had two disastrous floods. The Republican River flood of 1935 that took many lives and left much destruction, and a flash flood that roared down Medicine Creek in 1947. This quiet little stream, swelled by weeks of rain, took 13 lives and destroyed or damaged many homes and businesses. A dam authorized several years previously was then funded, with the project completed in 1949. The reservoir, named Harry Strunk Lake, irrigates 18,000 acres and provides a recreation area for water sports, fishing, and hunting.

Cambridge's Memorial Hospital, Cambridge Manor, and a Heritage Plaza make this the center for medical services. The growth of these facilities have been made possible by the presence of the medical staff and others dedicated to taking care of people.

The Butler Memorial Library, honoring "Pap" Butler, has a collection of over 13,000 books and periodicals. A museum started in 1938 has a large collection of Great Plains relics, birds, fossils, Indian artifacts, and many local historical items.

The economic climate in Cambridge, with over 70 businesses, is healthy and ever-changing. The principal occupations are stock raising and farming. The town depends on the rural community, and shares in its financial ups and downs.

Cambridge has maintained a population of over 1,000 since the early 1930s. The 1980 census shows 1,206 residents. As it has been from early on, people are the most important factor in the community. We look back and try to imagine how early pioneers survived the Indian scares, sickness, drought, prairie fires, and floods. We look forward to the 21st Century in the hopes of leaving a legacy for the future generations who will call Cambridge "home."



View of Cambridge from the water tower looking east.



Brick schoolhouse built in 1888.

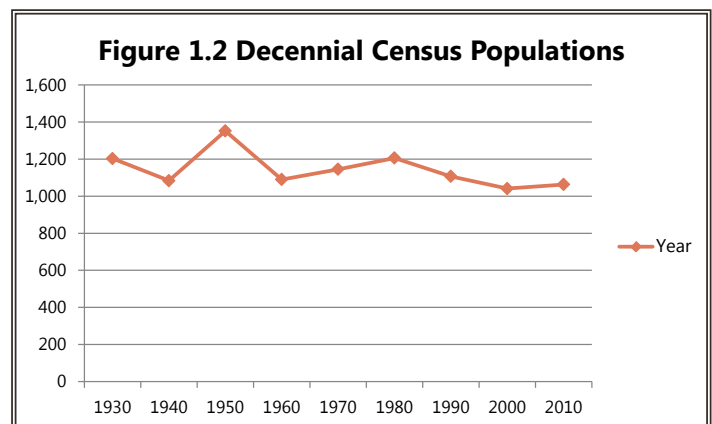
*Pictures from Cambridge Museum, Loyd Thompson, curator and "The Cambridge Clarion," Allan D.Gaskill, editor.

Population

Population is any community's lifeblood. The people that live, work, and visit Cambridge everyday are what make the community "tick". Understanding the population is just as important as understanding the wants and needs in the community. Analyzing demographics is important to the Comprehensive Plan because it lays the base for making priorities for future growth. In order to accurately plan for the growth of Cambridge, we first must consider the past and the current populations before we can make projections for the future. Population projections are significant because they assist communities with a vision for where they will be in five, ten, and even fifteen years. That will in turn help decision-makers plan for social, economic, and physical infrastructure with the purpose of meeting the community's future needs and demands.

The 2010 Census data, which was released during the first few months of 2011, showed the City of Cambridge had a 70 percent return rate. This was lower than both the State and National averages of 77 percent and 74 percent, respectively. Having a high participation rate leads to higher accuracy data reported by the Census Bureau as opposed to having a low rate of Census participation which causes the Census Bureau to make estimates from the data provided. However, the 2000 Census shows Cambridge had a participation rate of 81 percent and a total population of 1,041. Cambridge's population was reported to be 1,063 during the 2010 Census; this equals an increase of 22 people over the ten-year timespan.

Figure 1.2 shows the history of Cambridge's population. Between 1930 and 1960, Cambridge's population greatly fluctuated. Since 1960 the population changes seen in Cambridge have been gradual, but with the recent up-tick in total population for the community it will be important for City leaders to be prepared for the growing needs and amenities their residents will desire if this trend continues. An increasing trend in population creates a positive impact for the community many of Nebraska's rural towns are fighting for ways to sustain their shrinking communities. Cambridge needs to continually stay ahead of the curve as a progressive, proactive community in order to continually attract new people and families to town. The history and apparent trends in Cambridge's history are important aspects in making projections for the community's future population. Projecting Cambridge's population is key to understanding the future demographic character of the community. These projections help to determine the City's future land use and community service needs and policies. **Table 1.1** shows the different population growth scenarios for Cambridge until 2025.



Annual Growth Rate Percentage: The four rows, or the annual growth rate percentages, come from historic trends depicted by decennial Census data. These historic trends were then projected for future populations at the years 2015, 2020, and 2025. These scenarios show a steady growth or a steady decline in population over the projected years. Of course, populations do not change at a constant rate every year; however, these numbers give an example of what the population could look like at these different intervals. These trends were taken from the following decennial Census surveys:

- 2000-2010
- 1990-2000
- 1980-1990
- 1970-1980

Table 1.1 Population Projections, Cambridge, 2000-2025

Annual Growth Rate Percentage		2000	2010	2015	2020	2025
2000-2010	0.21%	1,041	1,063	1,074	1,085	1,096
1990-2000	-0.59%	1,041	1,063	1,056	1,001	969
1980-1990	-0.82%	1,041	1,063	1,020	976	933
1970-1980	0.53%	1,041	1,063	1,091	1,119	1,147

Source: 2000 & 2010 Census, M&A

There are obvious differences between the four population projection scenarios; some show a slight increase over the projected timeline, while others show a decrease. As previously stated, the most recent decennial Census showed a slight increase in population; however, other historic trends were used to project Cambridge’s population. This will help show City leaders what the population could look like over the next 5-15 years if history repeats itself with any of these four possible scenarios. If Cambridge continues to steadily increase in population similar to the past decade, City officials and residents will experience another positive bump in numbers for the 2020 Census. There are a couple of things that could “derail” the community’s growing population, including a local industry or major employer closing its doors. In any community, this historic population fluctuation is typical especially in a community the size of Cambridge. Therefore, it is important for City leaders to be prepared for a multitude of scenarios.

Table 1.2 shows a comparison of Cambridge’s 2000 and 2010 Census populations with surrounding communities that have similar characteristics to Cambridge. Many other communities also grew in total population between 2000 and 2010; however, there are still several similar communities which decreased in population by five, seven, and even nine percent. These towns are in close proximity to Cambridge and have some of the same challenges that Cambridge faces with attracting development. This data shows City leaders that regardless of a community’s size they are still liable to population loss; proving that cities must continually work to retain and attract new residents.

Table 1.2 Comparable Population Changes, 2000-2010

Community	2000	2010	Difference	% Change
Indianola	642	584	-58	-9.0
Arapahoe	1,026	1,028	2	0.2
Elwood	761	707	-54	-7.1
Benkelman	1,006	953	-53	-5.3
Imperial	1,982	2,071	89	4.5
Holdrege	5,636	5,495	-141	-2.5
Cambridge	1,041	1,063	22	2.1

Source: Census Bureau, M&A

Knowing the demographics, such as age, sex, and racial break-up, helps steer decision-makers in the right direction when planning for community infrastructure. This data can be used in several different ways. For example, a community could have the City Council members vote to either financially support an expansion of a local nursing home or an expansion of a local elementary school. By analyzing population trends based on age groups, this data could help decision-makers make an informed conclusion on what is best for the community. If population trends show an aging population, then supporting the nursing home would benefit those citizens, and if there were an influx of families with young children moving into town, then supporting the elementary school expansion would be more beneficial for residents. Of course there are many other factors that need to be taken into consideration, but understanding the breakdown of population has proven to be very helpful when decision-makers are trying to come to a conclusion.

The Census Bureau divides the total population into five-year groups called “cohorts”. A cohort is a set of individuals, grouped together based on experiencing the same event within the same time interval. Each decennial Census presents population data in cohorts. These cohorts range from under five years of age to the last cohort which is 85 years and over. **Table 1.3** shows all of the 18 cohorts, from the 2010 Census, and the corresponding percentages of the total population for each cohort.

Table 1.3 Population by Age Cohorts, Cambridge, 2010		
Age Cohort	Number	Percent
Total Population	1,063	100
Under 5 years	57	5.4
5-9 years	79	7.4
10-14 Years	69	6.5
15-19 years	60	5.6
20-24 years	30	2.8
25-29 years	45	4.2
30-34 years	46	4.3
35-39 years	60	5.6
40-44 years	60	5.6
45-49 years	50	4.7
50-54 years	64	6
55-59 years	96	9
60-64 years	68	6.4
65-69 years	51	4.8
70-74 years	55	5.2
75-79 years	52	4.9
80-84 years	56	5.3
85 years and over	65	6.1
Median Age	47.6	
Source: U.S. Census 2010		

For the 2010 Census data, almost 23 percent of the population was under 18 years-old. Also, according to the 2010 Census, 26.2 percent or 279 people are 65 or older; this number is important because 65 is the common age of retirement, although trends show the retirement age is starting to rise. It is clear; many of the cohorts make up the same general percentage of the total population. However, there are a few cohorts that are drastically different than the majority, including the 55-59 year-olds which make up nine percent of the total population and the 20-24 year-olds which do not even reach the three percent threshold. The latter of the two cohorts is the typical age for college students and young professionals; therefore, it is common to have a lower population percentage for this particular cohort when there is no college in the community. Although, it is common to have a smaller percentage of college-aged people living in Cambridge it is important for the community to attract those potential residents and young professionals when they have graduated from school. Attracting young professionals and families is challenging, in a smaller community especially during a struggling economy. Job creation is the main pull factor for people moving into a community. If the City of Cambridge and its businesses can create new jobs, people will come to fill those jobs. It is also important to provide amenities for these new workers. Attracting and keeping the young “creative class” generation is imperative. The “creative class” is a socioeconomic class of workers that bring new ideas, art, science, and technology together. Being able to draw these people in and to retain them as residents is critical in growing Cambridge. Creating activities or a social group to help new community members get involved with current residents is a way for the community to reach out to new residents. A Young Professionals group or even an annual community dinner recognizing new community members would be beneficial for Cambridge’s new residents.

The median age in Cambridge is 47.6 which is drastically higher than the State and National median ages of 36.2 and 37.2, respectively. Attracting young families and professionals would help to bring the median age down to something that is consistent with the State's median age. Lowering the median age for Cambridge will not happen overnight, but will require a community effort to be able to attract the younger generations in order to have a self-sustainable balance.

Families are an important part to the viability of any community, including Cambridge. A family, whether it be a one or two parent household, adds at least one worker to the local workforce, children into the school system, a place that is now rented or owned, more people to buy groceries in town, another vehicle to fill with gas, etc. It adds one more set of persons that have a vested interest in the welfare of the community. Families make up approximately 55.5 percent of all occupied households in Cambridge. Approximately 68 percent, or 222 "family households", own their homes. Census data reported 30.5 percent of "family households" rent their homes in Cambridge. A household is considered to be a "family household" when at least one member of the household is related to the householder by birth, marriage, or adoption. "Non-family households," those consisting of people living alone and households who do not have any members related to the householder make up 42 percent of all occupied housing units in Cambridge.

Gender and racial characteristics are other facets to consider when analyzing the population. Cambridge's population is a majority, 98.6 percent, white. 53.2 percent of Cambridge's population is female, which leaves the other 46.8 percent of the population to be male. The median age for women is 52.5 years-old, and that number is drastically higher than the male median age of 42.7. These numbers show higher percentages of elderly women than men in Cambridge because of the difference in the median ages. Women are proven to have a longer life expectancy than men; this could be a contributing factor to the gender distribution for Cambridge's residents. These age and gender differences can affect housing, recreation, community services, and businesses that will be desired in Cambridge.

Educational attainment is yet another component to analyze in order to better understand your community's population base. The 2010 Census shows there were 768 people 25 years-old and older living in Cambridge. The ACS reported 9.1 (± 4.3) percent of Cambridge's 25 and older population has a bachelor's degree. This percentage should continue to grow over the next decade due to the growing demand for American's to get a college education in order to make a better living. This societal change can be seen all around the country, but smaller communities are having a harder time trying to attract and retain persons with a bachelor's, or higher, degree.

Throughout its history, Cambridge has seen population changes, even in the past ten years. There has been a slight decrease in school-age children from 2000 to 2010. Continually developing community services and amenities along with, housing development and job creation will help draw more families to Cambridge. During that time period the 55-64 year-old age groups saw a large increase in population. Because of the nature of life, the people in these cohorts will continue to grow older possibly retire in Cambridge, if they have not already. These empty-nesters tend to lead a different lifestyle than when they had children at home. Empty-nesters like to dine out or go for walks around the community; they like to enjoy the freedom of being on their own schedule again. Cambridge's downtown district, the active Senior Center, great eateries, and the existing recreational facilities are all excellent amenities that many empty-nesters love to take advantage of in their community. As previously stated, over 26 percent of Cambridge's population is 65 years and older. Not only are these people empty-nesters, most likely they are retired or at least thinking about retirement. Community services such as an active Senior Center and ease of pedestrian traffic through sidewalk connectivity and/or hike/bike trails can promote a healthy quality of life for this cohort.

Almost 23 percent of Cambridge's population is under the age of 18; this is another cohort that likes to be active both indoors and outdoors. Community members, of all ages, seem to be large supporters of the Cambridge Trojans and this age group in general. Providing amenities for this age group is also essential in order to provide a good quality of life for families. Things such as summer sports leagues and public and private recreational facilities are a great place for the 18 and under crowd to congregate.

Population projections are meant to help decision-makers understand where the community is headed. The scenarios presented in this Comprehensive Plan differ, with some projections showing an increase and others showing a decrease in population over the projected time period. However, the numbers are provided as a guide to decision-makers in order to know what to plan for and what types of facilities will be needed. In order to prepare for future population changes, leaders need to continually gather and analyze population data. Every year leaders should review school attendance data, talk with local professionals, and be aware of building permits or home sales. Waiting every ten years for Census data to be presented is not as beneficial for the community. Utilizing other sources such as NPPD's Nebraska Economic Development Information (NEDI), revisiting the Comprehensive Plan or other community plans, and continually working with Cambridge Economic Development Board will encourage leaders to stay active and up-to-date on the ever changing society that is present today as well as provide City leaders with an opportunity to market the community.

Housing

Housing is a crucial piece to the prosperity of Cambridge. Whether it is identifying projects to build new market rate housing or preserve decent affordable housing, Cambridge must work to constantly assess and improve its housing situation. In order to attract more people to the community, there has to be a supply of decent, affordable housing. Projecting for future demand is an important, but sometimes difficult task when trying to promote growth in any community, while also handling the issue of old housing stock that does not meet the needs of today's renters and buyers. Community growth and revitalization can be made possible through the identification of housing needs in Cambridge. When considered in conjunction with population data, housing information analysis will enable Cambridge to identify housing developments that are most appropriate for its success.

Data taken from the American Community Survey is represented in **Table 1.4** and provides the overall age for owner-occupied units in Cambridge. This data came from the American Community Survey, and is provided only for owner-occupied units. Housing construction data reported by the ACS shows an increase in development from 2000-2004 with 39 (± 21) new homes built in that five-year timespan. If more jobs are created in Cambridge, new housing development or more housing sales would follow, or grow alongside, the increase in jobs. Although, it is challenging for potential employees to move to Cambridge if there is not a supply of decent, affordable homes available at the time. In order to promote economic development in Cambridge, housing needs to be developed along with jobs. A physical reconnaissance or windshield survey was conducted in the fall of 2012, on a random sampling of homes in Cambridge. Approximately one-fourth of all of Cambridge's homes were visually surveyed from the exterior. Based on criteria that would be used for a Blight and Substandard Study, these homes were analyzed. Over 87 percent of them were rated as 'sound' or in need of 'minor repair'. While almost ten percent of the properties were in need of 'major repair,' the other two and one half percent of the residential structures were in 'critical' condition. One of the questions in the Community Attitude/Needs Assessment Survey asked each respondent to rate the condition of their place of residence. The options provided for the response were: good; needs minor repairs, under \$1,000; needs moderate repairs, \$1,000-\$5,000; and needs major repairs, over \$5,000. Over 64 percent of respondents believed their homes were in 'good' condition or in need of minor repair. The other 35 percent of survey respondents claimed their homes were in need of repair costing more than \$1,000.

Table 1.4 Year Housing Unit Built, Cambridge, 2010

2005 or later	4 (± 5)
2000-2004	39 (± 21)
1990-1999	34 (± 23)
1980-1989	30 (± 23)
1970-1979	75 (± 30)
1960-1969	71 (± 36)
1950-1959	48 (± 25)
1940-1949	62 (± 23)
1939 or earlier	275 (± 49)
Source: ACS 2006-2010	



In the past, housing values were reported by the long-form Census. However, today housing values are reported by the ACS; therefore, **Table 1.5** shows a variety of sources for Cambridge’s housing values. One thing to remember is the ACS column has a large margin-of-error for each housing value. All of the columns are for owner-occupied housing units only. The median household value is approximately \$62,500. Input from a local realtor show people are looking for homes in the \$75,000-\$85,000 range. Although the majority of housing values falls within the \$75,000-\$85,000 range, it does not mean the homes are decent, safe homes that meet the three bedroom-two bathroom needs of today’s buyers, or that the homes in this price range are even for sale in Cambridge.

Table 1.5 Housing Values-Owner Units, Cambridge, 2010			
Value	ACS	ESRI	USA.com
< \$50,000	127 (±35)	214	118
\$50,000 to \$99,999	131 (±36)	106	122
\$100,000 to \$149,999	40 (±18)	17	37
\$150,000 to \$199,999	34 (±21)	9	32
\$200,000 to \$299,999	13 (±10)	0	12
\$300,000 to \$499,999	4 (±6)	0	4
\$500,000 to \$999,999	1 (±3)	0	1
≥ \$1,000,000	0 (±99)	0	0
Total	350 (±45)	346	326
Median Value	\$62,500 (±\$12,183)	\$38,529	\$62,500

Source: ACS 2006-2010 Estimates, ESRI, USA.com

From the 2010 Census, Cambridge had 589 housing units which include all single-family homes, duplexes, and apartment complexes. There was a 16.8 percent vacancy rate, or approximately 99 vacant housing units. That leaves 490 housing units that were occupied during the 2010 Census. As seen in **Table 1.6**, of the 99 vacant properties, there were 34 properties for rent and seven were for sale. There were six homes that were sold but not occupied and 40 homes were listed as “other vacant.” It is important to have a portion of homes that are “for sale” or “for rent,” because a percentage of housing units should always be on the market in order to attract new residents and also create an atmosphere for a healthy housing market. If no homes are available in Cambridge when a family is looking to move to the community then they will be forced to look in surrounding towns where homes are available. The main goal is to ensure that available homes also fit the needs and wants of the buyers.

Table 1.6 Vacancy Status, Cambridge, 2010	
Total Vacant	99
For rent	34
Rented, not occupied	1
For sale only	7
Sold, not occupied	6
For seasonal, recreational, or occasional use	11
Other vacant	40
Vacancy Rate	16.8%

Source: 2010 Census



When analyzing vacant housing units in the community it is important to determine whether the units are still habitable. Uninhabitable structures should be removed to provide vacant lots for new construction and infill development, as well as to rid the neighborhoods of fire and safety hazards. As previously mentioned, two and one half percent of the random sampling homes surveyed during the reconnaissance were considered to be in 'critical' condition. With a total of 589 housing units in Cambridge, it can be estimated from the windshield survey that almost 15 homes are in critical condition and beyond repair. Completing a Blight and Substandard Determination Study can provide the City of Cambridge and the Community Redevelopment Authority (CRA) with a tool to eliminate some of the vacant, blighted safety hazards. Two Blight and Substandard Determination Studies were completed for Cambridge in 2003 and 2006 and analyzed properties in two redevelopment areas in the community. As seen in the Appendix, Redevelopment Area #1 is located on the south side on Cambridge and Redevelopment Area #2 is located on the east side of the community.

Housing Rehabilitation Programs, whether through the City or a third party group such as West Central Nebraska Development District could be an essential tool in helping residents pay for housing repairs, energy efficiency improvements, or major maintenance issues. Community leaders should continually look at ways to incorporate these programs into Cambridge. Cambridge has offered Housing Rehabilitation Funds for qualifying homeowners since 2000. These funds, coupled with the community's Revolving Loan Fund that was created from the beginning of the first round of Housing Rehabilitation Funds, have given eligible homeowners a chance to apply for a loan up to \$25,000 to be used for home improvements. Working as a sliding scale, applicants may have their loan deferred if they continue to live in the home for ten years. The other end of the sliding scale would require applicants to pay 100 percent of the loan back, at a three percent interest rate, over the next ten years as they occupy the home. Promoting home maintenance and improvements throughout the community could help to prevent more homes from becoming dilapidated.

Table 1.7 Persons per Household, Cambridge, 2010	
Owner-Occupied persons per Household	
Total:	326
1-person	97
2-person	141
3-person	24
4-person	25
5-person	25
6-person	10
7 or more-persons	4
Average household size	2.35
Renter-Occupied persons per Household	
Total:	164
1 person	109
2 person	30
3 person	6
4 person	16
5 person	3
6 person	0
7 or more-persons	0
Average household size	1.62
Source: 2010 Census	

Of the 490 occupied housing units, 326 are owned, equating to 66.5 percent of all occupied housing units owned versus rented. A total of 164, or 33.5 percent, of the occupied housing units in Cambridge are rented. In Cambridge, the average household size of an owner-occupied unit is 2.35 people and slightly less for renter-occupied at 1.62. The overall average household size in Cambridge is 2.11, while the average family size is 2.90. This difference can be explained by the number of people in Cambridge living alone. **Table 1.7** shows the number of persons living in each housing unit whether it is owner-occupied or renter-occupied homes. A majority of people that live in Cambridge, especially renters, live by themselves. Approximately 206 people live by themselves equating to almost 42 percent of Cambridge's occupied housing units filled with people that live by themselves. Out of the 206 people living by themselves in Cambridge, 23.9 percent are 65 and older, and 86 people of that 23.9 percent are female householders. That statistic is very distinct, and can help community leaders make informed decisions that will benefit the majority of Cambridge's citizens. For example, community leaders could focus on finding developers that would be interested in developing condominiums or apartments for elderly residents or empty-nesters to rent or purchase. Another amenity that would be attractive, especially for elderly residents, would be the presence of an association that would, for a fee, take care of maintenance for the homeowners.

The population that lives in occupied housing units in Cambridge is 1,033. There is a discrepancy between the population that occupies the 589 total housing units and the overall population in Cambridge due to the 30 people that live in group quarters. Residents who live in group quarters are not counted as part of the population that lives in occupied households, because the Census separates group quarters and housing units. There are two types of group quarters, institutionalized and non-institutionalized. Non-institutionalized facilities include college/university student housing and military quarters; no one resides in non-institutionalized facilities in Cambridge. Although, there are 30 people that live in institutionalized facilities which include nursing homes, juvenile homes, and adult correctional facilities. All 30 of those reported to live in an institutionalized facility lived in a nursing home at the time of the 2010 Census, with 28 of the 30 reported residents being 65 years and older. Approximately ten percent of the total population of 65 and older residents in Cambridge lived in a nursing home during the 2010 Census.

Table 1.8 shows a housing affordability analysis based strictly on the numbers. This table shows the comparison of the household income range and the value of housing units that are currently present in Cambridge. The rule-of-thumb when purchasing a home is to multiply the household income by two; homes in that price range are typically what can be afforded by the buyers. Using this idea, the table shows where there are gaps and where there is a surplus of housing units present in Cambridge based on value. The following is a breakdown of the process:

- Column 1 - Household income range for residents in Cambridge
- Column 2 - ESRI household income data from **Table 1.9**
- Column 3 - Column 1 multiplied by 2 (i.e. \$25,000 x 2 = \$50,000)
- Column 4 - USA.com data from **Table 1.5** that shows the number of owner-occupied units in Cambridge, based on value
- Column 5 - Column 2 subtracted from Column 4 (i.e. 118 - 86 = 32)

Table 1.8 Housing Affordability Analysis, Owner Units, Cambridge, 2010				
Household Income Range	# of Households (Units Needed)	Affordable Range for Housing Units	# of Owner Available Units	Gap/Surplus of Housing Units
\$15,000-\$24,999	86	< \$50,000	118	32
\$25,000-\$34,999	146	\$50,000-\$70,000	122	-128
\$35,000-\$49,999	104	\$70,000-\$100,000		
\$50,000-\$74,999	86	\$100,000-\$150,000	37	-49
\$75,000-\$99,999	22	\$150,000-\$200,000	32	10
\$100,000-\$149,999	24	\$200,000-\$300,000	12	-12
\$150,000-\$199,999	8	\$300,000-\$400,000	4	-4

Source: USA.com, ESRI, M&A

In the range of \$50,000-\$150,000 there is a gap of 177 homes. The analysis is based solely on numbers for owner-occupied units; therefore, it does not take into account people that live above or below their means, units available for rent, and the value of homes on the market. Because of the way housing values are reported, the \$25,000-\$34,999 and \$35,000-\$49,999 housing income ranges had to be consolidated in order to correctly correspond with the number of houses present at that specific value range. **Table 1.8** shows the surplus of homes to be valued less than \$50,000 and in the range of \$150,000-\$200,000. Community leaders can use this formula in the future to determine where there are shortfalls in Cambridge’s housing supply. Quality and availability of decent housing is a decisive point for individuals and families when they are considering moving to a community. Cambridge should take steps to improve their current housing situation. A shortage of up-to-date rentals continues to exist in Cambridge, along with a low supply of market rate homes available for sale. In order to maintain as well as grow and diversify the population base, Cambridge’s officials must investigate feasible options for housing development in the community. It may be important for Cambridge’s leaders to consider what other communities are successfully implementing to help with housing development.

It is important to remember that many homes will “fall off the market” every year because they are uninhabitable due to age, lack of maintenance, and the sheer fact that homes do not last forever. Knowing and understanding the need to replace those homes with market rate housing is important for City leaders. Actions need to be taken in order to replace the homes that are no longer habitable. It also becomes challenging because uninhabitable homes do not disappear; therefore, steps also need to be taken to remove vacant, uninhabitable structures to provide lots for infill development. Approximately 63 percent of the Community Attitude/Needs Assessment Survey respondents believe there is a problem with substandard housing in Cambridge. This is an issue that many communities are currently facing; however, something needs to be done.

People who are looking to purchase a home in Cambridge are typically looking in the \$75,000-\$85,000 range. The condition of the home is very important to buyers, and most are looking for three bedrooms and two bathrooms. The local realtor stated that many of the homes in Cambridge have only one person living in them. Therefore, many structures with three bedrooms and two bathrooms are being occupied by one person instead of a family that would require and benefit from the larger square footage. Therefore, according to the feedback from the local realtor, rental units are in high demand in Cambridge for reasons including, but not limited to, more strict lending practices, uncertainty about a new job, in need of a temporary living space, or unsure of living in a small town. Although rental units are in high demand in Cambridge; they are also in short supply.

Correspondence with the Administrator handling senior living options for Tri Valley Health System explained that there are rarely more than three vacancies at a time for all three senior living options including Cambridge Manor, Assisted Living, and Heritage Plaza. In the fall of 2012, there were three openings at Cambridge Manor; however by early winter those were going to be filled. Heritage Plaza also had three openings in the fall of 2012, but there were no plans for those to be filled in the near future. There was only one vacancy at the Assisted Living Facility, and that vacancy had just opened because through the summer of 2012 the facility was full. Tri Valley Health System’s Administrator will continually monitor these numbers; however, it may be necessary for City officials to be aware of these statistics in order to determine if other senior living options or expansions need to be considered.

This information cannot be found through the Census or any other source online. Decision-makers need to continually engage in conversations with local professionals in order to determine what people are looking for when they are interested in moving to Cambridge. Community leaders should consider this information as well as the statistical data provided throughout this chapter in order to determine a plan of action that will best suit the growth and development of Cambridge.

In summary, Cambridge has a housing shortage especially in the value range of \$50,000 to \$150,000. There are a few lots available for infill development, as well as a few vacant uninhabitable homes that could be cleared and made ready for infill housing development. But the most recent housing improvement includes Harvest Meadows subdivision which currently has the availability for 16 homes to be built with the potential for expansion.

There is also a shortage of units in the rental market in Cambridge as local input shows many people want to rent. Many of the issues for the housing market, both rental units and owner-occupied, is the condition of the homes as well as the lack of modern amenities needed by renters and buyers. The City has known there is a shortage of decent homes that fit the needs of today’s buyers which is why Harvest Meadows was designed. There is a high potential for several existing residents in Cambridge to build a home at Harvest Meadows. This, in turn, puts another affordable house on the market. Many young couples or families just starting out do not have the means to construct a new home which is why they will need to buy something completed. By offering free lots to any person willing to build at Harvest Meadows it encourages new development that will benefit the entire housing market.

Economy & Capital Improvement

The ability for Cambridge to predict development needs in the future relies heavily on economic trends. Therefore, a description and analysis of local economic factors is a crucial component of the City's Comprehensive Plan. Another important aspect to a City's economy is annual fiscal management tool called a Capital Improvement Plan (CIP). This fiscal plan should use a 5-6 year time horizon to schedule capital improvement projects for the City. The CIP is used to coordinate location, timing, and financing of capital improvements over a multi-year period. Goals determined in a Comprehensive Plan should help to facilitate the CIP development process.

A strong labor force is extremely important to a City of any size, especially during these trying economic times. Although Nebraska was not hit as hard through the 2007-08 economic crisis as other states were, it is vital for communities to create jobs in order to attract new residents and grow the tax base. Analyzing a labor force requires employment figures, income levels, and an understanding of the economic base. Residents 16 and older are considered to be of working age; therefore, in order to study the workforce population we only consider those that are 16 and older. The 2010 Census stated that there were 849 people age 16 and older, and the ACS reported 535 (± 99) people to be in the labor force. The other 278 (± 57) people are not considered to be a part of the labor force because they are neither employed nor officially classified as unemployed. This classification could be a variety of reasons such as full-time students, retired persons, volunteers, stay-at-home parents, persons unable to work due to a disability, etc.

As stated above, the ACS estimated 535(± 99) of Cambridge's residents to be in the labor force. The ACS also reported of that 535 people in the labor force, 510 (± 93) were employed while 25 (± 21) people were unemployed. Based on the ACS, only 3.1 (± 2.4) percent of Cambridge's residents were unemployed which is starkly different than the U.S. Bureau of Labor Statistics (BLS) 2010 national unemployment rate of 9.6 percent. The Nebraska Department of Labor reported Furnas County's unemployment rate to be and 3.9 percent for June 2011 and 3.4 percent for June 2012 which may also mean Cambridge's unemployment rate is lower now than it was in 2010. However, monthly or yearly unemployment data is not available for smaller communities which means we have to follow larger trends. Nebraska has weathered the recent economic downturn better than a majority of the nation, so luckily for Nebraska's communities they share in the same goodwill.





The U.S. Census Bureau, OnTheMap Application, and LEHD Origin-Destination Employment Statistics reported the 2010 inflow/ outflow job counts for Cambridge. This analysis shows employment for all jobs in Cambridge and whether the employees live within Cambridge's corporate limits or if they commute to the City for work. As seen in **Figure 1.3**, 51 of Cambridge's residents also work in Cambridge, while 271 of the community's residents commute elsewhere for work. There are approximately 607 people who commute to Cambridge for work; those commuters, along with the 51 residents of Cambridge, equals 658 people employed in the City.



Image courtesy of OnTheMap Application.

Table 1.9 shows the household income for Cambridge in 2010. Household income is defined by the Census Bureau as the following:

“Any sum of money income received in the calendar year by all household members 15 years old and over, including household members not related to the householder, people living alone, and other nonfamily household members. Included in the total are amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.”

Household income data is displayed in ranges based on dollar amounts and the related number of households with an annual income that falls into the associated range. The ACS data that was reported has high margin of error values; therefore, in order to make a more solid determination another set of values was used to compare with the ACS data. The second source of data is from Environmental Systems Research Institute, Inc. (ESRI) which reports data on Nebraska’s Location One Information System (LOIS) website. ACS reported Cambridge’s median household income to be \$43,472 (\pm \$11,090). ESRI estimated Cambridge’s 2010 median household income to be \$35,824. ESRI also estimated Furnas County’s and Nebraska’s median household income to be \$35,356 and \$48,408, respectively.

Table 1.9 Household Income, Cambridge, 2010		
Household Income Range	# of Households	
	ACS	ESRI
Less than \$15,000	100 (\pm 49)	86
\$15,000-\$24,999	69 (\pm 29)	75
\$25,000-\$34,999	41 (\pm 17)	71
\$35,000-\$49,999	63 (\pm 22)	105
\$50,000-\$74,999	122 (\pm 37)	86
\$75,000-\$99,999	31 (\pm 17)	22
\$100,000-\$149,999	36 (\pm 20)	24
\$150,000-\$199,999	0 (\pm 99)	8
\$200,000 or more	11 (\pm 8)	5
Median household income (dollars)	\$43,472 ($\pm$11,090)	\$35,824

Source: ACS 2006-2010 Estimates, ESRI 2010 Forecasts

Retail Market Power (RMP) - Opportunity Gap is as beneficial as it is interesting for communities and counties to review. It is an analysis that allows you to compare supply and demand to determine potential sources of revenue growth. An opportunity gap appears when household spending levels for a specific geography are higher than the corresponding retail sales estimates. This difference signifies that resident households are meeting the available supply and supplementing their additional demand potential by going outside of their own community. The opposite is true in the event of an opportunity surplus. That is, when the levels of household expenditures are lower than the retail sales estimates. In this case, local retailers are attracting residents from other areas in to their stores. Businesses are placed in each economic sector by their primary type of economic activity. Depending on how the North American Industry Classification System (NAICS) classifies each business is how they are represented in this table.

Table 1.10 shows an abundance of information. The first column shows a list of retail store categories. Most of these are big groups that are then broken down further. The full list is shown in the Appendix. The second column shows what consumers in Cambridge spent on each category in 2010. The third column shows the total retail sales, by each retail market, of stores found within Cambridge. The fourth, and last column, shows an opportunity gap or surplus that exists for each retail sector. In the fourth column, if the number is black, it means there is a surplus of supply in Cambridge for the associated sector. In this case, a surplus is not bad. It means, not only are these retail stores meeting the needs of consumers in Cambridge, they are also meeting the needs of customers who live outside of Cambridge. Maybe people are traveling in from a rural area, or even coming from a different town in order to fill some of their needs. The numbers in red, in the fourth column, show a gap or an opportunity for that particular retail sector. These numbers show there is a demand for the associated economic sectors in Cambridge; however, there may not be stores to fulfill the consumers' needs. Therefore, they are leaving the City of Cambridge to spend their money someplace else. These red numbers should be viewed as an opportunity; they are areas where the City can improve.

Table 1.10 RMP - Opportunity Gap Analysis, Cambridge, 2012

Retail Stores	2012 Demand (Consumer Expenditures)	2012 Supply (Retail Sales)	Opportunity Gap/Surplus
Total Retail Sales Incl. Eating and Drinking Places	15,709,511	6,772,664	8,936,847
Motor Vehicle an Parts Dealers	2,664,569	1,458,529	1,206,040
Furniture and Home Furnishings Stores	294,264	0	294,364
Electronics and Appliance Stores	303,979	182,039	121,940
Building Material, Garden Equipment Stores	1,482,132	957,288	524,844
Food and Beverage Stores	2,180,123	1,384,084	796,039
Health and Personal Care Stores	1,156,195	472,365	683,830
Gasoline Stations	1,677,155	2,390,616	(713,461)
Clothing and Clothing Accessories Stores	564,285	0	564,285
Sporting Good, Hobby, Book, Music Stores	265,961	0	265,961
General Merchandise Stores	2,011,921	0	2,011,921
Miscellaneous Retailers	444,406	0	444,406
Non-Store Retailers	1,186,650	0	1,186,650
Foodservice and Drinking Places	1,477,771	400,108	1,077,633
GAFO*	3,595,212	182,039	3,413,173
*GAFO (General merchandise, Apparel, Furniture and other) represents sales at stores that sell merchandise normally sold in department stores. This category is not included in Total Retail Sales Including Eating and Drinking Places.			
Source: Nielsen Site Reports, ESRI, M&A			

Table 1.10 shows a summary of Cambridge’s RMP analysis, the full version can be found in the Appendix. This analysis estimates over 6.7 million dollars were spent in Cambridge in 2012 at retail trade stores and eating and drinking establishments. Nielsen estimated over 15.7 million dollars total were spent by Cambridge’s residents at retail stores and eating and drinking places, not taking into account location of purchases. This analysis shows a large opportunity gap in retail sales for Cambridge. Cambridge is missing the opportunity for over 8.9 million dollars in retail sales including eating and drinking places. Although some retail sectors are missing from the streets of Cambridge, it allows the City for improvement. Also, there are some retail businesses that Cambridge would not be able to viably support due to its close proximity to larger markets like McCook and Holdrege. Some of the retail markets, reported by Nielsen, that are missing in Cambridge include furniture and home furnishings; clothing and clothing accessories stores; sporting goods, hobby, book, and music stores; general merchandise stores; miscellaneous retailers; and non-store retailers. Competing with larger towns that can easily support a variety of “big box” stores such as Wal-Mart, Target, Sears, and Menards is not easy for any community. These numbers do not mean the retail operations that are present in Cambridge are bad businesses or that they are lacking in any way. It simply means there is opportunity to improve. Business expansion or adding new inventory is a few ways that businesses could progress. Several of the business sectors that are not located in Cambridge would not be self-sustainable businesses there. Furniture and home furnishings as well as a sporting goods, hobby, book, and music store may not have the traffic and population to support the store. It is not recommended to add “big box” retailers to Cambridge’s as it would not benefit the whole community. Instead, it would detract from the downtown district and the other small businesses in town and affect the overall atmosphere of Cambridge. Locally run businesses would struggle to compete with “big box” store names. While “big box” stores may not be the answer, it is important for Cambridge to take advantage of its location on a highway which provides many commercial opportunities for the community that many other communities do not have.

The very last retail store, GAFO, stands for General Merchandise, Apparel, Furniture, and Other. This represents sales at stores which sells merchandise typically sold in department or “big box” stores. All of these retail sectors can be found in the list above, such as, furniture and homes furnishings or apparel and accessories stores. The 3,413,173 dollars is already accounted for in the total retail sales including eating and drinking places through the individual economic sectors; therefore, it should not be added to the total sales because it would count several of the categories twice.

Having an established retail base is difficult, but Cambridge has been working hard. Several businesses are growing and a new business is under construction at this time. It is challenging for small communities to attract consumers. The Chamber of Commerce and Cambridge Economic Development Board should consider a promotional market plan to encourage shopping locally and supporting local business. Both groups work hard to retain and expand local businesses however, there is always room for improvement. Placemats in local restaurants or yard signs saying “Support your neighbors, shop locally” could be the extra reminder residents need to support Cambridge.

Communities need all types of businesses, whether large or small, in order to be successful. Economic growth is a challenging task, but becomes extremely important in order to maintain the vitality of Cambridge. The community is taking the right steps forward by having an active Economic Development Director and Economic Development Board. Cambridge is also in the planning stages of becoming a Nebraska Department of Economic Development (NEDED) Leadership Community. Being a Leadership Community would help open many more doors for Cambridge in terms of growth and economic development. Cambridge has a low unemployment rate at 3.1 percent, and have great companies already present in the area that are continually growing. It is important that Cambridge not only continue to try to attract new businesses to the community, but also support the existing businesses. The ease and proximity of transportation to Interstates 80 or 70 and U.S. Highways 83 and 183 make Cambridge a good centralized option for businesses using motor carrier transport. The traffic on Highway 6/34 is significant, but does not negatively affect the quality of life in the community. The traffic does not warrant a stop light, but the community amenities do entice many passersby to stop and contribute to the local economy.

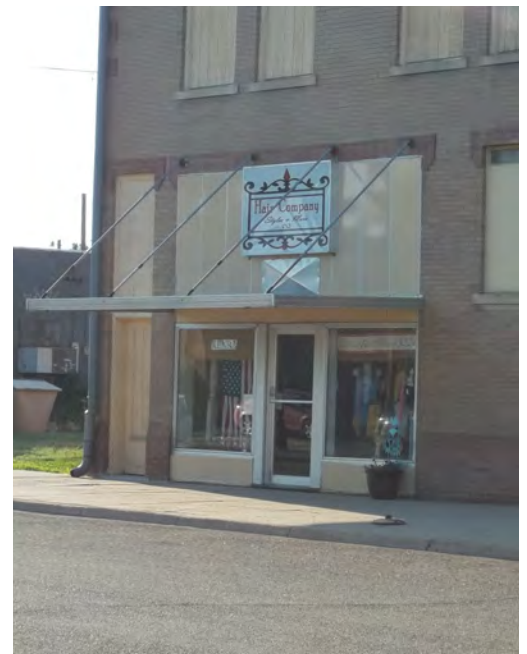
Cambridge Economic Development Board (CED) continually works hard to provide assistance to existing and potential businesses. The Cambridge Economic Development office provides many resources available to residents and businesses in Cambridge. The following is list of the current programs available:

Facade Program - CED offers a 50 percent matching facade grant program for businesses and building owners whose businesses are located within the City limits of Cambridge. This program offers up to \$5,000 to improve the appearance and quality of an individual building facade as well as the overall look of Cambridge. Improvements must occur in areas visible from the public way and must be approved by the City Planning Commission. Applications are available on the City of Cambridge's website.

Internship Program - The Cambridge Intern Program will connect high school and college students with local employers, providing a unique opportunity for education and skill-training. Interns gain valuable business experience that will help them in future careers, while successful internships help businesses develop tomorrow's leaders. Internships create lasting connections between students and the City of Cambridge. Local businesses can apply for a \$1,000 grant available in the 69022 zip code. This grant is used as an incentive for local businesses to hire an intern. Internships must pay at least the current Federal minimum wage, currently \$7.25 per hour, for at least 240 hours. Grant funds will be paid out once the internship is complete and all appropriate documents are submitted to the CED Board.

Revolving Loan Fund- CED will award a low-interest business loan to applicants that present compelling business proposals. Emphasis will be placed upon business proposals that build upon local resources including, but not limited to, agricultural products, telecommunications infrastructure, health care resources, tourism development, and specialty skills such as arts and crafts. Emphasis will also be placed upon projects that address the issue of out-migration of young people from the area. Both new business proposals and plans for expansion of existing businesses will be considered. The maximum loan amount is \$20,000, and equity injection of at least 10% of the total project is required. The interest rate is one-half percent below the prime rate, and loan terms must not exceed the useful life of the assets financed. Generally, working capital is one to three years, machinery and equipment is three to seven years, and land and buildings are up to 15 years. Applications are available on the City of Cambridge's website.

Down Payment Assistance - Down payment assistance is available through CED to individuals who would qualify for a mortgage loan at a financial institution if they had funds for a sufficient down payment. Funding is limited to 15% of the purchase price with a maximum of \$15,000, pending availability of funds which may be subject to change. The application and guidelines are available on the City of Cambridge's website.



LB840 (Local Option Municipal Economic Development Act) - The Local Option Municipal Economic Development Act (LB 840) was approved by Cambridge’s voters to create a sales tax program for economic development, a financing tool to fund existing business needs, the development of new business start-ups and economic development site improvements. Several of the programs listed in this section are funded by LB840 funds.

Tax Increment Financing (TIF) - TIF is primarily designed to finance the public costs associated with private development projects. Property tax increases resulting from a new development are targeted to repay the public investment required by the project. Cambridge has successfully implemented TIF projects over the past several years. The City of Cambridge currently maintains updated blight and substandard areas so TIF may be offered as a development incentive.

The above mentioned programs should be continually supported by the City and its residents because they support local businesses while trying to expand the local economy. Furnas/Harlan County Partnership is a resource residents and business-owners in Cambridge may also be able to utilize. Furnas/Harlan County Partnership offers several community services including, but not limited to, service training, business planning, entrepreneurship, business transitioning, networking, housing, education, technology, leadership and management, city planning, and grant writing. It is also important to maintain the relationship with Furnas/Harlan County Partnership so local businesses may benefit from County resources. Relationships and education will continually be a beneficial aspect for economic development in Cambridge. It will be crucial for community leaders and Economic Development personnel to stay up-to-date with the ever-changing economic world. The State of Nebraska also offers many resources including Community Development Grants and educational sessions on community, housing, and economic development which the City of Cambridge may be able to utilize. The City of Cambridge and the Cambridge Economic Development Board have done a fantastic job of being proactive for the community as well as providing funding assistance for residents and business owners in Cambridge. This shows true support for the local economy, and is an important way to retain and attract businesses and residents alike.



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Chapter 2: Facilities & Infrastructure

The Facilities & Infrastructure section acts as an inventory of current amenities available to the public because of the county. This is a good section to review and hopefully add upon in the future with growing facilities and a growing population. This section is also helpful for others to read to see what the community has to offer. This Facilities & Infrastructure section will cover the following components:

- Recreational Facilities
- Education System
- Transportation
- Community Services
- Utilities

Cambridge is home to several different parks and recreational opportunities from ball fields and playground equipment to a golf course, swimming pool, and bowling alley. Cambridge Park Foundation is a non-profit charitable foundation that was established in 1994. Its five-member volunteer board was established to direct and secure philanthropic donations for special recreational projects. In recent years, these projects included a disc golf course, the ever-expanding walking trail system, basketball/tennis court resurfacing, baseball field improvements including a new concession/restroom facility, 11-space RV camping facility, public art sculptures, and historic formal flower garden “makeover.” The Cambridge Park Foundation and the Cambridge Park and Tree Board worked with the City and a private consultant on developing the 1998 McKinley Park Restoration Master Plan. **Figure 2.1** shows a site analysis completed for the Park Master Plan. This plan includes several phases of improvements including renovating/rehabilitating existing park amenities, adding new amenities, and improving beautification through landscaping. Cambridge’s list of recreational amenities includes the following:

Recreational Facilities

McKinley Park

McKinley Park is located on the east edge of town, near Highway 6/34 and Cross Creek Golf Links. McKinley Park is home to a plethora of recreational amenities that add to the high quality of life Cambridge’s residents. Amenities located in McKinley Park include the Cambridge Municipal Swimming Pool; picnic shelters, tables, and benches; playground equipment for a variety of ages; a disc golf course; a fenced in and recently resurfaced basketball and tennis court; two ball fields; public restrooms; hike/bike trails; 11-space RV camping facility; historic, formal flower garden; and the recently opened splash pad.



Municipal Swimming Pool

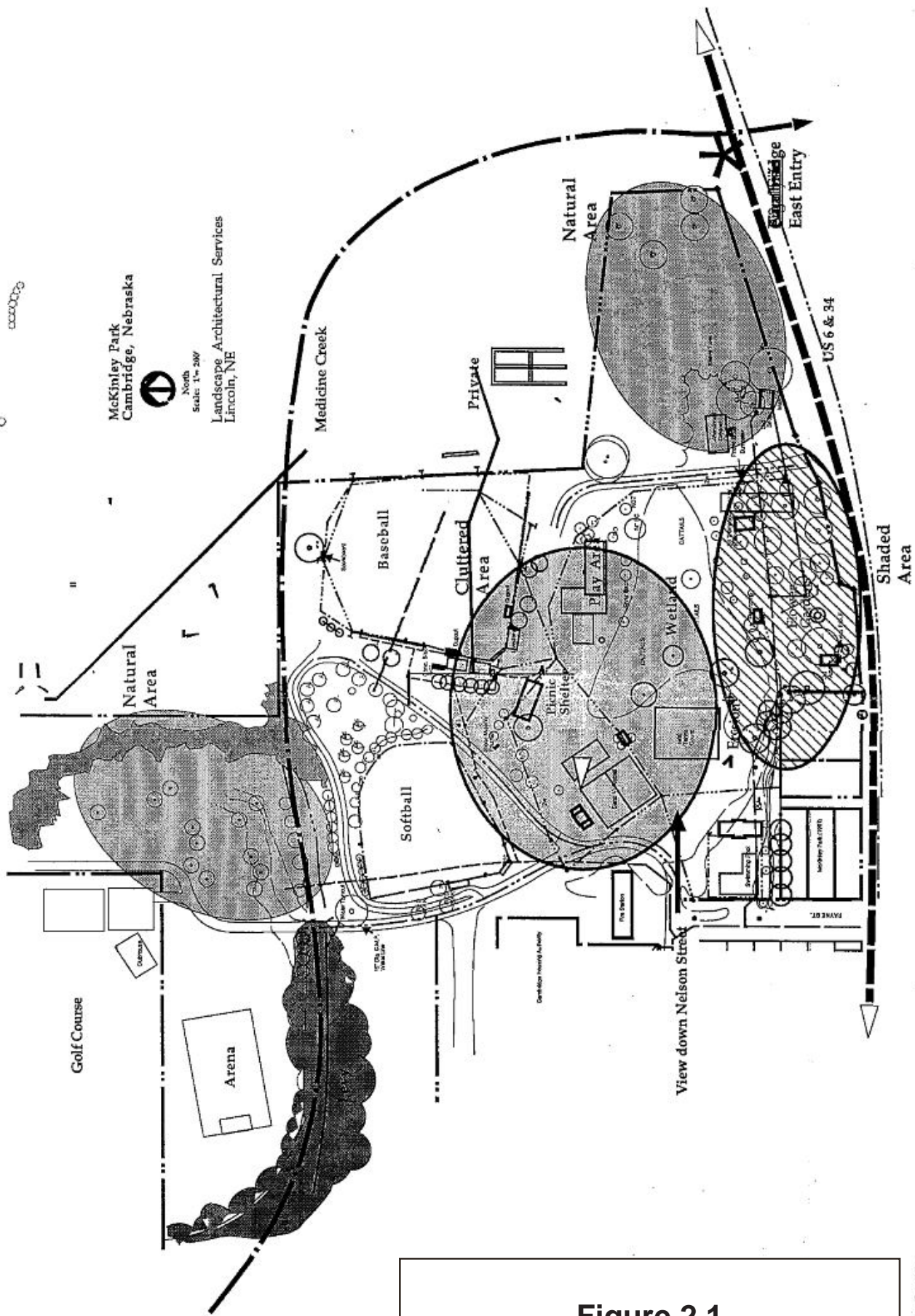
The Cambridge Municipal Swimming Pool is open daily, weather permitting. The swimming pool is located on the east edge of town in McKinley Park. Swimming lessons, water aerobics, and lap swim are offered at the swimming pool. A strength mentioned during a public input session for the Comprehensive Plan was the availability and success of swim teams for residents ages five to seventy. Pool hours are daily 1 to 5 P.M., Monday through Thursday 6:30 to 9 P.M., and Friday through Sunday 6:30 to 8 P.M. Individual and family season passes are available for purchase; daily admittance is \$1.50 with children five and under entering for free.



Cross Creek Golf Links

Cross Creek Golf Links is located along the northeast side of Cambridge. As the longest public golf course in the State of Nebraska, measuring 7,205 yards from the tips, Cross Creek Golf Links offers a variety of teeing areas, wide fairways, and large greens allowing each golfer to enjoy the experience regardless of age or ability. This 18-hole golf links course is home to men’s, women’s, seniors’, and couples’ leagues; reciprocity and social memberships are also available. The Clubhouse is open seven days a week from 8:00 A.M. until dusk. Clubhouse rental is also available at \$50 for an event.





McKinley Park
 Cambridge, Nebraska
 North
 Scale: 1" = 200'
 Landscape Architectural Services
 Lincoln, NE

Figure 2.1
 1998 McKinley Park Master Restoration
 Plan-Site Analysis
 Cambridge, Nebraska

Figure 2. Site Analysis

Bowling Alley

Cambridge Lanes Bowling Alley is located at 601 Patterson Street. Cambridge Lanes has six bowling lanes and offers league bowling, events, and a full bar and restaurant which serves breakfast, lunch, and dinner.

Medicine Creek State Recreation Area

Medicine Creek State Recreation Area (SRA) is located ten minutes, via paved road, northwest of Cambridge in Frontier County. Medicine Creek SRA encompasses approximately 8,500 acres of public land and water. The dam on Medicine Creek is a zoned, earth-filled structure. It is 165 feet high and 5,665 long. At the top of the conservation pool, the lake (also known as Harry Strunk Lake) covers 1,850 surface acres, with 29 miles of shoreline. Completed in 1949, the dam is 30 feet wide at the top and 840 feet at the base. Water stored irrigates approximately 16,630 acres of farmland. With the long, narrow configuration of the lake, Medicine Creek offers outdoor buffs plenty of recreational opportunities, plus solitude and plenty of private sports to get away from it all. Medicine Creek SRA is a public lake with camping pads with electrical hookups, showers and modern restroom facilities, a boat ramp with boating under five MPH allowed, a swimming beach, dump station, drinking water, picnic shelters, public grills, and food service and concessions. Fishing is popular at Harry Strunk Lake; available fish include channel catfish, common carp, crappie, flathead catfish, largemouth bass, striped bass hybrid (wiper), walleye, and white bass. The SRA also has a fish cleaning station for visitors to utilize. The private concession on the south side of the dam on Trail No. 1, offers a restaurant, grocery items, camping supplies, bait, tackle, boat rental, gas, modern air-conditioned cabins, and hunting, fishing, and park entry permits. Camping facilities at Medicine Creek SRA include 68 camping pads with electrical hookups, eight camping pads without electricity, 240 non-pad sites without electricity, and four cabins with two bedrooms in each that may be reserved. Medicine Creek SRA is a wonderful amenity for residents of Cambridge; however, it also attracts many visitors to the area with Highway 6/34 running through Cambridge being one of the main corridors used to get to the lake. This attraction could provide Cambridge with several economic opportunities including increased traffic at local restaurants and retail stores, possibility for developing boat storage, and increased use of the RV camping facility in Cambridge.

Hunting

There are three public hunting locations near Cambridge including Medicine Creek SRA, Medicine Creek Wildlife Management Area (WMA), and Cambridge Diversion Dam WMA. Hunting for deer, dove, pheasant, quail, rabbit, squirrel, turkey, and duck is allowed at both Medicine Creek SRA and Medicine Creek WMA. Medicine Creek SRA and Medicine Creek WMA are located around Harry Strunk Lake, approximately ten minutes northwest of Cambridge. Medicine Creek WMA is approximately 5,500 acres on the north half of the lake. Medicine Creek SRA is almost 3,000 acres on the south half of the lake. Hunting for deer, dove, rabbit, squirrel, and turkey is allowed at the 20-acre Cambridge Diversion Dam WMA which is located east of Cambridge along Highway 6/34.



Below is a list of potential recreational improvements or enhancements, and other recreational development goals that may be found in the 1998 McKinley Park Restoration Plan. The items listed below do not cover all of the recreational improvements that may be needed or desired in the future, but at this time these are goals or ideas that were discussed by residents at the several public input sessions held during the planning process of this Comprehensive Plan.

Cambridge's public swimming pool was constructed in 1986, because of the age of the swimming pool there are several repairs and/or updates that are needed in order to keep it functioning properly and up to par with State and Federal regulations. A Pool Study should be conducted in order to determine all of the issues present with the existing swimming pool. A Pool Study will also provide the City with a cost-benefit analysis to determine the best course of action moving forward including options of renovating/rehabilitating the existing swimming pool or constructing a new one. Residents consider the swimming pool a strength for the community, an amenity they wish to keep. The City will need to continually address this issue until a Pool Study is conducted and a final decision is made. However, this will take time, funding, and planning. The recent addition of the splash pad in McKinley Park provides another water amenity for Cambridge's residents to utilize, but it seems to be important to residents to keep the swimming pool as a viable amenity as well.

Cambridge has a variety of playground and picnic equipment to suit families and children of all ages. Existing park equipment should be periodically monitored to determine times for improvement or replacement to ensure McKinley Park is a safe environment for children to play. In the future it may also be a goal for the City or the Park Foundation to add additional playground equipment at McKinley Park or create an additional "neighborhood" park on the other side of the community.

Hike/bike trails were a topic of discussion at several of the public input sessions held during the planning phases of this Comprehensive Plan. Cambridge currently has a hike/bike trail that loops through McKinley Park and crosses Medicine Creek in a few places to reach the back side of Cross Creek Golf Links. During public input sessions, residents discussed the desire to have additional hike/bike trails constructed to connect the west side of town, including the hospital and school, with McKinley Park and the new Harvest Meadows subdivision on the east edge of town. The Future Land Use Map and future land use section in Chapter 4 discusses this proposed hike/bike trail route in more detail. An obvious attraction to hike/bike trails is the ease of access and use for all ages. Hike/bike trails provide a safe environment for exercising including walking, running, biking, and skating. Hike/bike trails can be constructed in phases which can add to the appeal of developing an amenity that can continue to grow and expand for residents.

All public restroom facilities should comply with the Americans with Disabilities Act (ADA) to ensure accessibility for all of Cambridge's residents and visitors. An ADA Self-Evaluation was recently completed by City staff. This study should continually be updated and a Transition Plan should be put into effect in order for the City to effectively budget and plan for the improvement and removal of any physical barriers in public places including recreational facilities. Such updates require planning to ensure funds are available to complete the tasks and guarantee compliance with ADA design guidelines and regulations. The City is aware of these regulations and are working hard to solve any issues.

Vibrant, colorful landscaping helps draw people to an area, and creates a positive first impression. McKinley Park currently has extensive landscaping including the historic, formal garden; however, the City may decide to include new landscaping or add landscaping through a pocket park in downtown Cambridge to add something new and aesthetically pleasing to the area. Not only does landscaping add beauty to the parks, but it is also an opportunity for residents to volunteer their time and talent in order to keep the parks beautiful. The McKinley Park Restoration Plan includes landscaping ideas, whether that plan is utilized or not, a master landscaping or improvement plan should be completed before any planting begins.

A great school system is becoming more than an amenity for communities in the Midwest. Cambridge has a strong educational system as well as a strong tradition for their extracurricular activities. Community members seem to continually be supporters of the great school district, and City leaders should continue to promote a strong relationship between the community and the school. Great school districts are one of the leading factors when looking at population growth; families want to live in a community where their children can attend school and receive a good, quality education. The following section explores Cambridge Public Schools and its existing presence in the community.

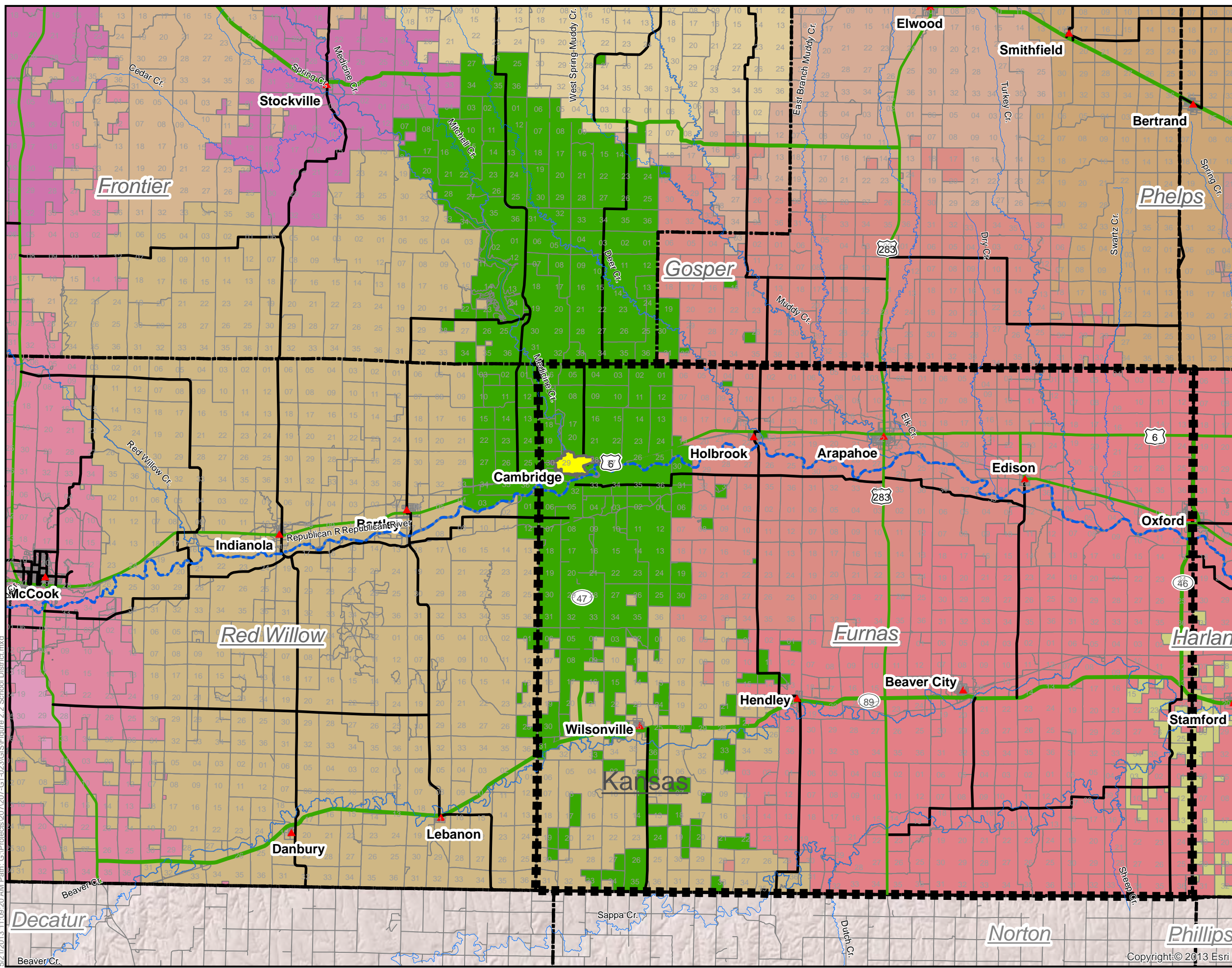
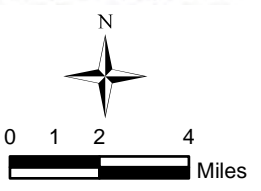
Education System

Many rural Nebraska communities and counties put a high value on maintaining and protecting their local schools, because they are vital in preserving community pride as well as supporting local residents and businesses. The following section analyzes educational trends within Cambridge as a way to better understand where Cambridge is going in the future. Nebraska State Statutes group schools into six different classifications.

These classifications are defined by the following law:
2009 Nebraska Code, Chapter 79 SCHOOLS - § 79-102.

- (1) Class I includes any school district that maintains only elementary grades under the direction of a single school board;
- (2) Class II includes any school district embracing territory having a population of one thousand inhabitants or less that maintains both elementary and high school grades under the direction of a single school board;
- (3) Class III includes any school district embracing territory having a population of more than one thousand and less than one hundred fifty thousand inhabitants that maintains both elementary and high school grades under the direction of a single school board;
- (4) Class IV includes any school district embracing territory having a population of one hundred thousand or more inhabitants with a city of the primary class within the territory of the district that maintains both elementary and high school grades under the direction of a single school board;
- (5) Class V includes any school district whose employees participate in a retirement system established pursuant to the Class V School Employees Retirement Act and which embraces territory having a city of the metropolitan class within the territory of the district that maintains both elementary grades and high school grades under the direction of a single school board and any school district with territory in a city of the metropolitan class created pursuant to the Learning Community Reorganization Act and designated as a Class V school district in the reorganization plan; and
- (6) Class VI includes any school district in this state that maintains only a high school, or a high school and grades seven and eight or six through eight as provided in section 79-411, under the direction of a single school board.

Cambridge Public Schools (33-0021-000) is classified as a Class III School because it maintains both elementary and high school grades, and because Cambridge is a community that has a population of more than 1,000 and less than 100,000. **Figure 2.2** shows Cambridge Public Schools' District Boundaries. The Cambridge School District boundaries stretch into Gosper, Red Willow, and Frontier Counties, and covers approximately 280 square miles. Cambridge Public Schools are a part of the Educational Service Unit 11 (ESU 11). ESU 11 contains 13 school districts including Eustis-Farnam, Elwood, Bertrand, Loomis, Holdrege, Axtell, Minden, Wilcox-Hildreth, Franklin, Alma, Southern Valley, Arapahoe, and Cambridge Public Schools. Their headquarters are located in Holdrege.



- Legend**
- Cambridge Corporate Boundary
 - School Districts**
 - Cambridge Public Schools
 - Alma Public Schools
 - Amherst Public Schools
 - Arapahoe Public Schools
 - Axtell Community Schools
 - Bertrand Public Schools
 - Cozad City Schools
 - Elm Creek Public Schools
 - Elwood Public Schools
 - Eustis-Farnam Public Schools
 - Gothenburg Public Schools
 - Hayes Center Public Schools
 - Hitchcock County School System
 - Holdrege Public Schools
 - Kearney Public Schools
 - Lexington Public Schools
 - Loomis Public Schools
 - Maywood Public Schools
 - McCook Public Schools
 - Medicine Valley Public Schools
 - Overton Public Schools
 - Southern Valley Schools
 - Southwest Public Schools
 - Wallace Public School District 65 R
 - Wilcox-Hildreth Public Schools

Figure 2.2
School District
Boundaries

Furnas County, Nebraska

5/21/2013 11:09:20 AM Path: G:\Projects\2012\2013\GIS\Figure 2.2_School District.mxd

Copyright © 2013 Esri

Children that live in Cambridge attend Cambridge Public Schools which is a single campus, Kindergarten through twelfth grade school system. A one-campus school districts typically viewed as very beneficial for families, students, and faculty. Cambridge Public Schools are the home of the Trojans and they belong to the Republican Plains Athletic Conference. Extra-curricular activities include, but are not limited to, Future Business Leaders of America (FBLA), Future Farmers of America (FFA), Family Career and Community Leaders of America (FCCLA), National Honor Society, Junior High and High School Athletics, Chorus, Band, C Club, Art Club, Musical, Speech Team, Student Council, Website Design, and Yearbook. The Trojans have long traditions of successful athletic and extra-curricular activities and the community's residents and businesses are proud supporters of the Trojans and Cambridge Public Schools. It is important that the school district and community continue to grow and develop a relationship which can support and benefit each other. It is vital to the self-sustainability of Cambridge to have a quality, productive school district within its corporate limits; therefore, this continual support will be necessary for the success of the school and the community.

School districts provide many qualities in a community that are unable to be measured. However, it is important to know and understand school districts are evaluated on several different levels including test scores, graduation rates, and how their formula student population affects the amount of resources the district will receive as well as the operating expenditures per formula student.



Table 2.1 depicts the adjusted general fund operating expenditures per formula student during the 2012-2013 school year. Formula students are based on the 2011-2012 average daily attendance and the 2011-2012 contracted students. The table highlights Cambridge Public Schools and other districts in surrounding counties. Cambridge's formula students for 2012-2013 were 318.05; the total expenditure cost per student is approximately \$8,889.72 for the 2012-2013 school year. As seen in the table, Cambridge Public School's adjusted general fund operating cost per formula student is lower than a majority of the other school districts in the surrounding counties. Typically the larger the school is, the lower the operating costs are per student which is why McCook and Holdrege Public Schools have the lowest adjusted general fund operating expenditures for those six counties. However, many students, parents, and teachers prefer a smaller student-to-teacher ratio for the attention and assistance each student receives. Cambridge falls in the middle of these two scenarios, because they are a larger district than many of the surrounding schools yet they can offer smaller class sizes to ensure students can receive more attention from the teachers. Cambridge Public Schools are 1:1, computer to student ratio which is considered a great strength by Cambridge's residents because opportunities it provides for the students.

Table 2.1 TEEOSA Formula Students, Cambridge, 2012-2013

Nebraska Department of Education School Finance and Organization Services, Model LB235

County	County / District Number	District / System Name	Formula Students	Adjusted General Fund Operation Expenditures	Adjusted General Fund Operating Expenditures per Formula Student
RED WILLOW	73-0017-000	MC COOK PUBLIC SCHOOLS	1,421.77	\$11,128,925.18	\$7,827.53
PHELPS	69-0044-000	HOLDREGE PUBLIC SCHOOLS	1,075.87	\$8,662,688.51	\$8,051.77
FURNAS	33-0021-000	CAMBRIDGE PUBLIC SCHOOLS	318.05	\$2,827,344.96	\$8,889.72
HARLAN	42-0002-000	ALMA PUBLIC SCHOOLS	285.84	\$2,678,735.18	\$9,371.47
PHELPS	69-0054-000	BERTRAND PUBLIC SCHOOLS	250.21	\$2,416,704.34	\$9,658.62
FURNAS	33-0540-000	SOUTHERN VALLEY SCHOOLS	441.89	\$4,365,931.84	\$9,880.17
GOSPER	37-0030-000	ELWOOD PUBLIC SCHOOLS	241.35	\$2,527,722.22	\$10,473.47
FRONTIER	32-0125-000	MEDICINE VALLEY PUBLIC SCHOOLS	217.86	\$2,298,877.80	\$10,552.06
FURNAS	32-0018-000	ARAPAHOE PUBLIC SCHOOLS	273.95	\$2,964,133.12	\$10,820.12
RED WILLOW	73-0179-000	SOUTHWEST PUBLIC SCHOOLS	311.25	\$3,392,067.26	\$10,898.12
FRONTIER	32-0046-000	MAYWOOD PUBLIC SCHOOLS	161.48	\$1,855,609.45	\$11,491.43
PHELPS	69-0055-000	LOOMIS PUBLIC SCHOOLS	194.75	\$2,515,041.79	\$12,914.47
FRONTIER	32-0095-000	EUSTIS-FARNAM PUBLIC SCHOOLS	190.07	\$2,483,048.76	\$13,063.72

Source: Nebraska Department of Education

Table 2.2 shows the size of each class from Kindergarten to 12th grade. This data goes back to the 2000-2001 school year. Over the past eleven school-years, the total student enrollment has slightly decreased with general fluctuations between each year. From the 2006-2007 school year to the 2010-2011 school year, total student enrollment numbers stayed consistent between 330 and 333. Over the past decade there were some years with larger or smaller graduating classes than normal, but the average graduating class for this time period is 28 students. The 2003-2004 school year had the largest graduating class, for the past decade, with 37 students. The smallest graduating classes were 24 students in both the 2006-2007 and 2007-2008 school years. It is important to maintain and try to expand these numbers to keep a healthy, viable school in Cambridge. One way to do that is to ensure there is a healthy connection between the community and the school while promoting the community itself to attract new families to move to Cambridge. With the addition of new families to the community, there is potential of adding additional students to the total enrollment. Increasing community population and student enrollment will work hand-in-hand. This relationship inevitably ties back to employment and job availability in the community. As stated earlier, families are attracted to communities with quality school systems which in turn will help draw residents to Cambridge as opposed to neighboring communities. One of the strengths discussed during a public input session was the fact that the community rotates around the school. Most towns thrive because of their school systems, which also seems to be the case for Cambridge.

Table 2.2 School Enrollment, Cambridge Public Schools, 2000-2011														
School Year	K	1	2	3	4	5	6	7	8	9	10	11	12	Total Enrollment
2000-2001	18	30	29	22	26	25	19	17	27	37	27	24	35	336
2001-2002	23	18	30	27	23	23	24	20	21	26	34	24	26	319
2002-2003	24	24	19	27	30	21	22	22	21	21	25	39	25	320
2003-2004	22	26	22	19	30	29	23	26	20	23	22	25	37	324
2004-2005	29	24	26	24	22	26	29	22	25	22	21	21	29	320
2005-2006	23	26	20	27	23	20	25	30	26	33	22	21	25	321
2006-2007	30	24	27	20	27	21	18	29	30	28	31	23	24	332
2007-2008	26	27	25	24	22	28	21	18	32	31	31	24	24	333
2008-2009	17	23	29	24	27	23	29	24	19	31	30	28	27	331
2009-2010	26	18	22	30	24	29	24	29	21	21	31	26	29	330
2010-2011	25	28	15	24	29	23	28	29	28	22	20	31	28	330

Source: Nebraska Department of Education



Image courtesy of www.cambridgene.org.

Transportation systems control interactions, or lack of interactions, between two places. These transportation systems help people get to work, school, the store, and back home again. In order for other aspects of the community to be successful there needs to be roads, sidewalks, and bridges in order to connect all of the amenities and services within Cambridge to each other. Transportation also provides a means by which employees commute to Cambridge for work, businesses succeed because of increased exporting opportunities, and Cambridge becomes more than just a drive through community.

Transportation

Cambridge's transportation system creates many opportunities for growth because of the proximity and connectivity to the larger transportation network. Highway 6/34, running east to west through Cambridge, connects many surrounding communities to Cambridge. This highway corridor creates important access points for the community; these entrances into town are also a "first impression" for visitors. The second highway connecting Cambridge to other communities in southern Nebraska is Highway 47 which runs south out of Cambridge and connects Highway 6/34 with Highway 47. It is important, when talking about community corridors and connections, to understand how highway corridors provide impressive gateways into the City. The Burlington Northern Santa Fe (BNSF) Railroad also runs along the south side of Highway 6/34 through Cambridge, providing many economic development opportunities while also creating a few development constraints. Cambridge Municipal Airport is located one mile north of the City, and offers a 4,100 foot runway which was recently repaved. The closet airport which provides passenger services is the McCook Ben Nelson Regional Airport, which is 25 miles southwest of Cambridge. The final form of transportation in Cambridge is pedestrian foot traffic. There is sidewalk circulation throughout the community; however, some locations in town are lacking sidewalks. One point of concern mentioned by City residents and City staff was the inaccessibility of some of the sidewalks throughout the community. Also, some of the sidewalks are in need of repair and/or replacement just based on age and condition.

Railroad

As mentioned above, the Burlington Northern Santa Fe (BNSF) railroad runs through Cambridge and provides several opportunities as well as development constraints for the community. BNSF operates in 28 states and two Canadian provinces, and employees over 40,000 people. This railway carries almost everything from automotive parts to solid waste and refuse. The railroad offers great commerce opportunities to Cambridge that would not be available without the presence of the transportation access. The railroad runs along the south side of Highway 6/34 through Cambridge with two at-grade crossings to the south side of town at Parker Street and Patterson Street. There are approximately 12 freight trains that travel through Cambridge on a daily basis, and conventional box or tank car loading is available in Cambridge. The BNSF rail through Cambridge is a main line and AMTRAK utilizes this line for passenger rail service with boarding available in McCook. The McCook AMTRAK Station is located at 101 Norris Avenue and serves the California Zephyr line running from Chicago to San Francisco.



Roads

As mentioned above, transportation systems are vital to the sustainability of the community; especially in an automobile dependent society, which we live in today. The condition of Cambridge's streets was discussed throughout the planning process of this Comprehensive Plan and also noted by many residents on the Community Attitude/Needs Assessment Survey that was conducted in the spring of 2013. Residents consider the street's and need for paving a weakness in the community. According to the survey, when asked about the condition of Cambridge's streets, 82 percent of the respondents rated them as 'satisfactory' or 'poor' while only 13.8 percent of the respondents thought they were in 'good' condition. Several of the survey respondents added additional comments about the condition and appearance of the streets and sidewalks throughout town, with a special emphasis put on the need to pave the streets south of the railroad tracks. With over three miles of gravel roads present in Cambridge, it is not a surprise residents would like to see this number lower.

Cambridge has existing infrastructure, but it will be important to maintain and improve the infrastructure over time. As noted by the residents, there are several roads, especially south of the railroad, which are not paved and have constant stormwater drainage issues. City leaders are continually working to pursue funding options and are currently applying for a Community Development Block Grant (CDBG) through the State to help fund a paving and stormwater drainage improvement project for the southeast side of town.

The Nebraska Department of Roads (NDOR) annually reports surface aggregates for all of the roads in Cambridge. The 2013 road types include concrete, asphalt, bituminous, and gravel surfaces. The updated 2013 report had the following figures, 0.53 miles of concrete, 8.88 miles of asphalt, 3.42 miles of bituminous surfacing, and 3.27 miles of gravel roads in Cambridge. NDOR also conducts traffic counts biannually; 2010 traffic counts are the most recent numbers available through the state. **Figure 2.3** shows traffic counts for the State Highways that run through Cambridge. The top number represents the Average Daily Traffic (ADT) for all vehicles; the bottom number characterizes the number of heavy commercial vehicles. These traffic counts represent traffic going in both directions, meaning that all of these numbers are for traffic that is going to and coming from Cambridge. U.S. Highway 6/34 is the main form of access for residents and visitors of Cambridge to utilize. Traffic counts from the west are almost 14 percent higher than the average daily traffic counted on east Highway 6/34. When new commercial businesses are looking at locating in any community, they look at traffic counts. These numbers are important, because businesses want locations with high visibility, good connectivity, and access to the larger transportation network. Highway 6/34 provides such and is an economic asset for the City, with a majority of Cambridge's traffic utilizing Highway 6/34 to enter or leave Cambridge, therefore making it ideal for commercial development along the Highway. Although some businesses are currently located along this highway corridor, there is still a large amount of land undeveloped.



Figure 2.3
NDOR Traffic Counts-2010
Cambridge, Nebraska

Cambridge also completed its 1 & 6 Year Road Plan in February of 2013. This plan is in place to help guide achievable transportation development for the first year and development goals for the remaining five years. As seen in **Figure 2.4**, the plan has five projects listed for Cambridge's one-year road plan, and one project for the six-year plan. The one-year road plan projects include grading, drainage structures, erosion control, gravel surfacing, and possible paving for southeast side of Cambridge; grading, utility adjustments, and concrete paving for three new roads in the Harvest Meadows Subdivision; armor coating for Penn Street from Nakoma Street to South Railway Street, Nevill Street from Highway 47 to Parker Street, and for Nakoma Street from Highway 47 to Pacific Street; Highway 6/34 lighting project for approximately 2,500 feet west from the intersection of Park Avenue and Nasby Street; and grading, curb and gutter, drainage structures, erosion control, utility adjustments, and 9-inch thick concrete paving for Road 410 from Highway 6/34 to the north City limits boundary. The one project listed for Cambridge's six-year road plan is to construct a drainage ditch beginning near Flannery Avenue at the railroad heading southeasterly approximately 0.75 miles to the Republican River. This project would help stormwater drainage from Cambridge dissipate quicker.



Sidewalks

Sidewalks are a way to walk to the neighbor's house, allow kids to ride their bikes and walk to school, and for families to walk to the park. Cambridge's community is linked by many sidewalks; however, several of the existing sidewalks are in need of repair and/or replacement. Sidewalks promote foot traffic and provide a safe place for children to travel alone. Many people believe that busy sidewalks also lead to a safer community. With more people out and about, it deters crime and lowers the opportunity for criminal activity because there is a high possibility that the criminal could potentially be seen by someone walking their dog or shopping in downtown. Although sidewalks are an essential amenity in communities, sidewalks are also another form of public infrastructure that requires maintenance, updates, ADA compliance, and sometimes complete replacement. As indicated above, many residents thought sidewalks and ADA accessibility could be improved in Cambridge. Areas of broken or cracked sidewalks coupled with incomplete connections make sidewalks challenging to use which is why several residents said they walk on the streets or see people walking on the streets. Completing a sidewalk inventory and conditions analysis including ADA-compliance review would assist City leaders with planning for sidewalk improvements. Over 85 percent of the Community Attitude/Needs Assessment Survey respondents stated their opinion with the condition of Cambridge's sidewalks to be 'satisfactory' or 'poor'. Improving existing sidewalks will be important as the City moves forward, but it will also be an important task for decision-makers to determine if new sidewalks need to be constructed in order to close some of the existing gaps to improve pedestrian transportation, safety, and connectivity.



CAMBRIDGE
FURNAS COUNTY
NEBRASKA

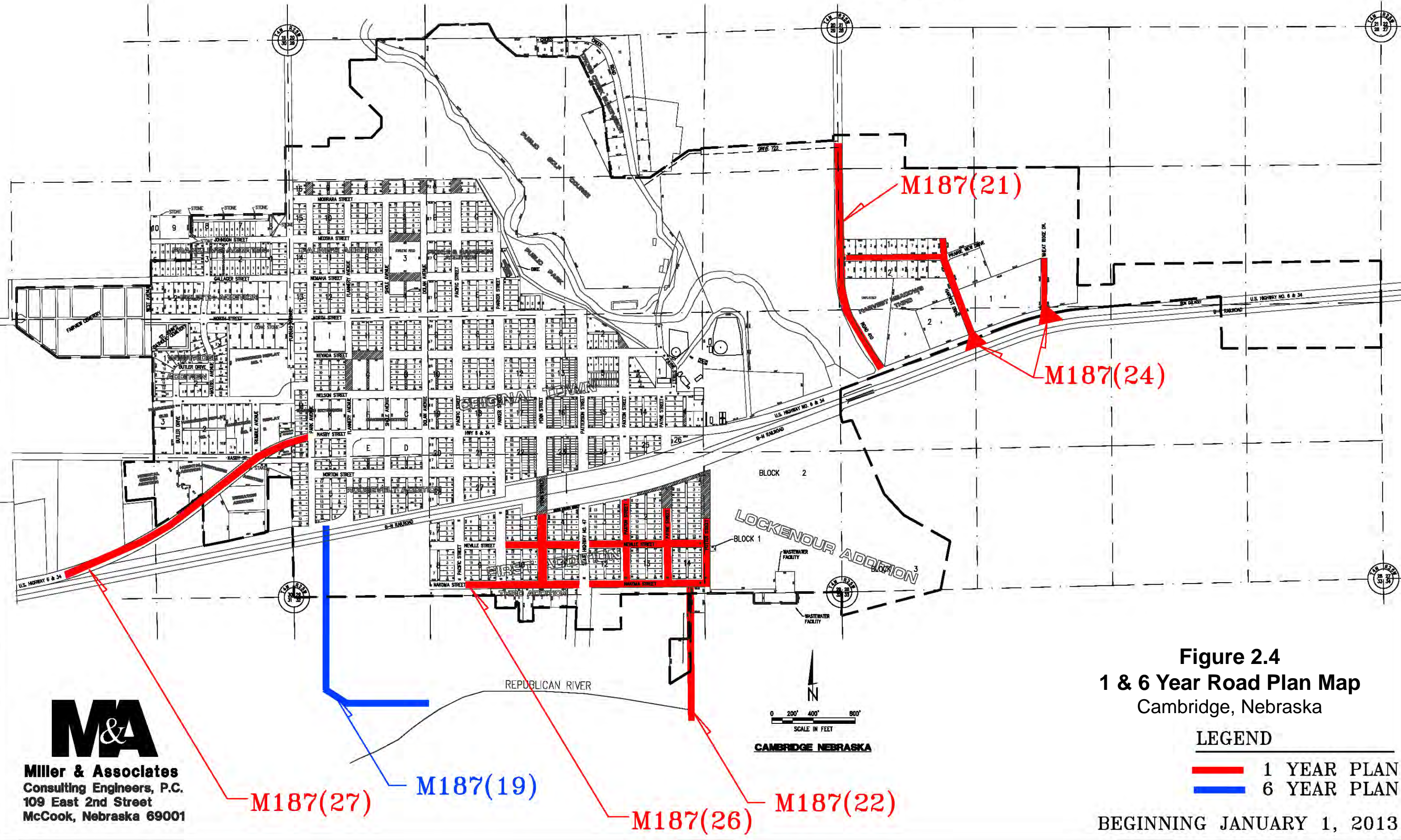


Figure 2.4
1 & 6 Year Road Plan Map
Cambridge, Nebraska

- LEGEND**
- 1 YEAR PLAN
 - 6 YEAR PLAN

BEGINNING JANUARY 1, 2013



Miller & Associates
Consulting Engineers, P.C.
109 East 2nd Street
McCook, Nebraska 69001

PLOTTED: 6/13/2013 9:00 AM .SAVED: 1/22/2013 12:42 PM Brian S. Fahrnbruch C:\Projects\207_207-A\207-A1-001\Cambri&6year.dwg

Cambridge offers many community services and events to its residents. These services add to the quality of life citizens have come to enjoy living in Cambridge. The following is a list of services and events available in Cambridge.

Community Services

Library

Butler Memorial Library has been serving Cambridge for over 50 years. With its wide variety of offerings and services, the library provides the area with opportunities to enhance lifelong learning. The library is certified by the Nebraska Library Commission, offers interlibrary loan, and is a participating member of NebraskaCard. Butler Memorial Library has the following business hours: Mondays from 2 to 8 P.M., Tuesdays and Thursdays from 9 A.M. to noon and 2 to 8 P.M.; Wednesdays and Fridays from 2 to 5 P.M.; and Saturdays from 9 A.M. to noon. The Library is closed on Sundays and holidays. Butler Memorial Library is a Foundation Center Cooperating Collection Site for Grantseekers which is a free funding information center. A core collection of Foundation Center publications and a variety of supplementary materials and services in areas useful for grantseekers is available at the library. In order to have access to updated information for grantseekers the visitor must be using the library's computers or connecting wirelessly through their internet to obtain access to the professional level databases. The library's collection includes fiction, nonfiction, large print, children's, and paperback books as well as books on tape and microfilm of a variety of magazines and newspapers. The Butler Memorial Library is located at 621 Penn Street.



Post Office

The United States Post Office is located at 710 Patterson Street in Cambridge. Hours of operation are Monday through Friday 8:30 A.M. to 12:30 P.M. and then from 2:00 to 4:15 P.M., Saturday from 8:30 to 10:30 A.M. The Post Office is closed on Sundays.



Newspaper

The Cambridge Clarion Newspaper is located at 706 Patterson Street. The newspaper is published once a week on Thursdays. The Cambridge Clarion also offers an e-subscription to their online newspaper.





Public Safety

The Volunteer Fire Department of Cambridge is located on Nelson Street adjacent from the public swimming pool. Several of the volunteer fire fighters are cross-trained as certified emergency medical technicians (EMTs) and members of the volunteer rescue squad assist at all fire emergencies.

Police protection is provided through the Furnas County Sheriff located in Beaver City which is 33 miles southeast of Cambridge. Holding cells are provided in Beaver City. The Furnas County Sheriff's office handles all civil processes for the County. There is a fee for service which can be found on the County Sheriff's website.

City Offices & Community Center

The municipal building for the City of Cambridge is located at 722 Patterson Street. The City of Cambridge also has a Community Center which is available to rent for several different occasions. The Community Center is located behind the City Offices and Council Chambers at 722 Patterson Street.

Cemetery

Fair View Cemetery is located off of North Street on the west side of Cambridge.

Cambridge Museum

The Cambridge Museum was first opened by Charles Junker in 1938. The museum's first location was on the north side of Highway 6/34. In April of 1990, the museum was relocated to an 8,000 square foot building at 612 Penn Street. The Cambridge Museum contains natural history exhibits including geological collections of rocks and minerals, fossils of prehistoric plants and animals, and mounted birds and animals. Exhibits of pioneer home settings and businesses recreate the early lifestyle of Cambridge. Pioneer weaponry, agricultural tools, livestock memorabilia, and Native American artifacts are also features. The Cambridge Museum's art gallery hosts temporary art exhibits and a collection of paintings from local artists. Also featured in the museum are collections of old photographs, postcards, newspapers, books, and coin and stamp collections. The Cambridge Museum has various media equipment available for special presentations. Museum hours are April to October, Tuesday through Sunday from 1 to 5 P.M. and October to April, Saturday and Sunday only from 1 to 5 P.M.





Economic Development

Ashley Rice-Gerlach is the Economic Development Director for the Cambridge Economic Development (CED) Board. Her office is located in the City building at 722 Patterson Street, and her office hours are Monday through Friday, 8 A.M. to 5 P.M. CED provides several economic development incentives for business development and expansion. CED is comprised of nine board members.

Chamber of Commerce

The mission of the Cambridge Chamber of Commerce is “to promote and support community betterment and business development through activities, education, community cooperation, and member interaction.” The Chamber sponsors activities and events throughout the year including, but not limited to, Medicine Creek Days, Old Fashioned Saturday Night, Turkey Trot, Christmas Lighting Contest, New Business Welcoming, and Cambridge Welcome Packets. Any individual, business institution, or corporation can be a member and participate in all Chamber activities. Business networking opportunities including quarterly mixers, monthly Chamber meetings, Chamber sponsored retail promotion events, Chamber Bucks, Trojan Cards, and monthly e-newsletters.

Pharmacy

Mark’s Pharmacy is located in the downtown district of Cambridge at 624 Patterson Street. Customer service hours are Monday through Friday 9 A.M. to 5 P.M. and Saturdays from 9 A.M. to 12 P.M. The pharmacy is located in the same building as Shirley K’s Coffee Shop. These two businesses offer several services to Cambridge’s residents including most recently, shipping UPS packages.



Healthcare

Tri Valley Health System began over 50 years ago opening the Cambridge Memorial Hospital in 1958. On October 3, 2010, Tri Valley Health System celebrated the grand opening of a new state-of-the-art facility to housing Cambridge Memorial Hospital and Cambridge Medical Clinic. These facilities are located on the west side of town at 1305 Highway 6/34. This new facility maintained a connection to Cambridge Manor Nursing Home as well as to the original hospital complex which was renovated in March 2011 to create Tri Valley Healthy Living Center. This space is dedicated to healthy living and disease prevention with amenities such as the Wellness and Rehab Center, Cornerstone dining area, Nutrition and Diabetic services, and education rooms. Tri Valley Healthy Living Center also allowed for new locations for Tranquil Valley Health Spa and Tri Valley Diagnostic Sleep Center.

Cambridge Memorial Hospital is a licensed 25-bed critical access hospital which offers the following services, allergy clinic, anesthesia, cardio/pulmonary rehab, diagnostic sleep center, emergency services, imaging services, laboratory services, maternity services, occupational therapy, pain clinic, physical therapy, respiratory therapy, social services, surgical services, swing bed, and wound clinic.

As previously mentioned Cambridge Medical Clinic is housed in the same facility as Cambridge Memorial Hospital providing convenience for both patients and providers. Cambridge Medical Clinic offers family medical care, including obstetric services for expectant mothers, on Mondays and Fridays from 8 A.M. to 5 P.M.; Tuesdays, Wednesdays, and Thursdays from 8 A.M. to 7 P.M.; and Saturdays from 9 A.M. to noon.

The mission of the Tri Valley Healthy Living Center is to provide the tools you need to reach your goals of health and wellness. The Wellness & Rehab Center provides personalized plans as well as group programs that are available as a membership, with a fee, to anyone in the community. Membership hours vary depending on the season, and can be found on Tri Valley Health System's website. Tranquil Valley Health Spa provides a wide range of therapies and treatments to the public as well as individuals who have prescriptions from their medical provider. Nutrition & Diabetic services include individual nutrition counseling, group nutrition activities, and diabetic management for adults and kids with a Registered Dietitian.

Residents all agreed Tri Valley Health System and all of the amenities they provide for residents of Cambridge are strengths for the community. Having prominent healthcare facilities in Cambridge provides residents with an opportunity for quality care; however, it also provides many professional, well-paying jobs for residents and opportunities for attracting potential new employees to the community. Approximately 73 percent of the Community Attitude/Needs Assessment Survey respondents believed the adequacy of healthcare facilities and services was good in Cambridge.



Senior Living

Tri Valley Health System features an active 55 plus program as well as three residential communities to accommodate a variety of preferences and levels of care. Heritage Plaza, Tri Valley Assisted Living, and Cambridge Manor offer everything from independent apartment living to quality care and assistance when needed.

Heritage Plaza is an independent apartment living facility located at 1205 Nelson Street, two blocks northeast of the Cambridge Memorial Hospital. This facility features efficiency, one, and two-bedroom apartments, each with a kitchenette for preparing lights meals and entertaining. Three full meals are served daily in a spacious dining room that is also the scene of many social activities. Heritage Plaza also offers garages, internet service, personal mailboxes, coin-operated laundry, chapel and worship services, and beauty and barber shops. During the fall of 2012, the Administrator reported three openings at Heritage Plaza which they claimed was the typical vacancy rate for the independent living facility.

Tri Valley Assisted Living Facility is located just west of Heritage Plaza on the corner of Mousel Avenue and Nelson Street. Assisted Living residents have the comfort of knowing that a Medication Aide is on duty 24 hours per day to provide assistance in an emergency as well as help with everyday tasks. Those who live in the assisted living apartments also enjoy the convenience of three meals per day, housekeeping, and convenient laundry facilities. Both efficiency suites and one-bedroom apartments are available in the 20-unit Assisted Living Facility. During the fall of 2012, the Administrator reported one vacancy at the Tri Valley Assisted Living Facility. During the summer of 2012 the facility was typically full, which proves this facility is an amenity residents of Cambridge believe in and take advantage of.

Cambridge Manor Nursing Home is attached to Cambridge Memorial Hospital and Cambridge Medical Clinic, providing immediate access to medical services. The Cambridge Manor is a licensed nursing facility providing a home for those who require supervised living. The scope of care ranges from minimal assistance to total care, including bathing, dressing, and assistance at meals. Cambridge Manor features a large dining room for meals and social functions. The following are services available to residents of Cambridge Manor: 24-hour nursing staff, physical therapy, occupational therapy, speech therapy, respiratory therapy, X-Ray, laundry and housekeeping, dietary services, pharmacy, dental services, physician services, whirlpool, and restorative exercise. Cambridge Manor also offers a variety of engaging activities including, but not limited to, music, crafts, cooking and baking classes, memory stimulation, picnics, parties, and pet therapy. During the fall of 2012, the Administrator reported three openings with a few more opening in the coming months; however, they also reported six admissions would be coming in the winter of 2012.



Senior Center

The Cambridge Senior Center is located at 604 Patterson Street. The Senior Center offers meals, activities, and educational sessions for residents of Cambridge.

Dentist

Cope Family Dentistry opened its new location across Highway 6/34 from Cambridge Memorial Hospital on October 1, 2012. Cope Family Dentistry provides quality dental care with services including general dentistry, crown and bridge, veneers, endodontics, oral surgery, cosmetic restorations, full mouth rehabilitation, dentures, partial dentures, whitening, and more.

Cambridge Housing Authority

Cambridge Housing Authority manages Parkside Manor which is a 33-unit ground level, one-bedroom apartments located close to downtown Cambridge and McKinley Park. The apartments are air-conditioned, have mail delivery, on-site laundry services, and do not require outside maintenance including snow removal or yard upkeep. All utilities are paid except phone and cable TV. Rent is based on income and allowances. Any age can rent one of these units, although income limits may apply. Cambridge Housing Authority allows manages Southridge Apartments consists of 16 ground level, two and three-bedroom apartments with private entrances located on the southeast side of town between Payne Street and Paxton Streets. Southridge Apartments include washer and dryers, single car attached garages, onsite mail delivery service, and ground maintenance. These units require residents meet income qualifications.

Medicine Creek Days

The Cambridge Chamber of Commerce sponsors the annual Medicine Creek Days, held every year in June. This celebration which includes a parade, bike and foot races, fireworks, food stands, street dances, and multiple events around attracts visitors from all over the region and the state.



Utilities

Water

The City of Cambridge formed the BIC joint Water Agency with the communities of Indianola and Bartley in 2008. This Joint Water Agency provides water to all three communities from a common well field located north of Bartley. This tri-community water system includes three wells, ground storage, a booster station, and water lines that provide water to each of the communities' master meter pits. This joint effort saved money for all three communities by foregoing individual community projects. This has been a great asset for all three communities. The City of Cambridge did keep one well for emergency use by the highway known as 83-1. The new source of water enters the city adjacent to the 200,000 gallon elevated storage tank located in northwest Cambridge along Gallager Street. The annual average water demand is approximately 180,000 gpd with a design peak flow of 972,000 gpd.

Sanitary Sewer

The City owns and operates the collection system, a lift station, and an extended air oxidation ditch wastewater treatment Facility (WWTF). The collection system flows to the lift station via a 12" PVC sewer main that was upgraded in 2004. The sewage is processed through a grinder and the lift station then pumps the waste to the WWTF via two pumps and a force main.

The WWTF was originally constructed in 1928 on Nakoma Street. Two upgrades have been performed since the original construction in 1978 and 2005 which now provides treatment through the following: oxidation ditch, aerated biosolid digesters, drying beds, and ultraviolet (UV) disinfection prior to discharging to the Republican River. The WWTF has average daily flows of approximately 85,000 gpd and a design capacity of 195,000 gpd with a design maximum flow of 350,000 gpd.

The City clarifier is in need of a few minor repairs such as a new skirt and weir. The City has also discussed the idea of looking at the cost for a backup power supply for the WWTF.



Stormwater Drainage

Storm sewers are located in the newly constructed Harvest Meadows subdivision and one block north and south of highway 6/34. The storm sewer drains to Medicine Creek. The majority of the surface drainage is curb and gutters for the City of Cambridge. The City of Cambridge has experienced recurring flooding problems in various parts of the City for many years. Some of these problems are due to a channel that follows the north side of the Burlington Northern – Santa Fe (BNSF) Railroad through town. This channel drains a large area of agricultural land west of the City, as well as receiving runoff from within the City limits. Approximately 300 acres drain to the channel from west of the City. Of this area, approximately 80% is agricultural ground.

The flow capacity of the channel is small in comparison to the runoff from frequently occurring storms. When the channel fills, it causes water to backup into the town along other storm sewer systems that empty into the channel.

The City has been working with engineers to create a plan to mitigate the flooding potential. The proposed project includes construction of a channel near the west end of the existing channel to divert water south to the Republican River. One potential route is shown on City's 1 & 6 Year Road Plan Map. The proposed project would divert the majority of the runoff from the agricultural lands before it would enter the City. This would reduce the amount of water in the existing channel to the east. The improvements would consist of jacking and boring culvert pipes under the BNSF Railroad, and constructing a channel to the south. The channel would follow Frenchman-Cambridge Irrigation canal waterway to the River.

Electrical and Natural Gas

The City receives power from Twin Valleys Public Power district which is served by a 69KV, three phase transmission line owned by NPPD. The City constructed a 4 MW generator system, in 2006, which services the City and the adjacent ethanol plant. The City recently spent \$150,000 on air emissions utilizing catalytic converters. Natural gas is supplied to Cambridge by Source Gas through a 10 inch transmission pipeline with an operating pressure of approximately 1,000 pounds per square inch.

Telecommunications

Pinpoint Communications out of Cambridge provides fiber-to-the-home (FTTH) throughout the community; it is a great asset for the City to have and promote. Many communities, especially larger cities, do not have FTTH available to them. This technology is a fiber optic cable connection right to individual homes. These cable connections deliver a multitude of digital information including telephone, video, internet, data, etc. FTTH provides faster connection speeds and carrying capacity than traditional cables, and it requires a single fiber pair cable instead of individual cables for each TV, phone, and computer. Experts call FTTH "future-safe" because of the virtually unlimited bandwidth and the long reach of the technology. FTTH has quick operating speeds which, in turn, offer more opportunities for businesses in Cambridge including the ability to "telecommute" to work because of the presence of FTTH. This allows people to move to Cambridge and enjoy the low cost of living while being able to work for companies outside of the City or even the State.



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Chapter 3: Energy & Natural Resources

Formulating a truly “comprehensive” plan for Cambridge requires research and analysis for the community’s natural resources and energy options. Looking at land, soil, and water specifications will assist decision-makers when planning for future development and infrastructure. In order for any type of built environment to be developed, there must be an understanding of the natural resources existing and available in the area, how the development will impact the natural environment, and the development constraints existing on the site because of the natural environment. This Energy & Natural Resources section has the following components:

- Energy
- Land
- Soils
- Water

One important update for this Comprehensive Plan was to include an Energy section. In April 2010, Legislative Bill (LB 997) was signed into law by Governor Heineman and requires all Nebraska Cities and Counties to include an energy element in their new Comprehensive Plan by January 1, 2015. The energy element should assess current energy consumption and evaluate and promote utilization of renewable energy sources and energy conservation measures that benefit the community.

Energy

This energy element does assess energy usage for the community. The City of Cambridge purchases power through Twin Valleys Public Power District (TVPPD), headquartered in Cambridge since 1944, which purchases electricity from Nebraska Public Power District (NPPD). Cambridge then supplies power to the residents of the community. Current energy consumption was analyzed by sector, including residential, commercial, and industrial sectors. In order to make decisions for the future, we must be informed and understand where the community is standing today. Energy consumption in Cambridge for 2011 and 2012 is shown in **Table 3.1** below. This data was provided by the City of Cambridge. There was a total increase of 2,911,332 kWh in electrical use between 2011 and 2012, with the industrial sector increasing usage by 2,680,202 kWh in that time period.

Table 3.1 Current Electrical Power Consumption, Cambridge, 2011-2012

Year	Commercial	Industrial	Residential	Total
2011	7,379,102 kWh	30,566,307 kWh	5,713,900 kWh	43,659,309 kWh
2012	7,452,518 kWh	33,246,509 kWh	5,871,614 kWh	46,570,641 kWh
Difference	73,416 kWh	2,680,202 kWh	157,714 kWh	2,911,332 kWh

Source: City of Cambridge

Below are three renewable energy resources that can commonly be found within corporate limits of cities in the Midwest. There are other renewable energy sources available; however, most of them would not be conducive to utilize within the community itself.

Water

Nebraska, including Furnas County, has an abundance of groundwater supply from the Ogallala Aquifer. Residents within Furnas County get their drinking and agricultural water from wells utilizing the bed of porous rocks that form the Ogallala Aquifer. It is a great natural resource for the State of Nebraska and in turn, for Furnas County and Cambridge, but conservation and potential contamination need to be constantly analyzed. Water also has the power to be used as a renewable energy source called hydroelectric power. The State of Nebraska does produce some hydroelectric power; however, this generation is limited because of the required natural resource. Hydroelectric power is formed from the generation of energy in water as it moves or falls. A hydroelectric power plant consists of a high dam that is built across a large river to create a reservoir, and a station where the process of energy conversion to electricity takes place. This does not currently seem to be a feasible option for Cambridge.

Solar

Solar energy is a renewable energy source that involves harnessing the light from the sun and converting it into heat and electricity. Sunlight is captured using either concentrating photovoltaic (PV) collectors or flat plate collectors. The Natural Resources Defense Council (NRDC) reported less than half a percent of Nebraska’s residential electricity came from the sun in 2008, yet the State ranks 13th in the nation in terms of potential solar power production. Nebraska farms are ideal candidates for solar power installation. A 2003 study on a Nebraska cattle farm showed that solar energy can enhance livestock and crop management by creating free power for functions such as water pumping. Yet, some school districts, large businesses, or even single-family homes have installed solar panels on their properties in order to reduce the cost of their electricity bills. Based on the NRDC, Furnas County is between modest and high potential for solar energy which is rated at a potential for 5,000-5,500 watt hours per square meter, per day. A majority of Nebraska’s counties have this same rating for solar power potential.

Wind

Wind power is also a renewable energy source, one that is becoming more and more common in the Midwest. The wind is used to generate mechanical power or electricity. Wind turbines convert the kinetic energy, or wind power, into mechanical power, or electricity. In general, a wind turbine is the opposite of a fan; instead of using electricity to make wind, it uses wind to make electricity. There are many different types of wind turbines based on turbine size and power ratings. Nebraska has the fourth largest wind resource in the country. According to the National Renewable Energy Laboratory, Nebraska has the potential to build 7,800 megawatts of wind power by the year 2030. As seen on **Figure 3.1**, Nebraska's 50 meter wind power map, the majority of Furnas County ranks 'fair' for wind energy potential while several other areas through the middle half of the County, around Cambridge, rank 'good'. Nebraska has reasonably cheap electricity rates, combining that with the high costs of installation and maintenance of wind turbines, makes this renewable energy option not as attractive as it could be in other states.



Nebraska - 50 m Wind Power

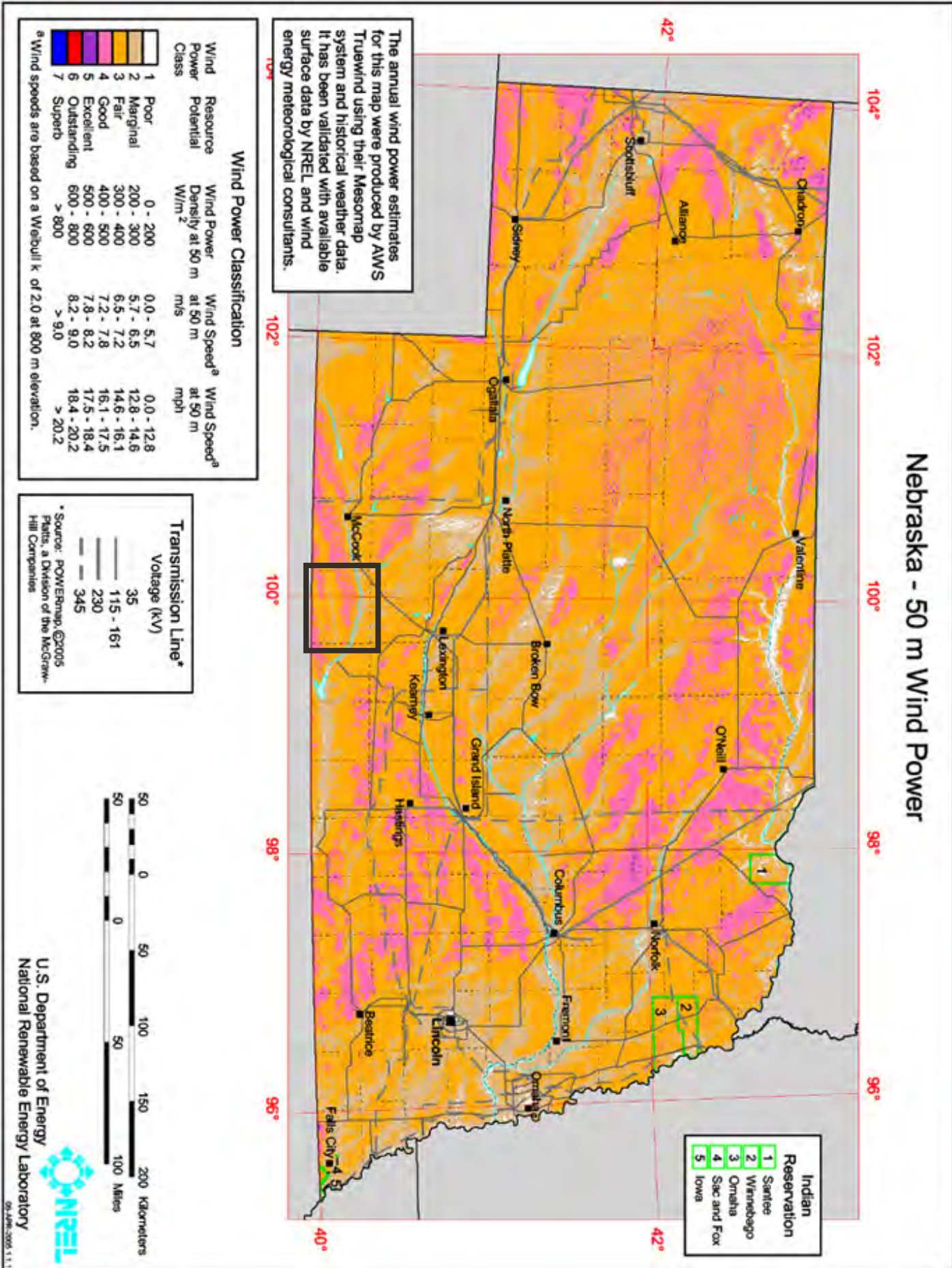


Figure 3.1
Nebraska 50M Wind Power Map
Cambridge, Nebraska

Land

Based on the Conservation and Survey Division at the University of Nebraska-Lincoln, there are two different types of topographic regions in Furnas County. They are dissected plains and valleys. Dissected plains can be categorized as hilly land with moderate to steep slopes, sharp ridge crests and remnants of old, nearly level plain. These are old plains that have been eroded by water and wind. The valleys are flat-lying land that lies along major streams. The materials of the valleys are stream-deposited silt, clay, sand, and gravel.

Understanding the topography of Cambridge and Furnas County is important to determine the community's best areas for potential development as well as understanding that proper land use practices can protect the natural resources and be a complement to the built environment. The natural topography of the community provides both opportunities and constraints for existing and future development. In Cambridge, like most communities, the major development constraints and opportunities are associated with the existing soils and the condition of those soils.

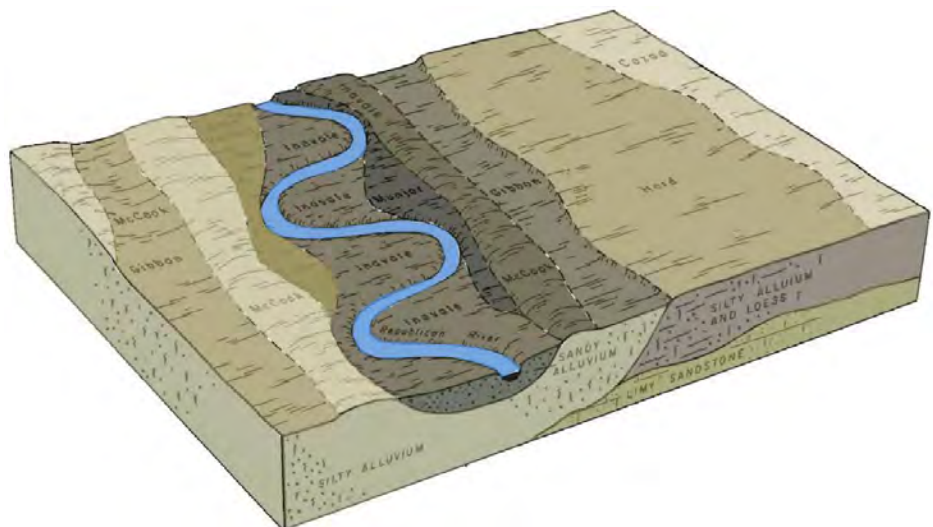
Soils

The soils in and around Cambridge are classified into soil groups, or associations, and have a broad range of characteristics. The United States Department of Agriculture, Natural Resources Conservation Service conducted the field soils survey and determined the boundaries of the soil types found in the region. The planning jurisdiction of Cambridge, including the corporate limits and the one-mile extra-territorial jurisdiction (ETJ) outside of the corporate limits, is comprised of four different generalized soil associations including Holdrege-Uly Association, Coly-Uly-Holdrege Association, Gibbon-McCook-Inavale Association, and Hord-Cozad Association. The majority of Cambridge's corporate limits consist of the Hord-Cozad soil association which is deep, nearly level, and very gently sloping, well drained silty soils on stream terraces and foot slopes.

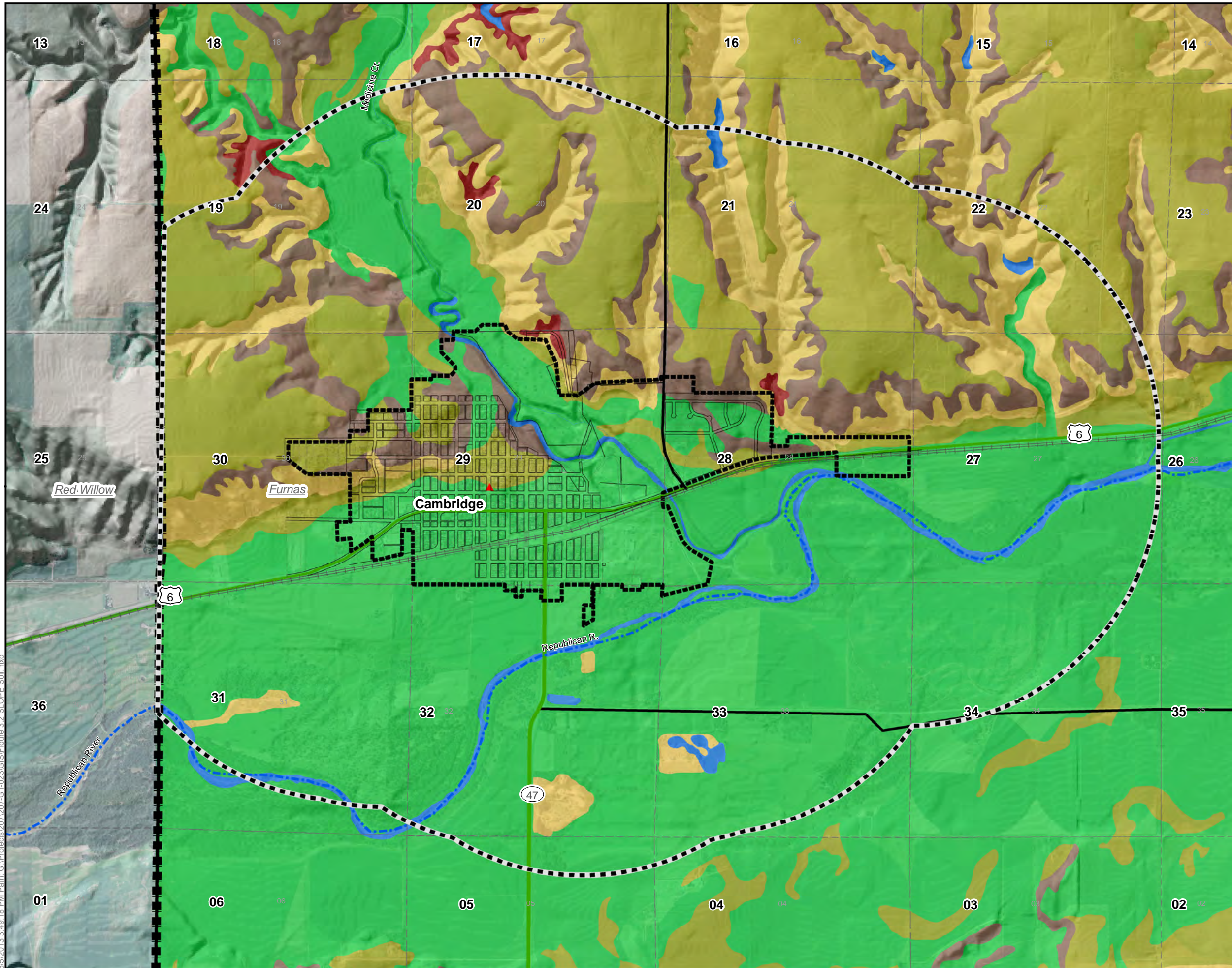
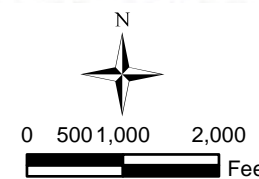
The Hord-Cozad Association is approximately 53 percent Hord soils, 27 percent Cozad soils, and 20 percent minor soils. Hord and Cozad soils are suited for cultivated crops, grass, trees, and shrubs. Hord soils have moderate limitations for sewage lagoon areas due to seepage and slope. Cozad soils have moderate limitations for sewage lagoons and dwellings due to seepage, slope, and low strength. Farms in this association are mainly cash grain farms with the main crops being corn, alfalfa, grain sorghum, and forage. Most of the acreage is irrigated by water from wells. Maintaining soil fertility and managing irrigation water and practices are the main concerns of farm management for this soil association. Soil blowing and water erosion are minor hazards.

Information and knowledge on soils is an important factor when discussing future development options. The built environment is dependent upon the natural environment and proper development practices must be followed in order to protect the natural environment. There are several different types of soils present in the planning jurisdiction of Cambridge; these can all be broken down into many classifications based on slope, percentage of soil type, major and minor types of soil, and degree of drainage. In order to make land use recommendations, decision-makers need to understand how different soil types and slopes can affect future land uses, the environment, current residents, and farming practices. Soils data and classifications used in the following maps were gathered by the United States Department of Agriculture's Soil Conservation Service. The following maps in this section depict slope, soil suitability, and dryland capability by soil associations for the planning jurisdiction of this Comprehensive Plan.

- Slope by Soil Association Map (**Figure 3.2**)
- Soil Suitability for Septic Tanks (**Figure 3.3**)
- Soil Suitability for Sewage Lagoons (**Figure 3.4**)
- Dryland Capability Classification (**Figure 3.5**)
- Soil Suitability for Prime Farmland (**Figure 3.6**)



Typical pattern of soils in the Gibbon-McCook Inavale and the Hord-Cozad soil associations.



Legend

- ETJ
- Cambridge Corporate Boundary

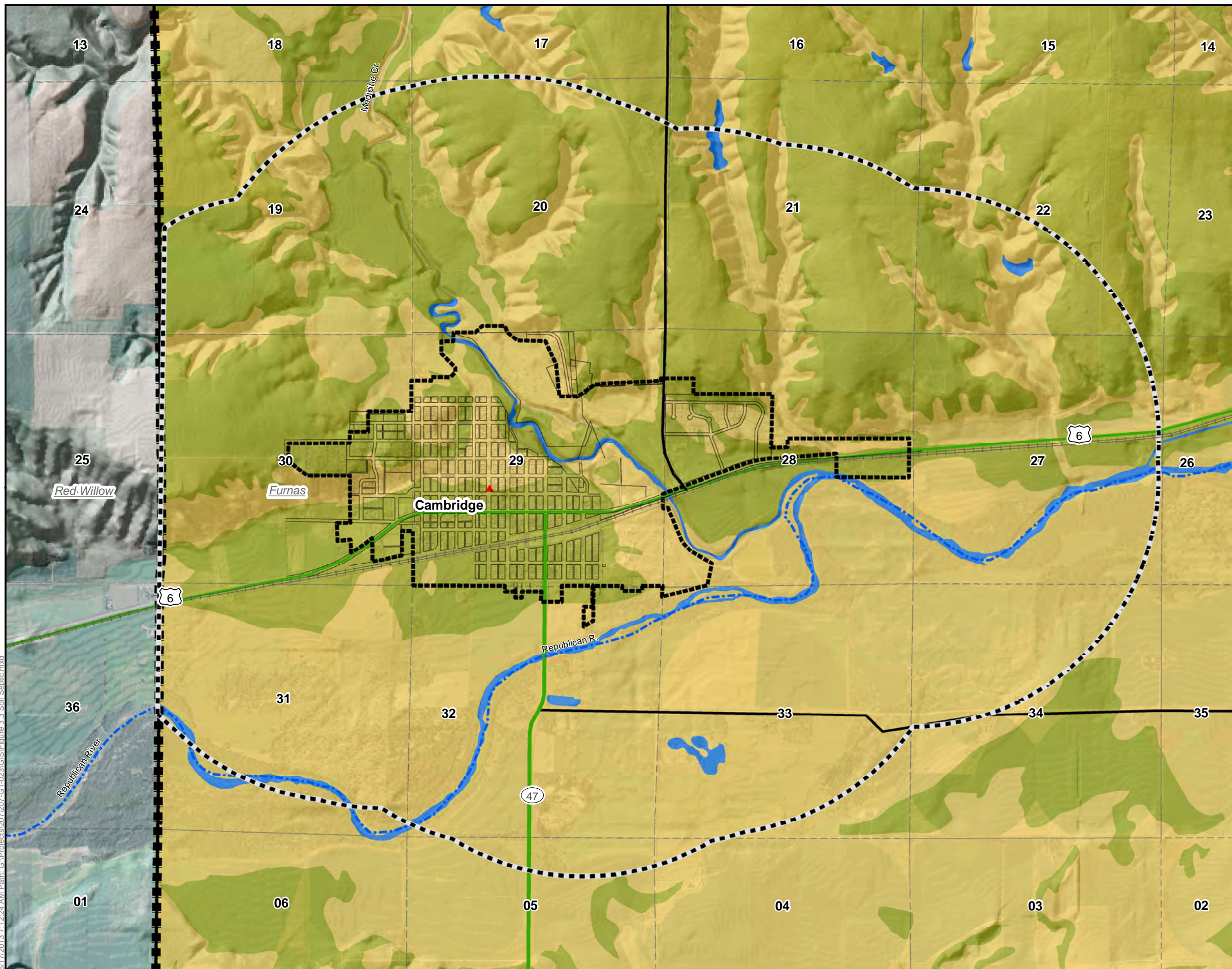
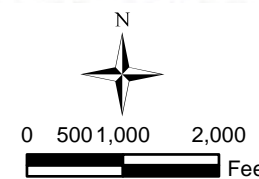
Soil Slope Association

- Level to nearly Level (0-2 Percent)
- Gently Sloping (1-6 Percent)
- Moderately Sloping (6-11 Percent)
- Strongly Sloping (9-30 Percent)
- Very Steep (30-60 Percent)
- Water

Source:
 Data Provided By: The U.S. Department of
 Agriculture, Natural Resources Conservation
 Service 7-30-2012, M&A

Figure 3.2
Slope By
Soil Association

Furnas County, Nebraska



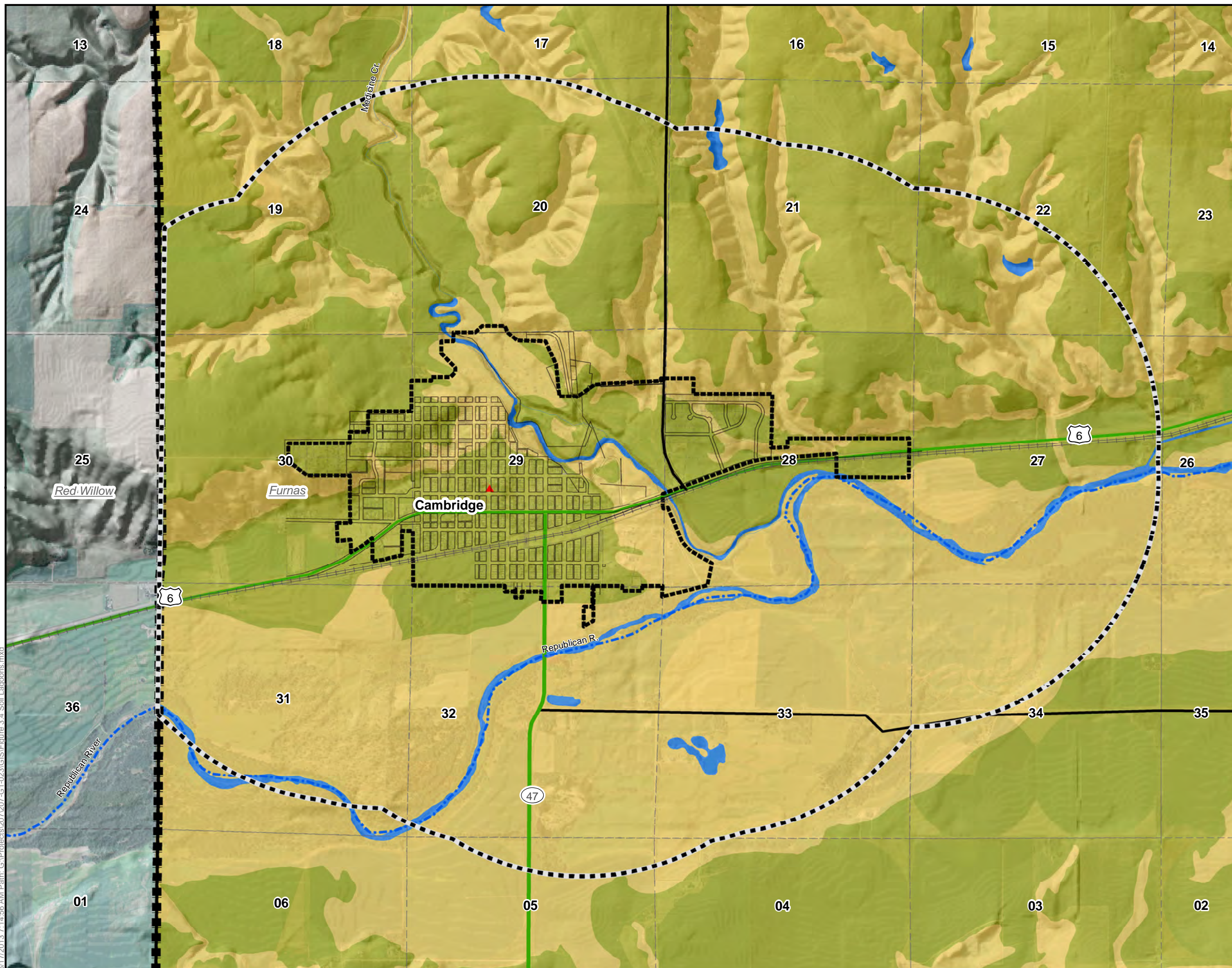
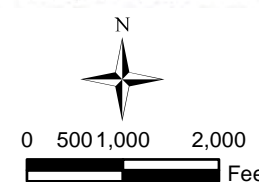
Legend

- ETJ
- Cambridge Corporate Boundary
- Soil Suitability**
- Moderate Limitations
- Severe Limitations
- Water




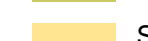

Source:
Data Provided By: The U.S. Department of
Agriculture, Natural Resources Conservation
Service 7-30-2012, M&A

Figure 3.3
Soil Suitability For
Septic Tanks
By Soil Association

Cambridge, Nebraska



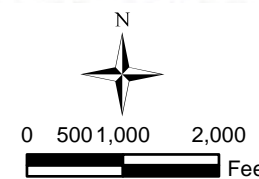
Legend

-  ETJ
-  Cambridge Corporate Boundary
- Soil Suitability**
-  Moderate Limitations
-  Severe Limitations
-  Water

Source:
Data Provided By: The U.S. Department of
Agriculture, Natural Resources Conservation
Service 7-30-2012, M&A

Figure 3.4
Soil Suitability For
Sewage Lagoons
By Soil Association

Cambridge, Nebraska



Class Description

- Class 1 Soils have few limitations that restrict their use.
- Class 2 Soils have some limitations that reduce the choice of plants or require moderate conservation practices.
- Class 3 Soils have some limitations that reduce the choice of plants or require moderate conservation practices or both.
- Class 4 Soils have very severe limitations that restrict the choice of plants, require very careful management, or both.
- Class 5 Soils have little or no erosion hazard, but have other limitations impractical to remove that limit their use.
- Class 6 Soils have very severe limitations that make them generally unsuited to cultivation and limit their use largely to pasture, etc.
- Class 7 Soils have very severe limitations that make them unsuited to cultivation and that restrict their use to grazing, etc.
- Class 8 Soils/landforms have limitations that preclude their use for commercial plant production and restrict their use.

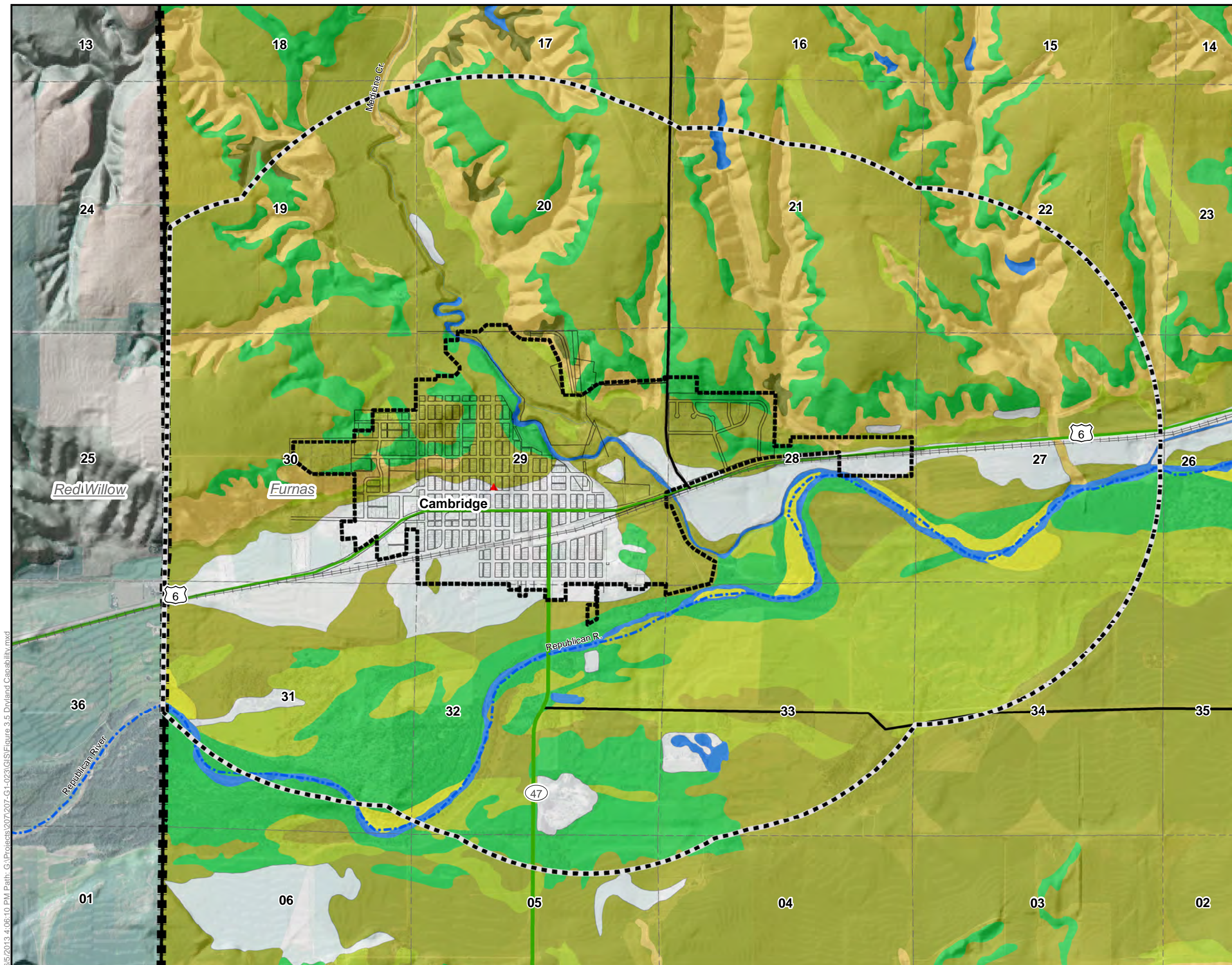
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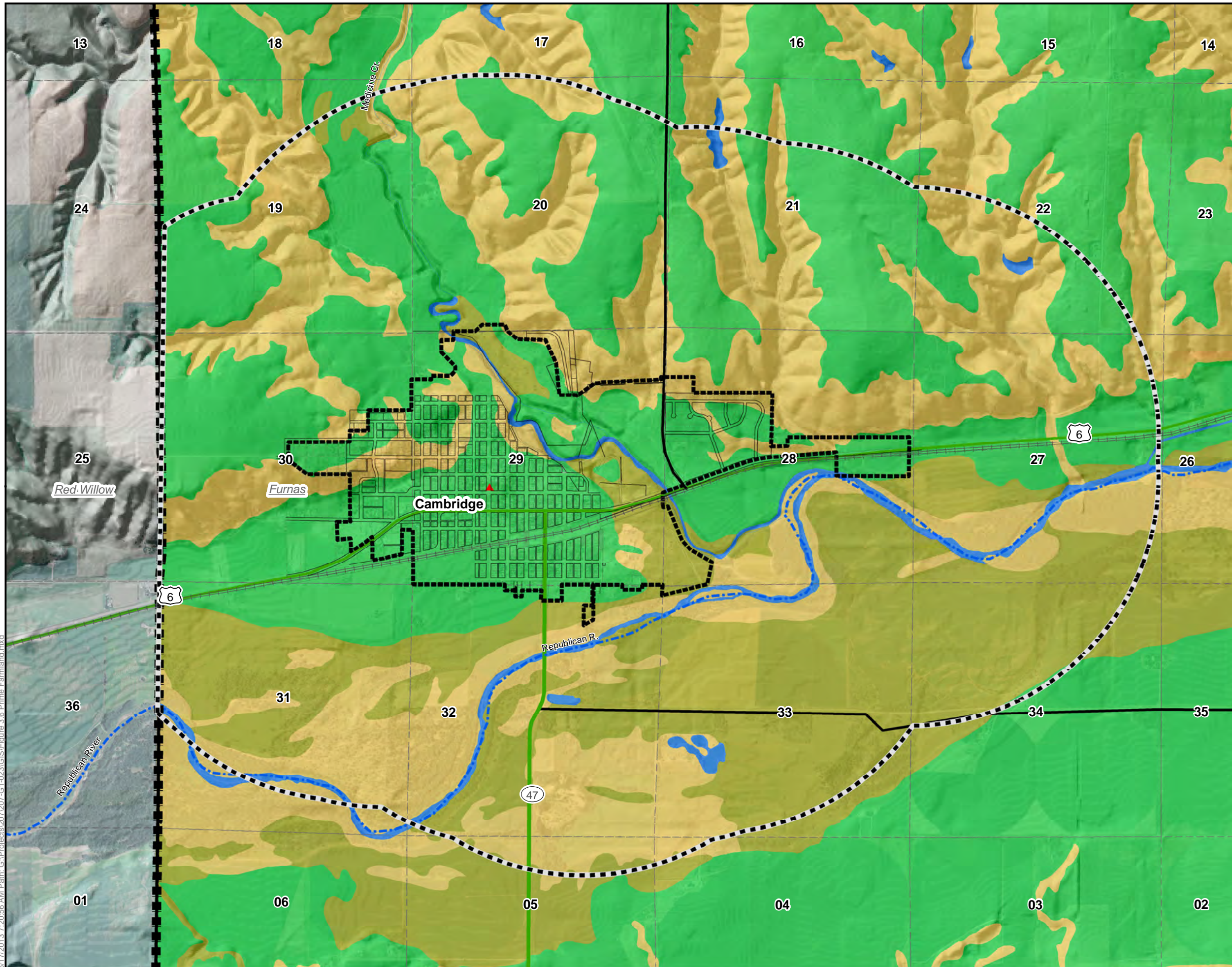
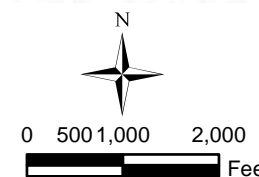
- ETJ
- Cambridge Corporate Boundary
- Class 1
- Class 2
- Class 3
- Class 4
- Class 5
- Class 6
- Class 7
- Water

Source:
 Data Provided By: The U.S. Department of Agriculture, Natural Resources Conservation Service 7-30-2012, M&A

Figure 3.5
Dryland Capability
Classification By
Soil Association

Cambridge, Nebraska





Legend

- ETJ
- Cambridge Corporate Boundary

Soil Suitability

- Farmland of Statewide Importance
- Prime Farmland if Drained
- Prime Farmland if Irrigated
- Not Prime Farmland
- Water

Source:
 Data Provided By: The U.S. Department of
 Agriculture, Natural Resources Conservation
 Service 7-30-2012, M&A

Figure 3.6
Soil Suitability For
Prime Farmland
By Soil Association

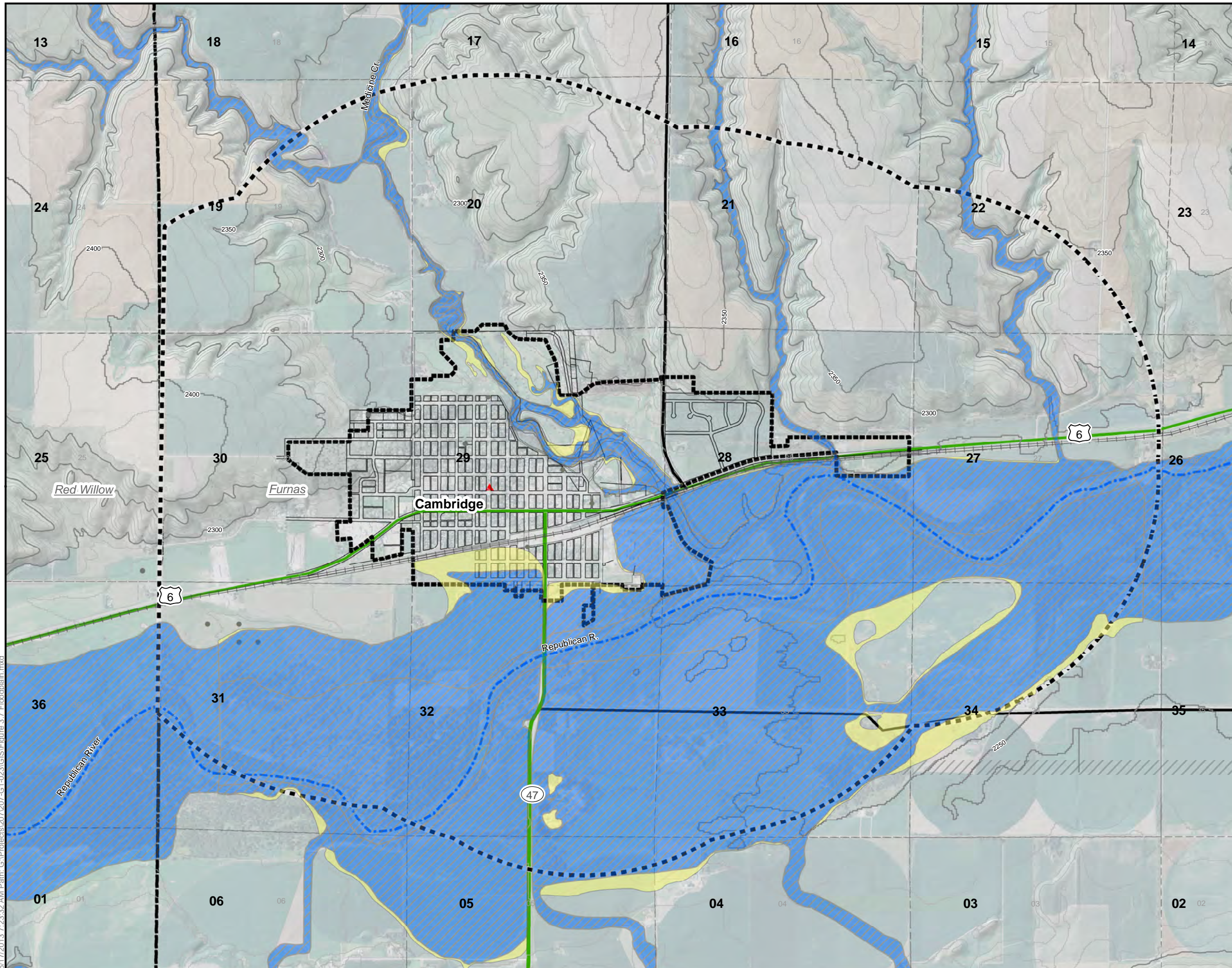
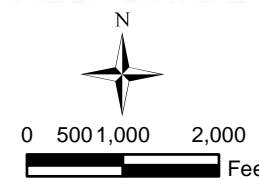
Cambridge, Nebraska

Water

Besides the Ogallala Aquifer previously mentioned, there are two other bodies of water surrounding Cambridge. The Republican River flows from the west to the east along the south side of Cambridge. Medicine Creek cuts through the northeast corner of town with the golf course on the northeast side of the Creek and the rest of Cambridge on the southwest side. Medicine Creek flows into the Republican River on the southeast side of the community. These bodies of surface water can create challenges for development because of the floodways and floodplains they create. **Figure 3.7** is the floodplain map for Cambridge. This map shows the 1.0 percent annual flood chance or the 100-year flood and the 0.2 percent annual flood chance or the 500-year flood. The Republican River has a wide 1.0 percent floodplain that can impact development on the south side of Cambridge. The 1.0 percent (100-year) and 0.2 percent (500-year) floodplains are designated for the United States by the Federal Emergency Management Agency (FEMA). The natural terrain of Cambridge is quite varied due to the wind and water erosion from Medicine Creek and the Republican River which has formed the landscape of the City and its surrounding area. While the terrain is predominately level, surface drainage tends to flow to the east to Medicine Creek and southeast to the Republican River. Surface drainage does not pose a major threat to the urban areas of Cambridge; however, drainage issues have plagued the south side of the community. As the community continues to grow, future development within the floodplain should only be allowed through the supervision of Local, State, and Federal regulations. It will be important to mitigate run-off from new development while delineating a floodway/drainage way to lessen the impact of new developments.

Figure 3.8 shows all of the registered wells in and around Cambridge. The Ogallala Aquifer is the source of water for many irrigation systems and registered wells around Cambridge in order to supply water to residents, crop and pasturelands, and livestock. The State of Nebraska receives about 80 percent of its public drinking water and nearly 100 percent of its private water supply from groundwater sources. The agricultural process for which most of Nebraska's communities are dependent upon is directly tied to these aforementioned water sources, which is why contamination is a major concern. Due to the dependence on groundwater supply, the cost of contamination runs high. The State of Nebraska understands the vital importance of the groundwater supply, which is one of the reasons for the Natural Resources Districts (NRD). The Lower Republican NRD plays an important role in protecting this natural resource for Cambridge and the surrounding areas. It is also part of Cambridge's responsibility to protect the quality and availability of drinking water for the region. **Figure 3.8** also shows Cambridge's Wellhead Protection Area as being located south of Highway 6/34 to one half mile south of Cambridge's corporate limits boundary. The goal of the Wellhead Protection Area is to protect the land and groundwater surrounding the public drinking water supply wells from contamination. Any endangerment to the supply threatens the public's health as well as the vital farming economy of the region.

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Legend

- ETJ
- Cambridge Corporate Boundary

Flood Zone

- 1.0% annual flood chance (100-year)
- 0.2% annual flood chance (500-year)

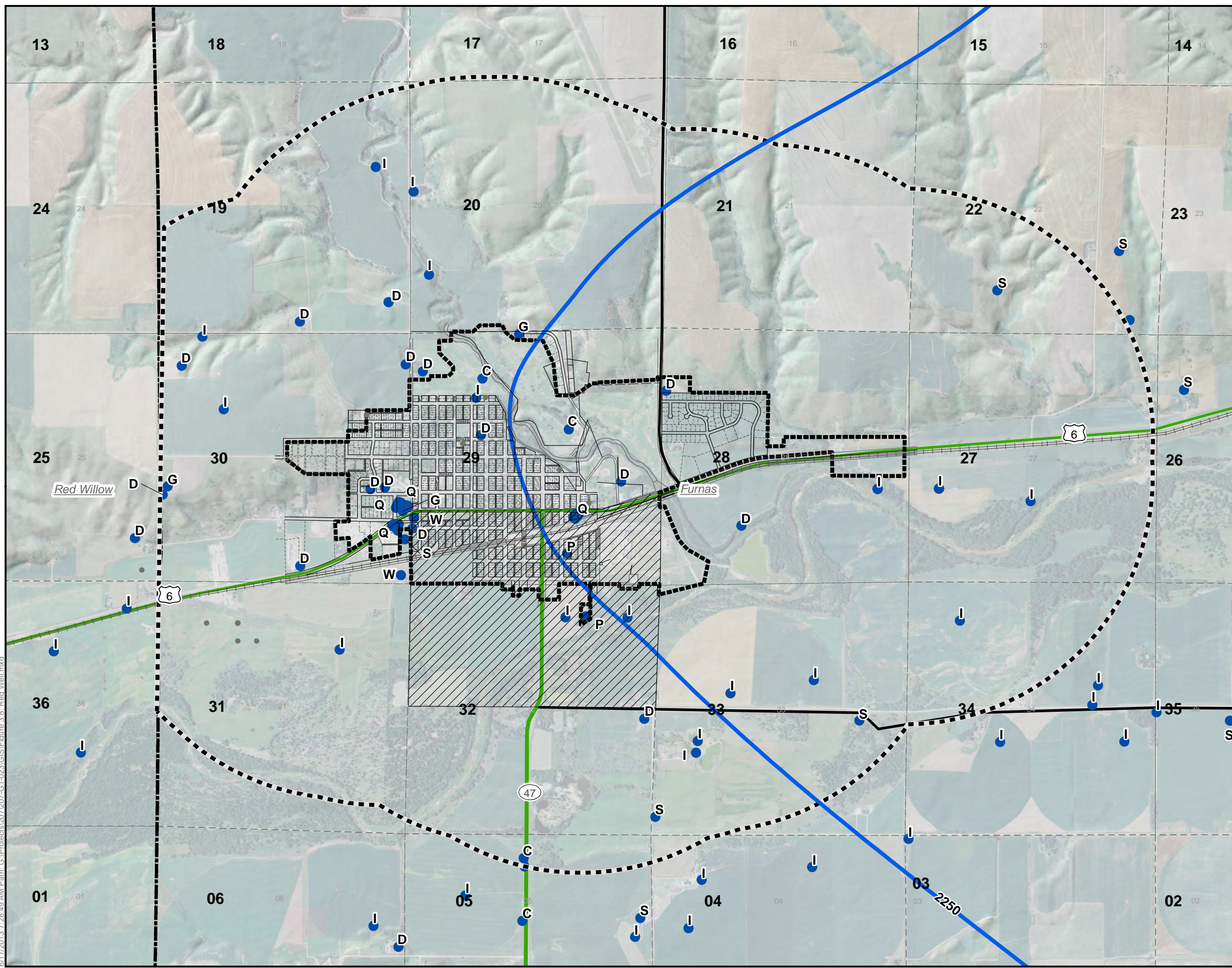
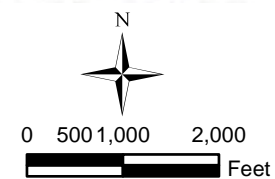
Source:

Data Provided By: The U.S. Department of Agriculture, Natural Resources Conservation Services 12-16-2011, M&A

6/17/2013 7:23:32 AM Path: G:\Projects\2012\07-G1-023\GIS\Figure 3.7 Floodplain.mxd

Figure 3.7
Floodplain Map

Cambridge, Nebraska



Legend

- ETJ
- Groundwater Contour
- Cambridge Corporate Boundary
- Well Head Protection Area
- Reg. Well (Use Type)
 - "C" = Commercial/Industrial
 - "D" = Domestic
 - "G" = Ground Heat Exchanger
 - "I" = Irrigation
 - "L" = Observation (Ground Water Levels)
 - "P" = Public Water Supply w/Spacing
 - "Q" = Monitoring (Ground Water Quality)
 - "S" = Livestock
 - "W" = Dewatering (Over 90 Days)

Notes:

1. 1995 groundwater contours were digitized by the Conservation and Survey Division, University of Nebraska-Lincoln, from Maps developed by the U.S. Geological Survey.
2. Registered well information provided by the Nebraska Department of Natural Resources, August, 2011.
3. Registered well locations are positioned from well registration forms. Some errors may exist due to data input and inaccuracies within registration records.

Figure 3.8
Registered Well &
Wellhead Protection
Area Map

Cambridge, Nebraska

Chapter 4: Land Use & Annexation

The Land Use & Annexation section analyzes the current land uses within Cambridge and then provides a vision with possibilities and options for future land use developments and growth. This section also analyzes potential areas for annexation adjacent to Cambridge's corporate limits. This Land Use & Annexation section has the following two components:

- Existing & Future Land Use
- Annexation Plan

Existing & Future Land Use

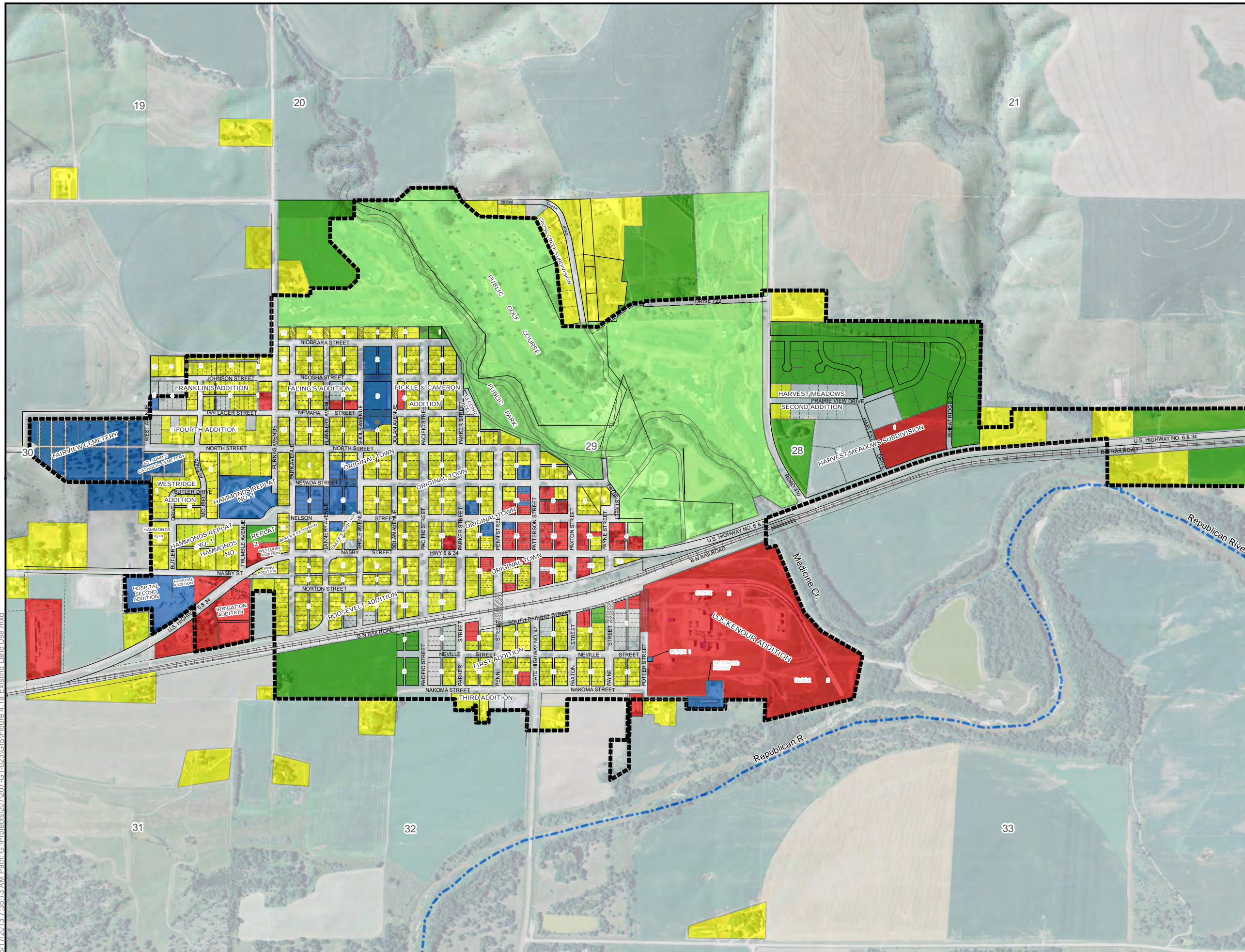
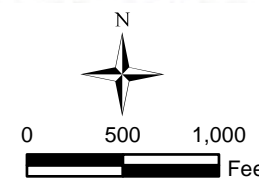
Existing Land Use

Figure 4.1a, the Existing Land Use Map, shows the current land uses in Cambridge. Cambridge has six different land use classifications, residential, commercial, public/quasi-public, agricultural/greenspace, recreational, and vacant parcels. Commercial land uses are found around the downtown district and along Highway 6/34 corridor and the railroad in Cambridge. Commercial properties in any community are typically located in those two areas because of the visibility and access it provides for each business. Typically, downtown businesses fall under the retail and service sectors of the economy while several businesses located along the highway may also fill those same sectors. Larger economic ventures usually fall under the light industrial or manufacturing category. Highway/railroad and downtown commercial developments tend to attract different types of businesses and they also tend to look and feel dramatically different from one another. Many communities have separate zoning regulations for the highway corridor commercial district and the central/downtown commercial district. Separate districts are necessary because of the different setbacks, lot sizes, height restrictions, parking needs, and aesthetic desires for each of the areas. Downtown economic development should be catered towards retail, service, and/or hospitality businesses. It is important to protect the look and feel of a “mainstreet” or a “downtown district” because that area is the heart of the community. Larger economic ventures are important to the economy because of the revenue and job opportunities they provide for the City; however, these developments should take place along the outskirts of town near Highway 6/34 and/or the railroad.

Public/quasi-public land uses include churches, municipal properties, school buildings, community buildings, etc. These existing land uses are spread throughout town, and rightfully so. Public land uses need to be available and accessible by every resident in Cambridge, not just concentrated in specific areas that could segregate neighborhoods based on available amenities. A majority of the land that is deemed agricultural/greenspace is around the edge of the corporate limits. Some of this land is still being farmed, and should be until it is needed for a development that will benefit the community. There are also a few vacant parcels of land dispersed throughout the community; these lots are platted parcels of ground that may or may not have ever had a structure built on them. The lots are desirable for infill development because of their vicinity to existing public infrastructure; however, the current lot sizes and conditions may not be conducive to attracting potential builders. Most of the vacant lots are within residential neighborhoods, and it will be important to maintain the common uses of the neighborhood for future developments.

The primary land use in Cambridge is residential. Structures of this nature can be found throughout the community. As previously mentioned, it is important when planning for any future development to maintain or enhance the existing feel of the neighborhood. This is especially true in residential areas of the community; any new structures that are built in those neighborhoods should be residential homes. The existing residential land uses include both single-family and multi-family developments with mixes of duplexes, apartments; although the majority of the residential land uses are single-family homes. The majority of low-density residential development is on the north side of Highway 6/34 and the west side of Patterson Street. The recreational areas of Cambridge are found on the east side of the community. McKinley Park is located two blocks east of Patterson Street and north of Highway 6/34 and the Cross Creek Golf Links is located north of McKinley Park. Almost all of the recreational amenities in Cambridge are located on the east side of town. This can be very convenient for families in Cambridge, because it is all located on one “campus”. However, if Cambridge starts to develop on the west side of town, City leaders may want to consider additional recreational amenities that would be close to new homes on the west side of town. **Figure 4.1b** shows the existing land uses in Cambridge in perspective of the entire planning jurisdiction which incorporates the City’s one-mile ETJ.





Legend

Cambridge Corporate Boundary

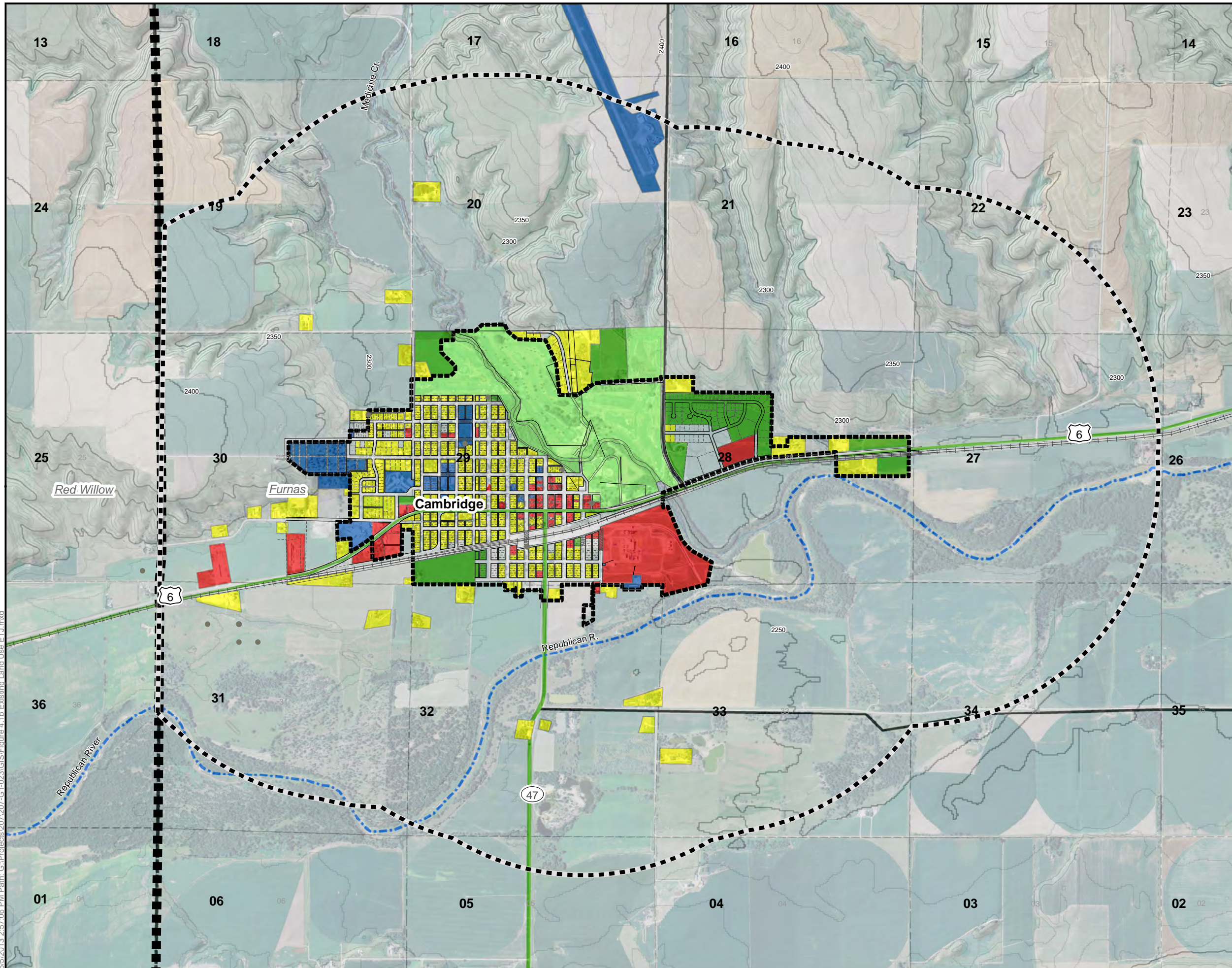
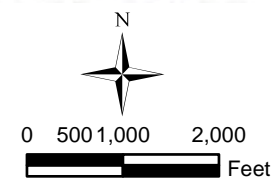
Existing Land Use

- Residential
- Commercial
- Public/Quasi-Public
- Agricultural/Greenspace
- Recreational
- Vacant

Note:
 All areas outside of the Corporate Limits that have not been classified as a particular land use may be classified as Agricultural/Greenspace.

Figure 4.1a
Existing Land Use
 Cambridge, Nebraska

6/17/2013 7:35:13 AM Path: G:\Projects\2017207-G1-023\GIS\Figure 4.1a Existing Land Use.mxd



Legend

- ETJ
- Cambridge Corporate Boundary

Existing Land Use

- Residential
- Commercial
- Public/Quasi-Public
- Agricultural/Greenspace
- Recreational
- Vacant

Note:

All areas outside of the Corporate Limits that have not been classified as a particular land use may be classified as Agricultural/Greenspace.

Figure 4.1b
Existing Land Use

Cambridge, Nebraska

Future Land Use

Planning and preparing for future land use options is a vital part of Cambridge's Comprehensive Plan. Whether the community is growing or shrinking, there will still be changes in land use patterns; therefore, the purpose of this section is to provide a general guide for changes in land use. The idea is to avoid or minimize conflicts between land uses and the environment. The future land use plan must reflect existing land uses and options for changing land use needs. This plan should be flexible in nature in order to change as the community changes. Also, this plan should be molded to fit the needs, desires, and limitations of Cambridge and its residents. Part of the preparation for the Comprehensive Plan was to hold a series of steering group/public input meetings. The input from those meetings was imperative to planning for future land uses. Having an understanding of what residents want and need within the community is important for gaining support and assistance in bettering Cambridge. A summary of the input from the steering group meetings can be found in the following chapter. Information gathered at those meetings as well as existing land uses and data from primary and secondary sources was used to develop the future land use plan. A future land use plan should be a vision of what you want the community to look like; a vision of goals with different land uses to encourage and show growth in your community. This vision should be an outlook and a guide for the next ten years.

In order to prepare and plan for the future of Cambridge, decision-makers need to have ambitions and goals. Realistically, what is the future of Cambridge going to look like, or what do you want it to look like? The main focus should be on keeping the strong community ties and progressive drive while diversifying amenities and the tax base in order to provide a high quality of life for residents. The types of land uses should vary within the community from single and multi-family homes, commercial ventures of different sizes, public areas, some vacant land, etc. Homes should vary based on location, size, and price in order to attract a variety of residents. Having compatible housing is important when trying to appeal to new faces in the community. The housing stock versus household income analysis is an important way to determine the type of housing stock needed to be available to best suit the needs and desires of residents. Improving the commercial sector should involve diversifying what is available to Cambridge's residents. Commercial development should be promoted and should be developed depending on available resources. Envisioning goals as realities is important for the success of Cambridge and ideas need to become actions in order to turn them into realities.

During the steering group/public input meetings many future development ideas were discussed. Attendees were asked to ignore their knowledge of current property owners and to "dream big" for Cambridge. Exploring every possible option during the planning phases is important in order to be prepared for anything and ensure that growth and development is happening where the City sees best fit. **Figure 4.2a** and **Figure 4.2b** show potential areas of new development in and around Cambridge. These areas will be discussed in detail throughout this section. Cambridge currently has a housing shortage, especially for market-rate homes in the price range of \$50,000 to \$150,000 and rentals as well. There are some vacant lots "sprinkled" throughout town that could be used for infill development; however, those lots, which were originally platted when most people did not even have a garage, may be too small to build a home of today's standards. In order to utilize these vacant lots, adjacent properties would need to be combined before there is enough square footage to build a home of today's standards. By old standards, a typical lot is 50 feet wide. If this is a corner lot, the setback could be 25 feet from the each street facing yard and six feet from the neighboring property. This leaves approximately 19 feet of buildable space for the width of the home. By combining multiple, adjacent lots the builder has more land to work with. However, it is not very often two adjacent lots are still sitting vacant, making it difficult to utilize infill lots. Therefore, it is essential that Cambridge has Harvest Meadows for people to construct homes and to maintain a healthy housing market in the community.

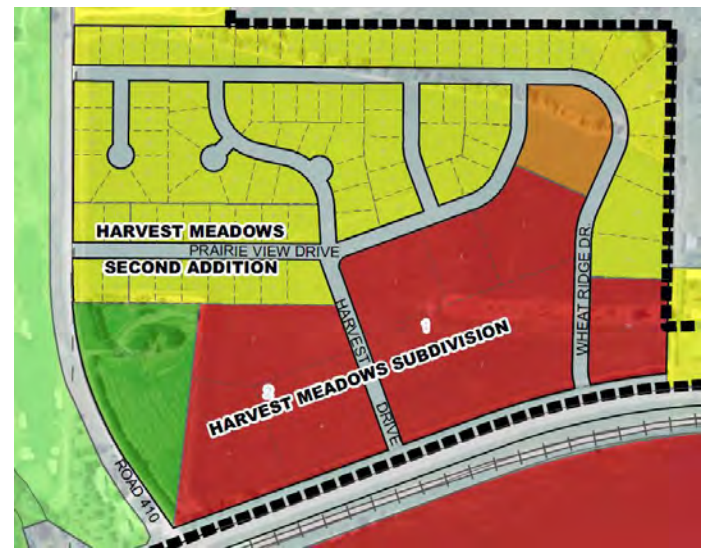
Harvest Meadows subdivision was an investment, made by the City of Cambridge, for the future of the community, because of the shortage of both single and multi-family homes. The community is also in need of commercial lots available for sale and ready to build. Harvest Meadows offers lots for single-family homes and the potential for a variety of businesses. During the planning phases of this Comprehensive Plan, one house and one business were under construction in Harvest Meadows. Several other current residents of Cambridge have also shown interest in constructing homes in Harvest Meadows. The subdivision will attract existing and new residents to build single-family homes. If a current Cambridge resident builds a home in Harvest Meadows, their existing home in turn becomes available for a new family to purchase. Without being able to attract a private developer to build spec homes to expand the existing residential market in Cambridge, a new subdivision is one of the few options to stimulate and promote new residential development. There are currently 16 residential lots and four commercial lots available in Harvest Meadows. Many other communities in the region do not have a new subdivision where current or new residents could build a home. Having this subdivision in place allows for the City of Cambridge to promote and encourage development. Future phases could include adding over 70 more residential lots and three more commercial lots. Developing the subdivision in phases allows the City to promote residential and commercial development now without having to invest funds into constructing public infrastructure for the entire subdivision. When more lots are needed then the City can decide how to move forward with future phases of development.

Other areas for potential residential development can be seen in orange in **Figure 4.2a**. Several lots are available near the cemetery on the west side of town. The lots are already platted and are adjacent to existing infrastructure. A majority of the platted lots in Cambridge are not conducive to multi-family development, including duplex units. Because of the lot sizes, it would be necessary to construct multi-family units on multiple lots that are adjacent to one another. These new areas, shown in orange in the future land use map, near the cemetery and south of Highway 6/34 and the railroad between Parker and Pacific Streets, provide the community with the potential to develop duplexes, townhomes, or possibly even apartment complexes. A few vacant lots are scattered throughout the community, and would work for infill, single-family home development. Cambridge is fortunate to have Harvest Meadows to promote growth rather than stifling it due to the lack of space. Some vacant lots are also available on the south side of the tracks adjacent to the Ethanol Plant. It is proposed that those lots stay vacant in order to provide a buffer between residential homes and the light industrial use sitting on the adjacent lot.

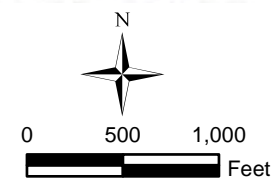
Harvest Meadows coupled with the scattered vacant lots throughout Cambridge provide several possibilities for new home construction. However, because this plan is to “dream big” and plan for the future of Cambridge, one other housing option was discussed. This option is south of Cambridge, yet within the 1-mile extra-territorial jurisdiction (ETJ) of the community. A new subdivision to the east of Highway 47 adjacent to the small bodies of water alongside the road would be ideal for larger lots backing up against the water. These lots would be unique and different for the community to market. Although this may not be in Cambridge’s immediate future; if the community were to ever need more housing or lots to attract a higher income home buyer this may be the right location. **Figure 4.2b** shows a proposed layout for the subdivision showing connectivity and access from Highway 47.



Proposed large-lot subdivision south of Cambridge.



Harvest Meadows Subdivision.



Legend

Cambridge Corporate Boundary

Hike/Bike Trail

Future Land Use

Agricultural/Greenspace

Commercial

Public/Quasi-Public

Recreational

Single-Family Residential

Multi-Family Residential

Vacant

Note:

All areas outside of the Corporate Limits that have not been classified as a particular land use may be classified as Agricultural/Greenspace.

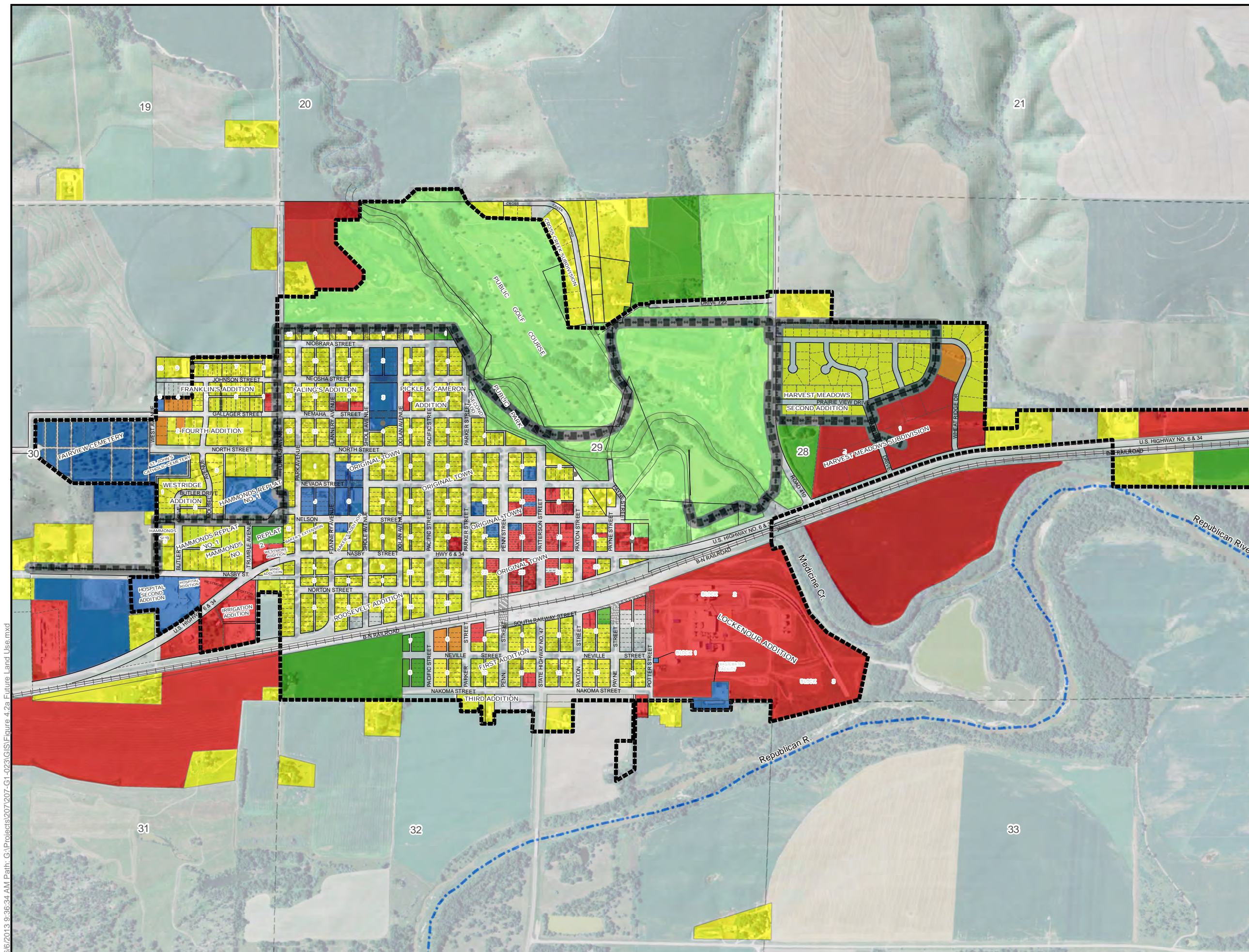
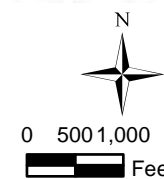


Figure 4.2a
Future Land Use

Cambridge, Nebraska



Legend

- ETJ
- Cambridge Corporate Boundary
- Hike/Bike Trail

Future Land Use

- Agricultural/Greenspace
- Commercial
- Public/Quasi-Public
- Recreational
- Single-Family Residential
- Multi-Family Residential
- Vacant

Note:
 All areas outside of the Corporate Limits that have not been classified as a particular land use may be classified as Agricultural/Greenspace.

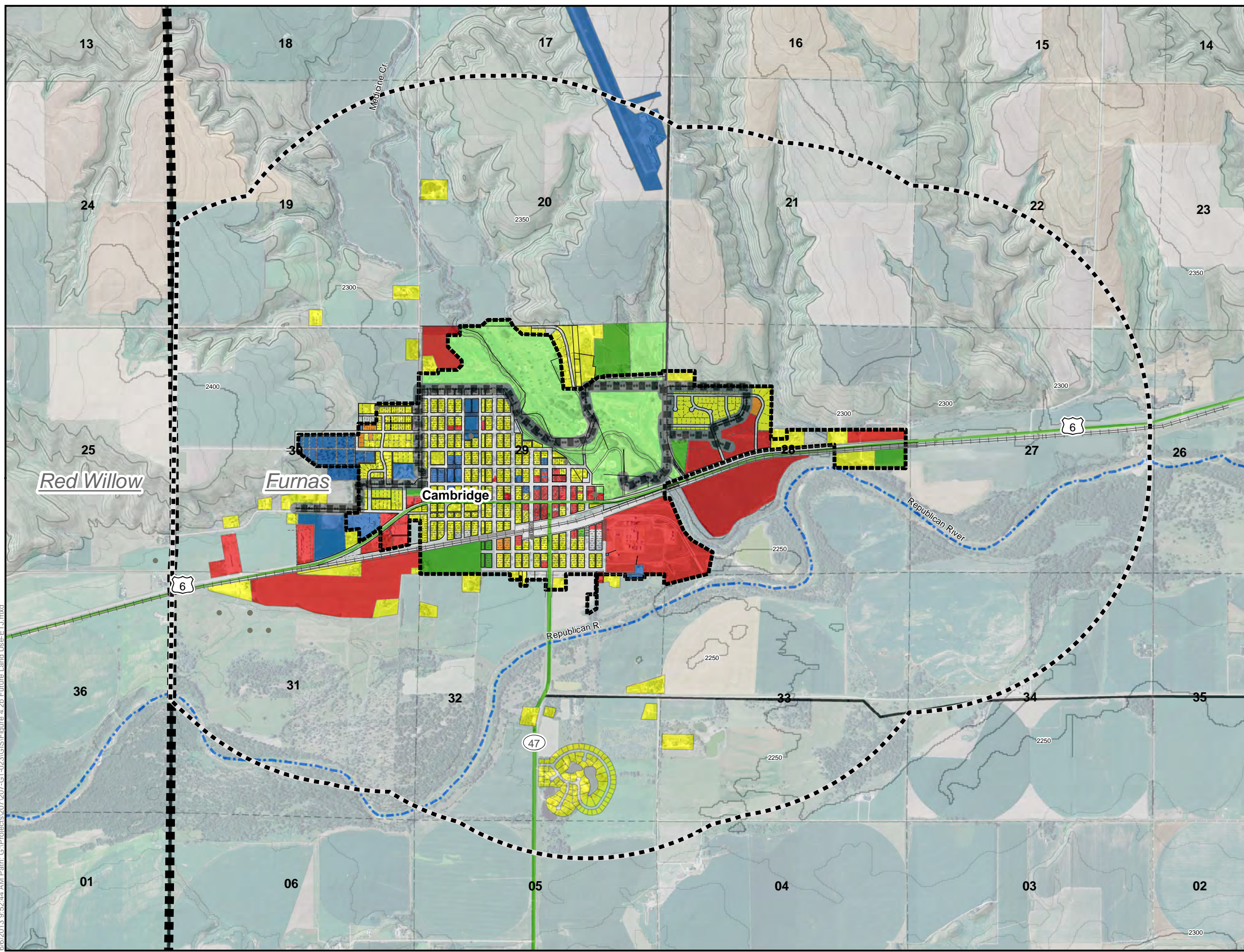


Figure 4.2b
Future Land Use
 Cambridge, Nebraska

6/6/2013 9:52:44 AM Path: G:\Projects\2017\207-G1-023\GIS\Figure 4.2b Future Land Use-ETJ.mxd

Hike/bike trails were a point of discussion during several of the steering group/public input sessions in Cambridge. Residents believe the existing hike/bike trail is a strength for the community and they discussed their desires to improve and expand this amenity. Hike/bike trails can easily be constructed in phases which make this recreational feature more attractive and easier to develop. All ages can utilize a hike/bike trail by walking, running, biking, and skating. Also hike/bike trails can help connect several points of interest in the community. A respondent in the Community Attitude/Needs Assessment Survey explained how there is “no complete sidewalk route from downtown area to medical facilities and west side senior living areas.” Hike/bike trails work the best when there is an avoidance of crossing intersections and driveways. This provides trail users with a safer experience because they are not constantly watching for vehicles. The proposed hike/bike trail route, shown in both Future Land Use Maps, does not run directly down Patterson Street. However this proposed route does expand on the existing trail running through McKinley Park which is only located two blocks east of Patterson Street and the downtown district. The proposed hike/bike trail route connects to the existing trail in McKinley Park, connects to the new Harvest Meadows subdivision, with a route running behind any potential homes to avoid driveways, cuts through Cross Creek Golf Links, runs west behind existing single-family homes on Niobrara Street, then heads south on the east side of Furnas Avenue around Heritage Plaza on Nelson Street to Butler Avenue to connect to Cambridge Memorial Hospital, Cambridge Medical Clinic, and Cambridge Manor Nursing Home. This proposed hike/bike trail route would provide residents of Cambridge with three additional miles of trail connecting McKinley Park, Cross Creek Golf Links, Harvest Meadows subdivision, and Tri Valley Health System. This route is also in close proximity to the downtown district and Cambridge Public Schools. As previously mentioned, hike/bike trails can easily be constructed in phases. Expanding upon this amenity would improve recreational features in Cambridge as well as pedestrian connectivity.

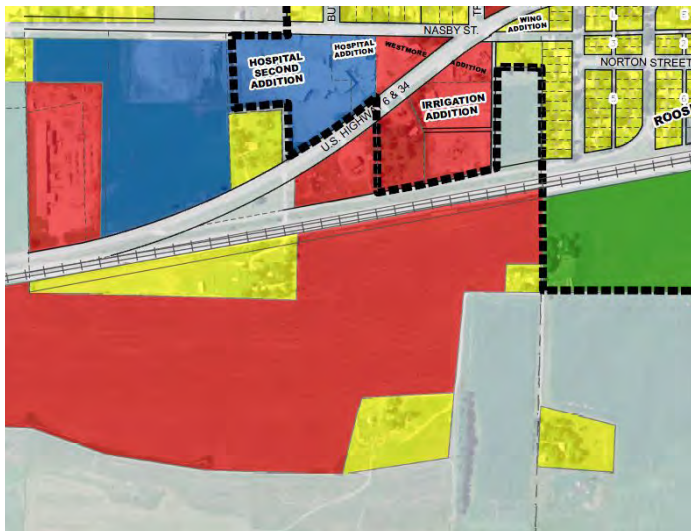
Desires for downtown improvements were discussed by several residents. In fact, one Community Attitude/Needs Assessment Survey respondent claimed they would like to see the downtown district be the “pride of our community.” Completing a Downtown Revitalization Plan for Cambridge would address those concerns. A Downtown Revitalization Plan will help residents and decision-makers envision an overall look and feel to physically emulate downtown. The plan will provide images and ideas for aesthetic improvements including facades, awnings, signage, and streetscapes as well as provide ideas for improving the economic climate in the downtown district. During our public input sessions residents and the Economic Development Director discussed the need for more retail space downtown. Most recently the Cambridge Economic Development Board has purchased the Downtown Center where the main level will be rented out to an existing business that needed more space to expand and desired a downtown location. At this point in time there are no major plans in the works for the second story of the Downtown Center; however, business incubator space or small offices may be what Cambridge will need. Another option to consider is a large meeting room for businesses to rent out if they were in need of a conference room space. Multi-family housing could always be an option for the second level of the Downtown Center, but because of the lack of the current retail space this would best be suited for commercial development.

Commercial development in Cambridge is a work in progress. There are a few existing businesses in Cambridge looking at expanding and there is also a new business being developed on the east side of town. Besides the four remaining commercial lots available in Harvest Meadows there are several other locations that may entice other commercial ventures to develop in Cambridge. As previously mentioned, there are potential future phases for Harvest Meadows and those could include three additional commercial lots. Commercial lots should border the highway corridor in order to attract businesses and because most new residential lots directly adjacent to the busy Highway 6/34 may not sell because of the noise, high traffic volumes, and high rates of speed people travel on the highway. Potential commercial business that could locate in Harvest Meadows may be a hotel chain, car dealership, or a small strip mall with several different services or office spaces available. As mentioned before retail/trade sectors businesses should be located in the downtown district in order to keep a healthy, viable, and self-sustainable main street.

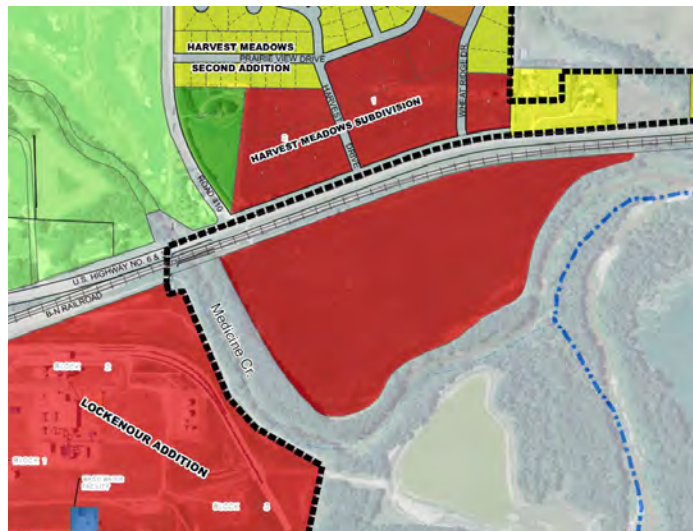


Other areas for commercial development include both the east and the west sides of Cambridge, as they also border Highway 6/34; this highway is an uncontrollable resource Cambridge should always try to take advantage of because it provides many opportunities for commercial growth. The BNSF railroad provides Cambridge with the same uncontrollable resource to market to potential businesses. With land availability, access, and visibility from Highway 6/34 these areas of land shaded in red on the Future Land Use Map are highly feasible areas for commercial and/or light industrial developments such as a manufacturing company, Shopko, bulk grain storage, etc. The City and CED should work with potential small business ventures in the retail/trade sector to open a business downtown whereas the large tracts of ground south of town should be left as agricultural land until a larger business looking to develop inquires. In order to capture sales and property taxes from potential businesses along the Highway corridor and to be able to provide development incentives to potential businesses, Cambridge will need to consider annexing land into the City. Annexing the land would require infrastructure expansion which may require a site survey and engineering design before the full cost-benefit analysis can be completed. Developing along a highway does come with a few constraints including obtaining permits from NDOR to be able to have access onto the highway. NDOR would like to limit the amount of access points for safety purposes because of the high rates of speed people travel on a highway. Frontage roads and cul-de-sacs may need to be constructed in order to best utilize all of the land available while limiting the amount of access points onto Highway 6/34.

Another area of land that is adjacent to Highway 6/34 and may be viewed as a great commercial development opportunity because of its location is directly west of Cambridge Memorial Hospital. In **Figure 4.2a** this area is shaded in blue because at this time, this land should be protected from future development unless the Tri Valley Health System needs to expand. Tri Valley Health System is landlocked in this location except for the land to the west of the hospital. Many would consider the hospital to be a commercial venture; however, because of the ever expanding amenities and services it provides to the residents of Cambridge it is considered to be a public/quasi-public use for this Comprehensive Plan.



Proposed commercial land on west Highway 6/34 in Cambridge.



Proposed commercial land on east Highway 6/34 in Cambridge.

A final option for land use development that was discussed during the planning process is to create gateway entrances into town. The images below show existing pictures of the east and west entrances into Cambridge and renderings of what the entrances could look like. The west gateway entrance improvement rendering shows a sign that should be a statement piece, something that will grab people’s attention and new landscaping, which provides several improvements including traffic calming, screening, and beautifying, could also be implemented along this corridor. The images showing the east entrance improvement rendering show the same sign and landscaping being used in order to create a cohesive look. This gateway entrance also shows a potential commercial development on the north side of Highway 6/34. There is potential for commercial development on the east and west sides of Cambridge; this, of course, is just an example of what the entrances could look like. Although, this may not be the exact “look” Cambridge desires this plan shows ideas and possible visions. Based on traffic counts, roughly 3,000 vehicles pass through Cambridge on Highway 6/34 every day. Of course, many of those travelers are residents of Cambridge commuting to and from work. However, lots of those vehicles are visitors to Cambridge and the gateway entrance is the City’s opportunity to make a good first impression. Also, by beautifying the entrances into town it would add to the aesthetic appeal of the whole community. A gateway entrance helps make a memorable statement to a visitor which is why it is important for Cambridge to make a lasting positive memory. This is a “first impression” and beautifying the gateway entrances may also give residents more of a reason to help keep all of Cambridge beautiful. Landscaping can be used for aesthetics and screening unwanted sites from vehicles. Land along highway corridors tends to be unsightly in many communities. Screening these land uses from highway travelers can really make a big impact. Zoning regulations are one way to help ensure land along highways and major arterials and connector streets are screened to create an appealing view for travelers.

All of the proposed new developments that are not currently in Cambridge’s corporate limits should be annexed into the community prior to any construction. This will allow the City to expand its physical size, population, and tax base while also providing potential benefits to the new developments. The following section discusses in more detail about Cambridge’s annexation plan. All of these ideas discussed in the future land use plan are goals to work towards over the next ten years. This plan is to be used as a guide, and to help develop and steer ideas for future development. When planning for future growth it is important to consider any potential issues that could arise in order to protect the City and its current residents. The goal for any community should be to continually move forward with population and development growth while mitigating the impact on existing residents and property owners. It is important to have ideas and plans in place to steer growth in the right direction.



Cambridge's annexation plan should create opportunities for new development as well as to help facilitate the goals of the future land use plan set forth in this document. In order to create opportunities for new development, Cambridge needs to have a plan in place to reserve the land that is necessary to carry out the goals of the community. In order to do this, the City may need to consider annexing adjacent territory and expand its extraterritorial jurisdiction (ETJ). This annexation plan, like the future land use plan, is a guide or a tool the City can utilize when discussing future growth and development options. This annexation plan is not law; annexation should take place in a manner that will best suit the City's goals and development needs at that time and looking into the future. The City's annexation plan should do the following:

Annexation Plan

Protect and Enhance the City's Tax Base

Annexation allows each community to protect and enhance the City's tax base for several reasons. Land along the Highway 6/34 corridor and along the BNSF railroad is prime real estate for commercial development. In order for the City to capture property and sales taxes, those companies need to be within the City limits of Cambridge. Many new business developments want some incentives to build a new facility in a community. Tax Increment Financing (TIF) is an incentive some communities can offer to a potential business. In order for a business to utilize TIF, the development must be located within the City limits. In another facet of annexation, there are residents and businesses that are located in the fringe yet not in the City limits, they still benefit from the City's parks, streets, utilities, and other facilities and programs without having to contribute to the tax base. By annexing this population into the community, they will then be paying taxes for amenities and services they most likely already utilize.

Increase Population and Size

By increasing the City's physical size and population, Cambridge could also increase its level of political influence and attractiveness to commercial and light industrial developments. Annexation has a way of forcing new development, which, in turn, can help increase the City's tax base and jobs.

Avoid Jurisdictional Confusion

By Cambridge having a plan in place, it will ease the confusion of jurisdictions and will help Cambridge plan for future services by establishing an orderly and logical boundary and understand how that growth will affect public infrastructure. This process would be very beneficial for both the City and Furnas County, especially because changing boundaries between two different jurisdictions can become cumbersome.

Control Fringe Development

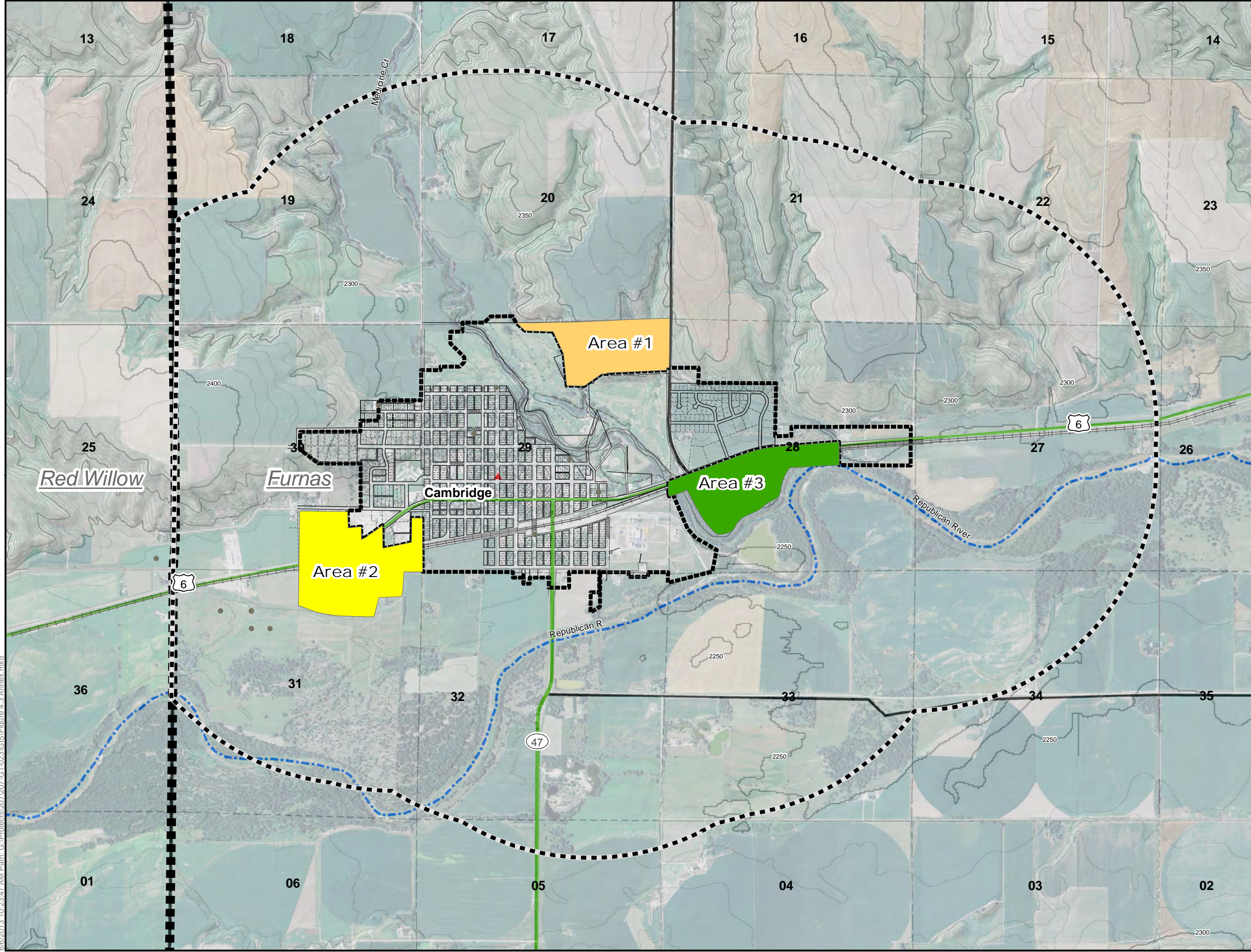
Planning for the growth of Cambridge is important for the community as well as the land adjacent to the corporate limits. Finding a balance between development and existing land uses requires time and planning. Infill development should be promoted until larger parcels of land are needed for growth. This will help avoid sprawl and protect the agricultural land around the community. Any new annexed land should be for the benefit of residential and commercial development, and public services should be assessed as the population of Cambridge continues to change. Through annexation, Cambridge can extend its zoning jurisdiction to adjacent areas and thus guide development in a direction that will provide safe and healthy environments.

Annexation should follow the guidelines set forth through Nebraska State Statute 19-3052. As seen in **Figure 4.3** the proposed areas for the annexation plan are the following:

1. Area 1 is adjacent to Cross Creek Golf Links along the northeast side of the course as far to the east as Road 410. This annexation would include several existing single-family homes, and a few lots available for new home construction. Existing residents are currently utilizing community services and amenities located in Cambridge without paying any property taxes to the City.
2. Area 2 is located on the west side of Cambridge along Highway 6/34 and the BNSF railroad. This annexation would include a few existing businesses and a single-family home. Also, this new growth is adjacent to Cambridge Memorial Hospital; if the hospital were to expand, this annexation would keep the full hospital within the City limits. As previously mentioned this land is located along Highway 6/34 and the railroad. This area of land lends itself to commercial development that would require Highway access and a great site visibility. This location of town would also be great for development because of its proximity and relationship to existing infrastructure. With the ability to be subdivided into smaller commercial parcels it could be sold as large lots for a commercial and/or light industrial endeavor that would require a large space to develop. The south side of this property could also utilize a BNSF railroad spur which may help attract a business to locate in Cambridge. Annexing this land would significantly increase the community's current and potential tax base.
3. Area 3 is located on the east side of town, directly south of the Harvest Meadows subdivision. Like Area 2, Area 3 is located along Highway 6/34 and the BNSF railroad providing many economic development opportunities. Because of the access, visibility, and connection to the larger transportation network, this land has great potential for attracting a commercial and/or light industrial business. The new truck stop on the north side of Highway 6/34 from Area 3 is a prime example of businesses looking for access and visibility from a busy highway. A floodplain also runs through Area 3. A floodplain runs through this entire area of land; therefore, any potential development would need to be designed in a way to mitigate and avoid flooding that would damage any development or surrounding areas.



0 500 1,000
Feet



Legend

- Area 1
- Area 2
- Area 3
- ETJ
- Cambridge Corporate Boundary

Figure 4.3
Annexation Plan Map
Cambridge, Nebraska

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Chapter 5: Public Input & Goals

This section of Cambridge's Comprehensive Plan is the action section. It is here to help plan goals, guidelines, regulations, and future practices based on the needs and wants of the public. The goal of this strategic planning section is to help decision-makers implement the visions and actions presented by the plan through a realistic process that is in step with the resources of the community. This Public Input & Goals section will cover the following components:

- Public Input
- Goals

Public Input

These questions were asked during the first public input session during the planning stages of the Comprehensive Plan. Residents had the chance to openly discuss some of their responses. This analysis is called SWOT (strengths, weaknesses, opportunities, and threats). Strengths are viewed as assets to the community; areas they want to

retain and continue to improve. The weaknesses are seen as areas that need improvement for community members. Opportunities are viewed a potential areas of gain in the future, and threats are seen as aspects that may hinder the growth and development of Cambridge.

Strengths (NOW/INTERNAL-advantages, things that are unique to Cambridge)

Hospital	Churches (5)
Community Spirit	Ethanol Plant
School	Dentist
Summer Baseball Program (Historically Attracts Over 100 Kids)	Banks (3)
Golf Course	Parks
Swimming Pool	Amateurs Bar & Grill
Big Mamas & Big Papas Restaurants	Highway 6/34 Corridor
Back-Up Generation for the Whole Community	Pride in Home Ownership
Low Crime Rate (Even Compared With Furnas County)	“Can-Do” Attitude
Food Service (Open Later Now)	Business Vitality
Telecommunications-FTTH (Pinpoint-Progressive Company)	Nuisance Abatement
Community Building-Brings People to Town	Ag. Valley Co-Op
Fishing/Boating	Hike/Bike Trail
Medicine Creek Days	Airport (Repaving Runways)
Community Rotates Around the School	Bowling Alley
Health Center at the Hospital-Open for Everyone	City is Not Afraid to Reinvest Money
Senior Center	Chamber of Commerce
Economic Development	Rail Service
Library-Holds many Programs (Foundation Center for Grantseekers)	Swim Team (K-70)
Blaze Wireless	Growing Population
Adequate Public Infrastructure (water, sewer, electrical) for Growth	Not a Bedroom Community
RV Park	Lions Group
Day Breakers (Kid’s Program)	IPTV
Boy’s and Girl’s Scouts	Harvest Meadows
Agriculture Industry	Museum (Holds Programs)
School 1:1 (Computer-Student Ratio)	Rotary
Legion	Active Special Olympics Group
Bed & Breakfast	\$13,000 Blue Cross Blue Shield Grant
Housing Rehab Program	General Store
Location (Not in the Backyard of Larger Communities)	People Know Their Neighbors
People Get Along	Heritage Plaza/Manor

Weaknesses (NOW/INTERNAL-limitations, where could Cambridge improve, what should we avoid)

Lack of Younger Generations Involved

Downtown Parking

Housing-Lack of Rental Housing, Multi-Family, Need Middle-Income Housing

(Employers Want Employees to Live in Community, But No Place to Live)

Childcare-Hard to Find, Need More Than Just In-Home Facilities

Streets-Paving

Drainage-Especially On the South Side of the Tracks

Stormwater Issues-SW Corner

Lack of Volunteers for the Fire Department

Higher ISO Rating-Could Lower it to Lower HO's Insurance

Lack of Storm Shelter

Limited Retail Businesses

Lack of Space for Businesses

10% of People do 90% of the Work

Opportunities (FUTURE- opportunities for Cambridge to improve, grow, attract new people/business)

Mobile Home Park-Rental Property Opportunities

Motel/Hotel-Modern (Would Have Many Uses-Weddings, Meetings, Construction, Golf, Hunting)

Housing-Room for Growth

Workforce

Threats (FUTURE-what obstacles does Cambridge face, what are other communities doing)

Wal-Mart threat to Businesses

Lack of Housing-Drives People Away

Getting People to Come to Cambridge (Once They Are Here They Enjoy It)

This section is in place to give ideas, summaries, and guidelines for development and growth opportunities for Cambridge to work towards over the next ten years. These goals are a combination of information gathered from the public input sessions, research, and data analysis. The importance of these goals is that they are realistic in nature, but allow the community to continually have goals to strive towards.

Goals

Quick Look

Improve Public Infrastructure
Promote Commercial Development
Housing Market Improvements
Gateway Entrance Improvements
Develop New Fire Hall
Becoming a Leadership Community
Recreational Development

Improve Public Infrastructure

- Stormwater Drainage
- Paving
- Sidewalks/ADA Compliance
- Water
- Sanitary Sewer
- Storm Shelter

Stormwater Drainage

The City of Cambridge has experienced recurring flooding problems in various parts of the City for many years. Some of these problems are due to a channel that follows the north side of the Burlington Northern – Santa Fe (BNSF) Railroad through town. This channel drains a large area of agricultural land west of the City, as well as receiving runoff from within the City limits. Approximately 300 acres drain to the channel from west of the City. Of this area, approximately 80% is agricultural ground. The flow capacity of the channel is small in comparison to the runoff from frequently occurring storms. When the channel fills, it causes water to backup into the town along other storm sewer systems that empty into the channel.

The City has been working with engineers to create a plan to mitigate the flooding potential. The proposed project includes construction of a channel near the west end of the existing channel to divert water south to the Republican River. One potential route is shown on City's 1 & 6 Year Road Plan Map. The proposed project would divert the majority of the runoff from the agricultural lands before it would enter the City. This would reduce the amount of water in the existing channel to the east. The improvements would consist of jacking and boring culvert pipes under the BNSF Railroad, and constructing a channel to the south. The channel would follow Frenchman-Cambridge Irrigation canal waterway to the River.

Paving

The City's 1 & 6 Year Road Plan can be found in the Transportation section of Chapter Two in this plan. This map shows road improvements that the City is planning for in 2013 and within the next six years. There are several projects planned for 2013 which include areas of the community residents have raised concerns about during the public input sessions and the Community Attitude/Needs Assessment Survey. Approximately 83 percent of survey respondents graded the condition of Cambridge's streets to be 'satisfactory' or 'poor'. Several comments were made by residents through the public input sessions and Needs Assessment Survey in regards to the poor condition of the streets south of Highway 6/34. The City of Cambridge is currently working on submitting a public works grant application to NDED in order to have funding assistance to make these infrastructure improvements. The City is aware of these issues and concerns residents have, and they are working hard to improve these problems.

Sidewalks/ADA Compliance

Based on the public input sessions, Cambridge's residents discussed their issues and concerns with the condition and lack of sidewalks in the community. Improving the sidewalks and following ADA compliance guidelines is an important goal for the community. A sidewalk inventory should be used to analyze areas in need of sidewalks and existing sidewalks in need of repair. Again, these improvements require funding as well as support from the residents of Cambridge. However, improvement of sidewalks and pedestrian accessibility is a top goal of City leaders and a desired request made by residents.

Federal ADA compliance regulations were updated in 2010. City leaders are aware of the goals that they need to accomplish. They are working towards making Cambridge an ADA compliant community, but like every other item on the list, it requires time, funds, and community support. The City will continually work to resolve this matter. Currently Cambridge is working on completing the Self-Evaluation and Policy Statement to be submitted to NDOR and fulfill ADA Title II requirements.

Water

The City of Cambridge formed the BIC joint Water Agency with the communities of Indianola and Bartley in 2008. This Joint Water Agency provides water to all three communities from a common well field located north of Bartley. This tri-community water system includes three wells, ground storage, a booster station, and water lines that provide water to each of the communities' master meter pits. At this time there are no upgrades required. However, in the future the City may need to repair or replace water mains to ensure the system is working properly and the water quality is sufficient for residents.

Sanitary Sewer

The WWTF was originally constructed in 1928 on Nakoma Street. Two upgrades have been performed since the original construction in 1978 and 2005 which now provides treatment through the following: oxidation ditch, aerated biosolid digesters, drying beds, and ultraviolet (UV) disinfection prior to discharging to the Republican River. The WWTF has average daily flows of approximately 85,000 gpd and a design capacity of 195,000 gpd with a design maximum flow of 350,000 gpd.

The City clarifier is in need of a few minor repairs such as a new skirt and weir. The City has also discussed the idea of looking at the cost for a backup power supply for the WWTF. Regular maintenance and upgrades are required with public infrastructure systems. The City will need to continually monitor the system to avoid performance issues and larger upgrades may be required in the future.

Storm Shelter

Residents and City leaders discussed the desire to have a public storm shelter constructed in order to provide citizens with a safe place to be during storms. This would be especially beneficial for residents who do not have basements or personal underground storm shelters. Ideally, a storm shelter would be centrally located to allow for easy access for all residents. It was discussed that the storm shelter could be combined with another use in order to save on cost and space for the development of two community services in one building.

Improving and expanding public infrastructure is an on-going task. Although there have been recent improvements made, more work needs to be done. As stated above, these projects require planning, time, and funding. Updates will continually need to be made in order to provide the best quality of life for all of Cambridge's residents. Community support will entrust decision-makers with the tasks of accomplishing these goals in a timely manner; however, funds must be available in order to begin construction on any one of these projects. Besides the City's annual budget, a Capital Improvement Plan (CIP) should be completed. A description of a CIP can be found under the Economy & Capital Improvement section in Chapter One of this plan. The CIP will be a way for decision-makers to plan for capital improvement needs for the next six years. This will outline potential needs, costs, and a timeline for improvements. It will be important to annually update this plan in order to maintain and accomplish the goals that are outlined. Cambridge's officials are taking the necessary steps in order to resolve some of the on-going issues with public infrastructure. They have been working with Engineers for assessments, looking into funding options, working hard to balance the community's budget.

Promote Commercial Development

-Create and Promote a Distinct Appeal for the Downtown District

- Assist Existing and New Business Owners in Order to Expand Cambridge's Economy

Ideas for creating a distinct appeal for the downtown district would come from a Downtown Revitalization Plan. This plan would give the City ideas on aesthetics improvements, traffic and pedestrian flow, parking, and business opportunities. It is a goal for the City of Cambridge to become a Leadership Community and then initiate a Downtown Revitalization Plan. Just as any other planning process including the one for this Comprehensive Plan, the Downtown Revitalization Plan planning process should include several opportunities for public input. The input should come from building and business owners downtown, City officials, and other community stakeholders. The plan would be a guide for development in the downtown district. Of course, the community could create a Downtown Revitalization Plan of their own and move forward with the implementation steps. Although, it is feasible for the City to complete their own version of a Downtown Revitalization Plan, it is appealing for business owners, residents, and City officials to see new ideas from a third party.

Commercial development will require public-private partnerships in order for progress to be seen. Tax Increment Financing (TIF) is an important card to hold when private developers are interested in commercial developments. New commercial development will create more job opportunities which in turn attracts new people to Cambridge, increases the City's tax base, and potentially provides residents with a new amenity or place to shop or eat. In the Economy & Capital Improvement section of Chapter One in this plan, many partnerships and resources are mentioned. Cambridge's leaders are currently maintaining these partnerships and at this time that is one of the most useful resources for current and potential business owners in the community. Having relationships and resources, such as TIF, the Chamber of Commerce, and the Cambridge Economic Development (CED) Board, in place is beneficial for private developers and existing businesses. Promoting and marketing Cambridge's assets, needs, location, funding sources, and land availability will be key to attract private investment.

Recruitment of new business ventures should be based on the feasible sustainability of the business in the region as well as how it will complement the existing industry, such as agriculture. These economic areas are vital to the progress and growth of Cambridge. Businesses in these economic sectors currently exist in Cambridge, but expanding such areas with correlated companies is always a possibility.

The City of Cambridge and CED have been compiling a long list of success stories for attracting new businesses and helping existing ones succeed. A new eatery and truck stop facility are being constructed in Harvest Meadows, a new First State Bank and First State Insurance Agency combined facility is being constructed in place of the old Cambridge Medical Clinic downtown, CED has considered working to attract a hotel to develop in Cambridge, CED recently purchased the Downtown Center which is providing a larger space for an existing Cambridge business to expand, and there is potential for further retail space to be developed on the second level of the Downtown Center. These success stories show how the City and CED are successful with implementing projects from an idea to an actual business that helps support the community. When potential commercial companies start looking at Cambridge, the City should consider how these developments might impact existing businesses within town. To ensure existing businesses have the opportunity to expand and grow new businesses will need to complement the existing economic industries in Cambridge. Because of the limited space available in the downtown district, vacancies should be filled by retail and/or basic service sector businesses. Larger companies or service businesses that provide a unique service may best fit along the Highway 6/34 corridor. In order to have distinct downtown district appeal, the sidewalks need to be filled, store fronts need to be decorated, and businesses need to be open. Some businesses, even in the service sector, do not fulfill all of those needs for the downtown district; therefore, the limited retail space should be left to retail oriented businesses.

Developing along Highway 6/34 and the railroad can be viewed as daunting because it is a challenge to encourage development of commercial space while keeping an aesthetically pleasing corridor. Possible businesses could include a hotel with a conference room facility, car dealership expansion, strip mall to provide space for the service sector, manufacturing or light industrial business, grain storage, and possible existing business expansion because of the land availability. Having both Highway 6/34 and the BNSF railroad present in Cambridge does provide many opportunities for commercial development that other communities do not have. The amount of land available on the south side of the highway and adjacent to the railroad provides even more opportunities for commercial development. Knowing the land is valuable and promoting or marketing that to companies is important; companies need to feel like the land was meant for their business. When doing any engineering design it is important to understand if the area can be served with utilities and how those utilities will get there, but it is also important to leave some of the land development open for change therefore it can best fit the needs of the business or developer.

As mentioned above, it is important to promote and market the City of Cambridge as well as to promote and market within the City of Cambridge. It is the best way to inform potential residents and investors about all of the positive aspects of the community, and way to remind local residents what it takes to be a self-sustainable community. Promotion and marketing is an important step for officials and local committees or groups to take in order to stimulate commercial development. Some of the other steps for City leaders to take would include partnership development and creation of relationships that support funding resources available in the area. Cambridge is currently doing both of those by partnering with CED and the Economic Development Director of Cambridge and having successfully used TIF in the past to show their ability to continue to implement this tool. The future land use plan and map gives developers and City decision-makers a plan to follow. It allows leaders to make informed decisions and to ensure everyone is working towards the same goals.

Housing Market Improvements

- Develop More Housing to Attract Both Home Owners and Renters
- Improve Existing Housing Stock
- Clean-Up Vacant Out Lots and Uninhabitable Homes

As discussed earlier in this plan, there is a housing shortage in Cambridge for both rental and owner-occupied units. In order to solve this issue a few things can be done. The obvious answer is to develop more housing, but in order for that goal to be accomplished private developers or local investors will need to be willing to participate. Typically in communities there are lots to develop however those lots are not in a desirable location or large enough to construct the type of home a buyer is wanting. But with Harvest Meadows, Cambridge has already taken the first, and usually the largest, step to correcting the housing shortage dilemma. Although not everyone will be financially able or interested in building their own homes, new homes do need to be constructed in order to increase the supply of homes available in Cambridge. The three goals under housing improvements all tie-together. There are different ways the City can get involved to help the efforts; however, this goal, more than most, will need the support and efforts of private investors and residents to really see growth and improvement. Cleaning up lots and uninhabitable homes in Cambridge is an on-going task; however, it will create more lots for new infill development as well as rid the neighborhood of eye sores that are also safety hazards. Improving the condition of the existing housing stock will also help attract new residents to the community because the condition of the homes available would be more appealing to buyers. Cambridge is also working to accomplish this goal by offering the owner-occupied rehab assistance. Developing new housing will attract people to Cambridge. It almost works as a chain reaction, with new homes available, families could move to town and enroll their children in Cambridge Public Schools, keeping Cambridge a viable community. With more families in the community, it may also open more jobs which in turn can employ the new residents. Also, if jobs are available in Cambridge, employees may want to live in the community and send their children to Cambridge Public Schools. Decent, attractive, and affordable homes and shovel ready lots need to be available in order to ensure that those new employees will live in Cambridge instead of a nearby community.

The City can be involved, in housing improvements, in a few different ways. Cambridge has maintained updated blight and substandard studies to ensure Tax Increment Financing (TIF) is available to developers, and the City could also use those funds to carry out plans for the demolition of structures in a redevelopment area that they determine to be unsafe or unfit for human occupancy. This is new to the Community Development Law with LB 729 which was passed in a legislative round, and Cambridge should look into this option to see how it could benefit the community. Cambridge can also access funds for demolition through Community Development Block Grants (CDBG). The one stipulation for this grant is that a new housing structure has to be constructed on the newly vacant lot, and it will only be available to those residents that are low-to-moderate income (LMI). This is a way to rid the community of an unsafe, unsightly dwelling and replace it with a new home however, the new home may not be available to citizens who are looking. Nebraska Department of Economic Development (NDED) through CDBG has offered owner-occupied housing rehabilitation funds which is a resource Cambridge is already utilizing. However, funding is diminishing due to Federal and State budget cuts. There are also resources for housing available through Nebraska State Trust Funds. Cambridge's officials should look into each of these avenues to determine what resources may be feasible and beneficial for the community.

Cambridge has been taking all of the right steps to ensure the housing market is capable of expanding to support an increasing population and stimulate growth. The community has been doing what it can to provide resources for potential developers, and moving forward they will need to research a few funding options as well as market the area for housing developments. Developers will be interested in the City of Cambridge, especially if TIF is available to help offset some of the development costs. The City is in a good position; with the need and location to construct new housing. The public-private partnerships will be key as the City tries to accomplish this goal. If private developers are not interested in developing speculative homes in Cambridge, then local investors or a local group or committee may need to implement a plan for home development. Some communities have a group of residents that contribute money to begin the process. Funds contributed would be used to build a spec home, also employing a local contractor. The home is then sold and the money is used to build another spec home, and the process continues. Other communities have proven this to be successful, and Cambridge has the ability and potential resources to do so as well.

Gateway Entrance Improvements

Gateway entrances were discussed heavily during the public input sessions held for the Comprehensive Plan. Not only were the issues discussed, but also ideas on how to improve the aesthetics of the area. Unappealing gateway entrances will continue to be an issue until someone or a group decides makes some improvements. Residents have discussed their dislikes of the entrances, and some improvement ideas have been suggested. After an individual has lived in a community for several years, one starts to overlook the negative aspects or the visually unappealing areas. However, a gateway entrance is Cambridge's first impression to visitors. In order to improve the gateways into town, adjacent property owners will need to be supportive and understanding of the overall goal that Cambridge is trying to achieve. Ideas and visuals for this goal can be seen in previous sections of this Comprehensive Plan.

There are many different ways to create beautiful entrances. Typically landscaping, lighting, signage, and screening are the main projects involved. A Gateway Improvement Authority could be created to help drive these projects or an existing group or board could volunteer their efforts for beautifying the highway corridor entrances into Cambridge. Something to keep in mind is the fact that Cambridge has two main entrances into town. Based on traffic counts, the Highway 6/34 entrance to the west sees more average daily traffic than the entrance to the east. Entrance beautification could easily be completed in phases. The two locations mentioned above are located on the same highway, just opposite sides of the community. It will be important to have some continuity in the look of each entrance improvements. Having a plan or visuals in place before making any changes will be important to stimulate public support and a cohesive look for both entrances. By first completing improvements on the west Highway 6/34 entrance into Cambridge it will be seen by more travelers, based solely on traffic counts, than improvements on the east. However, with the construction and improvements being made to the Harvest Meadows subdivision it may also be a good time to piggy-back off that development and make improvements to the east entrance. Although there is no right or wrong answer, it will be up to the community to decide how this process will unfold. The goal is to have these improvements be seen the most by travelers which will allow for the biggest "bang for your buck" type of project.

Proposed signage improvements can be seen in the computer-renderings to the right. The image to the right provides a visual example of a wayfinding sign that would also grab people’s attention. Wayfinding signage is dual purpose; it directs and informs people while also being aesthetically pleasing and attention grabbing. This sign could be placed anywhere along Highway 6/34, as long as it was modified to direct people to the right places. The brick theme may be something the City desires or they may be interested in a different material; it will be up to the City and their citizens to make final decisions for the vision of their community. However, this vision should encompass the entire community for all beautification projects as opposed to having a mixture of several different “looks” or products used. Beautification is important throughout the entire community not just the entrances, so any of these ideas or themes could be carried into McKinley Park, the downtown district, or any residential neighborhood. If the City works to beautify the community and its entrances, it may spark the desire in residents to keep their properties clean.



Highway 6/34 East Entrance-Existing



Highway 6/34 East Entrance-Proposed Wayfinding Signage

A partnership could also be created with adjacent property owners to ensure everyone is on the same page, and hopefully with the support of property owners this goal could be accomplished. As previously mentioned, one group or several groups could work to make this goal become a reality. The most important part is to have an overall plan and vision created before anything is done; that way there will be a cohesive look throughout the community and every group knows what needs to be done to create the desired look. Screening will make the biggest improvement because of some of the unsightly land uses located on both sides of the highway corridor. Screening could also be beneficial for property owners because the screening can act as a sound buffer from the highway traffic. Signage should not only be informational, but also attractive. Cambridge currently has very nice “Welcome to Cambridge” signs that show support for Cambridge Public Schools and Athletics. These signs are important to the community, and could be moved to the school or football field to continue showing support for the history of athletics in Cambridge. A cohesive look starting from one entrance sign and carrying it through the community to the opposite end creates a distinct appeal or a ‘brand’ for Cambridge. Creating a cohesive, aesthetic plan; forming a group to spearhead the project; balancing partnerships with adjacent property owners, City officials, and other community beautification groups; and aligning funding will be the keys steps in beautifying Cambridge’s gateways.

Develop New Fire Hall

The City of Cambridge, its residents, and its Volunteer Fire Department members have discussed the idea of a new fire hall for the community. The current fire hall is located on Nelson Street across from the public swimming pool. The current location of the fire hall restricts the ability for an expansion; therefore, the community has begun thinking of possible locations for a new fire hall that would be large enough to house modern equipment and trucks to effectively serve and protect residents within the Cambridge rural fire district. When discussing possible locations for a new fire hall, citizens believed it was important for safety reasons to keep the fire hall in a non-residential neighborhood and somewhere that is easily accessible for the Volunteer Fire Department members. Having two points of access and staying north of the railroad tracks also seemed to be important for accessibility, safety, and quick response times.

Becoming a Leadership Community

The City of Cambridge has been actively working to complete the application and submit to Nebraska Department of Economic Development (NDED) to become a Leadership Community. This title opens more doors for the City including a few extra funding options. One of these new funding options that would become available is a Downtown Revitalization Plan and revitalization improvements. This is a two-part grant phase that is available to communities in Nebraska that have been designated a NDED Leadership Community or a NDED Certified City. The City is well on its way to completing the application for the NDED Leadership Community, including checking many requirements off of the “to-do” list. An updated Comprehensive Plan is one of the requirements, along with some other items that the City will accomplish in the near future. Once Cambridge has submitted their application to NDED they will wait to hear if they have been awarded the title of Leadership Community. The title would be yet another great accomplishment for the City of Cambridge.

Recreational Development

Cambridge’s residents have discussed several additional and/or new recreational amenities they would desire in their community. One of those amenities would be expanding the existing hike/bike trail to connect the east and west sides of the community. The future land use plan and map show a feasible option for a proposed hike/bike trail route connecting many of the amenities and services in Cambridge including McKinley Park, Harvest Meadows subdivision, Cross Creek Golf Links, Cambridge Public Schools, the downtown district, and Tri Valley Health System. The second recreational amenity that was discussed during public input sessions was the possibility of a new municipal swimming pool. The existing swimming pool was constructed in 1986, and is an important amenity to families and residents of Cambridge. However, because of the age of the swimming pool there are some major issues with the infrastructure and possible ADA compliance issues. It is recommended that a Pool Study be completed in order to examine all of the possible issues with the current swimming pool. This study would also give Cambridge a cost-benefit analysis of sorts to determine all of their options so City leaders can decide the best course of action. This amenity is important to many families in any community and leaders want to continue to provide a great quality of life for residents; therefore, looking into the future and completing a Pool Study would be highly recommended. Again, this goal will require support, funding, planning, and time but is something that leaders are working towards.

