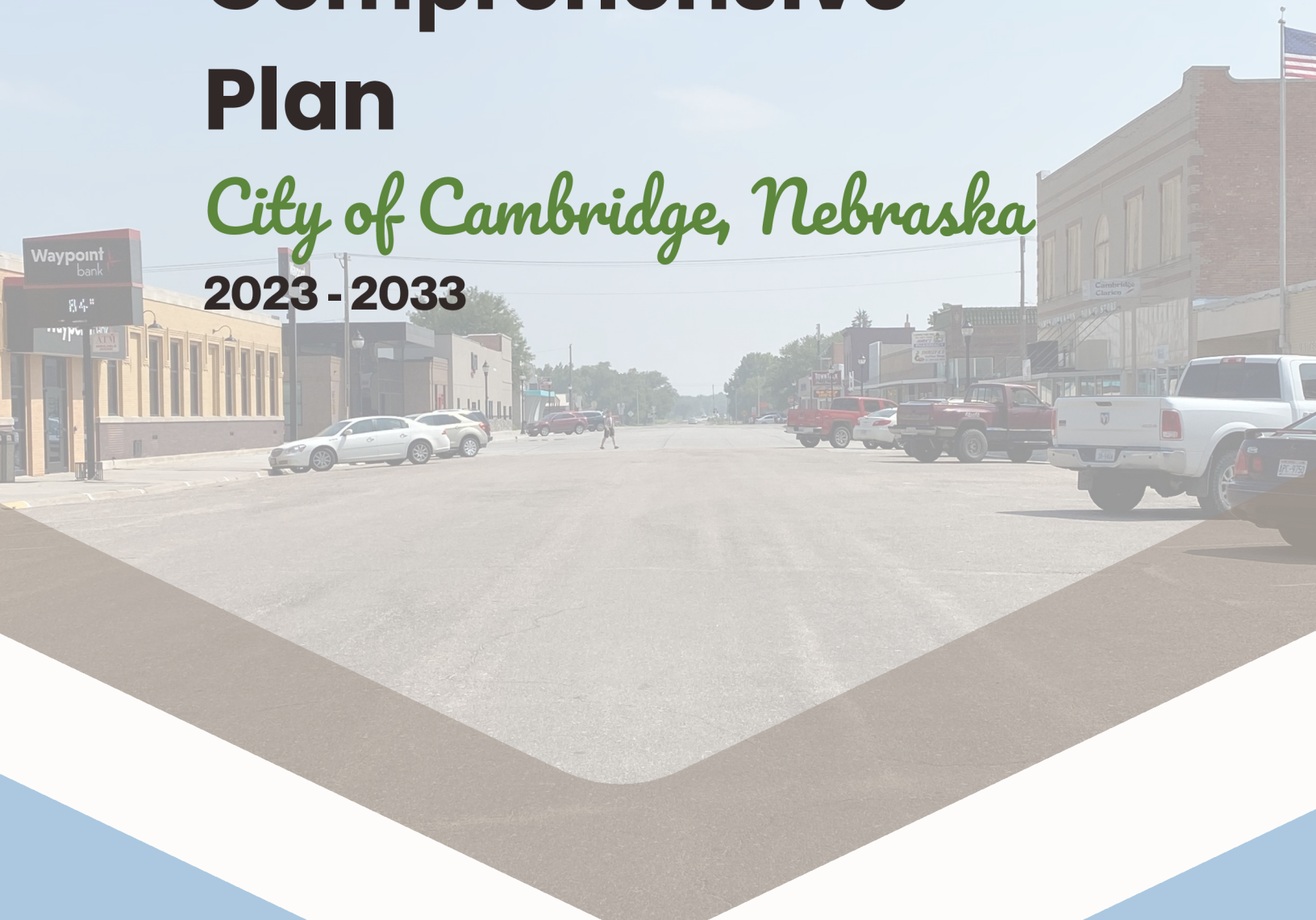




Comprehensive Plan

City of Cambridge, Nebraska

2023 - 2033



Prepared by:



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The City of Cambridge would like to thank all of the residents, property owners, and business owners who participated in the development of Cambridge's Comprehensive Plan. Without the support of the community and its residents, this plan would not have become a reality.

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Vision for Cambridge

Cambridge residents and business owners are valuable community assets. Their participation was, and is, essential to the process. The Comprehensive Plan presents a futuristic vision created by the community. The planning process for Cambridge’s Comprehensive Plan included public meetings, stakeholder meetings, and workshops which allowed community members to consider directions and goals for the plan.

Cambridge’s vision is to promote and grow a diverse economic base while emphasizing overall community growth and development. This requires a proactive approach to attracting new residents and gathering input from existing residents.

Housing is an ongoing issue that will be addressed to attract and retain residents. Gateway corridors into town and the traditional downtown core were major discussion points during public input sessions. Residents expressed support for aesthetics and improvements in those areas, in addition to employment initiatives while maintaining infrastructure is also a priority.

While the Comprehensive Plan captures many ideas, goals, and policies, there are some noteworthy directions and changes presented in this Plan. These new directions are a result of community feedback, reactions to current trends and conditions, and policy direction from elected and appointed community officials.

INTRODUCTION

The Comprehensive Plan is a toolkit for Cambridge's future development, offering long-term guidance on how and where our community can invest and grow over the next decade. It outlines the City's goals for the future and covers everything from land use planning and demographics to transportation and community services. This plan will help Cambridge meet future needs for economic development, transportation, housing, parks and open spaces, and other community resources. By setting a clear direction for future development regulations, policy decisions, and community programs, it promotes a sustainable and fiscally responsible future for the City of Cambridge.

Compliance with State and Local Requirements

The governmental functions of Cambridge, Nebraska are provided and coordinated by the City Council which is comprised of seven officials. Cambridge's planning and zoning jurisdiction includes an area within one mile of the City's corporate limits, pursuant to Nebraska Revised Statute § 17-1002. Cambridge's planning and zoning jurisdiction is governed by *Nebraska Revised Statute § 17-1004*. As Cambridge continues to grow and annex land, the Extraterritorial Jurisdiction (ETJ) may extend further into Furnas County and Red Willow County.

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.

(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.

Cambridge Comprehensive Plan 2023 – 2033

(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.

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 Comprehensive Plan has been prepared in accordance with state statutes and requirements. It is the duty of the City Council to make and adopt a master plan for the municipality's physical development. The community's master plan shall be an advisory document to guide land development decisions. After a public hearing, the Planning Commission shall make its recommendation to the City Council. Following that and another public meeting, the City Council shall adopt and approve the Comprehensive Plan by Resolution.

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.

What is a Comprehensive Plan?

This document is Cambridge’s long-term Comprehensive Plan and establishes vision and direction for the future. Its objectives are 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 assets. 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.



Previous Planning Efforts

Cambridge, Nebraska has a record of community participation and planning, and this Comprehensive Plan builds on those previous efforts. The Comprehensive Plan includes a review of previous efforts and documents which address the goals and policies for future discussions and development ideas. Themes that have carried forward include:

- Improve Public Infrastructure
- Create Gateway Entrances
- Promote Commercial Development

Planning Period

The planning period for Cambridge’s Comprehensive Plan is 2023–2033 and should be frequently reviewed to guarantee its relevance to the community. A formal review process should be undertaken in 2025 and 2028 which will be important to the Comprehensive Plan’s overall success. This process should include Public Hearings to discuss whether the Plan remains valid or if updates are necessary.

Goals for Cambridge's Comprehensive Plan 2023-2033

While this Plan embodies many ideas, goals, and policies parallel with other communities' goals in this region, there are some noteworthy new directions and slight changes in the 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:

Cambridge *2023 - 2033 Comprehensive Plan Goals*

Improve Public Infrastructure

Promote Commercial Development

Housing Market Improvements

Gateway Entrance Improvements

Build New Fire Hall

Data Sources

The following paragraphs highlight key data sources utilized in the analysis process. A portion of the data was accessed through mySidewalk.com—an online data vendor—which brings together multiple data sources allowing for comparisons and strategic analysis.



Decennial Census

Beginning in 1790, the United States Census has tabulated each resident of the country based on where they reside on April 1 during years ending in zero. The mandatory survey determines the number of congressional seats for each state. Over time, the census has become more robust capturing data well beyond the original intent.



American Community Survey (ACS)

Conducted by the U.S. Census Bureau, the ACS supplements the decennial census. This ongoing survey supplies data about the nation on an annual basis. In contrast to the universal decennial census, the ACS is sent to a sample of addresses—approximately 3.5 million in all fifty states along with the District of Columbia and Puerto Rico.



For the 2020 5-Year Estimates, Nebraska’s response rate was 90.6 percent. The ACS attempts to capture topics beyond those included in the decennial census and includes education, employment, internet access, and transportation data.

Environmental Systems Research Institute (ESRI)

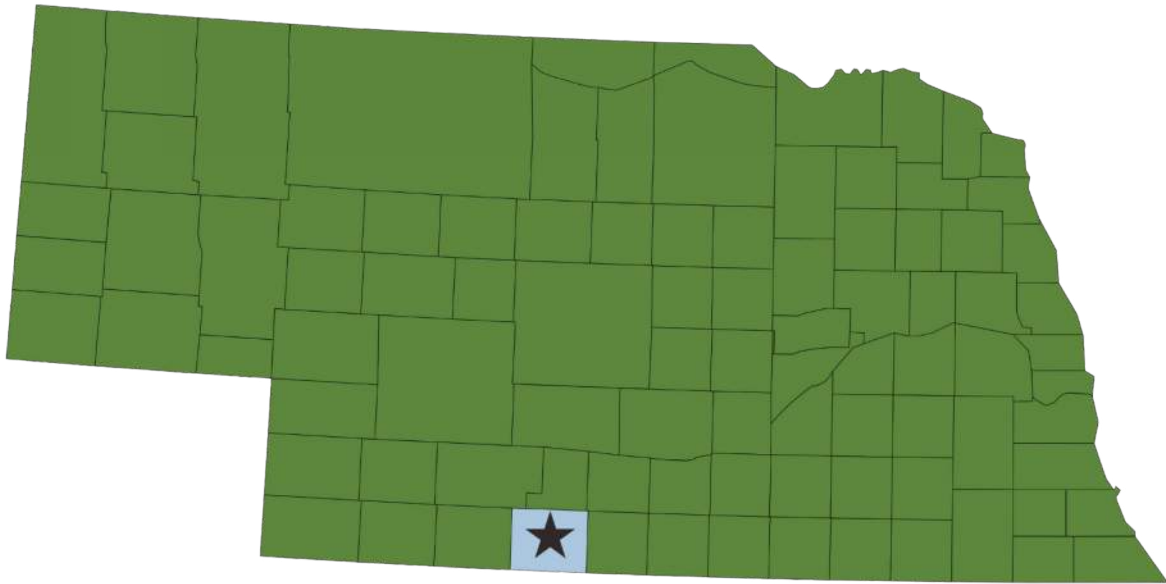
ESRI data is similar to census data but allows communities to enter additional information regarding commercial properties, including vacant lots and buildings. This helps communities and the State of Nebraska to market and promote economic development opportunities. ESRI data is reported as estimates utilizing the most recent census data and marketing forecasts for the associated year.

1

COMMUNITY PROFILE

The Community Profile provides a snapshot of current conditions in Cambridge and forms the foundation for planning for the next ten years. This profile compiles information derived from outside sources, conversations with stakeholders, on-site assessments, and data analysis. The Community Profile includes the following components:

- Description
- History
- Population
- Housing
- Economy



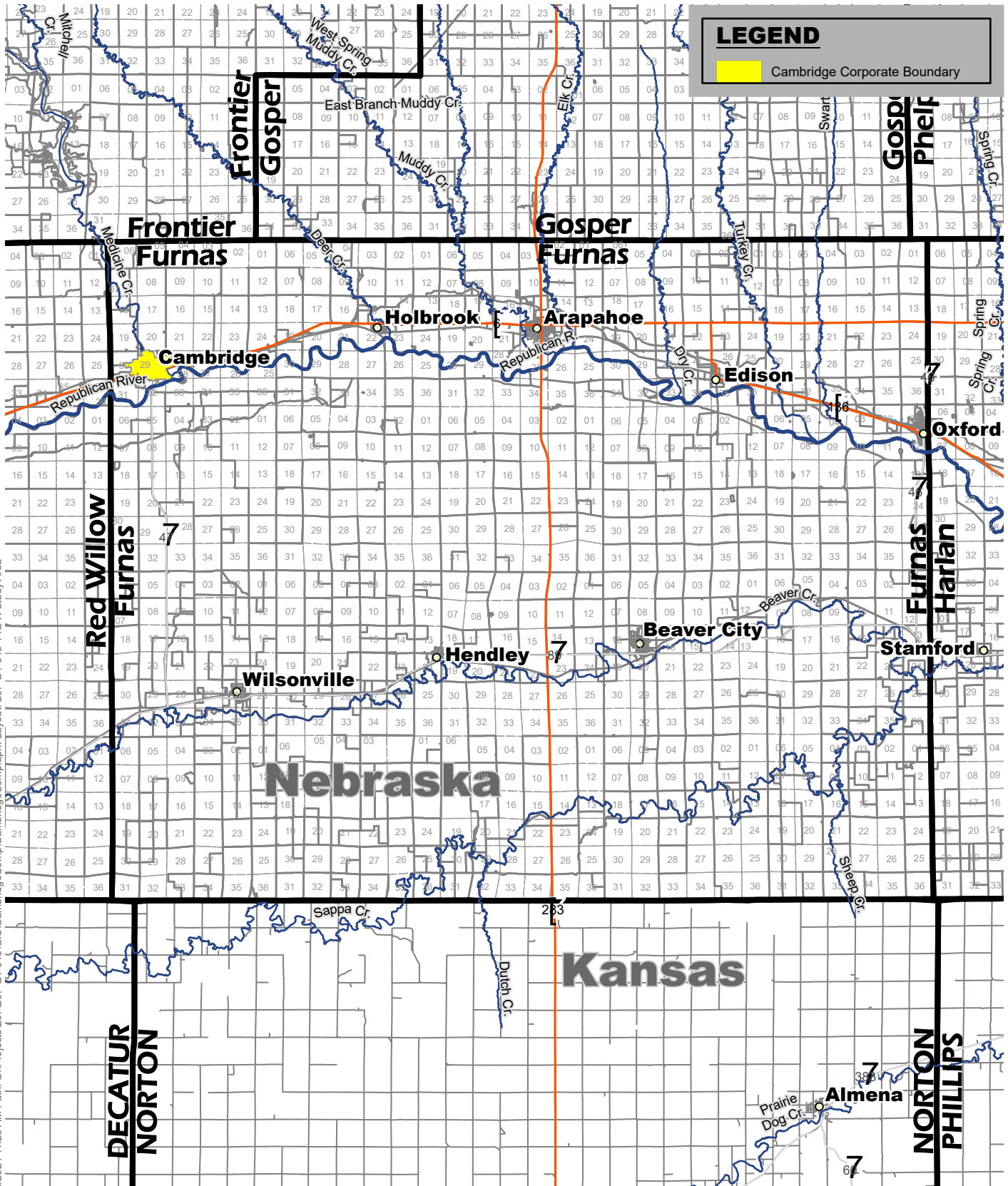
Description

Cambridge, Nebraska is located in northwestern Furnas County. Other communities in the county include Arapahoe, Beaver City, Holbrook, Edison, Hendley, and Wilsonville, with part of Oxford is also situated in Furnas County. According to the 2020 Census, Cambridge’s population was 1,071. Cambridge is home to several different industries, a progressive and supportive school district, healthcare options, restaurants, stores, and recreational facilities.

Figure 1.1 shows Cambridge’s location in Furnas County and this map acts as the Study Area Map for this Comprehensive Plan. Cambridge is considered a “Second Class” City in Nebraska and serves as a progressive hub for much of southwest Nebraska (Table 1.1). The community is served by Highways 6/34 with access north to Interstate 80 and south to Interstate 70.

| Table 1.1: State Population Classification | | |
|--|-------------------------------------|--------------------------|
| Nebraska, 2024 | | |
| Classification | Population | Number of Municipalities |
| Metropolitan Class | More than 300,000 | Omaha Only |
| Primary Class | More than 100,000; less than 300,00 | Lincoln Only |
| First Class | More than 5,000; less than 100,000 | 30 |
| Second Class | More than 800; less than 5,000 | 115 |
| Village | More than 100; less than 800 | 385 |
| Total Number of Municipalities in Nebraska: 532 | | |
| Source: Nebraska State Statute § 14-101, § 15-101, § 16-101, § 17-101, § 17-201 | | |

7/15/2024 11:23 AM Path: G:\Projects\207-G-1-045\GIS\CambridgeComp.aprx Layout: 207-G-1-045 FIG X Study Area



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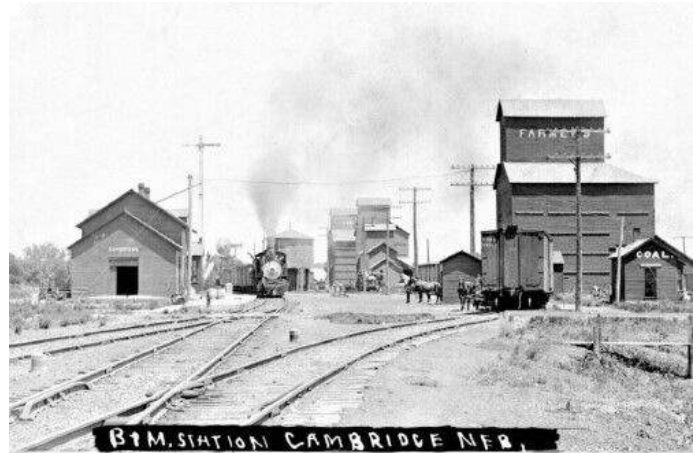
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History

The community's early history is associated with the Burlington & Missouri Railroad which served as a vital link to markets (Dick 1938). Situated at the junction of Medicine Creek and the Republican River, the earliest settlement was constructed in 1871 by Hiram Doing. The land initially settled by Doing was sold to J.W. Pickle who constructed a grist mill and sawmill on Medicine Creek (Andreas 1882).

The land sold to Pickle was surveyed for a town site in 1878. One early "name" suggestion was Northwood others referred to it as Pickletown, while other suggestions were Scratchpot City and Lickskillet (Perkey 1982). The first post office was known as Medicine Creek but officially changed on August 3, 1880 with J.W. Pickle serving as postmaster. B&M official W.E. Babcock later met local officials at Oxford and suggested an official name change to Cambridge. Link (1933) indicates that both Cambridge and Oxford were named after well-known universities.

Several denominations constructed churches in the 1880s (Catholic, Baptist, Methodist, Lutheran, and Congregational) and the first newspaper—*The Monitor*—appeared in 1884. Cambridge was officially incorporated in 1885 and has witnessed two disastrous floods—one in 1935 and the other in 1947—through its history. Cambridge has overcome those challenges and many others to ultimately become an economic hub for northwestern Furnas County.



Population

People who live, work, and visit Cambridge every day are what makes the community unique. Understanding a population’s composition helps establish goals for community development. Demographics are the basis for prioritizing future goals, all other plan elements depend on an assessment of existing population characteristics and future projections. This data creates a vision for the next five, ten, and fifteen years and helps decision makers plan social, economic, and physical infrastructure changes to meet Cambridge’s needs and objectives.

Population Change

According to the 2020 census, Cambridge’s population stood at 1,071 after peaking in 1950 at 1,352 (Table 1.2). Even though its population has demonstrated a slight decline, Cambridge’s population has been consistent and even rebounded since its post-WWII low of 1,041 in 2000. Furnas County, on the other hand, has witnessed a steady decline since its peak in 1930 at 12,140 (Table 1.2). The County’s 2020 population of 4,636 is the lowest in its history.

| Table 1.2: Population 1880–2020 | | | |
|---|--------------|---------------|---------------|
| City of Cambridge and Furnas County, Nebraska, 2023 | | | |
| Cambridge | | Furnas County | |
| Year | Population | Year | Population |
| 1880 | 106 | 1880 | 6,407 |
| 1890 | 510 | 1890 | 9,840 |
| 1900 | 840 | 1900 | 12,373 |
| 1910 | 1,029 | 1910 | 12,083 |
| 1920 | 1,042 | 1920 | 11,657 |
| 1930 | 1,203 | 1930 | 12,140 |
| 1940 | 1,084 | 1940 | 10,098 |
| 1950 | 1,352 | 1950 | 9,385 |
| 1960 | 1,090 | 1960 | 7,711 |
| 1970 | 1,145 | 1970 | 6,897 |
| 1980 | 1,206 | 1980 | 6,486 |
| 1990 | 1,107 | 1990 | 5,553 |
| 2000 | 1,041 | 2000 | 5,324 |
| 2010 | 1,063 | 2010 | 4,959 |
| 2020 | 1,071 | 2020 | 4,636 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.

Peer Communities

Communities with similar characteristics make for a nice comparison to understand trends across the state—these communities were selected based on the 2020 census (Table 1.3). Examining recent population trends (1980–2020) for peer communities, only Henderson peaked in 2020 while seven of the communities peaked in population in 1980 as did Cambridge.

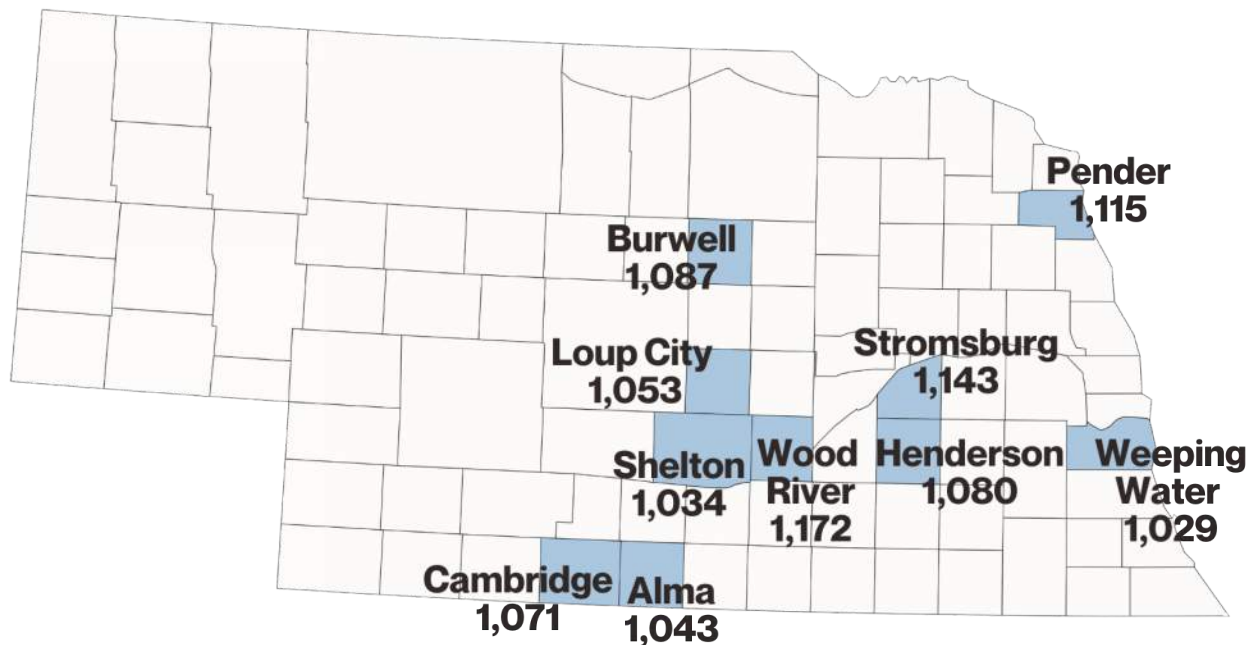
In addition to population comparisons, Table 1.4 reflects trends related to median age, household size, and median household income. Of the peer communities, Cambridge shows several positive trends with a relatively low median age and toward the high end in regard to household size and income.

Table 1.3: Peer Community Population Change 1980–2020

| City of Cambridge, Nebraska, 2023 | | | | | |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|
| Community | 2020 | 2010 | 2000 | 1990 | 1980 |
| Alma | 1,043 | 1,133 | 1,214 | 1,226 | 1,369 |
| Burwell | 1,087 | 1,210 | 1,130 | 1,278 | 1,383 |
| Cambridge | 1,071 | 1,063 | 1,041 | 1,107 | 1,206 |
| Henderson | 1,080 | 991 | 986 | 999 | 1,072 |
| Loup City | 1,053 | 1,029 | 996 | 1,104 | 1,368 |
| Pender | 1,115 | 1,002 | 1,148 | 1,208 | 1,318 |
| Shelton | 1,034 | 1,059 | 1,140 | 954 | 1,046 |
| Stromsburg | 1,143 | 1,171 | 1,232 | 1,241 | 1,290 |
| Weeping Water | 1,029 | 1,050 | 1,103 | 1,008 | 1,109 |
| Wood River | 1,172 | 1,325 | 1,204 | 1,156 | 1,334 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.

Figure 1.2: Peer Communities Map



Cambridge Comprehensive Plan 2023 – 2033

Table 1.4: Peer Community Comparisons

City of Cambridge, Nebraska, 2023

| Community | Median Age | Average Household Size | Median Household Income |
|---------------|------------|------------------------|-------------------------|
| Alma | 41.7 | 2.43 | \$50,729 |
| Burwell | 49.6 | 2.26 | \$50,833 |
| Cambridge | 40.7 | 2.44 | \$67,721 |
| Henderson | 41.3 | 2.26 | \$70,189 |
| Loup City | 51.1 | 1.99 | \$66,817 |
| Pender | 38.1 | 2.65 | \$75,357 |
| Shelton | 34.3 | 2.68 | \$55,568 |
| Stromsburg | 45.2 | 2.47 | \$55,156 |
| Weeping Water | 40.5 | 2.44 | \$58,100 |
| Wood River | 36.1 | 2.8 | \$62,500 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

Population Cohorts

Using demographics to predict community change is critical. Planning for future needs, possibly a new elementary school or a retirement facility, based on population trends is important for a community to track.

Several trends appear for Cambridge based on population estimates for 2010 and 2020 (Table 1.5). The under 19 years of age segment, for example, points to a positive trend in that there is a robust increase in that category—moving from 23.2 percent in 2010 to 28.1 percent in 2020. Considering the nine and under population also points to a positive trend, as that category increased from 11.5 percent to 15.8 percent.

Table 1.5: Population Based on Estimates 2010 and 2020 Census Data

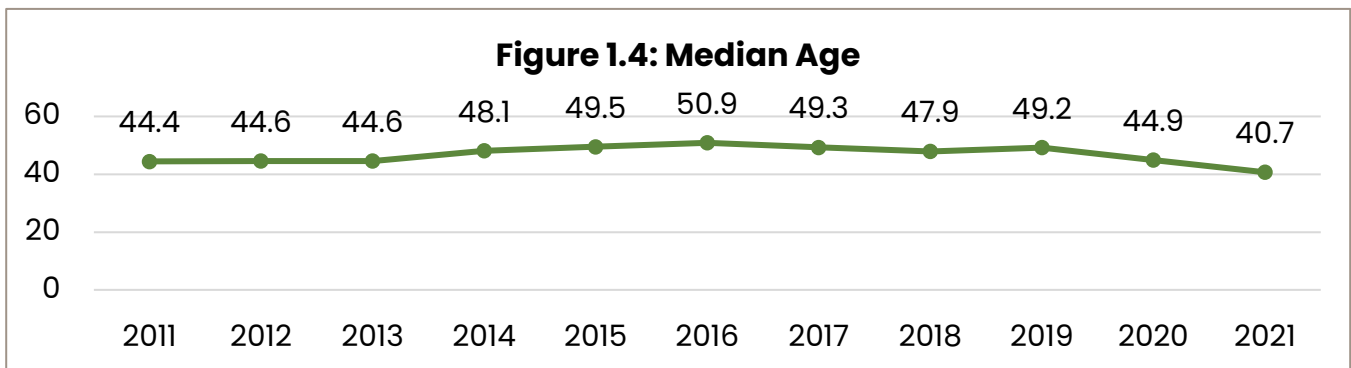
City of Cambridge, Nebraska, 2023

| Age | 2010 (percent) | 2020 (number) | 2020 (percent) |
|---------|----------------|---------------|----------------|
| Under 5 | 3.5 | 92 | 7.3 |
| 5 – 9 | 8 | 108 | 8.5 |
| 10 – 14 | 8.1 | 79 | 6.2 |
| 15 – 19 | 3.6 | 77 | 6.1 |
| 20 – 24 | 3.4 | 32 | 2.5 |
| 25 – 34 | 12.1 | 143 | 11.3 |
| 35 – 44 | 11.6 | 154 | 12.2 |
| 45 – 54 | 14 | 172 | 13.6 |
| 55 – 59 | 6.8 | 37 | 2.9 |
| 60 – 64 | 7.5 | 79 | 6.2 |
| 65 – 74 | 6.5 | 135 | 10.7 |
| 75 – 84 | 9.4 | 106 | 8.4 |
| 85+ | 5.2 | 53 | 4.2 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.

At the other end of the population spectrum, the 60+ category in Cambridge also increased rising from 20.5 percent in 2010 to 28.6 percent in 2020. Noting these changes is important and helps direct public policy. Is more older adult housing an issue? Are more entertainment options for younger citizens needed? Considering changes in population is important and using demographics to analyze trends allows community leaders to plan accordingly.

The median age for all of Cambridge's residents is 40.7 years old. This is much lower than the County's median age of 46.5 years old. Both numbers are higher than the State's median age of 36.7 years old. This is consistent with a "graying" of rural America. The decennial census data provides historical data to utilize but the ACS shows more recent data on an annual basis. Each year has an estimate with a margin of error reported. Cambridge's ACS reported median ages are highlighted below.



One way to invest in this community is to work toward creating a more livable environment, which is attractive to people of all ages. The American Association of Retired Persons (AARP) has created a Livability Index, using eight categories to calculate the overall livability of a community as its population ages. Engaging in all of these will create a vibrant, welcoming community, not just to the aging population, but to everyone.

The housing category scores a community's provision of housing opportunities for all ages, incomes, and abilities, which allows everyone to live in a quality neighborhood.

Compact neighborhoods that provide easy and convenient access to life necessities, work, and recreation opportunities.

Transportation Options should be safe and reliable. Communities should provide access to and maintain a clean environment for their residents.

Good communities must protect and maintain a clean, healthy environment for their residents.

Because the health of its residents is so tied to the health of the community, exercise options should be available as well as access to high-quality health care.

Communities should work toward creating strong regional economies and fiscally healthy local governments.

Residents should be able to engage in social and civic opportunities within their community.

Residents must feel a sense of inclusion and possibility in their community.

Source: American Association of Retired Persons (AARP), 2024

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Family Dynamics

Families are a fundamental structure for any community, including Cambridge. Family is defined as a group of one or more parents and their children living together as a unit. Providing opportunities for community members is critical and the City of Cambridge can make decisions based on family data. In addition to defining family, a household is considered a “family household” when at least one member of the household is related to the household by birth, marriage, or adoption.

According to census data, there are 511 households in Cambridge and a total of 327 families. Of the total number of housing units, 82.6 are owner-occupied and 17.4 percent are renter-occupied in Cambridge which is considerably different from the State of Nebraska—67.8 percent owner-occupied and 32.2 percent renter-occupied. Regarding household size, Cambridge is quite similar to the entire State of Nebraska (Table 1.6).

| Table 1.6: Household Data | | | | | | |
|---|-----------|---------|---------------|---------|-------------------|---------|
| City of Cambridge, Furnas County, and the State of Nebraska, 2023 | | | | | | |
| Household Size | Cambridge | Percent | Furnas County | Percent | State of Nebraska | Percent |
| 1-Person | 153 | 29.9 | 534 | 26.8 | 238,923 | 30.4 |
| 2-Person | 185 | 36.2 | 853 | 42.9 | 275,089 | 35 |
| 3-Person | 71 | 13.9 | 276 | 13.9 | 101,844 | 13 |
| 4 or more-Person | 102 | 20 | 327 | 16.4 | 170,126 | 21.6 |
| Total Households | 511 | | 1,990 | | 785,982 | |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

Race and Ethnicity

Race and/or ethnicity is another way to analyze population. Cambridge in 2020 registered a total population of 1,071 and of that number 94.2 is listed as Caucasian, 4.7 Hispanic, and the remainder is a mix of two or more races. In comparison, the State of Nebraska with a total population of 1,961,504 in 2020, was 75.7 percent Caucasian (1,484,687), 12.0 percent (234,715) Hispanic, 4.8 percent (94,405) African-American, 2.7 percent (52,359) Asian, and 0.8 percent (15,051) Native American.

| Table 1.7: Population by Ethnicity | | | | |
|---|-----------|---------|-----------|---------|
| City of Cambridge and State of Nebraska, 2023 | | | | |
| Ethnicity | Cambridge | | Nebraska | |
| | Number | Percent | Number | Percent |
| Caucasian | 1,009 | 94.2 | 1,484,687 | 75.7 |
| Hispanic/Latino | 50 | 4.7 | 234,715 | 12 |
| African-American | - | - | 94,405 | 4.8 |
| Native American | - | - | 15,051 | 0.8 |
| Asian | - | - | 52,359 | 2.7 |
| Mix of two or more Races | 12 | 1.1 | - | - |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

People with Disabilities

Accessibility concerns are also considerations for Cambridge. According to the Centers for Disease Control and Prevention (CDC), 56.7 million adults in the United States live with a disability. These concerns relate to community design, development, and maintenance of community assets. Several Cambridge residents live with a disability (2021 American Community Survey Estimates). In total, recent census data reveal 196 Cambridge residents were listed as having a disability—either cognitive, hearing, vision, or ambulatory. Public spaces, community amenities, and community events should accommodate individuals with disabilities when possible. ADA-compliant ramps and amenities are simple design standards that are easily doable for most communities.

Population Projections

Population composition and trends are important considerations when determining projections for a community's future population. Projections help determine a City's future land use and community service needs and policies. Various scenarios presented in this Comprehensive Plan present different outcomes—decline or growth—which guide decision-makers in the planning process. Revisiting the Comprehensive Plan on a regular basis is important and will encourage community leaders to stay active and aware of community needs.

Since its peak in 1950, Cambridge's population has dipped since that time. The community has, however, maintained its population for the last several decades and has witnessed a slightly positive trend over the last few decades—2000 to 2010 equals 0.021 percent (1,041 to 1,063) and 2010 to 2020 equals 0.084 percent (1,063 to 1,071). Over time, a small percent change in population can equal a substantial impact (positive or negative) on a community (Table 1.9).

While the loss or creation of a major employer or local industry can have a tremendous impact on a community, local leaders need to consistently market and promote their community. Cambridge has several positive aspects, promoting and selling "place" is key for its future.

| Table 1.8: Population Change 1980–2020 | | |
|---|------------|----------------|
| City of Cambridge, Nebraska, 2023 | | |
| Year | Population | Percent Change |
| 1980 | 1,206 | - |
| 1990 | 1,107 | -8.2 |
| 2000 | 1,041 | -6 |
| 2010 | 1,063 | 2.1 |
| 2020 | 1,071 | 0.8 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.

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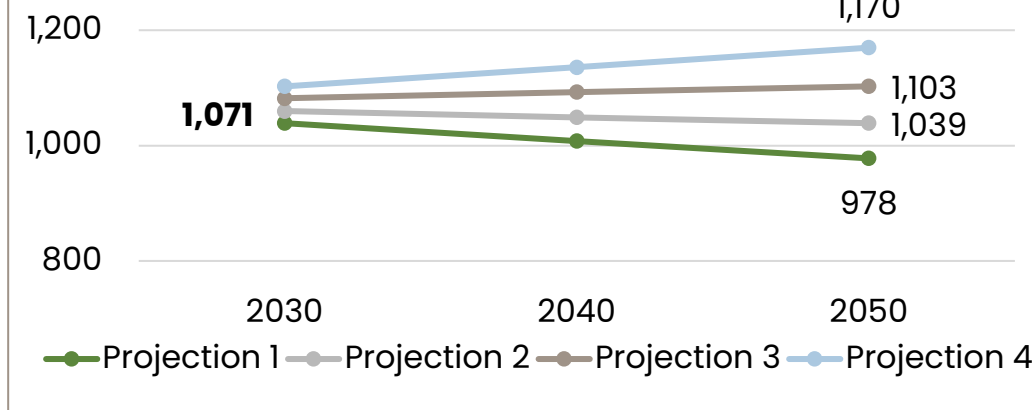
Table 1.9: Population Projections and Estimates 2020–2050

City of Cambridge, Nebraska, 2023

| | 2020 | Projections (Percent) | 2030 | Population Change | 2040 | Population Change | 2050 | Population Change |
|---------------------|-------|-----------------------|-------|-------------------|-------|-------------------|-------|-------------------|
| Projection 1 | 1,071 | -3.00 | 1,039 | -32 | 1,008 | -31 | 978 | -30 |
| Projection 2 | 1,071 | -1.00 | 1,060 | -11 | 1,049 | -11 | 1,039 | -10 |
| Projection 3 | 1,071 | 1.00 | 1,082 | 11 | 1,093 | 11 | 1,103 | 10 |
| Projection 4 | 1,071 | 3.00 | 1,103 | 32 | 1,136 | 33 | 1,170 | 34 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.

Figure 1.3: Population Projections





Housing

Housing is a critical piece to Cambridge’s prosperity. The City must seek ways to assess and improve housing options by identifying housing priorities and ways to encourage development of housing options. Inviting, well-maintained housing attracts potential residents and predicting future demand is a priority. Issues related to aging housing stock are concerns if older homes no longer address the needs of today’s buyers.

Housing in conjunction with demographics will assist City leaders in finding appropriate market improvements for community success.

Occupancy Characteristics

Tables 1.10, 1.11, and 1.12 reflect housing data, including total number of units, along with housing tenure for Cambridge, Furnas County, and the State of Nebraska. Cambridge and Furnas County are similar in most categories, occupied and vacancy rates are no exceptions with the State of Nebraska having a considerably lower rate of vacant housing (Table 1.10).



Table 1.10: 2020 Total Number of Housing Units (Occupied and Vacant)

City of Cambridge, Furnas County, and State of Nebraska, 2023

| Location | Total Housing Units | Occupied | Percent | Vacant | Percent |
|-------------------|---------------------|----------|---------|--------|---------|
| Cambridge | 577 | 481 | 83.4 | 96 | 16.6 |
| Furnas County | 2,518 | 2,049 | 81.3 | 469 | 18.6 |
| State of Nebraska | 844,278 | 773,312 | 91.6 | 70,966 | 8.4 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.

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For occupied housing units, only slight variances are found in all four categories (Table 1.11). Finally, for housing tenure the State of Nebraska has a much higher percentage (32.2) of renter-occupied units in comparison to both Cambridge and Furnas County.

| Table 1.11: Occupied Housing Units (Number and Percent) | | | | | | |
|---|------------|---------|---------------|---------|-------------------|---------|
| City of Cambridge, Furnas County, and State of Nebraska, 2023 | | | | | | |
| Household Size | Cambridge | Percent | Furnas County | Percent | State of Nebraska | Percent |
| 1-Person | 153 | 29.9 | 534 | 26.8 | 238,923 | 30.4 |
| 2-Person | 185 | 36.2 | 853 | 42.9 | 275,089 | 35 |
| 3-Person | 71 | 13.9 | 276 | 13.9 | 101,844 | 13 |
| 4 or more-Person | 102 | 20 | 327 | 16.4 | 170,126 | 21.6 |
| Total Households | 511 | | 1990 | | 785,982 | |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.



| Table 1.12: Housing Tenure | | |
|---|------------------------|-------------------------|
| City of Cambridge, Furnas County, and State of Nebraska, 2023 | | |
| Location | Owner-Occupied Percent | Renter-Occupied Percent |
| Cambridge | 82.6 | 17.4 |
| Furnas County | 79 | 21 |
| State of Nebraska | 67.8 | 32.2 |

Source: U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System.



Age of Housing Stock

Age of housing stock is reflected in Cambridge’s Census Data. Aging or dated housing impacts the community’s ability to recruit new residents, which is an important variable to consider. Both Cambridge and Furnas County are similar in that well over half of the houses were constructed before 1960, in comparison the State of Nebraska registered just over 31 percent in that age category (Table 1.13).

Moreover, Cambridge and Furnas County both have well over 75 percent of their housing stock built before 1980—in comparison the State of Nebraska is at just over 57 percent. Older properties are not liabilities simply based on age, but older homes do require continual upkeep and maintenance. Additionally, many older homes were constructed on smaller lots (often fifty feet in width) and contain smaller bedrooms—and rooms in general—than what the market demands today. Examining housing tenure demonstrates little variance between the three, while year structure built dramatically varies with Cambridge and Furnas County having a higher percentage of older homes (Table 1.13). Although possibly not critical, this is an issue for Cambridge officials to note as they move forward.

Table 1.13: Year Structure Built (Number and Percent)

City of Cambridge, Furnas County, State of Nebraska, 2023

| Year Built | Cambridge | Percent | Furnas County | Percent | State of Nebraska | Percent |
|---------------|-----------|---------|---------------|---------|-------------------|---------|
| 2020 or later | 0 | 0 | 13 | 0.7 | 5,012 | 0.6 |
| 2010 to 2019 | 23 | 4.5 | 58 | 2.9 | 76,078 | 9.7 |
| 2000 to 2009 | 27 | 5.2 | 77 | 3.9 | 94,225 | 12 |
| 1980 to 1999 | 39 | 7.6 | 158 | 7.9 | 158,511 | 20.2 |
| 1960 to 1979 | 109 | 21.3 | 427 | 21.5 | 204,612 | 26 |
| 1940 to 1959 | 84 | 16.4 | 393 | 19.7 | 106,315 | 13.5 |
| 1939 or older | 229 | 44.8 | 864 | 43.4 | 141,229 | 18 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).



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Vacancy Rates

A healthy vacancy rate typically varies between 2 and 7 percent. High vacancy rates tend to reduce the value of nearby properties, create fire and safety hazards, and impose costs on the local government. In Cambridge’s case, the current vacancy rate is 16.6 percent—in comparison Furnas County is at 18.6 percent and the State of Nebraska stands at 8.4 percent (U.S. Census Bureau (data.census.gov), U.S. Federal Statistical System).

Adequate housing is essential to support economic growth. A small percentage of vacant properties is necessary to attract new residents and create an atmosphere of a healthy housing market tied to job creation and recruitment efforts. A tight housing market, for example, can increase housing prices and make it more challenging for employers to recruit additional employees. A quick search on realtor.com found that Cambridge currently has thirteen listings—eight single-family properties and five residential lots available for development.



Housing Value

The median value for owner-occupied housing units with a mortgage is \$85,500 in Cambridge. In comparison, the number for Furnas County (\$92,700) is slightly higher and the State of Nebraska (\$220,900) is considerably higher (Table 1.14).

Table 1.14: Owner-Occupied Housing Units with a Mortgage

City of Cambridge, Furnas County, and State of Nebraska, 2023

| Value | Cambridge | Percent | Furnas County | Percent | State of Nebraska | Percent |
|-----------------------|-----------------|---------|-----------------|---------|-------------------|---------|
| Less than \$50,000 | 50 | 27.8 | 114 | 18.6 | 11,257 | 3.5 |
| \$50,000 – \$99,999 | 55 | 30.6 | 226 | 36.9 | 22,635 | 7.1 |
| \$100,000 – \$299,999 | 75 | 41.7 | 237 | 38.7 | 193,435 | 60.9 |
| \$300,000 – \$499,999 | 0 | 0 | 24 | 3.9 | 68,791 | 21.6 |
| \$500,000 – \$749,999 | 0 | 0 | 0 | 0 | 15,548 | 4.9 |
| \$750,000 – \$999,999 | 0 | 0 | 6 | 1 | 3,669 | 1.2 |
| \$1,000,000+ | 0 | 0 | 6 | 1 | 2,415 | 0.8 |
| Median Value | \$85,500 | | \$92,700 | | \$220,900 | |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

Numbers for properties without a mortgage show similar trends, with Cambridge lower than the county and state (Table 1.15).

Table 1.15: Owner-Occupied Housing Units without a Mortgage

City of Cambridge, Furnas County, and State of Nebraska, 2023

| Value | Cambridge | Percent | Furnas County | Percent | State of Nebraska | Percent |
|-----------------------|-----------------|---------|-----------------|---------|-------------------|---------|
| Less than \$50,000 | 76 | 31.4 | 362 | 37.7 | 25,714 | 12 |
| \$50,000 – \$99,999 | 106 | 43.8 | 348 | 36.3 | 31,170 | 14.5 |
| \$100,000 – \$199,000 | 52 | 21.5 | 136 | 14.2 | 64,460 | 30 |
| \$200,000 – \$299,000 | 5 | 2.1 | 54 | 5.6 | 47,537 | 22.1 |
| \$300,000 – \$499,999 | 0 | 0 | 36 | 3.8 | 32,746 | 15.2 |
| \$500,000 – \$749,999 | 3 | 1.2 | 5 | 0.5 | 7,702 | 3.6 |
| \$750,000 – \$999,999 | 0 | 0 | 0 | 0 | 2,691 | 1.3 |
| \$1,000,000+ | 0 | 0 | 19 | 2 | 2,212 | 1 |
| Median Value | \$69,200 | | \$65,900 | | \$174,500 | |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

For housing units with a mortgage, the most common value for Cambridge, Furnas County, and the State of Nebraska were all three in the \$100,000 to \$299,999 range. For those without a mortgage, the greatest number of homes for Cambridge were in the \$50,000-\$99,999 range, while Furnas County was slightly below that in the less than \$50,000 category, and the state slightly higher in the \$100,000-\$199,999 range.

The issuance of building permits has remained somewhat steady over the last few years. The City of Cambridge issued fifty-nine permits in 2020, forty-nine in 2021, another forty-five in 2022, and thirty-six in 2023. Those issued in 2023 include “remodels” along with accessory buildings, new garages, and park improvements. By total value, building permits were issued for over \$500,000 for remodels, over \$600,000 for new residential properties, and nearly \$9,000,000 for new commercial developments.



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Substandard Housing Conditions

When evaluating housing units, it is necessary to examine overall condition. Uninhabitable properties should be addressed with removal as a viable option to create infill opportunities. According to the Department of Housing and Urban Development (HUD) guidelines, a housing unit is substandard if it lacks complete plumbing or if it qualifies as overcrowded. HUD defines adequate plumbing as a property with hot and cold piped water, a bathtub or shower, along with a flush toilet. Overcrowding is defined as more than one person per room.

According to census data, substandard housing in Cambridge does not appear to be a serious concern. Of the 511 housing units, 502 have complete plumbing, and 497 have complete kitchens. Additionally, 508 units have telephone service. Concerning heating, 338 are served by utility gas and 117 have electricity—the remaining housing units are served by a variety of other sources (American Community Survey Estimates (2021) (mysidewalk.com)).

Affordable Housing Options

The Cambridge Housing Authority manages Parkside Manor which is a 33-unit apartment complex close to downtown and McKinley Park. General maintenance is provided and utilities are handled by the housing authority. Rent is based on income and the complex is not age restrictive. The Cambridge Housing Authority also manages Southridge Apartments on the community's southeast side and for this complex residents must meet income qualifications.



Household Income

Household income is defined by the Census Bureau as “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; public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.”

Cambridge has the greatest number of households in the \$50,000 – \$74,999 income category, closely followed by two categories just above that amount (Table 1.16). At the low-income threshold, Cambridge has 24.5 percent of households making less than \$25,000 and at the high-end 3.9 percent of households making more than \$200,000.

Additionally, those with mortgages tend to have higher housing costs than those without a mortgage. Cambridge officials should be cognizant of that situation and consider creative incentive plans for current and future homeowners (tax abatement and relief programs, for instance).

| Table 1.16: Household Income | |
|-----------------------------------|-----------------------|
| City of Cambridge, Nebraska, 2023 | |
| Income | Percent of Households |
| \$10,000 or Less | 6.5 |
| \$10,000-\$14,999 | 5.3 |
| \$15,000-\$24,999 | 12.7 |
| \$25,000-\$34,999 | 3.5 |
| \$35,000-\$49,999 | 9.8 |
| \$50,000-\$74,999 | 22.3 |
| \$75,000-\$99,999 | 18.8 |
| \$100,000-\$149,999 | 17.2 |
| \$150,000-\$199,999 | 0 |
| \$200,000+ | 3.9 |
| Median Income | \$67,721 |
| Mean Income | \$77,439 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).



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| Table 1.17: Monthly Owner-Occupied Housing Cost with Mortgage | |
|--|----------------------|
| City of Cambridge, Nebraska, 2023 | |
| Categories | With Mortgage |
| Less than \$200 | 0 |
| \$200-\$399 | 0 |
| \$400-\$599 | 19 |
| \$600-\$799 | 35 |
| \$800-\$999 | 53 |
| \$1,000-\$1,499 | 56 |
| \$1,500-\$1,999 | 0 |
| \$2,000-\$2,499 | 17 |
| \$2,500-\$2,999 | 0 |
| \$3,000+ | 0 |
| Median | \$872 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

| Table 1.18: Monthly Owner-Occupied Housing Cost without Mortgage | |
|---|-------------------------|
| City of Cambridge, Nebraska, 2023 | |
| Categories | Without Mortgage |
| Less than \$200 | 11 |
| \$200-\$399 | 68 |
| \$400-\$599 | 70 |
| \$600-\$999 | 90 |
| \$1,000-\$1,299 | 3 |
| \$1,300-\$1,499 | 0 |
| \$1,500+ | 0 |
| Median | \$497 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).





Economy

The ability to predict development needs and future land uses relies heavily on economic trends and an analysis of local economic factors is a critical component of the Comprehensive Plan. Although no one development strategy fits all communities, economic development is a major goal of planning efforts. This does, however, require active engagement by the community, its leadership, organizations, institutions, and the business community as well. The private sector is the primary economic engine, but the public sector plays an essential role.

Labor Force

Labor force is a critical consideration for any community. Playing a part in job creation, attracting new residents, and growing the tax base are fundamental issues for a community. An examination of workforce only includes residents who are sixteen years or older. In this case, Cambridge has 988 residents who are 16+ in age and of that number 617 are between twenty and sixty-four years of age.

In 2021, Cambridge residents had an average income of \$52,922—as noted previously average household income in Cambridge is \$67,721. In comparison, Furnas County's per capita income has sharply risen over the last few decades (in 2000 it was \$23,711, in 2010 it was \$40,855, in 2020 it was \$53,829, and \$59,961 in 2021) (American Community Survey Estimates 2021).

The Federal Reserve Economic Data has Furnas County's unemployment rate at 0.7 percent with thirty-two people unemployed in the county based on 2020 population data (<https://fred.stlouisfed.org>). In comparison, the Nebraska Department of Labor has an unemployment rate of 1.3 percent for Furnas County and 2.1 percent for the State of Nebraska (<https://dol.nebraska.gov>). Over the last several years, only once has Furnas County had more than 100 people listed as unemployed.

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Cambridge’s labor force participation rate is 61.3 percent (606 out of 988). In comparison, the State of Nebraska stood at 66.4 percent in 2021 (American Community Survey Estimates (2021) (mysidewalk.com)). For the civilian population and the labor force in general, major occupations are found in Tables 1.19 and 1.20. Cambridge’s diverse workforce demonstrates strengths in education, health care, transportation, utilities, construction, and agriculture.

Moreover, Cambridge’s employment data points to the importance of education with higher education playing a prominent role (Table 1.20).



Table 1.19: Occupation for Civilian Employed Population

| City of Cambridge, Nebraska, 2023 | |
|---|--------|
| Occupation | Number |
| Management, Business, Science, and Arts | 254 |
| Service Occupations | 73 |
| Sales and Office | 106 |
| Natural Resources, Construction | 119 |
| Production, Transportation, Material Moving | 40 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).



Table 1.20: Labor Force by Occupation (Industry)

| City of Cambridge, Nebraska, 2023 | |
|--|--------|
| Occupation | Number |
| Agriculture, Forestry, Fishing/Hunting, Mining | 85 |
| Construction | 52 |
| Manufacturing | 26 |
| Wholesale Trade | 6 |
| Retail Trade | 36 |
| Transportation Warehousing, and Utilities | 56 |
| Information | 13 |
| Finance and Insurance, Real Estate | 35 |
| Professional, Scientific, Management, Administrative | 16 |
| Education Services, Health Care, Social Assistance | 170 |
| Arts, Entertainment, and Recreation | 23 |
| Other Services, Except Public Administration | 60 |
| Public Administration | 14 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

Additionally, of those actively engaged in the labor force 588 commuted to work—419 by car, truck, or van alone, 77 carpooled to work, 26 walked to work, and 64 worked from home. Independent of how Cambridge’s residents commute to work, the trip for most is short with 62.8 percent having a ten minute or less commute (Table 1.21).

Educational Attainment

In a rapidly changing economy, skill requirements for employment are constantly changing. Workforce training and education programs must keep pace with changing requirements to prepare students and workers for jobs in the short-term and careers in the long-term. Community leaders often look for ways to close skill gaps and address mismatches that exist between supply and demand for workers, which is essential.

Obtaining additional education typically, although not always, provides the ability to earn a higher income over a lifetime. In comparison to the State of Nebraska, Cambridge does show slight variations in educational attainment for those 25+ in age. For most of the “middle” categories in Table 1.22 Cambridge is similar to overall State of Nebraska data.

| Table 1.21: Travel Time to Work in Minutes | |
|--|---------|
| City of Cambridge, Nebraska, 2023 | |
| Minutes | Percent |
| 10 or Less | 62.8 |
| 10 – 14 | 10.3 |
| 15 – 19 | 1.9 |
| 20 – 24 | 0.6 |
| 25 – 29 | 1.7 |
| 30 – 34 | 12.6 |
| 35 – 44 | 2.1 |
| 45 – 59 | 4.8 |
| 60+ | 3.2 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

| Table 1.22: Educational Attainment, Ages 25+ | | | | |
|---|------------|---------|------------------|---------|
| City of Cambridge and State of Nebraska, 2023 | | | | |
| Ages 25+ Education | Cambridge | Percent | Nebraska | Percent |
| Less Than 9th Grade | 27 | 3.1 | 48,334 | 3.7 |
| 9th – 12th Grade | 57 | 6.5 | 52,981 | 4.1 |
| High School Graduate | 227 | 25.8 | 325,200 | 25.1 |
| Some College | 195 | 22.2 | 281,018 | 21.7 |
| Associate’s Degree | 113 | 12.9 | 139,742 | 10.8 |
| Bachelor’s Degree | 195 | 22.2 | 286,510 | 22.1 |
| Graduate or Professional | 65 | 7.4 | 159,751 | 12.3 |
| Total | 879 | | 1,293,536 | |

Source: American Community Survey Estimates (2021) (mysidewalk.com).

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For college graduates in Cambridge there is a diverse mix of degrees granted, with the highest percentage (28.5) in Education followed by Arts and Humanities (22.7) (Table 1.23). This diverse mix also appears in Table 1.24 which highlights Cambridge’s largest employers.



Table 1.23: Field of Bachelor’s Degree

City of Cambridge, Nebraska, 2023

| Major/Degree | Number | Percent |
|--|--------|---------|
| Science and Engineering | 39 | 15 |
| Science and Engineering Related Fields | 37 | 14.2 |
| Business | 51 | 19.6 |
| Education | 74 | 28.5 |
| Arts and Humanities | 59 | 22.7 |

Source: American Community Survey Estimates (2021) (mysidewalk.com).



Table 1.24: Largest Employers

City of Cambridge, Nebraska, 2023

| Employer | Number of Employees |
|------------------------------------|---------------------|
| Tri Valley Health Systems | 186 |
| Anew Travel Center | 73 |
| Cambridge Public Schools | 59 |
| City of Cambridge | 41 |
| Nebraska Corn Processing | 30-25 |
| Besler Industries | 20-25 |
| Twin Valleys Public Power District | 20 |
| Pinpoint Communications | 15 |
| Frenchman Irrigation District | 11 |

Source: City Clerk, City of Cambridge.



Poverty Levels

As reported by the ACS, fifty-seven households in Cambridge are below the poverty threshold which equals 11.2 percent of all households (511) in the community. In comparison, for the State of Nebraska the percentage is 10.8. Additionally, twenty-three (4.5 percent) families received Supplemental Security Income (SSI) or public assistance often in the form of Supplemental Nutrition Assistance Program (SNAP). SNAP is income-based assistance and defined as the "Supplemental Nutrition Assistance Program (SNAP) [that] offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. The Food and Nutrition Service works with state agencies, nutrition educators, and neighborhood and faith-based organizations to ensure that those eligible for nutrition assistance can make informed decisions about applying for the program and can access benefits."

Commercial Hubs

Cambridge must capitalize on its location and transportation linkages. The community has several residential and commercial opportunities, and fostering marketing campaigns, tourism, and commercial developments will only strengthen the community's vitality and tax base. Running north-south through the community's south side is Highway 47 and Highways 6/34 run east-west through the heart of the community.



Shop Local Initiatives

Cambridge continues to nurture quality relationships with State and Regional resources for economic development, including the West Central Nebraska Development District. Several options exist to support local and state development incentives, and one local initiative is the EntrepreTOUR passport program in Cambridge.

Nebraska Rural Advantage

Nebraska Rural Advantage was designed to create a business climate that makes Nebraska the preferred location for starting and growing a business. Nebraska Rural Advantage offers Levels One and Two. With an investment comes refundable credits and wage credits. View the Nebraska Economic Development Department website for more information on the Nebraska Rural Advantage.

Nebraska Advantage Microenterprise Tax Credit Act

Nebraska Advantage Microenterprise Tax Credit Act provides a 20 percent refundable investment tax credit to micro businesses on new investments in targeted communities. The credit is geared to companies with five or fewer employees, including start-ups. View the Nebraska Department of Revenue website for more information on the Microenterprise Tax Credit Act.

Rural Enterprise Assistance Program Business Loans

Rural Enterprise Assistance Program (REAP) provides counseling, technical assistance, and training for small business owners as well as low interest loans to small businesses with five employees or less.

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Tax Increment Financing (TIF)

Tax Increment Financing (TIF) is primarily designed to finance the public costs associated with a private development project. Property tax increases resulting from a new development are targeted to repay public investment required by a project. TIF projects may be commercial, residential, industrial, or mixed use. Generally, TIF funds can be used for land acquisition, public improvements and amenities, infrastructure, and utilities. View the Nebraska’s Department of Economic Development website for more information (<https://opportunity.nebraska.gov>).

Cambridge Chamber of Commerce

The Cambridge Area Chamber of Commerce has a mission to “promote and support community betterment and business development.” The chamber supports monthly meetings in addition to sponsored retail promotions along with business training and education. In 2022, the Cambridge Chamber of Commerce had sixty-two members, ranging from the Ag Valley Coop and Cappel Chiropractic to Pickletown Welding and Waypoint Bank.

Cambridge Economic Development Board

The Cambridge Economic Development Board, appointed by the mayor and approved by the City Council, strives to “focus our efforts on attracting new families to Cambridge by promoting our school, career opportunities, health care, affordable housing and recreation.” The board currently has ten members and meets monthly. A portion of the board’s funding is from public and private grants, while the majority comes from tax dollars through the Local Option Municipal Economic Development Act (LB840). Examples of how funds are applied include the builder incentive program, the down payment assistance program, the internship grant program, and the façade grant program.

Conclusion

Economic growth is challenging, but an important task for a community. Cambridge has several options and resources to address business retention and expansion, workforce training, succession planning, and youth retention. Cambridge is fortunate to possess both large and small ventures that provide various job opportunities, and mutually beneficial opportunities exist for the City and businesses. Marketing and promotional efforts by the City ultimately result in win-win situations for the entire community.

2

Facilities and Infrastructure

The Facilities & Infrastructure section acts as an inventory of current amenities available to the public. This is a good section to review and hopefully add upon in the future, with additional facilities and a growing population. The Facilities & Infrastructure section covers the following components:

- Recreational Facilities
- Education
- Transportation
- Community Services

Recreational Facilities

The National Recreation and Park Association (NRPA) classifies recreation and open spaces, utilizing the following system.

Community Parks

Includes areas of diverse uses and environmental quality. These parks meet the recreational needs of the community and often provide natural open areas. Community parks are typically thirty to fifty acres in size. NRPA standards call for five to eight acres per 1,000 residents.

Neighborhood Parks

These are the basic units of a community’s park system that provide a recreational and social focus for residential areas. They provide space for both active and passive recreational use. Neighborhood parks are typically between five and ten acres to ensure space for adequate facilities. Their service radius is approximately one-quarter to one-half mile, which is considered an easy walking distance. NRPA standards call for one to two acres per 1,000 residents.

Mini-Parks

Address specific recreational or open space needs, yet communities often discourage multiple mini-parks because of the high maintenance costs. Their service radius is less than one-quarter mile.

Cambridge has several parks and recreational facilities, from ballfields and playground equipment to a golf course, swimming pool, and bowling alley. Cambridge Park Foundation is a non-profit charitable foundation established in 1994 with a five-member board to direct and secure philanthropic donations for special projects such as a disc golf course, walking trail system, public art, and flower gardens.



McKinley Park

McKinley Park is on the east edge of Cambridge near Highways 6/34 and includes Cross Creek Golf Links and the Cambridge Municipal Swimming Pool. Cross Creek Golf Links is a championship 18-hole course located along the northeast side of Cambridge. When the course opened in 2001 it was over 7,200 yards, making it the longest course in the state. The Municipal Swimming Pool is also found in McKinley Park and offers a variety of activities for all ages. Additional public amenities include a flower garden, picnic shelters, playground equipment, basketball and tennis courts, ballfields, trails, and camping facilities, along with a splash pad.



Cambridge Comprehensive Plan 2023 – 2033

Bowling Alley

Cambridge Lanes Bowling Alley is located at 601 Patterson Street. The facility has six lanes and offers league events along with a bar and restaurant.



Medicine Creek State Recreation Area

Medicine Creek State Recreation Area (SRA) is a state park just ten minutes from Cambridge in Frontier County. The park occupies 8,500 acres of public land and water—water sports and fishing are popular activities. Harry Strunk Lake covers approximately 1,850 acres with twenty-nine miles of shoreline. Completed in 1949, the dam is thirty feet in width at the top and 840 feet at the base and supplies irrigation water to 16,630 acres of farmland. Medicine Creek State Recreation Area also offers camping pads with electrical hookups, showers, a boat ramp, swimming beach, public shelters, grills, and concessions. Sixty-eight camping pads have electrical hookups, while eight pads do not offer electricity. An additional 240 non-pad sites and four two-bedroom cabins are located within this state recreation area as well. This amenity is an asset to the community and provides an economic boost to area retailers.



Hunting

Cambridge has three public hunting sites in close proximity, including Medicine Creek SRA, Medicine Creek Wildlife Management Area (WMA), and Cambridge Diversion Dam WMA. Medicine Creek SRA (3,000 acres) and WMA (5,500 acres) are located near Harry Strunk Lake and offer a wide range of hunting options—deer, dove, rabbit, squirrel, and turkey—as does the Cambridge Diversion Dam site.



Education

A quality educational system is a tremendous asset for any community. In many situations, local education opportunities reflect the community's priorities and serve to attract and retain families. Many rural Nebraska communities and counties place a high value on maintaining and protecting local schools which are vital in preserving pride in place as well as supporting local businesses and residents.



School Classification

Many Nebraska communities and counties place great value on maintaining and protecting local schools, pride in place is a common mindset. Proactive districts are one of the factors when considering population growth, families often choose to reside in a community where children can receive a good, quality education. Nebraska State Statutes group schools into six different classifications which are defined by the following law:

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.*

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Cambridge Public Schools

Cambridge Public Schools is home to 287 students and twenty-seven instructors at three different sites—Cambridge Elementary School, Cambridge Middle School, and Cambridge High School. Cambridge Public Schools is a Class III school as it maintains both elementary and high school grades, and that Cambridge is more than 1,000 in population but less than 100,000.

Table 2.1: Cambridge Public Schools Enrollment 2013–2014 through 2023–2024

| Cambridge Public Schools, 2023 | | | | | | | | | | | | | | | |
|--------------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|------------------|
| School Year | PK | K | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Total Enrollment |
| 2013–2014 | 1 | 24 | 23 | 23 | 21 | 28 | 17 | 27 | 35 | 24 | 29 | 26 | 31 | 19 | 328 |
| 2014–2015 | 2 | 25 | 24 | 21 | 24 | 23 | 29 | 18 | 28 | 32 | 21 | 28 | 22 | 31 | 328 |
| 2015–2016 | 29 | 16 | 22 | 27 | 23 | 21 | 22 | 27 | 22 | 30 | 33 | 22 | 28 | 24 | 346 |
| 2016–2017 | 34 | 23 | 14 | 21 | 26 | 23 | 20 | 24 | 29 | 22 | 32 | 33 | 23 | 32 | 356 |
| 2017–2018 | 31 | 24 | 16 | 15 | 21 | 26 | 24 | 20 | 22 | 27 | 21 | 32 | 31 | 24 | 334 |
| 2018–2019 | 33 | 17 | 25 | 19 | 14 | 22 | 24 | 24 | 19 | 24 | 28 | 21 | 30 | 30 | 330 |
| 2019–2020 | 33 | 19 | 17 | 23 | 19 | 14 | 22 | 22 | 25 | 18 | 26 | 28 | 19 | 31 | 316 |
| 2020–2021 | 31 | 24 | 14 | 17 | 23 | 21 | 15 | 20 | 22 | 26 | 18 | 22 | 27 | 19 | 299 |
| 2021–2022 | 28 | 22 | 19 | 15 | 19 | 19 | 17 | 15 | 17 | 18 | 27 | 17 | 24 | 29 | 286 |
| 2022–2023 | 37 | 22 | 20 | 17 | 14 | 20 | 18 | 19 | 16 | 19 | 17 | 26 | 15 | 28 | 288 |
| 2023–2024 | 37 | 23 | 16 | 22 | 19 | 15 | 20 | 18 | 20 | 16 | 19 | 18 | 26 | 18 | 287 |

Sources: Nebraska Department of Education, Statistics & Facts About Nebraska Schools, 2013–2024, Retrieved from education.ne.gov, 2023; Cambridge Public Schools.

Cambridge Public Schools offers an abundance of extracurricular activities, including 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, Special Team, Student Council, Website Design, and Yearbook. In addition to taxpayer support, Cambridge Public Schools is supported by the Cambridge School Foundation that acts to enhance the educational experience in Cambridge.

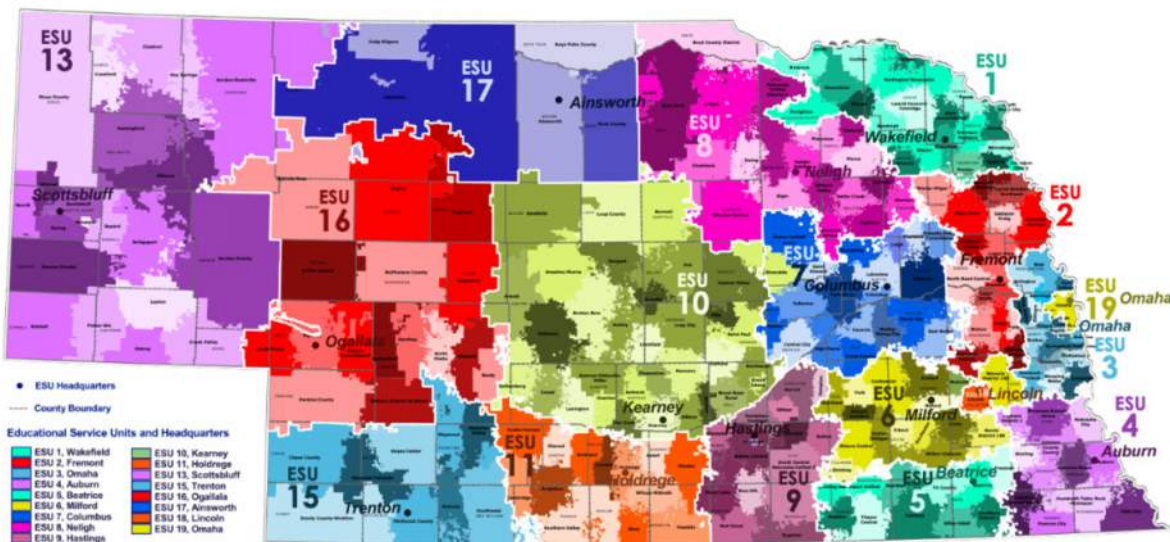
The Cambridge district extends into Gosper, Red Willow, and Frontier counties and covers some 280 square miles. Cambridge High School has ranged from 109 students in 2018-2019, to 104 in 2019-2020, eighty-six in 2020-2021, to ninety-seven in 2021-2022 (Table 2.1). Schools are often fundamental building blocks for communities, especially rural communities. Maintaining and/or increasing quality enrollment is critical.

Concerning funding, Cambridge is comparable to comparison districts at \$20,023 per student (Table 2.2). This number has increased dramatically since the last comprehensive plan—in 2012-2013 per student expenditures for Cambridge Public Schools was \$8,889.72. It is also part of Educational Service Unit (ESU) 11 which contains thirteen districts—Alma, Arapahoe, Axtell, Bertrand, Cambridge, Elwood, Eustis-Farnam, Franklin, Holdrege, Loomis, Minden, Southern Valley, and Wilcox-Hildreth (Figure 2.1).

| Table 2.2: Per Pupil Expenditures, by District | |
|--|-------------|
| Cambridge Public Schools, 2023 | |
| School | Amount |
| Nebraska | \$15,113.01 |
| Central Valley Public Schools | \$29,133.00 |
| Weeping Water Schools | \$22,591.00 |
| Loup City Public Schools | \$22,016.00 |
| Burwell Public Schools | \$20,419.00 |
| Cambridge Public Schools | \$20,023.00 |
| Maxwell Public Schools | \$19,936.00 |
| Hitchcock County Public Schools | \$19,909.00 |
| Pawnee City Public Schools | \$19,475.00 |
| Overton Public Schools | \$19,427.00 |
| Bancroft-Rosalie Schools | \$17,470.00 |

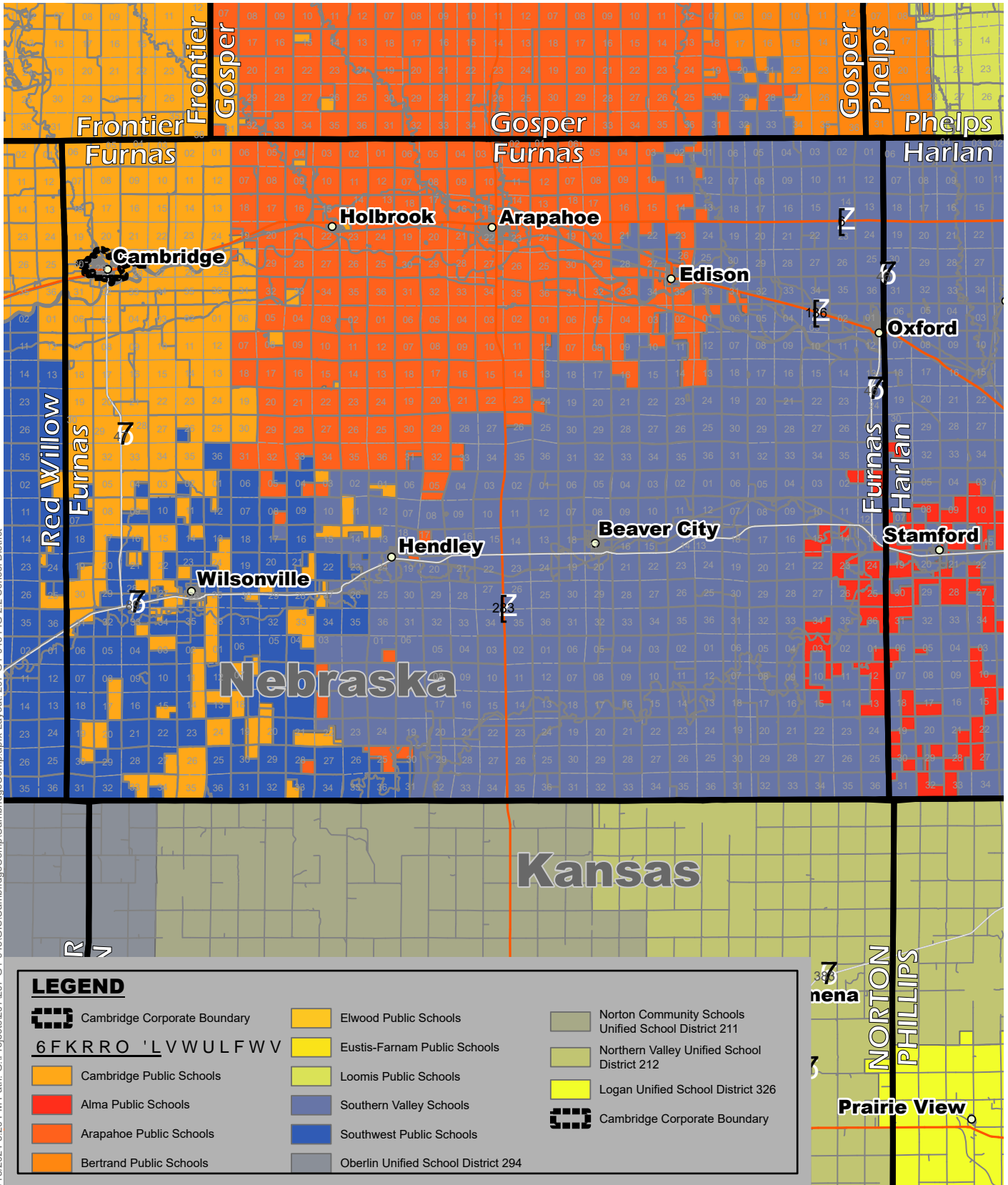
Source: Nebraska Department of Education.

Figure 2.1: Nebraska’s Educational Service Units



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7/15/2024, 3:20 PM Path: G:\Projects\207207-G1-045(GIS)\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG 2.2 School District



7/15/2024
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Transportation

Transportation is a key concern related to interaction, to movement. Quality transportation systems provide access to jobs and markets while helping to make communities vibrant. For other aspects of the community to be successful there needs to be roads, sidewalks, and bridges in order to connect amenities and services within Cambridge. Transportation also provides a means by which employees commute to Cambridge for work, businesses succeed because of increased export opportunities, and Cambridge becomes more than just a drive through community.

Cambridge's transportation linkages create opportunities for growth due to the proximity and connectivity to multiple networks. Highways 6/34 run east to west through Cambridge and create access points for the community along with "first impressions" for visitors. Highway 47 runs south from Cambridge and connects to Highway 89 in southern Furnas County.

The Burlington Northern Santa Fe (BNSF) Railroad also runs along the south side of Highways 6/34 in Cambridge which provides economic development opportunities and conventional box/tank car loading options for the community. BNSF operates in 28 states and two Canadian provinces and employs over 40,000 people. The line runs east – west through Cambridge but does not limit other transportation options—there are at-grade crossings on Parker Street, Penn Street, and Patterson Street (Highway 47) in Cambridge.



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Additionally, Cambridge Municipal Airport is one mile north of the City and has a 4,100' runway. Several communities, Grand Island, Hastings, Kearney, and McCook, also provide air service and passenger service in close proximity to Cambridge.

Finally, from a pedestrian perspective sidewalk connectivity is fundamental for a community, with upkeep and maintenance being priority issues. The majority of Cambridge appears to have sidewalks and extending sidewalk connectivity will increase pedestrian opportunities throughout the community. Beyond extending sidewalks, several sections of dated sidewalks are in poor condition which limits accessibility and activity. Studies have demonstrated that sidewalk usage is a benefit for all ages and that busy sidewalks lead to safer communities (Cushing and Miller 2020; Duany *et al.* 2000; Speck 2012). Completing a sidewalk inventory including ADA compliance would assist community leaders in planning for improvements.

Transportation is a fundamental consideration for any community. Transportation is a criterion often viewed from a local standpoint or regional perspective. Networks within the community and those outside Cambridge allow for the movement of goods, services, and people, in addition to continual economic development and recreational opportunities.



Sidewalks

Pedestrian activity is critical for a community's livability and research has shown that sidewalk traffic leads to safer communities (Duany *et al.* 2000; Jacobsen 2003). A positive for the entire community, sidewalks are key for two vulnerable populations— young children and elderly adults. In much of the older portions of the City, sidewalks are found in a traditional sense with separation from the roadway. In comparison, sidewalks in Cambridge's more modern stretches on the City's northern and western sides are often extended from the curb with no separation from the roadway. It is also important to consider sidewalks in the downtown core and their connection to the greater hike/ bike trail system. These connections create safe pedestrian linkages from the hospital and school on the west side through downtown and east to Harvest Meadows, McKinley Park, and Cross Creek Golf Course.

Sidewalks are an essential amenity in communities, they are also public infrastructure and require maintenance, ADA compliance, and on occasion complete replacement. Disrepair coupled with non-compliant connections make sidewalks a hazard. Completing a comprehensive sidewalk inventory would assist City leaders with a strategic sidewalk plan, locating problem areas and connectivity issues.

Other Transportation Options

The City of Cambridge does not have a public transportation system, however, Tri Valley Health does operate/own a public transit system in the community.

Traffic Counts

Cambridge's connectivity to a larger transportation network creates many growth opportunities. Cambridge is located at the juncture of U.S. Highways 6/34 and State Highway 47. These numbered routes are major arterial roads moving traffic in and out of the community which presents opportunities to showcase Cambridge with prominent gateway entrances that have the potential to provide a tremendous "first impression."

Traffic counts are an important consideration and the Nebraska Department of Transportation provided traffic flow data for major highways/roads near Cambridge (Figure 2.3). In 2023, just to the northeast of Cambridge on Road 410 near the Cross Creeks Golf Links the average annual daily traffic count (AADT) was 120. Just south of that along Highways 6/34 the count was 2,945 AADT with 325 trucks. South of Cambridge on Highway 47 on the north side of the intersection with Drive 720 the daily traffic count was 880 in addition to eighty-five trucks. Just south of that intersection the count declined to 670 and seventy, respectively. East of that intersection on Drive 720 the numbers stood at 205 AADT along with fifteen trucks each day. Just west of Cambridge on Highways 6/34 traffic numbers stood at 3,680 AADT along with 410 trucks. Further west of Cambridge just north of the juncture of Highways 6/34 and Harry Strunk Lake Road the 2023 count was 755 vehicles per day on average. Traffic counts are an important consideration. Locations—many along Highways 6/34—with high visibility, good connectivity, and access to larger transportation networks are attractive for development.

Cambridge Comprehensive Plan 2023 – 2033

Figure 2.3: Cambridge, Nebraska Traffic Counts



Source: Nebraska Department of Transportation, Average Annual Daily Traffic. <https://gis.ne.gov/>

Street Improvement Plan

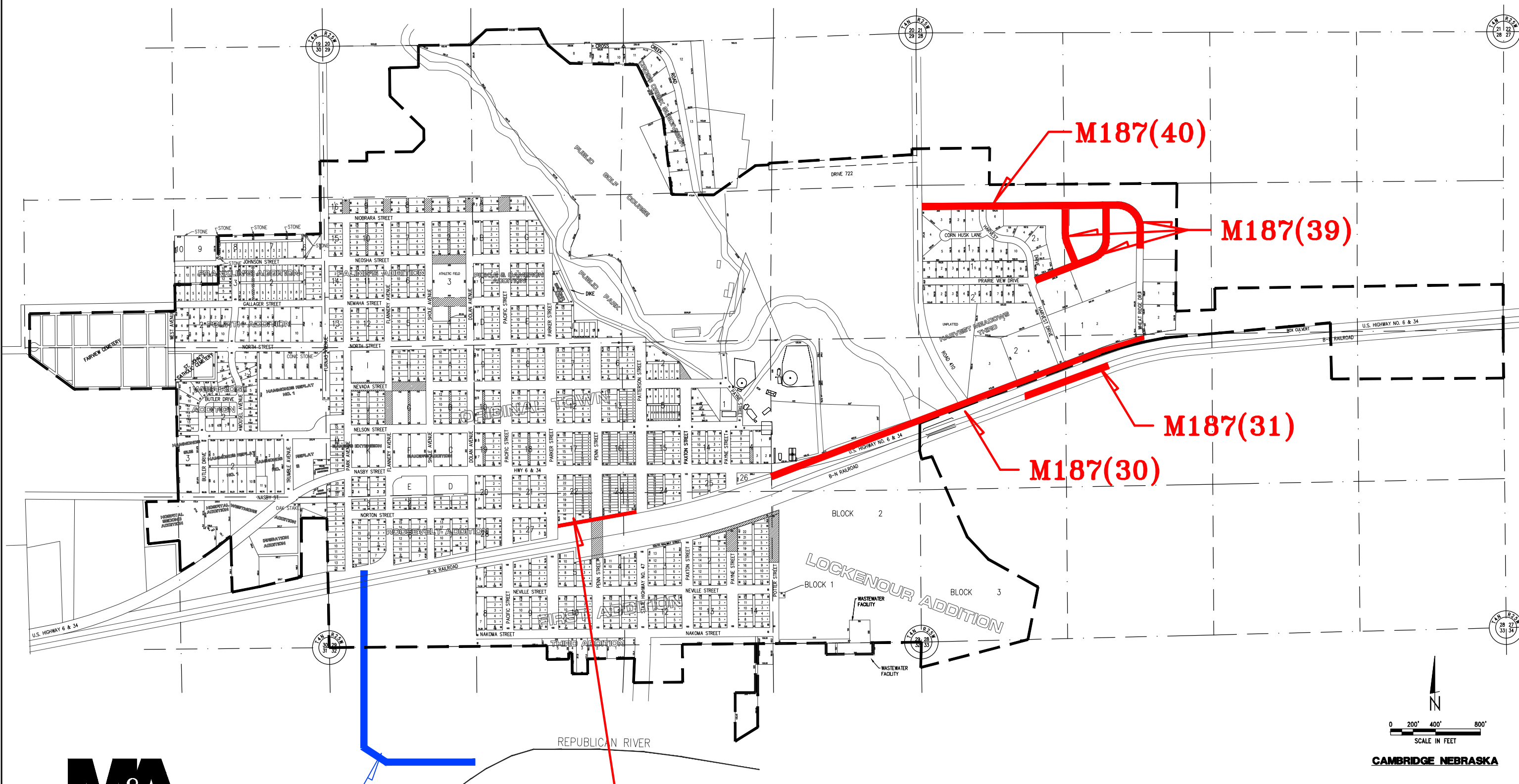
The Nebraska Department of Transportation (NDOT) annually reports surface aggregates for all roads in Cambridge—road types include asphalt, bituminous, concrete, and gravel. Cambridge has a total of 43.29 lane miles in the community and a breakdown by percent is found in Table 2.3. Cambridge also has a 1 & 6 Year Road Plan to continually improve and upgrade community roadways.

| Table 2.3: Lane Mile Report | | |
|-----------------------------------|--------------|-------------|
| City of Cambridge, Nebraska, 2023 | | |
| Surface | Miles | Percent |
| Asphalt | 25.75 | 59.5 |
| Bituminous | 11.4 | 26.3 |
| Concrete | 2.42 | 5.6 |
| Gravel | 3.72 | 8.3 |
| Total | 43.29 | 99.7 |

Source: Nebraska Department of Roads 2024.

CAMBRIDGE

FURNAS COUNTY
NEBRASKA



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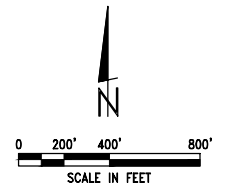
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CAMBRIDGE NEBRASKA

LEGEND

- 1 YEAR PLAN
- 6 YEAR PLAN

BEGINNING JANUARY 1, 2024



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109 East 2nd Street
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Community Services

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

Butler Memorial Library

The Butler Memorial Library has been part of Cambridge for more than sixty years. Offering multiple services, the library is essential to the community. Located at 621 Penn Street, the library offers a range of services and provides digital access to material for patrons in addition to traditional materials. Beyond in-house collections including fiction, nonfiction, and children's books, the library is certified by the Nebraska Library Commission and offers interlibrary loan services. Butler Memorial Library is also a Foundation Center Cooperating Collection Site for Grantseekers which is a free funding service for library patrons.



Post Office

Cambridge's United States Post Office is located at 710 Patterson Street.

Newspaper

The Valley Voice newspaper—published weekly—is located at 706 Patterson Street. There is a paper option as well as an on-line access e-subscription option.



Cemetery

Fair View Cemetery is located on Cambridge's west side just off of North Street.



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Public Safety

The Cambridge Volunteer Fire Department—located on Nelson Street adjacent to the public swimming pool—has approximately thirty volunteers with a mission to provide prompt fire and emergency response to the community and surrounding area. Several department members are certified emergency medical technicians (EMTs) and members of the volunteer rescue squad often assist at fire emergencies. Cambridge is also supported by the Furnas County Sheriff's department headquartered in Beaver City which has eleven law enforcement staff ranging from sheriff to animal control.



City Offices and Community Center

Cambridge's municipal building is found at 722 Patterson Street. Cambridge also has a community center available to rent which is located next to the City Offices and the City Council Chamber.



Cambridge Museum

Charles Junker opened the Cambridge Museum in 1938. In 1990 the museum was relocated to an 8,000 square foot facility at 612 Penn Street. The museum includes natural history items as well as prehistoric artifacts. The museum also includes Native American artifacts and early pioneer material culture—tools and weapons, for instance. The museum contains research materials including books, newspapers, and postcards and serves as an art gallery for local artists.



Economic Development

Cambridge, Nebraska's Economic Development Board includes nine members along with an executive director. With a mission to advance economic opportunities, the board offers business incentives, including educational opportunities, matching grants for facade improvements, and revolving loans to assist new or existing businesses succeed.

Chamber of Commerce

The Cambridge Chamber of Commerce has a mission to "promote and support community betterment and business development through activities, education, community cooperation, and member interaction." Past promotional events have included Medicine Creek Days, Old Fashioned Saturday Night, Turkey Trot, Christmas Lighting Contest, New Business Welcoming, and Cambridge Welcome Packets. Networking events include quarterly mixers, monthly chamber meetings, retail promotion events, and e-newsletters.

Places of Worship

Cambridge, Nebraska is home to five churches—denominations include Baptist, Catholic, Congregational, Lutheran, and Methodist (Calvary Baptist Church, 804 Patterson Street; Congregational Church, 515 Nelson Street; St. John The Baptist Catholic Church, 705 Shole Avenue; St. Paul's Lutheran Church, 719 Park Avenue; United Methodist Church, 620 Penn Street).



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Healthcare

Tri Valley Health System began decades ago opening the Cambridge Memorial Hospital in 1958. In 2010 a grand opening was held for a new facility to house Cambridge Memorial Hospital and Cambridge Medical Clinic located on the community's west side. Cambridge's hospital—a licensed twenty-five bed critical access hospital—offers a wide range of services to the community including an allergy clinic, cardio/pulmonary rehab, emergency services, all types of therapy, along with social services. The facility also provides area residents with excellent job opportunities in multiple fields. In support of Tri Valley, the Tri Valley Medical Foundation was established in 1990 to create a charitable tax-exempt corporation. Cambridge is also served by Lifetime Eyecare. Based in McCook, the firm has a clinic in downtown Cambridge. Finally, area residents in Cambridge are provided dental care by Medicine Creek Family Dentistry which provides family and cosmetic care.



Senior Center and Assisted Living Options

The Cambridge Senior Center is located at 604 Patterson Street and provides activities throughout the week. Supported by the City of Cambridge, the senior center is part of the Agency on Aging South Central Nebraska. In addition to the senior center, Tri Valley Assisted Living provides a twenty-unit housing option with extended care services. Another senior living option is Heritage Plaza Retirement Center. The independent living facility is located close to medical clinics in Cambridge and allows for easy access to local retail establishments.



Tourism—Cambridge and Furnas County

The Nebraska Department of Tourism does not track data related to an individual community but does compile data at the county-level. Cambridge and Furnas County are blessed with both cultural events (Medicine Creek Days) and natural amenities (Harry Strunk Lake) to attract visitors and examining a ten-year dataset reveals positive trends (Tables 2.4 and 2.5).

In both tables, the numbers are down in 2020 which is no surprise. Prior to that year, however, tourism spending in Furnas County had consistently been between \$7 to \$9 million on an annual basis and tax revenues have risen over that time span. Tourism dollars in the county impacted—and continue to impact—several sectors of the local economy, including accommodations, food service and restaurants, transportation, and retail sales.

| Table 2.4: Total Direct Spending, 2011–2020 | |
|---|----------------|
| Furnas County, Nebraska, 2023 | |
| Year | Total Spending |
| 2020 | \$5,982,721 |
| 2019 | \$8,231,929 |
| 2018 | \$9,648,529 |
| 2017 | \$7,770,816 |
| 2016 | \$7,350,849 |
| 2015 | \$7,879,446 |
| 2014 | \$8,714,523 |
| 2013 | \$9,334,560 |
| 2012 | \$9,336,808 |
| 2011 | \$9,043,086 |

Source: Nebraska Department of Tourism.

| Table 2.5: Tax Receipts Generated by Travel Spending, 2011–2020 | |
|---|--------------|
| Furnas County, Nebraska, 2023 | |
| Year | Tax Receipts |
| 2020 | \$43,895 |
| 2019 | \$53,891 |
| 2018 | \$65,452 |
| 2017 | \$52,248 |
| 2016 | \$54,933 |
| 2015 | \$53,556 |
| 2014 | \$30,011 |
| 2013 | \$34,402 |
| 2012 | \$23,734 |
| 2011 | \$21,860 |

Source: Nebraska Department of Tourism.



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Water Supply

Cambridge along with Bartley and Indianola formed the BIC Water Agency in 2008. The agreement provides water to all three communities from a well field north of Bartley. The system has proven successful, providing water at an economical rate for all three communities. In 2023, average water demand in Cambridge was 226,059 gallons per day—well below the design peak flow of 972,000 gallons per day. The lowest water demand was in March (96,129 gallons/day) and the highest was in September with 432,166 gallons per day.



Sanitary Sewer

The City of Cambridge operates a sanitary sewer collection system, a lift station, and an extended air oxidation wastewater treatment facility. The wastewater treatment facility was originally constructed in 1928 and two major upgrades have been performed in 1978 and 2005. In 2023, the current wastewater treatment facility has an average daily flow of 68,000 gallons per day with little fluctuation throughout the year—the system has a design capacity of 195,000 gallons per day, and a design maximum flow of 350,000 gallons per day.



Electricity and Natural Gas

Cambridge receives power from Twin Valleys Public Power which is served by a three-phase transmission line owned by Nebraska Public Power District. Cambridge constructed a four-megawatt system in 2006 to serve the community along with the ethanol plant. Natural gas is supplied to Cambridge by Black Hills Energy.

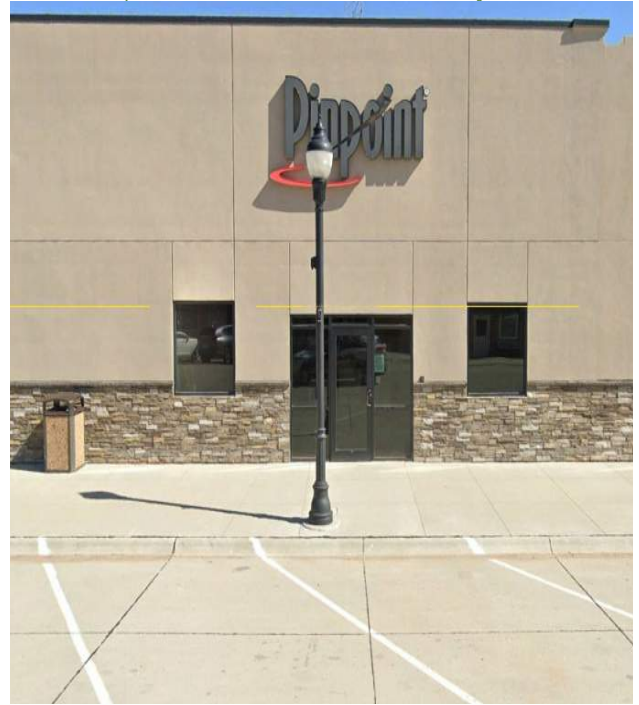


Telecommunications

Pinpoint Communications provides fiber technology throughout Cambridge. Cambridge is in an enviable situation, many larger communities do not have this level of service available. Cable connections offer high speed telephone, video, internet, and data services and allow businesses and residents to explore options that rely on technology to thrive.

Stormwater Drainage

Much of the surface drainage in Cambridge is addressed via curbs and gutters with the majority leading to Medicine Creek. Extending back decades, Cambridge has experienced flooding on several occasions. Much of the concern is related to the existing rail line running east-west through the community that acts as a barrier to surface flow. Not only are there concerns with storm water in the community, but the City also receives surface flow from some 300 acres north and west of Cambridge. There have been recent drainage improvements, many captured in the 1 & 6 Year Road Plan. No doubt additional drainage improvements under and adjacent to rail lines and along developed areas north and south of Highways 6/34 are necessary.



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3

Energy and Natural Resources

Evaluating natural resources—land, soil, and water—is necessary for community leaders to consider when planning for development and infrastructure. Development requires an understanding of natural features and their potential impacts. Proper land use practices can protect an area’s natural resources while complementing the built environment, hence it is important to acknowledge and understand Cambridge’s climate and topography. Conservation can, and should, complement development and progress. With that in mind, this section focuses on the following components:

- Climate and Setting
- Energy
- Land
- Soil
- Water

Climate and Setting

Cambridge is located in northwestern Furnas County (100.162 west longitude and 40.306 north latitude) with the Republican River on the community’s south side. Its elevation is 2,408 with annual precipitation at 22.49 inches—average annual snowfall is 27 inches. Cambridge’s continental climate is typical for the Great Plains, characterized by extremes—cold winters and warm summers, high winds, and dramatic changes (often daily) in weather conditions (Table 3.1). Record temperatures range from a high of 116 degrees on July 25, 1936 to a record low of -35 on December 23, 1989.

| Table 3.1: Average Highs-Lows and Precipitation | | | |
|---|--------------|-------------|---------------|
| City of Cambridge, Nebraska, 2023 | | | |
| Month | Average High | Average Low | Precipitation |
| January | 41 | 11 | 0.44 |
| February | 44 | 15 | 0.55 |
| March | 54 | 25 | 1.42 |
| April | 65 | 35 | 2.12 |
| May | 74 | 46 | 3.41 |
| June | 84 | 57 | 3.62 |
| July | 89 | 62 | 3.29 |
| August | 87 | 60 | 2.72 |
| September | 80 | 49 | 1.61 |
| October | 67 | 35 | 1.72 |
| November | 53 | 23 | 0.99 |
| December | 41 | 13 | 0.60 |

Source: www.usclimatedata.com.

Energy

Nebraska legislators passed LB997 in 2010 that requires cities and counties to adopt an energy element in comprehensive plans. The energy element is required to include infrastructure and use by sector, utilization of renewable energy sources, and energy conservation measures that benefit the community.

Nebraska Energy Use by Sector

In 2020, Nebraska was 19th lowest in energy consumption in the United States. The state consumed 863.7 trillion British thermal units (Btu) of energy, less than one percent of the (0.93 percent) of the nation’s total. In comparison, Texas was highest at 13,480.8 trillion (15 percent of the nation’s total) and Vermont was lowest with 125.7 trillion Btu (Nebraska Department of Environment and Energy 2022).

In 2020, the industrial sector consumed nearly half (43 percent) of Nebraska’s total. Of the remainder, the transportation sector consumed 22 percent, the residential sector 19 percent, and the commercial sector 16 percent. Between 2019 and 2020, all sectors witnessed a decrease in consumption—transportation -8.4 percent, commercial -7.7 percent, residential -5.5, and industrial -1.4 percent (Nebraska Department of Environment and Energy 2022).

In regard to per capita consumption, Nebraska was 9th highest in the nation. In that respect, petroleum provided 25.3 percent of the state’s energy needs, followed by coal (23.7 percent), renewable energy (22.5 percent), natural gas (21.4 percent), and nuclear power (7.2 percent). Of the 22.5 percent in the renewable category, wind energy dominates with by far the majority of energy in this sector, in addition to biofuels, geothermal, hydroelectric, solar, and wood/waste energy (Nebraska Department of Environment and Energy 2022).

Specifically looking at the Nebraska Public Power District (NPPD) for 2022, the district had a total of 93,485 consumers—73,826 residential users, 19,599 commercial users, and 60 industrial users (NPPD). NPPD generates power from several sources, including Coal (47.5 percent), Nuclear (30.1 percent), Purchases (8.9 percent), Wind (6.2 percent), Hydro (4.7 percent), Gas & Oil (2.4 percent), and Solar (0.2 percent).

The City of Cambridge purchases power through Twin Valleys Public Power District—located in Cambridge since 1944—which acquires electricity from Nebraska Public Power District (NPPD). Current energy consumption was analyzed by sector, including residential, commercial, and industrial. According to energy data, at the end of fiscal year 2022 there were 617 electricity subscribers in Cambridge (141 commercial, 1 industrial, and 475 residential). In regard to consumption, commercial users consumed 7,694,854 KWH, industrial users consumed 33,870,954 KWH, and residential users consumed 6,190,953 KWH in fiscal year 2022. Over the course of the previous nine years the energy cost in Cambridge has remained somewhat consistent, ranging from \$3,182,406 in 2013 to \$3,512,919 in 2021 (Table 3.2).

| Table 3.2: Energy Sold 2013–2021 | |
|-----------------------------------|---------------------|
| City of Cambridge, Nebraska, 2023 | |
| Year | Amount (in dollars) |
| 2013 | 3,182,406 |
| 2014 | 3,317,330 |
| 2015 | 3,342,815 |
| 2016 | 3,380,090 |
| 2017 | 3,340,758 |
| 2018 | 3,480,530 |
| 2019 | 3,554,507 |
| 2020 | 3,502,758 |
| 2021 | 3,512,919 |

Source: City of Cambridge, Nebraska.

Renewable Options

There are currently three viable renewable energy options to consider—solar, water, and wind.

Solar Energy

Solar energy is a renewable energy source that involves harnessing light from the sun and converting it to electricity. In the process, sunlight is captured using either photovoltaic (PV) collectors or flat plate collectors. Sparsely populated Furnas County does have 224 sunlit days each year (the U.S. average is 205 days) so there is potential for solar power production.

Water Energy

Nebraska has an abundance of groundwater, much from the Ogallala Aquifer. Furnas County residents acquire drinking water and agricultural water from wells that utilize the bed of porous rocks that form the Ogallala Aquifer. This critical resource requires constant monitoring to ensure quality and supply are both maintained. In many situations—based on topography and landscape elements—hydroelectric power generation is an option, even in certain locations in Nebraska. Hydroelectric power, however, at this time does not appear to be a viable option throughout much of the state, in particular for Cambridge and Furnas County.

Wind Energy

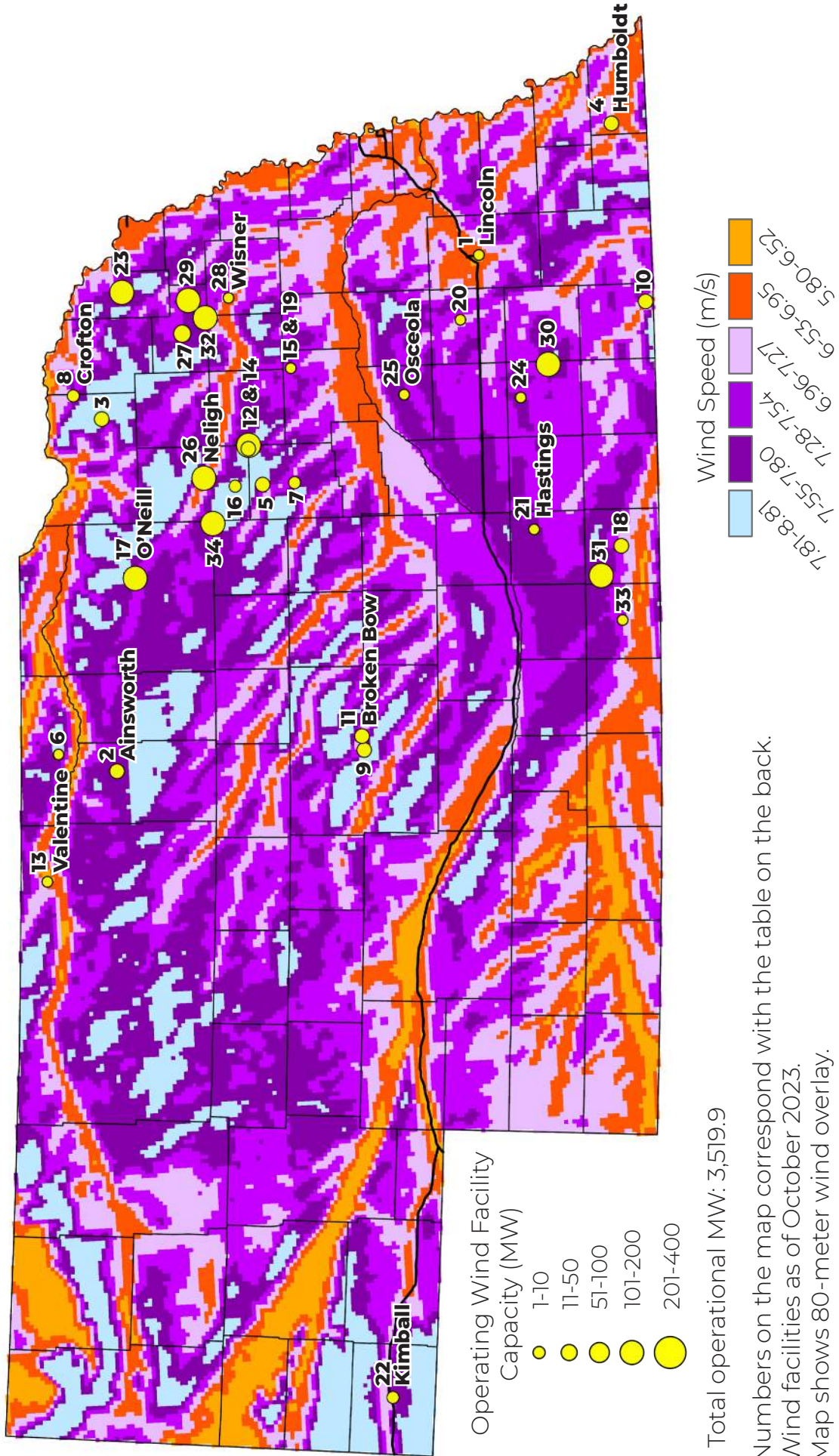
Wind power is yet another renewable energy source, one that has become more common not only in the Great Plains and Midwest but in Nebraska in particular. Capturing wind to produce power is not new, the idea has been in play for centuries. Wind turbines convert kinetic energy into mechanical power or wind power. At the end of 2021, Nebraska was one of twenty states that generated over 1,000 megawatts of wind capacity. Figure 3.1 demonstrates the current wind production sites in the state.

Land

Understanding topography is important to determine what is best for a community in regard to potential development and land use practices. In general, there are two primary types of topographic regions in Furnas County—dissected plains and valleys. Dissected plains are categorized as hilly land with moderate to steep slopes, sharp ridge crests, and remnants of an archaic nearly level plain which has been eroded by wind and water over time. The valleys tend to be filled with alluvial materials—sand, silt, clay, and gravel.

Wind Development in Nebraska

Operating Facilities



Total operational MW: 3,519.9

Numbers on the map correspond with the table on the back.
Wind facilities as of October 2023.
Map shows 80-meter wind overlay.

For questions or comments on this map, contact neo.energy@nebraska.gov.
For more information, visit: <https://neo.ne.gov/programs/stats/inf/89.htm>

Sources: Base map provided by National Renewable Energy Laboratory for U.S. Department of Energy (2017).
Facility locations provided by the Nebraska Department of Environment and Energy (2023).

Figure 3.1: Wind Development in Nebraska

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Soils

According to the county's soil survey, Furnas County "is part of a broad, gently sloping, loess-mantled plain. About 43 percent of the county consists of broad upland divides that have escaped severe geologic erosion; about 35 percent consists of steeper side slopes on the loess uplands where erosion was more severe; and the rest includes valleys of the Republican River, Beaver Creek, Sappa Creek, and a few of the small creeks" (Rieke *et al.* 1979, 10). The survey continues and points out that the "Republican River Valley ranges in width from 1-1/2 miles to slightly more than 3 miles."

The official soil survey offers that the "soils generally are well suited to the cultivated crops commonly grown in the county. About 60 percent of the county is cropland. Most of the remaining acreage is in permanent grass and, to a lesser extent, in towns and other uses" (Rieke *et al.* 1979, 10). The soil survey continues that "agriculture is the main economic enterprise in Furnas County. The main cultivated crops that are grown under dryland management are winter wheat, grain sorghum, corn, and alfalfa hay" with irrigation dictating commodity type to a degree. Rangeland is also important in the county, comprising some 37 percent of the agricultural acreage.

Major soil types include the Holdrege-Uly association (44 percent of the county) which are well drained soils and found on broad divides of the uplands. The Coly-Uly-Holdrege association (35 percent of the county) contains soils described as deep and well-drained and found "mainly on side slopes." The Gibbon-McCook-Inavale association (6 percent of the county) are deep and poorly drained soils, primarily found on bottom lands of the Republican River. The Hord-Cozad association (6 percent of the county) includes stream terraces of the Republican River valley. Hord-Hobbs-Cozad association (9 percent of the county) is primarily found on stream terraces and bottom ground along the Beaver, Sappa, Medicine, and Deer Creeks (Rieke *et al.* 1979).

Having even a limited knowledge of soil type is important for land use and management practices, not only for those involved in agriculture but for developers as well. Soil properties, for instance, are of special interest to developers and engineers because they affect construction and maintenance of airports, buildings, highways, pipelines, and roads along with drainage and irrigation issues, and soil conservation in general (Rieke *et al.* 1979).

There are several soil types in Cambridge's planning jurisdiction which can be further subdivided based on parent material, slope, and drainage. To make informed decisions, community advocates and leaders need to understand how different soil types impact land use possibilities.

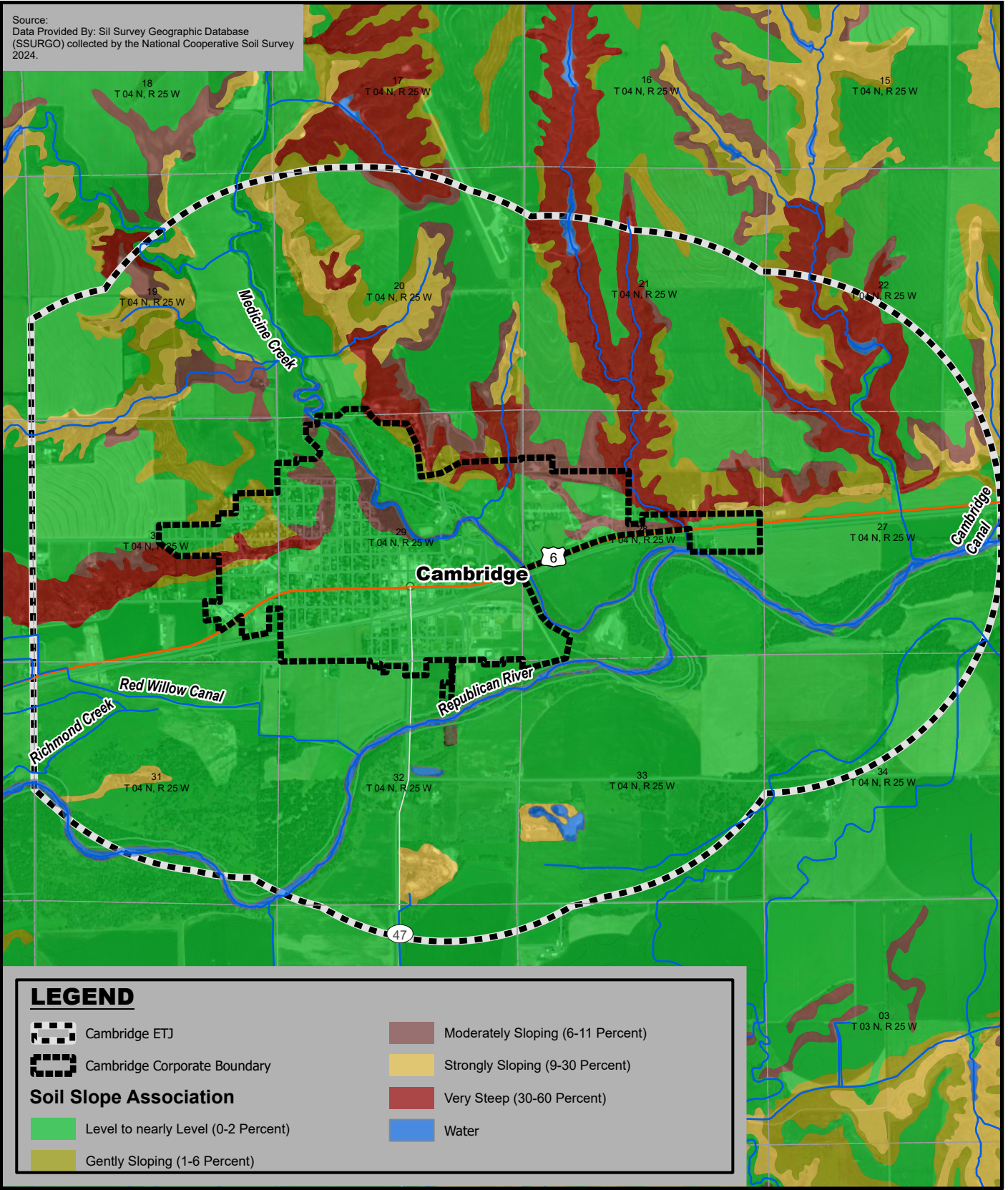
The following maps in this section depict slope, soil suitability, and dryland or irrigated capability by soil associations for the planning jurisdiction of this Comprehensive Plan; soils data and classifications were gathered by the NRCS.

- 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)

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Source:
Data Provided By: Soil Survey Geographic Database
(SSURGO) collected by the National Cooperative Soil Survey
2024.

7/15/2024 11:17 AM Path: G:\Projects\2017\2017-G1-045\GIS\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG. X SOIL SLOPE



LEGEND

| | |
|-------------------------------------|-----------------------------------|
| Cambridge ETJ | Moderately Sloping (6-11 Percent) |
| Cambridge Corporate Boundary | Strongly Sloping (9-30 Percent) |
| Soil Slope Association | |
| Level to nearly Level (0-2 Percent) | Very Steep (30-60 Percent) |
| Gently Sloping (1-6 Percent) | Water |

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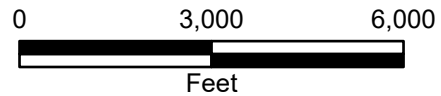
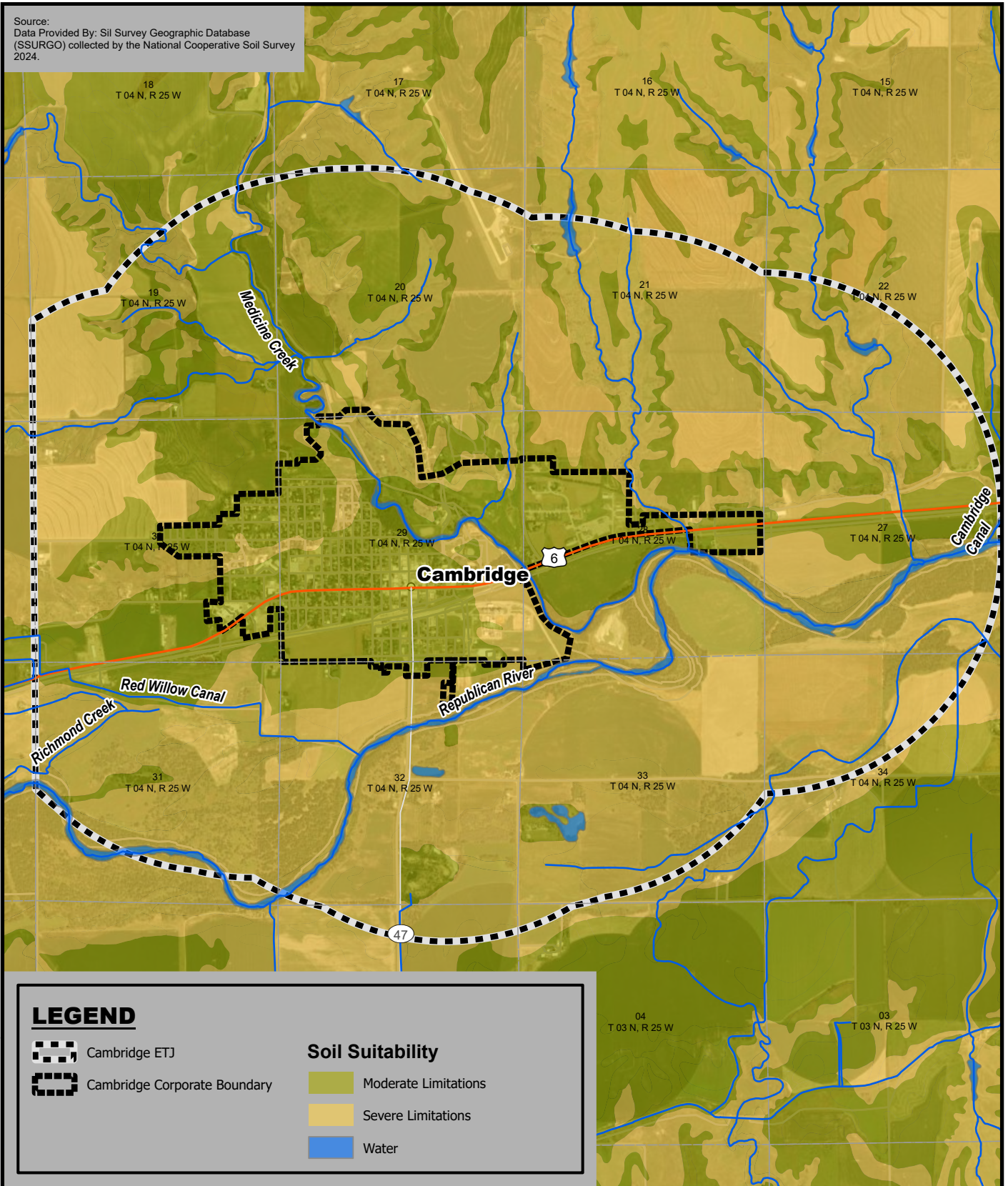


Figure 3.2
Slope By
Soil Association Map
Cambridge, Nebraska

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
Source:
Data Provided By: Soil Survey Geographic Database
(SSURGO) collected by the National Cooperative Soil Survey
2024.

7/15/2024 11:29 AM Path: G:\Projects\207-G1-045\GIS\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG X SOIL SEPTIC



LEGEND

-  Cambridge ETJ
-  Cambridge Corporate Boundary

- Soil Suitability**
-  Moderate Limitations
 -  Severe Limitations
 -  Water

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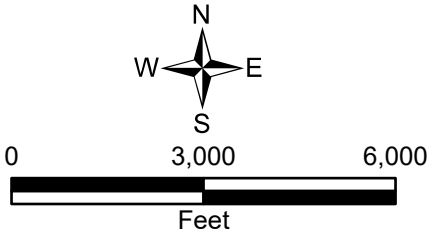
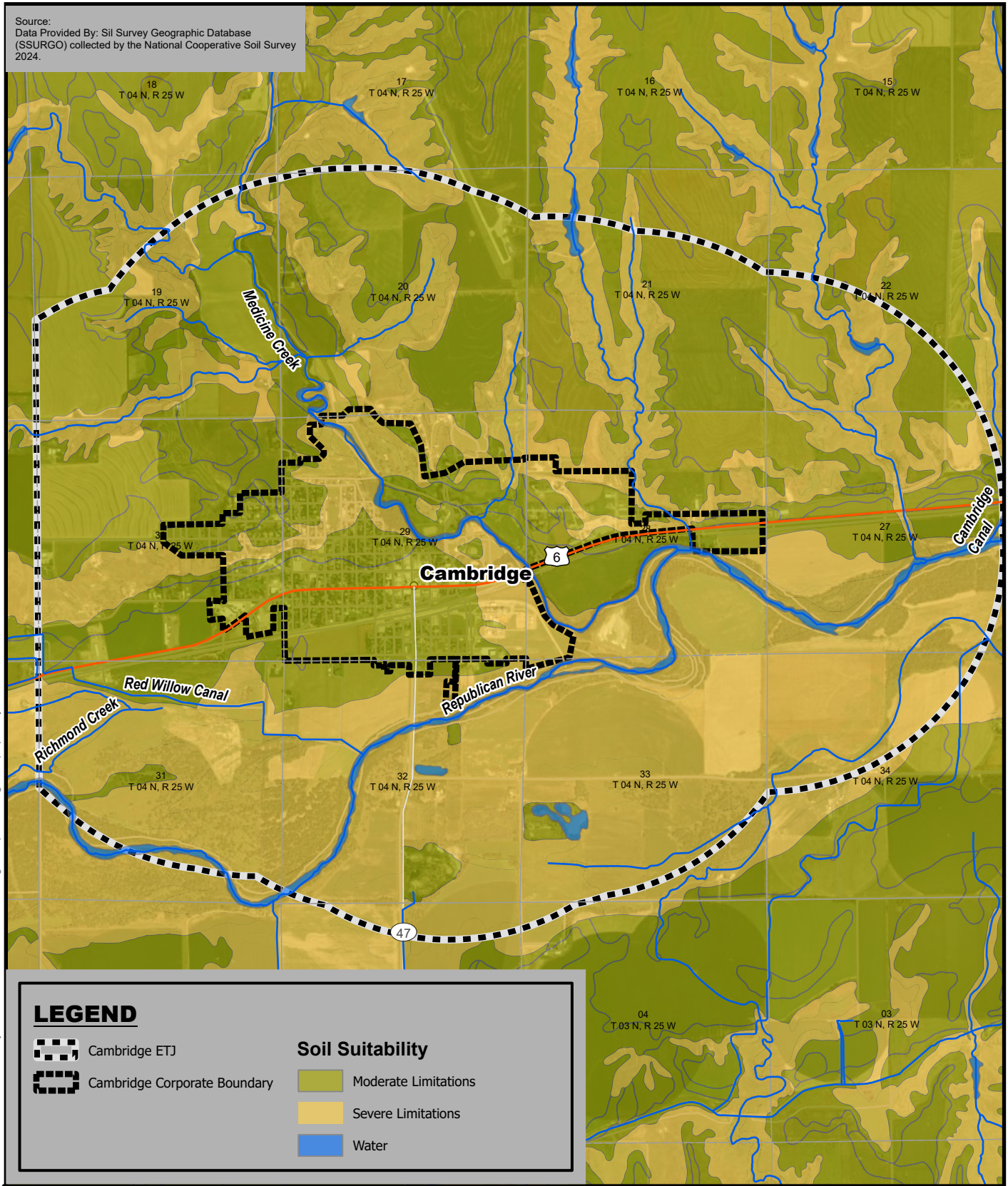


Figure 3.3
Soil Suitability For
Septic Tanks
By Soil Association Map
Cambridge, Nebraska

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


Source:
Data Provided By: Soil Survey Geographic Database
(SSURGO) collected by the National Cooperative Soil Survey
2024.

7/15/2024 11:31 AM Path: G:\Projects\207\207-G1-045\GIS\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG X SOIL SEWAGE LAGOONS



LEGEND

-  Cambridge ETJ
-  Cambridge Corporate Boundary

- Soil Suitability**
-  Moderate Limitations
 -  Severe Limitations
 -  Water

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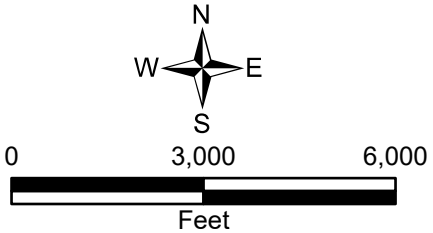













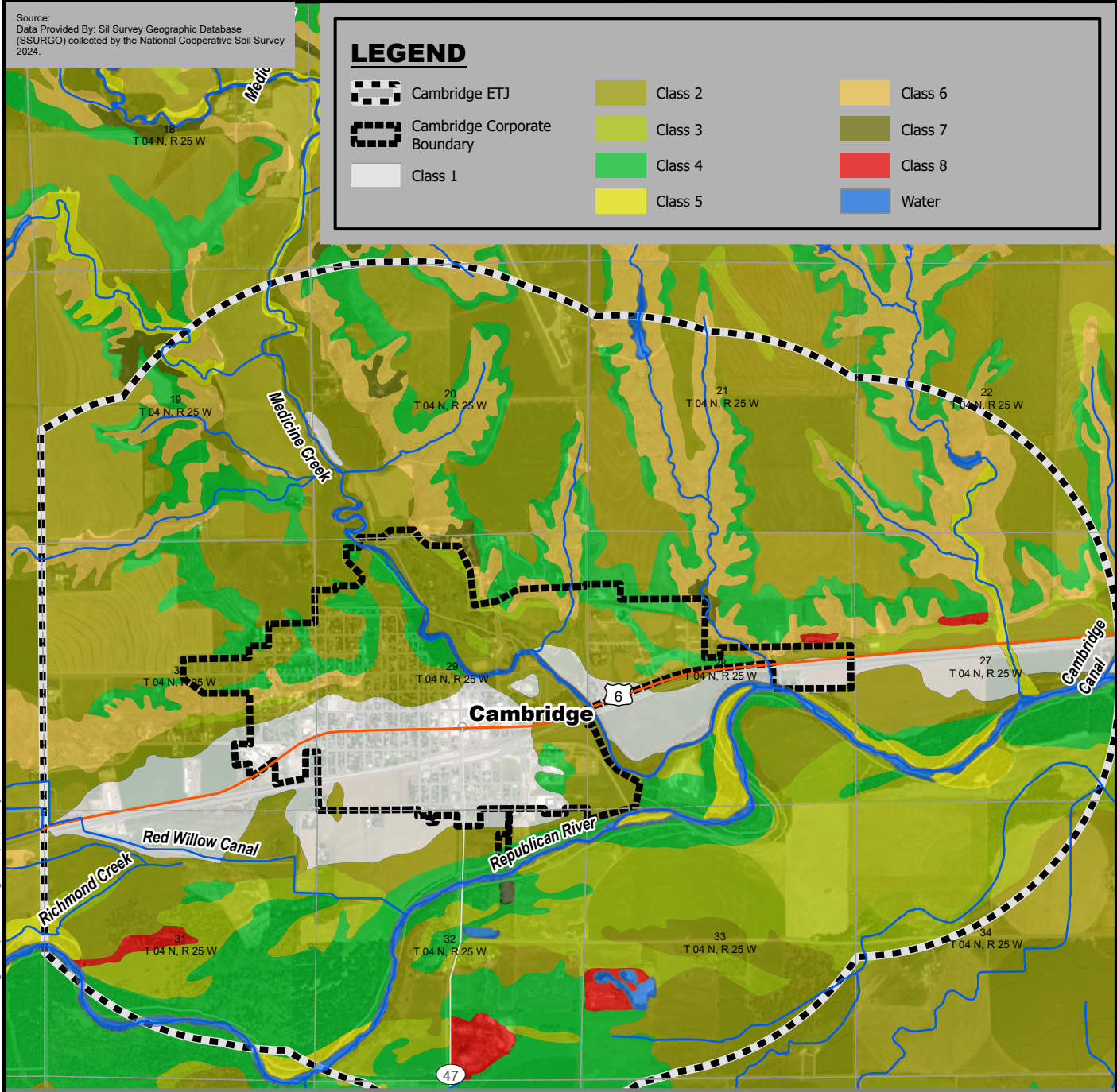
Figure 3.4
Soil Suitability For
Sewage Lagoons
By Soil Association Map
Cambridge, Nebraska

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Source:
Data Provided By: Soil Survey Geographic Database
(SSURGO) collected by the National Cooperative Soil Survey
2024.

LEGEND

-  Cambridge ETJ
-  Cambridge Corporate Boundary
-  Class 1
-  Class 2
-  Class 3
-  Class 4
-  Class 5
-  Class 6
-  Class 7
-  Class 8
-  Water



Class Description

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

7/15/2024 1:22 PM Path: G:\Projects\2017-G1-045\GIS\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG X SOIL DRYLAND CAPABILITY

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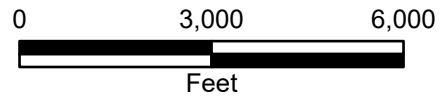
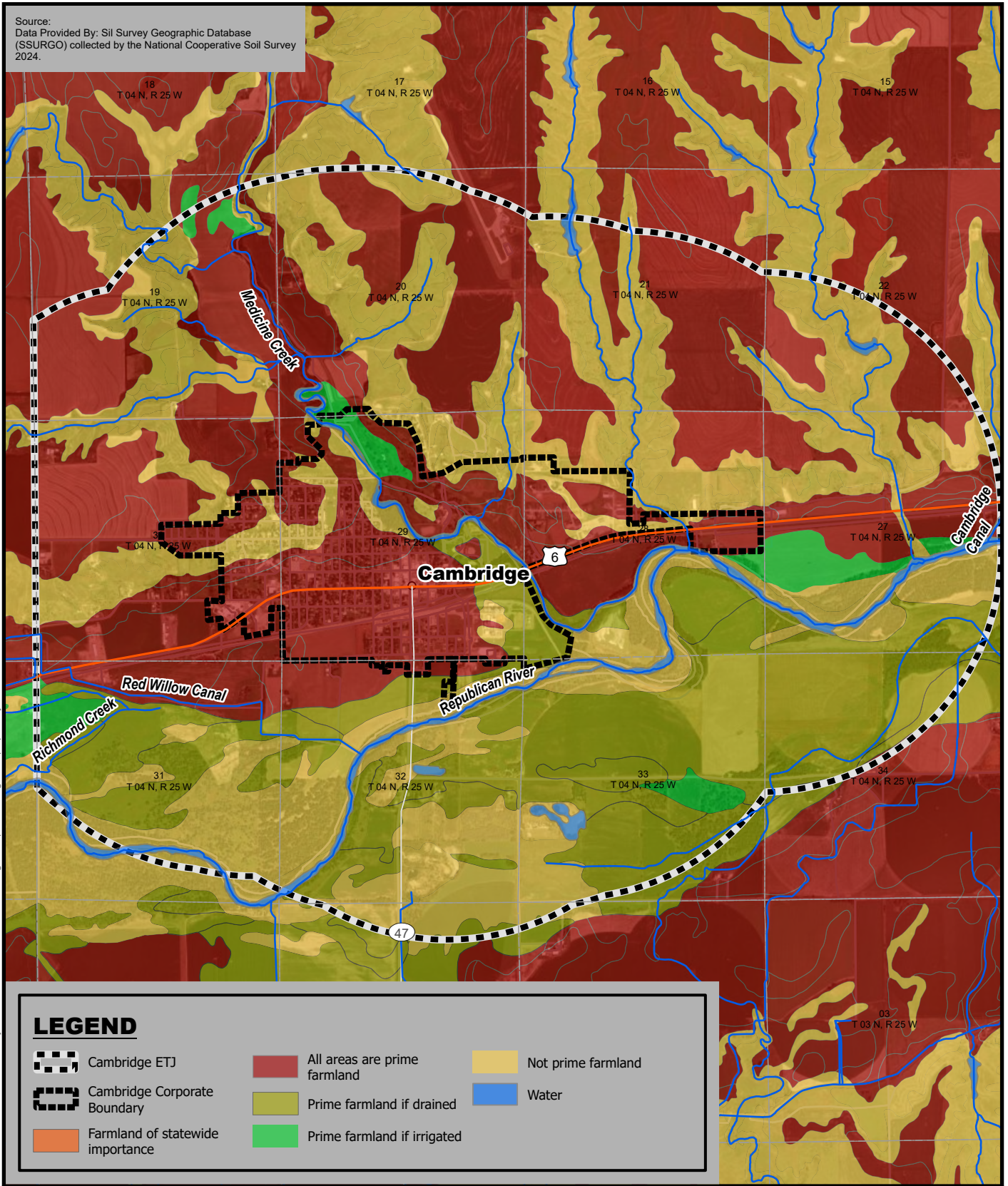


Figure 3.5
Dryland Capability
Classification
By Soil Association Map
Cambridge, Nebraska

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Source:
Data Provided By: Soil Survey Geographic Database
(SSURGO) collected by the National Cooperative Soil Survey
2024.

7/15/2024 11:28 AM Path: G:\Projects\2017\2017-G1-045\GIS\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG X SOIL-PRIME FARMLAND



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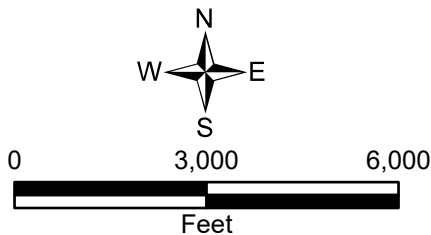


Figure 3.6
Soil Suitability For
Prime Farmland
By Soil Association Map
Cambridge, Nebraska

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Water

Nebraska has an abundant groundwater supply, much of it related to the Ogallala Aquifer—one of the largest known aquifers in the world. The Ogallala Aquifer provides water for irrigation near Cambridge, supplying water to residents, cropland, and livestock. The State of Nebraska receives approximately 80 percent of its public drinking water and nearly 100 percent of its private water supply from groundwater sources. The agriculture economy, which is fundamental to the entire state economy, is directly tied to these natural sources as well.

The State of Nebraska understands the vital importance of natural resources and has developed Natural Resources Districts (NRDs) to protect and oversee resources, in this case water resources. Cambridge is located in the Lower Republican NRD with offices in Alma, Nebraska.

Furnas County residents can typically find water 50 to 500 feet below the surface. The variance is often related to well location. Those in the Republican River valley find water not far below the surface while in the upland areas wells are much deeper (Rieke *et al.* 1979). This resource is protected by the Wellhead Protection Program that provides the following information on Federal regulation compliance:

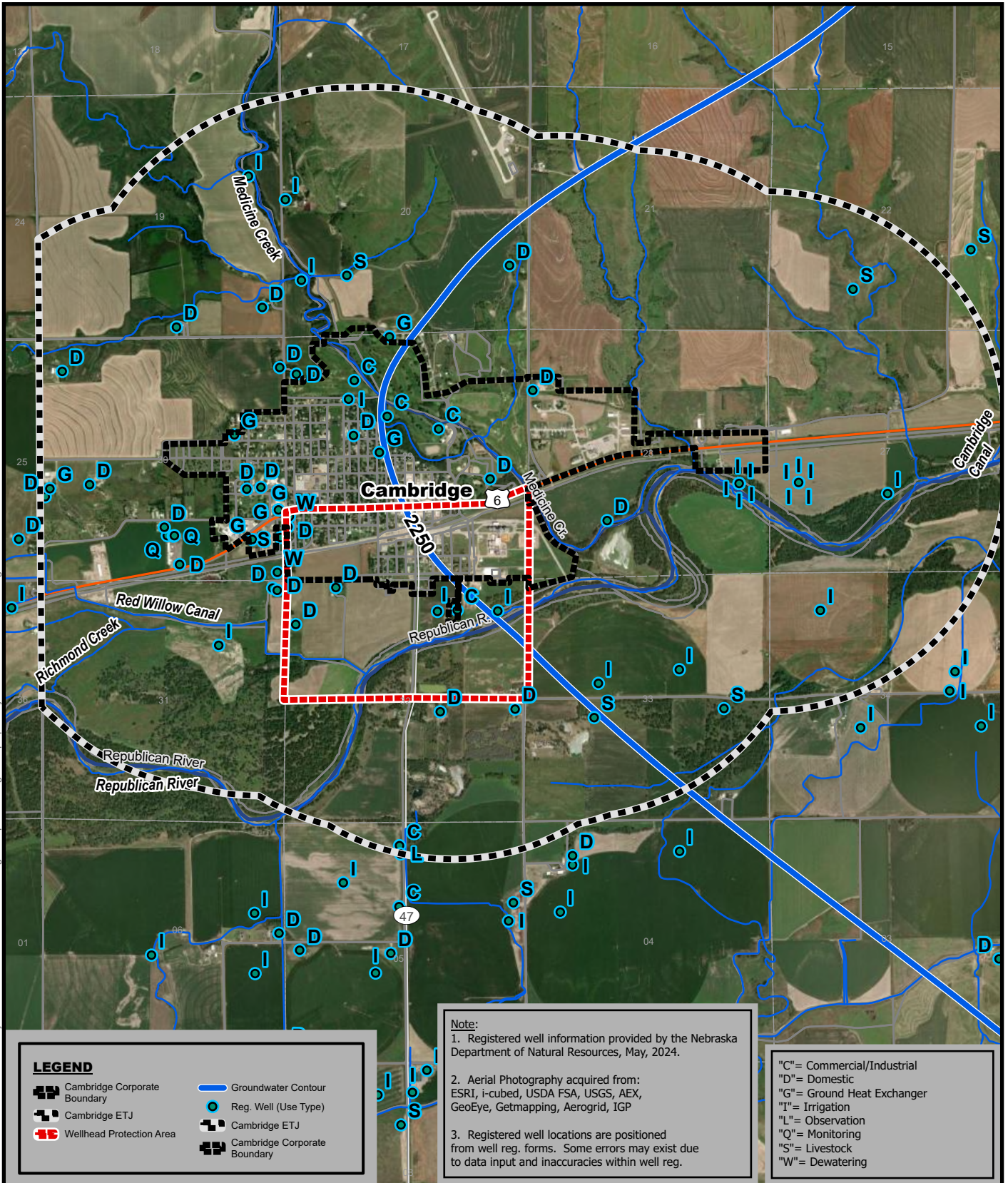
- Outlines duties of the governmental entities and utility districts.
- Determines protection area.
- Identifies contamination sources.
- Develops a containment source management program.
- Develops an alternative drinking water plan.
- Reviews contaminated sources in future wellhead areas.
- Encourages public participation and involvement.

The Nebraska Wellhead Protection Program aims to:

- Prevent new contamination sources in Wellhead Protection Areas through planning.
- Minimize the hazard of existing contamination sources through management.
- Provide early warning of existing contamination through groundwater monitoring.

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7/15/2024 11:25 AM Path: G:\Projects\207\207-G1-045\GIS\CambridgeComp\CambridgeComp.aprx Layout: 207-G1-045 FIG. X Reg. Wells



LEGEND

| | |
|------------------------------|----------------------|
| Cambridge Corporate Boundary | Groundwater Contour |
| Cambridge ETJ | Reg. Well (Use Type) |
| Wellhead Protection Area | Cambridge ETJ |
| Cambridge Corporate Boundary | |

Note:

- Registered well information provided by the Nebraska Department of Natural Resources, May, 2024.
- Aerial Photography acquired from: ESRI, i-cubed, USDA FSA, USGS, AEX, GeoEye, Getmapping, Aerogrid, IGP
- Registered well locations are positioned from well reg. forms. Some errors may exist due to data input and inaccuracies within well reg.

"C"= Commercial/Industrial
 "D"= Domestic
 "G"= Ground Heat Exchanger
 "I"= Irrigation
 "L"= Observation
 "Q"= Monitoring
 "S"= Livestock
 "W"= Dewatering

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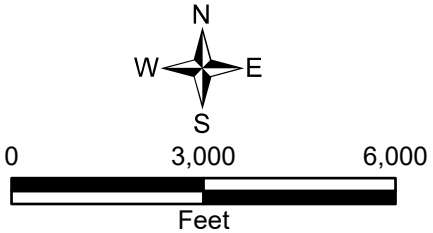


Figure 3.7
Registered Well & Wellhead Protection Area Map
 Cambridge, Nebraska

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Floodplain–Floodway

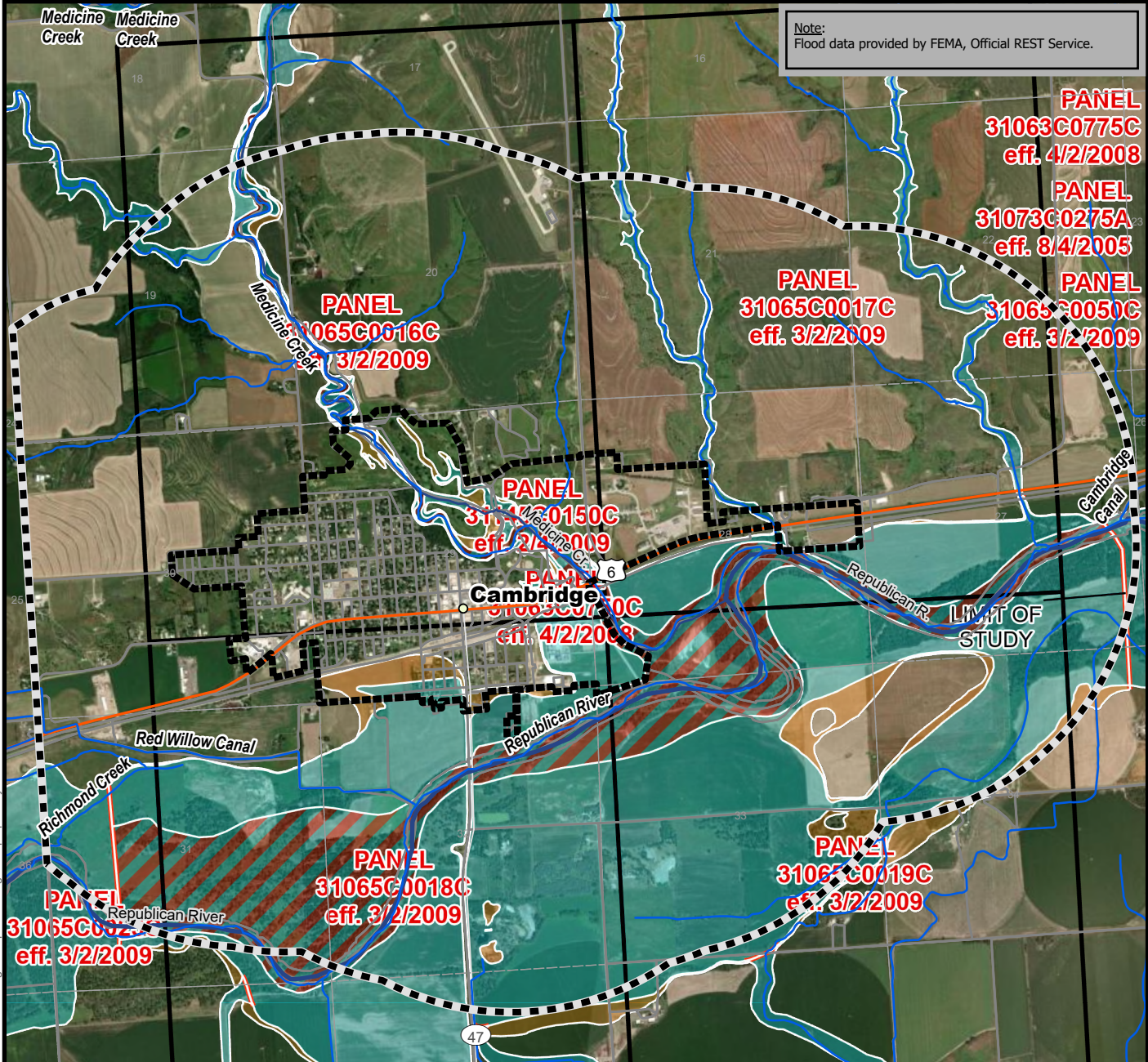
The Republican River is the major drainage system for much of southwest Nebraska. Starting in Colorado, the river flows through extreme northwest Kansas before it enters Nebraska and ultimately returns to Kansas—in total some 453 miles in length. In Nebraska, the Republican flows through eight counties—west to east they are Dundy, Hitchcock, Red Willow, Furnas, Harlan, Franklin, Webster, and Nuckolls—before it turns south into Kansas. In Furnas County, the Republican flows across the county’s entire west to east extent.

Located in close proximity to the Republican River, flooding has been and is a concern for Cambridge. Figure 3.2 indicates that Cambridge’s southern extent and much of the ETJ is in the Republican River floodplain, and Medicine Creek on the community’s east side also poses flooding concerns. Future growth and development plans will need to recognize flooding concerns in these areas.

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Note:
Flood data provided by FEMA, Official REST Service.



LEGEND

| | | | |
|--------------------------------|----------------------------|-----------------------------------|---|
| Cambridge Corporate Boundary | SFHA / Flood Zone Boundary | Regulatory Floodway | Future Conditions 1% Annual Chance Flood Hazard |
| Cambridge ETJ | Flowage Easement Boundary | Special Floodway | Area with Reduced Risk Due to Levee |
| FIRM Panels | Flood Hazard Zones | Area of Undetermined Flood Hazard | Area with Risk Due to Levee |
| Flood Hazard Boundaries | 1% Annual Chance Hazard | 0.2% Annual Chance Flood Hazard | |
| Limit Lines | | | |
| NP | | | |

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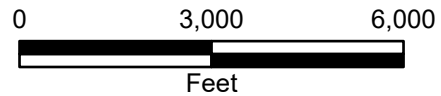


Figure 3.8
Floodplain Map
Cambridge, Nebraska

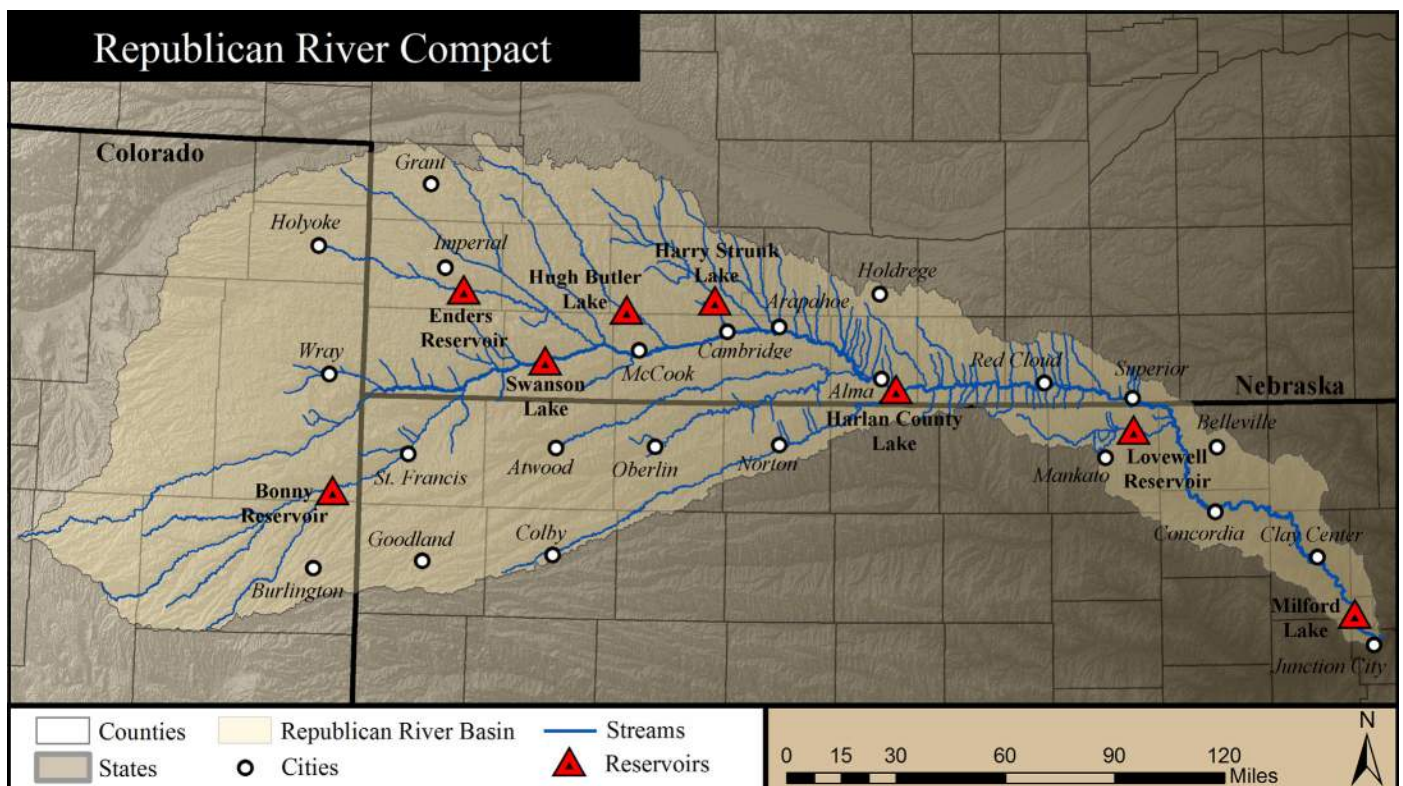
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History of Flooding

Cambridge is adjacent to the Republican River—part of the Kansas River drainage system—which flows west to east across Furnas County. Much of Furnas County is non-irrigated grazing land but the Republican River valley utilizes water for agricultural endeavors. The Republican River basin begins in the plains of eastern Colorado and flows through northwest Kansas and southern Nebraska, ultimately returning to Kansas (Figure 3.9).

The Republican River Compact was negotiated during the early 1940s with participation by the states of Colorado, Kansas, and Nebraska along with a representative of the President of the United States. The compact was formally signed in 1942 and its purposes are to provide for equitable division of such waters, remove all causes of controversy, promote interstate comity, promote joint action by the states and the United States in the efficient use of water and to control destructive floods, and provide for the most efficient use of waters in the Republican River basin. The distribution established in the 1940s set the following allocations: Nebraska 49 percent, Kansas 40 percent, and Colorado 11 percent. Since that time the states involved have continually contested consumption rates as water is critical for agriculture, recreation, and urban needs in the high plains of Colorado, Kansas, and Nebraska.

Figure 3.9: Republican River Watershed



Source: Nebraska Department of Natural Resources, Republican River Compact.

Cambridge Comprehensive Plan 2023 - 2033

Ironically, in the middle of the Dust Bowl one of the greatest flood events to strike Nebraska occurred along the Republican River in May of 1935. Toward the end of the month torrential rains fell in eastern Colorado and southwestern Nebraska and by May 31 the river was running “bluff to bluff” (Figure 3.10). When the flood subsided, approximately 100 people had perished and devastation ran into the millions of dollars (Borchers 1983; Wilmot 1995). In addition to the 1935 Republican River disaster, Cambridge was also devastated by the 1947 Medicine Creek flood. That disaster claimed thirteen lives in Cambridge and damaged many homes and businesses.

Following this incident a flood control measure, previously discussed and designed, was completed—Harry Strunk Lake (Medicine Creek State Recreation Area).



Figure 3.10: 1935 Southwestern Nebraska Flooding (Stubbs, 2016).



4

Land Use and Annexation

This chapter analyzes Cambridge's current land uses and provides a vision with possibilities and options for future land use development and growth. Part of this discussion includes annexation and options Cambridge has in expanding its corporate limits. This Land Use & Annexation section has the following two components:

- Land Use
- Annexation Plan



Land Use

Land use is a critical aspect in the Comprehensive Plan process which allows community members an opportunity to visualize existing land uses and discuss how and where Cambridge might and should grow. Land use planning is an important process that allows community leaders and residents to assess physical, social, and economic factors in a way to not only discuss growth opportunities but to also mitigate potential pitfalls moving forward. If a housing development takes place in this area, how does that impact traffic patterns? Are there environmental concerns associated with a new development? Possibly public safety concerns? Those questions highlight the importance of planning and developing a Comprehensive Plan that guides and shapes projects is imperative to balance activities in a community.

Existing Land Use

The land use portion of the Comprehensive Plan consists of two separate but related sections. The existing land use section evaluates the pros and cons of Cambridge's existing land uses and development patterns (Figure 4.1a). Cambridge has several primary land uses, including commercial, agricultural/vacant, public/quasi-public, and residential.

Many commercial properties are adjacent to Highways 6/34 running east-west as well as in the downtown district, much in part due to visibility and accessibility. Communities typically have zoning regulations for a Highway Corridor Commercial District and the Central Commercial District. Similar to other communities, Cambridge has these districts within its current zoning regulations. Different setback and parking requirements, height restrictions, and aesthetic concerns typically necessitate the need for different commercial distinctions.



0 500 1,000
Feet

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.

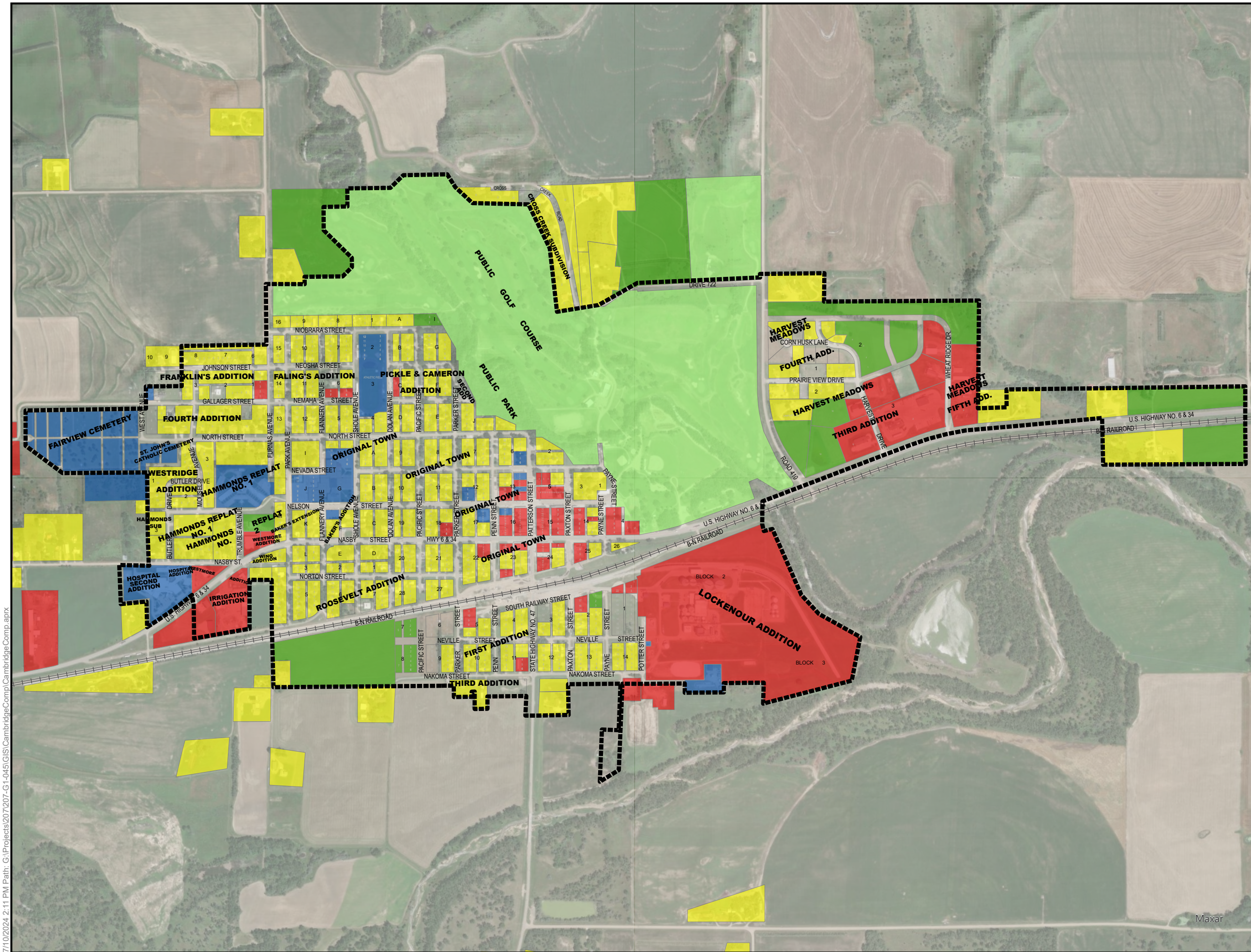
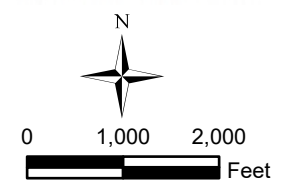


Figure 4.1a
Existing Land Use

Cambridge, Nebraska

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LEGEND

- Cambridge Corporate Boundary
- Cambridge ETJ
- Existing Land Use**
- Agricultural/Greenspace
- Commercial
- Public/Quasi-Public
- Recreational
- 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.

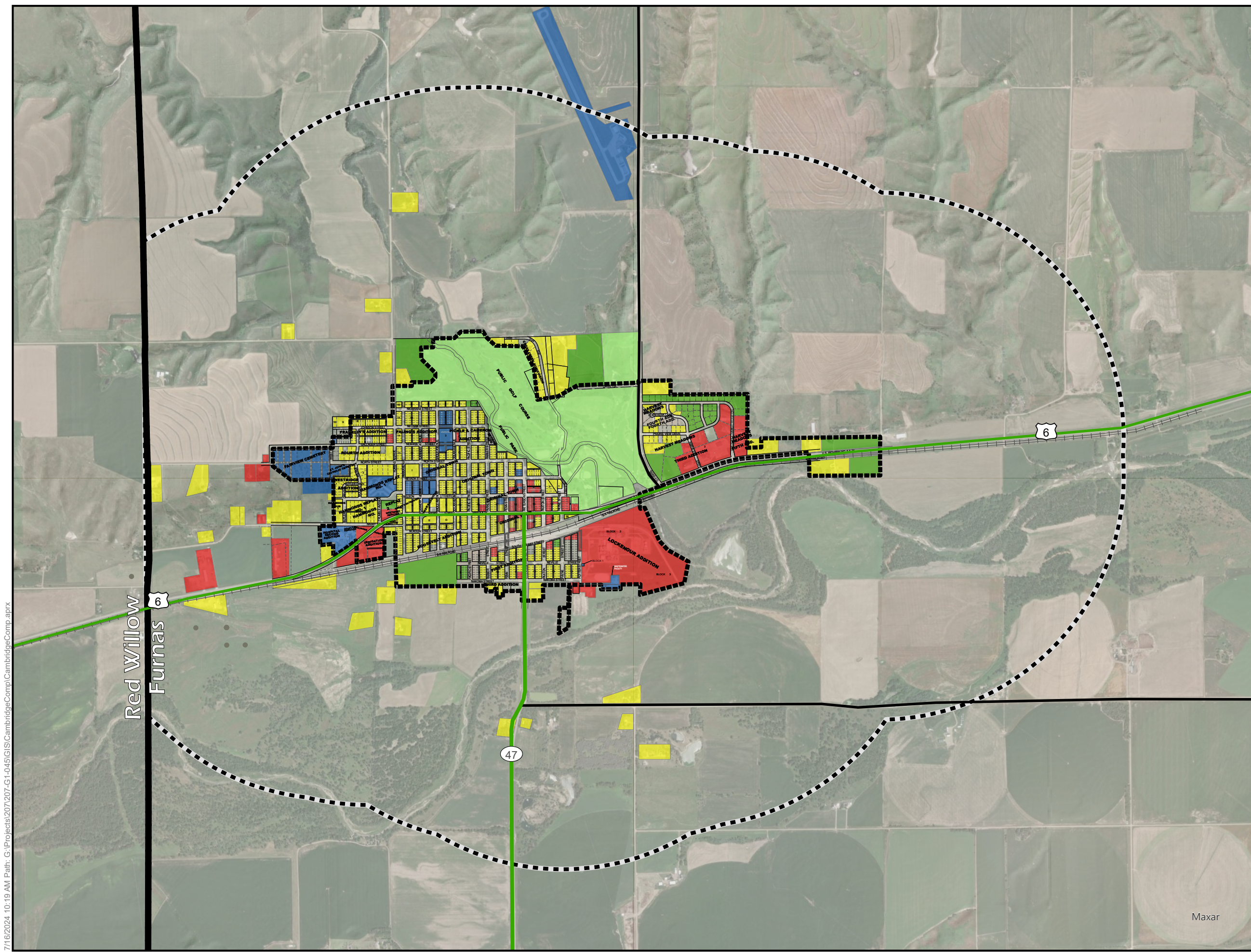


Figure 4.1b
Existing Land Use
ETJ

Cambridge, Nebraska

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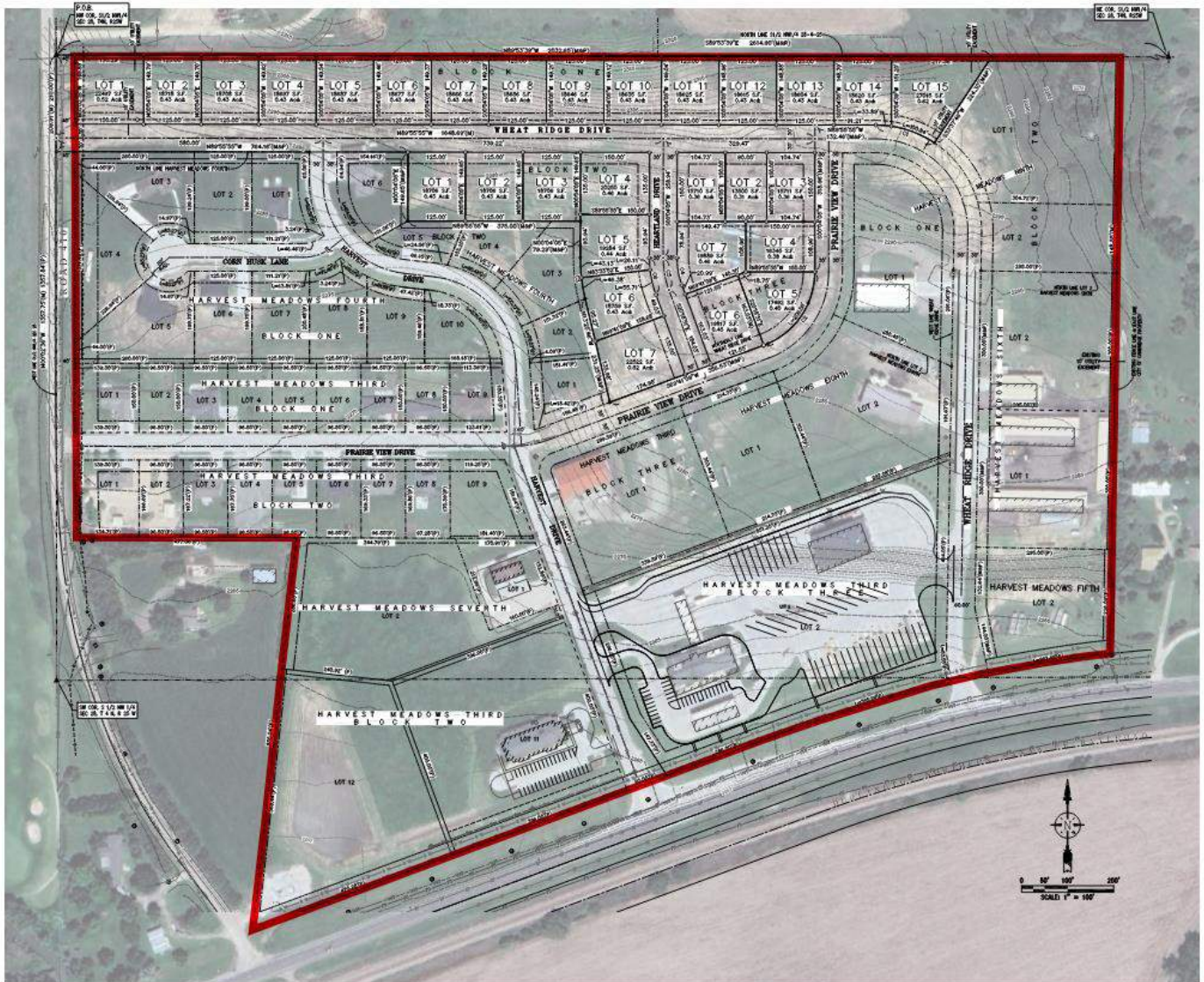


Figure 4.2: Harvest Meadows Subdivision, 2024

Development of the Harvest Meadows subdivision began in 2011 on a sixty-six acre parcel located east of Road 410 and north of Highways 6/34 in Cambridge (Figures 4.2). Since 2011, single-family residential properties and commercial projects have been added and in 2024 the remaining undeveloped Harvest Meadows tracts were platted (Harvest Meadows Tenth). Water, sanitary sewer, paving, and stormwater infrastructure are currently under construction, and completion is expected by the end of 2024.



Cambridge Comprehensive Plan 2023 – 2033

The primary land use in Cambridge is residential, which can be found throughout the community. New residential properties in Cambridge are vital but should strive to complement existing residential areas. Single-family residential is the most common, however, there are multi-family units as well. Cambridge’s ETJ (extraterritorial jurisdiction) does have residential structures—farm homes and/or single-family structures on large lots—which is attractive and provides easy access to local amenities.



Recreational space in Cambridge includes a municipal swimming pool, ball fields, basketball and tennis courts, playground equipment, and picnic shelters (Figure 4.3). These opportunities provide amenities for a wide range of the community’s residents and provide an important quality of life aspect to Cambridge’s landscape.



Public/quasi-public land uses in Cambridge include churches, municipal properties, school buildings, healthcare facilities, museums, and community buildings (the Cambridge Community Building at 722 Patterson Street also serves as a public storm shelter) (Figure 4.1b).

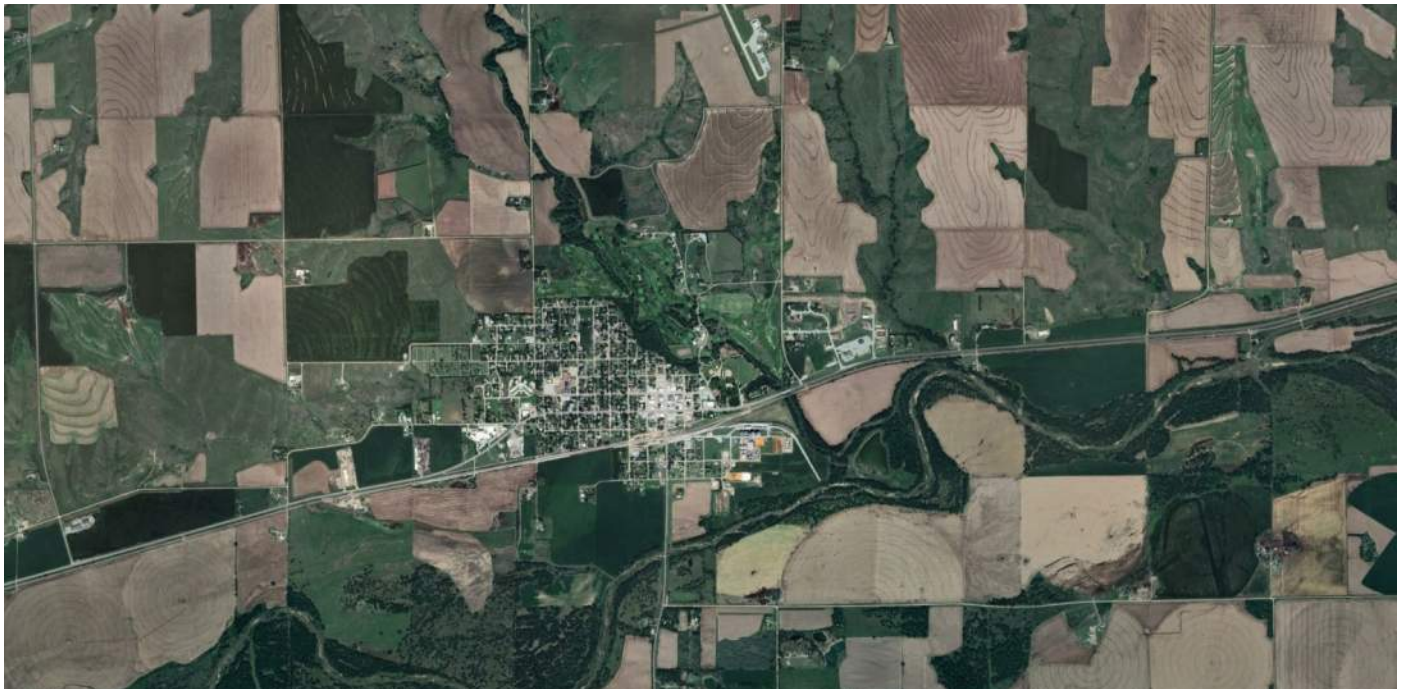


These dispersed public areas are foundational land uses for the community. Moving forward preserving and enhancing public land opportunities is imperative as Cambridge considers the role of public space and its connection to quality of life.



Cambridge is surrounded by agricultural/vacant land, some tracts in the corporate limits other tracts in the ETJ. Some tracts would be difficult to develop due to basic earth science issues but should be considered greenspace or buffer tracts between the community and activities outside the corporate limits. These areas also provide buffer zones between competing land uses—commercial and residential, for instance.

Existing land uses have been analyzed and it is important to note that Cambridge is growing, with pockets of development throughout the community. Proactive City leaders over the years utilized the planning process to push the community forward, those in leadership positions should do the same and lean on the Comprehensive Plan to provide a broad roadmap for the future.



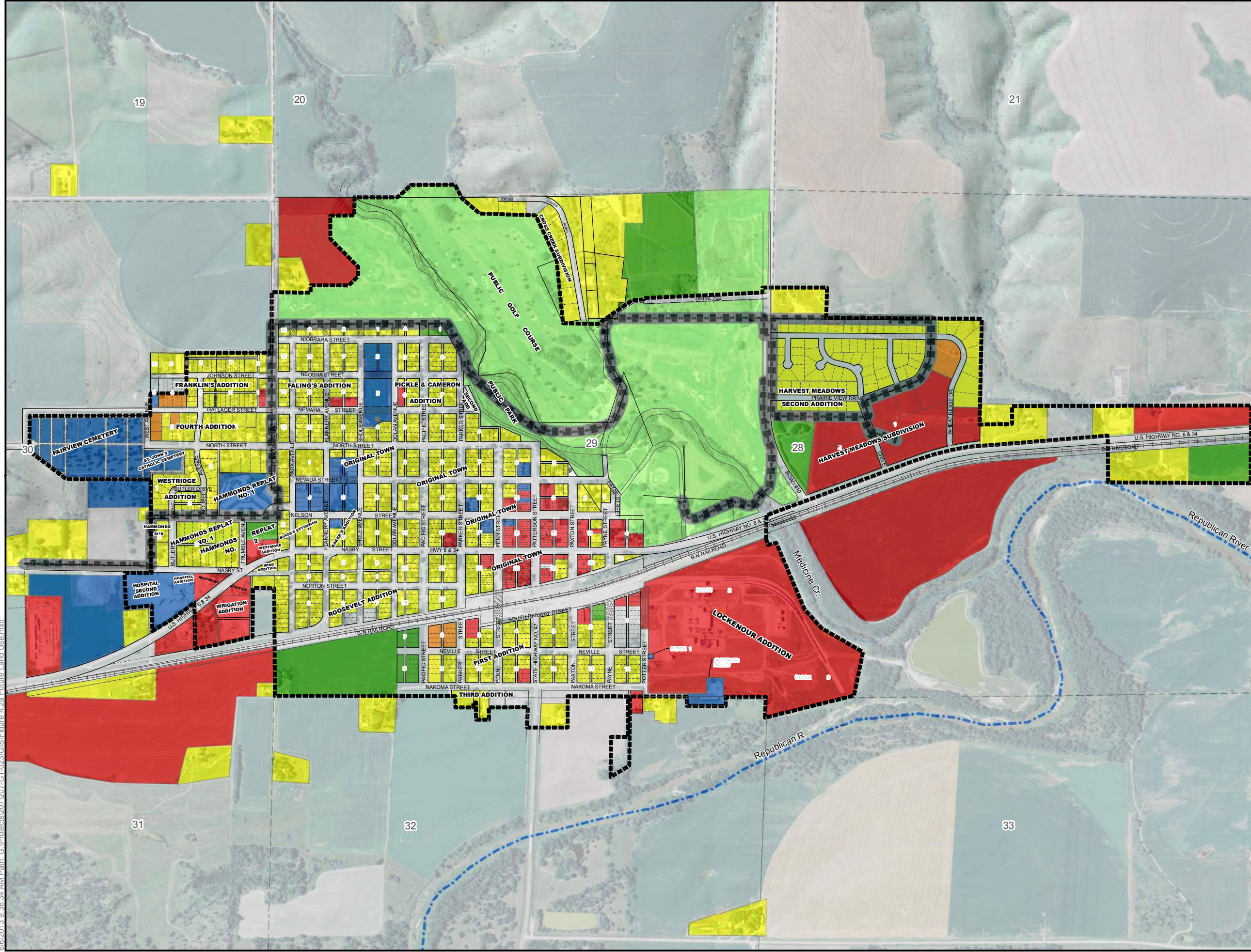
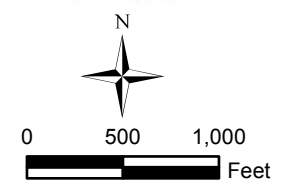
Future Land Use

Planning and preparing for future land use is a critical step in the comprehensive plan. Independent of population changes and development patterns, there will be changes. The purpose of this section is to provide a general guide for future development. The general guidelines should be flexible and adaptable as changes take place and the City's goals change.

As a component of the planning process, a series of public input meetings were held and a public input survey was shared with community residents. Understanding the goals of community residents is important and having community-wide input is critical to capture broad public support. A Future Land Use Plan is a vision of how residents see their community and what they want the community to look like in the future. This vision is a model, providing guidance and continually evolving over time. To prepare and plan for the future, Cambridge's decision-makers need realistic ambitions and goals intending to diversify the tax base while keeping a focus on quality of life concerns. Decision-makers, community leaders, and residents are all responsible for providing input and making choices to push the community forward. During one public input meeting, future development ideas were discussed. Attendees were encouraged to "think outside the box" and "dream" about future development. With that, ideas were brought forward and discussed and Figure 4.3 presents those results.

A Future Land Use Plan is a vision of how residents see the community moving forward and this vision is a model, providing guidance and continually evolving over the next decade. To prepare and plan, Cambridge's decision makers and community leaders need to be ambitious yet remain realistic. Types of land use will vary within the community incorporating a balance of activities—residential, commercial, and public space. With that, housing options will also vary based on location, size, and price and will attract a wide range of residents, which is essential when attracting new residents. Commercial development should be encouraged which will attract new residents and serve to retain Cambridge's current population, while strengthening the tax base.

A series of roundtable discussions relying on public input was held as community leaders "envisioned" future growth and development in Cambridge. From the discussion several themes appeared (Figure 4.3). To some degree, Cambridge's future growth and development options are impacted and directed by Highways 6/34, the rail line running east-west through the community, the Republican River just south of the community, and Medicine Creek on the east side of town. With additional transportation linkages, industrial expansion is a possibility on the east side of town near the ethanol plant as well as open spaces south of the rail line in the western half of Cambridge. There is an opportunity for commercial/industrial expansion east of Medicine Creek south of Highways 6/34 but that area is hampered by a lack of connectivity.



Legend

- Cambridge Corporate Boundary
- Hike/Bike Trail

Future Land Use

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

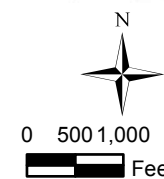
Note:
 All areas outside of the Corporate Limits that have not been classified as a particular land use may be classified as Agricultural/Greenspace.

6/6/2013 9:36:34 AM Path: G:\Projects\2017\207-G1-023\GIS\Figure 4.2a Future Land Use.mxd

Figure 4.3a
Future Land Use

Cambridge, Nebraska

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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.

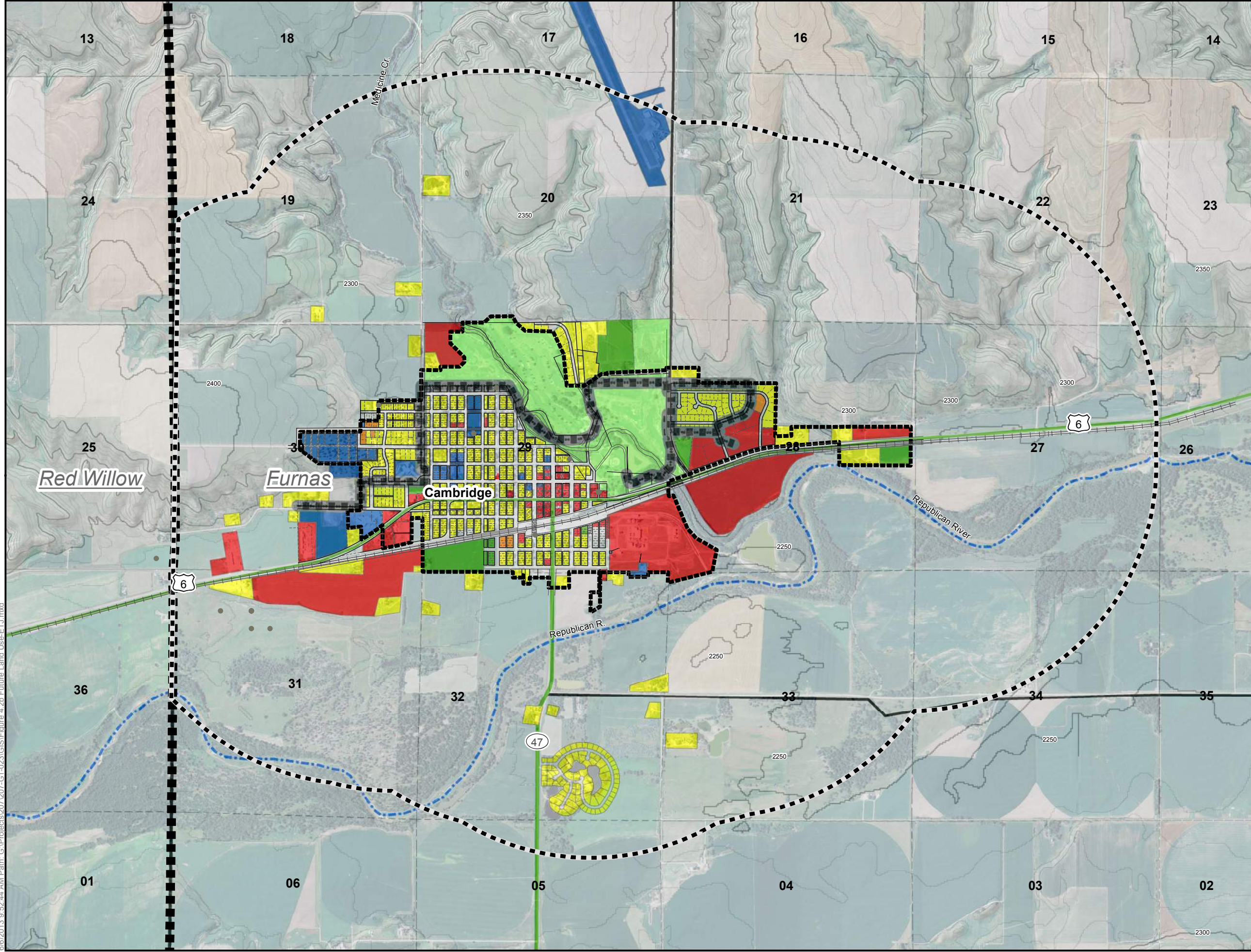


Figure 4.3b
Future Land Use
 Cambridge, Nebraska

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Several open parcels west of the hospital along Highways 6/34 are available for development—possibly commercial or residential—and one lot has been identified as the future fire station/community hall (Figure 4.3a). In public input sessions and community surveys, housing was identified as a critical issue for Cambridge. Several new homes have been developed in the community’s northeast corner and additional lots appear available in the same area. Providing access and infrastructure to these areas is essential, as is providing pedestrian access with links to City parks and downtown Cambridge. Finally, throughout the community there are smaller parcels that provide potential for infill growth and development whether commercial or residential.



Concerning recreation, Cambridge has several assets and linking a hike/bike trail between them and neighborhoods throughout the community is critical.

An attraction to trails is ease of use for all ages as the hike/bike system provides a safe environment for walking, running, and biking. A hike/bike trail currently loops through McKinley Park with connections to CrossCreek Golf Course. One consideration is that additional hike/bike trails and parks (possibly another downtown pocket park) can be developed in stages to link different areas of Cambridge—from new housing developments in the northeast section west to the hospital and south of Highways 6/34 (Figure 4.3b). Considering the aesthetics of the hike/bike trail and community parks is important, attractive landscaping presents the community in a positive light and helps to promote and sell place.



Annexation Plan

An annexation plan creates development opportunities and facilitates future land use. There needs to be a land use plan in place to accomplish the community's goals, this includes infill properties, vacant land in the corporate limits, and a look at adjacent territory in the ETJ (Figure 4.5). This annexation plan is a guide when considering and discussing future growth and development. Note that this plan is not law and future annexation plans should always follow State Statutes and City Regulations.

Benefits of Annexation

Annexation is beneficial in that it allows a community to protect and enhance its tax base. For instance, land along the highway corridor is prime real estate for commercial and industrial development. Many proposals look for incentives and forward thinking communities can offer packages that often include tax increment financing as an incentive but the development must be within the community's corporate limits. Another facet of annexation is considering those who live adjacent to the community and utilize public services yet they do not contribute to the tax base that supports the community's parks, streets, public facilities, programs, and utilities. Planning for annexation also eases the potential confusion between the community and county. Establishing an orderly and logical expansion plan is essential and allows for community leaders to plan for public infrastructure needs in the future.

Planning for growth is important for the community as well as the land adjacent to the corporate limits. Finding a balance between development and existing land use requires time and planning. Infill development, where appropriate, should be promoted which addresses "sprawl" concerns and protects surrounding agricultural and vacant land. Through annexation, Cambridge can extend its zoning jurisdiction and guide development to provide a safe and healthy environment for all residents and businesses throughout the community.

Annexation Phases

Annexation should follow guidelines established by the state (Nebraska State Statutes §19-3052) as Cambridge considers future development. During public input sessions, several areas were noted as possibilities (Figure 4.4).

Area 1: Annexation appears logical for property north and east of Harvest Meadows. The development of Harvest Meadows took more than a decade which speaks to the rational steps Cambridge has followed for expansion. Continuing this planned process and annexing additional property to the north along Road 410 or east that abuts Harvest Meadows and has frontage to Highways 6/34 seems appropriate. Development of this area could connect to both existing infrastructure and pedestrian linkages toward downtown providing commercial and residential options.

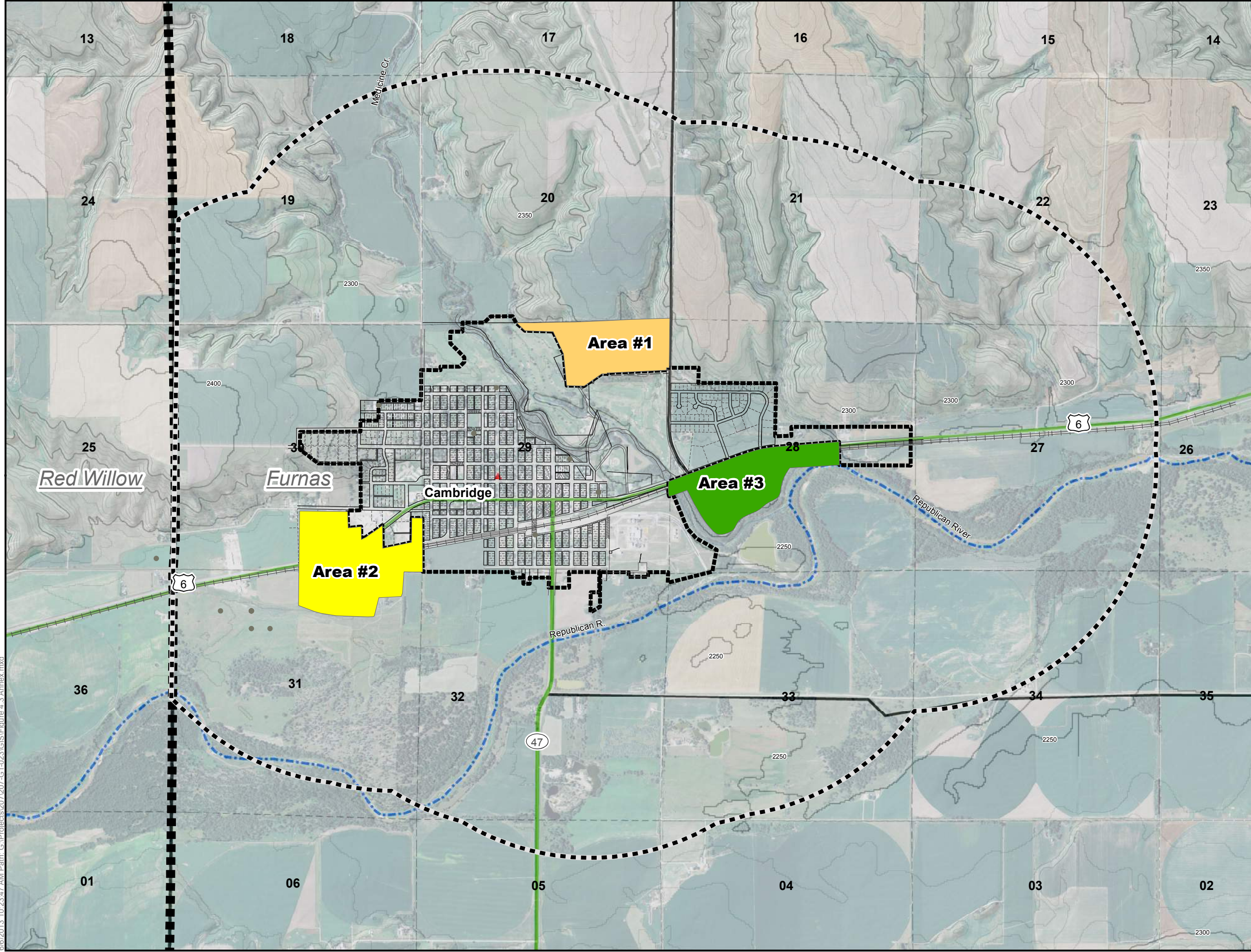
Area 2: Another area to consider for annexation is also on Cambridge's east side. Just south of Harvest Meadows and across Highways 6/34 from the travel center is another annexation option for commercial/industrial development. The area obviously has rail and highway connectivity, although rail crossings would have to be approved and added to accommodate access for highway traffic. With Medicine Creek delineating the property and the Republican River just to the south, flooding is a concern for this area and the two waterways limit accessibility in other directions.

Area 3: Several parcels west of the hospital along Highways 6/34 also seem appropriate for annexation and development—possibly commercial or residential. Areas along Highways 6/34 are most logical with excellent visibility and access to infrastructure—those north of the highway provide access without having to cross the rail line. Several sizable parcels provide highway frontage while those to the north (north and west of the hospital) are also served by Nasby Street and North Street extending west along Road 408 and Drive 721. Potential commercial parcels along the highway are relatively flat and would require less preparation for development and could be easily subdivided if necessary.

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0 500 1,000
 Feet



Legend

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

Figure 4.4
Annexation Plan Map
 Cambridge, Nebraska

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5

Public Input and Goals

This section helps plan goals, guidelines, regulations, and future practices. The goal of this strategic plan is to assist decision-makers implement actions through a realistic process that is in step with community resources. This Public Input and Goals section has the following two components:

- Public Input
- Priorities, Goals, and Action Steps

Public Input

Public input is the backbone of any successful comprehensive plan. Providing residents and stakeholders with an opportunity to express their hopes and share concerns, the Comprehensive Plan shapes future policy and development.

Public Input Meetings

The first public input was captured at the kick-off meeting on August 9, 2023. The meeting introduced planning team members and explained the Comprehensive Plan process to the community.

The second public meeting was held on November 8, 2023 and was well attended. This meeting focused on demographic issues and provided a comparison to peer communities throughout the state.

Following the second meeting, an anonymous online and in-person survey was conducted to gather feedback to provide goals for the next decade. The public survey was available for several weeks and closed on October 15, 2023.

The third public input meeting was conducted on March 20, 2024. This meeting focused on results from the SWOT analysis along with a “hands-on” activity for community members to consider future land use and development potentials in Cambridge. Attendees were asked to draw on maps to highlight areas with the greatest development potential—residential, commercial, public areas—in Cambridge.

The fourth and final public input meeting was held on July 30th, 2024. This meeting focused on an overview of the City’s demographics, a brief review of the public input survey results and SWOT results, a review of existing and future land use and the City’s annexation plan. Attendees were presented an overview of goals and priorities that were developed from the public input meetings, analysis, and public input surveys.





Cambridge Comprehensive Plan 2023 – 2033

Simply put, a survey is one way to gather data and information to capture the public's thoughts and goals (Clegg 1983; Secor 2010). Montello and Sutton (2006, 82) contend that "surveys require respondents to answer questions about their opinions, attitudes, or preferences. They can also ask questions about activities or demographics." Secor (2010, 196) adds that surveys "allow researchers to gather information about a population" and answer "questions about the distribution of characteristics within a population and across particular sites or population subgroups."

Decades ago face-to-face surveys were more commonplace, now with advancements in technology more options exist. Even though more survey techniques are now available, response rates have declined in recent decades (Tourangeau and Plewes 2013). For many, one primary concern is distrust—other factors that often lead to low response rates are areas with large numbers of "single-parent households, families with young children, workers with long commutes, and high crime rates" (Tourangeau and Plewes 2013, 7).

Cambridge Public Input Survey

To create more trust in the process, the City of Cambridge included a notice advertising the community survey in monthly utility bills, as well as, posting fliers at area businesses including Amy's Salon, Anew Travel Center, Cambridge General Store, Cambridge Grocery Store, Cambridge Museum, Cambridge Post Office, Cobblestone, Cribelli Physical Therapy, First Central Bank, First State Bank, GTA Insurance, Hometown Agency, Medicine Creek Family Dentistry, Pinpoint Communication, Shirley K's, Tri-Valley Health System, Tri-Valley Rehab, Valley Voice, and Waypoint Bank.

Surveys were then available in traditional paper format (which normally generates different responses in comparison to telephone or face-to-face surveys) at City Offices as well as an on-line option (direct mail surveys tend to have extremely low response rates and are expensive to conduct). The online option was managed by Miller & Associates as part of the larger Comprehensive Plan project.

The "Cambridge" survey may be labeled as a random survey, in that every member of the entire community had an equal chance of completing the survey (it also eliminates the potential bias of cluster area sampling) (Leisher 2014). Most questions allowed participants to "rank or order" choices, others were "open-ended" meaning that choices were not provided on the survey which encouraged respondents to provide answers. Confidentiality was, and is, also a survey concern. In this case no personal information (names or addresses) was captured. Finally, survey length was also a consideration. There is an inverse relationship associated with survey length. Surveys with fewer questions tend to have higher response rates and as response rates increase so does accuracy (Tourangeau and Plewes 2013).

The Cambridge survey was made public from September 1, 2023 to October 15, 2023 and had a total of 189 responses (69 of these were from the high school survey where students were offered slightly different questions). The survey itself contains thirty questions, divided into eight sections.

WE WANT TO HEAR FROM YOU!



Please complete the survey by October 15th, 2023.



<https://shout.com/s/WwBuhjwF>

The City of Cambridge is seeking residents' feedback about the community and their visions for future development. The information gathered from the public input survey and town hall meetings will help decision-makers prioritize improvements in the community for the next ten years.

Your answers are confidential. The survey results will be available only as a community-wide percentage. Hard copies of the survey are also available at the Cambridge City Office.

City of Cambridge Comprehensive Plan – Public Input Survey

The City of Cambridge is seeking residents' feedback about the community and their visions for future development. As part of the Comprehensive Plan Update, this information will help decision-makers prioritize improvements in the community for the next ten years. This survey is available online at <https://shout.com/s/WwBuhjwF> or by scanning the QR code.



Please return the survey to Cambridge City Offices by October 15th, 2023.

The first section contains six questions that have several secondary questions. These general questions focus on Cambridge's community facilities, connectivity, the downtown district, economy, housing, and infrastructure. The second section focuses on the economy with four more questions, three of which are more open-ended. Section 3 deals with housing and contains two questions, one of which is open-ended. Section 4 deals with education and has five questions. The fifth section pertains to childcare with three questions. Telecommunications occupies the fifth section with two questions. The penultimate section relates to tourism with four questions and the final section captures basic demographic information about those who provided responses to the survey.

Section 1 contains six questions, which all have sub-questions to provide further insights.

Overall responses to Question 1 demonstrated that a majority of respondents were either "Satisfied" (43.9 percent) or "Very Satisfied" (40.5 percent) with Cambridge's community facilities and services. "Law Enforcement" received high ranks as did "Fire Protection/EMS" and "Library" received the highest rank of all criteria listed.

For Question 2, the overall majority were "Satisfied" (47.4 percent) and another 35.5 percent selected "Very Satisfied" with Cambridge's connectivity. "Vehicular Accessibility" and "Hike/Bike Trails" both captured several "Very Satisfied" responses for connectivity.

Question 3 related to the downtown district, just over 55 percent selected "Satisfied" or "Very Satisfied," with "Aesthetics/Beautification" and "Lighting/Signage" receiving high remarks. It is important to note that just shy of 40 percent were either "Unsatisfied" or "Very Unsatisfied" with Cambridge's downtown district, pointing to a lack of restaurant, retail store, and entertainment options.

Question 4 regarding Cambridge's economy revealed that 71.6 of survey respondents were either "Satisfied" or "Very Satisfied." For those either "Satisfied" or "Very Satisfied," many pointed to the overall economy along with "Business Support & Retention" and "Job Opportunities."

The housing market (Question 5) appears as one of the biggest areas of concern for Cambridge. A slightly higher percentage (51.6 to 48.4) were either "Unsatisfied" or "Very Unsatisfied" compared to those at the other end of the scale. For those at the extremes, 10.5 percent selected "Very Satisfied" while 18.5 percent responded as "Very Unsatisfied." Several of those who are unhappy with Cambridge's current housing situation, pointed to "Housing for Rent" as a primary concern.

The final broad question (Question 6) dealt with Cambridge's infrastructure with 54.9 percent responding "Satisfied" and another 24.6 percent selected "Very Satisfied," many were pleased with "Water Quality" and "Sanitary Sewer." Of those who expressed concerns, "Sidewalks" received the most "Unsatisfied" responses.

Cambridge Comprehensive Plan 2023 – 2033

Section 2 focused on the economy and had four questions. Question 7 asks respondents what stores they regularly visit in Cambridge. Dollar General led the way with thirty-five responses, followed by “grocery store” or “supermarket” with thirty-three and Casey’s with eighteen. The next survey question asks what retail stores Cambridge’s residents patronize in other communities—primarily in McCook, but a large number also registered Kearney and North Platte. Of the choices, Wal-Mart led the way with seventy-one, followed by Menards (twenty-five), Target (nineteen), Ace (fourteen), Tractor Supply (thirteen), and Hy-Vee (ten). Question 9 asks how City leaders can address local economic development efforts. A range of choices was provided, with “Existing Business Support” (16.5 percent) leading the way, followed by “Housing Development” (14.6 percent), and “Incentives for Retail Stores” (14.2 percent). The final question in this section allowed respondents to provide business types they would like to see in Cambridge—several people indicated “bowling alley,” “clothing store,” and “lumberyard,” but the overwhelming response was “restaurant” (including brewery, café, and fast food) with forty-four.

Section 3 has two more housing questions, with the first focused on condition. A slight majority of the respondents (59.8 percent) are in the first two categories—“No Repairs Needed” or “Needs Minor Repairs, Under \$3,000.” Only 6.2 percent are in the “Needs Major Repairs, Over \$15,000” category.

Several questions comprise the education portion of the survey (Section 4). Safe routes to school was, and is, an extremely important planning issue and 86.5 percent of respondents indicated that Cambridge does have sufficient and safe routes to school. A similar percent (84.4) responded that Cambridge Public School plays an active role in the community.

Section 5 deals specifically with childcare. Of those who responded, a vast majority (88.8 percent) do not participate in childcare outside of their home. Of those who do utilize childcare, 6.5 percent attend a “Childcare Center” and 5.4 percent utilize “In-Home Care.”

Section 6 relates to telecommunications. Regarding type of internet connection in Cambridge, “Fiber Internet” led by far at 72.3 percent, followed by “Wireless/Cellular” at 21.3 percent, and “Cable Internet” with 6.4 percent. Questioning satisfaction for price, reliability, and speed of the service, found that most respondents (70.9 percent) are either “Satisfied” or “Very Satisfied” and 29.1 percent were “Unsatisfied” or “Very Unsatisfied.”

The seventh survey category involves tourism which is key for the community and survey respondents recognize its value. Regarding Cambridge’s economic future, 79.4 percent indicated that tourism is “Important” and/or “Very Important” for the community’s future. The next question reveals if community members would support further tourism development and 83.3 percent indicated that they would support continued tourism efforts. The next question asked respondents to list their favorite event in Cambridge. The overwhelming majority responded “Medicine Creek Days,” followed by “Old Fashioned Saturday Night” and the farmer’s market. The final question in this section asked about the most important tourist attraction. Thirty respondents indicated “lake,” “the lake,” or “Harry Strunk Lake” as the top choice, followed by golf course (11) and Medicine Creek Days (4).

The final section provides a demographic snapshot of those who took the survey. Of survey participants, 42.6 percent have lived in the community more than twenty years and another 18.1 percent have for eleven to twenty years. In terms of why Cambridge, the top three selections were “Job Location” 42.3 percent, “Small Town Atmosphere” 31.0 percent, and “Grew Up in Cambridge” 18.3 percent. Respondents were offered four age selections, with 44.1 percent in the forty to fifty-nine age bracket, followed by 31.2 percent in the twenty to thirty-nine range, and 24.7 percent in the sixty-plus category.

Cambridge High School Public Input Survey

To supplement the community survey, team members from Miller & Associates presented goals from the Comprehensive Plan to students at Cambridge High School on September 14, 2023.

After a brief presentation, students were then asked to complete a similar survey to the community-wide version. Students were given several questions about Cambridge's Facilities & Services, Connectivity, the Downtown District, and the Local Economy. For these four categories, students were provided four choices—Very Unsatisfied (1), Unsatisfied (2), Satisfied (3), and Very Satisfied (4)—to rank their choices.

For Community Facilities & Services, the overall average response was 3.25/4.00 with the highest ranking for Fire Protection/EMS ("Very Satisfied" 3.60) and Library ("Very Satisfied" 3.32). For connectivity in Cambridge, the overall average was 3.04/4.00 with all three sub-categories (Hike/Bike Trails, Wayfinding to Landmarks, and Gateway Entrances) each achieving a "Satisfied" ranking.

Of the four overall categories on the student survey, the lowest score came for the Downtown District. In this category, all three questions received scores less than 3.00—Restaurant Variety 2.30, Retail Store Variety 2.77, and Entertainment Variety 2.00. The final category—Economy—had four areas to assess. Of those four, "Business Support & Retention" received the highest score at 3.08 and the lowest response was to "Job Opportunities" at 2.91.

Public Input Survey

- The Public Input Survey allows community members to share their feedback and rankings on several items, including, but not limited to, community facilities and services, economy, housing, telecommunications, childcare, education, and tourism.



Cambridge Comprehensive Plan 2023 – 2033

Students were next asked to share which stores they most frequently visited in Cambridge. Collectively high school students in Cambridge pointed to Dollar General (39), Casey's (30), Anew Travel Center (28), and Shirley K's Coffee Shop (20)—combined “supermarket” and “grocery store” also received twenty responses—as the most popular destinations.



The next question addressed what businesses students would like to see in Cambridge. Many pointed to additional “entertainment” options and “more recreational things to do” and within those responses several indicated “movie theater” along with “rodeo arena” and “bowling alley.” Other responses included “racetrack,” along with a “place to get race gas,” “taxidermy,” and a new “welding shop.”

The final two student questions related to their favorite event in Cambridge and what is the most important tourist attraction. The overwhelmingly most popular event in Cambridge is “Medicine Creek Days” (34) followed by “golf” or “golf course” (10). For the primary tourist attractions or events, “golf” or “golf course” registered twenty-one responses, the “lake” received twelve responses, and the “park” rounds out the top three with eleven.



SWOT

Following the public survey was a SWOT analysis. SWOT analysis is conducted by an organization to identify its internal strengths and weaknesses along with its external opportunities and threats (Ghazinoory and Memariani 2007; Helms and Nixon 2010). Developed in the late 1950s and into the 1960s primarily for private companies, the “tool” has expanded to include charitable organizations along with municipalities to consider competitive advantages (Puyt *et al.* 2020; Sarsby 2016).

Strengths (advantage over others), weaknesses (disadvantage over others), opportunities (elements to exploit to its advantage), and threats (elements that cause concerns) (SWOT) are characteristics to evaluate competitive positioning and consider both short-term and long-term goals and objectives.

| | INTERNAL ORIGIN characteristics of the community | EXTERNAL ORIGIN characteristics of the community |
|---------------------------------|--|--|
| HELPFUL to positive development | S Strengths | W Weaknesses |
| HARMFUL to positive development | O Opportunities | T Threats |

One research article summarized SWOT as safeguarding the satisfactory operations, opening the door to opportunities, fixing the faults, and averting threats (Puyt *et al.* 2020).

Strengths, for instance, are internal characteristics and for Cambridge might include customer service or tourism events. Weaknesses are also internal and examples are the lack of parks or hike/bike trails. Opportunities are external factors that provide promise for future successes, examples are greater transportation improvements and technology advancements. Threats are external and typically cannot be controlled—greater market trends or state/federal regulations, for example. SWOT analysis is versatile and has demonstrated meaningful results for numerous Fortune 500 companies (Home Depot and McDonald’s) and non-profit organizations (United Way).

For Cambridge, the SWOT analysis took place on November 8, 2023. Responses were grouped into categories for discussion and from that several strengths were revealed.

Twenty “business” strengths were recorded, including employment opportunities and retail options. Other replies in that “section” noted Cambridge’s opportunities for growth and support to “make it happen” in addition to infrastructure and the physical condition of downtown Cambridge. Ten other responses related to quality “school” and community support of education were counted. Six more strengths were found for recreation and tourism with “golf course” and “lake” leading the way. Four more “strength” selections were made for “healthcare” and/or “hospital.” Several other “strength” responses noted Cambridge’s “human capital.” Human capital is tricky to define but its traits are evident. Respondents used terms and phrases like “hardworking” and “kind” along with “friendly” and many “young families” to describe the community. Other “strength” remarks include Cambridge’s churches and safe environment while others pointed to community involvement and a progressive “mind set.” Difficult to measure, yet it is apparent that City and community leaders have—and are—investing in Cambridge’s future.

Cambridge Comprehensive Plan 2023 - 2033

The second category in Cambridge's SWOT analysis examined "weakness." The most common weakness response for Cambridge was "housing," including limited affordable housing, lack of first-time homeowner choices and rental properties (in addition to not having a nursing home). The second highest number of weakness responses was for "entertainment" and respondents noted a lack of choices for seniors, young adults, and youths. Closely connected to entertainment, five more "weakness" answers were shared for lack of restaurants. Six more "weakness" replies were tallied for downtown Cambridge—façade and signage issues along with underutilized spaces. Four additional "weakness" concerns were listed for retail, including variety of stores and lack of office availability.

The third SWOT category—opportunities—solicited several responses as well. Leading the way in this category was "recreation." Outdoor experiences—golfing, hunting, lake, and tourism—were popular answers. Four more responses were listed for "Downtown" and four more for "entertainment." Infrastructure (extension of walking trails, for instance) and housing (additional housing options to accommodate growth) each captured three responses. Other notable responses mentioned "Harvest Meadows," building on existing positives, a "young community," and opportunities to host additional events either in downtown Cambridge or at the rodeo grounds.

Threat is the final category in the SWOT analysis. Consider some of the themes identified in this category and the variety of responses. Lack of housing and/or the condition of housing stock was a concern in Cambridge. Economic factors including rising interest rates, an economic slowdown, along with state/federal policy changes that could negatively impact the community was another common response. Several other responses pointed to on-line shopping and/or retail establishments in nearby communities along with the arrival of chain stores (Arapahoe and McCook, for instance) that take, or potentially could take, revenue from the business community in Cambridge.

For City staff and community leaders in Cambridge, SWOT analysis offers an opportunity to consider the strengths and weaknesses as well as the opportunities and threats. From this analysis, realistic community goals and plans should be implemented to provide direction for community leaders to capitalize on strengths (business environment, education, and healthcare) and opportunities (recreation, downtown, and entertainment), as well as address weaknesses (lack of housing options) and threats (housing and state/federal economic policies that impact the local economy).

Priorities, Goals, and Action Steps

This section provides ideas, summaries, and guidelines for development. These goals are a combination of information gathered from public input sessions and data analysis. Realistic in nature, they do allow community members to creatively consider potential future land uses and development needs.

Cambridge 2023 - 2033 Comprehensive Plan Goals

Improve Public Infrastructure

Promote Commercial Development

Housing Market Improvements

Gateway Entrance Improvements

Build New Fire Hall

Improve Existing Housing Market

- Develop Housing Options
- Improve Existing Housing Stock
- Infill development

Housing shortages are nearly universal across Nebraska. To address the concern, the obvious answer is to develop more housing. To accomplish this, private developers and/or local investors must be willing to invest. Developing new housing has the potential to attract new residents creating a chain reaction of positive events. More families and more jobs are often based on affordable housing, the City plays an instrumental role in facilitating housing stock growth in the future. Part of the housing discussion includes community and City leaders constructing new homes, improving existing homes, and considering a demolition plan for dilapidated properties. Furthermore, considering middle- and lower-income housing as well as rental properties is a priority.

Infill development is one option and is often less expensive since there is no need to extend utility services. Utilizing existing infrastructure, infill typically makes sense by avoiding “sprawl” and the costs of extending services. City officials could easily create a simple database of potential infill lots for development. By communicating with local employers, Cambridge may gain further understanding of housing needs in the community. Having these discussions is beneficial, it demonstrates to local establishments that City officials and community leaders are supportive and understand their concerns. Along those lines, a future land use map is beneficial to graphically show areas where development is not only permitted but encouraged.

Cambridge Comprehensive Plan 2023 – 2033

All vacant lots and vacant uninhabitable homes are potential sites for infill development. Cambridge officials should access different approaches for development including grants and TIF funding. Often dilapidated housing creates a “broken window theory” that spills over to adjacent properties, addressing these properties is a priority. One mechanism to do this is nuisance abatement. Whether conducted by the City, legal counsel, or a third-party nuisance abatement is important to encourage property upkeep and provide ways to encourage renovation or demolition. One way to publicly counter dilapidated properties is to promote “Yard of the Month” programs to acknowledge residents who invest and take pride in their neighborhood. Another consideration is the creation and promotion of an investment group to build housing in Cambridge. The formation of a group tends to limit individual liability and has proven successful in many communities across the state.

Funding options are important considerations for development, housing in particular. Regarding housing concerns, the City of Cambridge was recently awarded a Rural Workforce Housing Fund grant. Signed into law by Governor Pete Ricketts in 2017, the competitive fund provides matching grants to non-profit development organizations to increase the supply and reduce the expense of housing in more rural communities. In 2022, the Nebraska Department of Economic Development (DED) awarded nearly \$7,000,000 in funds. The Cambridge Community Workforce Daycare Foundation was awarded a \$2,000,000 housing grant that comes with a \$504,000 local match.

Commercial Development

- Developing additional and marketing shovel-ready sites for new commercial development
- Creating incubator spaces to promote local entrepreneurs and business start-ups

Improvements to the commercial sector are also priorities for Cambridge’s stakeholders. Goals include developing additional and marketing shovel-ready sites for new commercial development and creating incubator spaces to promote local entrepreneurs and business start-ups whether in downtown or along highway commercial space. Properties along Highways 6/34 and/or Highway 47 serve larger transportation needs while offering visibility for commercial development. Creating an engineering site design allows City leaders to consider different uses and issues related to utilities.

Promoting the traditional downtown commercial core is vital in Cambridge. Vacant spaces in this area are concerns, as are dilapidated sidewalks and parking areas. Having a mix of retail and entertainment encourages investment in the downtown district, an area that offers both daytime and evening commercial options. Supporting the downtown district serves as a draw for the entire community and allows residents to take pride in place, preserving the past while preparing for the future at the same time.

One consideration for development support is Location One Information System (LOIS) supported by the Nebraska Department of Economic Development which is a system that captures data and shares information with potential business leaders (<https://opportunity.nebraska.gov>).

Improve Public Infrastructure

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

The City must continually prioritize project needs and evaluate funding sources for public infrastructure improvements, including water, paving/stormwater drainage, sidewalks/ADA compliance, and technology infrastructure. The City of Cambridge, for instance, currently has a \$148,000 request before the Congressionally Directed Spending (CDS) authority in Congress. The request is for the rehabilitation of the Wastewater Treatment Plant in Cambridge.

New Fire Hall

The City of Cambridge, its residents, and members of the Volunteer Fire Department have discussed for several years the idea of constructing a new fire hall for the community. The current fire hall, situated on Nelson Street opposite the public swimming pool, cannot be expanded due to space constraints. As a solution, the City has acquired land south of Highways 6/34 across from the hospital to construct a new fire hall. In addition to housing larger modern equipment, with multiple access points the new fire hall will enhance safety and response times.

Recreational Development

Cambridge's residents discussed several additional recreational amenities. One often mentioned was the expansion of the hike/bike system to connect the east and west sides of Cambridge. A futuristic proposal includes connecting amenities and services throughout Cambridge, including McKinley Park, Harvest Meadows Subdivision, and Cross Creek Golf Links on the east, to Cambridge Public Schools, downtown Cambridge, and Tri Valley Health on the west.

Further Enhancements, Gateway Entrances, and Branding

Aesthetics should not be overlooked, they are essential concerns for the community. Gateway entrances and attractive signage (or wayfinding signage) throughout town are key in promoting place. Gateway entrances—discussed during public input sessions—allow for a community to make a tremendous first impression—landscaping, lighting, and signage are all components of attractive entrances. For entrances, improvements mean that community members and adjacent property owners see value in enhancements and are willing to invest. A Gateway Improvement Authority (or an existing volunteer group) could be created to foster improvements, such as, landscaping, lighting, signage, and screening for an overall cohesive appearance. Ultimately gateway entrances are part of an overall branding initiative and it is best for community members to lead the charge in making visual improvements.

Develop Marketing Campaign

Creating and marketing a community brand to existing and potential residents, developers, and business owners is important. By promoting existing businesses and “selling” its quality of life aspects, Cambridge has great potential to capitalize on its current strengths and history. City leaders should identify an easily recognizable image to market and recruit residents and non-residents alike. In developing a brand, community leaders should ask themselves, what stands out in the community? Perhaps a notable event or attraction for the community? Developing a brand fosters a community-wide effort to enhance and promote place. A brand might include a logo, slogan, color scheme, and/or theme that represents the community. Once determined, a brand can be utilized to promote the community via posters, brochures, and letterhead in addition to an on-line campaign. Additionally, social media sources like Facebook and Twitter are free marketing platforms that can easily reach large audiences.

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