

Valerie Grimes  
Director of Planning & Development

[vgrimes@norfolkne.gov](mailto:vgrimes@norfolkne.gov)

June 6, 2025

Urban Affairs Committee  
Nebraska Legislature  
PO Box 94604  
Lincoln, NE 68509

Re: Municipal Density & Missing Middle Housing Act 2025 Report

Dear Urban Affairs Committee:

In accordance with Neb. Rev. Stat. §19-5504, the City of Norfolk is herein providing the required information prior to the July 1, 2025 statutory due date. The statute requires reporting from the last five (5) years but, since the statute does not specify, the dates used are calendar years, so the following information is January 1, 2020 – December 31, 2024. The contents of the City of Norfolk's report are as follows:

(a) An overview of the city's current residential zoning requirements;

The city has multiple zoning districts in which residential, including middle and multi-family, are permitted. The zoning code makes consideration for the smaller, older, existing lots for infill/rehab in that it shall not prohibit the erection of a single-family dwelling when the lot has less area and/or width as required by the current district. The zoning also permits a small house with just 650 square feet on a residential lot.

In the time since the last report, the city has adopted zoning code to encourage smaller, and therefore hopefully more affordable, housing in various forms. The code was amended:

- to reduce the min. lot square footages and widths in multiple residential districts (R-1, R-2, R-3),
- to include 2-unit structures (single-family attached up to two units and duplexes) as permitted in what once was the single-family detached only district (R-1),
- to include 4-units attached as permitted in what was once the 2-family district (R-2) that previous only permitted 2 attached units and for 3-4 attached units, needed to get a conditional use permit, and
- the R-3 district has always allowed single-family through multi-family but now also includes the smaller min. lot sizes and widths, listed first, to encourage density and affordability.

The code was already amended prior to the 2023 report to permit accessory dwelling units on single-family detached lots in all the residential zoning districts. The city also adopted a new code for tiny houses. By definition, tiny houses are 70 SF to 649 SF because the existing code, without any revisions, currently permits a 650 SF house on a residential lot.

Valerie Grimes  
Director of Planning & Development

[vgrimes@norfolkne.gov](mailto:vgrimes@norfolkne.gov)

(b) The percentage of areas in the city zoned for residential use which permit the construction of multi-family housing and middle housing;

37.9% (does not include the additional zoning districts allowing ADUs because as per N.R.S. 19-5503, Terms Defined, ADU is not listed under the middle housing definition and is not multi-family)

(c) A breakdown of new residential construction in the city over the previous five years, including the percentage of such construction that was single-family housing, multi-family housing, and middle housing;

220 Single-family units (SFD); 23%

120 Middle Housing units; 12.5%

616 Multi-family units (MF); 64.5%

(d) A breakdown of residential units annexed by the city over the previous five years, including percentage of such units that were single-family housing, middle housing;

The annexations that have taken place over the last 5 years have annexed some existing residential structures which consisted of 342 single-family housing units.

The annexed land over the last 5 years with new residential structures, in-progress structures or planned structures are a combination of single-family houses and single-family attached (middle housing). There is a property that was annexed within the last couple years in which full platting has not been completed, so only a portion of the units planned for this annexed land is able to be provided in this report.

The percentage of what is existing, newly built, in process and in planning of being built on the residential annexed land is: 404 total units; 356 SFD DU= 88.1%, 48 SFA DU= 11.9%.

(e) An estimate of the per-unit cost of housing in the city;

\$305,196 SFD

\$151,851 Middle

\$92,685/unit MF

\$149,016 average of new residential construction combined

(f) Whether such zoning codes, ordinances, and regulations provide for density bonuses or other concessions or incentives which encourage residential density, and the frequency with which such bonuses, concessions or incentives are utilized;

There have been a few duplexes built on lots that would not have had the lot size/width available previously by code, and there have been three ADUs built since that code was adopted. The smaller setbacks have been utilized on the older, infill lots to replace houses that have lived their life with new residences, one of them being a modular house, that more easily fit on the smaller, old lots.

Valerie Grimes  
Director of Planning & Development

[vgrimes@norfolkne.gov](mailto:vgrimes@norfolkne.gov)

(g) Whether such zoning codes, ordinances, and regulations allow the construction of accessory dwelling units;

The zoning code was amended to permit an accessory dwelling unit (ADU) on single-family detached lots in all the residential and agricultural zoning districts.

(h) What incentives the city applies to encourage the development of affordable housing, including both direct incentives and regulatory relief;

Tax Increment Financing (TIF) has been used by multiple housing developers within the last five years. However, as these applications have proceeded through requisite city council and community development agency approval, the TIF has been provided without specifying these incentives should be used for building more affordable housing within the area.

(i) A demographic analysis of the city with trends and estimates of the housing need classified by housing type and price range;

Below is the best available data for estimates of housing needs for Norfolk.

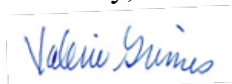
The City of Norfolk had a housing study performed in 2021 which showed the need for 769 total units with 427 being owner and 342 being rental (these numbers include both new construction and purchase/rehab/resale or re-rent with this being an estimated 30-35% of the total unit demand). In the 2021 study, the owner most needed units were at a purchase price of \$210,000 and rental with the average affordable monthly rent between \$825-\$1,240 having the greatest demand. The most requested for both owner and rental were units with 3+ bedrooms.

(j) Efforts to adopt an affordable housing action plan as required under section 19-5505.

The action plan was adopted on December 4, 2023 within the required timeframe for a city with less than fifty thousand inhabitants.

If there are any questions regarding the above report information, please contact me at (402) 844-2280 or [vgrimes@norfolkne.gov](mailto:vgrimes@norfolkne.gov).

Sincerely,



Valerie Grimes  
Director of Planning & Development