



Central Nebraska Housing Developers (CNHD) invests in the future of our families and our communities by improving existing housing and increasing homeownership in 17 counties in Central Nebraska. CNHD was formed in late 2005 and began developing housing programs in early 2006. It is directed by a volunteer Board of Directors and staffed by a Housing Coordinator. CNHD is a 501 (c)(3) non-profit organization. All contributions are tax-deductible to the extent allowed by law.

### Our Mission

*“Building strong communities through quality housing choices”*

### Our Vision for the Future

*Communities in our region recognize the significance of quality housing choices for successful economic development and are working together to keep the region strong and viable.*

## County/Community Needs Assessments

Central Nebraska Housing Developers works with communities to identify housing needs and develops partnerships and programs to address those needs. We serve 17 counties in Central Nebraska including: Blaine, Boyd, Brown, Cherry, Custer, Garfield, Greeley, Hamilton, Holt, Howard, Keya Paha, Loup, Merrick, Rock, Sherman, Valley and Wheeler.

Our work:

- Empowers residents and leaders to shape the future of their community’s housing supply.
- Improves future prospects for area families by helping them to become confident homebuyers and responsible homeowners.
- Creates safer environments by improving deteriorating structures.
- Increases appeal for business development or expansion by revitalizing the housing market and enhancing the quality of life
- Grows a larger tax base by increasing the value of improved houses
- Provides income for local businesses by channeling federal and state dollars back into the community.

### Investing in the Future

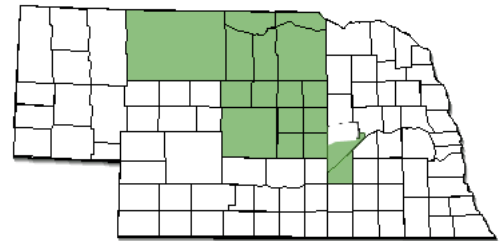
Over \$8 million in federal and state grant dollars for housing programs has been channeled into our region through Central Nebraska Housing Developers since it was established. As more housing needs are identified, the organization will continue to work to meet those challenges.

### Contractor/Supplier Promotion

CNHD is proud to promote local building contractors and housing suppliers. Visit our website for a listing of registered contractors in your area.

## Board of Directors

- Craig Brewster, Chairperson ..... Butte
- Norene Fitzgerald-Kidder ..... Sargent
- Nikki Johnston..... O’Neill
- Ute Wojtalewicz ..... St. Paul
- John Madsen ..... Stuart
- Kristin Olson ..... Ainsworth



Central Nebraska Housing Developers Service Area

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Improving housing.  
 Increasing homeownership.  
 Investing in the future.



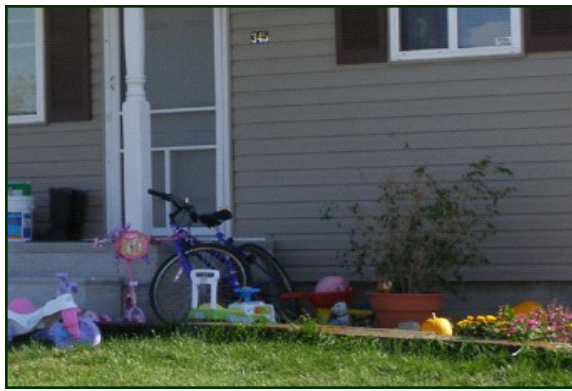
## Improving Housing

Our homes are our havens, filled with our lives and our memories. If we want them to continue to shelter our families, and to serve future generations, our homes need to be maintained. In our region, 67.9% of housing units were built before 1970, and 40.6% were built before 1940. Most of these older structures are not energy-efficient and many are in need of repair. It's not only a safety and health issue – increased utility and repair costs reduce what families can spend in the community on other needs like food, clothing, transportation, medical expenses and child care.

By improving housing in a community, all residents benefit. Housing improvements often have a “domino” effect, inspiring other owners on a street to invest in their properties as well. The community displays a positive, progressive image. Employers who want to expand or relocate see renewed vitality in a community with improved housing.

Our Single Family Owner-Occupied Rehabilitation Grant Program targets owner-occupied homes needing repair. Through the program, income-eligible homeowners will make their homes safer, decrease high utility costs, and protect them for the next generation.

Because of our large geographical area, we are targeting clusters of counties each funding cycle, to better serve our residents. Contact our office for information about counties being served at this time.



## Increasing Homeownership

Homeownership builds personal pride while helping to grow financial assets. It stabilizes families and gives children a chance at a brighter future. Homeownership has been linked to greater participation in political and civic affairs, better maintenance of neighborhoods, and lower crime rates. One study estimated that for every 100 renter families that become homeowners, \$5.9 million dollars and 67 jobs are generated for the local economy over a 10-year period. (Source: NeighborWorks® America)

## Homebuyer Education Workshops

These REACH-approved workshops help local residents learn about the home buying process and answer questions about financing, maintenance, and other related topics. The goal is to help participants understand the responsibilities of homeownership and become financially prepared to take on those challenges.

### 2012 Workshop Schedule

January –Burwell	July–Ord
February –O’Neill	August–O’Neill
March –Broken Bow	September–Broken Bow
April –Valentine	October-Ainsworth
May –St. Paul	November-St. Paul
June–Bassett	December-Bassett



## Downpayment Assistance Funds

Many families dream of owning a home, but lack the funds necessary for a downpayment. The Central Nebraska Housing Developers’ Downpayment Assistance with Rehab Program provides funds for income-eligible families that can help make their dreams a reality.

Completion of a REACH-approved Homebuyer Education Workshop is required to be eligible to apply. All individuals that will be listed on the property deed must complete Homebuyer Education. Other local and statewide downpayment assistance funds may also be available.

CNHD also has access to Federal Home Loan Bank-Topeka DPA funds.

## Purchase, Rehab, Resale

This unique program is beneficial to both buyers and sellers of existing homes. CNHD can assist qualified, interested buyers by purchasing a home, determining necessary repairs, and selling the rehabilitated home to the new buyers, while providing them with downpayment assistance funds. Through this process, the need for sellers to invest funds to repair their home prior to sale are drastically reduced.

## Workforce Development Housing Programs

### New Housing Construction

Many communities in our region are experiencing economic growth and increasing workforce populations, and yet a lack of quality, affordable housing is a barrier to recruiting families for the expanding workforce. New home construction provides a community with housing options for families who wish to relocate to Rural Nebraska, or for existing rural families. Communities where CNHD is building new, affordable homes are:

**Bassett**  
**Burwell**  
**O’Neill**  
**Ord**  
**Sargent**  
**Stuart**

These new home programs offer down payment assistance as an incentive for families to purchase these homes.

Call today if your community is interested in developing housing programs that enhance the recruitment or retention of employees in your region.

