



2009 Annual Report of Accomplishments For The Board of Directors

Central Nebraska Housing Developers continued to grow and expand their services to counties and communities in 2009. The CNHD Board of Director's objective was to accomplish goals similar to those set forth in 2008, providing great benefits for the Central Nebraska region.

We want to thank all of our partners, leaders and stakeholders for supporting our efforts in "Building Strong Communities Through Quality Housing Choices."

2009 Objectives

- By 12/31/09, CNHD will share their story with six (6) communities/potential partners.**

During 2009, presentations were made to fourteen (14) communities/ potential partners in the region, as follows:

- *Ainsworth Employer's Meeting*
- *Wheeler County Supervisors*
- *City of Sargent*
- *Village of Anselmo*
- *Village of Ansley*
- *Village of Comstock*
- *Village of Ewing*
- *Village of Callaway*
- *City of Broken Bow*
- *Burwell Housing Committee*
- *Greeley County Commissioners*
- *City of Valentine*
- *Custer County Supervisors*
- *Sherman County Commissioners*
- *NIFA Marketplace Conference*
- *USDA-Rural Development – Kearney Staff*

By 12/31/09, twenty (20) housing units will be improved.

Several projects were in progress during 2009, as follows:

- *Owner-Occupied Rehab program (Boyd, Keya Paha, Rock, Howard counties), 5 additional homes completed and grant closed out.*
- *Down Payment Assistance w/Rehab (all 17 counties eligible), 9 homes received rehabilitation as part of the DPA program.*
- *Purchase/Rehab/Resale (all 17 counties eligible), 1 home nearing completion at end of December 2009.*
- *City of Ord Owner-Occupied Rehab program, 4 homes approved and in progress.*
- *City of Sargent Owner-Occupied Rehab program, 3 homes approved and in progress.*

By 12/31/09, 2 communities will have current housing studies.

CNHD, in conjunction with CNEDD, assisted some communities in developing needs assessments and studies, and some communities worked independent from CNHD to develop their studies, as follows:

- *City of Valentine – Community Needs Assessment – CNHD worked with CNEDD and the community to develop housing questions for this assessment.*
- *City of Broken Bow – Community Needs Assessment – CNHD worked with CNEDD to develop housing questions for this assessment (still in progress).*
- *Custer County – CNHD was honored to receive a grant from NIFA (Nebraska Investment Finance Authority) to fund 50% of the cost to conduct a full Housing Study for the county. Custer County, along with communities within the county, provided match funds for the remaining 50% cost. This study is nearing completion, with a final report expected in January 2010.*
- *Howard County – full Housing Study nearing completion – CNHD did not assist the County with this study; however, the study will be an important piece that CNHD can utilize for future housing grant applications for the county.*

By 12/31/09, \$850,000 in housing development resources will be leveraged.

CNHD was awarded for the following grant funds during 2009:

- \$9,400 – Custer County Housing Study (NIFA)
- \$110,000 – Demolition Program (DED)
- \$300,000 – Homebuyer Program Setaside (DED)

CNHD wrote grants for communities that were awarded during 2009:

- \$254,000 – City of Sargent Owner-Occupied Rehab (DED)
- \$254,000 – City of Ord Owner-Occupied Rehab (DED)

By 12/31/2009, CNHD budget will increase \$65,000 in operating support.

- \$25,000 – Capacity Building (NIFA Outreach Partner)
- \$40,000 – Operating/Capacity Building (DED)

By 12/31/2009, twenty (30) households will be educated through Homebuyer Education.

Twenty-seven (27) households were educated in 2009, with 8 attendees known to have purchased a home following their participation in the class.

By 12/31/2009, one (1) educated household will be approved for NIFA mortgage funds.

The housing economy impacted the utilization of NIFA funds in some regions; however, in 2009 the market improved somewhat. No known CNHD educated households utilized the NIFA program during 2009.

By 12/31/2009, increase housing staff by one (1) FTE.

CNHD was excited to be awarded a 3-year Operating/Capacity Building grant from the Nebraska Department of Economic Development, which enabled CNHD to hire a new Housing Coordinator. Kathy Drake, formerly the Clerk for the City of Sargent, was hired to monitor and manage CNHD's many grants, and provide financial management for the organization. Kathy is a licensed real estate agent, and her housing expertise will be invaluable as we continue development activities in the region.

Special Events / Opportunities Seized

☑ Country Clover Estates Completed

On June 12, 2009, a Ribbon Cutting Ceremony was held, with Governor Dave Heineman as the keynote speaker, along with other state dignitaries and partners, to celebrate the completion of Country Clover Estates in O'Neill. Country Clover Estates now has eleven (11) new CROWN (Credits-To-Own) rent-to-own units and two (2) new model DPA homes completed, with six (6) remaining lots for additional DPA and Market Rate homes. These new, energy-efficient, green-built certified homes were built to meet the growing need for housing by the O'Neill area's diverse workforce. Once a vacant lot sitting on the edge of town, with little infrastructure and generating no income for the city, this subdivision is now paved, lighted, includes an outstanding playground for Country Clover Estates children, and generating income for the City. The final CROWN home was leased during the summer of 2009.

☑ 2nd Annual Central Nebraska Regional Housing Conference

This housing conference, held in Ord in June of 2009, brought 45 area leaders to the conference to learn about funding resources available for housing projects in their communities. The theme of the conference was "Show Me The Money – Rounding Up Housing Funds", with Gary Person from Sidney the keynote speaker. Gary Person, and speakers from Hastings, Lincoln, and Kearney, shared the importance of commitment to improving your communities, as well as success stories on Tax Increment Financing for Housing, Employer Assisted Housing programs, Communities Investing in Themselves, USDA Rural Housing Programs, and State and Federal Housing Programs. This annual housing conference continues to be well received, providing valuable information to Central Nebraska leaders.

☑ Program Income Administration

CNHD has been hired by the following counties/communities to provide general administration services for their ongoing housing program income received from previous grants: Village of Stuart, City of O'Neill, City of Sargent, Wheeler County, and Custer County. We have been assisting the City of Ainsworth for the past 18 months with this endeavor, and look forward to serving all of these communities as they continue to provide housing funds in their areas.

CNHD Organizational Assessment

CNHD was honored to be selected by the Nebraska Department of Economic Development as one of four state housing organizations to undergo an Organizational Assessment by Neighborworks America, a national housing organization funded by Congress. This assessment covered a variety of areas, including: Policies and Procedures, Financial, Board and Staff, Corporate Organization, Resource Development, Marketing, Strategic Planning, Real Estate Development/Management. Ellen King with Neighborworks America gathered preliminary information about the organization, then conducted a 3-day site visit, meeting with CNHD partners, board and staff. We are looking forward to receiving the final report sometime in January 2010. We anticipate that the final report will tell CNHD what we're doing well, and some areas that need to be addressed to prepare our organization for continued growth and success.