



Central Nebraska Housing Developers 2011 Annual Report

July 2012

2011 Major Accomplishments:

- \$1,088,561 housing grants written/approved for region
- 8 dilapidated structures demolished
- 22 homes rehabilitated in 10 counties
- 100% of housing grant funds benefit eligible homes

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Improving and Expanding Housing—Building Strong Communities—Investing in the Future

Letter from the Chairperson

April 2011 marked the 5th anniversary of Central Nebraska Housing Developer’s service to the Central Nebraska region. I am proud to share that our partnerships with rural communities and counties have enabled CNHD to generate over \$7 million in state, federal and local funds and housing grants that have benefited over 140 households in the region to date.

While state and federal housing resources have historically provided a majority of the funds for these programs, we recognize that some resources may be limited in the future. Counties and communities have a variety of housing needs, and the CNHD Board of Directors are committed to expanding our services to meet those needs and continue to serve the region.

We look forward to continued success in developing programs that improve housing opportunities in your communities. If you are not already a partner with CNHD, we hope you will consider becoming a partner for the future of your community.

The Director’s Corner

On behalf of the board and staff for the Central Nebraska Housing Developers, I am proud to present this 2011 Annual Report. Our commitment to improving and expanding housing in Central Nebraska is strong. CNHD’s purpose is to improve and expand housing in Central Nebraska.

Did you know that between 2000 and 2010, the total number of Nebraska housing units has increased by 10%, but during the same time period the number of vacant housing units has increased by 34%?

If those same trends continue to 2020, Nebraska overall will lose 8,400 occupiable housing units, and we all know a majority of those units will be lost in Rural Nebraska. These losses translate to even greater challenges to retain youth and recruit families to Rural communities. Now is the time we must work together to make a positive impact for housing in our communities.

Strong communities band together and create opportunities for their future. CNHD’s purpose is to assist communities realize their dreams of solid housing and economic development opportunities. Won’t you join us for the future of our children?



Judy Petersen, Chambers
CNHD Executive Director

Mission

Building Strong Communities Through
Quality Housing Programs

Vision

Communities recognize the significance of
quality housing and are working together to
keep the region strong and viable



**BEFORE
DEMOLITION**

“Demolishing vacant, substandard properties increases redevelopment opportunities, which lead to increased taxes for the community.”



**AFTER
DEMOLITION**

Demolition Efforts Improve Central Nebraska Communities

All rural communities contain properties that are dilapidated and pose a health and safety risk to the community.

CNHD, through the Federal Neighborhood Stabilization Program (NSP) grant program, was awarded funds to demolish dilapidated properties in three communities—St. Paul, O’Neill and Stuart

Through an application process, properties were selected to demolish that would eliminate those health and safety risks, while creating an opportunity for redevelopment on the improved lot.

Grant funds were utilized to demolish 6 dilapidated houses and 2 commercial properties.

In St. Paul, the commercial property demolished is making way for a Community Center.

In O’Neill, the commercial property demolished is planned to be the future parking lot for senior citizens who utilize the O’Neill Senior Center.

In Stuart, all of the dilapidated houses were within 1 block of the school, and the risk to youth has been eliminated.

While Federal NSP funds are no longer available for demolition,

CNHD’s goal is to assist communities with continued demolition needs through new programs.



Down Payment Assistance Helps Families and Communities

Since 2006, the CNHD Down Payment Assistance Program has provided \$285,000 directly to 18 homebuyers, to help them make their dreams of homeownership a reality.

Homes that have benefited from the program, to date, are located in Broken Bow, Stuart, Loup City, Ewing, Inman, O’Neill, Ord, Bassett, St. Paul and Spencer.

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 estimates that for every 100 renter families that become home-owners, \$5.9 million dollars and 67 jobs are generated for the local economy over a 10-year period.

Home Buyer Education Prepares Families for Homeownership

Since 2007, over 100 households have participated in CNHD’s Home Buyer Education Workshops, with approximately 30% of those participants known to have purchased a home.

Many mortgage loan packages, as well as CNHD and other Down Payment Assistance programs, require home buyers to complete Home Buyer

Education before being qualified for their loans.

This has been a very successful program that CNHD will continue to offer in the future. There is great value in preparing home buyers for homeownership, increasing their success in owning and maintaining a home, and reducing foreclosure rates.



Communities Investing in their Future

Did you know that communities who work together to make improvements for their citizens are the most successful in the State?

At a Rural Futures Conference, Caleb Pollard, Executive Director of the Valley County Economic Development, said “Rural communities need to create cultures that support people.”

Each community possesses a wealth of resources in their own back yard that can effect positive change for their community and citizens’ future.

A community’s strongest asset is its people, and it is important that communities embrace projects that invest in people.

Oftentimes, instead of focusing on what we do have, we tend to focus on what we don’t have.

In addition to local leaders, communities have youth groups, churches, fraternal organizations and forward-thinking individuals who can band together to move a community to the next level with respect to housing, business retention & expansion, entrepreneurship, and community improvement.

The Central Nebraska Housing Developers have developed an “Asset Checklist” to help communities identify what resources they already have, to capitalize on those assets, and to develop plans that address gaps the community has identified to move forward.

There are also other tools available that assist communities in investing in themselves.

All of these tools can be found on the CNHD website at: www.cnhdhome.org

“For Communities” and “Community Assistance.”

Tool Chest Assists Communities in Preparing for Grants

As communities prepare to apply for state and federal grants, they learn that certain policies and procedures must be in place to meet those grant requirements.

CNHD now includes templates for required policies and procedures on our “For Communities” and “Community Assistance” website pages, that help

communities adopt and/or inform the public about the following polices:

- Fair Housing
- Code of Conduct
- Procurement
- Financial Management
- Citizen Participation Plan

- Residential Anti-Displacement
- Grievance Procedures
- Excessive Force Certification
- Section 504 ADA Checklist

Newsletters, Social Media and Marketing

In 2011, CNHD expanded marketing of our programs, services, and housing news through a new website, monthly newsletter, and information sharing on Facebook and Twitter.

Our website now provides more online access to applications and statements of interest for programs, as well as videos

about the importance of housing in Rural Nebraska.

Our newsletter is now emailed out to communities, counties, lenders, real estate, insurance, title/abstract, economic developers, chambers of commerce, housing authorities, partners, and the media.

If you are not currently receiving our email newsletter, please contact us to be placed on our newsletter email list.

CNHD posts pertinent housing information through Facebook and Twitter. Please Like us on Facebook, and join us on Twitter to learn the latest in housing news.



Ord Partners Present Need for Housing Subdivision to State of Nebraska

“Housing is one of the biggest challenges for the sustainability of Rural Communities”

**Jim Brennan,
Tri-County Bank**

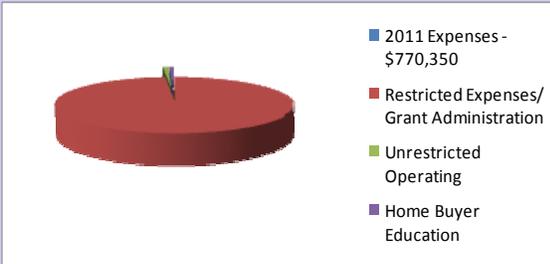
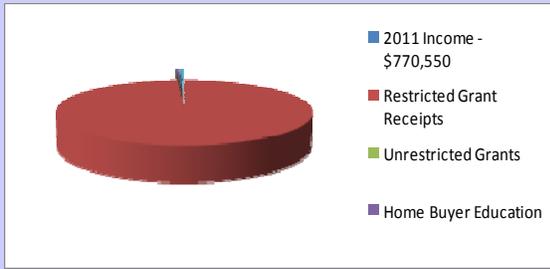
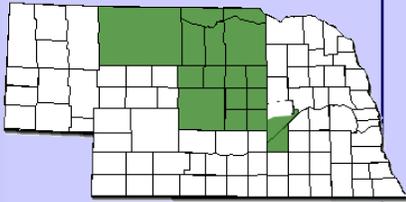
“At the current rate of total housing growth, and the current rate of total vacant housing, Nebraska will have 8,400 less occupiable houses in 2030.”



**Central Nebraska
Housing Developers**

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 - Linda Hazen, Grant/Finance Coordinator
 - Melissa Krysl, Marketing Specialist

CNHD is a 501(c)3 Non-Profit Organization
All contributions are tax deductible to the extent allowed by law
View our 990 IRS Tax Returns on our website at www.cnhdhome.org

Sponsors

GOLD (\$1,000):

- Butte State Bank
- Tri-County Bank
- Mesner Development



BRONZE (\$500):

SILVER (\$250):

- Silver Creek Insurance
- St. Paul Development
- RDG Design/Planning



Partners

- Nebraska Department of Economic Development
- Nebraska Investment Finance Authority (NIFA)
- Nebraska Housing Developers Association
- USDA Rural Development

To become a CNHD sponsor visit us at www.cnhdhome.org

