



Entry Form 2018 Annual Awards for Program Excellence

Entry Deadline: Friday, June 15, 2018, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
My HFA is emailing the credit card authorization form to awards@ncsha.org.

The Rural Workforce Housing Crisis

Like many states with a large number of rural communities, Nebraska has faced significant challenges in finding solutions to limited housing availability within those communities. Prospective employees are faced with soaring rents, homes for sale that are either too expensive for the typical, moderate-income worker to afford or are in such disrepair that they are neither safe nor appealing. Nebraska communities and businesses struggle to attract skilled workers to fill open positions and retain local talent when there is a lack of turnkey housing in desirable neighborhoods. Through the Nebraska governor's emphasis on workforce housing at annual Economic Development Summits, much-needed workforce housing state legislation, and the Nebraska Investment Finance Authority's (NIFA) various programs, Nebraskans have made finding innovative solutions to workforce housing a priority. Community leaders, business owners and citizens look to NIFA to support the development of new housing for workforce families through collaboration and public-private partnerships. In 2015, as part of our mission to provide technical assistance and housing resources for Nebraska communities, NIFA initiated creative strategies and programs to help address the rural workforce housing crisis.

Strategy I: Identifying the Need through the Workforce Housing Initiative Pilot Program

In October of 2015, NIFA released its first request for proposals for the Workforce Housing Initiative Pilot Program (WHI). The goal of the program was to establish partnerships with rural Nebraska communities to better assist them with their workforce housing needs. WHI provided additional financing options for the development of new single family and duplex housing units targeting workforce families with a household income that is less than 150% of the statewide median income for a family of four. By harnessing economic resources at the state and local level through partnerships, communities had the opportunity to reduce development financing costs and pass along savings to future homeowners.

As a condition of the program, NIFA required that communities establish a plan for the participation and support of local employers and community organizations. Program parameters included a maximum of 12 dwelling units, a 24 month construction timeline, and minimum construction guidelines. Program applications were graded based on a variety of factors, including community and developer experience, design and construction quality, and community support.

During the first round of WHI, five communities submitted proposals that were analyzed and graded by NIFA staff and resulted in three communities being selected as WHI partners in early 2016. NIFA committed to provide assistance through optional credit enhancement or loan guarantees for 12 new units (10 detached and one duplex) at a cost of \$2.5 million to the City of Broken Bow, which has since completed two units, one of which is sold, and a third will complete construction in mid-2018. NIFA also committed to a loan guarantee for the city of Schuyler for their proposal of 12 units (eight detached and two duplex) at a cost of \$2.1 million. Schuyler later revised its proposal and only constructed the eight detached units, all of which were completed by July of 2017 and sold or leased by the following month. Within the development, Schuyler also included a senior Low Income Housing Tax Credit (LIHTC) project consisting of 14 units. Finally, the small community of Elwood was also selected for its proposal for six detached units at the cost of \$1.5 million.

In early 2017, NIFA received applications from three communities during the second round of WHI, each of which were accepted as WHI partners. Beatrice proposed 10 detached units with a project cost of \$2.1 million, Bloomfield proposed eight units (four duplexes) at a cost of \$1.1 million, and Nebraska City proposed eight units (two duplexes and one four-plex) at a cost of \$1.3 million. The Beatrice project is under construction and the other two communities are finalizing their projects.

Strategy II: Sustained Technical Assistance

In order to promote WHI and explore additional avenues to facilitate the production of workforce housing, NIFA held its inaugural Nebraska Workforce Housing Forum in the fall of 2016. This initial daylong forum covered a number of topics through panelist presentations. The morning sessions focused on empowering community leaders, community initiatives supported through local foundations, institutions and employers, and financing tools, techniques and resources. The afternoon sessions highlighted the needs of builders, success stories and strategies that work for rural communities, and a roundtable discussion on solutions that included insight from NIFA, the Nebraska Department of Economic Development and USDA – Rural Development.

Building on the momentum of the forum, NIFA added a Workforce Housing track of sessions to our annual affordable housing conference. Held in March 2017, the Housing Innovation Marketplace Conference offered five sessions focused on the efforts of rural Nebraskans tackling workforce housing issues in their communities, financing tools, conquering hurdles, the role of community employers and best practices from other states, including Iowa and Minnesota.

As a result of the initial forum’s success, in October 2017 NIFA hosted the 2nd Annual Nebraska Workforce Housing Forum, spanning two days with sessions the first day and an interactive workshop the second. Sessions involved discovering a community’s needs, promoting communities to prospective employers and building a workforce housing team. The workshop on the second day was conducted by two representatives of the Incremental Development Alliance (IDA) – an organization focused on assisting aspiring small developers. The small-scale real estate development workshop was a hands-on, interactive coaching course providing attendees with tools and development ideas that could be scaled across Nebraska’s rural communities. The workshop was designed to benefit both city officials and developers alike.

Due to its popularity, NIFA incorporated the workshop as part of its Workforce Housing track during the annual 2018 Housing Innovation Marketplace Conference. The first day of the Small Development Boot Camp sessions provided participants an opportunity to “road test” their specific project ideas and work through exercises such as digesting zoning codes, drawing a basic site plan, creating a financial pro forma model and creating a pitch package for investors with guidance from the IDA staff. The second day allowed selected participants to “Pitch Your Project” to the IDA staff.

Prior to the conference, attendees were encouraged to submit their individual community workforce housing goals to NIFA as part of the Pitch Your Project social media campaign. Those who participated were offered the opportunity to present their programs or projects with a chance to win a prize. NIFA received 21 individual project submissions in various stages of planning from across the state. Five attendees were selected to pitch their project to the IDA staff who walked through all aspects of the projects and provided insight and suggestions to the presenters to improve upon their ideas. Two communities, Scottsbluff and North Platte, were chosen to receive the prize – additional technical assistance from IDA to refine their workforce housing plans.

NIFA continues our efforts to bring technical assistance to Nebraska communities and will host the 3rd Annual Workforce Housing Forum on October 23rd, 2018. We will have a number of speakers in a general session format that will include information from USDA – Rural Development on the new developments with Opportunity Zones resulting from 2017 tax reform as well as local efforts to provide daycare services to working families.

Workforce housing is a relatively new concept with often unfamiliar and ill-defined terminology for many in the industry. One of the most difficult issues facing workforce housing is the lack of centralized access to information about housing efforts across the state. NIFA determined there was a need for a centralized forum to coordinate workforce housing news, resources, and hold discussions. In an attempt to overcome this, in early 2017 NIFA contracted with the Golden Shovel Agency to develop live.ne.org, a one-stop shop for workforce housing related information in the state of Nebraska. The simple and modern website features links to useful housing focused websites and educational tools related to workforce housing in Nebraska. The website lists federal, state, and local resources as well as housing development partners across the state. As the state's workforce housing efforts continue to advance and develop, we will continue to add features that will bring added value to the website.

Strategy III: Long Term Support through the NIFA LB 518 Match Program

Late in 2017, the Nebraska Department of Economic Development (NDED) established the Rural Workforce Housing Fund (RWHF) stemming from the passage of LB 518 by the Nebraska Legislature. The RWHF provides matching grants to non-profit development organizations to reduce the cost of producing workforce housing in Nebraska's rural communities. Continuing to build on our initial workforce housing programs and technical assistance endeavors, NIFA partnered with NDED and created the LB 518 Match Program ("Match Program") that works in conjunction with the RWHF.

The purpose of the Match Program is to promote, develop, implement and finance rural workforce housing by providing match funds to applicants who received funding through the RWHF program. The workforce housing created must be made available for members of the workforce population whose household income does not exceed 150% of the statewide median income for a family of four. The Match Program is limited to \$250,000 per recipient and may not exceed 33% of the total amount of funds proposed to be invested by the recipient. Recipient funds must be deployed through a revolving loan program to ensure the continued utilization of match funds in support of the development of workforce housing programs and projects located or carried out in cities or villages with populations of less than 50,000. In addition, applicants must submit a current comprehensive housing study for the area in which the project will be located or carried out using Match Program funds. Further leveraging public-private partnerships, NIFA requires a significant commitment of local community resources and support in connection with use of Match Program funds.

NIFA received 17 applications totaling \$3,933,000 in funds requested and included community match amounts of \$7,990,362. Corresponding requests for funds from the NDED RWHF totaled \$11,157,362 culminating in \$23,080,724 in investment funds to develop workforce housing in rural areas. Of the 17 applications received, 12 were selected for funding through the RWHF and became eligible to receive the matching funds from the Match Program.

Conclusion

Through the partnership between the NDED RWHF program and NIFA's Match Program, Nebraska rural communities now have the necessary support to complete a proposed 1,047 units of workforce housing in the near term and even more units in the future. NIFA continues to deliver technical assistance and explore new programs to support the workforce housing needs in our communities. Though the availability of workforce housing continues to be a challenge in rural Nebraska, every day we continue to work, learn, and teach new methods and best practices for addressing the housing shortages. NIFA is committed to working with communities to help them better understand their housing needs, find more affordable funding strategies, provide local experience in workforce housing development, and create sustainable funding mechanisms for future workforce housing development.

Nebraska Investment Finance Authority
Rural Nebraska – Housing our Workforce
Supplemental Information

Exhibit A

Request for Proposals for the
Workforce Housing Initiative Pilot Program

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
October 2015

The Nebraska Investment Finance Authority (“NIFA”) is issuing a Request for Proposals to identify communities in Nebraska that are interested in participating in a pilot program for the development and financing of newly constructed workforce housing. NIFA anticipates selecting approximately three communities to participate in a pilot program. Following successful pilot program implementation, NIFA intends to offer the program, on a competitive basis, for developments within the incorporated towns\vilages in all counties in Nebraska, other than the metropolitan areas of Douglas, Lancaster, Sarpy, Saunders, and Washington.

Description of the Workforce Housing Initiative (“WHI”) Pilot Program

The Workforce Housing Initiative (“WHI”) Pilot Program is designed to be a cooperative effort between NIFA and non-metropolitan Nebraska communities to address the state’s need for workforce housing. With the creation by NIFA of the Nebraska Opportunity Fund (“NOF”), communities will have access to financing options designed to assist the development of newly constructed rental housing (either single family or duplex units) to serve households earning no greater than 150% of the annually adjusted statewide median income for a Nebraska family of four. (See Table 1.) For selected communities and their projects, the WHI Pilot Program will offer direct and/or indirect financing. This may include permanent loans, loan participations, cash collateral escrow accounts, loan guarantees, or combinations thereof as determined by NIFA to be necessary to assist in the financing of the proposed workforce housing project. Generally, the risk exposure to the WHI Pilot Program (and NIFA) will not exceed 80% of the lower of a project’s cost or appraised value (including amounts advanced, if any, for reserves). Financing commitments from the NOF will be priced at a risk-adjusted interest rate incremented by an inflation rate adjustor, servicing costs and an annual fee of .25% to 1.00% annually.

Community Eligibility and Participation - Local Support

Applicants eligible to respond to this Request for Proposals include Nebraska communities, for-profit entities, non-profit organizations or combinations thereof. An applicant must demonstrate to NIFA (in NIFA’s sole and absolute discretion), that the applicant (together with any project partners) has the capacity to construct, complete, own and manage the proposed workforce housing project. The applicant will be required to comply with the terms and conditions as generally described herein as well as additional terms and conditions specifically required for the individual project. A Land Use Restriction Agreement (LURA) will be executed and recorded on the WHI properties to evidence the WHI Pilot Program terms and conditions.

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The WHI Pilot Program will not offer construction loan financing or guarantees in connection with the construction of the project.

To be eligible for consideration for the WHI Pilot Program, the applicant and its identified participants must demonstrate to NIFA the existence of “local financial support” for the workforce housing development. This support must essentially equal at least 20 % to 60% of the total cost of the project (e.g., construction costs, ownership costs, operating costs and investment risks) as determined by NIFA. Local financial support may include, but is not limited to the following:

- Construction financing
- Permanent financing participation
- In-kind contributions: i.e. land/lots, infrastructure
- Local employer participation
 - Rent guarantee(s) – i.e. number of units; rent or rent subsidy; coverage of vacancy losses
 - Operating expense shortfall guarantees and deposits
- Other contributions or guarantees acceptable to NIFA

Additionally, NIFA encourages the support of other parties in the communities, including, but not limited to, the following:

- organizations interested in dedicated supportive housing units, of equivalent design, simultaneously constructed on property contiguous to the WHI workforce housing units.
- local employers in need of housing for their employees
- Banks, financial institutions, and community foundations

Covenant Terms

The applicant and its partners (collectively, the “Participant”) shall propose an appropriate legal entity (the “Owner”) to own, manage, and maintain the workforce housing units financed through the WHI Pilot Program. Units shall be rented by the Owner in compliance with all agreements and covenants established by NIFA (including, but not limited to, tenant income and eligibility requirements) for approximately ten (10) years from the date of certificate of occupancy (the “set-aside period”). An exit protocol shall be negotiated with NIFA, the Participant and the Owner as a condition to participation in the WHI Pilot Program and may include requirements

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for extensions, “rent-to-own” purchases by tenants or other options or conditions applicable to the units to ensure that the units continue to qualify as workforce housing for the term of the set-aside period.

General WHI Pilot Program Parameters

- The Participant must submit a current Market Study for the proposed community, prepared by a third party (acceptable to NIFA) within the last 12 months that evidences, to NIFA’s satisfaction, the demand for the units as proposed and the economic feasibility of the proposed project. Market Studies prepared between 12 – 24 months of the preliminary application will be acceptable if updated by the Participant with information from the NIFA Profile database and local records. A revised market study will be required with the final application submission for selected Participants.
- The WHI project must include the new construction of at least four (4) dwelling units and may include up to twelve (12) dwelling units (“dwelling units”) with a single family or duplex design.
- There shall be no more than two dwelling units in any one structure and each unit must be designed and constructed to be conveyable separately by deed and pursuant to the requirements of NIFA’s Homeownership Program.
- The WHI project must be constructed within 24 months from the date of the final WHI agreement with NIFA.
- The proposed project must “pro forma” to operate on a minimum 1:1.15 **Debt Service Coverage Ratio (“DSCR”)** with reserves acceptable to NIFA.
- Construction contracts shall be on a negotiated “cost plus fixed fee” basis

Tenant Eligibility Requirements

Tenants of the residences financed with assistance provided by the WHI Pilot Program must meet certain NIFA prescribed requirements. These include, but are not limited to the following:

- The household income of the family occupying the unit must not exceed 150% of the Nebraska state-wide area median income for a family of four. (See Table 1)
- The household income of the tenant family shall be determined prior to occupancy and recertified by the tenant annually. Tenants whose income exceeds 150% of the Nebraska state-wide area median income for a family of four post-occupancy will not be displaced for that reason.

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- Unrelated individuals, living in a single unit and in compliance with local occupancy requirements, are eligible provided the combined incomes of those over the age of 19 living in the unit do not exceed the 150% of the statewide median income for a family of four.
- The WHI units may not be used as dormitories or group homes.
- Screening of all rental applicants will follow a standard Tenant Selection Policy that includes a background check of credit, court records, employment\income, and references.

Property Standards

All WHI units must meet or exceed the property standards and conditions set forth below:

- 1,000 to 1,800 square feet (depending on # of bedrooms) per unit
- Minimum of three bedrooms and 1 -1/2 baths in each unit (Waivers may be requested and will be considered on a case-by-case basis)
- Meet the following Required Building Standards:
 - All windows will have a minimum R-value of 2.86 or a maximum U-value of .35
 - All installed appliances will be Energy Star® rated or better.
 - The Nebraska Energy Code (2009 International Energy Conservation Code) requirements for the insulation and building envelope
- Must have landscaped front yards and common areas managed under a single maintenance agreement
- A property manager (acceptable to NIFA) must be engaged to manage all dwelling units
- The various covenants and conditions with respect to a Dwelling Unit will be evidenced in a Land Use Restriction Agreement filed on the property
- If appropriate, the project should be designed to allow for the future implementation of a post-rental Homeownership Association

Additional WHI Pilot Project Selection Criteria

In addition to agreement and compliance with the program terms and conditions identified above, NIFA will evaluate and select applicants for participation in the WHI

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Pilot Program based upon the following additional criteria (in NIFA's sole and absolute discretion). NIFA reserves the right to change the terms and conditions of the WHI Pilot Program.

- Qualifications, experience and track record of the applicant, proposed participants and eventual owner of the project
- Cost estimate and pro forma
- Buildability/suitability of the proposed housing with respect to accepted "Place Making" guidelines, such as:
 - Access and Linkages – walkability and relation to surrounding community
 - Comfort and Image – characteristics of design and integration with surrounding community
 - Sociability – Common areas and interactive uses

For more information, see http://www.pps.org/reference/what_is_placemaking/

- Local participation (i.e. employer(s), local government, Housing Authority, local community organizations, financial institutions and foundations)
- Community Support \ Prior Experience and Performance

For example:

- NDED - Certified Economic Development Community
- NDED - Certified Leadership Community Program
- Recent community-sponsored projects
- Project "Readiness to proceed"
- Amount of local investment as a percentage of total project cost
- Leveraging of NIFA's financial resources
- Characteristics of project application and location that will, in NIFA's sole discretion, facilitate the development of the WHI Pilot Program design

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Application Process:

Submittal Deadline: Preliminary applications must be received in the offices of NIFA (hard copy or email) no later than 5:00 p.m. on December 4, 2015

Submittals may be emailed to: larry.jablonski@nifa.org or mailed to: NIFA, 200 Commerce Court, 1230 "O" Street, Lincoln, NE 68508, Attention: Larry Jablonski

Application questions may be submitted to: Larry Jablonski at larry.jablonski@nifa.org or 402-434-3900.

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WHI Pilot Program Preliminary Application Questionnaire

Preliminary applications will outline a proposal that may be selected as a finalist to proceed with a final application to be due on or about February 29, 2016. As the initial step in developing a WHI Pilot Program RFP submittal, please address the following questions (attach any supporting documentation, such as plats, maps, drawings, market study, letters of support, interest, and/or commitment from local government, individuals, organizations, employers, etc.):

1. Describe the workforce (e.g., individuals, families, expected income levels) for which housing is needed and not otherwise available in your community.

2. Describe the process used and provide documentation of the determination of the community's need for workforce housing.

3. Proposed Project (mix) Unit identification:

Type	# of Units	Sq. Ft.	# of Bedrooms	# of Baths	Max Mo. Rent (\$)
Single Family Rental Unit					
Duplex Rental					

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4. Identify the “lead” organization in the discussion and planning for the community in the development of the workforce housing project?

Entity	Contact Info.	Describe Indicated Interest

5. Identify other organizations that will participate in the development of the WHI project:

Entity	Describe Proposed Participation	Contact Lead

6. What type of “local government support” (financial and/or in-kind) is proposed? Please list, for example, resources such as TIF, the contribution of land/lots owned by the community, infrastructure contribution, and other potential financial sources/contributions, such as LB 840 receipts.

Source	Description/Type	Approx. \$ Value

7. Are any of the local community foundations or private foundations willing to contribute funds in connection with developing the WHI project? Please list any such organizations, contact information and level of commitment

Name	Contact Info.	Describe Indicated Interest

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8. Are there local employers who have been contacted and who have expressed an interest in participating in the WHI project? Please list each potential partner, contact information and whether specific types of financial involvement has been discussed with each.

Company Name	Contact Info.	Describe Indicated Interest

9. Are there local banks that have been contacted and that have expressed an interest in participating in the development of workforce housing? Please list each potential partner, contact information and whether specific types of financial involvement has been discussed with each.

Financial Institution	Contact Info.	Describe any participation discussion (i.e. construction/perm)

10. Are there suitable lots available (proper zoning, existing infrastructure, adequate size/configuration) for the project? Yes ___ No ___ Please attach a location map with the proposed site identified.

Please elaborate on the current ownership, zoning, availability of utilities, and condition and location of the land/lots.

11. Are there builders or construction companies in or near your community that would be available for the construction of workforce housing?

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12. Identify and describe the proposed Ownership Entity for the project:

13. Attach preliminary development and operating budgets. (Please use spreadsheet provided in Exhibit A)

14. What type of financial support is the applicant seeking from NIFA in connection with the permanent financing of the project?

15. Aside from a strong rental demand, what 3 elements (physical or programmatic) make your proposal most appropriate for the WHI Pilot Program?

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Applicant Acknowledgement:

The foregoing WHI Pilot Project RFP submittal has been completed by the following:

Community/Organization: _____

Signature: _____

Print Name: _____

Title: _____

Address: _____

Phone: _____

e-mail address: _____

NEBRASKA INVESTMENT FINANCE AUTHORITY
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Table 1

NE Median Family Income for Family of Four 2014	
(Source: 2014 ACS 1-Year)	
Median	150 % AMI
\$78,363	\$117,545

<http://www.census.gov/hhes/www/income/data/statemedian/>

**NEBRASKA INVESTMENT FINANCE AUTHORITY
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Exhibit A

Please click on the following link:

[Exhibit A Final.xlsx](#)

NEBRASKA INVESTMENT FINANCE AUTHORITY
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November 2016

The Nebraska Investment Finance Authority (“NIFA”) is issuing a second round of Request for Proposals to identify communities in Nebraska that are interested in participating in an ongoing pilot program for the development and financing of newly constructed workforce housing. NIFA anticipates selecting approximately two to three communities to participate in a pilot program. Following successful pilot program implementation, NIFA intends to offer the program, on a competitive basis, for developments within the incorporated towns/villages in all counties in Nebraska, other than the metropolitan areas of Douglas, Lancaster, Sarpy, Saunders, and Washington.

Description of the Workforce Housing Initiative (“WHI”) Pilot Program

The Workforce Housing Initiative (“WHI”) Pilot Program is designed to be a cooperative effort between NIFA and non-metropolitan Nebraska communities to address the state’s need for workforce housing. With the creation by NIFA of the Nebraska Opportunity Fund (“NOF”), communities will have access to financing options designed to assist the development of newly constructed rental housing (either single family or duplex units) to serve households earning no greater than 150% of the annually adjusted statewide median income for a Nebraska family of four. (See Table 1.) For selected communities and their projects, the WHI Pilot Program will offer credit enhancement for permanent financing. This may include loan participations, cash collateral escrow accounts, loan guarantees, or combinations thereof as determined by NIFA to be necessary to assist in the financing of the proposed workforce housing project. Generally, the risk exposure to the WHI Pilot Program (and NIFA) will not exceed 80% of the lower of a project’s cost or appraised value (including amounts advanced, if any, for reserves). Financing commitments from the NOF will be priced at a risk-adjusted interest rate incremented by an inflation rate adjustor, servicing costs and an annual fee of .25% to 1.00% annually.

Community Eligibility and Participation - Local Support

Applicants eligible to respond to this Request for Proposals include Nebraska communities, for-profit entities, non-profit organizations or combinations thereof. An applicant must demonstrate to NIFA (in NIFA’s sole and absolute discretion), that the applicant (together with any project partners) has the capacity to construct, complete, own and manage the proposed workforce housing project. The applicant will be required to comply with the terms and conditions as generally described herein as well as additional terms and conditions specifically required for the individual project. A Land Use Restriction Agreement (LURA) will be executed and recorded on the WHI properties to evidence the WHI Pilot Program terms and conditions.

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November 2016

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To be eligible for consideration for the WHI Pilot Program, the applicant and its identified participants must demonstrate to NIFA the existence of “local financial support” for the workforce housing development. This support must essentially equal at least 20% of the lesser of the total cost of the project (e.g., construction costs, ownership costs, operating costs and investment risks) or appraised value as approved by NIFA. Local financial support may include, but is not limited to the following:

- Construction financing
- Permanent financing participation
- In-kind contributions: i.e. land/lots, infrastructure
- Local employer participation
 - Rent guarantee(s) – i.e. number of units; rent or rent subsidy; coverage of vacancy losses
 - Operating expense shortfall guarantees and deposits
- Other contributions or guarantees acceptable to NIFA

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Covenant Terms

The applicant and its partners (collectively, the “Participant”) shall propose an appropriate legal entity (the “Owner”) to own, manage, and maintain the workforce housing units financed through the WHI Pilot Program. Units shall be rented by the Owner in compliance with all agreements and covenants established by NIFA (including, but not limited to, tenant income and eligibility requirements) for up to ten (10) years from the date of certificate of occupancy (the “set-aside period”). An exit protocol shall be negotiated with NIFA, the Participant and the Owner as a condition to participation in the WHI Pilot Program and may include requirements for extensions, “rent-to-own” purchases

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by tenants or other options or conditions applicable to the units to ensure that the units continue to qualify as workforce housing for the term of the set-aside period.

General WHI Pilot Program Parameters

- The Participant must submit a current Market Study for the proposed community, prepared by a third party (acceptable to NIFA) within the last 12 months that evidences, to NIFA's satisfaction, the demand for the units as proposed and the economic feasibility of the proposed project. Market Studies prepared between 12 – 24 months of the preliminary application will be acceptable if updated by the Participant with information from the NIFA Profile database and local records. A revised market study will be required with the final application submission for selected Participants.
- The WHI project must include the new construction of at least four (4) dwelling units and may include up to twelve (12) dwelling units ("dwelling units") with a single family or duplex design.
- There shall be no more than two dwelling units in any one structure and each unit must be designed and constructed to be conveyable separately by deed and pursuant to the requirements of NIFA's Homeownership Program.
- The WHI project must be constructed within 24 months from the date of the final WHI agreement with NIFA.
- The proposed project must "pro forma" to operate on a minimum 1:1.15 **Debt Service Coverage Ratio ("DSCR")** with reserves acceptable to NIFA.
- Construction contracts shall be on a negotiated "cost plus fixed fee" basis

Tenant Eligibility Requirements

Tenants of the residences financed with assistance provided by the WHI Pilot Program must meet certain NIFA prescribed requirements. These include, but are not limited to the following:

- The household income of the family occupying the unit must not exceed 150% of the Nebraska state-wide area median income for a family of four. (See Table 1)
- The household income of the tenant family shall be determined prior to occupancy. Tenants whose income exceeds 150% of the Nebraska state-wide area median income for a family of four post-occupancy will not be displaced for that reason.

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- Unrelated individuals, living in a single unit and in compliance with local occupancy requirements, are eligible provided the combined incomes of those over the age of 19 living in the unit do not exceed the 150% of the statewide median income for a family of four.
- The WHI units may not be used as dormitories or group homes.
- Screening of all rental applicants will follow a standard Tenant Selection Policy that includes a background check of credit, court records, employment\income, and references.

Property Standards

All WHI units must meet or exceed the property standards and conditions set forth below:

- 1,150 to 1,800 square feet (depending on number of bedrooms) per unit
- Minimum of three bedrooms and 1 -1/2 baths in each unit (Waivers may be requested and will be considered on a case-by-case basis)
- Meet the following Required Building Standards:
 - All windows will have a minimum R-value of 2.86 or a maximum U-value of .35
 - All installed appliances will be Energy Star® rated or better.
 - The Nebraska Energy Code (2009 International Energy Conservation Code) requirements for the insulation and building envelope
- Must have landscaped front yards and common areas managed under a single maintenance agreement
- A property manager (acceptable to NIFA) must be engaged to manage all dwelling units
- The various covenants and conditions with respect to a Dwelling Unit will be evidenced in a Land Use Restriction Agreement filed on the property
- If appropriate, the project should be designed to allow for the future implementation of a post-rental Homeownership Association

Additional WHI Pilot Project Selection Criteria

In addition to agreement and compliance with the program terms and conditions identified above, NIFA will evaluate and select applicants for participation in the WHI Pilot Program based upon the following additional criteria (in NIFA's sole and absolute discretion). NIFA reserves the right to change the terms and conditions of the WHI Pilot Program.

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

- Qualifications, experience and track record of the applicant, proposed participants and eventual owner of the project
- Cost estimate and pro forma
- Buildability/suitability of the proposed housing with respect to accepted “Place Making” guidelines, such as:
 - Access and Linkages – walkability and relation to surrounding community
 - Comfort and Image – characteristics of design and integration with surrounding community
 - Sociability – Common areas and interactive uses

For more information, see http://www.pps.org/reference/what_is_placemaking/

- Local participation (i.e. employer(s), local government, Housing Authority, local community organizations, financial institutions and foundations)
- Community Support \ Prior Experience and Performance

For example:

- NDED - Certified Economic Development Community
- NDED - Certified Leadership Community Program
- Recent community-sponsored projects
- Project “Readiness to proceed”
- Amount of local investment as a percentage of total project cost
- Leveraging of NIFA’s financial resources
- Characteristics of project application and location that will, in NIFA’s sole discretion, facilitate the development of the WHI Pilot Program design

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Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

Application Process:

Submittal Deadline: Proposals must be received in the offices of NIFA (hard copy or email) no later than 5:00 p.m. on January 16, 2017.

Submittals may be emailed to: robin.ambroz@nifa.org or mailed to: NIFA, 200 Commerce Court, 1230 "O" Street, Lincoln, NE 68508, Attention: Robin Ambroz.

Application questions may be submitted to: Robin Ambroz at robin.ambroz@nifa.org \ 402-434-3900 or Garry Clark at garry.clark@nifa.org \ 402-898-2502.

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

WHI Pilot Program Preliminary Application Questionnaire

Preliminary applications will outline a proposal that may be selected as a finalist to proceed. As the initial step in developing a WHI Pilot Program RFP submittal, please address the following questions (attach any supporting documentation, such as plats, maps, drawings, market study, letters of support, interest, and/or commitment from local government, individuals, organizations, employers, etc.):

1. Describe the workforce (e.g., individuals, families, expected income levels) for which housing is needed and not otherwise available in your community.

2. Describe the process used and provide documentation of the determination of the community's need for workforce housing.

3. Proposed Project (mix) Unit identification:

Type	# of Units	Sq. Ft.	# of Bedrooms	# of Baths	Max Mo. Rent (\$)
Single Family Rental Unit					
Duplex Rental					

4. Identify the "lead" organization in the discussion and planning for the community in the development of the workforce housing project?

Entity	Contact Info.	Describe Indicated Interest

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

5. Identify other organizations that will participate in the development of the WHI project:

Entity	Describe Proposed Participation	Contact Lead

6. What type of “local government support” (financial and/or in-kind) is proposed? Please list, for example, resources such as TIF, the contribution of land/lots owned by the community, infrastructure contribution, and other potential financial sources/contributions, such as LB 840 receipts.

Source	Description/Type	Approx. \$ Value

7. Are any of the local community foundations or private foundations willing to contribute funds in connection with developing the WHI project? Please list any such organizations, contact information and level of commitment

Name	Contact Info.	Describe Indicated Interest

8. Are there local employers who have been contacted and who have expressed an interest in participating in the WHI project? Please list each potential partner, contact information and whether specific types of financial involvement has been discussed with each.

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

Company Name	Contact Info.	Describe Indicated Interest

9. Are there local banks that have been contacted and that have expressed an interest in participating in the development of workforce housing? Please list each potential partner, contact information and whether specific types of financial involvement has been discussed with each.

Financial Institution	Contact Info.	Describe any participation discussion (i.e. construction/perm)

10. Are there suitable lots available (proper zoning, existing infrastructure, adequate size/configuration) for the project? Yes___ No ____ Please attach a location map with the proposed site identified.

Please elaborate on the current ownership, zoning, availability of utilities, and condition and location of the land/lots.

11. Are there builders or construction companies in or near your community that would be available for the construction of workforce housing?

12. Identify and describe the proposed Ownership Entity for the project:

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

13. Attach preliminary development and operating budgets. (Please use spreadsheet provided in Exhibit A)

14. What type of financial support is the applicant seeking from NIFA in connection with the permanent financing of the project?

15. Aside from a strong rental demand, what 3 elements (physical or programmatic) make your proposal most appropriate for the WHI Pilot Program?

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

Applicant Acknowledgement:

The foregoing WHI Pilot Project RFP submittal has been completed by the following:

Community/Organization: _____

Signature: _____

Print Name: _____

Title: _____

Address: _____

Phone: _____

e-mail address: _____

NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016

Table 1

NE Median Family Income for Family of Four 2015	
(Source: 2015 ACS 1-Year Estimate)	
Median	150 % AMI
\$82,676	\$124,014

**NEBRASKA INVESTMENT FINANCE AUTHORITY
Request for Proposals - Workforce Housing Initiative Pilot Program
November 2016**

Exhibit A

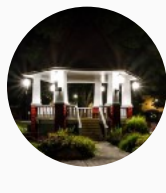
Please click on the following link:

[Exhibit A_Final Nov 2016_v2.xlsx](#)

Operating Expense Worksheet:

	(Annual Estimate per <u>Unit</u>)	
	Owner Paid	Tenant Paid
Accounting		
Supplies		
Landscape Maint.		
Snow Removal		
Management Fee		
WHI Op Exp Worksheet		
Gas & Elec.		
Water & Sewer		
Cable		
Trash Removal		
Repairs & Maintenance		
Prop. Insurance		
*RE Taxes		
Total	\$ -	\$ -

*RE Tax Projection:	
Estimated Assessed Value	
Estimated Mill Levy	
Estimated Tax	0



CEDC [Follow](#)
Custer Economic Development Corporation | Custer County Nebraska
Nov 18, 2016 · 4 min read

New builds in Broken Bow aim to help housing shortage

Broken Bow has a housing problem. It’s not new. It didn’t happen overnight, and there is not a quick fix solution. A housing study completed in 2015 estimated that Custer County needs an additional 183 homes, with 82 of these homes, at a bare minimum, to be located in Broken Bow. The same study identified 689 housing structures throughout Custer County in need of moderate to substantial rehabilitation.

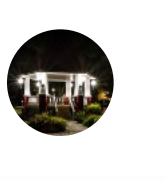


Lance Grubb, and Jyll and Travis Hansen

According to a Comprehensive Plan currently underway in the community, the majority of Broken Bow’s homes were built prior to 1940. The summary of new single family construction looks like this: 697 homes built prior to 1940; 148 homes 1940–1950; 137 homes 1950–1960; 324 homes 1960–1970; 233 homes 1970–1980; 92 homes 1980–1990; 63 homes 1990–2000 and 0 homes 2010–2014.

This is one of the reasons why new housing projects such as the homes built over the last two to three years at Indian Hills, Keely Court, Legacy Apartments and the NIFA housing project announced recently by the Custer Economic Development Corporation is such a big deal.

Just ask Jyll and Travis Hansen. When they moved to the community in 2011 finding a house to fit their growing family needs was tough. They made the



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“We wanted to put down roots, and it was hard,” Jyll is quick to say. Their first residence was the hotel. Their second was a parsonage the church allowed them to rent while they remodeled a house.

“There were so many barriers, it was hard to put down roots,” Jyll added. It’s hard to call a new community a home when those roots don’t exist.

A good family friend from their previous residence in Wyoming, Lance Grubb, made the trek to give them a hand.

“I first came out to help these young people with their remodel. I enjoyed the people and found myself enjoying the community. Over time we decided to address the community’s housing needs by building townhomes. It’s something Broken Bow doesn’t have,” said Lance.

This was a project that had been brewing with these families for a long time, starting in Wyoming.

“Through my time in banking, we knew that townhomes work, they fit the market. They offer an affordable home for retirees and equally for young families. They offer options. They are low maintenance and have easy access,” said Travis.

Over the next five years, the conversation among friends, Lance and Carly Grubb and Jyll and Travis Hansen, moved into reality.

“We arrived at the place where we were saying we need to do something,” said Travis. By this time, Lance said he had embraced the heart of Broken Bow. He agreed, it was time to invest in the community, to give back.

The families acquired several lots at Woodcrest Subdivision east of Jennie M. Melham Medical Center. And the project was underway. Dubbed Cornerstone Estates, there are four models to choose from, ready to add your own touches.

“Built your way,” as Jyll would say, adding that these homes come with a view. “We’ve spent so much time developing the project, coming up with designs to appeal to retirees and/or young families.”

“A home should be an asset,” said Travis, “built with quality. It needs to be one of those building blocks of your estate.”

Lance is a three generation home builder and will serve as the general contractor for the project. Sub-contractors and supplies will be acquired locally.

“We are not reinventing the wheel,” said Lance, “we’re just trying to fit the need.”

The townhomes will be built as they are sold.

Fitting the need is also the goal of Perry Myers of Myers construction. With the success of Legacy Apartments I, located close to the downtown area, they decided to double the scope of the project and build 18 additional units directly to the north. Work started several weeks ago with the goal of having the apartments ready to go by early next summer.

The new apartments will be a mix of one, two and three bedroom, and will be pet friendly.

“Some of our clientele have nice pets they would like to be able to keep,” said Perry. “We kept hearing this is what the community needed so that’s what we did.”

Legacy I was full before the buildings were complete. He is hoping for the same with Legacy II.

If the workforce statistics hold true, that will happen. According to a trend study completed in September 2016 by Nebraska Public Power District, only 28.9 percent of Broken Bow’s workforce live in the community where employed.

Looking at the Custer County Chief’s classifieds, adding the job listings through the chamber as well as the job listings by the community’s major employers, on any given day, there are 50 jobs available in Broken Bow’s vicinity. With just over a 2 percent unemployment rate, workforce is at a premium. The shortage of housing options adds an additional hurdle in the workforce recruitment challenge. “You can’t hire what you can’t house,” was a statement heard repeatedly at the Governor’s Economic Development summit early this year.

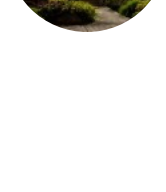
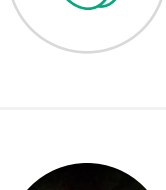
Thanks to the efforts of many, including the local entrepreneurs highlighted in today’s article, the Broken Bow Housing Authority, the foresight of Broken Bow’s city officials, and CEDC and its membership, this shortage is being addressed.

For additional information contact Custer Economic Development Corporation at custerdevelopment@gmail.com or 308-870-5012. To find out more about the NIFA single family homes contact Mo Hunsberger at Ideal Realty at 870-1406, she is working to help sell the homes without commission; to find out more about the townhomes and Cornerstone Estates contact Jyll or Travis Hansen at 870-5446; to find out more about Legacy II call 870-0638.

[Housing](#) [Broken Bow](#)

Like what you read? Give CEDC a round of applause.

From a quick cheer to a standing ovation, clap to show how much you enjoyed this story.



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5 min read

Also tagged Housing

Savannah Muñoz
6 min read

118

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2 min read

Responses

Write a response...

November 20, 2017

Midwest Housing Development Fund
Attn: Lara Huskey
515 N. 162nd Ave.
Suite 202
Omaha, NE 68118

Re: Schuyler Workforce Housing Project Annual Report

Dear Lara:

This letter is being written at the request and per a requirement outlined in the loan agreement between the Midwest Housing Development Fund and Schuyler Community Development, Inc.

The project broke ground in September/October 2016 with the final house being completed in July 2017. The project consists of eight single-family dwellings, which were developed as a means to provide an affordable option for people moving to the Schuyler community from elsewhere or those desiring a move-up situation. Since the three largest Schuyler employers, Cargill Meat Solutions, Schuyler Community Schools and QC Supply, were providing Rental Guarantees, it was also an attempt to provide an option for their employees as well. Of the eight homes, one was purchased and the other seven were leased.

The house purchased was the last house completed, which was finished in July, and purchased later the same month. The purchaser was a family that had already owned their own home, but was a smaller, one-car garage home located in the flood plain. The purchase price for this home was \$212,500. Of the seven homes leased, five are occupied by people who had moved from outside of Schuyler, and the other two were move-ups from a lesser desirable rental situation. The occupancy by street number, date, employer and tenancy is as follows:

215 – August 2nd – Cargill Meat Solutions – Leased
223 – April 20th – Cargill Meat Solutions – Leased
301 – August 14th – Verizon – Leased
309 – July 21st – Cargill Meat Solutions – Purchased
312 – July 3rd – Schuyler Community Schools – Leased
320 – April 20th – Schuyler Vet Clinic – Leased
412 – June 15th – Cargill Meat Solutions – Leased
420 – June 5th – Schuyler Community Schools – Leased

Original development of the Workforce Housing Project was created through the proactive approach set forth by the Schuyler Department of Utilities, who was the original owner of the ground. As a means to grow their business footprint, the Department of Utilities and the Board of Public Works opted to develop the property by installing all of the utility infrastructure as well as paving the streets and platting the lots. In order to streamline the sales process, the property on which the houses would be built upon were then transferred the Community Development Agency (Schuyler City Council) and then in turn sold to Schuyler Community Development.

Schuyler Community Development then employed Mesner Development Co. of Central City, Nebraska as developer, who selected two general contractors to construct the eight homes (Four each).

Upon completion of the construction phase, Schuyler Community Development obtained permanent financing through Pinnacle Bank, Schuyler and Midwest Housing Development Fund, who received part of their funding from a 0% loan through the City of Schuyler's LB840 loan fund. No further funding sources were utilized in the permanent financing aspect for this project.

Since the completion of the Workforce Housing Project in July, there have been two new builds in Schuyler: one single-family dwelling built by NeighborWorks Northeast Nebraska, and a second dwelling through a partnership between Schuyler Lumber and Schuyler Community Schools through their High School Construction Class. The NeighborWorks house was sold for \$132,000, while the partnership house is still under construction.

Another development that was under construction at the same time as the Workforce Housing Project was the Kracl Meadows Senior Living Development. Kracl Meadows is a 14 unit LIHTC project that received funding through HOME Funds and funding from the Midwest Housing Equity Group. This development was completed in July and became fully occupied in October. This development is owned by Kracl Meadows, LLC, a subsidiary of Schuyler Community Development, Inc.

Applicant and Occupant Data

As directed by Midwest Housing Development Fund, applicant and occupant data was collected upon receipt of application. The following is information for those people currently residing in the Workforce Housing Project by street address:

215

Gross Annual Income - \$80,400

Residence at the Time of Application – 923 B St. A 100 year-old apartment building.

Employment Status – 4 adults in residence. Employers include Cargill (2), JMN Construction in Valley, NE, and one not actively pursuing employment.

Influence of the Workforce Housing Project – Residence at the time of application was less-than-desirable and too small for a family of 6.

223

Gross Annual Income - \$57,996

Residence at the Time of Application – Springdale, AR

Employment Status – Human Resources Representative for Cargill

Influence of Workforce Housing Project – Moved to Schuyler from Springdale, AR. There were no other acceptable housing options in the Schuyler area. Was living in an extended-stay hotel in Columbus paid by Cargill.

301

Gross Annual Income - \$54,000

Residence at the Time of Application – Wichita, KS

Employment Status – Wife is manager of the Verizon store in Columbus. Husband is unemployed.

Influence of Workforce Housing Project – Moved to Schuyler from Wichita, KS. Rental rates were high in Columbus for a small house that is 50 years old. This house is across the street from the elementary school. Family of 6 – needed a larger house.

309

Information not available due to purchase

312

Gross Annual Income - \$95,400

Residence at the Time of Application – All from outside of Schuyler

Employment Status – 3 adults, all first-year teachers with Schuyler Community Schools

Influence of Workforce Housing Project – No quality, viable rental options in Schuyler. Incentives exist for SCS employees to live within the school district.

320

Gross Annual Income - \$85,008

Residence at the Time of Application – Pender, NE

Employment Status – Schuyler Vet Clinic – Veterinarian

Influence of Workforce Housing Project – No quality, viable rental options in Schuyler. Lease to Purchase program offered by Schuyler Community Development was attractive. Asking Purchase price is \$225,000. Lease-to-Purchase Program reduces asking price to \$215,000.

412

Gross Annual Income - \$49,968

Residence at the Time of Application – Move-up from living with parents in Schuyler

Employment Status – Husband works for Cargill; Wife works for St. John's Daycare in Columbus

Influence of Workforce Housing Project – No quality rental options in Schuyler.

420

Gross Annual Income - \$67,200

Residence at the Time of Application – Moved to Schuyler from Wayne, NE.

Employment Status – 3 adults, all are first-year teachers with Schuyler Community Schools

Influence of Workforce Housing Project – No quality rental options in Schuyler for single females. Incentives exist for SCS employees to live in the school district.

Please find attached with this narrative is an established budget for the Workforce Housing Project that took effect October 1, 2017. The second attachment is a balance of deposit accounts pertaining to the Workforce Housing Project and their corresponding loan balances effective November 14, 2017.

Schuyler Community Development wishes to extend a sincere thank you to Midwest Housing Development Fund for partnering on this project, for with your help, this project would not have become a reality for the community of Schuyler.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Bywater", with a long horizontal flourish extending to the right.

Brian Bywater

Managing Agent

Community Housing Specialist

Schuyler Community Development, Inc.



420



223



3
2
0



Schuyler becomes 'poster child' for housing development

[By Christina Lieftring / Lee Enterprises](#)

Aug 8, 2017 Updated Aug 8, 2017



Gordon and Margaret Dunker live in one of the duplexes built through the Kracl Meadows senior housing project.

All 14 units in the Kracl Meadows senior housing project are complete and Schuyler housing coordinator Brian Bywater expects them to be occupied by the end of August.

Schuyler Community Development housing coordinator Brian Bywater cut the ribbon last week on the Kracl Meadows senior housing project, marking the completion of all 14 units.

Bywater said eight of the 14 units are occupied and he expects the remainder to be filled by the end of August.

Lifelong Schuyler residents Gordon and Margaret Dunker were living in a trailer park south of town before moving into one of the Kracl Meadows duplexes.

“It’s a real upgrade,” said Gordon.

Margaret uses a walker and the steps leading into their trailer home gave her trouble. The Kracl Meadows units are all one level and handicap-accessible.

The duplex is also more spacious and includes lawn and snow-removal services.

“Lawn mowing and scooping snow are no longer my handiwork,” said Gordon.

Down the road, the eight workforce houses have been completed with six leased and one sold.

When the Kracl Meadows and workforce housing projects broke ground, community officials hoped they would fill up fast and prove to developers that housing projects in Schuyler pay off.

The speed with which the units were occupied supports those pushing for more local housing.

“I think it just screams that the need is there,” said Bywater.

It was also announced last week that the Nebraska Investment Finance Authority extended its funding of Bywater's position for two more years.

NIFA executive director Tim Kenny said smaller communities across the state are looking at Schuyler as a model for housing development.

“The whole state stands and wonders how they did it,” he said.

The key, according to Kenny, is Schuyler Community Development built a network that pushed the projects forward.

“Where Schuyler is ahead of everyone else is they have a great leadership team,” he said.

Schuyler Community Development economic development director Kem Cavanah gave a great deal of credit to Cliff and Kathy Mesner of Mesner Development Company in Central City for getting both projects off the ground.

“Schuyler has become the poster child for housing across the state,” Kathy Mesner said.

She said they don't often have so many units come online at one time, but were convinced by housing studies and talks with community leaders that the need was there. And the Mesners believe the need is still there.

“As much housing as you developed in Schuyler this year, you didn’t keep up,” Cliff Mesner said. “You didn’t even catch up.”

Going forward, Kathy Mesner said she’s looking into developing townhome rentals with family-size units and multifamily two- or three-story apartment buildings. Apartment buildings require a larger financing package and good management, but she thinks there’s real potential for that kind of project.

“You build one, see how it goes,” she said.

While preparing the West 22nd Street and Denver Street area for Kracl Meadows and the workforce project, the city completed a lot of the groundwork with utilities and streets for future development.

“I’d like to see something more come into fruition,” said Bywater. “We have this project with infrastructure ready to go, we just need someone to do it.”

Outreach Report

August 18, 2017

Outreach in Action

- Attended studioINSITE: Talking About Placemaking program meeting.
- Hosted Omaha a.m. featuring Alexander Cayetano, Volunteer Coordinator of the Hope Center for Kids and Pastor Bruce with Williams Prepared Place.
- Hosted Capital City Breakfast Club featuring Scott Young of the Food Bank of Lincoln.
- Participated in the NTIA Rural Broadband Webinar.
- Hosted Community Development Conversations meetings in Pawnee City, Wayne, and York.
- Attended the Governors Economic Development Summit.
- Attended the Fair Housing Advisory Conference.

Upcoming Events

- Capital City Breakfast Club featuring the Human Services Federation
- Nebraska Data Users Conference
- Midlands Latino Community Development Corporation Conference
- CenterPointe: Discovering the Future Gala
- Nebraska NAHRO Conference
- Notre Dame Executive Development Training

NIFA's Community Development Conversations Reaching Across the State



The outreach team has been busy this summer with the Community Development Conversations (CDC) meetings across the state. Staff have traveled to Pawnee City, Wayne, York and Scottsbluff so far this year. Attendance has been high in all communities, with a turnout of 48 people in York! It's great to see our communities and partners showing their interest in NIFA programs and discussing future development needs.

NIFA has requests for CDC meetings from three additional communities: Grand Island, Laurel and Ashland.



Kraci Meadows Ribbon Cutting

NIFA representatives were present to help the community of Schuyler celebrate the ribbon cutting of Kraci Meadows and the Water Tower Subdivision. The \$3,540,000 development was partially funded by NIFA through the Low Income Housing Tax Credit (LIHTC) program. Schuyler was also one of the first applicants for the Workforce Housing Initiative Pilot program. The development includes 14 affordable housing units in duplex design for seniors and 8 single family homes for workforce housing.

Schuyler Community Development has been a NIFA Outreach Partner since 2014. They are currently entering the advanced Outreach Partnership program and have participated in a number of NIFA programs.

Exhibit B

Brochures and Agendas

from

NIFA's Annual Housing
Innovation Marketplace

and

Workforce Housing Forum



H O M E T O W N

HEROES

Building Our Future



March 21 - 22, 2017
La Vista Conference Center

HOUSING INNOVATION MARKETPLACE

Join us March 21st & 22nd for the 2017 Housing Innovation Marketplace at the La Vista Conference Center. Our annual conference brings together more than 400 community leaders and housing partners from across Nebraska and the country to discuss affordable housing and community development. This dynamic conference offers educational sessions and networking opportunities with colleagues. Come visit an array of great exhibitors and experience an environment where financial resource providers, community representatives and developers come together to stimulate the creation of affordable housing.

WHO SHOULD ATTEND

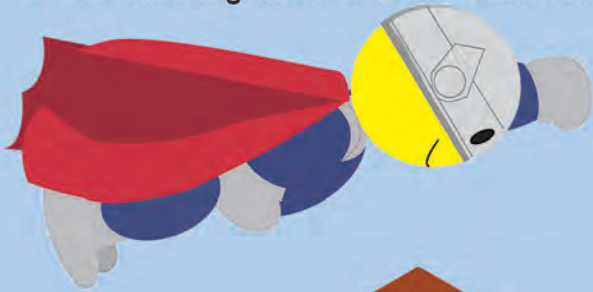
Lenders, real estate agents, developers, non-profit organizations, local governments, housing authorities, chambers of commerce, architects, attorneys, accountants, homebuilders, service providers, investors and planning firms will all be interested in the dynamic Marketplace presentations.

INNOVATION HALL EXHIBITS

Discover the latest innovations in all areas related to housing through the Innovation Hall Exhibits. A variety of organizations and companies will showcase the latest developments, technologies and programs in housing. Visit all of our exhibitors with your Hometown HEROES BINGO card to become eligible to win great prizes.

BECOME A HERO

This year we will be collecting donations for “Bridges to Hope”, a non-profit 501(c)(3) organization in Lincoln, Nebraska that provides services to men and women who will soon be or have been released from incarceration. If you would like to donate, please bring any of the following items to the donation bin at the conference registration desk:



- Men's or Women's socks
- Shaving cream
- Toothbrushes

- Men's or Women's Deodorant
- Disposable razors
- Toothpaste

ACCREDITATION

Continuing education credits are pending for the Nebraska Real Estate Commission, the State of Nebraska Board of Public Accountancy, the Nebraska Judicial Branch and the Nebraska Board of Mental Health Practice.

BRETT CULP, Keynote Speaker



Brett Culp is an acclaimed filmmaker whose work has inspired audiences around the world. He is the personal cinematographer for Hollywood stars, music icons, beloved authors, hall of fame athletes, and royal families. His films have been featured on Netflix, iTunes, Hulu and other top digital platforms.

With his uplifting documentary film *Legends of the Knight*, Brett pioneered a ground-breaking approach to community building and relationship-driven engagement. Rather than launching this feature film through normal distribution channels, he offered anyone in the world the opportunity to screen it in their local movie theater with proceeds benefiting the charity of their choice. This unique plan gave individuals the freedom to use the movie as an open-source tool for bringing people together to make a positive impact.

Without a single dollar spent on marketing or advertising and no paid staff, the feature film successfully screened in theaters in over 100 cities across the globe raising nearly \$100,000 for charity. Each showing was hosted by local volunteers who took the initiative to organize and promote the event. Brett inspired thousands of people, many of whom had never planned a community event, to become leaders engaged in a passionate mission.

Brett's work as a filmmaker has built MORE than a fan base of followers. He empowers people to find their own path to leadership. He has been featured in USA Today, Entertainment Tonight, WIRED, The LA Times, The Hollywood Reporter, Lifetime, WEtv, and many more. He is co-founder of The Rising Heroes Project, a 501(c)(3) that supports charitable organizations and empowers community leaders.



Hometown HEROES

Throughout the 2017 Housing Innovation Marketplace, your “Hometown HERO” submissions will be highlighted in the main ballroom. Note: when you submit a Hometown HERO you will also receive a discount on your conference registration.

GET TO KNOW YOUR EXHIBITORS BREAKFAST

The Get to Know Your Exhibitors Breakfast on Tuesday, March 21st at 7:45 a.m. is an opportunity to talk to our Exhibitors over breakfast and a cup of coffee. Each Exhibitor will have a table. This is a great chance to network and learn about their programs and products!

HOUSING CHAMPION LUNCHEON

Join us Tuesday, March 21st from 12:00 p.m. to 1:30 p.m. for our Keynote speaker, Brett Culp, acclaimed filmmaker. We will also recognize the 2017 Housing Champion recipient for their dedication to affordable housing.

NETWORKING RECEPTION

Join us Tuesday evening, March 21st from 5:00 p.m. to 7:00 p.m. for an evening of networking, musical entertainment, drinks and hors d'oeuvres. This is a wonderful way to wrap up the first day of the conference!

SPONSOR RECOGNITION BREAKFAST

On Wednesday, March 22nd at 7:45 a.m. NIFA invites you to meet our 2017 sponsors! Join us for breakfast and learn more about our sponsors and why our conference is important to them.

AWARDS LUNCHEON

The awards luncheon will be held on Wednesday, March 22nd from 12:15 p.m. to 2:00 p.m. During this luncheon, we will recognize individuals whose dedication to affordable housing has truly made a difference.



Tuesday, March 21, 2017

- 7:00 am - 7:45 am Exhibitor Set Up
7:45 am - 9:00 am Get to Know Your Exhibitors Breakfast
8:00 am - 5:00 pm Registration
8:00 am - 5:00 pm Innovation Hall Exhibits OPEN
8:30 am - 9:00 am Welcome - Governor Pete Ricketts (Invited)
9:00 am - 9:15 am Break
9:15 am - 10:30 am CONCURRENT SESSIONS

Single Family

Heroes for Homebuyers

Resource Opportunities for Homebuyers

Multifamily

Successful Project Showcase

A showcase of successful multifamily projects

Technical

Fair Housing Update

Equal access to housing - final rule discussion

Housing the Homeless

Coming to the Rescue...

Challenges of young adult homelessness

Workforce Housing

Hometown Heroes

Big things in small towns

10:30 am - 10:45 am Break

10:45 am - 12:00 pm CONCURRENT SESSIONS

Single Family

Single Family Roundtable

A guided discussion of the most current issues in single family housing

Multifamily

LIHTC 101: Roundtable

A guided discussion of the LIHTC program and application process

Technical

Economic Update

Prominent economists will discuss the current state of Nebraska's regional economy for 2017

Housing the Homeless

Heroes for the Homeless

Update on the statewide plan to end homelessness

Workforce Housing

Recruiting Community Heroes

Making the case for housing in your community

12:00 pm - 1:30 pm Housing Champion Luncheon

1:30 pm - 1:45 pm Break

1:45 pm - 3:00 pm CONCURRENT SESSIONS

Single Family

New Nebraskans in Today's World

Providing support and homeownership options to first-generation Nebraskans

Multifamily

Nebraska Affordable Housing Tax Credits

An open discussion on the use of Nebraska State Tax Credits

Technical

2017 Profile of Nebraska Dashboard

Annual update on the latest demographics and key statistical information for Nebraska and the Dashboard

Housing the Homeless

Re-Entry Housing

Housing opportunities for those recently released from correctional facilities

Workforce Housing

Financial Heroes

Financing workforce housing - a banker's perspective

3:00 pm - 3:30 pm Break



3:30 pm - 4:45 pm CONCURRENT SESSIONS

Single Family

Heroes in Financial Education

Educating homebuyers to be prepared borrowers

Multifamily

Heroes Hurdling the Gap

Multifamily resource providers

Technical

Washington Update - Housing and Legislative Initiatives

An update from the National Association of Home Builders senior economist

Housing the Homeless

Superhuman Feats

Challenges for the newly-housed - support and expectations

Workforce Housing

Builders and Workforce Housing

What does it take to build workforce housing in your community

4:45 pm - 5:00 pm Break

5:00 pm - 7:00 pm Networking Reception

Wednesday, March 22, 2017

8:00 am - 12:30 pm Registration Open

8:00 am - 12:30 pm Innovation Hall Exhibits OPEN

8:00 am - 9:15 am Sponsor Recognition Breakfast

8:30 am - 9:15 am Welcome

9:15 am - 9:30 am Break

9:30 am - 10:45 am CONCURRENT SESSIONS

Single Family

Superhero Powers at Work

Purchase, rehab, resale and owner-occupied rehab opportunities

Multifamily

The Incredibles

Mixed-use developments

Technical

Place-Based Development

Creating walkable/usable spaces within your community

Housing the Homeless

The Real Heroes

Ending veteran homelessness

Workforce Housing

The Employer's Role

Creating workforce housing for your employees

10:45 am - 11:00 am Break

11:00 am - 12:15 pm CONCURRENT SESSIONS

Single Family

New Construction

Utilizing and/or creating affordable subdivisions and lots in your community

Multifamily

Qualified Contract Process: Roundtable

An open discussion on properties reaching year 15 and the qualified contract process

Technical

Neighborhood Heroes

Strategies for facilitating neighborhood change

Housing the Homeless

Opportunities for the Next Step

Job training programs for incarcerated persons

Workforce Housing

Best Practices in Workforce Housing

Learning from other states' workforce housing programs

12:15 pm - 2:00 pm

Awards Luncheon



Hometown HEROES

This year's conference theme "Hometown HEROES", encourages you to recognize a HERO who has worked hard to make a difference in the affordable housing community of Nebraska. We encourage all attendees to submit to NIFA a "Hometown HERO" – include a brief description (150 words or less) of what makes this person a HERO and a photo of them or a project they have been a part of prior to the conference through either our Facebook (NIFAHousing) or Twitter (@NIFAHousing) using the #NEHometownHero. If you would prefer, you can email your Hometown HERO submission to nifa@nifa.org

REGISTRATION

Conference information and online registration can be found at www.nifa.org. Don't forget to recognize a Hometown HERO prior to the conference on Facebook (NIFAHousing) or Twitter (@NIFAHousing). If you would prefer, you can email your Hometown HERO submission to nifa@nifa.org to receive a \$25 discounted rate.

Early registration fee is applicable until close of business on February 15, 2017.

NIFA will accept registrations until the close of business on March 10, 2017.

Refunds of registration fees will not be issued after March 3, 2017.

Attendees submitting a "Hometown HERO" will receive a discount of \$25 on their conference registration fee. Just let us know at the time of registration if you will post your "Hometown HERO" on our social media pages or email the information. Join us and celebrate our hometown HEROES!

HOTEL INFORMATION

All sessions will be held at the La Vista Conference Center, located at 12560 Westport Parkway, just off I-80 and Giles Road. A block of rooms has been secured for conference attendees at a special discounted rate of \$109 per night for a single or double room. To ensure a room at the discounted conference rate, identify yourself as a Nebraska Investment Finance Authority conference attendee when you call the Courtyard Marriott Reservations at (866) 634-7155 or (402) 339-4900 . The discounted rate will be available until February 28, 2017.



STAY CONNECTED

Need to check your email or search the web? Don't want to read that large document from your office on your smartphone? Laptops will be available to allow our attendees to stay connected while attending the 2017 Housing Innovation Marketplace. Free wi-fi is available throughout the main conference area of the hotel.

SPONSORSHIP AND EXHIBITOR SPACE AVAILABLE

Showcase your organization in our Innovation Hall!

Exhibitors are provided a table in our "Innovation Hall" and their logo will appear in marketing materials and on the Hometown HEROES BINGO card. Attendees can have the card stamped by exhibitors to be eligible for the NIFA-sponsored prize drawings.

Sponsors receive a choice of sponsorship activity, full conference recognition, signage and company information on distributed marketing materials.

To become an Exhibitor or Sponsor contact Elizabeth Fimbres at 402-898-2501 or Susan Pulec at 402-434-0970 or nifa@nifa.org

QUESTIONS?

If you have any questions about the upcoming conference, registration, exhibits or sponsorship, please contact either Elizabeth Fimbres (402) 898-2501 OR Susan Pulec (402) 434-0970 - email: nifa@nifa.org



Agents of Change



March 13 - 14, 2018
La Vista Conference Center



HOUSING INNOVATION MARKETPLACE

You are invited to join us March 13 & 14 for the 2018 Housing Innovation Marketplace at the La Vista Conference Center. Our annual conference brings together more than 400 community leaders and housing partners from across Nebraska and the country to discuss affordable housing and community development. This dynamic conference offers educational sessions and networking opportunities with colleagues. Come visit an array of great exhibitors and experience an environment where financial resource providers, community representatives and developers come together to stimulate the creation of affordable housing.

WHO SHOULD ATTEND

Lenders, real estate agents, developers, non-profit organizations, local governments, housing authorities, chambers of commerce, architects, attorneys, accountants, homebuilders, service providers, investors and planning firms will all be interested in the dynamic Marketplace presentations.

INNOVATION HALL EXHIBITS

Discover the latest innovations in all areas related to housing through the Innovation Hall Exhibits. A variety of organizations and companies will showcase the latest developments, technologies and programs in housing. Visit all of our exhibitors with your Secret Agent puzzle card for the opportunity to “crack the code” and become eligible to win great prizes.

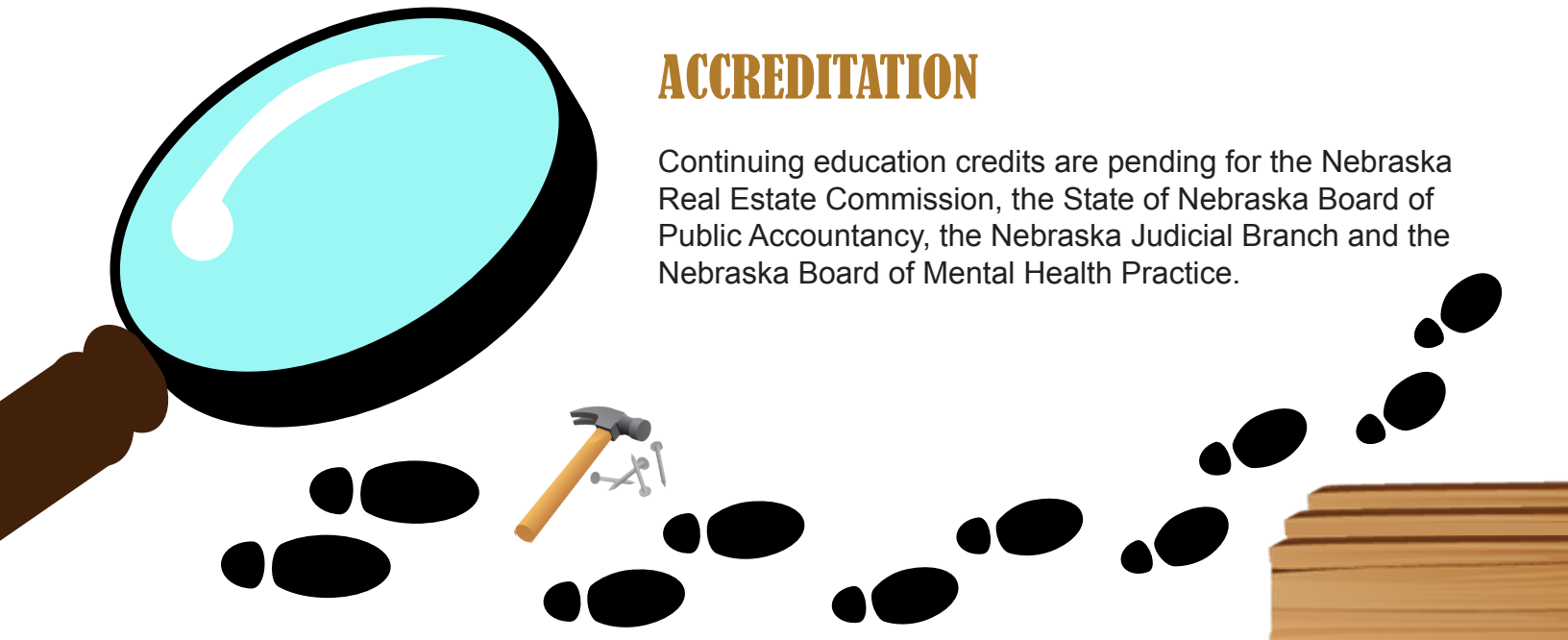
BECOME AN AGENT OF CHANGE

This year we will be collecting donations for Siena Francis House in Omaha, Nebraska that serves homeless and low income families and individuals. If you would like to donate, please bring any of the following items to the donation bin at the conference registration desk:

- Bar soap
- Deodorant
- Tooth paste & Tooth brushes
- Socks
- Lip balm
- Shampoo & Conditioner

ACCREDITATION

Continuing education credits are pending for the Nebraska Real Estate Commission, the State of Nebraska Board of Public Accountancy, the Nebraska Judicial Branch and the Nebraska Board of Mental Health Practice.





REGISTRATION

Conference information and online registration can be found at www.nifa.org. Don't forget to "Pitch Your Project" (see below) prior to the conference to receive a \$25 discount on your registration.

The early registration fee of \$150 is applicable until close of business on February 16, 2018. After that date, the registration fee is \$200.

NIFA will accept registrations until the close of business on March 7, 2018.

Refunds of registration fees will not be issued after March 2, 2018.

PITCH YOUR PROJECT

This year's conference theme is Agents of Change. "Pitch Your Project" gives you the opportunity to be an Agent of Change and help create workforce housing opportunities across the state. We encourage all attendees to submit a workforce housing project for your community or neighborhood and "Pitch Your Project" prior to the conference through either the NIFA Facebook (NIFAHousing) or Twitter (@NIFAHousing) pages using the phrase #NIFApitchyourproject in the post. You can also email "Pitch Your Project" to nifa@nifa.org. Attendees submitting a "Pitch Your Project" will receive a \$25 discount on their conference registration fee. Just let us know at the time of registration if you will "Pitch Your Project" on our Facebook or Twitter page or send via email.

HOTEL INFORMATION

All sessions will be held at the La Vista Conference Center, located at 12560 Westport Parkway, just off I-80 and Giles Road. A block of rooms has been secured for conference attendees at a special discounted rate of \$114 per night for a single or double room. To ensure a room at the discounted conference rate, identify yourself as a Nebraska Investment Finance Authority conference attendee when you call the Courtyard Marriott Reservations at (866) 634-7155 or (402) 339-4900. The discounted rate will be available until February 22, 2018.



GET TO KNOW YOUR EXHIBITORS BREAKFAST

The Get to Know Your Exhibitors Breakfast on Tuesday, March 13th at 7:45 a.m. is an opportunity to talk to our Exhibitors over breakfast and a cup of coffee. Each exhibitor will have a table and we encourage you to join them. This is a great chance to network and learn about their programs and products!

HOUSING CHAMPION LUNCHEON

Join us Tuesday, March 13th from 12:00 p.m. to 1:30 p.m. for our keynote speaker, Mark Robinson, motivational speaker. We will also recognize the 2018 Housing Champion recipient for their dedication to affordable housing.

NETWORKING RECEPTION

Enjoy an evening of networking, musical entertainment, drinks and hors d'oeuvres with us on Tuesday evening, March 13th from 5:00 p.m. to 7:00 p.m. This is a wonderful way to wrap up the first day of the conference!

SPONSOR RECOGNITION BREAKFAST

On Wednesday, March 14th at 7:45 a.m., we invite you to meet our 2018 sponsors! Join us for breakfast and learn more about our sponsors and why our conference is important to them.

HALL OF FAME AWARDS LUNCHEON

The Hall of Fame awards luncheon will be held on Wednesday, March 14th from 12:15 p.m. to 2:00 p.m. During this luncheon, we will recognize individuals whose dedication to affordable housing has truly made a difference.





TIME	TRACK	SESSION
8:00-9:00 am		Opening Remarks Breakfast - Sponsored by: Bonneville Multifamily Capital
9:15 am - 10:30 am	SF	Fannie Mae Housing Survey & Duty to Serve Goals <i>An expert from Fannie Mae will discuss their 2018 Duty to Serve goals and their findings from the 2017 National Housing Survey. The survey reveals sources used by recent homebuyers when researching and seeking advice for getting a mortgage loan.</i>
	MF	Mystery Solved! Successful Project Showcase <i>A showcase of successful multifamily developments will focus on projects targeted to house vulnerable populations.</i>
	TT	The Case of the Hidden Knowledge: Tax Law Update <i>The impact of the 2017 Tax Cuts and Jobs Act on tax exempt single family and multi family housing programs is discussed by industry experts.</i>
	HH	Success in Supportive Housing: Medicaid Innovation Accelerator <i>Find out about the work being done in Nebraska to develop public and private partnerships between the Medicaid and housing systems to foster additional community living opportunities for Medicaid beneficiaries.</i>
10:30-10:45am	WF	Secret Agent Mission Handbook: Small Development Boot Camp Session 1: Introduction to the Incremental Development Approach <i>The Boot Camp is an opportunity for participants to bring their project ideas for discussion with Incremental Development Alliance. Participants will work through exercises like digesting their zoning code, drawing a basic site plan, creating a financial pro forma model, and creating a pitch package for investors, all applied to their own specific project.</i>
		Break - Sponsored by: Enterprise Community Investment
	SF	The Case of the Missing House: Inventory Shortages <i>Painting a picture of the home buying market in a housing stock shortage environment. How to survive and overcome the obstacles.</i>
	MF	Training Your Onsite Team: Fair Housing <i>Local Fair Housing experts present updates on new rulings and their latest case experiences across the state.</i>
10:45 am - Noon	TT	Debriefing the Public: Economic Update <i>Prominent economists will discuss the state of Nebraska's regional and national economies for 2018.</i>
	HH	Deciphering Your Immediate Need: Emergency Housing <i>Experts detail their programs and methods for providing emergency housing assistance to those with immediate needs.</i>
	WF	Secret Agent Mission Handbook: Small Development Boot Camp Session 2: Case study on how to deliver a quadplex in a small market
12:00-1:30 pm		Housing Champion Luncheon <i>Mark Robinson, Keynote Speaker</i> <i>Sponsored by: D.A. Davidson & Co.</i>

= Single Family Housing Track
 = Technical Topics Track
 = Workforce Housing Track
 = Multi Family Housing Track
 = Housing & Homelessness Track

TUESDAY, MARCH 13, 2018 | SCHEDULE



TIME	TRACK	SESSION
Break - Sponsored by: Enterprise Community Investment		
1:30-1:45 pm		Single Family Roundtable <i>A guided discussion of current issues in single family housing.</i>
		CROWN After Year 15 <i>Hear from owners/managers with CROWN properties that have reached their 15th year of the affordability period.</i>
		Top Secret Plans - Financing Small Projects <i>Explore financing options for developing tiny homes and workforce housing.</i>
		Open Discussion: Housing Vulnerable Populations <i>Join us for a guided discussion of programs and services provided to assist vulnerable populations.</i>
1:45 pm - 3:00 pm		Secret Agent Mission Handbook: Small Development Boot Camp Session 3: The financial anatomy of a small housing project
	Break <i>Sponsored by: Horizon Bank</i>	
3:00-3:30 pm		Lending Initiatives for Rural Communities <i>A discussion of how NIFA is working with partners to increase homeownership opportunities for rural Nebraskans.</i>
		HFA Programs - Highlights from Other States <i>We've brought in HFA leaders from other states to share their cutting edge programs and innovations in the affordable housing industry.</i>
		Best Practices: Public/Private Partnerships <i>How non-profits, government entities and local businesses work together to develop housing.</i>
		Continuum of Care Roundtable <i>Join us for a guided discussion of the most current topics in the fight to end homelessness.</i>
3:30 pm - 4:45 pm		Secret Agent Mission Handbook: Small Development Boot Camp Session 4: Stress tests, pre-approval plans, storm water strategies and code workarounds
	Networking Reception <i>Sponsored by:</i>	
5:00-7:00 pm		

= Single Family Housing Track
 = Technical Topics Track
 = Workforce Housing Track
 = Multi Family Housing Track
 = Housing & Homelessness Track



TIME	TRACK	SESSION
8:30-9:15 am		Welcome Breakfast - <i>Sponsored by: Wells Fargo</i>
9:30 am - 10:45 am	SF	Cracking the Code: Social Media & Marketing Strategies <i>Learn to use the latest tools in social media to expand your marketing power to multi-generational homebuyers.</i>
	MF	The Mystery of Development <i>Thinking of doing a development? Here are some pointers from industry experts on pitfalls to avoid.</i>
	TT	Magnifying the Data: 2018 Profile of Nebraska <i>Annual update of the latest demographics and key statistical information for Nebraska and a review of the enhanced Nebraska Dashboard website.</i>
	HH	The Secret of Transition: Young Adult Renters <i>Assisting young adult populations with their housing needs.</i>
	WF	Pitch Your Project <i>Participants will pitch their project to a panel of judges for a chance to take home a prize. Due to limited time, not all submissions will be presented.</i>
10:45-11:00am		Break
11:00 am – 12:15 pm	SF	Spy School: Educate & Engage <i>Join us for an open discussion on tools and techniques to engage and educate customers and partners.</i>
	MF	Inspector Gizmo: LIHTC & REAC Inspections and Compliance <i>Learn about the latest in tax credit unit inspections and compliance as well as an overview of what to expect with REAC inspections.</i>
	TT	Mission Possible: Drug Clean Up <i>Identifying and dealing with the health and clean-up issues of dangerous drug exposed units.</i>
	HH	Reentry Housing and Job Training Programs <i>Integrating back into society after incarceration is a challenge on many fronts, including housing options and job opportunities. Our panelists will discuss job training programs for incarcerated persons that can become careers upon release.</i>
	WF	Pitch Your Project <i>(Continued)</i>
12:15 pm - 2:00 pm		Housing Hall of Fame Luncheon <i>Sponsored by: Midwest Housing Equity Group</i>

MARK ROBINSON, Keynote Speaker

Agents of Change - Dare to Imagine the Possibilities!

Mark Robinson is a renowned and highly sought after motivational speaker with a magical touch and a unique ability to weave comedy and humor throughout his inspirational and motivational messages to audiences around the world!



Mark Robinson's enthusiastic on-stage personality will entertain you while his underlying message will leave you inspired, uplifted and motivated to serve as an Agent of Change in your community.

STAY CONNECTED

Need to check your email or search the web? Don't want to read that large document from your office on your smartphone? A laptop will be available to allow our attendees to stay connected while attending the 2018 Housing Innovation Marketplace. Additionally, free wi-fi is available throughout the main conference area of the hotel.

SPONSORSHIP AND EXHIBITOR SPACE AVAILABLE

Showcase your organization in our Innovation Hall!

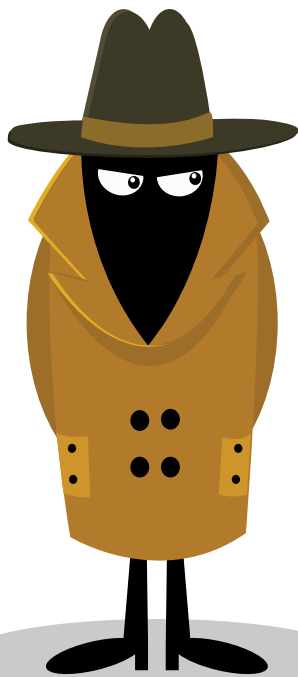
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The background features a stylized illustration of a city skyline with orange gears of various sizes and yellow houses with white windows. The top of the page has a white scalloped border. A large, light orange banner with a grey ribbon-like border is centered on the page, containing the event title and dates.

NEBRASKA
**Workforce
Housing**
FORUM & WORKSHOP

October 25 & 26, 2017

*Holiday Inn Hotel & Convention Center
Kearney, Nebraska*

Sponsored by: Midwest Housing Development Fund
Nebraska Department of Economic Development
Nebraska Investment Finance Authority
Nebraska Public Power District

Forum and Workshop Information

Join us October 25th and 26th for the 2017 Workforce Housing Forum and Workshop at the Holiday Inn Hotel & Convention Center in Kearney, Nebraska for informative sessions, a one-day workshop on small scale real estate development and professional networking.

Who should attend

Representatives from non-profit organizations, local governments, housing authorities, chambers of commerce, attorneys, homebuilders, planning firms, real estate agents, and any city champion or aspiring developer.

When you love where you live, you want to see it thrive! This is your opportunity to learn how to invest in your neighborhood and community.

Registration

Register today at nifa.org! Receive a \$25 discount on your registration fee by submitting a Workforce Housing Concept or Idea to outreach@nifa.org by October 20th. Upon confirmation, we will refund the discount amount if paid via credit card or reduce amount due if paid via check.

Reception

Join us after the sessions Wednesday evening from 5:00 p.m. to 7:00 p.m. for hors d'oeuvres and networking, sponsored by Incremental Development Alliance.

Hotel Information

All sessions will be held at the Holiday Inn Hotel & Convention Center, located at 110 South 2nd Avenue in Kearney, Nebraska. A block of rooms has been secured for attendees at a special rate of \$104 per night. To ensure a room at the discounted rate, identify yourself as a Nebraska Investment Finance Authority forum and workshop attendee when you call 308-237-5971 or 855-444-5769, option "0".

Questions

If you have any questions about the upcoming forum and workshop, please contact Susan Pulec (402) 434-0970 or email nifa@nifa.org.



Day 1 - Forum Overview

Join us for informative Breakout Sessions that will feature leaders from across the state. Learn from their experiences and find out how you can stimulate housing production in your community.

Day 2 - Workshop Overview

The “small scale real estate development” workshop is a day-long session designed to introduce the principles and implementation mechanisms behind neighborhood based development projects. The workshop offers specialized training about how to create smaller projects (for example, 1-3 story buildings with less than 20 units) which are residential, commercial or mixed in use. The course assumes you know a lot about where you live, but not necessarily about the real estate process or building development.

Through presentations on finance, design and site selection, a hands-on practice exercise, and networking with others who have interest in housing development, this workshop is the first step to stimulating housing development or creating a supportive ecosystem in your city.

Workshop Objectives

- Get a big picture view of small scale real estate development and the value it provides in a community
- Understand how development and ownership of a building can produce revenues and how to analyze the type of building your local market will support
- Learn the first steps in formulating your own project and how to begin the development process
- Learn about zoning codes and their impact on where you can build
- Identify where you may need help to fill gaps in your skills and expertise
- Meet people who can assist you with the development process





Workshop Speakers

Aaron Lubeck



Aaron Lubeck is a designer + builder practicing in Durham, North Carolina. A former resident of seven college towns, he specializes in complex neighborhood infill projects, zoning codes, unique financing stacks, and incremental development.

Aaron is the author of *Green Restorations: Sustainable Building in Historic Homes* (New Society), and a former lecturer at Duke University's Nicholas School for the Environment. As President Emeritus of Trinity Design | Build, he presided over multiple ambitious sustainable retrofits, including the first privately-developed LEED Platinum building in North Carolina.

When not sketching site plans on his iPad, he can be seen lobbying for bicycle boulevards, tossing frisbees to his poorly-behaved golden retriever and singing songs from North Carolina in his cover band.

Matthew Petty

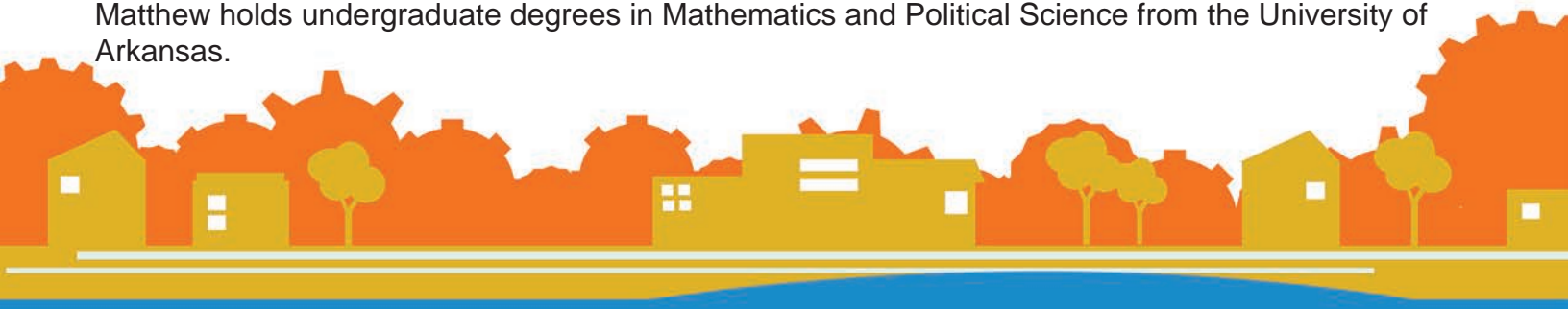


Matthew Petty is a city planner and real estate developer who has also been elected three times to the Fayetteville City Council. Matthew has a deep understanding of American zoning and development codes and infrastructure planning processes. He has facilitated numerous public hearings and stakeholder engagement efforts, and his first mixed-use project as an owner-developer is under construction.

Matthew was a grantwriter and development associate for four years at the University of Arkansas Community Design Center, a professional urban design and architecture program which has earned more than 100 national and international awards for its urban designs, stormwater solutions, and scenario plans. Matthew's time at UACDC has provided him a keen sense of how to overcome obstacles to project funding and site development.

Serving his ninth year on the Fayetteville City Council, Matthew is Chair of the Transportation Committee as well as the city's tourism agency, where he orients infrastructure and marketing budgets towards Fayetteville's broader strategies. Matthew's experience has taught him how to identify and overcome barriers to missing middle development and placemaking. He believes cities can build local wealth and restore neighborhoods by leveling the playing field for appropriate infill projects.

Matthew holds undergraduate degrees in Mathematics and Political Science from the University of Arkansas.



Forum Agenda

Wednesday, October 25, 2017

- 12:30 Registration Opens
- 1:00 – 1:20 Opening Remarks
- 1:30 – 2:30 **Breakout Sessions**
Session A
Find Your Housing Groove: What does your community need?
- Session B*
You should live HERE: Selling your community
- 2:30 – 2:45 Break
- 2:45 – 3:45 **Breakout Sessions**
Session A
Developing Housing Leaders in your Community
- Session B*
Small Scale Rehab Projects
- 3:45 – 4:00 Break
- 4:00 – 5:00 **Breakout Sessions**
Session A
Workforce Housing Tools & Resources
- Session B*
Drafting your Housing Team: Who are the Players?
- 5:00 – 7:00 Reception





Workshop Agenda

Thursday, October 26, 2017

8:00 **Registration Opens**

8:30 - 12:00 *Presented by Incremental Development Alliance*
How to Cultivate Neighborhoods through Real Estate

The Financing Stair Steps

At the scale of 1-3 story buildings that are residential, commercial or mixed in use, there are several clear cut tiers of conventional financing tools that when creatively used can create a development attractive to investment.

Building Types and Straightforward Design

Learn the value of using stable building types that are below the threshold that require costly structured parking or elevators and incorporate everyday building materials and practices.

Comparables Analysis and Site Selection

Finding the right site at the right price is the critical first step to any development project. This session will walk through a tool to organize information from comparable properties in your neighborhood.

Introduction to the Project Pro forma

Many early pro forma assumptions are based on how much rent the owner can charge. Memorize and repeat: If you can't get the rent, you don't get the building.

12:00 **LUNCH (included with registration)**





Workshop Agenda

Thursday, October 26, 2017 (continued)

1:00 - 4:00

Presented by Incremental Development Alliance

Parallel Pro forma

This session will introduce an evaluation tool called the “parallel pro forma”, which creates an at a glance dashboard of critical metrics to measure potential projects head to head for a go/no-go decision.

Pro forma in Practice Exercise and Debriefing

Participants will work on a building specific pro forma document with assistance from faculty, working through how the pro forma evolves through the arc of the project and assembling credible cost estimates. At the end, small groups report out to each other regarding the findings of their projects to share lessons learned.

Asking for Money

Banks and equity investors have very different goals and perspectives when it comes to financing or investing in small development projects. This session will walk you through how to prepare your pitch and the supporting materials.

Due Diligence and Real Estate Acquisition

The deal is almost done. But there is a pile of paperwork to assemble in order to get all your partners, funding sources and real estate transaction information together to close your deal.

Final Q&A and Wrap Up

4:00

Conclusion





AGENDA

8:00 a.m.- 8:30 a.m.

Registration & Continental Breakfast

8:30 a.m. - 8:45 a.m.

Welcome & Overview

- Tim Kenny, NIFA
- Stanley Clouse, Mayor of Kearney

8:45 a.m. - 9:45 a.m.

Framing the Challenge & Empowering Community Leaders

- Moderator: Rick Nelsen, NPPD
- Jonathan Jank, Seward County Chamber & Development
- Tim Keelan, Hanna:Keelan
- Jen McKeone, Dawson Area Development

9:45 a.m.- 10:00 a.m.

Break

10:00 a.m. - 11:00 a.m.

Employers, Institutions & Foundations

- Moderator: Lara Huskey, Midwest Housing Development Fund
- Dan Hoelsing, Schuyler Schools Superintendent
- Kim Schumacher, Cargill

11:00 a.m. - 12:00 p.m.

Finance Tools, Techniques & Resources

- Moderator: Deb Eggleston, NDED
- Tom Huston, Cline Williams
- Roger Nadrchal, NeighborWorks® Northeast
- John Madsen, Tri-County Bank

12:00 p.m. - 1:30 p.m.

Lunch

Keynote Speaker: Courtney Dentlinger, NDED

1:30 p.m. - 2:30 p.m.

Builder Needs

- Moderator: Fred Hoppe, Hoppe Homes
- Cliff Mesner, Mesner Development
- Ross Vogel, Heartland Housing Partners

2:30 p.m. - 2:45 p.m.

Break

2:45 p.m. - 3:45 p.m.

Success Stories & Strategies that Work

- Moderator: Garry Clark, NIFA
- Chris Anderson, City of Central City
- Brian Bywater, Schuyler Community Development
- Dan Mauk, City of Nebraska City

3:45 p.m. - 4:30 p.m.

Finding Solutions: Roundtable Discussion

- Robin Ambroz, NIFA
- Paul Bartlett, USDA-RD
- Leslie Coleman, NDED

4:30 p.m. - 4:45 p.m.

Closing Remarks

- Tim Kenny, NIFA



Exhibit C

NIFA LB 518 Match Program Articles



News

- › Affordable Housing
- › Community Development
- › Federal / Agency News
- › General News
- › Historic Rehabilitation
- › Market Rate Housing
- › Member News
- › Qualified Allocation Plans
- › Sustainable Development

Nebraska Establishes Match Program Incentivizing Rural Workforce Housing

January 10, 2018 | [Qualified Allocation Plans](#)

The Nebraska Investment Finance Authority (**NIFA**) Board of Directors has authorized the establishment of the LB 518 Match Program (“**LBMP**”) within the Nebraska Opportunity Fund (“**NOF**”) for purposes of promoting, developing, implementing and financing rural workforce housing by providing match funds to applicants making applications to the Rural Workforce Housing Fund (“**RWHF**”) administered by the Department of Economic Development (“**DED**”).

While specific program guidelines are expected to be released in late January, the following is a summary of parameters accepted by the Board in December:

- ❖ Eligible recipients are non-profit development organizations authorized to submit an application for funds from the Nebraska Rural Workforce Housing Fund (RWHF).
- ❖ The Board has authorized up to \$5 million to the LBMP.
- ❖ No recipient may receive more than \$250,000 in match funds. Match funds may not exceed 33% of the total amount of funds proposed to be deployed by the recipient.
- ❖ Match Funds may not be used to make a grant.
- ❖ Housing must serve a workforce population whose income does not exceed 150% of the *American Community Surveys-Nebraska Statewide Median Family Income* for a family of four.

More information the LB 518 Match Program [is available here](#). For questions, please contact Robin Ambroz, Deputy Director of Programs, Nebraska Investment Finance Authority.

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Board will draft letter of support for housing incentive application

By Melanie Wilkinson Managing Editor Mar 14, 2018

YORK – In a split vote of 3-2 on Tuesday morning, it was decided that the York County Commissioners will draft a letter of support for an application being made by the York County Development Corporation (YCDC) in an effort to receive \$750,000 in grant money for a local housing incentive fund.

This vote was for a letter of support. It was not for providing public funds toward the local contribution.

As explained earlier, the YCDC is currently in the process of finding financing that could lead to the establishment of a revolving loan fund that could be used to assist with housing projects – starting with a 35-unit apartment complex in York as the first project.

Two weeks ago, YCDC Director Lisa Hurley told the commissioners that in December, the Nebraska Department of Economic Development released the application for LB518 (Rural Workforce Housing Fund). This allows, she said, a non-profit housing or economic development organization to apply for housing funds, which ultimately turn into a revolving loan fund for the community. As repayments come back, the fund could start assisting other projects.

She said this fund is not income restricted and is to help provide the housing needed for business growth.

Hurley said YCDC is currently working with a developer from Lincoln who has presented them with an option that would allow them to apply for these funds. The project, she said, would be an apartment complex with area for future growth, as well as on-site managers.

“We would loan the money to the developer, who would pay us back to create a countywide housing fund through YCDC,” Hurley explained. YCDC would have a lien on the property protecting the investment.

“In order for this project to work, we need to raise a minimum of \$250,000,” Hurley said. “We would apply to the Nebraska Investment Finance Authority to match the \$250,000 that was raised locally. We would then apply for a \$500,000 match from the Nebraska Department of Economic Development which would result in a \$1 million dollar fund that can be revolved for future housing projects.

“In order to apply, we need to have a project that’s ready to go,” Hurley told the commissioners. “And that’s where this project comes in, we already have a developer. If this all went through, they would like to break ground in September and then finish the project over the winter months.”

She said this would be a project with a value of \$3 million, “which would reflect nicely on the tax rolls for the county and the city.”

Hurley said she’s been talking with other communities in the county about housing projects as well, since the recent housing study showed many more units are needed. And other projects, in other communities besides York, could also benefit in this revolving loan fund in the future (after the money from the initial project is paid back).

She explained that the YCDC, at this time, is only asking for the letter of support to be included with the grant application, not for financial participation by way of the county.

On Tuesday, Bre Goben and Tony North, representing YCDC, met with the county commissioners to discuss it further.

“Is this going to be a TIF (Tax Increment Financing) project?” asked Commissioner Bill Bamesberger asked.

“I can’t say that it would, it potentially could be,” Goben said.

“They haven’t applied for TIF yet, I know that,” North replied.

“If it goes to TIF, we would be losing tax funds for 15 years,” Bamesberger said. “And that’s tough for our schools. And we are encouraging people to come in and most, I would assume, would have kids in our school system and that would put a burden on the taxpayers.”

“I can’t say what they (the developers) are planning on as far as applying for TIF but I can say that this project would be to get people here and that would benefit the tax rolls in the long run,” Goben said.

“Where are you on fundraising, percentage wise, of what you need of the \$250,000?” Obermier asked.

North said the percentage, as of Tuesday morning, was 45 percent.

“And that’s due when?” Obermier asked.

North said the deadline for getting the \$250,000 in pledges is Friday.

“But I am confident we will get the money,” North added.

“How many houses are for sale in York right now?” asked Commissioner Jack Sikes. “There are 47 houses for sale right now. And the cost of these rentals is on the high end. So the question is whether someone could afford to live in this apartment complex. And if they can, wouldn’t they just want to buy a house? I have had a lot of people tell me that they are not in favor of this.”

North explained again that the funds would create a re-use fund and this project would subsidize projects like this so developers can keep rental costs down. “This money would be paid back at about \$7,000-\$8,000 a month and there would eventually be funds back in there to be loaned out again.”

“And there were more comments made to me that aren’t you putting all your eggs in one basket,” Sikes continued. “What if you gave those funds, instead of to one developer for one large project, what if you gave funds to 10 different local builders so they could build spec homes? I think people moving to town would be more apt to build a house.”

“We are trying to fit this for people that can’t afford to buy a new house,” Goben explained. “We are trying to fit with that identified demographic. And this is not a five-year plan, this is a long-term plan to be used for many years into the future.”

“And there is the aspect that the community investment of \$250,000 turns into \$1 million,” North offered. “That’s hard to pass up. And remember, transitional housing such as this has been identified as a need.”

“The YCDC did a housing study and we paid \$10,000 toward that study,” said Commissioner Kurt Bulgrin. “That study talked about adding housing units each year.”

“The study said 50 percent of the new housing units needed to be rental,” Goben added.

“I think this is just implementing what the study said,” Bulgrin told his fellow board members. “I would agree with Bill (Bamesberger) though about the TIF part – I’m not crazy about TIF at all.”

“TIF is really abused compared to what it’s intended to do,” Bamesberger said. “How can we declare a whole town to be blighted and substandard?”

“Well, the whole town is not declared to be blighted and substandard,” said Commissioner Randy Obermier.

“It’s 42 percent, 42 percent of York is in a TIF district,” Sikes interjected.

“I understand that, but we are still talking about TIF taking away tax revenues,” Bamesberger said. “And is there a guarantee that NIFA and the DED will award the additional funds?”

“There is no guarantee, that’s why we are taking commitments at this time, saying that the money will be available if and when NIFA and DED award the grants,” Goben responded. “We can’t say certainly yes but they said this would be a strong application.”

“I don’t think we will have any problem getting the money (locally),” North said. “And we have commitments where they haven’t committed a set number of dollars yet.”

“And a letter from us does not tie us to any financial obligation,” Obermier said.

“That’s my question, does a letter of support make us obligated to give money?” Commissioner Paul Buller asked York County Attorney Christopher Johnson.

“No,” Johnson answered.

“So we can support this but not have to use public money in the future?” Buller asked.

“That would be an entirely separate vote,” Johnson responded.

“So we are supporting an unknown,” Bamesberger said.

“Not necessarily,” Obermier said. “We are saying we support this effort” toward building a revolving loan fund.

“How much would the rent be in these apartments?” Buller asked.

Goben said she didn’t know the exact rental amounts, but noted that this would be a different scenario than seen in communities such as Lincoln – with these rental units costing less.

“How much skin in the game does the developer have?” Buller asked.

“They’d be in for about half, the total project might be around \$2 million,” North said.

Buller said he wondered why the developer is unable to pay for the project in its entirety, through bank loans and private money – and if the developer can’t back up the project cost why the project couldn’t be scaled back.

“When we talk about economic development, I think it’s good for everyone to have some skin in the game,” Bulgrin said. “And I think the county should contribute financially. But, right now, we are only talking about a letter of support to be included when they make the application on Friday. We paid \$10,000 toward having that countywide housing study done and I think we should start implementing what it said.”

“And the revolving loan fund would be for all the communities in the county, not just York,” North added.

“This money is not just going to go away, it’s going to be used again and again for many years,” Obermier said. “I make a motion for a letter of support.”

“I will second that motion and reiterate that no funding from the county is tied to this letter,” Bulgrin said.

“I had people talk to me about this, some from my district and some from out of my district, most of them were from York,” Buller said. “They said this is something for nothing and that’s a problem. As long as this letter doesn’t tie us to funds, and it’s only a letter of support, then I will probably support it. And only because it doesn’t tie us to a financial contribution. But it seems like this whole thing has been rammed through rather quick and there are still unanswered questions.”

Obermier, Bulgrin and Buller voted in favor of submitting a letter of support.

“To properly represent District 3 (to reflect what constituents have said on the matter) and regarding that I feel this shows support for an unknown, I vote no,” Bamesberger said.

Sikes also voted against the letter of support.

Melanie Wilkinson

https://beatricedailysun.com/news/local/city-council-mulls-workforce-housing/article_9a87b188-80ff-550c-8982-8d22b2d56a2d.html

HOT TOP STORY

City council mulls workforce housing

Sam Craig Daily Sun staff writer Mar 6, 2018

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The Beatrice City Council considered fronting \$250,000 to invest in workforce housing on Monday night.

With an application date of March 30 looming, the council discussed the pros and cons of putting up some of the town's LB840 funds to apply for grants that could quadruple that amount, which would be used for a revolving loan fund.

City Administrator Tobias Tempelmeyer discussed LB518, which passed the Nebraska Legislature in 2017 and put aside \$7 million in cash for rural workforce housing. The city can apply for up to \$1 million worth of grant funds, he said, and cities that put in funds can see that money matched by the Nebraska Investment Finance Authority as well as the Nebraska Department of Economic Development.

“So, if the city put in \$250,000, NIFA would match \$250,000,” Tempelmeyer said. “You now have half a million dollars, which you apply to DED for a half million dollars, you'd walk away with a \$1 million revolving loan fund from your initial \$250,000 investment.”

The funds would have to be used for workforce housing, Tempelmeyer said, which is defined as a single family residence up to \$275,000 or multiple family living units that can cost up to \$200,000 per living unit. The funds can be used for things like building

new homes, renovating existing homes, creating upper floor living spaces in a downtown area and for infrastructure, he said.

The city would have to run the revolving loan fund through a non-profit development organization like the Southeast Nebraska Development District, he said, as the city does not have NDO status.

“The concern is that this is short timing,” Mayor Stan Wirth said. “But it's a tremendous return on our investment if we want to set up a revolving loan fund.”

Councilman Ted Fairbanks said he wondered if the city wouldn't be better off going it alone, rather than going in with several communities through SENDD.

Since everyone has a vote, Fairbanks asked NGage Executive Director Walker Zulkoski if the dollars end up some place else instead of Beatrice.

“I'm conflicted because it's a group and you don't know what the agreement is between the other communities,” Fairbanks said. “You're still competing, so how do you make me feel better about that, Walker, so I'm going to vote for this, because at this point, I'm not.”

While some of the money could be spent in other places, Zulkoski said, he still thinks Beatrice will have more opportunities.

The point is to make the fund grow, he said. It's not a grant program, Zulkoski said. It's all cash that's lent out and comes back to the pool.

“You're talking about economic development,” Zulkoski said. “We're the cowboys that are always going out and trying to get these crazy things, but this is a great opportunity. Maybe that's where we come at it from two different points, I see just a ton of opportunity here.”

The first step, Tempelmeyer said, is to set up the rules with the other communities. It's like starting a business, he said, and it needs structure.

Wirth said that there are a lot of communities after the dollars, and once the money allocated by LB518 is gone, it's gone.

Councilman Phil Cook said that while it might be scary to be going into an investment pool with several communities, there's encouragement to work together.

"To me, if we're going to do this, we're all going to be in the same boat and we've got to play together," Cook said. "We're going to be on the same team, I don't see why one would try to slit the throat of the other one."

The pool would be a consortium of four or five different communities, Wirth said, and each community would have a vote. He said he thought it would be more project-driven rather than based on the size of the community.

Zulkoski said there's a push in Nebraska, as well as around the country, to think more regionally. This, he said, would be a chance for Beatrice to become a regional partner.

At NGage, he said he's seen manufacturers and other companies around the community, and many employees travel into town from quite a distance. So, even if housing was to be built in a place like Auburn or Geneva, people could be commuting from there to Beatrice.

"If we get it, that's great, but if not, it still helps everyone," Zulkoski said. "It's just kind of a rising tide raises all ships."

The city will have about \$600,000 in the LB840 fund—which is collected and appropriated from local tax dollars for economic development purposes—by the end of the year, Wirth said.

The council will meet on March 19 to vote on whether to approve.

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Need for Workforce Housing Seen Not Only in Dodge County but Statewide

BY Kari Lawrence | January 15, 2018

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FREMONT – A recent Nebraska Chamber of Commerce survey has shown a lack of workforce housing to be a major concern in the entire state.

Recently the City of Fremont, Dodge County, and other local organizations put together a housing study to gather information and help determine if there is a need for housing in the county. The study, which was presented to the public at an open meeting, determined there is already a need for more housing in the whole county, especially

Fremont. And with existing businesses expanding and Lincoln Premium Poultry's plant being constructed, the need is expected to grow exponentially in the future.

To help alleviate the problem statewide, Nebraska Investment Finance Authority (NIFA) has set aside \$12 million dollars of funding as part of two match programs. Executive Director of the Greater Fremont Development Council Garry Clarke says the program is something that Fremont could participate in.

"I think Fremont would be eligible to participate in this matching program from NIFA," said Clarke. "It's connected to the LB518 Program from the state, which is the Rural Workforce

Housing Fund. I believe there's about \$7 million in that fund. And the applications are actually due March 30th I believe."

Clarke adds applying for the match program would help to benefit Fremont, as it would help to address the housing need the city currently has.

"It just shows that Fremont, for quite some time, has had a limited number of homes that match a certain price point that would be competitive for the workforce that we need," said Clarke. "We have existing businesses that continue to cycle workforce and have a continued need for fillers in their workforce. So it is imperative that we make sure we have the adequate houses to compliment the need for our workers."

According to NIFA the funds will go through local nonprofits. The nonprofit organizations can apply for the funds and administer them if their application is accepted. Clarke says this program would be a great way for public organizations in the community to get involved in helping to address the need for workforce housing.

"I think as we have existing industries that are here and our manufacturing, transportation, and healthcare industries, we need to make sure we are actively looking to engage and improve our housing stock," said Clarke. "And I think we have some of that taking place already on the private end. So it may be time for the public entities to start to look at that opportunity as well."

According to the executive director of NIFA Tim Kenny there is already a lot of interest from small communities in applying for the funding. The money is designed to help cover a small portion of the new housing construction costs.

https://columbustelegram.com/schuyler/news/schuyler-community-development-receives-grant-for-housing-development/article_c8fe1e9b-6906-55cf-ad64-86ae4768f697.html

Schuyler Community Development receives grant for housing development

Natasya Ong Schuyler Sun May 17, 2018

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SCHUYLER – Schuyler Community Development will jump-start its housing development projects after recently receiving an \$810,000 grant from the new Nebraska Rural Workforce Housing Investment Act (LB518).

“We feel we were very lucky and we are very excited to have the opportunity to take advantage of that funding for housing, which is in quite short supply here in Schuyler as is in the majority of rural Nebraska, which is really why this program came into being,” said Brian Bywater, community housing specialist for Schuyler Community Development.

Schuyler was one of 14 communities to receive the grant awards and placed in the highest tier. SCD submitted the application in March with the help of NeighborWorks Northeast Nebraska and Mesner Development Co.

“The Rural Workforce Investment Act will lead to better housing opportunities in rural communities,” said Gov. Pete Ricketts in a press release. “By serving the needs of working families and attracting residents and businesses, the Rural Workforce Housing Investment Fund will generate new workforce momentum and expand opportunities for hardworking families in communities throughout the state.”

Nebraska Department of Economic Development (DED) established LB518 to assist rural communities to overcome their housing concerns by providing funds for affordable housing development projects.

The application required (or preferred) communities to showcase readily available housing development projects in their areas, as well as local funding.

“One of the advantages Schuyler has over practically everybody else in the community is we have lots available that had all the infrastructure installed; the lots are plated and ready to go,” Bywater said. “A lot of communities may have the ground, but they don’t have the infrastructure installed.”

Bywater spoke highly of the proactive efforts by Schuyler Department of Utilities and the Board of Public Works.

On top of the rural housing funds, the grant was matched with local funding gathered by SCD: \$150,000 from the City of Schuyler’s Local Option Municipal Economic Development (LB840) fund, \$300,000 from Schuyler Department of Utilities, \$211,000 Cargill Meat Solutions, \$15,000 from Homestead Bank, \$25,000 from Pinnacle Bank and a \$250,000 grant by Nebraska Investment Finance Authority (NIFA).

“What we did was we went out and solicited contributions from local government and private entities here in Schuyler for a local match because [DED would] match dollar to dollar up to a million dollars,” Bywater said. “So we had to go out and find contributions here on our end in order for DED to come in to match that.”

SCD will have a total of \$1.7 million for housing development in Schuyler.

Due to the high demand, the requested amount of dollars by the applicants exceeded DED’s available fund of \$7.3 million, so the department decided to grant a matching amount of 85 percent to communities in the first tier.

Bywater said if Schuyler were to fall into the second tier, the percentage match would have been 65 percent (\$618,000).

SCD plans to provide the funding to developers as loans with interest rates in hopes to sustain the amount for future projects.

“The purpose of this fund that’s being created is to create a revolving loan fund so when the money comes back through interest payments, it can be loaned back out and be perpetual,” Bywater said. “If you grant the money out with no return expected, then eventually that loan pool would deplete itself.”

Bywater said construction costs are increasing tremendously each year so this loan can help relieve that issue.

“It’s not just a Schuyler problem; it’s everywhere,” he said.

SCD has a list of shovel-ready projects, including the construction of a 24- to 32-unit apartment complex and several townhouses. DED required communities to begin their projects within 24 months of receiving the grants. The housing needs to be inhabitable 24 months after construction.

Bywater said community members can expect construction to begin by the end of the year.

“It’s huge,” he said. “It’s a game-changer for Schuyler and for any of the applicants that were approved.”

Natasya Ong is the reporter for the Schuyler Sun. Reach her via email at natasya.ong@lee.net.