The 2012–2013 fiscal year was another successful year for the Northeast Nebraska Economic Development District (NENEDD), our non-profit Northeast Economic Development, Inc. (NED, Inc.), and our 90 plus member communities.

I look for 2013-2014 to be highly competitive for communities wanting to grow existing businesses and recruit new businesses. The proposed budget cuts at the federal level on programs such as the Community Development Block Grant (CDBG) and Economic Development Administration (EDA) programs, which are targeted to help local governments create jobs, have forced our northeast Nebraska communities to find ways to access local resources to help create jobs, such as the Local Option Municipal Economic Development Act (LB840), Tax Increment Financing (TIF), and local private capital.

LB 840 has been adopted by several northeast Nebraska communities and NENEDD has seen a huge increase in the number of TIF projects, which is a direct result of community leaders, looking in the mirror and asking the question, “What are we going to do to be competitive in today’s market and grow our tax base?”

In addition to local resources, for any community to prosper, a number of attributes need to be in place: strong and committed community leadership, community readiness, human resources as well as partnerships between local government, businesses and agencies that support economic growth.

All of the success that we have experienced could not have been possible without the support and partnerships of the communities, counties, local economic development affiliates, and state and federal agencies that we work with on a daily basis. I have a very dedicated staff and board of directors that take pride in the work and mission of the District. We are very excited about this upcoming year and look forward to being a part of the continued success of northeast Nebraska.

Thomas L. Higginbotham, Jr.
NENEDD Executive Director

Grants & Loans Awarded

<table>
<thead>
<tr>
<th>Community</th>
<th>Grant Source</th>
<th>Grant Description</th>
<th>Amount</th>
<th>Jobs</th>
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<tr>
<td>Clearwater</td>
<td>NED, Inc. - IRP 2</td>
<td>RNS Metals, LLC</td>
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<tr>
<td>Columbus</td>
<td>NAHTF - NNI</td>
<td>Infrastructure Development &amp; Down Payment Assistance</td>
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<tr>
<td>Columbus</td>
<td>CDBG - CR Planning</td>
<td>Comprehensive Development Strategy</td>
<td>12,000</td>
<td></td>
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<tr>
<td>Columbus</td>
<td>CDBG - CR</td>
<td>Purchase/Rehabilitation/Resale</td>
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<td>Columbus</td>
<td>NENEDD - EDA</td>
<td>ENLD, LLC db/a Prestige Dry Cleaner &amp; Laundry</td>
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<td>Columbus</td>
<td>NENEDD - EDA</td>
<td>Central American Foods</td>
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<tr>
<td>Fremont</td>
<td>CDBG - CR Planning</td>
<td>Comprehensive Development Strategy</td>
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<td>Fremont</td>
<td>CDBG - CR</td>
<td>Owner-Occupied Rehabilitation and Rental Rehabilitation</td>
<td>175,000</td>
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<td>Madison</td>
<td>CDBG - Planning</td>
<td>Industrial Park Planning</td>
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<td>Madison</td>
<td>NED, Inc. - IRP 2</td>
<td>Four 7 Plus</td>
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<td>NED, Inc.</td>
<td>Sherwood Foundation</td>
<td>Regional Blueprint for Sustainability</td>
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<td>NED, Inc.</td>
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<td>Acquisition &amp; Down Payment Assistance for New Construction</td>
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<td>NENEDD</td>
<td>EDA</td>
<td>Planning Activities</td>
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<td>NENEDD</td>
<td>USDA/RBEG</td>
<td>Business Transition &amp; Succession Planning Assistance</td>
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<td>Norfolk</td>
<td>CDBG - CR Planning</td>
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<td>Norfolk</td>
<td>CDBG - CR</td>
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<td>Second Story Rental Rehabilitation</td>
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<td>Fire Hall</td>
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<td>Watthill</td>
<td>CDBG - Planning</td>
<td>Housing Study</td>
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</tbody>
</table>

Total $3,592,505 | 117

ACRONYM KEY

CDBG Community Development Block Grant
CR Comprehensive Revitalization
EDA Economic Development Administration
IRP Intermediary Relending Program
NAHTF Nebraska Affordable Housing Trust Fund
NED Northeast Nebraska Economic Development District
NENEDD Northeast Nebraska Economic Development District
NNI New Neighborhoods Initiative
PW Public Works
RBEG Rural Business Enterprise Grant
RMAP Rural Microentrepreneur Assistance Program
USDA United States Department of Agriculture

On the cover:
Nissen Wine Outlaw Trail Visitors Center
The result of 2011 CDBG Tourism Development grant funds awarded to Cedar County.
Photo taken by Kora Kassmeier
Northeast Nebraska Economic Development District

“Economic Development” is a phrase that is used daily in a multitude of settings. It is descriptive, geared to incite, and generally welcome in just about any situation. At the Northeast Nebraska Economic Development District (NENEDD), we live, breathe, practice, and preach economic development with our northeast corner of the state being the beneficiary.

The District staff and board exist to bring about economic development and they rise to the challenge. This past year alone, there were more than $3.5 million dollars in grants and loans awarded to member communities and businesses of the District, directly impacting seven communities and 11 businesses. As a result of these activities, we are pleased to report 26 new jobs created and 91 jobs retained preventing job loss in our area.

Of the $3.5 million, more than $1.9 million was awarded in grants to our member communities, and more than $1.5 million was contributed in matching funds from those affected communities resulting in nearly $3.5 million in community development projects for northeast Nebraska.

NENEDD approved four business loans totaling: $374,000 which created or retained 60 jobs while over 200 businesses received technical assistance from our business loan specialists. $304,442 was awarded in owner-occupied housing rehabilitation funds, $32,700 was awarded in down payment assistance, and $246,351 was allotted in new construction assistance. Twenty families were assisted as a result of the $583,493 in housing assistance issued by the District.

Finally, the District was awarded a $91,000 Economic Development Administration (EDA) planning grant to continue to provide community and economic assistance to its members.

As I finish my third year as board chairman, I marvel at the dedication of the District staff and the Board of Directors. Everyone at the District is pulling the wagon in the same direction and it is that teamwork that garners the results we consistently provide.

Thank you for your consideration and help this past year and we look forward to another successful year in our corner of the world.

John F. Lohr
NENEDD Board Chairman & City of Columbus Councilman

Northeast Economic Development, Inc.

Formed in 2000, Northeast Economic Development, Inc. (NED, Inc.), is in its 13th year of broadening the funding opportunities for northeast Nebraska and to date has accumulated assets in excess of $6 million dollars. Continued success and growth is a direct result of a dedicated, committed and hardworking staff working in concert with many of the service area communities. Many communities embrace the opportunity to utilize the owner-occupied housing rehabilitation and down-payment assistance programs. Such programs improve the quality of life for the participants and enhance the area in which they are located.

In addition to the daily tasks of coordinating, developing and servicing projects, the staff provides information to individuals, communities, and local governments attending meetings along with maintaining current brochures and the website. Staff attends local, regional and national meetings to maintain their education and keep all programs as viable and vibrant as funding sources allow.

NED, Inc. has had a successful year as $268,800 was invested in the area through 10 business loans creating 11 new jobs and retaining 14. Planning was also made possible through a grant received from the Sherwood Foundation which funded the Regional Blueprint for Sustainability. Complete financial details are best presented in the grants and loans section on page two of the annual report.

During the past year the NED, Inc. Board, welcomed members: Shannon Landauer, Boone County Economic Development Director at Albion; Nancy Braden, the Finance Director for the City of Wayne; and Loren Kucera (NED, Inc. Secretary/Treasurer) who is the Director of the Nebraska Business Development Center.

I would like to take the opportunity to express a sincere thank you to all the board members of NED, Inc. and NENEDD, the local housing rehabilitation boards, the Revolving Loan Fund Board, the member communities and counties, associate members and the NENEDD staff for the diligent work and cooperation that generates positive action in our northeast Nebraska service area.

I am proud to be a part of NED, Inc. and encourage our communities to participate in the programs available.

Nadine K. Hagedorn
NED, Inc. Board President & Community Bank President
Citizens State Bank, West Point
Over the past year, the Community Planning Department has actively served our member communities in a manner consistent with local and regional economic development needs as identified in the Comprehensive Economic Development Strategy (CEDS). We have assisted communities by performing a number of services, consisting primarily of: grant preparation and administration, community assessments, strategic planning, blight and substandard studies, environmental assessments, and technical assistance to local partners for community and economic development projects. Our department has also been intricately involved with the development of the Regional Blueprint for Sustainability.

Over the past year, NENEDD has seen an increase in communities interested in blight and substandard studies and tax increment financing (TIF). In total, seven studies have been completed and four are in progress. We have attended many city council and village board meetings to present information about the process required to determine an area as “blighted and substandard” as well as the purpose and utilization of TIF. Mike Bacon, a legal expert on TIF, has also led similar discussions in our member communities. In the next year, we will continue assisting our members in utilizing this redevelopment tool.

There are signs that this renewed interest in blight and substandard determinations is not only a regional trend but is also a topic of interest state-wide. The Nebraska Legislature has been considering submitting to voters an amendment to Article VIII, Section 12 of the Nebraska Constitution, which concerns the use of TIF in blighted and substandard areas. We have been particularly interested in the part of this amendment which would produce a language change from an area being determined “substandard and blighted” to “in need of rehabilitation or redevelopment” instead. Such an amendment would remove the negative connotation associated with calling an area “blighted and substandard” and may encourage more communities to establish redevelopment areas in the future.

Lowell Schroeder
Community Planner

Alyssa Silhacek
Community Planner

Phase II CDBG - Downtown Revitalization improvements. Pictured are facade improvements at Wize Buys in Columbus, NE.

CDBG Water/Wastewater construction project for a new lagoon & lift station in Walthill, NE.

Phase II CDBG - Downtown Revitalization improvements. Pictured is Sampter’s, which will have the seven second story windows replaced in Fremont, NE.

Phase II CDBG Downtown Revitalization building and facade improvements in Laurel, NE.
### Municipal Members

<table>
<thead>
<tr>
<th>County</th>
<th>Towns</th>
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</thead>
<tbody>
<tr>
<td>Albion</td>
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<td>Bancroft</td>
<td>Crofton, Hoskins, Hoskins</td>
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<td>Beemer</td>
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<td>Belden</td>
<td>David City, Laird, Knox County</td>
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<td>Bloomfield</td>
<td>Decatur, Leeh, Knox County</td>
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<td>Boone County</td>
<td>Dixon, Leeh, Leeh</td>
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<td>Butler County</td>
<td>Dodge, Lea, Lea</td>
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<td>Cedar County</td>
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<td>Duncan, Madison, Madison</td>
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<td>Clarkson</td>
<td>Elgin, Elgin, Elgin</td>
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<td>Clearwater</td>
<td>Emerson, Emerson, Elgin</td>
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<td>Coleridge</td>
<td>Fordyce, Fordyce, Elgin</td>
</tr>
<tr>
<td>Colfax County</td>
<td>Fremont, Newman Grove, Newman Grove</td>
</tr>
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</table>

### Associate Members

#### PLATINUM ($750 - $999)
- Loup River Public Power District

#### GOLD ($500 - $749)
- Citizens State Bank
- Belden, Creston, Laurel, Leigh, West Point
- Elkhorn Valley Bank & Trust Co.
- Hoskins, Norfolk, Pierce
- Stanton State Bank
- Stanton Telecom

#### SILVER ($300 - $499)
- Clarkson Bank
- Columbus Area Chamber of Commerce
- Duo-Lift - Columbus
- First Community Bank
- Bancroft, Beemer, Homer
- Homestead Bank
- Albion, Howells, Schuyler
- Northeast Community College - Norfolk

#### BRONZE ($200 - $299)
- American Broadband
- Bank of Hartington
- Bank of the Valley
- Bellwood, David City, Platte Center
- BankFirst
- Columbus, Norfolk, WAYNE
- Black Hills Energy
- Burt County Public Power District
- Cedar Security Bank
- Fordyce, Hartington, WYNOT
- Cedar-Knox Public Power District
- Central Community College - Columbus
- Charter West National Bank
- Pender, Walthill, West Point
- Commercial State Bank - Wausa
- Cornerstone Bank - Albion
- Cornhusker Public Power District
- F & M Bank
- Sioux City, Wayne, West Point
- Farmers & Merchants State Bank - Bloomfield, Center, Crofton, Hartington, Niobrara
- First Bank & Trust - Fullerton
- Frontier Bank
- Madison, Norfolk
- Fullerton National Bank
- Genoa National Bank
- Gilmore & Associates, Inc.
- Columbus, Crete, O'neil
- Great Plains Communication
- Blair, Bloomfield
- JEO Consulting Group, Inc.
- Lincoln, Norfolk, Omaha, Wahoo
- Madison County Bank
- Albion, Madison, Norfolk, Plainview
- Nebraska Public Power District - Columbus, Norfolk
- NMPP Energy - Lincoln
- Norfolk Area Chamber of Commerce
- Norfolk Daily News
- North Central Public Power District
- Petersburg State Bank
- Platte Valley Bank
- North Bend
- PRairie Gold Homes
- Lincoln
- Scribner Bank
- Security National Bank
- Allen, Coleridge, Hartington, Laurel, Osmond
- Stanton County Public Power District
- Tilden Bank
- US Bank
- Waddell & Reed - Wayne
- Wells Fargo Bank, N.A. - Norfolk
- West Point Chamber of Commerce
During the 2012-13 fiscal year, the NENEDD Housing Department played a critical role in the development of several projects that directly address housing challenges as identified by the Regional Blueprint initiative.

There are several projects to highlight which, combined with the availability of funds from our owner-occupied rehabilitation (OOR), down payment assistance (DPA), and new construction (NC) programs, are allowing our region to make great strides in addressing the significant housing challenges we are facing.

One noteworthy project is the City of Columbus’ acceptance of a New Neighborhoods Initiative grant from the Nebraska Affordable Housing Trust Funds (NAHTF) account. These funds will be used for infrastructure development and down payment assistance in the Centennial Park Housing Division. We are excited to partner with NeighborWorks on the administration and implementation of this project. The City of Norfolk was also awarded a NAHTF grant for the rehabilitation of second story downtown rental properties. Lastly, a $365,800 NAHTF award to NED, Inc. will allow for acquisition and down payment assistance for new construction projects in our region.

This past fiscal year, our OOR program assisted 14 homeowners and resulted in $304,442 in structural repairs, energy conservation, modernization, and interior renewal. The goal of the program is to reduce monthly utility costs, improve energy performance, minimize ongoing maintenance, preserve the housing unit, and add to the quality of living.

The DPA program assisted two homebuyers resulting in $32,700 in 0% deferred interest loans, which will be due upon transfer of title or resale of the home.

The New Construction Program offers families the same benefits as our DPA program for newly constructed homes. This last fiscal year, four new homes were constructed which resulted in $246,351 in additional DPA funding.
The NENEDD Business Loan Department added two new funding programs during this past year. Our non-profit entity, NED, Inc. successfully received $370,000 from the Nebraska Department of Economic Development’s (NDED) new Microenterprise Loan Fund (MLF), which is part of Nebraska’s Business Innovation Act. The MLF funds are eligible for businesses that employ up to 10 employees.

NENEDD also received a $62,000 United States Department of Agriculture (USDA) Rural Business Enterprise Grant (RBEG). The RBEG funds were used to initiate a Business Transition and Succession Planning Program throughout 22 counties in northeast and north central Nebraska. NENEDD’s Business Loan Specialists, Jeff Christensen and Holly Quinn, take on the role of a coach for the business owner, not replacing existing advisors—the bank, CPA, or attorney, but working alongside them. The program is designed to complement the business owners plan by adding resources they may not have and ensuring everyone works with the same goals in mind.

NENEDD’s goal is to have at least eight businesses take advantage of the business transition program, valued at several thousand dollars per client, at no cost. By partnering with the Nebraska Business Development Center on this project, NENEDD can jointly offer the analysis and planning in its most comprehensive form. NENEDD’s Business Transition and Succession Planning Program is able to provide business owners with the maximum number of real exit opportunities on their terms and timetable. It also helps the business owner maximize the value of their business – now and when they decide to leave the business.

Jeff and Holly attended the annual National Association of Development Organization’s (NADO) Economic Development Financial Service Conference in South Carolina where they presented their Business Transition and Succession Planning Program. This conference is for those engaged in small business finance and development. The conference offers a unique blend of hands on training with peer learning and information exchanges.

Jeff and Holly also had the opportunity to celebrate Community Development Week at a special presentation given to Mohrmann Tool, Inc. in Columbus. The recognition was for the continuation of this long time business, purchased by Joe Eckert, and made possible through multiple funding partners. Pinnacle Bank in Columbus was the lead lender, while Northeast Economic Development, Inc. (NED, Inc.) combined USDA Rural Development’s Intermediary Relending Program (IRP) loan funds with Platte County’s Community Development Block Grant (CDBG) Revolving Loan Fund (RLF) funds to provide the “gap” funding needed to complete the financing package.

NENEDD and NED, Inc.’s Business RLF programs continue to provide “gap” financing and technical assistance to businesses in northeast and north central Nebraska. In FY 2013 the NENEDD and NED Inc. Board of Directors approved 14 loans to 12 businesses totaling $642,800. These loans leveraged an additional $12 million in other public and/or private lending and equity injections. A total of 85 jobs were created or retained by this lending activity.

Fiscal Year 2013 ended with NENEDD and NED, Inc. having approved, over the life of their RLF programs, a total of 269 loans, creating or retaining 2,088 jobs. Both organizations recognize the importance of having a loan program that can effectively serve a range of businesses from small to large and have made loans as small as $3,000 to larger incentive loans of $200,000. Staff expertise in technical assistance provided to start-ups or expanding businesses continues to result in successful loans, a strong portfolio, and a sustainable revolving loan fund. This service has led to the creation and retention of quality jobs and quality communities. This year varying levels of technical assistance was again provided to over 200 new and existing clients.

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The boards and staff are very appreciative of the many federal, state and banking partnerships that make the NENEDD and NED, Inc. programs successful. The board and staff would also like to acknowledge the assistance and advice that the Northeast Regional RLF Committee provided during the fiscal year. We wish to thank outgoing members Gaylord Wilcox, at Homestead Bank in Howells, and Heidi McNally, owner of Western Office Products Plus in Norfolk, for their service and expertise to the RLF Committee for the past 15 and 9 years respectively. We would also like to welcome James Mortimer, a partner at Connecting Point in Norfolk, as our newest committee member. NENEDD & NED, Inc. look forward to another successful year of assisting successful entrepreneurs across northeast and north central Nebraska through our business RLF programs.

Business loan staff had the opportunity to meet several individuals that head various federal agencies to discuss the current and future status of programs NENEDD and NED, Inc. use.

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The MLF funds are eligible for businesses that employ up to 10 employees.

Four 7 Plus is a combination of office space, rental units and warehouse space available in Madison. Two new full time equivalent jobs were created as a result of this loan.

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Since beginning in December of 2011, the Regional Blueprint for Sustainability has made significant progress thanks to the participation of our partners in northeast Nebraska. The initial kick off efforts brought together over 70 leaders from the region to form a series of committees that have been instrumental in creating the Regional Blueprint. The economic development, transportation, housing, environmental and education committees have worked together identifying challenges facing our region.

An initial survey was conducted in January 2012 which received 617 responses that greatly expanded the citizen participation process. A second survey was conducted in January 2013 to gather additional input and show two years of data in the study. Response to the second survey had nearly a 64% increase with 1,010 responses received. The comparison report of both surveys can be found on the NENEDD website at www.nenedd.org.

April’s two-day Regional Blueprint Development Conference was a huge success and attended by approximately 100 people. We would like to thank Smart Solutions Group (www.smartsolutionsgroup.net) for their Level One sponsorship of the conference, Northeast Community College for co-hosting the conference, and the Sherwood Foundation for their financial support and partnership in this endeavor.

In the upcoming months, we will conclude the committee meetings and hold a wrap-up meeting for partners to bring the goals together and finalize the assessment. We are also working to identify prospective funding sources to implement the regional plan.

We appreciate the time and talent of all of our partners involved in this large undertaking. Without the support and time commitment of all of you, the Regional Blueprint would not have happened. We look forward to working with you as we move forward to implement the goals set forth in the plan and improve the quality of life in northeast Nebraska.

Tina M. Engelbart
NENEDD Deputy Director

Northeast Nebraska representatives came together in March 2013 to discuss workforce challenges at the Nielsen Center in West Point.

Conference attendees listen to a speaker at the Regional Blueprint Development Conference held at Northeast Community College in April 2013.

Keynote, Courtney Dunbar of Olsson & Associates, presents on site development at the April Development Conference.