The 2013–2014 fiscal year was another successful year for the Northeast Nebraska Economic Development District (NENEDD), our nonprofit Northeast Economic Development, Inc. (NED, Inc.), and our 90-plus member communities.

Over $4.6 million in grants and loans were brought into NENEDD’s 17-county region resulting in the creation and/or retention of 178 full-time equivalent jobs. Projects such as housing, street improvements, water and sanitary sewer improvements, libraries, fire halls, housing studies, comprehensive plans, pre-engineering studies, community strategic planning and direct financing to businesses are very important to the viability and growth of our communities.

I look for 2014-2015 to be highly competitive for communities looking to grow existing businesses and also recruit new businesses. While the economic development activities of business retention and recruitment are an important part of a community’s vitality, community development is also extremely important.

Community development is crucial to the economic growth and sustainability of any town, city or county. So what is meant by “community development”? Items such as: housing, infrastructure, education, medical facilities, retail, a vibrant downtown, recreation and tourism, a positive community image, and strong leadership are the mainstays of good community development.

Quality, affordable housing is an essential part of any community. The housing stock must include not only new construction, but the rehabilitation and good upkeep of existing homes. While single family units may make up the majority of a community’s housing stock, multi-family units are equally important. With today’s aging population, assisted living facilities are another important component when considering the makeup of a community’s housing stock.

Adequate infrastructure to meet existing needs as well as future residential and industrial growth in the community is vital. A proactive approach must be taken to anticipate development.

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.
# Grants & Loans Awarded

<table>
<thead>
<tr>
<th>Community</th>
<th>Grant Source</th>
<th>Description</th>
<th>Amount</th>
<th>Jobs*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albion</td>
<td>NED, Inc. - NE Micro &amp; RMAP</td>
<td>Lights Out Machining, LLC</td>
<td>$100,000</td>
<td>3</td>
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<tr>
<td>Ames</td>
<td>NED, Inc. - NE Micro &amp; RMAP</td>
<td>Amy Lynee’s Roadhouse</td>
<td>40,000</td>
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<tr>
<td>Bancroft</td>
<td>NENEDD - IRP</td>
<td>Rief Design &amp; Manufacturing, L.L.C.</td>
<td>116,000</td>
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<tr>
<td>Chambers</td>
<td>NENEDD - EDA</td>
<td>Green’s Service</td>
<td>60,000</td>
<td>2.5</td>
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<td>Columbus</td>
<td>NED, Inc. - NE Micro &amp; RBEG</td>
<td>RockRite, Inc.</td>
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<td>Columbus</td>
<td>NENEDD - EDA</td>
<td>Maximus Lounge, LLC</td>
<td>200,000</td>
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<tr>
<td>Columbus</td>
<td>NENEDD - IRP</td>
<td>Gaver Tire and Auto Center, Inc.</td>
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<td>NENEDD - EDA</td>
<td>39th Avenue Industrial &amp; Storage, LLC</td>
<td>140,000</td>
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<tr>
<td>Columbus</td>
<td>CDBG - CR</td>
<td>Purchase/Rehab/Resale of 4 Properties</td>
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<tr>
<td>Creighton</td>
<td>NED, Inc. - IRP 2</td>
<td>TC Complete Auto Repair</td>
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<td>Creighton</td>
<td>Knox County RLF</td>
<td>TC Complete Auto Repair</td>
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<tr>
<td>Duncan</td>
<td>CDBG - Public Works</td>
<td>Street Improvements</td>
<td>90,000</td>
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<tr>
<td>Duncan</td>
<td>CDBG - Planning</td>
<td>Utility Planning Report</td>
<td>25,800</td>
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<tr>
<td>Fremont</td>
<td>CDBG - CR</td>
<td>Single Family Owner and Renter Occupied Rehab</td>
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<tr>
<td>Fremont</td>
<td>CDBG - CR Supplemental</td>
<td>ADA sidewalks</td>
<td>250,000</td>
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<tr>
<td>Fremont</td>
<td>CDBG - DTR</td>
<td>Phase I: Planning</td>
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<tr>
<td>Fullerton</td>
<td>NED, Inc. - NE Micro</td>
<td>USA Hay Company LLC</td>
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<td>Howells</td>
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<td>Lindsay</td>
<td>CDBG - Water/Wastewater</td>
<td>Construction - Well/House/Water Transmission Line</td>
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<tr>
<td>Lyons</td>
<td>NED, Inc. - NE Micro &amp; IRP</td>
<td>Steiny's General Store, Inc.</td>
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<td>Lyons</td>
<td>CDBG ED/NED, Inc. NDO</td>
<td>Brehmer Manufacturing, Inc.</td>
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<tr>
<td>Madison</td>
<td>CDBG - DTR</td>
<td>Phase I: Planning</td>
<td>30,000</td>
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<tr>
<td>Madison</td>
<td>CDBG - DTR</td>
<td>Phase II: Commercial Rehab</td>
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<tr>
<td>Meadow Grove</td>
<td>NDEQ - SWP</td>
<td>Back-up Generator Installation and GIS Mapping</td>
<td>9,915</td>
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<td>Norfolk</td>
<td>NED, Inc. - NE Micro</td>
<td>Avenue Bridal, Inc.</td>
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<td>Norfolk</td>
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<td>HG2K Norfolk Properties, LLC</td>
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<td>NENEDD - IRP</td>
<td>Soundside Investments, LLC</td>
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<tr>
<td>Norfolk</td>
<td>CDBG - CR</td>
<td>Street Improvements, SF Rental Rehab, Commercial Rehab</td>
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<td>Norfolk</td>
<td>CDBG - CR Supplemental</td>
<td>Street Improvements</td>
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<td>Oakdale</td>
<td>CDBG - Planning</td>
<td>Water System Study and Utility Mapping Plan</td>
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<td>O'Neill</td>
<td>NED, Inc. - NE Micro</td>
<td>Finish Line Chiropractic &amp; Acupuncture, Inc.</td>
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<td>Osmond</td>
<td>CDBG - Public Works</td>
<td>Target Area Streets Improvements</td>
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<tr>
<td>Rosalie</td>
<td>CDBG - Water/Wastewater</td>
<td>Water System Improvements - Main Replace/Install</td>
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<td>Schuyler</td>
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<td>J &amp; R Real Estate, LLC</td>
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<td>Schuyler</td>
<td>CDBG - CIS</td>
<td>Planning Study (Community)</td>
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<td>Walthill</td>
<td>CDBG - Public Works</td>
<td>Street Improvements</td>
<td>192,500</td>
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<tr>
<td>Walthill</td>
<td>CDBG - Planning</td>
<td>Recreation and Wellness Master Plan</td>
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<tr>
<td>Wayne</td>
<td>CDBG - CIS</td>
<td>Planning Study (Target Area)</td>
<td>10,000</td>
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</tbody>
</table>

Total $4,640,988 178

* "Jobs" refers to the number of jobs created or retained

**Acronym Key**
- ADA: Americans with Disability Act
- CDBG: Community Development Block Grant
- CIS: Comprehensive Investment & Stabilization
- CR: Comprehensive Revitalization
- DTR: Downtown Revitalization
- ED: Economic Development
- EDA: Economic Development Administration
- GIS: Geographic Information System
- HOME: HOME Investment Partnership Program
- IRP: Intermediary Relending Program
- NDO: Nonprofit Development Organization
- RBEG: Rural Business Enterprise Grant
- RLF: Revolving Loan Fund
- RMAP: Rural Microentrepreneur Assistance Program
- SWP: Source Water Protection
“Economic Development” is used daily in a multitude of settings. It is descriptive, geared to incent, 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.

NENEDD staff and Board exist to bring about economic development and they rise to the challenge. This past year alone, there were more than $3.9 million dollars in grants and loans awarded to member communities and businesses of NENEDD, directly impacting 16 communities and nine businesses. NENEDD’s nine approved business loans totaled $1,176,728 and created and/or retained 103.5 jobs. Our member communities were awarded more than $2.6 million in grants, while more than $3.4 million was contributed in matching funds from those affected communities. This resulted in more than $6 million in community development projects for Northeast Nebraska.

Finally, NENEDD was awarded a $61,000 Economic Development Administration (EDA) planning grant to continue to provide community and economic assistance to its members.

As I finish my final year as board Chairman, I continue to marvel at the dedication of the NENEDD staff and the Board of Directors. Everyone at NENEDD 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
Formed in 2000, Northeast Economic Development, Inc. (NED, Inc.) is in its 14th year of broadening the funding opportunities for Northeast Nebraska. Continued success and growth is a direct result of a dedicated, creative and hardworking staff working in conjunction with many of the service area communities.

In addition to the daily tasks of coordinating, developing and servicing projects, NENEDD staff provides information to individuals, communities, and local governments by attending meetings along with maintaining current brochures and the website. NENEDD staff also attend local, regional and national meetings in order to maintain their education and knowledge, ensuring that all programs are as viable as funding allows.

NED, Inc. has had a successful year. In the region, $682,500 was invested to assist 9 businesses. The business impact created and/or retained 74.5 jobs.

In the housing department, 14 households were assisted through housing rehabilitation, totaling $441,430. The down-payment assistance program has assisted 4 homebuyers, resulting in $107,000, while the new construction program has utilized $100,000 in funding to construct two new homes. Many communities embrace the opportunity to utilize the owner-occupied housing rehabilitation and down-payment assistance programs.

I would like to take the opportunity to express a sincere thank you to all board members of NED, Inc. and NENEDD, local housing rehabilitation boards, Revolving Loan Fund Committee, member communities and counties, associate members, and 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
Associate Members

Diamond $1000+ | Platinum $750 - $999
Gold $500 - $749 | Silver $300 - $499 | Bronze $200 - $299

GOLD

Citizens State Bank
Beldon, Creston, Laurel, Leigh, West Point

Elkhorn Valley Bank & Trust Company
Hoskins, Norfolk, Pierce

Stanton State Bank
Norfolk, Stanton

Black Hills Energy
Columbus Area Chamber of Commerce

First Community Bank
Bancroft, Beemer, Homer

Homestead Bank
Albion, Howells, Schuyler

SILVER

American Broadband
Bank of Hartington

BankFirst
Columbus, Norfolk, Wayne

Burt County Public Power District

Cedar-Knox Public Power District

Cedar Security Bank
Fordyce, Hartington, Wynot

Central Community College
Columbus

Charter West National Bank
Pender, Walthill, West Point

Clarkson Bank
Commercial State Bank
Wausa

Cornerstone Bank
Albion

Cornhusker Public Power District

F & M Bank
South Sioux City, Wayne, West Point

First Bank & Trust of Fullerton
Fullerton, St. Edward

First National Bank
Bancroft

First National Bank Northeast
Fremont, Hartington, Hooper, Lyons, Oakland, Tekamah, Uehling

Frontier Bank
Madison, Norfolk

Fullerton National Bank

Genoa National Bank

Gilmore & Associates, Inc.
Columbus, Crete, O’Neill

Great Plains Communication
Blair, Bloomfield

Great Western Bank
Columbus, Fremont, Norfolk

Greater Fremont Development Council

JEO Consulting Group, Inc.
Lincoln, Norfolk, Omaha

Madison County Bank
Albion, Madison, Norfolk, Plainview

Nebraska Business Development Center

Nebraska Public Power District
Columbus, Norfolk

NeighborWorks Northeast Nebraska
Columbus, Norfolk

NMPP Energy

Norfolk Area Chamber of Commerce

Norfolk Daily News

North Central Public Power District

Northeast Community College

Platte Valley Bank
North Bend

Prairie Gold Homes
Lincoln

Scribner Bank

Security National Bank
Allen, Coleridge, Hartington, Laurel, Osmond

Stanton County Public Power District

Stanton Telecom
Tilden Bank
Waddell & Reed
Wayne

Washington County Bank
Blair

West Point Chamber of Commerce

BRONZE

Black Hills Energy
Columbus Area Chamber of Commerce

First Community Bank
Bancroft, Beemer, Homer

Homestead Bank
Albion, Howells, Schuyler

American Broadband
Bank of Hartington

BankFirst
Columbus, Norfolk, Wayne

Burt County Public Power District

Cedar-Knox Public Power District

Cedar Security Bank
Fordyce, Hartington, Wynot

Central Community College
Columbus

Charter West National Bank
Pender, Walthill, West Point

Clarkson Bank
Commercial State Bank
Wausa

Cornerstone Bank
Albion

Cornhusker Public Power District

F & M Bank
South Sioux City, Wayne, West Point

First Bank & Trust of Fullerton
Fullerton, St. Edward

First National Bank
Bancroft

First National Bank Northeast
Fremont, Hartington, Hooper, Lyons, Oakland, Tekamah, Uehling

Frontier Bank
Madison, Norfolk

Fullerton National Bank

Genoa National Bank

Gilmore & Associates, Inc.
Columbus, Crete, O’Neill

Great Plains Communication
Blair, Bloomfield

Great Western Bank
Columbus, Fremont, Norfolk

Greater Fremont Development Council

JEO Consulting Group, Inc.
Lincoln, Norfolk, Omaha

Madison County Bank
Albion, Madison, Norfolk, Plainview

Nebraska Business Development Center

Nebraska Public Power District
Columbus, Norfolk

NeighborWorks Northeast Nebraska
Columbus, Norfolk

NMPP Energy

Norfolk Area Chamber of Commerce

Norfolk Daily News

North Central Public Power District

Northeast Community College

Platte Valley Bank
North Bend

Prairie Gold Homes
Lincoln

Scribner Bank

Security National Bank
Allen, Coleridge, Hartington, Laurel, Osmond

Stanton County Public Power District

Stanton Telecom
Tilden Bank
Waddell & Reed
Wayne

Washington County Bank
Blair

West Point Chamber of Commerce

Municipal Members

Albion
Madison Co.

Allen
Meadow Grove

Antelope Co.
Neilgh

Bancroft
Newman Grove

Beemer
Nickerson

Belden
Niobrara

Bloomfield
Norfolk

Boone Co.
North Bend

Burt Co.
Oakdale

Butler Co.
Oakland

Cedar Co.
Octavia

Cedar Rapids
Orchard

Clarkson
Osmond

Clearwater
Pender

Colfax Co.
Petersburg

Colfax Co.
Pierce

Columbus
Pierce Co.

Creighton
Pilger

Creston
Plainview

Crofton

Cuming Co.

Decatur

Dixon

Dixon Co.

Dodge

Dodge Co.

Duncan

Elgin

Emerson

Elgin

Fremont

Fremont

Fullerton

Thurston

Genoa

Thurston Co.

Hartington

Tilden

Hooper

Verdigris

Hoskins

Wakefield

Howells

Walthill

Inglewood

Wausa

Knox Co.

Wayne

Laurel

Wayne Co.

Leigh

West Point

Lindsay

Winnebago

Lyons

Winslow

Madison

Wisner

Wynot
During the 2013-2014 fiscal year the NENEDD Housing Department played a critical role in the development and completion of projects that directly address housing challenges as identified by the Regional Blueprint initiative.

Available funding utilizing federal funds, regional and community program income funds for the owner-occupied rehabilitation (OOR), down payment assistance (DPA), and new construction (NC) programs has allowed the region to make great strides in addressing significant housing challenges that we face.

The need for housing rehabilitation continues to rise each year. 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. During the fiscal year 14 households were assisted totaling $441,430.

The City of Norfolk is in the final stages of completing projects for an OOR grant. The grant has assisted 17 households utilizing $289,776 in grant funds.

Success continues in the City of Fremont’s OOR program in the Comprehensive Revitalization target area. The City has also undertaken rehabilitation of single-family rental units within the target area. During the past fiscal year four OOR projects and two single-family rental rehabilitation projects were completed utilizing $169,234.

The DPA program assisted four homebuyers resulting in $107,000 in 0% deferred interest loans, which will be due and payable upon transfer of title. The New Construction Program offers families the same benefits as our DPA program for newly constructed homes. Currently there is one project under construction. During the fiscal year the City of Hartington’s new construction program resulted in two homes being constructed utilizing $80,000 in DPA funding.
This past year the Community Planning Department has continued to focus on the local and regional economic development needs identified in the Comprehensive Economic Development Strategy (CEDS). In doing so, we have assisted our member communities through various services, including 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. Perhaps the most common community development needs we have seen throughout the region relates to infrastructure and housing. As a result, much of our focus has been on providing planning and grant administration services on projects that address such needs.

The Northeast Nebraska Regional Blueprint for Sustainability was finalized and presented to our collaborative partners in January 2014. The Blueprint has now moved into an implementation phase with the first major project consisting of our region’s participation in the Stronger Economies Together (SET) program, which will review the Economic Development chapter of the Blueprint. Each Blueprint committee plans to meet on a quarterly basis. The Economic Development committee will meet during monthly SET sessions but will meet quarterly after the SET program has wrapped up in 2015.

In May, the Community Planning Department was pleased to welcome Alyssa Sutter to NENEDD. Alyssa will be serving member communities as a Community Planner. Before this position, Alyssa was a Branch Manager for Elkhorn Valley Bank & Trust. She’s been assisting our department with project planning and implementation and will attend CDBG certification in July.

During the next year, we look forward to continuing our efforts in serving our member communities. We will continue to seek new ways to reach out to Northeast Nebraska communities and to bring new training options to our region. Currently, we are planning for a Brownfields workshop in October, and we will send out event details once plans are finalized. We also hope to hold an informational meeting with communities who have been determined to be low-to-moderate income so that we can answer any questions community leaders might have about Community Development Block Grants.
Walthill: Fire station project funded primarily by CDBG and USDA. The project is projected to be completed this summer.

Osmond: Target area streets project funded by CDBG. State Street is now finished and the other two streets (Hill & 5th) will be completed this Fall.

The Regional Blueprint for Sustainability held a wrap-up meeting in January 2014 that highlighted the goals and action plans outlined in its Final Report. Please visit the website www.nenedd.org/RegionalBlueprint_Home.html for more information on this project.

Laurel BioComposite held their ribbon cutting ceremony in September 2013. Governor Dave Heinemann was on hand to help honor the company and their achievements. He spoke about their environmentally friendly products and the importance of small town business.
Business Loan Department

Amy Lynne’s Roadhouse | Ames, NE

Maximus Lounge | Columbus, NE

Brehmer Manufacturing, Inc. | Lyons, NE

Gold Diggers Sports Grill (J & R Real Estate) | Schuyler, NE

39th Avenue Industrial & Storage, LLC | Columbus, NE

Avenue Bridal | Norfolk, NE

Northeast Region Revolving Loan Fund Committee Members

Chad Anderson
Pierce City Administrator

Nicole Sedlacek
Holt County Economic Development

Ryan Jensen
Thurston Manufacturing

Scott Gonsior
Fullerton National Bank

James Mortimer
Connecting Point - Norfolk

Jan Weitfield
Citizens State Bank - Leigh

Eugene Rahn
Center for Rural Affairs REAP - Atkinson

Brian Yosten
Cedar Valley Insurance

Jeff Robertson
First Community Bank - Beemer
Northeast Nebraska Economic Development District (NENEDD) and Northeast Economic Development, Inc.’s (NED, Inc.) Business Revolving Loan Fund (RLF) programs were expanded this year to offer loans up to $200,000 with one job being created for every $35,000 being loaned with a maximum term of 20 years. Together both organizations continue to make progress in their goal of providing “gap” financing and technical assistance to businesses in Northeast and North Central Nebraska.

In 2013-2014 the Board of Directors for both organizations approved 18 loans to businesses totaling $1,859,228. These loans leveraged an additional $8.0 million from other public and/or private lending and equity injections. A total of 178 jobs were created or retained by this lending activity. Staff also packaged loans utilizing Revolving Loan Funds from Schuyler’s RLF totaling $63,095 and Knox County’s RLF totaling $35,000.

Fiscal Year 2014 ended with both organizations having approved, over the life of their RLF programs, a total of 276 loans for over $14 million leveraging nearly $85 million, and creating or retaining 1,496.5 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 $250,000. 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 communities. This year varying levels of technical assistance was provided to over 200 new and existing clients.

During the past year, NENEDD staff continued promoting NENEDD’s business transition and succession planning program in Northeast and North Central Nebraska assisting businesses during their exit planning process. The transition and succession planning service provides a systematic process that maximizes the value of the business and the number of possible transition models available. The process helps identify transition opportunities, strengths and weaknesses within the business, risks involved and the needs of both the business and the owner, now and for their life after business.

The Boards and staff are very appreciative of the many federal, state and banking partnerships that make NENEDD and NED, Inc.’s program successful. The boards 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 Jeff Robertson, from Beemer Community Bank, whose term ended on the RLF Committee.

NENEDD & NED, Inc. look forward to another successful year of assisting successful entrepreneurs across Northeast Nebraska through their Business RLF Programs.
A comprehensive economic development strategy (CEDS) is designed to bring together the public and private sectors in the creation of an economic roadmap to diversify and strengthen regional economies. The CEDS analyzes the regional economy and serves as a guide for establishing regional goals and objectives, developing and implementing a regional plan of action, and identifying investment priorities and funding sources.

Does all of this sound familiar? The recently completed Regional Blueprint for Sustainability that many of you have participated in is the pillar for NENEDD’s CEDS. The Economic Development Administration (EDA) requires development districts receiving EDA funding to submit a new CEDS every five years. The funding received by EDA allows NENEDD to carry out many of the community and economic development technical assistance duties that benefit the communities in the northeast region.

As part of NENEDD’s Regional Blueprint process, five committees were formed: Economic Development (Workforce and Tourism subcommittees), Education, Environmental, Housing and Transportation. These committees are comprised of local government officials, economic development professionals, business owners, policymakers, realtors, bankers and educators. In developing the goals and objectives, the committees first assessed the region’s current challenges and reviewed survey results from 2012 and 2013. Utilizing information from the surveys, focus groups, and committee meetings, the committees analyzed local conditions, identified problems and opportunities, defined the vision and goals of the region, designed the strategies to accomplish these goals, and coordinated activities to implement these strategies.

The goals and objectives set forth in the CEDS will only be met through the combined efforts of many citizens and organizations. The board of directors and staff of NENEDD will focus their efforts toward the fulfillment of the development plan by maximizing resources in the region.

The full NENEDD CEDS can be found on our website (www.nenedd.org). I would encourage you to take some time to review the document.

Sincerely,

Tina M. Engelbart
NENEDD Deputy Director