The 2016–2017 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 and counties.

Over $5.2 million in grants and loans were brought into NENEDD’s 17-county region resulting in the creation and/or retention of 152 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.

With the passing of LB518, we are looking forward to assisting our region with access to these workforce housing funds with the creation of our own workforce housing loan fund. 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.

Another key to our success is our business loan and housing loan programs. Over the years we have grown our business loan portfolio to nearly $10 million and our housing portfolio to nearly $5 million. We have partnered with the Nebraska Department of Economic Development and our communities to de-federalize Community Development Block Grant (CDBG) Economic Development funds to grow our regional program, which in turn makes these funds easier to use. Once these funds are de-federalized, they become more user friendly with private businesses as they grow and expand. This past year alone our business program loaned over $1 million creating/retaining 63 jobs in northeast Nebraska, while our housing program loaned out $412,000 assisting 18 low to moderate income families with housing rehabilitation and down payment assistance.

As we celebrate our 40th year in existence, NENEDD will continue to be the link between federal and state programs at the local level where development actually occurs. Looking forward, our plans are to adapt to the changes in community and economic development so we can stay on the cutting edge to provide the best service we can to our member communities. The key to staying on the cutting edge and being successful is planning. Several of our communities have received grant funding to conduct comprehensive development and downtown studies to better understand the needs of the target area. These studies will lay the ground work for these communities as they move forward. The past year we have seen an increase in the interest of blight and substandard studies and the use of tax increment financing. This increased interest is a direct result of communities “planning” for the future and wanting to have this tool in their economic development tool box to help spur development in order to grow their community.

Another important issue this coming year will be the change in the President and his cabinet appointments. NENEDD, along with the National Association of Development Organizations (NADO), will plan and work hard to continue our relationships with the federal agencies, such as the Department of Commerce Economic Development Administration (EDA), Housing and Urban Development (HUD), USDA-Rural Development, and the Department of Transportation. These funding opportunities are very important to the growth of our communities. Having good relationships with these agencies has been a priority of NENEDD for well over 20 years and will continue to be.

All of the success that we have experienced could not have been possible without the support and partnerships of our member 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>
<th>Housing Units</th>
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<td>Albion</td>
<td>NED, Inc. NE Micro &amp; RMAP</td>
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<td>Bloomfield</td>
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<td>Fremont</td>
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<td>Neligh</td>
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<td>NENEDD</td>
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<td>Planning</td>
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</table>

**Total** $5,252,037.28  152  29

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

### Acronym Key

- **ADA**: Americans with Disabilities Act
- **CDBG**: Community Development Block Grant
- **DTR**: Downtown Revitalization
- **ED**: Economic Development
- **CD**: Comprehensive Development
- **EDA**: Economic Development Administration
- **GIS**: Geographic Information System
- **HOME**: HOME Investment Partnership Program
- **IRP**: Intermediary Relending Program
- **NED, Inc.**: Northeast Economic Development, Inc.
- **NENEDD**: Northeast Nebraska Economic Development District
- **NDO**: Nonprofit Development Organization
- **RLF**: Revolving Loan Fund
- **RMAP**: Rural Microentrepreneur Assistance Program
- **SWP**: Source Water Protection
- **HUD**: Housing & Urban Development

**Progress Requires Direction** | 3
“Economic Development” is a phrase that 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.

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 $3.6 million dollars in grants and loans awarded to member communities and businesses of the District, directly impacting 19 communities and 8 business.

NENEDD’s 8 approved business loans totaled $1,015,928 and created and/or retained 121 jobs. Our member communities were awarded more than $2.5 million in grants, while more than $2.9 million was contributed in matching funds from those impacted communities. This resulted in more than $5.9 million in community development projects for Northeast Nebraska.

Finally, the District was awarded a $67,665 Economic Development Administration (EDA) planning grant to continue to provide community and economic assistance to its members and also received $154,924 from the Nebraska Department of Economic Development to also provide community and economic assistance to its member communities.

As I reflect on this past year as board Chairman, I continue to 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 the 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.

Shannon Stuchlik
NENEDD Board Chairman &
Mayor, City of Pierce

Gaylord Wilcox
Vice Chairman

Dick Pfeil
Secretary/Treasurer

Christian Ohi

Dan Kathol

Jim McCarville

Ken Luettel

Rich Jablonski

Scott Schaller
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. This year the Nebraska Legislature passed LB518 a workforce housing bill. NED, Inc. is committed to putting those funds to good use in our region to help spur development.

In addition to the daily tasks of coordinating, developing and servicing projects, the staff provides information to individuals, communities, and local governments by attending meetings along with maintaining current brochures and the website. Staff also attends 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, $2,075,328 was invested to assist 15 businesses. The business impact created and/or retained 94 jobs. In the housing department, 18 households were assisted through housing rehabilitation and down payment assistance, totaling $412,285. The housing rehabilitation totaled $52,325 for South Sioux City, Wayne and Winside. The down-payment assistance program has assisted 15 homebuyers, resulting in $359,960, in Beemer, Columbus, Duncan, Fremont and Norfolk. 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.

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 I encourage our communities to participate in the programs available. The staff at NENEDD is very knowledgeable on existing programs and willing to assist any community. They also are continually researching other avenues of funding for projects.

Nancy Braden
NED, Inc. Board President & City of Wayne Finance Director
Community & County Members

City of Albion
City of Bloomfield
City of Clarkson
City of Columbus
City of Creighton
City of Elgin
City of Fremont
City of Fullerton
City of Genoa
City of Hartington
City of Hooper
City of Laurel
City of Lyons
City of Madison
City of Neligh
City of Newman Grove
City of Norfolk
City of North Bend
City of Osmond
City of Pierce
City of Plainview
City of Randolph
City of Schuyler
City of Scribner
City of St. Edward
City of Stanton
City of Tekamah
City of Tilden
City of Wakefield
City of Wayne
City of West Point
City of Wisner
Antelope County
Boone County
Burt County
Butler County
Cedar County
Colfax County
Cuming County
Dodge County
Knox County
Madison County
Nance County
Pierce County
Platte County
Stanton County
Thurston County
Wayne County
Village of Allen
Village of Bancroft
Village of Beemer
Village of Cedar Rapids
Village of Clearwater
Village of Coleridge
Village of Decatur
Village of Dixon
Village of Dodge
Village of Duncan
Village of Emerson
Village of Fordyce
Village of Howells
Village of Inglewood
Village of Leigh
Village of Lindsay
Village of Maskell
Village of Meadow Grove
Village of Nickerson
Village of Niobrara
Village of Oakdale
Village of Orchard
Village of Pender
Village of Petersburg
Village of Pliger
Village of Platte Center
Village of Richland
Village of Rosalie
Village of Snyder
Village of Thurston
Village of Verdigre
Village of Walthill
Village of Wausa
Village of Winnebago
Village of Winslow
Village of Wynot

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

DIAMOND
Black Hills Energy
Citizens State Bank
Elkhorn Valley Bank & Trust
Nebraska Public Agency Investment Trust
Norfolk Area Chamber of Commerce
Security Bank
Stanton State Bank

GOLD
District
Elkhorn Rural Public Power District
F & M Bank
Frontier Bank
Fullerton National Bank
Genoa Community Bank
Gilmore & Associates, Inc.
Great Plains State Bank
Ho-Chunk Community Development Corporation
JEO Consulting Group, Inc.
NeighborWorks Northeast Nebraska

SILVER
American Broadband
BankFirst
Christensen Brozek Faltys, PC
First Community Bank
Great Plains Communications
Homestead Bank
Midwest Bank, N.A. Pierce
Nebraska Public Power District
Norfolk Daily News

BRONZE
Battle Creek State Bank
Bank of Hartington
Burt County Public Power District
Cedar Knox Public Power District
Cedar Security Bank
Charter West Bank
Clarkson Bank
Columbus Area Chamber of Commerce
Commercial State Bank
Cornerstone Bank
Cuming County Public Power

District
Elkhorn Rural Public Power District
F & M Bank
Frontier Bank
Fullerton National Bank
Genoa Community Bank
Gilmore & Associates, Inc.
Great Plains State Bank
Ho-Chunk Community Development Corporation
JEO Consulting Group, Inc.
NeighborWorks Northeast Nebraska

Nebraska Municipal Power Pool
North Central Public Power District
Northeast Community College
Platte Valley Bank
Prairie Gold Homes, Inc
Scribner Bank
Stanton County Public Power District
Tilden Bank
US Bank
Wayne State College
It is a privilege to honor Hollie Olk of Pinnacle Bank as the recipient of this year’s housing award. NENEDD staff has worked with Hollie for many years in partnership with NED, Inc.’s down payment assistance program. Hollie is very dedicated to her profession in the mortgage lending business and goes above and beyond to enable clients to obtain their dream of homeownership.

As a testament to her hard work and dedication, in the past five years NED, Inc. has partnered with Hollie to provide down payment assistance to twelve homebuyers for a total of $320,400.

Hollie Olk started her banking career in 1979. Her experience covers all aspects of bank management and lending. Pioneering commerce savings into secondary market financing, she has specialized in real estate lending since 1982. In 1992, she joined First National Bank Columbus to initiate their secondary market and government residential financing. In 2000, Hollie started Platte Valley Housing Development Corporation, fondly thought of as a ‘CHDO Want To Be’. She developed the criteria and facilitated a REACH accredited home buyer education program for nine years, donating all earnings as matching funds for Elkhorn Valley Community Development (also known as NWNEN) to open a satellite office in Columbus. In 2006, she joined Pinnacle Bank in Columbus and opened their Mortgage Center that covers greater Nebraska and Kansas mortgage financing. She served as their Vice President of Real Estate Lending.

Since 2009, she has served as a Supervisor on the Platte County Board of Supervisors. She is a 2008 founding member and serves as Treasurer on the Columbus Area E-Ship Center’s board. Since 1982, Hollie has been a member of the Columbus Home Builder’s Association where she has served as President. She is currently on the Home Show Committee and serves as the Secretary/Treasurer. As a member of the Columbus Kiwanis Club since 1993, she currently serves as President and Chairman of Peanut Day.

She is currently serving a second term as Chairman of the Board for NorthStar Services and has been on their board since 2010. She has served as the county liaison for the Platte County Extension board since 2010.

Her real estate department team at Pinnacle Bank has earned Top 5 USDA Rural Development lender status in Nebraska since inception of the award in addition to many years of NIFA’s Top Producer awards. Awarded Business Woman of the Year by ABWA in 1987, she is a lifelong resident of Columbus, Nebraska. Hollie and her husband Mike have 3 sons plus a granddaughter who all enjoy living in Columbus.
The Economic Development Partnership Award was presented to Lowell D. Johnson, Wayne City Administrator, and Nancy Braden, Wayne Finance Director. Lowell D. Johnson has been the Wayne City Administrator since May 3rd of 2000. As city administrator he gives overall direction to City departments for fulfillment of policy goals established by the City Council. He is also the Floodplain Manager. Lowell has served on and has been involved in many organizations over the years including Mutual Finance Organization, the COAD, the Hospital Foundation, Bike Ride Across Nebraska, the President’s Advisory Board for UNL, and the Nebraska City Manager Association.

Nancy Braden is the City of Wayne Finance Director. She started her employment with the City on March 10, 1980. Nancy has been involved with the Airport Authority and took an active role in the 2013 improvements at the Wayne Airport. She was appointed to the NED, Inc. Board of Directors on September 24, 2012. During her two terms, she has served as Vice-President and is the current President. Nancy is a CDBG certified grant administrator and local contact person for all of the City’s grants. Over the past 10 years, Nancy and NENEDD have assisted the City with CDBG and NIFA funding totaling $1,866,216. Wayne businesses have utilized CDBG ED, NED, Inc., and NENEDD loan funds of $1,022,113 to create or retain 59 jobs. Nancy also administers the City’s CDBG Reuse Plan.

Corporate citizenship is evident in the response to and reconstruction of the City’s business park and surrounding area after an EF-4 tornado hit the City of Wayne in the fall of 2013. Both Lowell and Nancy played a major role in bringing the community through the recovery process. That process was made possible by the positive community connections maintained long before disaster struck. Even while the community was still recovering, Wayne was the first point of contact when tornadoes again ripped through Northeast Nebraska the following summer. Affected communities of Pilger, Stanton, and Wakefield looked to Wayne as an example of what needed to be done. As good neighbors, Wayne lent not only hands, but shared lessons learned along the way.
NENEDD honored the City of Neligh as the recipient of the Doug Bereuter Accomplished Community Award.

The City of Neligh completed a Downtown Revitalization Plan in 2016, which was funded by a $27,840 Community Development Block Grant (CDBG) Downtown Redevelopment (DTR) grant. NENEDD staff assisted with the DTR Phase 2 Project Application for the $350,000 award and is currently providing grant administration services for the façade and commercial rehabilitation projects.

In 2010, concerned business owners created an organization dubbed the Grow Neligh Group. The group was anxious about the overall business community in Neligh and explored options available for economic development and fostering business growth. The Neligh Chamber of Commerce was an intricate part of this organization. This grassroots movement led to the passage of LB840 and the formulation of the Neligh Economic Development Office.

Since 2012, when Neligh began its economic development push, the community has welcomed 27 new businesses and 14 businesses have been transitioned to new ownership, contributing to the creation of 29 jobs and the retention of 156 positions within the community. NENEDD staff has assisted three of these businesses, creating or retaining twelve jobs, with loans totaling $161,000.

In the past five years, Neligh has welcomed over $38 million in capital investment projects including a new 12 unit apartment complex, multiple hospital renovations, 18 unit sub-division and several new businesses. The City of Neligh leveraged $99,000 in LB840 loan funds to spur over 1.3 million dollars of investment in Neligh. Neligh currently has $8 million in capital improvement projects in the que that should be complete within the next 18 months.

The City of Neligh believes that a strong healthcare system is crucial to the success of Neligh and Antelope County. For this reason, the City has taken an active approach to helping several healthcare organizations in Neligh. The City has partnered with Antelope Memorial Hospital, Jensen Dentistry, and Antelope County Healthcare Foundation to develop a group called the “Recruitment Team.” The Recruitment Team is responsible for actively attracting healthcare professionals to Neligh and Antelope County. It became apparent to the Recruitment Team that student loan repayment assistance for healthcare professionals was paramount. For this reason the Recruitment Team, under the lead of the Neligh Economic Development Office, leveraged $80,000 in local donations to match several grant sources totaling $240,000 to use to recruit doctors and dentists to the area. A dentist has been successfully recruited to Neligh and is on contract to purchase an existing practice in the next few years.

The City of Neligh became a Leadership Certified Community (LCC) in 2015. The certification is only given to communities that display economic development preparedness and demonstrate a desire for business growth.

The City of Neligh is currently managing roughly $350,000 in CDBG Owner-Occupied Rehabilitation (OOR) funds. These funds are loaned out to low-to-moderate home-owners to complete necessary home improvements. The OOR program has been very successful in improving the housing stock in Neligh.
Northeast Revolving Loan Fund Committee Members

Chad Anderson
Pierce City Administrator

Nicole Sedlacek
NPPD Economic Development

Adam Rief
Rief Design & Mfg.

Scott Gonsior
Fullerton National Bank

Troy Weyhrich
Renegade Stores, LLC

Jan Weitfield
Citizens State Bank - Leigh

Eugene Rahn
Center for Rural Affairs REAP - Atkinson

Brian Yosten
Cedar Valley Insurance

Ryan Steffensmeier
First Community Bank

B & S Trading Post | Ponca, NE

C & C Machine | Humphrey, NE

Linn Chiropractic | Norfolk, NE

Auto Anatomy
Wayne, NE

Pierce Family Medicine | Pierce, NE

Weiland, Inc. | Norfolk, NE

Jeff Christensen
Business Loan Specialist
NENEDD is pleased to recognize F & M Bank in West Point as the recipient of its Entrepreneurial Advancement Award. There have been numerous times we have partnered with F & M Bank in loan packaging. The F & M Bank staff of Jason Smith, Market President, Andrew Faubel, Assistant Vice President, Chris Strehle, Assistant Vice President, and Jean Guenther, Senior Vice President, understands the value and advantages of the District’s Business Loan Fund. In just the past several months, there have been seven loans with the District providing gap financing in conjunction with F & M Bank, West Point as the lead lender. Jason, Andrew, Chris, & Jean are always very organized, meticulous in their preparedness, and communicate very well during the loan packaging process. This makes our job much easier. It is truly a pleasure to work with such a professional team.

The loans we have recently closed are (in alphabetical order):

- Logemann Auto Parts & Machine
- Northeast Eyecare
- Pizza Ranch
- RC Holdings
- Unified Pet Products
- Wagner Tire
- Wheaten Greetin’ Room & Groom

Wheaten Greetin Room & Groom | Oakland, NE
Logemann Auto Parts | West Point, NE
The NENEDD Staff are privileged to assist you with the growth and development of your communities. Our economic development district is designed to bring together the public and private sectors in the creation of an economic roadmap to diversify and strengthen the regional economy, while addressing and fulfilling individual community and economic development needs.

As always, we appreciate your partnership and support as we work together to build communities, empower families and advance businesses. Thank you for your support during the last 40 years!

Sincerely,

Tina M. Engelbart
NENEDD Deputy Director

Kristen Rosner
Fiscal Officer

Danielle Lammers
Administrative Assistant