

**NORTHEAST NEBRASKA ECONOMIC DEVELOPMENT DISTRICT - NENEDD  
SEMI-ANNUAL COUNCIL OF OFFICIALS MEETING  
WEDNESDAY, DECEMBER 19, 2018 - 7:15 P.M.**

*City of Columbus Offices – 1<sup>st</sup> Floor Mayor’s Office, 2424 14th St, Columbus, NE 68601  
City of Hartington Offices - Conference Room, 107 W. State St., Hartington, NE 68739  
City of Norfolk Offices – Training Room, 309 N 5<sup>th</sup> St, Norfolk, NE 68701  
West Point Chamber of Commerce – 200 Anna Stalp Ave, West Point, NE 68788  
Wayne Chamber of Commerce – 108 W. 3<sup>rd</sup> St., Wayne, NE 68787*

The Chairman and Board of Directors reserve the right to adjourn into closed session as per  
Section 84-1410 of the Nebraska Open Meetings Act.

**AGENDA**

- I. Call to Order:** Inform the public about the location of the Open Meetings Act and that it is accessible to the public (LB 898).
- II. Roll Call**
- III. Introduction of Council of Officials Representatives**
- IV. Secretary’s Report**
  - A. Approval of December 19, 2018 Agenda & November 28, 2018 Meeting Minutes
- V. Treasurer’s Report**
  - A. Discussion of November 2018 Treasurer’s Report
- VI. Action Items**
  - A. Consideration for approval of a \$140,000 loan to Randy & Mary Lou Camenzind to purchase an office building located at 220 E. 22<sup>nd</sup> Street in Fremont to expand their business Heartland Family Health & Chiropractic Clinic, Inc. as presented and recommended by NENEDD Staff and the Northeast Loan Committee.
  - B. To Consideration for approval of a \$250,000 loan to Talon Capital, LLC to purchase the assets of D.V. Fyre-Tec, Inc. in Wayne as presented and recommended by NENEDD staff and the Northeast RLF Committee.
- VII. Discussion Items**
  - A. 2019-2024 NENEDD CEDS Timeline
  - B. Quarterly Staff Reports
- VIII. Chairman/Board Comments**
- IX. Next Meeting Date:** The Northeast Nebraska Economic Development District Board of Directors will meet on Wednesday, January 30, 2019, at 7:15 pm or following the Northeast Economic Development, Inc. meeting. The meeting will be held by via conference call at the following locations:

*City of Columbus Offices – 1<sup>st</sup> Floor Mayor’s Office, 2424 14th St, Columbus, NE 68601  
City of Hartington Offices - Conference Room, 107 W. State St., Hartington, NE 68739  
City of Norfolk Offices – Training Room, 309 N 5<sup>th</sup> St, Norfolk, NE 68701  
West Point Chamber of Commerce – 200 Anna Stalp Ave, West Point, NE 68788  
Wayne Chamber of Commerce – 108 W. 3<sup>rd</sup> St., Wayne, NE 68787*

**x. Adjournment**

NENEDD Board Members	Vote	COO Name	Vote
Dick Pfeil			
Rich Jablonski			
Dan Kathol			
Judy Mutzenberger			
Christian Ohl			
Nadine Hagedorn			
Jim McCarville			
Loren Kucera			
Glen Ellis			
<b>Y</b> (In Favor of Motion) <b>N</b> (Against Motion) <b>ABS</b> (Abstain) <b>A</b> (Absent)			

## NENEDD Board Agenda

---

**Object:** Approve the December 19, 2018, agenda and the November 28, 2018, meeting minutes

**Contact Person:** Brittany O'Brien, Administrative Assistant

**For:** Action

---

**Explanation:** The December 19, 2018, agenda has been posted on the website. The November 28, 2018, meeting minutes posted on the website.

**Motion:** Consideration for approval of the December 19, 2018, meeting agenda and the November 28, 2018, board meeting minutes.

NENEDD Board Members	Vote	COO Name	Vote
Dick Pfeil			
Rich Jablonski			
Dan Kathol			
Judy Mutzenberger			
Christian Ohl			
Nadine Hagedorn			
Jim McCarville			
Loren Kucera			
Glen Ellis			
Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)			

## NENEDD Board Agenda

---

**Object:** November 2018 Treasurer's Report

**Contact Person:** Kristen Rosner, Fiscal Officer

**For:** Discussion

---

**Background:** Northeast Nebraska Economic Development District's (NENEDD) November 2018 Statement of Financial Position and the Statement of Revenues and Expenditures that reflect the monthly Budget, Actual and Budget Variance. Also stated is the Fiscal Year (FY) 2017 Budget for the nonaccrual accounts, July 1, 2018 through June 30, 2019 Actual, Budget Variance so far this fiscal year and Percent of the Fiscal Year 2019 Budget remaining.

The financial statements are not final. The communities have not been invoiced for November services because of the early meeting date.

**Explanation: Additional Information:**

Business Loan Principal Received	13,948.63
Housing Rehabilitation Principal Received	312.17
Business Loan Disbursements	-

**Restate Net Income**

Year to date Non-Operating Revenue:	164,978.86
N/A	-

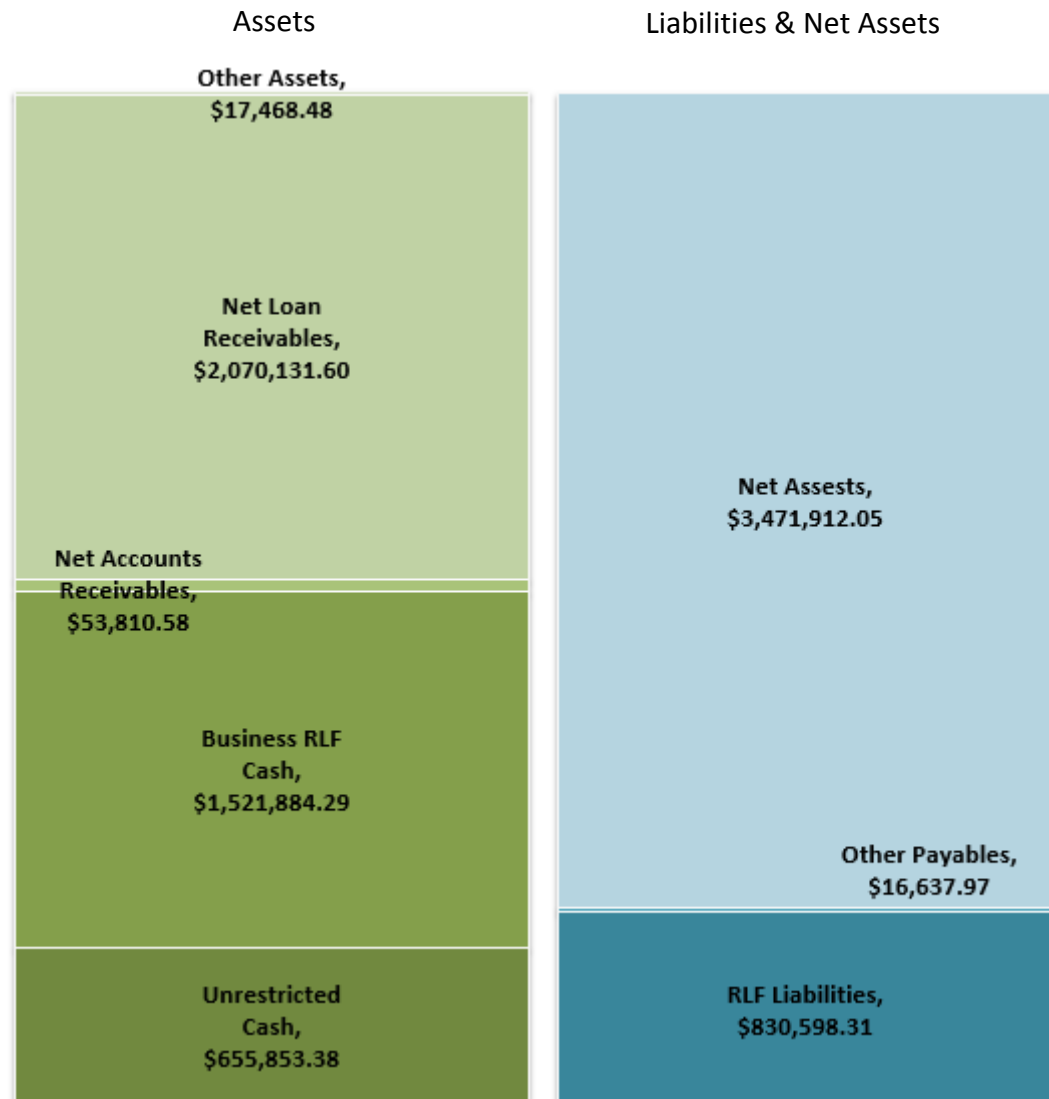
**Year to date Non-Operating Expenditures:**

Donations (Loan Payments to Northeast Economic Development, Inc.)	845.86
Depreciation Expense	2,229.15
Loans Written Off	15,021.04
Loans Forgivable Portion	98.66
Actual Year to date Revenue Over (Under) Expenditures	<u>183,173.57</u>

---

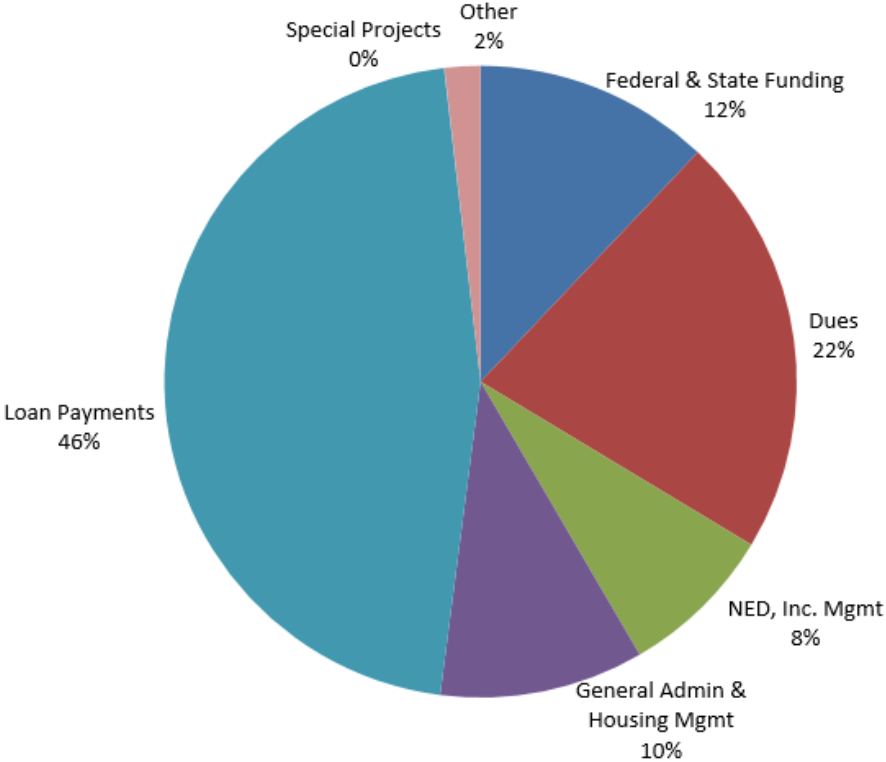
---

## Snapshot of the Statement of Financial Position November 30, 2018

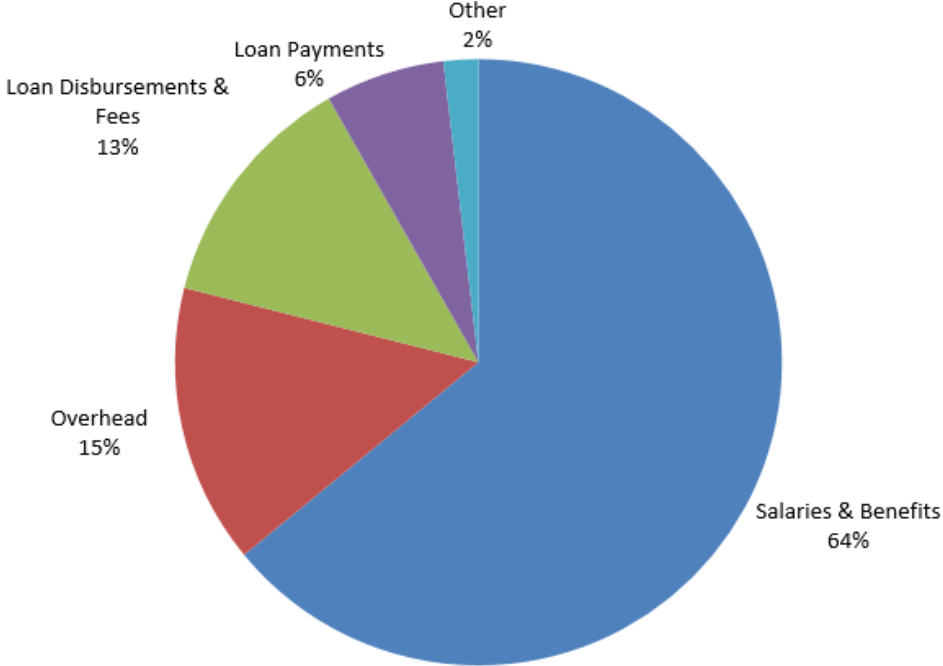


# Revenue & Expenses by Type July 2018 – November 2018

## Revenue



## Expenses



**Northeast Nebraska Economic Development District**  
**Statement of Financial Position - Overall**  
**As of 11/30/2018**

	Current Period Balance
<b>Assets</b>	
General Cash	
Cash in Bank - Checking	92,058.02
Unrestricted CD-Stanton State Bank #2995	21,808.60
Unrestricted CD-BankFirst #34875	52,313.38
Unrestricted CD-Midwest #882523	26,908.56
Unrestricted CD-Midwest #881867	1,627.87
Unrestricted-BankFirst #1648078	381,659.02
Unrestricted-BankFirst #1648166	79,477.93
Business RLF Cash	
Security Reserve Account CD-EVB #20832	27,132.17
EDA RLF-BankFirst #1648089	911,383.69
NE CDBG Regional RLF-BankFirst 1648111	239,362.06
IRP RLF-BankFirst #1648122	169,146.91
HUD Business RLF-BankFirst #1648133	97,202.11
IRP #1 Loan Loss Reserve-BankFirst #1648144	48,350.29
IRP #2 Loan Loss Reserve-BankFirst #1648177	27,770.17
Housing Cash	
Housing Construction-BankFirst #1648188	1,536.89
Accounts Receivable	
Accounts Receivable	77,810.58
Business RLF Loans Receivables	
EDA RLF Loans Receivable	1,050,968.52
CDBG Regional RLF Loans Receivable	49,664.08
IRP RLF Loans Receivable	1,244,152.39
HUD RLF Loans Receivable	143,054.68
Housing Notes Receivable	
Regional Rehab Notes Receivable	639.44
HUD Rehab Notes Receivable	264.34
Prepaid Expenses	
Prepaid Expense	6,178.68
Allowances for Uncollectible Accounts	
Allowance for Uncollectible A/R	(24,000.00)
Allowance for Uncollectible Notes	(418,611.85)
Fixed Assets	
Furniture and Equipment	191,141.37
Accumulated Depreciation	(179,851.57)
<b>Total Assets</b>	<b>4,319,148.33</b>
<b>Liabilities</b>	
Other Payables	
Other Payables	302.59
Paryoll Payables	
Miscellaneous	100.00
Cafeteria Premium Payable	0.24
Unreimbursed Medical Payable	(605.62)
Dependent Care Payable	299.08
Annual Leave Payable	16,541.68
NEF Loan Payable	
NEF Loan Payable	114,661.04
IRP Loan Payable	
IRP #1 Loan Payable	385,692.71
IRP #2 Loan Payable	330,244.56

**Northeast Nebraska Economic Development District**  
**Statement of Financial Position - Overall**  
**As of 11/30/2018**

	<b>Current Period Balance</b>
Total Liabilities	<u>847,236.28</u>
Net Assets	
Other	<u>3,471,912.05</u>
Total Net Assets	<u>3,471,912.05</u>
Total Net Assets and Liabilities	<u>4,319,148.33</u>



**Northeast Nebraska Economic Development District**  
 Statement of Revenues and Expenditures - Unposted Transactions Included In Report  
 From 11/01/2018 Through 11/30/2018

		Current Period Budget	Current Period Actual	Current Period Budget Variance	Total Budget	Current Year Actual	Total Budget Variance	Percent Total Budget \$ Remaining
<b>Revenues</b>								
400	Federal Grants-EDA	5,833.33	0.00	(5,833.33)	70,000.00	35,000.00	(35,000.00)	(50.00)%
405	Dues-Community	13,333.33	0.00	(13,333.33)	160,000.00	161,248.08	1,248.08	0.78%
406	Dues-Counties	1,173.33	0.00	(1,173.33)	14,080.00	13,350.00	(730.00)	(5.18)%
407	Dues-Associates	1,133.33	0.00	(1,133.33)	13,600.00	12,550.00	(1,050.00)	(7.72)%
410	State Funding NDED	5,833.33	0.00	(5,833.33)	70,000.00	69,569.96	(430.04)	(0.61)%
415	Meeting Income	83.33	0.00	(83.33)	1,000.00	655.00	(345.00)	(34.50)%
418	NED, Inc. Management	14,583.33	0.00	(14,583.33)	175,000.00	69,137.38	(105,862.62)	(60.49)%
420	General Administration Fees	27,095.83	176.23	(26,919.60)	325,150.00	47,009.59	(278,140.41)	(85.54)%
425	Lead Based Paint Inspection	1,500.00	0.00	(1,500.00)	18,000.00	6,708.50	(11,291.50)	(62.73)%
430	Housing Administration Fees	3,618.75	532.31	(3,086.44)	43,425.00	26,706.19	(16,718.81)	(38.50)%
433	Construction Management	3,916.25	0.00	(3,916.25)	46,995.00	10,158.11	(36,836.89)	(78.38)%
440	Local RLF Contributions	0.00	600.00	600.00	0.00	3,000.00	3,000.00	0.00%
444	Loan Closing Revenue	104.16	274.00	169.84	1,250.00	394.00	(856.00)	(68.48)%
445	NPAIT Investment Income	83.33	148.91	65.58	1,000.00	638.58	(361.42)	(36.14)%
451	Business Loan Interest	13,333.33	10,613.58	(2,719.75)	160,000.00	56,016.85	(103,983.15)	(64.99)%
452	Business Loan Late Fee	50.00	0.00	(50.00)	600.00	0.00	(600.00)	(100.00)%
453	Loan Processing Fee	291.66	0.00	(291.66)	3,500.00	500.00	(3,000.00)	(85.71)%
454	Annual Servicing Fees	833.33	1,227.82	394.49	10,000.00	3,020.73	(6,979.27)	(69.79)%
460	Special Projects	0.00	0.00	0.00	0.00	240.00	240.00	0.00%
481	Housing Rehab Interest	6.66	1.11	(5.55)	80.00	8.92	(71.08)	(88.85)%
490	Interest Income	1,083.33	1,529.26	445.93	13,000.00	7,878.20	(5,121.80)	(39.40)%
491	Miscellaneous Income	0.00	0.00	0.00	0.00	390.30	390.30	0.00%
495	In-Kind Contributions	1,250.00	1,250.00	0.00	15,000.00	6,250.00	(8,750.00)	(58.33)%
	<b>Total Revenues</b>	<u>95,139.94</u>	<u>16,353.22</u>	<u>(78,786.72)</u>	<u>1,141,680.00</u>	<u>530,430.39</u>	<u>(611,249.61)</u>	<u>(53.54)%</u>
<b>Expenditures</b>								
500	Salaries and Wages	50,916.66	24,415.64	26,501.02	611,000.00	216,077.48	394,922.52	64.64%
505	Fringe Benefits	12,333.33	8,811.85	3,521.48	148,000.00	55,112.02	92,887.98	62.76%
520	Rent In-Kind	1,250.00	1,250.00	0.00	15,000.00	6,250.00	8,750.00	58.33%
521	Telephone	750.00	861.94	(111.94)	9,000.00	3,538.84	5,461.16	60.68%
522	Postage	333.33	0.00	333.33	4,000.00	1,232.48	2,767.52	69.19%
523	Office Supplies	833.33	486.45	346.88	10,000.00	3,555.62	6,444.38	64.44%
524	Training	833.33	1,720.50	(887.17)	10,000.00	8,735.92	1,264.08	12.64%
526	Travel-Staff	2,333.33	4,855.34	(2,522.01)	28,000.00	10,401.88	17,598.12	62.85%
530	Printing/Publishing	183.33	0.00	183.33	2,200.00	2,018.00	182.00	8.27%
531	Copier Expense	400.00	147.53	252.47	4,800.00	1,410.32	3,389.68	70.62%
532	Donations	333.33	0.00	333.33	4,000.00	845.86	3,154.14	78.85%
535	Computer Maintenance/Software	250.00	80.00	170.00	3,000.00	1,444.89	1,555.11	51.84%
536	Computer Equipment	958.33	51.36	906.97	11,500.00	2,148.63	9,351.37	81.32%

**Northeast Nebraska Economic Development District**  
Statement of Revenues and Expenditures - Unposted Transactions Included In Report  
From 11/01/2018 Through 11/30/2018

		Current Period Budget	Current Period Actual	Current Period Budget Variance	Total Budget	Current Year Actual	Total Budget Variance	Percent Total Budget \$ Remaining
538	Software Maintenance	1,016.66	566.88	449.78	12,200.00	3,309.02	8,890.98	72.88%
539	Lead Testing Expense	1,500.00	1,160.00	340.00	18,000.00	7,415.00	10,585.00	58.81%
548	Loan Closing Expense	104.16	271.20	(167.04)	1,250.00	1,009.90	240.10	19.21%
550	Building Maintenance	287.50	424.18	(136.68)	3,450.00	1,579.18	1,870.82	54.23%
551	Utilities	600.00	557.39	42.61	7,200.00	2,340.47	4,859.53	67.49%
553	Dues/Memberships	750.00	260.00	490.00	9,000.00	2,025.67	6,974.33	77.49%
554	Subscriptions/Reference	250.00	250.00	0.00	3,000.00	2,520.00	480.00	16.00%
555	Advertising/Marketing	250.00	0.00	250.00	3,000.00	1,029.17	1,970.83	65.69%
556	Insurance	625.00	500.00	125.00	7,500.00	6,335.64	1,164.36	15.52%
560	Legal Services	166.66	0.00	166.66	2,000.00	959.78	1,040.22	52.01%
561	Audit Fees	633.33	0.00	633.33	7,600.00	0.00	7,600.00	100.00%
562	Other Professional Services	583.33	381.50	201.83	7,000.00	1,527.50	5,472.50	78.18%
563	Annual Staff Retreat Expense	41.66	0.00	41.66	500.00	325.52	174.48	34.90%
565	Depreciation Expense	500.00	445.83	54.17	6,000.00	2,229.15	3,770.85	62.85%
567	Annual Meeting Expense	208.33	0.00	208.33	2,500.00	2,380.17	119.83	4.79%
568	Board Meeting Expense	125.00	0.00	125.00	1,500.00	0.00	1,500.00	100.00%
572	USDA Interest Expense	600.00	0.00	600.00	7,200.00	0.00	7,200.00	100.00%
573	Microenterprise Interest Exp.	283.33	299.74	(16.41)	3,400.00	1,625.36	1,774.64	52.20%
574	RLF Management Contract	416.66	15.00	401.66	5,000.00	375.00	4,625.00	92.50%
577	Local RLF Contribution Expense	0.00	0.00	0.00	0.00	35.51	(35.51)	0.00%
580	Loans Written Off	2,083.33	15,021.04	(12,937.71)	25,000.00	15,021.04	9,978.96	39.92%
581	Loans Forgivable Portion	20.00	19.70	0.30	240.00	98.66	141.34	58.89%
590	Miscellaneous	41.66	10.00	31.66	500.00	15.00	485.00	97.00%
602	Vehicle Maintenance	500.00	(20.00)	520.00	6,000.00	522.85	5,477.15	91.29%
	Total Expenditures	<u>83,294.91</u>	<u>62,843.07</u>	<u>20,451.84</u>	<u>999,540.00</u>	<u>365,451.53</u>	<u>634,088.47</u>	<u>63.44%</u>
	Total Revenues Over (Under) Expenditures	<u>11,845.03</u>	<u>(46,489.85)</u>	<u>(58,334.88)</u>	<u>142,140.00</u>	<u>164,978.86</u>	<u>22,838.86</u>	<u>16.07%</u>

## NENEDD Board Agenda

---

**Object:** Approve a \$140,000 loan to Randy & Mary Lou Camenzind - Fremont  
Heartland Family Health & Chiropractic Clinic, Inc.

**Contact Person:** Jeff Christensen, NENEDD Business Loan Specialist

**For:** Action

---

**Background:**

Dr.'s Randy & Mary Lou Camenzind wish to purchase a building at 220 E.22rd Street to expand their business, Heartland Family Health & Chiropractic Clinic, Inc. in Fremont. They have been in business at the same Fremont location, 1861 E. 23<sup>rd</sup> St., for the past 25 years. They are both Doctors of Chiropractic (D.C.) who are primary care, Portal of Entry Physicians, and are equal partners in the business. They strive to provide quality care in a friendly, small town, family-oriented environment, and to connect with patients on a personal level. They see these goals met weekly in the number of referrals of family, friends, and co-workers, and patients frequently seek their opinions first before going through Allopathic routes (mainstream/conventional). They also work closely with many of the medical doctors, PT's and specialists in the area.

The have been renting at their current location for the past 25 years. In negotiations with their current landlord they have been told the rent will increase significantly in future years. In years past they tried to purchase the building, but the landlord was not interested in selling. They were interested in buying sooner but continued to wait for the time this building would become available. Now the building is for sale at an asking price far above the market value. The building they are going to purchase at 220 E. 22<sup>nd</sup> Street, is currently leased to Children's Physicians. They are finalizing their purchase agreement to outline a sunset of that lease in the next year or two. In the meantime, they will purchase the new building with those lease payments to be paid to the Camenzinds until such time they will move their business into their new location. The lease payments will cover the bank & NENEDD loan payments.

Total project costs are estimated to be \$600,000. 1<sup>st</sup> Community Bank in Beemer and the Camenzinds are requesting that NENEDD provide a loan in the amount of \$140,000 to purchase this building to expand Heartland Family Health & Chiropractic Clinic, Inc.in Fremont. 1<sup>st</sup> Community Bank in Beemer is prepared to lend \$400,000. The Camenzinds will inject \$60,000 for this project. The project will retain four employees.

**Explanation:**

<b>Source</b>	<b>Bank</b>	<b>NENEDD</b>	<b>Equity</b>	<b>Total</b>
<b>Bldg/Real Estate</b>	\$400,000	\$140,000	\$60,000	<b>\$600,000</b>

1<sup>st</sup> Community Bank in Beemer is providing a loan not to exceed \$400,000 for this project. The bank's loan will be set up as a regular real estate/commercial loan fully amortized over 20 years at an interest rate at National Prime, currently 5.25% (variable/fixed for 5 years). The bank will secure its loan with a Deed of Trust on the commercial office building being purchased at 220 East 22<sup>nd</sup> St. in Fremont. The bank is also considering life and disability insurance on the Camenzinds as addition collateral and guaranteed by the members (Randy & Mary Lou) of the LLC, along with their S Corporation, Heartland Family Health & Chiropractic Clinic, Inc.

NENEDD will lend \$140,000 for the purchase of the same commercial office building. The \$140,000 loan will have a term of 20 years at an interest rate of 5.50% (fixed). NENEDD will have a subordinate Deed of Trust on the new facility owned by the newly formed LLC and a UCC lien on the business personal property owned Heartland Family Health & Chiropractic Clinic, Inc. NENEDD will file

a Deed of Trust on the Camenzind’s personal residences in Fontenelle and require a life insurance assignment from Mr. & Mrs. Camenzind for the amount of the loan for the life of the loan. Heartland Family Health & Chiropractic Clinic, Inc. will also provide a corporate guaranty as additional collateral for this loan.

**Motion:** Consideration for approval of a \$140,000 loan to Randy & Mary Lou Camenzind to purchase an office building located at 220 E. 22<sup>nd</sup> Street in Fremont to expand their business Heartland Family Health & Chiropractic Clinic, Inc. as presented and recommended by NENEDD Staff and the Northeast Loan Committee.

NENEDD Board Members	Vote	COO Name	Vote
Dick Pfeil			
Rich Jablonski			
Dan Kathol			
Judy Mutzenberger			
Christian Ohl			
Nadine Hagedorn			
Jim McCarville			
Loren Kucera			
Glen Ellis			
Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)			

## NENEDD Board Agenda

---

**Object:** Approve a \$250,000 loan to Talon Capital, LLC in Wayne.

**Contact Person:** Jeff Christensen, NENEDD Business Loan Specialist

**For:** Action

---

**Background:** This project involves the purchase of the assets of an existing manufacturing business, Fyre-Tec, Inc. located at 701 Centennial Road in Wayne. Since 1991 D.V. Fyre-Tec, Inc has specialized in the design and manufacturing of fire-rated windows from a single plant located in Wayne. Window styles available include the horizontal slider, single hung, fixed lite, projected or awning, and casement. These models are recommended for all types of construction: Industrial, commercial, institutional and residential use, including lot line. All of these models have been tested and rated by Underwriters Laboratories. (U.L.) Fyre-Tec distributes windows through a national network of agents based in California, Florida, New York, Texas, Illinois and throughout the U.S. This system allows them to better serve their customers nation-wide and internationally. Fyre-Tec, Inc will continue to produce a series of fire-rated windows that are outlined in the business plan.

The site includes building improvements of 38,500 square feet that include office, docking, manufacturing and warehousing space. Included on the site is an additional 5 acres of raw land that allows ample space for future growth. In addition to multiple pieces of metal fabrication equipment, welders, raw steel and a powder coating conveyor system, Fyre-Tec, Inc possesses three roll form dyes that are used to create the variety window of frames offered by the company. The dyes are stored offsite at a third-party manufacturing company in Pennsylvania who use them to form lengths of rolled steel that are used in the fabrication of the frames Fyre-Tec manufactures.

Fyre-Tec is a DBA tradename for Talon Capital, LLC, a Limited Liability Company that was formally organized in Nebraska. The company's principal owners are Cheri Gehling, Rebecca Bartak, and Tyler Bliemeister. The company will operate out of owned real estate from a related entity named BBG Investments, LLC. The principal owners are the same as Talon Capital, LLC. The sale of this business to Talon Capital, LLC will insure the business will remain in Wayne, maintaining the current jobs, with plans to add jobs in the future.

Total purchase price is \$5,600,000 for the assets of Fyre-Tec, Inc. which includes the purchase of the building/real estate, equipment, and all other tangible and intangible assets. Midwest Bank in Norfolk and the shareholders of Talon Capital, LLC are requesting that the Northeast Nebraska Economic Development District (NENEDD) and the City of Wayne and each provide a loan in the amount of \$250,000 (\$500,000 total) towards the project. Midwest Bank is providing a loan of \$1,075,000 towards the purchase of real estate and equipment and an SBA 7a loan of \$2,855,000 for the purchase of all other tangible and intangible assets. It is anticipated that the City of Wayne will also contribute \$250,000 of their LB840 funds, and the LLC members will inject \$345,000 in cash. This project will maintain 12 full time equivalent (FTE) jobs.

**Explanation:**

Sources Uses → ↓	Bank	NEDCO SBA	NENEDD	Wayne RLF	Wayne LB840	Equity	Total
Building/Equipment	\$1,075,000	\$575,000	\$250,000	\$250,000	-0-	-0-	\$2,150,000
Business Purchase	\$2,855,000	-0-	-0-	-0-	\$250,000	\$345,000	\$3,450,000
<b>Total</b>	<b>\$3,930,000</b>	<b>\$575,000</b>	<b>\$250,000</b>	<b>\$250,000</b>	<b>\$250,000</b>	<b>\$345,000</b>	<b>\$5,600,000</b>

Midwest Bank in Norfolk is providing two loans. One loan will not to exceed \$1,075,000. This bank loan will be set up as a regular real estate loan fully amortized over 25 years at an interest rate of 5.70%. (5 year-variable) Midwest Bank will also lend \$2,855,000 through the SBA 7a program with a term of 10 years at an interest rate of 5.70%. In addition to a first deed of trust on the building they will require personal guarantees by all owners and spouses, UCC filings on all chattels, deeds of trust on personal residences of all owners, and corporate/company guarantees of Fyre-Tec, Inc. and BBG Investments, LLC.

NENEDD will lend \$250,000 to Talon Capital, LLC for the asset purchase. This loan will have a term of 20 years at an interest rate of 4.00% (fixed). The City of Wayne approved a \$250,000 CDBG loan for this project. The Wayne CDBG funds will be sub-granted to Northeast Economic Development, Inc. (NED, Inc.), as a Non-profit Development Organization (NDO), who will in turn lend the \$250,000 to Talon Capital, LLC for this project. The \$250,000 NDO loan will have a 20-year term at 4.00% (fixed). The NDO payments will be made to NED, Inc. This is the process approved by the Nebraska Department of Economic Development (DED) to de-federalize CDBG funds in our local communities. NENEDD and NED, Inc. will share their lien position proportionately. NENEDD and NED, Inc. will each have a subordinate Deed of Trust on the real estate at 701 Centennial Road and a UCC lien on the business personal property. NENEDD and NED, Inc. will also file Deeds of Trust on the personal residences of Gehlings, Bartaks and Bliemeisters and require life insurance assignments from Cheri Gehling, Rebecca Bartak and Tyler Bliemeister, each for \$500,000 for the life of the loan. NENEDD and NED, Inc. will also require a personal guaranty from Gehlings, Bartaks and Bliemeisters, corporate/company guaranty from Fyre-Tec, Inc., and BBG Investments, LLC as add'l collateral for this loan.

The owners have plans to apply to the City of Wayne for \$250,000 of their LB840 funds for the project. The City will be expected to subordinate to all the above.

The Northeast Revolving Loan Fund (RLF) committee was presented information on credit scores, net worth, collateral, and financial information as part of the loan summary and recommends this loan for approval.

**Motion:** Consideration for approval of a \$250,000 loan to Talon Capital, LLC to purchase the assets of D.V. Fyre-Tec, Inc. in Wayne as presented and recommended by NENEDD staff and the Northeast RLF Committee.

NENEDD Board Members	Vote	COO Name	Vote
Dick Pfeil			
Rich Jablonski			
Dan Kathol			
Judy Mutzenberger			
Christian Ohl			
Nadine Hagedorn			
Jim McCarville			
Loren Kucera			
Glen Ellis			
Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)			

## NENEDD Board Agenda

---

**Object:** Discuss the 2019-2024 NENEDD CEDS Timeline

**Contact Person:** Tina M. Engelbart, Deputy Director

**For:** Discussion

---

**Background:** NENEDD is required by the Economic Development Administration (EDA) to complete a Comprehensive Economic Development Strategy (CEDS) for the region every five years. The CEDS qualifies a region and the local governments in the region for potential EDA funding. A CEDS is designed to bring together the public and private sectors in the creation of an economic road-map to diversify and strengthen regional economies. The CEDS 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.

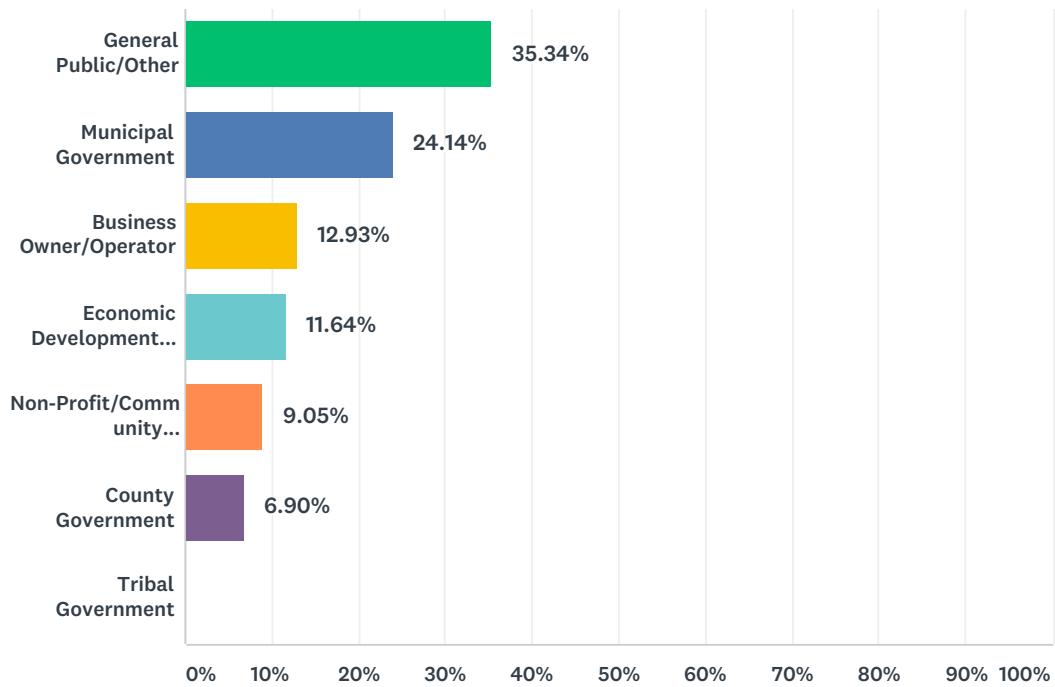
**Explanation:** Below is our revised timeline to complete this project. The results from the online survey and town hall meetings are on the pages to follow. As a reminder, we are utilizing both the NED, Inc. and NENEDD Boards of Directors as the CEDS Steering Committee.

### NENEDD CEDS Milestones & Timeline

<b>July – September 2018</b>	CEDS Kickoff/Community Survey through September 30 <sup>th</sup>
<b>October 2018</b>	Public town hall meeting begin to review survey results and gather additional feedback
<b>December 2018</b>	Results from online survey and town hall meetings submitted to Steering Committee for review (include in December board packets)
<b>January 2019</b>	Begin data analysis/CEDS Call for Projects/Draft SWOT/Action Plan & Criteria
<b>February 2019</b>	CEDS draft to Steering Committee Meeting to review and provide input (send draft 1 <sup>st</sup> part of month for review/schedule meeting one hour prior to February 27 <sup>th</sup> board meeting for input and edits)
<b>March 2019</b>	Draft CEDS available for 30-day public comment period
<b>April 2019</b>	Finalize CEDS/Steering Committee Meeting to review final CEDS & recommend approval to NENEDD Board of Directors at the April 24 <sup>th</sup> Board meeting
<b>May 2019</b>	Submit CEDS to EDA (Actual due date of June 25, 2019) Publish CEDS

Q1 Part 1 - Background Please note the sector you are representing in your answers (mark only one response).

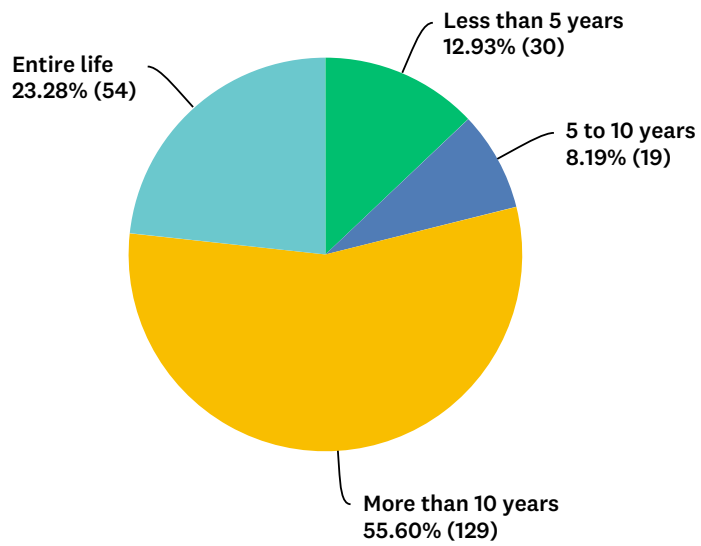
Answered: 232 Skipped: 1





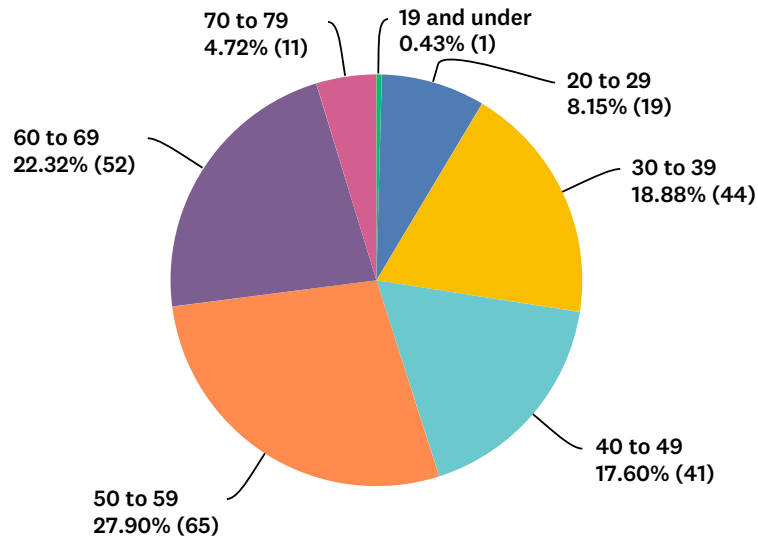
## Q2 How many years have you lived in your community/county?

Answered: 232 Skipped: 1



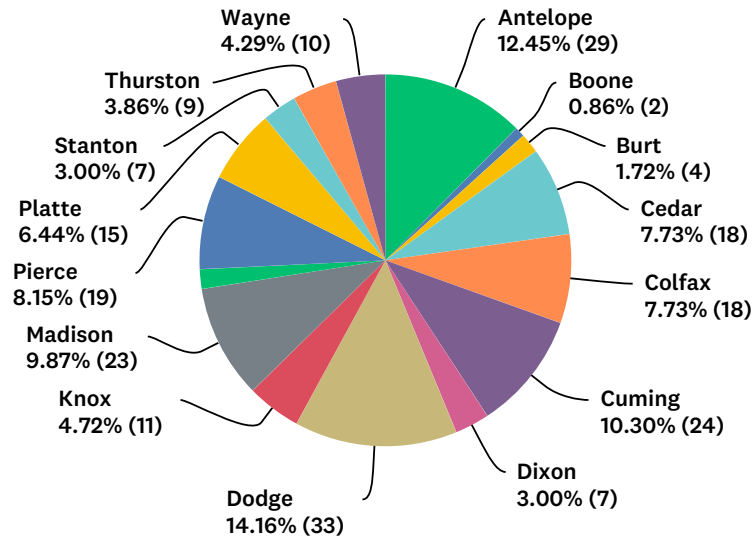
### Q3 What is your age?

Answered: 233 Skipped: 0



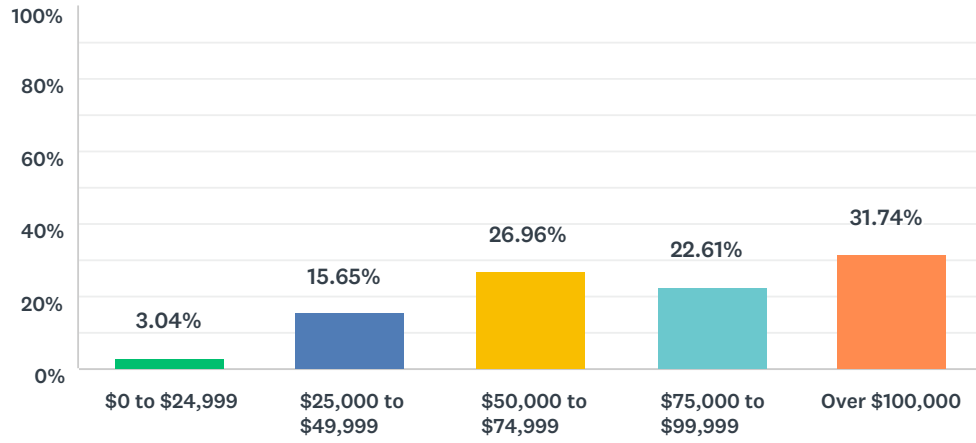
### Q4 Please select the county in which you reside.

Answered: 233 Skipped: 0



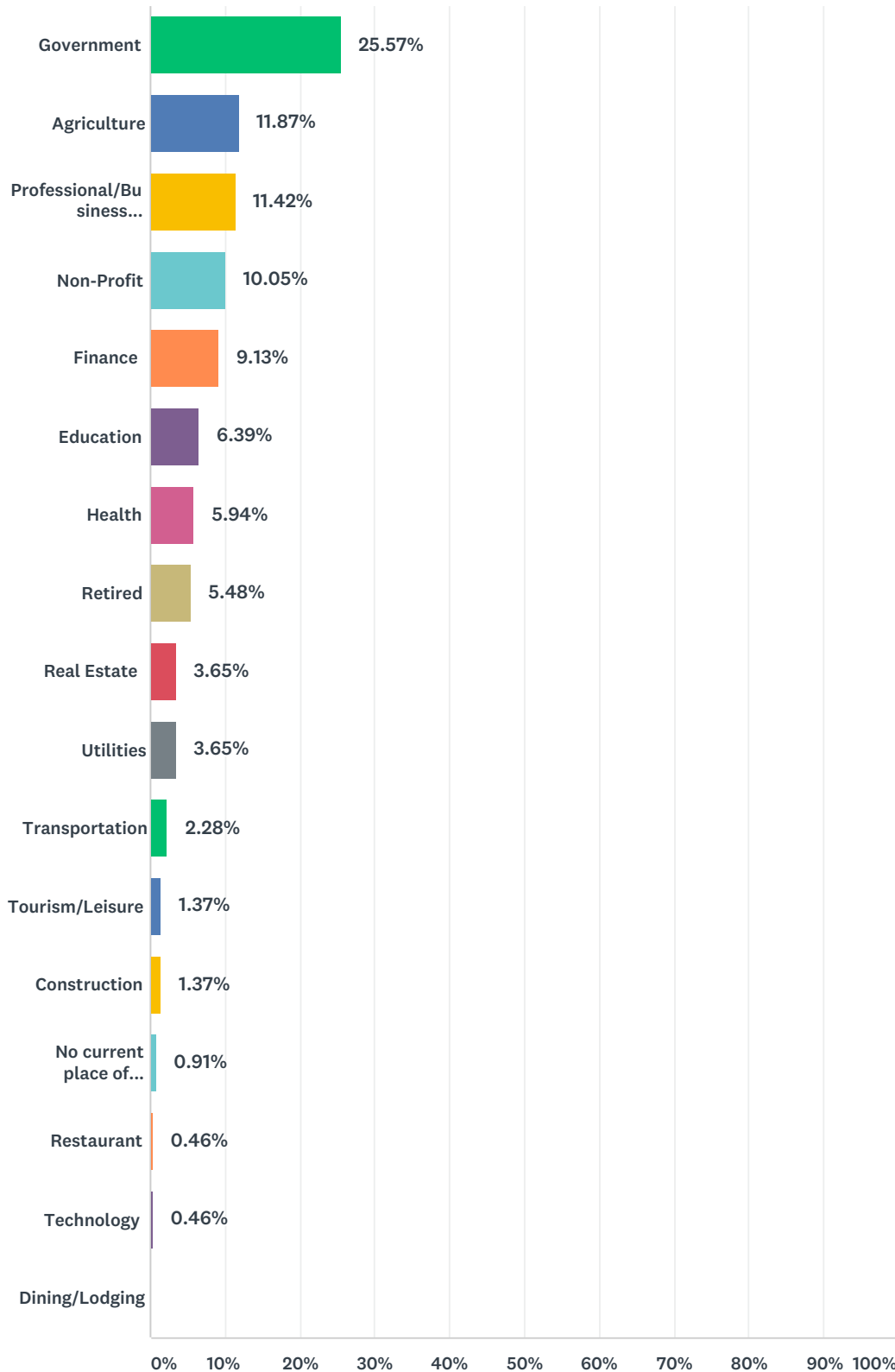
## Q5 What is your household annual gross income?

Answered: 230 Skipped: 3



## Q6 Which industry best describes the main focus of your place of work or business?

Answered: 219 Skipped: 14



**Q7 Opportunities/Needs of Community/County Services** When it comes to the availability and quality of infrastructure and services in your community/county, how would you rate the following?

	MEETS OUR NEEDS	IMPROVEMENTS ARE NECESSARY	SERIOUS PROBLEMS EXIST	NOT APPLICABLE	NO OPINION	TOTAL
Availability of single family homes	9.57%	45.65%	41.74%	0.43%	2.61%	230
	22	105	96	1	6	
Availability of apartment units	10.53%	42.54%	37.28%	3.51%	6.14%	228
	24	97	85	8	14	
Overall condition of housing stock	9.61%	54.59%	32.75%	0.44%	2.62%	229
	22	125	75	1	6	
Overall affordability of housing	22.94%	42.42%	26.84%	2.60%	5.19%	231
	53	98	62	6	12	
Retail and shopping services	25.54%	44.16%	26.41%	0.87%	3.03%	231
	59	102	61	2	7	

**Q8 What are the four most important resources or strengths your community/county has to attract or encourage community/economic development?**

- 1) Quality of Life
- 2) Community & Economic Development (Land Availability/Local Incentives/Strong Government Leaders/Economic Development Organizations)
- 3) Education/Schools
- 4) Business/Industry

**Q9 What are the four biggest challenges your community/county faces in attracting or encouraging community/economic development?**

- 1) Community & Economic Development (Lack of Federal & State Funding/Dilapidated Buildings/Shovel ready sites)
- 2) Housing
- 3) Workforce/People
- 4) Quality of Life

**Q10 Please list three specific community/economic development projects or opportunities that should be addressed over the next five years.**

- 1) Infrastructure (Water/Sewer/Streets/Sidewalks)
- 2) Housing (Single and Multi Family)
- 3) Community Facilities (Community Centers/Library/Pool/Parks)
- 4) Business/Industry

## Q11 Over the next 12 to 36 months, will you need assistance from the Northeast Nebraska Economic Development District for any of the following technical services?

Answered: 226 Skipped: 7

	YES	NO	MAYBE	TOTAL
Identify available federal, state, local, and private resources to address needs and goals	50.00% 113	27.43% 62	22.57% 51	226
Assist in preparation of grant/loan applications for community and economic development projects/programs	48.00% 108	24.44% 55	27.56% 62	225
Administer grants, loans, and revolving loan funds	44.00% 99	27.56% 62	28.44% 64	225
Provide loans for housing rehabilitation	42.15% 94	29.15% 65	28.70% 64	223
Provide market rate or below-market rate loans to new and existing businesses	39.56% 89	26.67% 60	33.78% 76	225
Provide loans for housing down-payment assistance	39.91% 89	30.49% 68	29.60% 66	223
Provide loans for housing new construction	39.37% 87	31.67% 70	28.96% 64	221
Assist business/industry with financial packaging	36.00% 81	30.67% 69	33.33% 75	225
Conduct needs assessments, strategic plans, income & attitude surveys	28.25% 63	36.77% 82	34.98% 78	223
Blight Studies	18.22% 39	51.40% 110	30.37% 65	214

## Q12 The Local Economy To what extent do you agree or disagree with the statement about your community/county economy?

Answered: 228 Skipped: 5

	STRONGLY AGREE	SOMEWHAT AGREE	NEITHER AGREE OR DISAGREE	SOMEWHAT DISAGREE	STRONGLY DISAGREE	TOTAL
All residents have equal access to economic opportunities	20.26% 46	43.17% 98	17.62% 40	13.22% 30	5.73% 13	227
Wages and salaries make it possible to maintain my standard of living	12.78% 29	42.73% 97	14.10% 32	22.91% 52	7.49% 17	227
Everybody who wants or needs a job can get a job	30.40% 69	37.89% 86	14.10% 32	14.54% 33	3.08% 7	227
Education and job training is available to residents who want or need it	18.06% 41	40.97% 93	19.38% 44	17.62% 40	3.96% 9	227
Businesses are growing	14.54% 33	37.44% 85	19.82% 45	20.26% 46	7.93% 18	227
Entrepreneurs can succeed	24.34% 55	35.84% 81	22.57% 51	11.95% 27	5.31% 12	226
The community/county attracts businesses or is seen as a business destination	7.93% 18	30.84% 70	17.62% 40	31.28% 71	12.33% 28	227
The community/county attracts visitors or is seen as a visitor destination	7.49% 17	30.40% 69	22.03% 50	25.99% 59	14.10% 32	227
Local government and business cooperate on development projects	15.49% 35	34.51% 78	26.99% 61	15.93% 36	7.08% 16	226
There is regional cooperation on economic development projects	18.50% 42	30.40% 69	32.60% 74	14.54% 33	3.96% 9	227
The overall mix of employers (manufacturing, professional, retail business, etc.) is adequate	6.64% 15	28.32% 64	20.80% 47	31.42% 71	12.83% 29	226



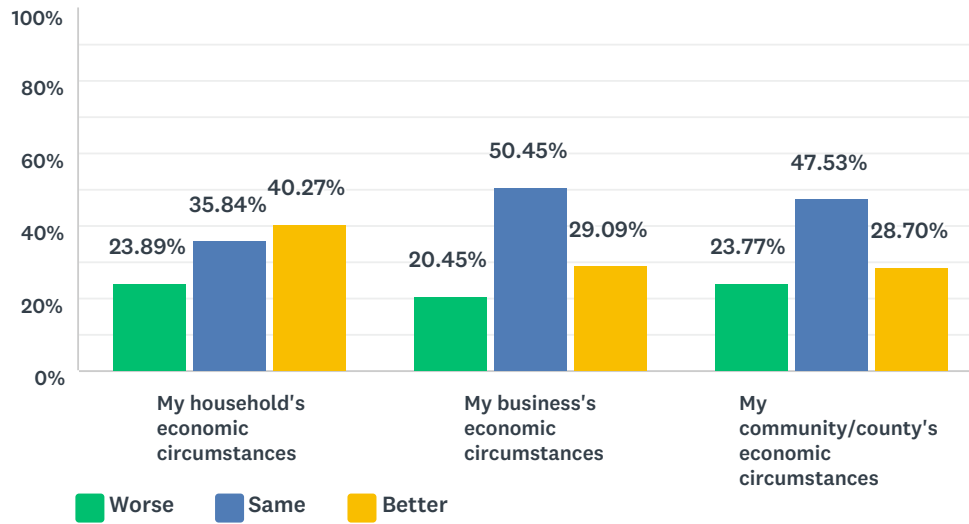
## Q13 When it comes to your community's/county's business climate, how would you rate the following?

Answered: 226 Skipped: 7

	HAS A DISADVANTAGE	NEUTRAL	HAS AN ADVANTAGE	(NO LABEL)	(NO LABEL)	TOTAL
Labor costs	14.49% 31	59.35% 127	26.17% 56	0.00% 0	0.00% 0	214
Utility costs	17.57% 39	48.20% 107	34.23% 76	0.00% 0	0.00% 0	222
Availability of qualified employees	47.49% 104	41.55% 91	10.96% 24	0.00% 0	0.00% 0	219
Availability of local development professionals	31.80% 69	50.69% 110	17.05% 37	0.46% 1	0.00% 0	217
Availability of "spec" buildings or developable land	48.37% 104	36.74% 79	14.42% 31	0.00% 0	0.47% 1	215
Availability of industrial space	42.20% 92	34.40% 75	22.94% 50	0.46% 1	0.00% 0	218
Availability of office space	31.63% 68	47.91% 103	20.47% 44	0.00% 0	0.00% 0	215
Availability of retail	43.78% 95	37.79% 82	18.43% 40	0.00% 0	0.00% 0	217
Regulatory environment affecting business	16.74% 36	69.30% 149	13.95% 30	0.00% 0	0.00% 0	215
Availability of development professionals for economic/community development	23.72% 51	51.63% 111	24.65% 53	0.00% 0	0.00% 0	215
Support from regional organizations for economic/community development	15.74% 34	49.07% 106	35.19% 76	0.00% 0	0.00% 0	216
Support from federal government for economic/community development	23.15% 50	58.80% 127	17.59% 38	0.46% 1	0.00% 0	216
Housing costs	43.46% 93	31.78% 68	24.30% 52	0.00% 0	0.47% 1	214
Funding availability to start a new business	29.25% 62	50.00% 106	20.28% 43	0.47% 1	0.00% 0	212
Funding availability for business expansion	24.19% 52	52.56% 113	23.26% 50	0.00% 0	0.00% 0	215
Funding availability for community and infrastructure projects	31.34% 68	47.93% 104	20.74% 45	0.00% 0	0.00% 0	217
Overall business climate	20.64% 45	59.17% 129	20.18% 44	0.00% 0	0.00% 0	218
Distance and isolation from markets	33.02% 71	50.70% 109	16.28% 35	0.00% 0	0.00% 0	215
Population base	38.25% 83	47.47% 103	14.29% 31	0.00% 0	0.00% 0	217

## Q14 How do the following economic factors compare to five years ago?

Answered: 226 Skipped: 7



**Q15 In no particular order, which of the following do you view as the top five economic/community development priorities for your community/county over the next three to five years? (Mark no more than 5)**

Answered: 224 Skipped: 9

ANSWER CHOICES	RESPONSES	
Attracting and retaining youth and young families	65.18%	146
Attracting new companies and/or workers	54.91%	123
Improving access and availability of affordable housing	54.02%	121
Improving public infrastructure (water, sewer, roads, etc.)	37.95%	85
Developing retail/service businesses	30.80%	69
Helping entrepreneurs start new companies	27.68%	62
Improving telecommunications (broadband, cell phone, etc.)	24.55%	55
Growing existing local companies	24.11%	54
Developing land and/or buildings for industrial and business parks	22.32%	50
Quality of life enhancements	20.98%	47
Developing manufacturing businesses	16.96%	38
Improving workforce skills (workforce education and training capabilities)	15.18%	34
Diversifying the economy	13.39%	30
Improving educational opportunities	10.71%	24
Developing/promoting tourism	9.82%	22
Improving government cooperation	9.38%	21
Marketing & promotion of the community/region	8.93%	20
Expanding opportunities for value-added agricultural development	8.48%	19
Forming regional partnerships for economic development purposes	7.59%	17
Improving access to capital for businesses	7.59%	17
Access to technical assistance and planning for community/economic development	7.14%	16
Improving access to quality healthcare	6.25%	14
Investing in renewable energy projects	5.80%	13
Enhancing environmental protection	2.68%	6
Total Respondents: 224		

## NENEDD Board Agenda

---

**Object:** Staff Reports

**Contact Person:** See individual reports

**For:** *Discussion*

---

**Background:** Review of activities for period October – December 2018

**Explanation:** See attached individual reports

**To: NENEDD Board of Directors**

**From: Thomas L. Higginbotham Jr. Executive Director**

**RE: Quarterly Activity Report – October, November, December**

- **NENEDD/NED, Inc.**
  - Overall management of organizations, programs and budgets
  - Participated in staff team building DISC assessment with NECC
- **NADO (National Association of Development Organizations)**
  - Participated in NADO conference call pertaining to NADO budget
  - Attended the annual training conference in Charlotte, North Carolina in October
- **EDA (Economic Development Administration)**
  - Implementing and managing our CEDS scope of work
- **DED (Nebraska Department of Economic Development)**
  - Continue communications with DED staff on community projects
  - General management & correspondence of NENEDD and NED, Inc grants
  - Working with DED management on a scope of work for potential fee for service activities
  - Attended the Nebraska Diplomats Dinner and Governor's Economic Development Summit
- **Norfolk**
  - Attended various resource team meeting hosted by City economic development department regarding potential economic development projects
  - Attend City of Norfolk subcommittee and council meetings as needed
  - Attend weekly Action Council meeting to discuss economic development projects
  - Continue to meet with City staff on the Community Revitalization program
  - Continue working with City to inventory available lots and building for economic development projects
  - Assisting City in assessing what properties could qualify for Tax Increment Financing (TIF)
- **Fremont**
  - Participated on calls and emails regarding the administration of Fremont's workforce housing funds.
  - Attended groundbreaking of the first project.  
[https://fremonttribune.com/news/local/state-and-regional/ground-broken-on-morningside-crossing/article\\_629673d7-7942-54f4-a85a-26609e931700.html](https://fremonttribune.com/news/local/state-and-regional/ground-broken-on-morningside-crossing/article_629673d7-7942-54f4-a85a-26609e931700.html)

- **Nebraska Regional Officials Council (NROC).**
  - Participated in conference calls/emails and discussions related the LR374 – Interim Study to examine the regional boundaries of the economic development districts. Assisted in developing the written testimony delivered by NROC Vice-Chairwoman
  - Continue to work with NROC on Economic Development Administration (EDA) planning grant for a state-wide impact study. Working with NROC, EDA, and Department of Economic Development (DED) on state wide Comprehensive Economic Development Strategy (CEDs).
  - Continue to work with National Association of Development Organization (NADO) board of directors on national policy issues and board of directors' strategic plan
  - Participated in NROC conference calls and quarterly board of directors' meetings

**To: NENEDD Board of Directors**  
**From: Tina M. Engelbart, Deputy Director**  
**RE: Quarterly Staff Report – October, November, December**

- **NENEDD/NED, Inc.**
  - Overall management of organizations, programs, budgets and staff
  - Participated in exit interview meeting with the auditors
- **EDA (Economic Development Administration)**
  - Implementing goals of the current Comprehensive Economic Development Strategy (CEDS) scope of work
  - Organized and assisted in leading town hall meetings to review online survey information and gather additional input and started drafting demographic information for the upcoming 2019 CEDS that is due to EDA June 15, 2019
- **DED (Nebraska Department of Economic Development)**
  - Continue communications w/DED staff on community projects
  - General management & correspondence of NENEDD and NED, Inc grants
  - Reviewed and drafted input for the proposed 2019 Nebraska Affordable Housing Trust Funds Qualified Allocation Plan
- **NADO (National Association of Development Organizations)**
  - Attended the annual training conference in Charlotte, North Carolina in October
- **NHDA (Nebraska Housing Developers Association)**
  - Participated in Board of Directors meeting/Governance Committee/Policy Committee conference calls and was re-elected to the Board of Directors for a 2<sup>nd</sup> term
- **NROC (Nebraska Regional Officials Council)**
  - Participated in conference calls/emails and discussions related the LR374 – Interim Study to examine the regional boundaries of the economic development districts in the state and to recommend any potential changes to such regional boundaries.
- **Coldwell Banker Dover Realtors**
  - Participated in weekly agent meetings as appropriate
- **SHRM (Society for Human Resource Management)**
  - Participated in and completed the 12-week online Exam Prep Course through University of Nebraska-Omaha to sit for the SHRM-SCP (Society of Human Resource Management-Senior Certified Professional) exam in January to obtain my SHRM-SCP designation
- **NAHRA (Norfolk Area Human Resources Association)**
  - Participated in monthly meetings and was elected to the Board of Directors and appointed Secretary of the organization

**Attended/Participated in:**

- Time Management Course specifically for NENEDD staff through the Northeast Community College Center for Enterprise
- Blueprint Nebraska meeting at the Lifelong Learning Center

**Community Activities:**

- Fremont – conference call with city officials and potential housing developer
- Dodge County Investment Fund – General Administration and committee conference calls
- Assisted the City of Norfolk with budget amendment and contract extension for the 15CR007 project

To: NENEDD Board of Directors

From: Kristen Rosner, Fiscal Officer

RE: Activity Report – October, November, December

- Meetings/Conferences
  - Attended two Grants Online webinars on changes to the online website
  - Attended a webinar for the accounting system for year-end review
  - Attended a staff-wide training for Time Management
- Audit: Audit exit interview was November 19<sup>th</sup>. Entered the post-audit adjusting journal entries. Audit presented and accepted by the Boards.
- Review of all housing clients pursuant to the owner-occupied rehabilitation or down payment assistance guidelines in regard to homeowner's insurance and property insurance. Follow-up with clients who are in default of the guidelines.
- Reporting as required
  - NED, Inc.
    - RMAP Quarterly report
    - IRP 1 & 2 semi-annual report
  - NENEDD
    - IRP semi-annual report
    - EDA planning grant report
    - Payroll quarterly reports including 941, 941N, unemployment
- Monthly and daily tasks of accounts payable, accounts receivable, payroll, loan payments, follow-up with loan clients, financial statements, invoicing for services, etc.



**TO: NENEDD BOARD OF DIRECTORS**

**FROM: JEFF CHRISTENSEN, BUSINESS LOAN SPECIALIST**

**RE: ACTIVITY REPORT – OCTOBER, NOVEMBER, DECEMBER 2018**

- RECEIVED RELEASE OF FUNDS AND PREPARED DOCS FOR CDBG #17-ED-005 (COLUMBUS HYDRAULICS) \$1M
- PREPARED AND SUBMITTED:
  - DED MICRO LOAN #1, #2, & #3 SEMI-ANNUAL REPORT
  - USDA RMAP QUARTERLY REPORT
  - USDA IRP SEMI-ANNUAL REPORTS
  - USDA SUCCESS STORIES
- CDBG GENERAL GRANT ADMINISTRATION DUTIES
- DIRECTED NORTHEAST RLF COMMITTEE MONTHLY MEETINGS
- ATTENDED BD MEDICAL INVESTMENT ANNOUNCEMENT AND TOWN HALL MEETING - COLUMBUS
- ANNUAL SITE VISITS
- ATTENDED 45<sup>TH</sup> ANNIVERSARY OF HARTINGTON EC. DEV. & HISTORIC HARTINGTON HOTEL OPEN HOUSE
- ATTENDED WEILAND DOORS RIBBON CUTTING - NORFOLK
- ATTENDED NENEDD'S CEDS MEETING - COLUMBUS
- MEETINGS WITH BANKS TO DISCUSS BUSINESS RLF PROGRAM
- KNOX COUNTY BOARD MTG TO DISCUSS LOAN WRITE-OFF AFTER SALE OF BUSINESS ASSETS
- PARTICIPATED IN NENEDD'S TIME MANAGEMENT CLASS

FOUR LOANS WERE CLOSED:

- KARA'S KREATIONS – SPENCER (NED, INC. \$27,000)
- EKEKO BLENDS AND GOODS – WAYNE (NED, INC. \$40,000)
- SALON 1 – TILDEN (NED, INC. \$20,000)
- L BAR B STEAKHOUSE – CLEARWATER (NENEDD \$50,000)

ONE LOAN WRITTEN OFF:

- LOAN # 312006 (NENEDD - \$15,021.04)

TWO NEW LOANS RECOMMENDED FOR APPROVAL:

- HEARTLAND HEALTH & CHIROPRACTIC– FREMONT (NENEDD \$140,000)
- CK GRILL & BAR, LLC – COLUMBUS (NED, INC. \$36,000)

LOANS PAID IN FULL:

- OSBORN LUBE EXPRESS (NENEDD)
- FAMILY VARIETY – (KNOX RLF)

OTHER LOANS OF NOTE:

- #612017 (HARTINGTON) – RESCHEDULING AGREEMENT TO BE SIGNED

POTENTIAL BUSINESS LOAN PROJECTS:

CRAFT STORE - EXPANSION

CAFÉ/RESTAURANT (3) – STARTUPS

AUTO PARTS/MACHINE SHOP – EXPANSION

REAL ESTATE OFFICE – BUY EXISTING

BEAUTY SALON – STARTUP

MANUFACTURING – BUY EXISTING

GIFT SHOP – STARTUP

GROCERY STORE (2) – BUY EXISTING

ANIMAL BEDDING – EXPANSION

CHIROPRACTOR – EXPANSION

BAR/GRILL – (3) STARTUPS & (1) BUY EXISTING

HEATING/COOLING – EXPANSION

CIGAR BAR – STARTUP

BAR & GRILL – BUY EXISTING

ABBREVIATIONS:

**CEDS** – COMMUNITY ECONOMIC DEVELOPMENT STRATEGY

**CDBG** – COMMUNITY DEVELOPMENT BLOCK GRANT

**DED** – NEBRASKA DEPARTMENT OF ECONOMIC DEVELOPMENT

**IRP** – INTERMEDIARY RELENDING PROGRAM

**RLF** – REVOLVING LOAN FUND

**RMAP** – USDA RURAL MICROENTREPRENEUR ASSISTANCE PROGRAM

**USDA** – US DEPARTMENT OF AGRICULTURE – RURAL DEVELOPMENT

**To: NENEDD Board of Directors**

**From: Brittany O'Brien, Administrative Assistant**

**RE: Activity Report – October, November, & December 2018**

**Explanation:** Activities completed:

- Learning office procedures and equipment; ordering office supplies and processing requests; directing phone calls to appropriate staff.
- Updating and inputting data into membership database
- Prepare monthly board meeting packets
- Attended Monthly Board Meetings
- Insurance follow ups for Housing clients.
- Accounts Payables
- Daily Deposits
- Post Office Deliveries
- Updating Monthly Loan Payments

**To: Northeast Nebraska Economic Development District Board of Directors**

**From: Judy Joy, Housing Loan Specialist**

**RE: Activity Report – October, November, December 2018**

**OWNER/OCCUPIED HOUSING REHABILITATION (OOR)**

**NED Inc. and Community Reuse OOR Projects**

- Contact applicants on regional waiting list for participation in the program.
- Process applications and determine income eligibility.
- Conduct Environmental Reviews on board approved projects.
- Monitor projects and maintain client files.
- Prepare loan documents for approved and completed projects.

**Village of Walthill 16-HO-15069**

- Mail application packets to interested persons.
- Process applications and determine income eligibility.
- Conduct Environmental Reviews on board approved projects.
- Monitor projects and maintain client files.
- Prepare loan documents for approved and completed projects.
- Maintain individual client budget and total grant budget.
- Prepare drawdowns and submit to Nebraska Department of Economic Development for reimbursement of grant funds.
- Prepare and submit Notification of Annual Audits.
- Monitor the progress of the grant.
- Owner/Occupied Rehabilitation projects completed, and files closed this quarter: 1.

**City of Fremont 15-CR-003**

- Prepare and submit Notification of Annual Audit.
- Prepare and submit final reports.
- Review general administration files and prepare for monitoring.

**City of Fremont 15-TFHO-15038**

- Monitoring the status of grant.
- Prepare drawdowns and submit to Nebraska Department of Economic Development for reimbursement of grant funds.
- Review and maintain general administration files.
- Prepare final reports for signatures.

**City of Norfolk 15-CR-007**

- Assist with general administration of the grant.
- Work with Housing Agency to track progress of projects.

## **RENTAL HOUSING REHABILITATION**

### **City of Fremont – Comprehensive Revitalization Past Grants**

- Track monthly forgivable loan payments.
- Prepare and send lease notification and chargeable rent information to property owners.

### **City of Madison 17-TFRH-15050**

- Process contractor invoices.
- Prepare drawdowns and submit to Nebraska Department of Economic Development for reimbursement of grant funds.
- Prepare loan documents for developer.
- Monitor progress of grant.

### **City of Bloomfield 18-TFRH-35006**

- Complete Environment Review Record and other required documents and submit to Nebraska Department of Economic for Release of Funds.
- Prepare Tenant Selection Policy for City council approval.

## **DOWN PAYMENT ASSISTANCE (DPA)**

### **NED Inc. Regional Reuse Funds**

- Process application and determine income eligibility.
- Conduct Environment Reviews on board approved projects.
- Maintain client files with required documentation.
- Prepare acquisition documents.
- Prepare loan documents.
- Attend loan closings as required.
- Prepare and submit required reports for individual client files to the Nebraska Department of Economic Development.
- Down Payment Assistance loans closed in this quarter: 1.

## **NEW CONSTRUCTION**

### **Norfolk Area Habitat for Humanity 15-TFHP-15044**

- Prepare and submit final reports to Nebraska Department of Economic Development.
- Review general administration files and prepare for monitoring.

### **City of Wakefield 15-TFHP-35028**

- Review general administration files and prepare for monitoring.

## **GENERAL HOUSING ACTIVITIES**

- Review past grant files and dispose of files as permitted by Nebraska Department of Economic Development.
- Reorganize files and delete files from server.
- Gather information in preparation of manual for job duties of the housing loan specialist and instructions for performing those duties.
- Prepare data for Madison County funded projects for last 5 years.
- Update Community reuse account budget sheets with information received from bank statements.

## **MEETINGS/CONFERENCE CALLS**

- NED, Inc. monthly board meetings.
- Conference call with Village of Pender for potential rental rehabilitation project.
- City of Hartington Economic Development 45<sup>th</sup> Anniversary luncheon.
- Attend Time Management Training.
- Conference call with Omaha Habitat for Humanity.

**To: NENEDD Board of Directors**

**From: Martin Griffith, Housing Specialist**

**RE: Activity Report – October, November, December**

### **Meetings/Conferences**

- Attended the NIFA Fall Workforce Housing Forum
- Attended National Association of Home Builders local chapter monthly meetings
- Attended Ned, Inc and NENEDD board of Directors meetings
- Attended Community and Housing Board meetings
- Attended Schuyler Housing Development Committee meetings representing NENEDD as a consultant
- Attended Town Hall meetings
- Attended City of Norfolk Planning Commission & sub-committee meetings

### **Owner Occupied**

- Sent application packets to interested individuals
- Processed applications
- Performed initial Housing Quality Standards inspections
- Prepared initial work and board write-ups
- Presented applicants to Board for approval/denial
- Conducted Tier II Environmental Reviews
- Ordered Title Searches
- Ordered Lead Based Paint Audits/Risk Assessments
- Prepared bid specifications
- Filed and evaluated bids
- Conducted Pre-construction Conferences
- Prepared and issued construction contracts
- Conducted interim and final inspections of repairs
- Reviewed contractor invoices, verified work completed and authorized payment to contractors
- Maintained project files and budgets
- Requested, received & scored proposals for Lead Services.

### **Down Payment Assistance program**

- Performed initial Housing Quality Standards inspections
- Prepared list of required repairs
- Performed verification of repairs

### **Ned, Inc Regional Reuse Program**

- Initiated projects in the communities of Cedar Rapids, Fremont, & Bloomfield
- Monitored progress on projects in Genoa, Meadow Grove, & Plainview
- Verified work completed and authorized payments to contractors

**Walthill Grant**

- Rehabilitated one house
- Determined one property not to be economically feasible for rehabilitation
- Monitored progress on two projects
- Verified work completed and authorized payments to contractors
- Initiated two projects

**Community Reuse Programs**

- Initiated projects in the communities of Fullerton, Emerson and Bloomfield
- Monitored progress on one project
- Verified work completed and authorized payments to contractors

**Madison Rental Rehabilitation Grant**

- Verified work completed and authorized payments to contractors
- Monitored progress on project



**To: NENEDD Board of Directors**

**From: Jan Merrill, Community Planner**

**RE: Activity Report – October, November, December**

### **Meetings/Conferences**

- Attended NIFA-Nebraska Workforce Housing Forum in Kearney, NE
- Attended Nebraska Community Foundation Meeting in Norfolk, NE
- Attended Hartington Economic Development 45<sup>th</sup> Anniversary open house in Hartington, NE
- Attended Nebraska Development Network-Northeast Region monthly meetings in Verdigre and Norfolk, NE
- Time Management workshop at Northeast Community College in Norfolk, NE

### **Community Projects**

- **Albion**
  - Norfolk Downtown Revitalization Grant
    - Assisted the awarded business with the required SAM registration
    - Held preconstruction conferences with business owners and contractors
    - Conducted wage interviews with contractors
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
  - Completed general grant administration duties
- **Hartington**
  - Assisting the City's Economic Development Coordinator with tourism opportunities
- **Howells**
  - Assisting the City with an Income Survey to see if they will qualify for a Public Works grant
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
- **Laurel**
  - Assisted the City with their DTR Planning Study
  - Attended town hall meetings
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
  - Completed general grant administration duties
- **Lyons**
  - Assisted the City with their DTR Planning Study
  - Attended town hall meeting
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
  - Completed general grant administration duties
- **Newman Grove**
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report

- **Norfolk**
  - **Norfolk Downtown Revitalization Grant**
    - Assisted the awarded business with the required SAM registration
    - Held preconstruction conferences with business owners and contractors
    - Conducted wage interviews with contractors
    - Attended town hall meeting regarding the design of RiverPoint Square
    - Completed general grant administration duties
  - **Comprehensive Development Phase 2 Year 1 Grant**
    - Attended town hall meetings regarding the design of Braasch Avenue
    - Completed general grant administration duties
  - **Comprehensive Development Phase 2 Year 2 Grant**
    - Received award from DED for grant application
    - Prepared and submitted Release of Funds and Environmental Review documents
    - Completed general grant administration duties
  - **Tourism Development Grant**
    - Received award from DED for grant application
    - Prepared and submitted Release of Funds and Environmental Review documents
    - Completed general grant administration duties
  - Assisted the City with a Public Hearing in Lincoln, NE for Recreational Trails grant application
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
  - Assisting the City with upcoming grant applications
- **Rosalie**
  - Submitted required Notification of Annual Audit Report
- **Scribner**
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
- **Thurston**
  - Completed general grant administration duties
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report
- **Wayne**
  - **Comprehensive Development Phase 2 Year 1 Grant**
    - Attended concept design meetings
    - Completed general grant administration duties
  - **Comprehensive Development Phase 2 Year 2 Grant**
    - Received award from DED for grant application
    - Preparing Release of Funds and Environmental Review documents
    - Completed general grant administration duties
  - Submitted required Project Status Reports
  - Submitted required Notification of Annual Audit Report

**TO: NENEDD Board of Directors**  
**FROM: Mandy Gear, Community Planner**  
**DATE: December 19, 2018**  
**RE: Staff Report for October, November, December**

### **Meetings/Conferences**

- Attended monthly NE Nebraska Network meetings in Verdigre and Norfolk
- Attended a Time Management Workshop at NECC
- Attended Nebraska Community Foundation Conference at the DeVent Center in Norfolk
- Attended Housing Forum in Kearney

### **Community Projects:**

#### **Columbus**

- Attended Columbus Taskforce Housing meeting in November
- Received NOA for CD Grant 16-CD-201 and am currently working on ROF documents
- City engineering department is finishing up the 15<sup>th</sup> Street design phase for 16-CD-101; bid letting for a contractor is expected to occur in January; NWNEN continues to search for properties located in the project area to purchase to begin PRR activities. One property has been inspected and is anticipated to be purchased in January.
- Completed General Grant Administration duties for 16-CD-101 including project status reports and annual audit forms

#### **Fordyce**

- Completed Income survey which determined Fordyce to be 57.89 % LMI
- Currently working on a community attitude survey and anticipating a January launch
- Fordyce hopes to apply for PW funding for a streets project

#### **Oakdale**

- Reviewed and approved the bid package; Bid letting for a contractor is expected to occur in January
- Completed General Grant Administration duties for 16-WW-003 including project status reports and annual audit forms

#### **Pender**

- Pender DTR final plan was presented to the Village Board and approved; Pender will now apply for DTR implementation funds in 2019 for façade improvements
- Participated in a conference call with Pender Economic Development and Rod Heise regarding a potential housing project at 401 Main Street in Pender; no decision has been made to proceed with application process
- Completed General Grant Administration duties for 16-PP-010 including project status reports and annual audit forms

#### **Schuyler**

- Attended monthly Schuyler Housing Development Committee meetings
- Completed Final Financial report for 14-CIS-005

**Tilden**

- Continuing the income survey process as Tilden is only 48.85% LMI; they are hoping to apply for Public Works, Downtown Revitalization, and/or Water/Wastewater funding

**Wynot**

- JEO finished up the preliminary street design and was approved by the Board this month; Bid letting for a contractor will begin in January with bid opening date on January 29th
- Completed General Grant Administration duties for 17-PW-010 including project status reports and annual audit forms

Also assisted fellow community planners with ROF documents for Fremont

**To: NENEDD Board of Directors**

**From: Lowell Schroeder, Community Planner**

**RE: Activity Report – October, November, December**

### **Meetings/Conferences/Other Activities**

- Participated in the time management training through Northeast Community College
- Attended Northeast Network group meeting
- Attended CDBG recertification and received certification
- Provided input to other staff members regarding questions from communities

### **Community Projects**

- **Bloomfield**
  - Bloomfield Nebraska Affordable Housing Program grant application
    - Assisted with environmental review to obtain environmental clearance
    - Assisted contractors with Nebraska Energy Office requirements
- **Creighton**
  - Creighton Downtown Revitalization Grant
    - Completed general grant administration duties
    - Completed environmental reviews to obtain environmental clearance for the three businesses that were awarded façade improvement grants
    - Held preconstruction conferences with business owners and contractors
    - Conducted wage interviews with contractors
- **Fremont**
  - Participated housing development meetings for future grant application
  - Fremont Comprehensive Development (CD) Grant Year 1
    - Attended concept design meetings and assisted City staff with CDBG bid document requirements
    - Contractor monitoring site visit
  - CD Phase 2 Year 2 grant application was awarded \$475,000
    - Assisted with special conditions
  - Fremont Downtown Revitalization Grant
    - Completed general grant administration duties
- **Knox County**
  - Provide input to Knox County Development Agency on communities and potential projects
- **Madison**
  - Madison 2017 CDBG Public Works Street and ADA Improvements
    - Completed general grant administration duties
    - Assisted Preservation Madison with procurement of ADA project Architect
  - Assisted Preservation Madison with strategic planning and USDA grant application
- **Neligh**
  - Neligh Downtown Revitalization Grant
    - Completed general grant administration duties
    - Completed environmental reviews to obtain environmental clearance for the 43 businesses that were awarded façade improvement grants

- Assisted the awarded business with the required SAM registration
  - Held preconstruction conferences with business owners and contractors
  - Conducted wage interviews with contractors
- **Niobrara**
  - Met with Village and citizens regarding potential community center project
  - Assisted with development and distribution of community attitude survey
- **Osmond**
  - Met with City and representatives of local development corporation regarding potential future housing application
- **Pierce**
  - Completed general grant administration duties for DTR study grant
  - DTR Project Implementation grant application for ADA sidewalk improvements was awarded \$445,000
- **Pierce County**
- Provide input to Pierce County Economic Development regarding housing, community, and county projects
- **Plainview**
  - Met with City and Economic Developer potential future housing application
- **Wakefield**
  - CDBG Public Works grant application for street improvements was awarded \$385,000
- **Walthill**
  - Provide input to local Economic Developer regarding community projects and potential CDBG grant opportunities
- **Wausa**
  - **Wausa** Downtown Revitalization Grant
    - General grant administration duties
    - Held preconstruction conference with business owners and contractor
    - Conducted wage interviews with contractors
    - Submitted required Project Status Reports
  - Revised information for Game and Parks Land and Water Conservation grant application for ADA swimming pool renovation