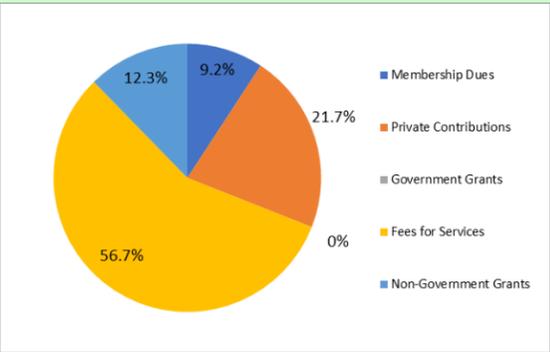
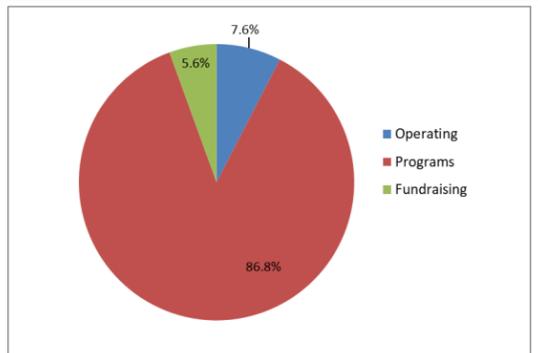




**Funding Sources**  
Actual for FY 2022-2023 = \$446,682



**Funding Uses**  
Actual for FY 2022-2023 = \$956,711



**2022-2023 Board of Directors**

- Tina Engelbart, Chairperson - Northeast Nebraska Economic Development District
- Quelbin Izaguirre, Vice Chairperson - NeighborWorks Northeast Nebraska
- Scott Jensen, Secretary - FNBO
- Matthew Cavanaugh, Treasurer - Holy Name Housing Corporation
- Autumn Calkins - High Plains Community Development Corporation
- Seanna Collins - North Platte Housing Authority
- Autumn Dillon - U.S. Bank
- Lara Huskey - Midwest Housing Development Fund
- Amanda Palmerton - Southeast Nebraska Community Action Partnership
- Michael Sands - Baird Holm, LLP
- Brent Williams - EXCEL Development Group

*NHDA Board Members make an annual personal, financial contribution to the Association.*



**Thank You to Our Supporters**

**INVESTORS COUNCIL**

The Investors Council is a group of organizations committed to support our success by making a significant annual financial contribution.

**Silver Level: \$2500 Annually**

- Advantage Capital
- American National Bank
- Burlington Capital
- Cornhusker Bank
- EXCEL Development Group
- First National Bank Omaha
- Foundations Development
- Holy Name Housing Corporation
- Horizon Bank
- Mesner Development Co.
- Midwest Housing Equity Group
- U.S. Bank

**GRANT RESOURCES Over \$5,000**

- Federal Home Loan Bank of Topeka
- City of Lincoln
- First National Bank of Omaha
- Lozier Foundation
- Lincoln Community Foundation

NHDA also participates in the annual **Give To Lincoln Day** program

*Your membership and contributions support the work of NHDA. Please consider including us in your charitable giving budget.*

**Staff**

- Amber Marker, Executive Director
- Carol Bodeen, Director of Policy & Outreach



**2022-2023 Annual Report**  
July 1, 2022 - June 30, 2023

**MISSION -**  
*To champion affordable housing*

**A Dream Comes True!!**

One of NHDA's long running programs experienced a milestone achievement this past year. Nebraska RentWise Online made its debut on February 1st, 2023. RentWise was introduced to Nebraska in 2006 and has been a collaborative effort through the years with a network of providers and trainers and with NHDA serving as the leader and coordinator of the program. This is the only program of its kind, and its reputation has solicited inquiries from around the country.

The goal from the beginning has been to help renters obtain housing and to keep that housing by being successful tenants, providing the knowledge and tools they need to obtain and stay in their rental home. This success was confirmed by a study conducted in recent years with the Lincoln Housing Authority (LHA). This study compared long-term eviction rates for individuals who had taken LHA's RentWise class to those of the general public. There was a statistically significant decline in eviction rates for RentWise students (1%) vs the general public (2.6%).

Since its inception this education was strictly a paper-based, face-to-face education tool. However the need was great for the many people unable to attend these classes. This included those who are physically unable, do not have access to transportation and/or childcare or simply not able to miss work to attend these classes. With clear evidence of the program's value, interest in developing an online version steadily increased.

RentWise Online development began with funding in 2021 from the City of Lincoln for a partnership with the University of Nebraska School of Computing Senior Design program. This provided an initial framework for the course which then required the talents of a software engineer residing in Krakow, Poland to complete the online work. Once again, the City of Lincoln stepped up and in 2022 awarded NHDA with a \$100,000 grant made available through federal Emergency Rental Assistance funds. This grant assisted with this additional online development and significant marketing efforts in the Lincoln area to introduce RentWise Online and raise awareness for this valuable education. For the first time in NHDA history, one of our programs was featured in social media (Facebook), online streaming services (Hulu, YouTube), local TV (KOLN/CW), radio (KZUM) and even a billboard at 38th & Normal Blvd.

All of these efforts have paid off and RentWise Online registrations have been increasing exponentially in the first six months. We are excited for the future of this program and look forward to extending our marketing to all areas of Nebraska.



**Established in 1996, the Nebraska Housing Developers Association has a membership base of more than 70 organizations working to strengthen the state's economic vitality by making safe, affordable housing available to all Nebraskans.**



## Nebraska's Housing Crisis

There are very few conversations related to economic development these days that do not mention housing. The current market throughout our state is making it difficult for workers of all income levels to find the appropriate housing for their situation.

It was the urgency of this situation that was the impetus of Nebraska's Strategic Housing Framework completed in late 2022. The Framework, based on an accompanying Housing Needs Assessment, sets the stage for the work that is needed to solve this crisis. NHDA has been in the middle of efforts such as this since our beginning in 1996. We celebrate the attention that is being applied to affordable housing development and applaud NIFA and the Nebraska Department of Economic Development for their work on this project, as well as our other NHDA members who contributed.

Going forward NHDA is active in the "Pillar" groups that have been formed to fulfill the housing priorities and needs identified within the Framework. The bottom line is that we need to continue investing more time and money into housing development, along with innovative strategies.



### Why we do what we do!

Received from Carrie Kuszak, Family Support Specialist with Lincoln Housing Authority:

"I received a call from a gentleman in a rehabilitation care facility needing help with how to complete the RentWise class. He was paralyzed from the neck down due to a motorcycle accident and was unable to leave the facility to attend the class. He was approaching discharge from rehab and looking for somewhere that was affordable and could accommodate him and his family. He was so excited when I told him that it had just gone live online, and he could take it from his bed. I met with him and walked him through the process of getting signed up.

He called me when he had completed all six modules and wanted to know if I could bring him his Certificate. I went to visit with him and take him his certificate. He was so grateful that the courses were offered online, and how this was going to help him with moving up on the waitlist here at LHA as well as all the things he learned from taking the class. This gentleman's gratitude is something words cannot describe, being there in person visiting with him I could feel the sincerity and gratitude for RentWise Online and the opportunity this provided. He is looking forward to getting his voucher and moving forward with his life in his new home."

## Collaborative Housing Initiatives

### All Seasons

Our All Seasons Affordability Program has continued to be a great form of direct assistance provided to households who need it most! In 2022-23 we provided \$215,633 in financial assistance to 26 low-income homeowners who were without a functioning furnace and/or air conditioner. By giving residents up to \$9,000 for a new HVAC system we increase the affordability of their home by lowering their monthly energy costs while at the same time creating a safer and healthier home.

Additionally, this lowers housing instability by putting a major utility back under warranty and removing the risk of a replacement cost that could force the sale of the home. To date the demand for this program has outpaced our current funding. At the end of 2022 we were awarded with another grant from FHLBank Topeka to continue the program and have set our goal to assist up to 72 more homeowners.

### FirstDown

FirstDown is a program intended to help low and moderate income households purchase a home by providing downpayment and closing cost assistance. These grants allow those who otherwise might not have been able to purchase a home.

In the past year NHDA has provided \$102,000 in FirstDown grants to 17 homebuyers who are all below 80%, 60% or 50% of area median income for the community in which they reside. This number is almost half of what we have been able to provide in the past. Our current housing market makes it nearly impossible for lower income Nebraskans to purchase the home of their choice. The major obstacles are availability, price and interest rates.

NHDA has successfully administered this program for 17+ years and we plan to apply for additional funding from FHLBank Topeka to continue it into the future.

## Collaborative Housing Initiatives

### REACH

Nebraska's statewide home buyer education delivery system provided \$20,000 in funding to affiliates organizations through NIFA's REACH Challenge Grant. With this support, education was provided to 833 households, impacting 214 first mortgage loans from 37 different lenders totaling nearly \$29.7 million.

The top three mortgage lenders involved in making these homeowner dreams come true were: Habitat for Humanity, West Gate Bank and US Bank.

*NHDA looks forward to continuing our housing programs in the next fiscal year. We strive to help all Nebraskans who have a dream and who are willing to overcome the hurdles in their way to succeed in finding a safe and decent place to sleep each and every night.*



## Technical Assistance & Training Services

Nebraska RentWise - Conducted two in-person Train-the-Trainer workshops this past year, in November of 2022 and May 2023, adding 61 new trainers to the list of certified trainers.

Technical Assistance: provided to numerous members covering various housing topics.

Hosted an online learning opportunity for Rural Workforce Housing participants.

## Awareness & Policy Work

### 2023 Nebraska Legislature

A key aspect of NHDA's work is to build and be a part of a coalition affordable housing proponents.

The 108th Nebraska Legislature, First Session was both unexpected and unprecedented in many ways politically speaking. The Nebraska 2022 Strategic Housing Framework stated in reference to our state's housing crisis that "if we do nothing, Nebraska and Nebraskans will lose out." Unfortunately that is exactly what happened in this legislative session. With a record anticipated budget surplus going into the first year of the biennium, and a well documented housing shortage, a \$40 million allocation for Workforce Housing in both rural and urban areas was put forth by the Appropriations Committee, approved by the full legislature and then vetoed by Governor Pillen. A veto override effort failed by five votes.

On the positive side, the budget bill did provide for the reappropriation of any amounts remaining in those funds at the end of this fiscal year (June 30) to enable them to be used in the 2023-2024 fiscal year. Also included was an increase in spending authority for the Department of Economic Development to allocate out \$10M more funds, currently held in the Nebraska Affordable Housing Trust Fund.

Other wins included

- Reduction in community match for the Rural Workforce Housing Fund to 25% and allowing organizations with additional development capacity to apply for more than one grant per cycle.
- Changes to the Middle Income Workforce Housing Fund included changing the maximum for an owner-occupied housing unit to a cost to construct of no more than \$330,000 and added to eligible activities the preparation of land parcels for construction of housing.
- Nebraska Historic Tax Credit Program extended through December 31, 2030.

We intend to regroup our efforts in 2024 to strategize and advocate for more funding to the Rural and Middle Income Workforce Housing Funds as well as the Nebraska Affordable Housing Trust Fund. We will also work toward ways to make the funds more efficient and effective.