Growing Central Nebraska





Central Nebraska Economic Development District
Paired With:

Central Nebraska Housing and Economic Developers, Inc.

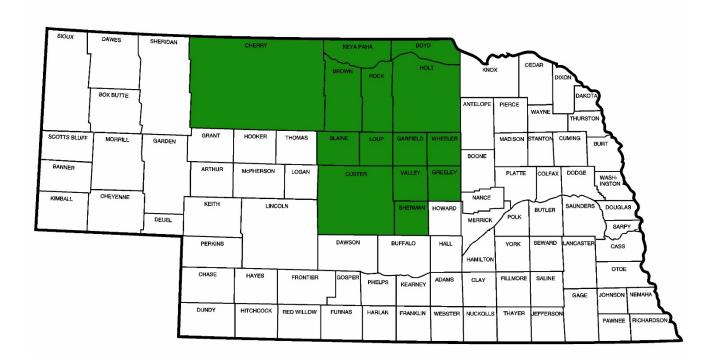
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Introduction

The Central Nebraska Economic Development District was originally created in 2006. There was quite a bit of time for growth, change, and building. Through hard work, and finding the best team possible, we strive to help grow our district as best we can. Today, we are known for our dedication to building up our district in any way possible. Our goal is to help you be the best you can be. We work closely with each of our communities and counties to make their dreams realities. This book shows only a sample of what we have achieved together, and it continues to grow. We have been awarded large and small grants, but in our time, it is not the size of the grant, but the impact and meaning for the community. As you look through the book, we hope it sparks ideas for what you may want to achieve in the future, and maybe, discover new projects to work on together.

The only question we have now is... How can we help you?



Community Improvement

Many of our communities were built several decades ago. Today, there are many things that need repairs, such as sewers and water mains, streets, sidewalks, and public areas, including parks. If your communities lack these improvements, we can help! For many, the first impression your community gives off is the only chance you may get to recruit potential new residents and customers. Let us help give your community the best first impression it can possibly have.



Year	Grant Recipient	Project Description	Funding Source	Grant Amount
2021	Anselmo	Community Center	CDBG	\$401,597
2021	Loup City	Street Improvements	CDBG	\$435,000
2021	Arnold	Planning	CDBG	\$37,500
2021	Burwell	Planning	CDBG	\$33,000
2020	Lynch	Splash Pad	Game and Parks	\$75,870
2020	Chambers	Splash Pad	Game and Parks	\$80,200
2020	Garfield County	Tourism	CDBG	\$435,000
2020	Ewing	Community Equipment	USDA - CF	\$57,400
2020	Ainsworth	Community Equipment	USDA - CF	\$47,000
2020	Spencer	Community Equipment	USDA - CF	\$31,995
2020	Atkinson	Public Works	CDBG Repurposed	\$289,371
2020	Butte	Public Works	CDBG Repurposed	\$101,658
2020	Sargent	Hazard Mitigation	CDBG Repurposed	\$103,117
2020	Sherman County	Public Works	CDBG Repurposed	\$26,064
2018	Ainsworth	Sewer Construction	CDBG	\$385,000
2018	Ord	Public Works - Gap Paving	CDBG	\$250,000
2017	Ainsworth	Community Planning	CDBG	\$19,717
2017	KBR Sanitation	Recycling Equipment	Recycling Council	\$16,000
2012	CNED, Inc Region	Technical Assistance for Communities	Nebraska TRUST	\$60,000
2012	Wolbach	Public Works - Sewer Improvements	CDBG	\$167,000
2010	Chambers	Planning - Drainage Improvement Study	CDBG	\$20,200
2010	Chambers	Sewer Improvements	CDBG	\$350,000
2010	CNED, Inc Region	Demolition	NSP	\$240,000
2010	Wolbach	Community Center	CDBG	\$278,400
2010	Wolbach	Public Works - Street Improvements	CDBG	\$148,350
2009	Ainsworth	Public Works - Street Improvements	CDBG	\$350,000
2009	Anselmo	Water Improvements	CDBG	\$286,000
2009	Bassett	Wastewater Study	CDBG	\$22,500
2009	Chambers	Planning - Street Improvement Study	CDBG	\$23,100
2009	Chambers	Planning - Water Study	CDBG	\$17,600
2009	CNED, Inc Region	Technical Assistance for Communities	Nebraska TRUST	\$60,000
2008	Ansley	Planning - Comprehensive Plan	CDBG	\$20,500
2008	Ansley	Fire Station	CDBG	\$250,000
2008	Chambers	Planning	CDBG	\$25,680
2008	CNED, Inc Region	Capacity Building	NIFA	\$75,000
2008	Valley County	Courthouse Elevator - Architectural Barriers		\$180,021
2008	Wolbach	Public Works - Street Improvements	CDBG	\$148,350
2007	Bassett	Planning	CDBG	\$24,418
2005	Ainsworth	Fire Station	CDBG	\$250,000
2005	Ainsworth	Planning	CDBG	\$23,500
2005	Bassett	Planning	CDBG	\$40,000
2004	Atkinson	Capacity Building	CDBG	\$25,000
2004	Atkinson	Public Facilities - Library	CDBG	\$250,000

KBR Solid Waste Forklift Grant -

There are parts of a community so ingrained, it is difficult to see where that community would be without them. For Ainsworth, Springview, Johnstown, and Long Pine, the loss of their recycling plant, KBR Solid Waste would be tragic.

When the brakes went out on the one, and only, forklift for KBR Solid Waste, it was devastating. They could no longer stack pallets very high, which was wasting precious space. The trucks could not be filled completely. It was unsafe conditions for the workers. They were no longer as efficient as before. Using the forklift posed serious risk, but the other equipment did not get the job done either. It would have cost \$4,500 to fix the existing forklift, but that machine was greatly outdated, and the update would outweigh the worth of the total machine!

It was decided that they needed to buy a new forklift, but they are expensive, and that chunk of money was not in the budget. Then they looked at leasing a forklift, but that monthly rent was also too expensive, especially if they could just make a payment on a new one that they could own.

So, KBR came to Central Nebraska Economic Development District to see if there was any help to be found. Judy Petersen, Executive Director was there to save the day. She worked over one weekend, put together a packet, and took it back to them. After a few changes, the grant was ready to be submitted. They looked and found a few different options for new forklifts. Finally, they settled on a forklift, decided the monetary amounts to apply for, and submitted the grant request.

Eventually, KBR Solid Waste was awarded a grant of \$16,000. With their matching amount and the grant money, they were able to purchase a newer model of forklift. It has greatly increased their efficiency of work, and they no longer have to worry about unsafe working conditions, nor do they fear any major mechanical breakdowns in the near future, since their model is so updated.

During an interview with Bruce Papstein, he had the following to say, "Judy is excellent to work with. She worked tirelessly, confirmed appointments, and was overall helpful." The future for KBR Solid Waste is bright and broad. They have several ideas to improve their recycling program, through bailing plastic differently to glass recycling. Where they will start, time will tell, but the Central Nebraska Economic Development District will be there every



Burwell Storm Sewer Project -



Burwell finished up another great project in 2019. They enlisted CNEDD's help in applying for \$250,000 in CDBG Public Works funds to replace and extend some existing storm sewer infrastructure in the northwest portion of the city that could no longer divert storm water efficiently from that area of town. Burwell was able to match that awarded amount with \$537,687. As the community keeps growing through business, community, housing, and tourism development, some basic aspects of the city needed to be updated in order to keep up with the population and infrastructure growth.

The storm sewer system in the northwest portion of the city was originally built in the 1960's. It consisted of 24" pipe that could only carry 9 cubic feet per second. The system was designed to accommodate a storm flow from a much smaller urban area than what exists now, and what will exist in the future.

This system had a major negative impact upon the community. Downtown Burwell, which is adjacent to that proposed project area, would become frequently inundated with damaging storm water flows, since the system could not keep up with even a moderate storm event, one inch or more. The system quickly became overwhelmed, causing damage to the buildings and facilities, as well as limiting access to the downtown areas when the streets would flood.

The project in mind was to replace and expand the existing storm sewer system. Instead of the 24" pipe, there would be a 36" pipe that would increase the capacity from 9 cubic

feet per second to 26 cubic feet per second! The new system allows for the future growth of the City of Burwell in this area, including the construction of a new nursing home to provide a much-

needed medical service for the community residents.





Replacing and expanding the existing storm sewer was a vital project in the City of Burwell. While it may not have been the easiest of projects, it was integral for continued community growth. With the new system in place, there is no more flooding in the downtown area, which prevents a lot of damage, gives continual access to retail, medical, community, and church functions, and generally saves money for everyone involved. CNEDD was happy to be a part of such an important project.

Ainsworth Wastewater Project -

The City of Ainsworth was awarded funding through the Community Development Block Grant (CDBG) federal program in order to partially fund improving the wastewater infrastructure system. The total project cost is **approximately \$962,080**, with the grant funds used for sewer construction costs.

The current infrastructure is aging and, upon completion of proper rehabilitation or replacement, will eliminate the previous issues and problems plaguing the community. The most problematic occurrences have been:

- Sewer backup in residents' homes
- Tree roots getting into the sewer lines
- Plugged pieces of infrastructure



This project is essential in protecting the environment and thoroughly treating wastewater will result in long term success for improving community life.

Ord Paving Project -





The City of Ord was awarded funding through the federal Community Development Block Grant (CDBG) program to partially fund a Gap Street Paving/Storm Sewer project in a targeted area of the City. The total project cost is approximately \$2.2 million dollars, with the grant funds being committed to only street paving construction costs.

The paving portion, which covers nearly 44 city blocks, is addressing gravel streets that, when completed, will provide benefits to the community, including:

- Increased values of properties
- Eliminate erosion and pooling of water in potholes
- Reduce dust
- Improve snow removal

Following the completion of this paving project the City of Ord's street will be around 90% paved.

Business Growth

Business is the lifeblood of any community. Without jobs, no community can survive. It is heartbreaking to walk down the street past closed store after closed store. You have the space, so let's utilize it, and bring in new businesses. If you have an idea for a business, but are not sure how to get started, come chat with us. There are loads of opportunities and resources to get you going, keep you growing, and remain strong.



Year	Grant Recipient	Project Description	Funding Source	Grant Amount
2020	Handlebend	Manufacturing Expansion	Site & Building Funds	\$100,000
2010	Ord	Theater Renovation	CDBG	\$106,250
2009	Ainsworth	Main Street Study	CDBG	\$30,000
2009	O'Neill	Microenterprise Assistance	REAP	\$105,250
2007	CNED, Inc Region	Operating	HAC	\$10,000
2007	O'Neill	Economic Development - Business Loan	REAP	\$105,000
2005	CNED, Inc Region	Operating	Nebraska TRUST	\$120,000
2005	O'Neill	Economic Development - Business Loan	REAP	\$130,000
2004	Atkinson	Economic Development - Business Loan	CDBG	\$405,000
2004	Atkinson	Economic Development - Business Loan	CDBG	\$320,984
2004	Atkinson	Economic Development - Business Loan	CDBG	\$105,000

Handlebend Building Project -

The Central Nebraska Economic Development District (CNEDD) is proud to announce that **Handlebend Copper Mugs** has received and invested \$100,000 of Nebraska Site and Building Development Funds into expanding their unique manufacturing business in O'Neill. This is the first business that has received this funding in the District's 14-county region.



What started as a dream of making authentic copper mugs in a small family shop has led to the renovation of a 1940's building into a community gathering place that houses the **expanded copper mug manufacturing**, a **coffee company**, **flower and gift shop**, **and a photography studio**. The District's non-profit organization was able to play a role in applying for these funds for Handlebend's manufacturing business expansion project.

"The addition of businesses and jobs in the Handlebend Building will enhance the quality of life and economic growth in the City of O'Neill," said CNEDD Executive Director Judy Petersen. "Many thanks to the Nebraska Department of Economic Development for their investment in Handlebend's manufacturing expansion, and in our rural Nebraska communities."

The state's Site and Building Development Program was designed to create favorable conditions for improving the industrial readiness of the state. In the Handlebend project, the state's investment in the manufacturing space spurred additional small business growth

within the building.

Business Plan Basics -

Business is not an easy topic. It is broad and there are so many different aspects that make up one business. Whether you are an entrepreneur or just working in the business field, we all muddle our way through on a daily basis. Some days, it would be nice if we were taught what, and what not, to do in the business setting. CNEDD offers a five-week program that teaches you the basics of business.

Business Plan Basics Training is a program designed for small business owners. It consists of **five**, **hands-on**, **exploratory sessions** that cover a wide range of topics necessary in any business. Marketing, goal setting, financial management, advertising/promotion, and customer relations are dealt with on a day-to-day basis in any business.

The three main points everyone should walk away with are:

- Knowing Customers
- Targeting Customers
- Financing the Business

Each topic is covered in-depth and teaches you how to push your business forward.

Lead by Judy Petersen, these sessions serve a great purpose in the lives of business owners. Petersen is excited to play a role in growing business in central Nebraska and finds teaching the class is a joy filled with fun people. What started Business Plan Basics was the desire to encourage entrepreneurship in the region. Teaching people about business in order to stay up to date, as well as inspire the next generation to fill these businesses so they will stay around is a goal for Petersen.

Anyone who owns or works in a business, from tax services to lawn care, could learn a thing or two from this class. Better marketing strategies, keeping track of finances, and building your customer base are all explained through this course. Turning your goals into reality is a major focus of this course. If you are interested in having this course come to a town near you, feel free to let us know.



THE FEEDBACK FROM EACH COURSE HAS BEEN OVERWHELMINGLY POSITIVE!

"[This course has] lots of good stuff for someone who is just starting out. Good base starting point for an entrepreneur."

- Jennifer Smydra, CPA Stuart, NE

"It helped me organize my finances, so they aren't as scattered as before. Financing in a new business is big! It's well worth attending."

- Andrew Iske, #1 Lawn Care, Loup City, NE

"Helping businesses be successful, cost friendly, and worth attending."

- Jeff Harrington, Maschka's Sausage Shop, Ashton, NE

"Meeting with other entrepreneurs allowed us to share ideas and it gave me tools to build a great business plan. Just enter into the course with a clear vision in mind, so you aren't scattered everywhere."

- Amy Seger, Wildflower Grocer, O'Neill, NE

Small Business Training -

Our Small Business Training & Resiliency program is off and running for several Central Nebraska Businesses. This program, funded through CARES Act, is helping small business owners all across Central Nebraska grow their businesses by helping with their online presence, digital marketing, e-commerce training, and much, much more.

The program is **FREE** to participants and is executed in partnership with GROW Nebraska. The response to the program has been terrific! CNEDD participants in the program have found it works well and are certainly enjoying all the benefits to their businesses.

CNEDD participants represent a wide variety of small businesses including - restaurants, furniture stores, salons, insurance companies, health wellness centers, nurseries, etc. By being a part of this CNEDD program, you will receive all the benefits of the GROW Nebraska Membership for the duration of the program.



Businesses' products and services are featured in the GROW Nebraska Retail Store at https://buynebraska.com/



MarkeTech - CNEDD business testimonials

Watch this awesome YouTube video featuring participants from our district!

https://youtu.be/6P2O6ibAuaU

"I wanted to make my business more visible on-line and learning the importance of our website" - Henry Moore, Callaway

"I love opportunities like attending MarkeTech giving us opportunities to expand our business. The GROW Nebraska staff has been terrific in helping me set up google business and equip my business with many useful resources. They are great!" - Carissa Konrad, Atkinson



Attend the MarkeTech Conference where business and technology to meet, along with many networking opportunities.

Let us know if you, or someone you know, would be interested in joining this program today!

Housing Development

Housing is one area of development where all districts, even the metropolitan districts, suffer. Without enough housing, both rentals and for sale, we cannot attract new people to our communities. There are many options available to explore, so be sure to talk to us about how we can help increase housing in your community.



Year	Grant Recipient	Project Description	Funding Source	Grant Amount
2021	Valentine	Single Family Home Construction	Nebraska TRUST	\$500,000
2020	Ainsworth	Owner-Occupied Housing Rehabilitation	CDBG Repurposed	\$27,691
2020	Custer County	Owner-Occupied Housing Rehabilitation	CDBG Repurposed	\$193,309
2020	Bassett	New Rental Duplex Construction	Nebraska TRUST	\$299,998
2020	North Loup	Disaster Housing Rehabilitation	Nebraska TRUST	\$252,000
2020	Sargent	Disaster Housing Rehabilitation	Nebraska TRUST	\$315,000
2019	Lynch	Disaster Housing - Rehab/Rental Construction	Nebraska TRUST	\$500,000
2019	Broken Bow	Single-Family Home Construction	Nebraska TRUST	\$500,000
2018	Atkinson	Rental Housing Duplex Construction	Nebraska TRUST	\$295,000
2018	O'Neill	Owner-Occupied Housing Rehabilitation	CDBG	\$252,000
2017	Arcadia	Rental Housing Duplex Construction	Nebraska TRUST	\$192,925
2017	CNED, Inc Region	Workforce Housing	RWHF/NIFA	\$480,780
2017	CNED, Inc Region	Down Payment Assistance/Minor Rehab	Nebraska TRUST	\$189,000
2017	CNED, Inc Region	Housing Technical Assistance/Operating	Nebraska TRUST	\$40,000
2017	Comstock	Owner-Occupied Housing Rehabilitation	CDBG	\$189,000
2017	Greeley	Owner-Occupied Housing Rehabilitation	CDBG	\$189,000
2017	Stuart	Rental Housing Duplex Construction	Nebraska TRUST	\$172,225
2016	Broken Bow	Workforce Housing Initiative	NIFA	\$500,000
2016	CNED, Inc Region	Owner-Occupied Housing Rehabilitation	Nebraska TRUST	\$250,000
2015	Butte	Owner-Occupied Housing Rehabilitation	CDBG	\$186,000
2015	CNED, Inc Region	Down Payment/Minor Rehab	Nebraska TRUST	\$200,800
2013	CNED, Inc Region	Owner-Occupied Housing Rehabilitation	Nebraska TRUST	\$186,000
2013	Aurora	Owner-Occupied Housing Rehabilitation	CDBG	\$225,000
2013	Central City	Owner-Occupied Housing Rehabilitation	CDBG	\$193,513
2013	Long Pine	Owner-Occupied Housing Rehabilitation	CDBG	\$186,000
2012	CNED, Inc Region	Rental Rehabilitation	Nebraska TRUST	\$150,780
2012	Stuart	Rental Housing Duplex Construction	Nebraska TRUST	\$250,000
2012	Wolbach	Rental Housing Rehabilitation	Nebraska TRUST	\$126,795
2011	CNED, Inc Region	New Single-Family Home Construction	Nebraska TRUST	\$507,000
2011	Holt County	Housing Study	NIFA	\$7,500
2011	Butte	Home Purchase/Rehab/Resale	Nebraska TRUST	\$161,720
2010	Bassett	New Single-Family Home Construction	Nebraska TRUST	\$131,700
2010	Burwell	New Single-Family Home Construction	Nebraska TRUST	\$172,000
2010	CNED, Inc Region	Disaster Housing	Nebraska TRUST	\$240,000
2010	Sherman County	Owner-Occupied Housing Rehabilitation	CDBG	\$250,000
2009	Custer County	Owner-Occupied Housing Rehabilitation	CDBG	\$250,000
2009	Cuter County	Housing Study	NIFA	\$7,500
2009	Ord	New Neighborhoods Homebuyer	Nebraska TRUST	\$750,000
2009	Valentine	Owner-Occupied Housing Rehabilitation	CDBG	\$250,000
2008	CNED, Inc Region	Owner-Occupied Housing Rehabilitation	HOME	\$600,000
2008	CNED, Inc Region	Down Payment Assistance/Minor Rehab	Nebraska TRUST	\$156,000
2008	Ord	Owner-Occupied Housing Rehabilitation	CDBG	\$250,000
2008	Sargent	Owner-Occupied Housing Rehabilitation	CDBG	\$250,000
2007	CNED, Inc Region	Disaster Housing	Nebraska TRUST	\$240,000
2007	O'Neill	New Single-Family Home Construction	Nebraska TRUST	\$520,000
2006	CNED, Inc Region	Owner-Occupied Housing Rehabilitation	HOME	\$580,000

Arcadia Duplex -

Over 50 people attended Arcadia's open house on July 23rd, to celebrate the community's new rental duplex, which is located at 215 E. Bridge Street. What began as a dream in 2015 to address Arcadia's need for housing to attract families, culminated in a celebration for the community and those who were involved with the project.

"I could feel the personal investment of the team involved from the moment I walked into the duplex and was evident in the quality and creativity in the duplex's design" said Laura Hart, with the Nebraska Department of Economic Development. "The Arcadia Project is a great example of when a small town invests in itself to create a huge impact for its future."

This spacious duplex features an open design including the living room, kitchen, dining area, 3 bedrooms, 2 baths, 1-stall garage, and a sprinkler system.



Valentine Workforce Housing -

Valentine celebrated the addition of **three** workforce housing units in the community: one single family home for purchase, and a renovated rental duplex. The excitement from the community was palpable during the open houses. A lot of work had been put into both these projects, and there is still much more to come.

"We have been trying to crack the housing nut in Valentine for some time. Thanks to the rural workforce housing funds and NIFA, we were able to add a renovated duplex and a single-family dwelling to our housing stock. We still have a long way to go, but it's a start, and we plan to keep using the funds to make Valentine a better place to live and work" said Mike Burge, Executive Director of Valentine Economic Development. "These funds have given us the catalyst to get things rolling".

Funding resources included State Rural Workforce Housing Funds, Valentine LB 840 Funds, and Nebraska Investment Finance Authority Funds. The City partnered with CNEDD to bring these funds to Valentine.





Bassett Spec Home -

Many of our small towns have a housing crisis on their hands. With current houses getting older, and houses not going on the market very often, this problem is rampant in our district. Bassett understands the need for housing well. In fact, they sought help on addressing this crisis from CNEDD.

The year of this project, 2010, was an active year for housing needs. That year four new teachers had been hired, and the meat processing plant was needed about six more workers. In 2009, a housing study had been done in Rock County, and it was determined in order to bring in young families, homes needed to have a minimum of 3 bedrooms, 2 bath, and 2-car garages. There were thirteen houses on the market in 2010, but only one met the housing study criteria. One local realtor revealed that the houses listed were mostly dumpy, with a few highly overpriced homes, and one nicer home with zero yard. The homes that are listed still required major updating, which is not as attractive to young families with limited budgets. With 76% of Bassett's housing built prior to 1970s, there is an obvious need

for housing.



Bassett began their housing journey with seeking grant funds to build one single family home that fit the criteria mentioned above. The city was able to put up \$66,550 in matching funds to their awarded grant of \$198,250. The area planned for construction was an existing vacant lot along a paved street, so no demolition was required, but the area still needed to be cleared and prepared accordingly. The house would be about 1,300 square feet, 3-bedroom, 2 bathroom that was energy efficient, slab on grade, with a two-car garage. When construction was complete, the house was ready for a new family to move in. The city engaged a program income from the sale of that home, to be utilized in building another home.

Today, that house is assessed at \$137,650 and is a bright improvement for the community. This is only the beginning of Bassett's housing journey, and there is still more to come. CNEDD is happily helping along their way. Especially since more and more young families look to move into these smaller communities. Many of them have called these communities home for many years and want to raise their families there, but to do so, they need the proper homes. As a community, Bassett understands this need, and are working hard to create wonderful, new housing for more future families.

Burwell Spec Home -

The City of Burwell built their first spec home in 2010 and their dedication to improvement has really paid off!

Burwell had worked so hard prior to 2010 in the expansion and improvement of their business opportunities, as well as capitalize on the tourism brought in through the Calamus Reservoir. Burwell has much to offer through their community



activities, tourism, employment, and general quality of life.

The one thing they lacked was housing. It was a major barrier in attracting and retaining residents. In 2009, the Burwell City Council created a new strategic plan for the city, with the number one priority on addressing the lack of suitable and affordable housing. Without having proper housing to bring in residents, that limits business and community growth.

After deciding their next course of action was to build one spec home to test the housing waters, they approached CNEDD for further assistance. The plan became to apply for a grant in order to build one1,300 square foot home with three bedrooms, two bathrooms, and a two-car garage. That is a general standard of what families are looking for in a home. The energy-efficient, single-family home would be designed for families that have a household income at, or below, 100% of the Area Median Income in Garfield County. The objective of building this home was to provide attractive, energy-efficient homes at an affordable price, where these families would then contribute the community of Burwell through work, school, and community involvement. The program income from the sale of that home would go into the building of another home down the line.

The city applied for a NAHTF grant in the amount of \$171,965, with the city putting up \$63,264 in matching funds. Construction was planned on a lot where demolition was required. Along with the construction of the house itself, new sidewalks needed to be installed as well.

The project was an overall success and at the time of completion, the house was assessed at about \$200,000. Burwell continues to improve their housing market to attract more families to their small, yet special community.

Wolbach Apartment Renovation -

Small towns struggle to keep up with housing, through building newer homes to accommodate new residents, to updating existing buildings. Wolbach is no stranger to this challenge. In their community at 204 Kelso St. there is a four-plex apartment unit which had built in 1973 and, for the most part, contained most of the original features from that time. Recognizing their need for updates, Wolbach sought a grant to accomplish this task.

CNEDD was happy to help. The first step was to check out the property and see what needed changed. The apartments were assessed approximately at \$77,000. While the building was structurally sound, a lot needed done to bring them up to date. There were broken windows and doors, peeling paint, damaged siding, weeds everywhere, and cracking cement. The inside of the apartments were even worse. Every room needed a complete overhaul. There needed to be more sound proofing between apartments. The hot water heaters, air conditioners, and furnaces all needed replaced. Kitchen pipes kept freezing. The electrical outlets needed to be updated to today's standard. There needed to be handrails by the stairs. The flooring was cracking and peeling.

This project was no small matter. Wolbach sought a NAHTF grant totaling \$126,795 to totally rehabilitate this four-plex unit. When they were awarded the grant, they had two units occupied. With that in mind, they renovated the two empty units, then had the renters move into the new ones, so they could renovate the other two units. With practically everything needing fixed, the process took a while to complete, but in the end these apartments turned out well and are now appraised at almost \$80,000! CNEDD was proud to have helped Wolbach in their time of need. This was a good experience for everyone involved and was only the start to a long and successful

partnership between Wolbach and CNEDD.



Before Renovation, 2012





After Renovation, 2012

Stuart Rental Housing Units -

The community of Stuart has two different success stories that are also similar. At one time, the majority of homes in Stuart were considered blighted by the State of Nebraska.

Through the receipt of CDBG grants, the Village of Stuart has rehabilitated nearly seventy homes, and created growing and thriving business in Stuart. Today, Stuart continues its legacy of developing partnerships and programs that improve the entire community. They are home to Parkside Manor, a forty-seven bed, non-profit "community-owned" skilled nursing facility.



Stuart and CNEDD have worked closely on a couple different projects. In 2011, Stuart sought assistance from CNEDD to start a **spec home program investment group** that also assists business development. It was decided to apply for a NAHP grant in the amount of \$507,639 with matching funds of \$87,690, making a total \$595,329. This helped set up trust funds to continue with housing taking two grant funds and making it into four houses with one in planning. Each house is 3-bed, 2-bath, 2-car garage, with an unfinished basement. The **two spec homes** that Stuart started with were a huge success and plans for more are continuously talked about around the community.

The next part to Stuart's success stories is the **Stuart Rental Housing Units**. In 2012, Stuart applied for funds to build a rental duplex. They were awarded a NAHTF grant in the amount of \$250,000 with matching funds of \$105,000. There is still the 100% AMI limitation on who can live there, but it is a higher limit than at the Stuart Manor. The **Stuart Manor** is a rental unit complex that services low-income households, which has been in existence since 1978. This complex started as with a duplex for families and has since grown to ten current rental units consisting of two four-plex's, and the original duplex. These units remain filled due to the housing need in Stuart. The completion of the new rental duplex could not have happened any sooner, as one of the new tenants was the newly hired band teacher, who fell in love with the community almost immediately and decided to buy a house and stay. That is the continual hope for each of these units, that they are a transition home for people.

Stuart has worked hard in each area of their community and they continue to grow. They are an excited, united, and delighted community that continuously surprise us with their development and ideas for the future.

Stuart Rental Duplex -

The Village of Stuart is continuing its legacy of providing safe, affordable housing for its citizens, and is proud to announce the completion of a new rental duplex housing unit within the community.



This legacy started in the 1970's and continues today. The Stuart Village Manor partnered with the Central



Nebraska Economic Development District to write and administer

a grant from the Nebraska Department of Economic Development to build this duplex. These beautiful duplexes feature 2-bedrooms, 2-bathrooms, 1-stall garage, open design, patio in the back, and a sprinkler system.

"It takes tremendous partnerships to make these housing projects happen," says Jon Schmaderer, President of the Stuart Village Manor. "They say it takes a village to raise a child, well, it also takes a Village to provide housing that will serve its residents for many years to come."



Partnerships for this housing project include: Nebraska Affordable Housing Trust Fund

Grant (\$172,225), the Stuart Village Manor (\$100,000), and the Stuart Community Foundation (\$5,000), and the Stuart Development Corporation (secured the lot for the duplex). This newest duplex follows the construction of a previous duplex in 2013, and the construction of 4 new single-family housing units since 2011 - all utilizing Nebraska Affordable Housing Trust grant funds.

"We have been blessed to receive these grant funds over the years, and it's made a visible impact on Stuart, but the need for safe, affordable housing units continues" says John Madsen. "We want to thank the Nebraska Department of Economic Development for their trust in us to be good stewards of the grant funds they've awarded to us."



