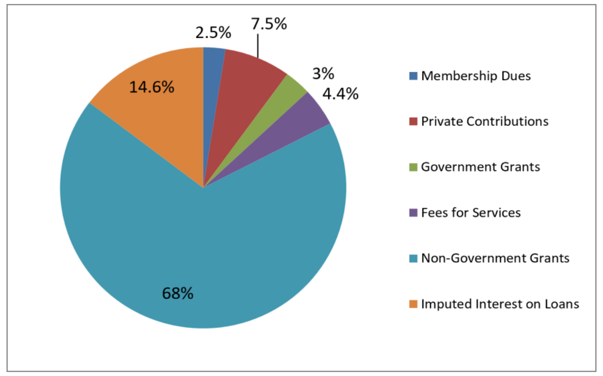
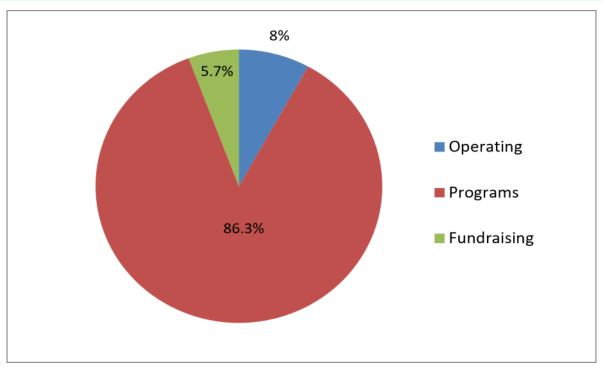
Funding Sources
Actual for FY 2025-2026 = $1,005,664



Funding Uses
Actual for FY 2025-2026 = $1,040,377



2025-2026 Board of Directors

Quelbin Izaguirre, Chairperson - NeighborWorks Northeast Nebraska

Autumn Dillon, Vice Chairperson - U.S. Bank

Seanna Collins, Secretary - North Platte Housing Authority

Scott Argo, Treasurer - Horizon Bank

Matthew Cavanaugh - Holy Name Housing Corporation

Martin Griffith - Northeast Nebraska Economic Development District

Ryan Harris - Midwest Housing Equity Group

Amanda Palmerton - Southeast Nebraska Community Action Partnership

Amy Sauer - Southwest Nebraska Community Betterment Corporation

Ashley Steffen - Mesner Development Company

Andrew Willis - Cline Williams

Board members make an annual personal, financial contribution to the Association. This fiscal year we received 100% board participation.

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
Cornhusker Bank
EXCEL Development Group
FNBO
Foundations Development
Holy Name Housing Corporation
Hoppe Development
Horizon Bank
Mesner Development Co.
Midwest Housing Equity Group
U.S. Bank

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

Federal Home Loan Bank of Topeka
City of Lincoln
FNBO
Lozier Foundation
Nebraska Department of Economic Development
Sherwood Foundation

NHDA also participates in the annual **Give To Lincoln Day** program coordinated by the **Lincoln Community Foundation.**

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

Staff
Amber Marker, Executive Director
Carol Nelson Bodeen, Director of Policy & Outreach

2025-2026 Annual Report

July 1, 2025—June 30, 2026

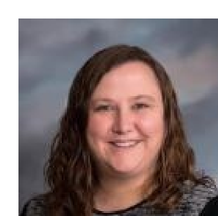
For three decades, the Nebraska Housing Developers Association (NHDA) has brought together housing professionals, developers, builders, community leaders, and advocates with a shared commitment to strengthening Nebraska communities through quality, affordable housing.

As NHDA celebrates its **30th anniversary**, the organization recognizes its history, honors the people who helped shape its success, and looks ahead to the opportunities and challenges facing Nebraska's housing industry.

NHDA's 30-year history reflects contributions of countless members, volunteers, board members, housing professionals, community partners, and supporters who have invested their time and expertise in the association and in Nebraska communities. Their work represents an enduring belief that housing is more than buildings and developments. Housing provides stability, creates opportunities, supports families, and serves as a foundation for strong communities.

While an anniversary such as this provides an opportunity to celebrate the past, it is also a chance to consider what comes next. Nebraska continues to face housing challenges, and as a national and statewide issue, housing has never received more attention that it does at this moment in time. Development costs, workforce needs, infrastructure demands and changing needs of growing aging populations have all come together to compound the lack of affordable, attainable housing.

NHDA is well positioned to help lead this conversation. The next chapter will bring new ideas, new technologies, new partnerships, and new generations of housing professionals. The lessons learned over the past 30 years can provide a strong foundation for meeting those challenges and creating new opportunities.



On May 30, 2026 Amber Marker, NHDA Executive Director, celebrated 20 years of service to our organization. Her commitment, institutional knowledge, and talent are key to the success of NHDA. Twenty years is an incredible achievement and NHDA is fortunate to have her as the backbone of the organization!

EQUAL HOUSING OPPORTUNITY

Established in 1996, the Nebraska Housing Developers Association has a membership base of more than 75 organizations working to strengthen the state's economic vitality by making safe, affordable housing available to all Nebraskans.

Collaborative Housing Initiatives

FirstDown

FirstDown is a program intended to help low-moderate income households purchase a home by providing downpayment and closing cost assistance. These grants assist those who are at or below 80% of area median income for the community in which they reside and otherwise might not have been able to purchase a home.

In 2025-26 NHDA wrapped up FirstDown XI by providing five FirstDown grants for a total of $37,500. As the real estate market and mortgage lenders adjusted to the drastic changes we have experienced in housing since the pandemic, homebuyers were once again able to purchase a house. Availability, price and interest rates continue to provide challenges for low-moderate income households. Unfortunately, after 20 years of successfully administering this program and the overwhelming need, we currently have no funding available for down payment assistance.

We have applied for additional funding from FHLBank Topeka in partnership with FNBO and will know if we were successful in December of 2026.

Technical Assistance & Training Services

Nebraska RentWise Train-the-Trainer - Conducted two in-person workshops this past year, in November of 2025 and May 2026, adding 63 new trainers to the list of certified trainers.

During 2025-26 the NHDA Training & Education became more active, identifying more opportunities to meet needs of our members. Topics made available included the Unicameral, state LIHTC changes and Community Development Law (TIF).

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

Collaborative Housing Initiatives

All Seasons

Nebraska Housing Developers Association (NHDA) is proud to celebrate a year of significant impact through the All Seasons Affordability Program, an initiative helping low-income Nebraska homeowners create safer, healthier, and more affordable homes.

Made possible through funding from FHLBank of Topeka, accessed through our valued FHLBank member partner, First National Bank of Omaha, the program addresses one of the most essential needs in any home: a reliable and efficient heating and cooling system.

During the 2025-2026 fiscal year, NHDA provided $462,136.87 in financial assistance to 51 low-income homeowners who were living without a functioning furnace and/or air conditioner or whose HVAC systems were more than 10 years old and no longer under warranty. For these families, an aging or failed HVAC system was more than an inconvenience—it could mean unsafe temperatures, higher energy bills, and difficult choices about how to meet basic household expenses.

Through an average investment of $9,061.51 per household, NHDA helped each homeowner obtain a new HVAC system designed to improve efficiency, comfort, and reliability. These upgrades can lower monthly energy costs while creating safer and healthier home environments, helping families protect both their well-being and their investment in homeownership.

A Milestone Investment for the Future
The impact of this program has been so meaningful that NHDA is now positioned to reach even more homeowners. We are honored to have received our largest FHLBank of Topeka grant ever—$1,500,000—to provide assistance to 100 additional households. This record-setting award is a powerful testament to the importance of investing in existing homeowners and preserving affordable homeownership across Nebraska.

Collaborative Housing Initiatives

REACH

Nebraska's statewide home buyer education delivery system provided $20,000 in funding to affiliate organizations through NIFA's REACH Challenge Grant. With this support, education was provided to 677 households, impacting 204 first mortgage loans from 15 different lenders totaling over $34.8 million.

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

Nebraska RentWise Online

Nebraska RentWise Online is expanding its reach with 694 course completions in 2025-26. Since its introduction in 2023, this online tenant education program is one of its kind. This past year people from 22 states have taken the class. Funding from the Nebraska Affordable Housing Trust fund allowed us to add the ability to translate the course into other languages, digitize worksheets and allow easier administration. Another valuable enhancement is that while the education remains free to all Nebraskans, there is now a nominal charge of $30 for non-residents. Annual funding from the City of Lincoln supports a large portion of program maintenance.

Awareness & Policy Work

2026 Nebraska Legislature

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

The 109th Nebraska Legislature, 2nd Session convened on January 7th and adjourned sine die on April 17th. While this was technically the "short", 60 day session, it certainly felt long.

Once again the debate centered on the state's budget deficit. Bills from the Appropriations and Revenue Committees made adjustments to the 2025-2027 biennual budget passed last year that resulted in once again "balancing the budget". However, transfers and sweeps from various cash accounts along with a transfer from the state's Cash Reserve Fund were required in order to attain that "balance". Forecasting reports continue to indicate that we will face large deficits once again next year as the 110th Nebraska Legislature convenes in January of 2027

1) The highlight for this year was LB1067, Senator Hallstrom's bill which provides funding for the Middle Income and Rural Workforce Housing Funds. Through a $1 increase in the Documentary Stamp Tax, the Workforce Housing Funds will each receive roughly $7.5M per year for the next five years. This bill also included language to make it more difficult for future Legislatures to use money collected through the Doc Stamp to be used for purposes other than that for which it was intended. (ie "sweeping" money to the General Fund). Unfortunately this change is not retroactive, and the $8M approved through last year's budget to be transferred out of the Nebraska Affordable Housing Trust Fund, will still occur in FY2026-27.

2) LB768 from Senator Dover made changes related to NIFA, Nebraska Affordable Housing Trust Fund, and Middle Income/ Rural Workforce Housing Funds. This included an extension of the sunset dates for the Workforce Housing Fund programs, along with an increase in maximum costs/values of units constructed with those funds. Changes to the Nebraska Affordable Housing Act will make the future of the Nebraska Commission on Housing & Homelessness uncertain. It also adds a mandate as to how funds disbursed up front for NAHTF housing development projects must be held in a construction disbursement escrow account.

3) Other legislation passed included:

- First Time Home Buyer Savings Account Act
- Community Development District Act
- Expansions/modifications of Community Development Law (TIF)
- Improvements/enhancements to the Nebraska Municipal Land Bank Act.

NHDA benefits from an active and robust Policy Committee composed of representatives from a wide variety of our members. This group guides our work in this area.