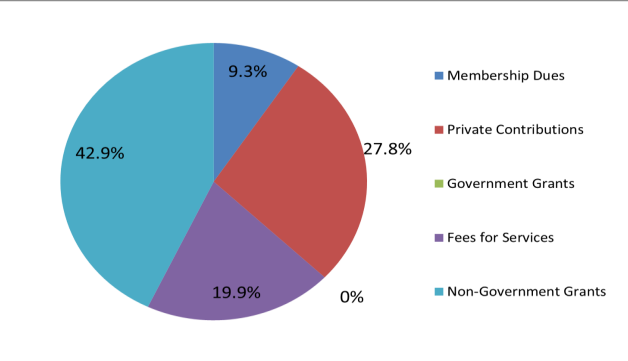
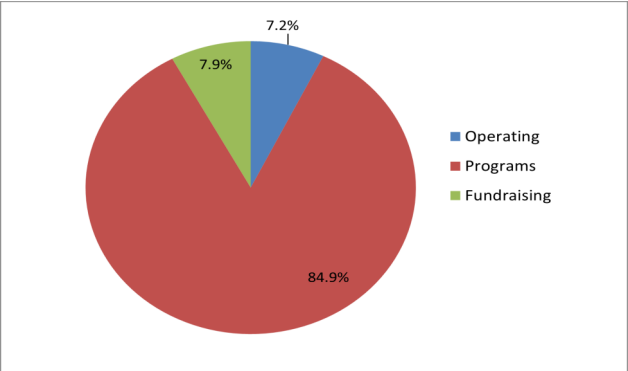




Funding Sources
Actual for FY 2021-2022 = \$315,821



Funding Uses
Actual for FY 2021-2022 = \$791,359



2021-2022 Board of Directors

- Brian Andersen, Chairperson - American National Bank
- Amy Thelander, Vice Chairperson - Southwest Nebraska Community Betterment Corporation
- Kim Clark, Secretary - Blue Valley Community Action Partnership
- Matthew Cavanaugh, Treasurer - Holy Name Housing Corporation
- Autumn Calkins - High Plains Community Development Corporation
- Tina Engelbart - Northeast Nebraska Economic Development District
- Lara Huskey - Midwest Housing Development Fund
- Quelbin M. Izaguirre - NeighborWorks Northeast Nebraska
- Scott Jensen - First National Bank of Omaha
- 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

- 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

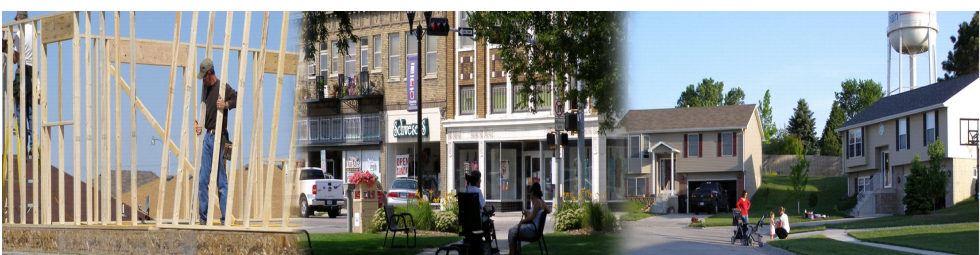
- Federal Home Loan Bank of Topeka
- First National Bank of Omaha
- National Low Income Housing Coalition
- Sherwood Foundation

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 Bodeen, Director of Policy & Outreach



2021-2022 Annual Report
July 1, 2021 - June 30, 2022

MISSION -
To champion affordable housing

Looking Back...Looking Forward—25 Years of NHDA

There is an over-used, but very accurate phrase that says “The only thing that never changes is change itself.” NHDA is an organization that has adapted and changed through the past 25 years, but one thing has remained constant: the steadfast support of affordable housing in our state of Nebraska. The faces change and the programs evolve but we continue to move forward with the goal of helping all people find a safe and decent place to sleep each night.

Within the past year we lost one of the most significant faces associated with affordable housing in Nebraska. Danielle Hill, the first Executive Director of NHDA passed away in February of 2022. Danielle began her career with NHDA in 1997 and remained in her role here for 18 years. She was a fierce defender of those less fortunate and found a passion in being a “champion for affordable housing.”

In 2006 Danielle hired Amber Marker, who after 15 years serving NHDA in various roles was named Executive Director in October of 2021. Amber is honored to lead this organization and is passionate about building it into the future. In 2022 Carol Bodeen joined NHDA to take on the role of Director of Policy and Outreach. Going into the new fiscal year, NHDA is tackling the challenges of the present and growing to meet anticipated needs.

As we move into a post-COVID 19 landscape, rising costs and insufficient supply of housing are impacting all sectors of our society, but most significantly affected are those that make less than the median income for their area. Renters and young families seeking their first home are finding it most difficult. These are factors that make our work as an association of affordable housing developers even more important and critical.

Most importantly, none of this work could be done without the support of our Board of Directors, Investors and Members. We are thankful for the foundation of the past 25 years and we are optimistic for all that lies ahead.



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.





**NHDA Expands RentWise
Network with online course
soon to be available!!**

We are continuing the process of expanding RentWise, our statewide tenant education program by establishing partnerships to help us reach those who have historically not utilized the program.

We are currently finishing the adaptation of the RentWise class to an online version, making it more accessible to a larger audience. A new feature to this is a training course targeted to housing providers as well. We feel that the success of both the tenant and the housing provider relies on knowledge, communication and cooperation.

RentWise is a way to help this to happen! As we release this online version, we are working to develop a marketing plan to make sure our intended recipients are made aware of this new opportunity to learn and improve the success of first time renters, along with increasing the knowledge of those tenants who have struggled with their rental situation.

NHDA is grateful to the City of Lincoln for stepping up and providing funds for a partnership with the University of Nebraska to create the online platform for RentWise. Students from the University of Nebraska School of Computing Senior Design program began working on the project in August of 2021.

As a part of these efforts, NHDA is proud to have been awarded a \$100,000 grant through the City of Lincoln’s Affordable Housing Coordinated Action Plan to facilitate this work and implement it throughout the community. These funds were made available through federal Emergency Rental Assistance funds (ERA2).

RentWise was originally created by the Universities of Wisconsin and Minnesota and licensed to the University of Nebraska-Lincoln Extension. NHDA involvement in this Program began in 2006.



**Collaborative Housing
Initiatives**

All Seasons

Our new All Seasons Affordability Program has been a great example of direct assistance provided to households who need it most! We have provided \$232,676 in financial assistance to 33 low-income homeowners who are without a functioning furnace and/or air conditioner. By giving low-income homeowners up to \$9,000 for a new HVAC system we will 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. We plan to apply for additional money to continue the program and have set our goal to assist up to 72 more homeowners.

First Down

First Down is a program intended to help low and moderate income individuals and families purchase a home. In the past year NHDA has provided \$222,000 in FirstDown down payment grants to 37 homebuyers who are all below 80%, 60% or 50% of area median income for the community in which they reside.

These grants help cover the down payment and closing costs for these homebuyers who otherwise might not have been able to purchase a home. NHDA has successfully administered this program for 15+ years.

**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 1,056 households, impacting 263 first mortgage loans from 43 different lenders totaling nearly \$34.6 million.

The top three mortgage lenders involved in making these homeowner dreams come true were: US Bank, Habitat for Humanity and Platte Valley 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 an in-person Train-the-Trainer workshop in May 2022, adding 56 new trainers to the list of certified trainers.

Provided technical assistance to numerous members covering various housing topics.

Awareness & Policy Work

2022 Nebraska Legislature

A key aspect of NHDA’s work is to build a coalition of informed, active proponents of affordable housing who seek and promote opportunities in all of Nebraska’s communities.

Much of this work centers upon the Nebraska State Legislature which appropriates funds and sets policy for the programs impacting affordable housing development. This past year was dominated by decisions related to federal funds from the American Rescue Plan Act (ARPA). In early October of 2021, NHDA joined a statewide collaborative to submit a proposal for use of this funds to both Legislative and Executive branches of our state government. The proposal advocated for funds to meet housing development needs and homelessness prevention in Nebraska.

The full ARPA proposal request in the 2022 Legislative session was for \$200M divided among Rural and Middle Income Workforce Housing, Affordable Housing Trust Fund and NIFA-LIHTC. While this was not ultimately approved, the session did yield a significant amount of money for housing:

LB1011, the General Fund budget bill resulted in \$50M for Workforce Housing within the existing programs (\$30M-Rural and \$20M-Urban).

LB1014 which was the appropriations bill for the American Rescue Plan Act (ARPA) resulted in \$38.5M for housing (\$10M-Rural Workforce Housing land development; \$20.5-NIFA LIHTC and \$8M-Pandemic Relief Housing).

LB1024, the Economic Recovery Act, included \$40M for Affordable Housing in Qualified Census Tracts (\$20M-Omaha and \$20M-Lincoln).

Other legislative wins included changes to the Workforce Housing Programs that reduced the required local match from 100% to 50% and extended the programs through 2027.