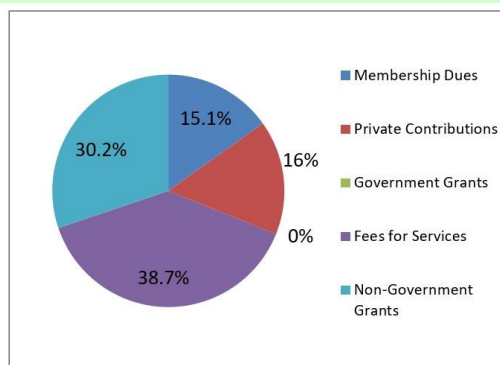
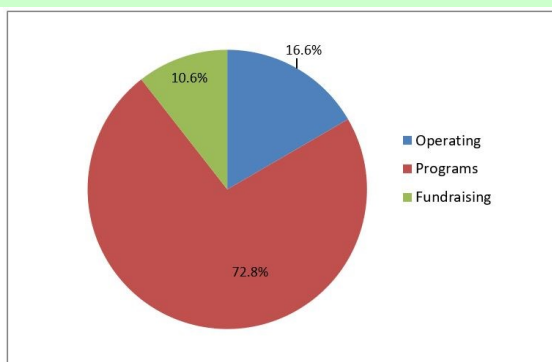




**Funding Sources**  
Actual for FY 2019-2020 = \$297,140



**Funding Uses**  
Actual for FY 2019-2020 = \$366,211



#### 2019-2020 Board of Directors

Ann Burge, Chairperson - Midwest Housing Equity Group  
 Brian Andersen, Vice Chairperson - American National Bank  
 Kim Clark, Secretary - Blue Valley Community Action Partnership  
 Rob Woodling, Treasurer - Foundations Development, LLC  
 Rita Horse - High Plains CDC  
 Tina Engelbart - Northeast Nebraska Economic Development District  
 Mike Gawley - Holy Name Housing Corporation  
 Amy Thelander - Southwest Nebraska Community Betterment Corporation  
 Carol Bodeen - Lincoln County Community Development Corporation  
 Sarah Brons - First National Bank of Omaha



Nebraska Housing Developers Association  
 3883 Normal Boulevard, Suite 102  
 Lincoln, NE 68506  
 402.435.0315  
[www.housingdevelopers.org](http://www.housingdevelopers.org)



Established in 1996, the Nebraska Housing Developers Association has a membership base of more than 80 organizations working to strengthen the state's economic vitality by making safe, affordable housing available to all Nebraskans.

## Thanks 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

Burlington Capital  
 First National Bank Omaha  
 Foundations Development  
 Holy Name Housing Corporation  
 Hoppe Homes  
 Horizon Bank  
 Mesner Development Co.  
 Midwest Housing Equity Group

#### Bronze Level

American National Bank

### GRANT RESOURCES Over \$5,000

First National Bank of Omaha  
 Nebraska Investment Finance Authority  
 Sherwood Foundation

The Association also participates in Give To Lincoln Day coordinated by the Lincoln Community Foundation. We raised \$18,736.90 in 2020. Next year Give to Lincoln Day will reoccur at the end of May.

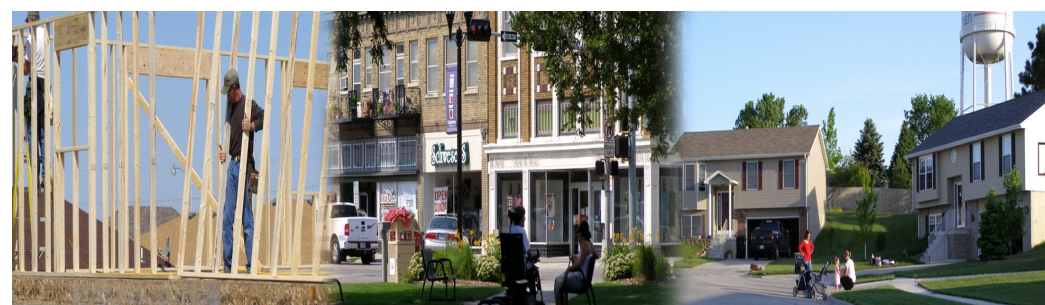
*Your membership and contributions support the work of the Association.*

*Please consider including the Association in your charitable giving budget.*

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

#### Staff

Matthew Cavanaugh Executive Director  
 Amber Marker, Deputy Director



**2019-2020 Annual Report**  
 July 1, 2019 - June 30, 2020

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

### A time for Reflection and Action

Amid a dangerous pandemic that required all Americans to “stay home” in order to stay healthy, the United States was forced to confront our longstanding history of racial inequity when George Floyd was murdered in Minneapolis. The murder was an act of violence so public and callous that it shocked the nation, yet so familiar that it demanded every citizen of conscience to reject the systems of racism it exposed.

Housing has played a fundamental part in creating, codifying, and perpetuating racial inequities and systems of discrimination in our country. Through lending practices, redlining, racial covenants, and racial violence, Black Americans have been denied the full liberty to live where they want and deprived of benefits, both public and private, that would support their achieving the American Dream of homeownership or even the human entitlement of safe and stable housing. According to the U.S. Census, only 44 percent of Black families own their own home, compared to 74 percent of white families. A disparity that certainly contributes to the 10 to 1 disparity in household wealth between white and black families.

This year a study by Creighton University professor Pierce Greenberg, *Understanding Evictions in Omaha*, concluded the relationship between “the average number of evictions per year from 2012-2019 increases based on the percent of non-white persons in a census tract.” As the report details, “evictions can have devastating impacts on family life, education, and health.” Meaning that communities of color continue to be disproportionately harmed by unstable and unaffordable housing.

Nebraska Housing Developers Association is asking ourselves, our Board of Directors, and every member organization of the Association to reflect on their actions as individuals and organizations in perpetuating the harm experienced by people of color. We must commit to educate ourselves, particularly those of us who are white, and to listen to the reality of the challenges being shared by communities of color. It is essential that we center the voices of black and brown Nebraskans as we pursue policies, implement programs, and allocate resources for housing in Nebraska. Until we confront our past and acknowledge racism where it exists today – both overtly and insidiously in our systems – we will not be able to do the anti-racist work of correcting our faults and creating a society that is truly fair.

***“Americans have long been trained to see the deficiencies of people rather than policy. It's a pretty easy mistake to make: People are in our faces. Policies are distant. We are particularly poor at seeing the policies lurking behind the struggles of people.”— Ibram X. Kendi, How to Be an Antiracist***



FirstDown

Nebraska Housing Developers recently exhausted our FirstDown funds. This funding, which is provided on a competitive basis by the Federal Home Loan Bank of Topeka, has become increasingly in-demand as projects require deeper subsidies to serve a broader section of renters and homebuyers. However, the need for NHDA’s FirstDown down payment assistance program remains paramount to us, our members, and moderate-income homebuyers across Nebraska. We are confident that the new fiscal year will bring renewed funding for our FirstDown program.

A community needs diverse housing options to be healthy. One of the most persistent challenges concerning affordable housing is helping low-income families access homeownership. Owning a home has been proven to positively contribute to a family’s ability to build and pass-on wealth. There are improved health, academic, and employment outcomes associated with homeownership and each of those promises should be available to families across all incomes. The FirstDown program continues to bring the opportunity of homeownership into reach for families below the median area income.

This year NHDA provided \$90,000 in FirstDown grants to 15 families with an average income of \$42,460 a year, almost half that of the national median income for a first-time homebuyer. These funds brought diversity to the homeownership community and stability to families across Nebraska. Loans were provided to 3 homebuyers in Nebraska’s first Congressional District, 2 in the 2<sup>nd</sup> District, and 10 in the mostly rural 3<sup>rd</sup> District.

NHDA looks forward to continuing our FirstDown program in the next fiscal year and continuing to help all Nebraskans who have a dream and demonstrate a willingness to overcome the hurdles in their way to succeed as homeowners.



*This home was purchased in Chadron using the FirstDown program.*

Focus Area

Collaborative Housing Initiatives

*Providing Nebraskans with quality affordable housing choices*

KEY ACCOMPLISHMENTS

- REACH - Nebraska’s statewide home buyer education delivery system provided \$20,000.00 in pass through funding to REACH Affiliate Organizations to support their delivery of homebuyer education. Education was provided to 898 households impacting 566 first mortgage loans from 55 different lenders totaling more than \$66.5 million.  
  
The top three first mortgage lenders involved in making homeownership opportunities for people educated through REACH were US Bank, First National Bank of Omaha, and Wells Fargo.
- FirstDown - Provided \$90,000 to assist 15 homebuyers to purchase their home. Three loans were in Nebraska’s 1st Congressional District; two in the 2nd District and 10 in the 3rd District. The average annual income of a loan recipient was just over \$42,000.
- RentWise—The RentWise Network has trained 889 certified RentWise trainers, including an additional 18 who were brought on this year.

Twenty Million Reasons

This year provided twenty million reasons to commit to housing advocacy. Twenty million reasons to share the stories, trumpet the successes, and elevate the challenges of the housing industry in Nebraska. Twenty million reasons, which is to say \$20,000,000. That is the amount of new funding for housing programs that were approved by the state legislature this year. Ten million dollars will go to the Rural Workforce Housing Investment Fund and an additional \$10,000,000 to the Middle Income Workforce Housing Investment Act, which is available to in those counties which are ineligible for the Rural Workforce Housing Funds.

In the annals under “success breeds success” could be the example of the Rural Workforce Housing Investment Fund and this \$20 million. Passed in 2017, the Rural Workforce Housing Investment Act was an experiment in housing incentive funding not considered worthy of new funding. Instead, \$10 million was transferred from the Nebraska Affordable Housing Trust Fund. Now two years after the implementation of the program, houses and apartments are sprouting up in places and at prices previously impossible. With the concept proven, Senator Williams, the architect, the engine and the enthusiasm behind the idea, introduced a bill for an additional \$10 million in funding in this 106th legislative session. This time it is new funding, not diverted from any other housing program. The funding found overwhelming support in the legislature and was signed by the Governor.

The Middle Income Workforce Housing Investment Act was built in the mold of its rural predecessor. It is the urban program’s intention to remedy the low rates of homeownership and a lack non-income restricted, high-quality rental housing in Nebraska’s older urban neighborhoods and majority minority communities.

Thanks to the success of the Rural Workforce Housing program and by continuing to explain the profound need for housing diversity, the housing advocacy community secured significant funding that should only serve to energize our efforts in the future. I am proud of these successes and the important role Nebraska Housing Developers Association members played in securing this funding for housing development in Nebraska.

Focus Area

Technical Assistance and Training

*Increasing the impact of member organizations*

KEY ACCOMPLISHMENTS

- Provided technical assistance to members covering various housing topics.
- Nebraska RentWise - Conducted the first online Train-the-Trainer workshop adding 18 new trainers to the list of certified trainers.
- Coordinated with the Nebraska History Museum and South of Downtown CDC to bring the National Building Museum’s *Evicted* Exhibit to Nebraska in Fall 2020.
- Coordinated an advocacy training symposium that was canceled due to the Coronavirus.