Assistive Technology Partnership
Bluestem Interactive, Inc.
Blue Valley Community Action
Buland Group, Inc.
Central Nebraska Housing Developers
City of Grand Island
City of Omaha
City of Sidney
Community Action Partnership of Mid-Nebraska
Community Action Partnership of Western Nebraska
Community Development Services
Cornhusker Bank
Coad Housing Authority
Dana Pointe Development Corp.
Dawson Area Development
EXCEL Development Group
Family Housing Advisory Services
First National Bank Omaha
Foundations Development, LLC
GESU Housing, Inc.
Hanna:Keelan Associates, P.C.
High Plains Community Development Corp.
Holdrege Housing Authority
Holy Name Housing Corp.
Horizon Bank
Housing Development Corporation
ISANTI Community Resident Organization
J. Development Company
Keith County Housing Development Corp.
Lincoln Action Program Housing Development Corp.
Lincoln Commission on Human Rights
Lincoln County Community Development Corp.
McCook Economic Development Corp.
Mesner Development Co.
Midwest Housing Equity Group

Native Council on Economic & Community Development
Nebraska Department of Economic Development
Nebraska Housing Resource
Nebraska Investment Finance Authority
Nebraska REALTORS® Association
NEHI, Inc.
NeighborWorks® Lincoln
NeighborWorks® Northeast Nebraska
New Community Development Corp.
Northern Ponca Housing Authority
Omaha 100
Omaha Economic Development Corp.
Prime-Fallesen Development, LLC
Michael A. Renken
Region V Systems
Southeast Nebraska Affordable Housing Council
Southeast Nebraska Community Action Council
Southwest Nebraska Community Betterment Corporation
Three Rivers Housing Development Corp.

“Ensuring access to affordable housing is a critical component of our economic development efforts in communities across Nebraska.”
-Governor Dave Heineman

Established in 1996, the Nebraska Housing Developers Association has a membership base of more than 60 organizations working to strengthen the state’s economic vitality by making safe, affordable housing available to all Nebraskans.

Nebraska Housing Developers Association
3883 Normal Blvd., Suite 206
Lincoln, NE 68506
402.435.0315
www.housingdevelopers.org

Summit Objectives
• Build connections with people working to address similar housing needs
• Identify priorities for the allocation and use of resources
• Review & build on policy priorities identified at 2008 events held throughout Nebraska
• Develop next steps and strategies to influence policy priorities
• Identify opportunities to be involved in taking the next steps!
On behalf of the Nebraska Housing Developers Association, welcome to the 2009 Build Nebraska Housing Policy Summit. I am excited to have worked with America Speaks and numerous volunteers to design a highly interactive format for today’s work.

You will spend most of the day taking part in detailed discussions at your tables. We will be using technology to capture information from discussions and key-pad polling to vote, rank or prioritize our work.

Today is about building on our collective wisdom, not listening to a few experts. You will be asked to create a shared vision for housing in Nebraska, identify policy issues and openly share your ideas, opinions and expertise.

There are many forms of policy work - statutory, fiscal, regulatory and institutional. One definition I refer to often in describing policy is that policy is the framework in which attention gets given and resources are deployed. The Association hopes this interactive summit will play a critical role in the creation of a stronger, more effective collaboration among housing advocates, organizations and agencies across the state to strengthen and improve state housing policy and programs.

Thank you for giving your time and resources to undertake this very important work. Hopefully, all of you will find the results of today beneficial to your own work and many of you will want to commit to working together beyond today.

Danielle Hill
Executive Director

Association Board Members - June 1, 2008 through August 2, 2009
Ann Burge, Chair Roger Nadrchal, Vice-Chair Judy Petersen, Secretary Michael Renken, Treasurer
Jacob Jones Thomas Judds Ed Kentch Lila Mechaley
Mike Minzey Dave Taladay Brent Williams

Association Staff:
Amber Marker, Program Manager Wendy Werner, Executive Assistant

Thank-You For Your Support!

Summit Sponsors

Developer Level - $1,000 to $4,999
Great Plains Network - Rural People Rural Policy Initiative
An Initiative funded by the WK Kellogg Foundation
Nebraska Department of Economic Development
Nebraska Investment Finance Authority

Contributor Level - $500 to $999
Assistive Technology Partnership
Horizon Bank
Nebraska REALTORS® Association
Southwest Nebraska Community Betterment Corporation

Supporter Level - $250 to $499
Cornhusker Bank
Lincoln Commission on Human Rights
NEHI, Inc.

Volunteers
Travis McAdam, Lead Co-Facilitator

Table Facilitators: Dennis Bryers, Mary Caferro, Kara Eastman, Lorin Galvin, Jamie Grayson-Berglund, David Jacobs, Amanda Marotz, Steve Miller, Michelle Moyes-Dill, Cindy Pfeifer, Erin Porterfield, Margie Scott, Ted Scott, and Carol Thornell.

Theme Team: Milo Alexander, Becky Hanna, Melissa Henscheid, Steve Peregrine, Lori Vidalak, and Larry Williams.

Registrations: Mary Stilwell

Photographer: Brandon Hill
The 2009 Build Nebraska Housing Policy Summit will utilize AmericaSpeaks 21st Century Summit facilitation techniques and interactive technologies

- The day will feature the use of small group, facilitated table discussions, allowing participants to actively discuss ideas by sharing with and listening to each other.
- Laptop computers will serve as “electronic flipcharts” to record the ideas discussed at each table.
- The data collected through the computers will be instantly transmitted wirelessly to a group, called the Theme Team, which will read and identify the strongest themes transmitted across the room.
- Voting keypads will be used to identify those ideas most favored by participants, make decisions about which topics to discuss further, and evaluate the meeting.
- Two lead facilitators will provide overall guidance during the course of the day.

AmericaSpeaks is a nonpartisan, non-profit organization with a mission of providing Americans a greater voice in the most important decisions that impact their lives. AmericaSpeaks has engaged more than 150,000 citizens across the country on topics such as healthcare reform, shaping municipal budget priorities, community visioning and planning and developing rebuilding plans for severely affected areas, including the World Trade Center in New York City and New Orleans, Louisiana. For more information, visit www.americaspeaks.org.
Lead Facilitators

Dr. Janet Fiero, Senior Associate, AmericaSpeaks

In her nine years with AmericaSpeaks, Janet has managed and facilitated a wide variety of projects, including economic revitalization for a 15 country region of northeast Ohio and rebuilding New Orleans. Most recently, she lead projects providing visioning and planning for Owensboro, Kentucky and Lancaster, Pennsylvania and extensive work with the Rural People Rural Policy Network funded by the W.K. Kellogg Foundation, of which Nebraska Housing Developers Association is a member. She is dedicated to strengthening dialogue between leaders, policy experts, and citizens in government decision making.

Janet was a consultant for 25 years before joining AmericaSpeaks. She was well known for her groundbreaking work in quality improvement at Motorola. Later, Janet specialized in new product development and project management with high-tech companies.

Janet earned her MBA from Arizona State University and a doctorate in human and organizational systems from Fielding University, where she focused on public engagement methods that make a difference in addressing environmental issues. She received her bachelor's degree in biochemistry from Penn State University and has more than 10 years of certification programs in the field of Gestalt therapy.

Janet is based in Missoula, Montana, where she is a lover of the outdoors and the outback.

Travis McAdams, Executive Director, Montana Human Rights Network

Travis has over a decade of experience organizing and advocating for policy change at the state and local level. The Montana Human Rights Network, where Travis is Executive Director, is a grassroots, membership-based organization of over 1,400 members and seven local affiliates. Its mission is to promote democratic values such as pluralism, equality, and justice; challenge bigotry and intolerance; and organize communities to speak out in support of democratic principles. Travis' work has included everything from covering Aryan Nations' events in northern Idaho to lobbying the state legislature. He has written extensively about anti-democratic movements in Montana.

While the Network made its reputation during the 1990s helping communities organize against white supremacists and anti-government militias, it is also active in the policy arena at the local, state and federal levels. A recent example comes from 2008. The Network and its activists gathered over 13,000 signatures to help put a proposal on the General Election ballot to provide health insurance to 30,000 uninsured Montana children. It passed with over 70% of the popular vote.

Travis earned his bachelor degree in sociology and journalism from the University of Montana. He lives in Butte, Montana, with his wife and daughter.
Discussion 5: Policy Priorities

Priority 1: ________________________________
Details: ________________________________

Priority 2: ________________________________
Details: ________________________________

Priority 3: ________________________________
Details: ________________________________

Priority 4: ________________________________
Details: ________________________________

Additional priorities that should be considered: ________________________________
Discussion 4: Policies - Presented & New

Policy A: Homebuyer Education

Feedback: ____________________________________________________________

Policy B: Deconstruct/Demolish

Feedback: ____________________________________________________________

Policy C: Rental Housing

Feedback: ____________________________________________________________

Policy D: Support for Nonprofits

Feedback: ____________________________________________________________

Additional policies that should be considered: ____________________________

Housing Data

<table>
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<tr>
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<th>80% Annual</th>
<th>80% Monthly</th>
<th>30% For Housing Monthly</th>
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<td>$54,650</td>
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<td>All Other Counties</td>
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<td>$69,875</td>
<td>$1,747</td>
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<td>Sioux City, IA-NE-SD MSA</td>
<td>$58,812.50</td>
<td>$58,813</td>
<td>$1,470</td>
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<tr>
<td>All Other Counties</td>
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<td>$4,474-$5,573</td>
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<table>
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<td>$6,831</td>
<td>$2,049</td>
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<tr>
<td>Omaha - Council Bluffs, NE-IA MSA</td>
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<td>$6,988</td>
<td>$2,096</td>
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<td>Sioux City, IA-NE-SD MSA</td>
<td>$70,575</td>
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<td>$1,764</td>
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<td>All Other Counties</td>
<td>$64,425-$80,250</td>
<td>$5,369-$6,688</td>
<td>$1,611-$2,006</td>
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Nebraska Housing Developers Association’s Current Policy Focus

The Board of Directors of the Nebraska Housing Developers Association established the following policy focus areas at their January, 2009 meeting. These areas were identified as a result of input received from participants at six regional housing events held during 2008 and Association members. They are not in any specific priority order.

A. Establish a requirement for all publicly funded entities to provide homebuyer education that meets REACH standards.
   • REACH - Readiness Education Awareness Collaborative for Homebuyers & Homeowners is Nebraska’s homebuyer education delivery system.
   • Uniform Standards were developed by a broad, cross-section of people and organizations in 1998.

B. Identify strategies to assist communities to demolish/deconstruct vacant or dilapidated housing.
   • Although there are communities that have created successful models for the removal of dilapidated properties - - many communities don’t have the human or financial resources to replicate those models.
   • Vacant and/or dilapidated housing can bring down property values, attract criminal activity and serve as a barrier to recruit people or businesses into a community.

C. Identify strategies to support the development of rental housing for a variety of income levels.
   • Although many people aspire to homeownership, a variety of rental housing is needed in most communities to ensure all housing needs are met.
   • According to Out of Reach 2009 - Nebraska’s average wage for a renter is $11.25 an hour. A person must generally earn $12.61 an hour in order to avoid paying more than 30% of their income on housing. www.nlh.org

D. Provide performance-based operating support for non-profit housing development organizations.
   • Non-profits can provide valuable services to a community. Consider providing support to non-profits based on financial need, effective & efficient operations, a high degree of accountability and appropriate production levels .
   • Determine if local capacity to meet local housing needs is important.

Nebraska Affordable Housing Trust Fund

We often hear, “the Trust Fund was created to . . . “. Here is an excerpt from the Executive Summary of the Report from the Affordable Housing Trust Fund Advisory Committee to the Governor.

Why we need the Nebraska Affordable Housing Trust Fund:

• Nebraska’s communities need 34,860 housing units to address population growth; replace units that are substandard (29.3% of our housing is 58 years or older) and address the issues of affordability
• Ever declining federal resources require a State commitment to address the needs of affordable housing.
• A well coordinated and funded Trust Fund will provide the impetus for increased capacity building at the local level which will increase the production of affordable housing.
• The resources provided through a Trust Fund will enable us to continue Nebraska’s economic growth. Affordable housing is a recognized and needed tool in the expansion of existing businesses and attracting new businesses.
• An adequate supply of affordable housing is required to preserve families, maintain our accepted quality of life and foster economic self-sufficiency.

Housing Information

Affordability - For purposes of the 2009 Build Nebraska Housing Policy Summit, affordable housing is defined as housing costs being no more than 30% of gross income for households that meet specific income levels.

Homeownership housing costs include: principal, interest, taxes, insurance and utilities.
Renting housing costs include: rent, maintenance fees, insurance and utilities.

Economic Impact - This chart reflects the estimated community economic benefits for the development of 300 single-family homes for homeownership. The methodology to generate this report was developed by NeighborWorks ® America, a national nonprofit organization created by Congress more than 30 years ago to provide financial support, technical assistance, and training for community-based revitalization efforts.

<table>
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<tr>
<td>Lender Revenue</td>
<td>$15,379,073</td>
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<td>Real Estate Agent Revenues</td>
<td>$1,530,000</td>
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<td>Title, Appraisal, Other Fees</td>
<td>$255,000</td>
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<td>Construction Spin-offs</td>
<td>$17,202,996</td>
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<tr>
<td>Business Income From New Residents</td>
<td>$2,849,815</td>
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<tr>
<td>Move-in Spending</td>
<td>$1,140,000</td>
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<tr>
<td>Local Government Fees &amp; Taxes</td>
<td>$1,750,661</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$40,107,545</strong></td>
</tr>
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</table>
**HOUSING PROGRAMS**

There are a variety of housing programs administered by several agencies in Nebraska. This is a limited list of some of those programs

**Community Development Block Grant (CDBG)**
The City of Lincoln, Omaha and State of Nebraska Department of Economic Development receive CDBG funds from the U.S. Department of Housing & Urban Development. Beginning in 1974, the CDBG program is one of the longest continuously run programs. This program is designed to meet a wide range of community development needs including, but not limited to housing.

**HOME Investments Partnership Program**
The City of Lincoln, Omaha and the State of Nebraska Department of Economic Development are Participating Jurisdictions (PJs) that receive an allocation of HOME funds from the U.S. Department of Housing and Urban Development. HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act. The HOME Program can fund a wide range of activities that build, buy or rehabilitate housing for rent or homeownership. Visit: www.hud.gov

**Low Income Housing Tax Credit (LIHTC)**
The LIHTC allows for a credit against the federal income tax liability of the owner (developer or investor) of an affordable housing development project (rental or rent-to-own). This program is administered by the Nebraska Investment Finance Authority. Visit: www.nifa.org

**Nebraska Affordable Housing Trust Fund (NAHTF)**
The NAHTF is a state funding source administered by the Nebraska Department of Economic Development. Visit: www.neded.org

**Direct and/or Guaranteed Home Ownership Loans**
Provides loans in rural areas that assist people with very-low and low-incomes to purchase, construct, repair or rehabilitate, or relocate a single-family home. These programs are administered by USDA Rural Development. Visit: www.rurdev.usda.gov/NE

**Affordable Housing Program**
The FHLBank Topeka provides grants to build rental housing, provide down payment assistance for homeownership, and a variety of other community development activities. Visit: www.fhlbtpeka.com

City of Omaha, visit: http://www.cityofomaha.org/planning/

City of Lincoln, visit: http://lancaster.ne.gov/city/urban/index.htm