

**NORTHEAST NEBRASKA ECONOMIC DEVELOPMENT DISTRICT  
NENEDD BOARD OF DIRECTORS MEETING  
WEDNESDAY, MARCH 26, 2025 - 7:15 P.M.**

*City of Norfolk Offices – Training Room, 309 N. 5th St., Norfolk, NE 68701  
Columbus Community Building – Room 223, 2500 14th St., Columbus, NE 68601  
West Point Chamber of Commerce, 200 Anna Stalp Ave., West Point, NE 68788  
Fremont Municipal Building, 400 E. Military Ave., Fremont, NE 68025*

The President and Board of Directors reserve the right to adjourn into closed session  
as per Section 84-1410 of the Nebraska Open Meetings Act.

**AGENDA**

- I. Call to Order:** Inform the public about the location of the Open Meetings Act and that it is accessible to the public (LB 898).
- II. Roll Call**
- III. Introduction of Guests**
- IV. Secretary’s Report**
  - A. Consideration for approval of the March 26, 2025, agenda and the February 26, 2025, meeting minutes.
- V. Treasurer’s Report**
  - A. Consideration of acceptance of the February 2025 Treasurer’s Report as presented.
- VI. Discussion Items**
  - A. Quarterly staff reports.
- VII. Action Items**
  - A. Consideration for approval to appoint a 2025-2026 budget/nominating committee.
  - B. Consideration of a \$200,000 loan to Wash Center South, LLC in Norfolk.
- VIII. Executive Session**
- IX. President/Board Comments**
- X. Next Meeting Date:** The next Northeast Nebraska Economic Development District Board of Directors meeting will be on Wednesday, April 30, 2025 at 7:15 p.m. or following the Northeast Economic Development, Inc. meeting. The meeting will be held at Tornado Alley, 507 Avenue E, Wisner, NE 68791. Food will be provided.
- XI. Adjournment**

Charlie Bahr \_\_\_\_\_ Sally Ganem \_\_\_\_\_ Tina Biteghe Bi Ndong \_\_\_\_\_ Troy Uhler \_\_\_\_\_  
Blake Denton \_\_\_\_\_ Meghann Buresh \_\_\_\_\_ Justin Webb \_\_\_\_\_ Benjamin Benton \_\_\_\_\_ Doug Huttmann \_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)

## NENEDD Board Agenda

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**Object:** Consideration of approval of the March 26, 2025, agenda and February 26, 2025, meeting minutes

**Contact Person:** Mary Fleer, Administrative Assistant

**For:** Action

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**Explanation:** The March 26, 2025, agenda has been posted on the website and the February 26, 2025 meeting minutes have been posted on the website.

**Motion:** Consideration for approval of the March 26, 2025, meeting agenda and the February 26, 2025 board meeting minutes.

Charlie Bahr \_\_\_\_\_ Sally Ganem \_\_\_\_\_ Tina Biteghe Bi Ndong \_\_\_\_\_ Troy Uhler \_\_\_\_\_  
Blake Denton \_\_\_\_\_ Meghann Buresh \_\_\_\_\_ Justin Webb \_\_\_\_\_ Benjamin Benton \_\_\_\_\_ Doug Huttman \_\_\_\_\_

**Y** (In Favor of Motion) **N** (Against Motion) **ABS** (Abstain) **A** (Absent)

IV. Secretary's Report

## NENEDD Board Agenda

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**Object:** Discussion of the February 2025 Treasurer’s Report

**Contact Person:** Jill Godfrey, Fiscal Officer

**For:** Action

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**Background:**

Northeast Nebraska Economic Development District’s (NENEDD) February 2025 Statement of Financial Position and the Statement of Revenues and Expenditures that reflect the monthly Budget, Actual and Budget Variance. Also stated is the Fiscal Year (FY) 2025 Budget for the nonaccrual accounts, July 1, 2024, through June 30, 2025, Actual, Budget Variance so far this fiscal year and Percent of the Fiscal Year 2025 Budget remaining.

**Explanation:**

**Additional Information:**

Business Loan Principal Received	38,536.30
Business Loan Disbursements	200,000.00

**Restate Net Income**

Year to Date Revenue Over (Under) Expenditures	35,792.57
Year to date Non-Operating Revenue:	23,276.22
Bad Debt Recovery	-

**Year to date Non-Operating Expenditures:**

Depreciation Expense	5,451.04
Loans Written Off	-
Actual Year to date Revenue Over (Under) Expenditures	<u>17,967.39</u>

Business Loan Disbursement:

Loan #325014 Cbus Hotels, LLC \$200,000.00

NENEDD Business Revolving Loan Funds Available for Lending (All Sources): \$1,258,937

**Motion:** Consideration for acceptance of the February 2025 treasurer’s report as presented.

Charlie Bahr \_\_\_\_\_ Sally Ganem \_\_\_\_\_ Tina Biteghe Bi Ndong \_\_\_\_\_ Troy Uhler \_\_\_\_\_  
Blake Denton \_\_\_\_\_ Meghann Buresh \_\_\_\_\_ Justin Webb \_\_\_\_\_ Benjamin Benton \_\_\_\_\_  
Doug Huttman \_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)

Northeast Nebraska Economic Development District  
Statement of Financial Position - Overall - Unposted Transactions Included In Report  
As of 2/28/2025

	Current Period Balance
<b>Assets</b>	
General Cash	
Cash in Bank - Checking	5,078.23
Unrestricted-BankFirst #1648078	74,438.70
Unrestricted-BankFirst #1648166	82,965.97
Business RLF Cash	
EDA RLF-BankFirst #1648089	575,237.35
IRP RLF-BankFirst #1648122	172,532.85
HUD Business RLF-BankFirst #1648133	67,349.60
IRP #1 Loan Loss Reserve-BankFirst #1648144	50,105.26
IRP #2 Loan Loss Reserve-BankFirst #1648177	13,356.16
EDA CARES Act RLF - Bankfirst #1755625	380,355.59
Accounts Receivable	
Accounts Receivable	238,638.35
Business RLF Loans Receivables	
EDA RLF Loans Receivable	1,903,300.16
IRP RLF Loans Receivable	1,203,575.67
HUD RLF Loans Receivable	204,591.95
EDA CARES Act RLF Notes Receivable	1,970,580.45
Other Receivables	
Other Receivables	56,000.00
Miscellaneous Loans	(12,379.03)
Prepaid Expenses	
Prepaid Expense	15,184.99
Allowances for Uncollectible Accounts	
Allowance for Uncollectible A/R	41,222.00
Allowance for Uncollectible Notes	(516,023.00)
Fixed Assets	
Furniture and Equipment	212,989.70
Accumulated Depreciation	(172,128.51)
<b>Total Assets</b>	<b>6,566,972.44</b>
<b>Liabilities</b>	
Accounts Payable	
Accounts Payable	63,188.56
Other Payables	
Accounts Payable - Other	27,056.46
Verdigre Housing Payments	(1,578.33)
Verdigre Business Payments	(1,269.74)
Pierce Housing Funds	(2,225.92)
Columbus CDBG DHA	(18,089.76)
Columbus CDBG Rehab	(114.96)
NED, Inc. Loan Payments	39,547.94
RWHF Loan Payments	(53,984.79)
Lease Payable	16,012.76
Payroll Payables	

Northeast Nebraska Economic Development District  
Statement of Financial Position - Overall - Unposted Transactions Included In Report  
As of 2/28/2025

	Current Period Balance
ADD, Life, Vision, Dental Payable	(816.96)
Accrued FICA Payable	(2,471.57)
Federal Tax Withheld	(55,113.48)
State Tax Withheld	(9,296.73)
Health Insurance Payable	(69,124.09)
Cafeteria Premium Payable	(50.17)
Dependent Care Payable	256.65
Child Support Payable	(96.65)
Annual Leave Payable	17,696.76
Accrued Unemployment	(4.56)
Accrued Salaries	(14,445.96)
IRP Loan Payable	
IRP #1 Loan Payable	194,719.03
IRP #2 Loan Payable	238,821.53
Deferred Revenue	
Deferred Revenue - Community	175,906.43
Deferred Revenue - County	14,720.00
Deferred Revenue - Associates	<u>14,100.00</u>
Total Liabilities	<u>573,342.45</u>
Net Assets	
Other	<u>5,993,629.99</u>
Total Net Assets	<u>5,993,629.99</u>
Total Net Assets and Liabilities	<u>6,566,972.44</u>

Northeast Nebraska Economic Development District  
 Statement of Revenues and Expenditures - Unposted Transactions Included in Report  
 From 02/01/2025 Through 02/28/2025

	Current Period		Current Period		Current Year		Percent Total Budget \$ Remaining
	Budget - Original	Current Period Actual	Budget Variance	Total Budget	Actual	Total Budget Variance	
<b>Revenues</b>							
Federal Grants-EDA	5,833.33	0.00	5,833.33	70,000.00	0.00	70,000.00	100.00%
Dues-Community	14,920.06	0.00	14,920.06	179,041.00	15,339.61	163,701.39	91.43%
Dues-Counties	1,226.67	0.00	1,226.67	14,720.00	1,840.00	12,880.00	87.50%
Dues-Associates	1,250.00	0.00	1,250.00	15,000.00	1,113.75	13,886.25	92.58%
State Funding NDED	12,931.92	0.00	12,931.92	155,183.00	77,592.00	77,591.00	50.00%
Meeting Income	0.00	0.00	0.00	0.00	382.74	(382.74)	0.00%
NED, Inc. Management	20,000.00	47,273.81	(27,273.81)	240,000.00	140,958.87	99,041.13	41.27%
General Administration Fees	19,166.67	5,153.41	14,013.26	230,000.00	87,405.88	142,594.12	62.00%
Lead Based Paint Inspection	1,250.00	0.00	1,250.00	15,000.00	0.00	15,000.00	100.00%
Housing Management Fees	11,000.00	2,310.00	8,690.00	132,000.00	10,989.75	121,010.25	91.67%
Construction Management	5,807.08	1,732.50	4,074.58	69,685.00	11,707.25	57,977.75	83.20%
Loan Closing Revenue	104.17	2,000.00	(1,895.83)	1,250.00	5,900.00	(4,650.00)	-372.00%
NPAIT Investment Income	233.33	423.27	(189.94)	2,800.00	2,802.04	(2.04)	-0.07%
Business Loan Principal	0.00	0.00	0.00	0.00	(34,931.11)	34,931.11	0.00%
Business Loan Interest	13,333.33	19,081.29	(5,747.96)	160,000.00	156,297.29	3,702.71	2.31%
Loan Late Fees	341.67	0.00	341.67	4,100.00	11,283.21	(7,183.21)	-175.20%
Loan Processing Fee	0.00	1,867.35	(1,867.35)	0.00	9,119.35	(9,119.35)	0.00%
Annual Servicing Fees	1,083.33	2,110.00	(1,026.67)	13,000.00	4,135.00	8,865.00	68.19%
Special Projects	375.00	135.00	240.00	4,500.00	712.50	3,787.50	84.17%
Interest Income	2,500.00	913.49	1,586.51	30,000.00	14,000.71	15,999.29	53.33%
Miscellaneous Income	0.00	458.87	(458.87)	0.00	(723.78)	723.78	0.00%
In-Kind Contributions	1,250.00	1,250.00	0.00	15,000.00	10,000.00	5,000.00	33.33%
<b>Total Revenues</b>	<u>112,606.56</u>	<u>84,708.99</u>	<u>27,897.57</u>	<u>1,331,279.00</u>	<u>525,925.06</u>	<u>825,353.94</u>	<u>61.08%</u>
<b>Expenditures</b>							
Salaries and Wages	58,546.33	49,594.61	8,951.72	702,556.00	300,511.36	402,044.64	57.23%
Fringe Benefits	15,000.00	4,807.36	10,192.64	180,000.00	44,369.80	135,630.20	75.35%
Rent In-Kind	1,250.00	1,250.00	0.00	15,000.00	10,000.00	5,000.00	33.33%
Telephone	666.67	151.63	515.04	8,000.00	2,838.46	5,161.54	64.52%
Postage	250.00	0.00	250.00	3,000.00	2,378.23	621.77	20.73%
Office Supplies	875.00	88.32	786.68	10,500.00	9,322.38	1,177.62	11.22%
Training	666.67	0.00	666.67	8,000.00	830.00	7,170.00	89.63%
Travel-Staff	2,500.00	172.13	2,327.87	30,000.00	5,482.98	24,517.02	81.72%
Printing/Publishing	250.00	0.00	250.00	3,000.00	0.00	3,000.00	100.00%
Copier Expense	458.33	732.81	(274.48)	5,500.00	3,666.07	1,833.93	33.34%
Computer Equipment	583.33	1,437.66	(854.33)	7,000.00	13,372.27	(6,372.27)	-91.03%
Lead Testing Expense	1,250.00	0.00	1,250.00	15,000.00	5,500.00	9,500.00	63%

Northeast Nebraska Economic Development District  
Statement of Revenues and Expenditures - Unposted Transactions Included In Report  
From 02/01/2025 Through 02/28/2025

	Current Period		Current Period		Current Year		Total Budget		Percent Total Budget \$ Remaining
	Budget -		Budget		Actual		Variance		
	Original	Actual	Actual	Variance	Total Budget	Actual	Total Budget	Variance	
Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Loan Closing Expense	104.17	7.15	97.02	1,250.00	190.30	1,059.70	1,059.70	84.78%	
Building Maintenance	375.00	295.00	80.00	4,500.00	3,039.09	1,460.91	1,460.91	32.46%	
Utilities	625.00	447.35	177.65	7,500.00	4,044.01	3,455.99	3,455.99	46.08%	
Dues/Memberships	833.33	991.00	(157.67)	10,000.00	7,265.00	2,735.00	2,735.00	27.35%	
Subscriptions	116.67	0.00	116.67	1,400.00	0.00	1,400.00	1,400.00	100.00%	
Advertising/Marketing	166.67	0.00	166.67	2,000.00	569.70	1,430.30	1,430.30	71.52%	
Insurance	512.50	117.50	395.00	6,150.00	12,360.98	(6,210.98)	(6,210.98)	-100.99%	
Business Loan Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	
Legal Services	166.67	0.00	166.67	2,000.00	272.25	1,727.75	1,727.75	86.39%	
Audit Fees	1,340.00	0.00	1,340.00	16,080.00	17,500.00	(1,420.00)	(1,420.00)	-8.83%	
Other Professional Services	416.67	1,162.00	(745.33)	5,000.00	40,016.35	(35,016.35)	(35,016.35)	-700.33%	
Depreciation Expense	758.33	681.38	76.95	9,100.00	5,451.04	3,648.96	3,648.96	40.10%	
USDA IRP Principal Expense	4,101.17	0.00	4,101.17	49,214.00	0.00	49,214.00	49,214.00	100.00%	
USDA Interest Expense	320.67	0.00	320.67	3,848.00	0.00	3,848.00	3,848.00	100.00%	
Loans Written Off	2,083.33	0.00	2,083.33	25,000.00	0.00	25,000.00	25,000.00	100.00%	
Bank Fees	20.83	50.00	(29.17)	250.00	367.22	(117.22)	(117.22)	-46.89%	
Vehicle Maintenance	0.00	0.00	0.00	0.00	785.00	(785.00)	(785.00)	0.00%	
Total Expenditures	<u>95,504.01</u>	<u>61,985.90</u>	<u>33,518.11</u>	<u>1,146,048.00</u>	<u>490,132.49</u>	<u>655,915.51</u>	<u>655,915.51</u>	<u>57.23%</u>	
<b>Total Revenues Over (Under)</b>	<u>17,102.55</u>	<u>22,723.09</u>	<u>(5,620.54)</u>	<u>205,231.00</u>	<u>35,792.57</u>	<u>169,438.43</u>	<u>169,438.43</u>	<u>82.56%</u>	

## NENEDD Board Agenda

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**Object:** Staff Reports

**Contact Person:** See individual reports.

**For:** Discussion

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**Background:** Review of activities for period January-March 2025.

**Explanation:** See attached individual reports



**TO: NENEDD Board of Directors**

**FROM: Mandy Gear, Executive Director/Housing Loan Specialist**

**DATE: March 26, 2025**

**RE: Staff Report for January, February, March**

**EXECUTIVE DIRECTOR GENERAL ACTIVITIES**

- Worked with McMill and auditing firm on gathering necessary items for NENEDD and NED, Inc. audits
- Posted the Community Planner opening on Facebook, Indeed, a news blast, etc. and conducted interviews; made offer and began updating NENEDD records/marketing accordingly
- Worked with our lenders to have NENEDD and NED, Inc. sig cards updated
- Worked to update all NENEDD and NED, Inc. marketing items including brochures and the website
- Processed weekly payrolls and worked with McMill to address payroll issues
- Worked to boost morale with different staff teambuilding activities
- Worked on new marketing strategies such as upcoming events news blast and monthly newsletters as well as steady Facebook posts
- Interviewed with Norfolk Daily News for Insight column
- Facilitated NENEDD offices cleaning day
- Prepared NENEDD letter of support for Village of Howells Leadership Community Application
- Worked with NROC and the NENEDD team on the creation of an NROC Impact Map
- Began research on becoming SHRM certified
- Scheduled new staff pictures for Mid-March
- Prepared and facilitated 6-month evaluations for new staff
- Assisted in appointing budget and nominating committees for NENEDD and NED, Inc boards
- Began preparation of 2025-26 budgets

**HOUSING**

**OWNER/OCCUPIED HOUSING REHABILITATION (OOR)**

**Northeast Nebraska Economic Development Inc. (NED, Inc.) and Community Reuse OOR Projects**

- Contact applicants on regional waiting list for participation in the program
- Mail out application packets
- Process applications and determine income eligibility
- Monitor projects
- Prepare loan documents for approved and completed projects
- Assist with marketing materials to promote program
- Keep current on program guidelines
- Assist communities in preparing semi-annual program income reports
- OOR projects completed and files closed this quarter: 0

**NED, Inc. 24-TFHO-15012**

- Contact applicants on regional waiting list for participation in the program
- Mail out application packets
- Process applications and determine income eligibility
- Monitor projects
- Prepare loan documents for approved and completed projects

- Assist with marketing materials to promote program
- Keep current on program guidelines
- OOR projects completed and files closed this quarter: 0

## **RENTAL REHABILITATION PROJECTS**

### **Conover Properties – Madison**

- Administer Housing Management Agreement
- Process applications and determine income eligibility
- Tenant income reviews
- Determine maximum allowable rents and notify landlords regarding lease renewals
- Keep current on program guidelines
- All units currently occupied
- Worked with DED on monitoring compliance for grant closeout

### **BOWA and Parkview Properties - Bloomfield**

- Administer Housing Management Agreement
- Tenant income reviews
- Process applications and determine income eligibility
- Determine maximum allowable rents and notify landlords regarding lease renewals
- Keep current on program guidelines
- 8 units currently occupied

### **MRS Ventures - City of Plainview 20-TFRH-35023**

- Administer Housing Management Agreement
- Tenant income reviews
- Process applications and determine income eligibility
- Determine maximum allowable rents
- Keep current on program guidelines
- 4 units currently occupied

### **City of Fremont 22-FRH-15032**

- Administer Housing Management Agreement
- Prepare drawdowns
- Prepare and mail application packets to property owners and tenants
- Process applications and determine income eligibility
- Determine maximum allowable rents
- Keep current on program guidelines
- Monthly calls with DED and City of Fremont

### **Conover Properties – City of Norfolk 20-TFRH-15005**

- Administer Housing Management Agreement
- Process applications and determine income eligibility
- Determine maximum allowable rents
- Keep current on program guidelines
- 9 units currently occupied

## **DIRECT HOMEBUYER ASSISTANCE (DHA)**

### **NED, Inc. Regional Reuse Funds**

- Correspondence with potential applicants
- Mail application packets
- Process applications and determine income eligibility
- Prepare documents as required by federal and state regulations
- Attend loan closings
- Keep current on program guidelines
- DHA loans closed this quarter: 0

## **RURAL WORKFORCE HOUSING FUNDS (RWHF)**

### **Greater Fremont Development Council 17-RWHF-009**

- Attend GFDC meetings as needed
- Provide housing administrative services
- Maintain Housing project files
- Keep current on housing guidelines
- Address monitoring issues in grant closeout letter

### **Pender Community Development 20-RWHF-003**

- Attend PCD meetings as needed
- Provide housing administrative services
- Maintain Housing project files
- Keep current on housing guidelines
- Annual reporting

### **Cuming County Economic Development 20-RWHF-004**

- Attend CCED meetings as needed
- Provide housing administrative services
- Maintain Housing project files
- Keep current on housing guidelines
- Annual reporting

### **Albion Economic Development Corporation 22-RWHF-001**

- Attend AEDC meetings as needed
- Provide housing administrative services
- Maintain Housing project files
- Keep current on housing guidelines
- Annual reporting

## **GENERAL HOUSING ACTIVITIES**

- Maintain client files
- Update community reuse account budget sheets with information from bank statements
- Mail monthly housing administration invoices to communities
- Compare fiscal officer's element codes balances to open grant budget balances
- Provide updates to housing department project list
- Assist communities in getting set up in Amplifund

### **MEETINGS/CONFERENCES**

- NED, Inc./NENEDD monthly board meetings
- HomeNE webinars
- NROC 3<sup>rd</sup> Thursdays
- NROC monthly board meetings
- NROC Legislative update Zoom calls
- 6 Regions One Nebraska meetings to assist with grant application
- Participated in NADO informational Zoom calls
- Meeting with Norfolk Land Bank to discuss grant application
- Nebraska Broadband Office Town Hall

**TO: NENEDD Board of Directors**  
**FROM: Andrea Larson, Deputy Director**  
**DATE: March 26, 2025**  
**RE: Staff Report for January, February, March**

### **Meetings/Conferences**

- Attended various webinars and training sessions in-house and in person including:
  - Nebraska Regional Officials Council
  - Ongoing training for Community Development Block Grants
  - Ongoing training for Nebraska Affordable Housing Trust Funds
  - Ongoing training for Civic and Community Center Financing Fund
  - HomeNE webinars
  - Legislative updates
  - Public hearings
  - 6 Regions, One Nebraska
  - Nebraska Broadband Office
  - Northeast Nebraska Regional Land Bank
  - Battle Creek application meeting with mayor, council, NAED
  - Facilitated grant information meeting in Ponca with mayor, admins, council
  - Burt County NENEDD/grant presentation at meeting in Oakland
  - Attended pre-construction meetings for new and ongoing DED grants
  -

### **Deputy Director Duties**

- Trained with Martin on payroll and took that responsibility over
- Reviewed bank statements
- Reviewed invoices
- Overall management of organizations, programs, budgets, and staff
- Assisted Executive Director in day-to-day management
- Wrote letters of compliance for several member communities' USDA RD grant applications
- Met with fiscal officer for a preliminary budget review meeting
- Reviewed EDA Risk Rating with NENEDD administrators
- Reviewed resumes and conducted interviews with prospective community planners
  - Assisted in the hiring of a new community planner
- Prepared agenda for weekly staff meetings
- Assisted in the six-month review of the two newer planners
- Assigned the planners each their specific communities and counties to work with
- Drafted a document outlining NENEDD's services and priorities for another development district's grant application
- Assisted in the preparation of a spreadsheet showing the grants the planning department was awarded over the past few years for an NROC project map to be presented at the Nebraska Legislature

**Planning Department/Community Projects:**

- Currently assisting in the ongoing training of two newer community planners and one brand new planner
- Created spreadsheets and training documents for the department to use now and in the future

**Battle Creek**

- Met with mayor, admins, council to prepare a CCCFF application
- Submitted a CCCFF application for a master recreation plan

**Columbus**

- Continuing assistance with the ongoing 2023 DTR

**Emerson**

- Prepared an RFP for the village's recently awarded Game & Parks Land and Water Conservation Fund grant I wrote last year

**Fremont**

- Continuing assistance with the ongoing 2023 DTR

**Lyons**

- Continuing assistance with the ongoing 2023 Public Works park project

**Knox County**

- Awarded \$350,000 in CDBG Housing Recovery funds for a resiliency plan

**Martinsburg**

- Completed Monthly Report and Davis Bacon Wage Certification for the Nebraska Department of Environment and Energy's State Revolving Loan Fund program

**NED, Inc.**

- Awarded \$574,000 in NAHTF Owner Occupied Rehab funds

**Newcastle**

- Began construction management on a public works sidewalk project
- Continued administration and reporting on the CDBG planning grant

**Newman Grove**

- Awarded \$430,000 in CDBG Public Works grant funding for a street project

**Norfolk**

- Attended various meetings with the City's economic development department regarding multiple grant opportunities

- Continued general administration and reporting requirements for two Qualified Census Tract grants through ARPA
- Closed out the Norfolk CCCFF Johnson Park project
- General administration services for the Norfolk CCCFF Creative District project
- Continuing assistance with the ongoing 2023 DTR

#### **Pender**

- Closed out the CCCFF planning grant for library improvements
- Assisted with Volunteer Fire grant application

#### **Verdigre**

- Administration of repurposed funding for street improvement project

#### **Wakefield**

- Began new repurposing of grant funds project for sidewalks

#### **Wayne**

- Awarded \$1.37 million Rural Community Recovery Program grant for Wayne park project
  - Completed all requirements to obtain release of funds

#### **West Point**

- Awarded \$700,000 in Rural Workforce Housing Funds for housing development

#### **All active communities**

- Assisting in the general administration and construction management for all open grants

To: NENEDD Board of Directors

From: Jill Godfrey, Fiscal Officer

RE: Activity Report: January – March 2025

- Meetings/Conferences/Webinars
  - Loan tracking software training (online self-guided)
  - Accounting software webinars on advanced functions in the software (online)
  
- Reporting as required.
  - NED, Inc.
    - RMAP Quarterly Report
    - NDO Reconciliation Semi-Annual Reports
    - 1099s to vendors
    - 1098s to loan clients
  - NENEDD
    - EDA Cares Semi Annual Report
    - W-2's to employees
    - 1099s to vendors
    - 1098s to loan clients
  
- Audit for FYE June 30, 2025
  - Expense accounts reviewed for accuracy.
  
- Budget preparation for FYE June 30, 2026
  - Started reviewing accounts and prorating totals for year.
  - Contacting vendors and other contractors to gather estimates for the next fiscal year
  
- Monthly and daily tasks of accounts payable, accounts receivable, loan payments, follow-up with loan clients, financial statements, invoicing for services, etc.



**TO: NENEDD BOARD OF DIRECTORS**  
**FROM: JEFF CHRISTENSEN, BUSINESS LOAN SPECIALIST**

**RE: ACTIVITY REPORT – JANUARY, FEBRUARY, MARCH 2025**

- DIRECTED NORTHEAST RLF COMMITTEE MONTHLY MEETINGS
- LOAN CLIENT SITE VISITS AND MET WITH VARIOUS BANKERS AND ECONOMIC DEVELOPMENT PROFESSIONALS
- ATTENDED BOONE COUNTY ECONOMIC DEVELOPMENT RESOURCE MEETING
- PARTICIPATED IN NROC'S 3<sup>RD</sup> THURSDAY CONFERENCE CALL

SEVEN LOANS WERE CLOSED:

- REIKOFSKI37 ENTERPRISES, LLC, D/B/A LEE'S MARKET - SCRIBNER  
(\$140,000 NENEDD EDA)
- RED COAL REPAIR - FULLERTON  
(\$35,300 NENEDD HUD)
- MAIN-STOP, LLC - LEIGH  
(\$140,000 NED, INC. NDO)
- BRUD5, LLC, D/B/A TOM'S BODY AND PAINT - WAYNE  
(\$100,000 NENEDD EDA CARES)
- MACEYS HOMETOWN MARKET, LLC – CEDAR RAPIDS  
(\$60,000 NENEDD EDA CARES)
- CAHOY GENERAL STORE, LLC, D/B/A MIGHTY MOJO COFFEE CO - ATKINSON  
(\$120,000 NED, INC. DED MICRO #9)
- CBUS HOTELS, LLC - COUMBUS  
(\$200,000 NENEDD EDA CARES)

THREE LOANS APPROVED YET TO BE CLOSED:

- AGSY PROPERTIES, LLC - NORFOLK  
(\$200,000 NENEDD EDA – ANTICIPATE CLOSING IN EARLY SUMMER AFTER CONSTRUCTION IS DONE)
- 2<sup>ND</sup> STREET MARKET, LLC - DODGE  
(\$45,000 NED, INC. NDO – ANTICIPATE CLOSING IN SPRING 2025)
- HINRICHS INVESTMENTS, LLC - NORFOLK  
(\$140,000 NED, INC. DED MICRO #9 - ANTICIPATE CLOSING IN APRIL 2025)

THREE LOANS FOR APPROVAL AT TONIGHT'S BOARD MEETING

- PREMIER CABLE SERVICES, LLC – CREIGHTON (\$50,000 - KNOX Co. RLF & NED, INC. DED MICRO #9)
- NORTON TREATS, LLC – WEST POINT (\$200,000 – NED, INC. NDO)

- WASH CENTER SOUTH, LLC – NORFOLK (\$200,000 – NENEDD EDA CARES)

POTENTIAL BUSINESS LOAN PROJECTS/INQUIRIES THIS QUARTER:

CONVENIENCE STORE – TRANSITION	BEAUTY SHOP – EXPANSION
GROCERY STORE – TRANSITION (2)	METAL FABRICATION – EXPANSION
CATERING – EXPANSION	HVAC - TRANSITION
AUTO PARTS – EXPANSION	COFFEE SHOP/TRAILER – EXPANSION (3)/STARTUP
DAYCARE – TRANSITION	HOTEL – STARTUP
MULTI-PURPOSE BLDG – STARTUP	EVENT CENTER - STARTUP
BED & BREAKFAST – STARTUP/TRANSITION	BOOKSTORE - STARTUP
TRUCKING – EXPANSION	AUTO REPAIR – EXPANSION (2)/TRANSITION
LAND TILING – TRANSITION	SHOP CONDO – STARTUP
CLEANING BUSINESS – TRANSITION	FITNESS CENTER – EXPANSION
BAR – EXPANSION	DENTAL OFFICE – EXPANSION
DOG SPA – EXPANSION	LODGE/CABINS – STARTUP
CABLE INSTALL/MAINTENANCE – TRANSITION	CAR WASH – TRANSITION
CONSTRUCTION/CONTRACTOR – EXPANSION (2)	
FAST FOOD RESTAURANT – EXPANSION/TRANSITION	

ABBREVIATIONS:

**CARES** - CORONA VIRUS AID, RELIEF, AND ECONOMIC SECURITY

**DED** – DEPARTMENT OF ECONOMIC DEVELOPMENT

**EDA** – ECONOMIC DEVELOPMENT ADMINISTRATION

**HUD** – HOUSING AND URBAN DEVELOPMENT

**NDO** – NON-PROFIT DEVELOPMENT ORGANIZATION

**NROC** – NEBRASKA REGIONAL OFFICIALS COUNCIL

**RLF** – REVOLVING LOAN FUND

**To: NENEDD Board of Directors**

**From: Martin Griffith, Housing Specialist**

**RE: Activity Report – January, February, March**

### **Meetings/Conferences**

- Attended National Association of Home Builders local chapter monthly General and Board meetings
- Attended Ned, Inc and NENEDD board of Directors meetings
- Attended Community and Housing Board meetings
- Attended Schuyler Housing Development Committee meetings representing NENEDD as a consultant
- Attended Town Hall meetings
- Attended City of Norfolk Planning Commission & sub-committee meetings
- Attended Home NE webinars
- Attended NROC 3rd Thursday all staff monthly zoom meetings
- Attended Nebraska Housing Developers Association zoom board meetings as a board member
- Attended meeting with Nebraska Broadband
- Attended meeting with NDOT Infrastructure HUB
- Attended Boone County Economic Development gathering in Albion
- Attended Norfolk Area Chamber Business after hours
- Attended NENEDD staff teambuilding activities
- Attended 6 Regions 1 Nebraska Civic Leadership zoom meetings
- Attended grant informational meeting with Battle Creek leaders
- Attended Nebraska State Home Builders Association board meeting and Legislative Banquet
- Attended International Builders Show
- Attended NPZA Conference

### **Owner Occupied**

- Sent application packets to interested individuals
- Processed applications
- Performed initial Housing Quality Standards inspections
- Prepared initial work and board write-ups
- Presented applicants to Board for approval/denial
- Conducted Tier II Environmental Reviews
- Ordered Title Searches
- Ordered Lead Based Paint Audits/Risk Assessments and Clearances
- Reviewed Lead Based Paint Risk Assessments and revised work write-ups accordingly
- Prepared bid specifications
- Filed and evaluated bids
- Prepared and issued construction contracts
- Conducted Pre-construction Conferences

- Conducted interim and final inspections of repairs
- Reviewed contractor invoices, verified work completed and authorized payment to contractors
- Maintained project files and budgets
- Closed client files

### **Homebuyer Assistance program**

- Correspond with interested people

### **Ned, Inc Regional OOR Reuse Program**

- Monitored progress and maintained project files and budgets on three housing rehab projects
- Corresponded with clients and contractors
- Prepared and mailed one application packet
- Assisted applicant with completion of application
- Issued construction contracts for two projects
- Verified work completed and authorized payments to contractors
- Closed three applicant files
- Ordered Title search for two properties and Lead Risk Assessment for one project
- Conducted Tier II environmental review on one property

### **Community OOR Reuse Programs**

- Prepared and mailed one application packet
- Corresponded with clients and applicants
- Closed client files

### **Ned, Inc. Home Buyer Assistance**

- Corresponded with interested applicants, bankers, and realtors
- Prepared and mailed applications

### **Cuming County Rural Workforce Housing Fund**

- No activity

### **Greater Fremont Development Council Rural Workforce Housing Fund**

- Assisted in locating documentation as requested during DED monitoring

### **Pender Community Development Inc Rural Workforce Housing Fund**

- Assisted PCDI with Monitoring Letter correction items

### **Ned, Inc Emergency Repairs Program**

- No activity

### **Fremont 22- TFRH-15032 Rental Rehabilitation Grant**

- Prepared and mailed two application packets
- Reviewed application documents and created files
- Corresponded with property owners and tenants
- Attended conference calls with DED and City representatives
- Closed three client files

### **City of Norfolk reuse**

- Ordered Lead services for one project
- Performed Tier II environmental reviews as requested
- Processed and submitted invoices for Lead Services

### **Ned, Inc. 24TFHO-15012 OOR Grant**

- Corresponded with DED
- Prepared and mailed six application packets
- Corresponded with interested people
- Completed one initial HQS inspection
- Prepared work and board write-ups on one OOR project
- Presented one application to board for approval
- Closed three client files
- Ordered Title search and Lead Risk Assessment for one project

**TO: NENEDD Board of Directors**  
**FROM: Zach Fisher, Community Planner**  
**DATE: 1<sup>st</sup> Quarter/2025**  
**RE: Staff Report for Zach Fisher**

## **Meetings/Conferences:**

North Bend Community Survey Town Hall (December 17, 2024)  
Wayne Networking Meeting at Wayne State College (January 23, 2025)  
Ponca Grant Meeting (February 24, 2025)  
Tekamah Grant discussion at Oakland (February 25, 2025)  
Community Visits to Creighton & Bloomfield (February 26, 2025)  
Jefferson School Fair Housing Assembly (February 26, 2025)  
Community Visit to Wynot (February 27, 2025)  
Pierce DTR Meeting (February 27, 2025)  
NPZA Conference in Kearney (March 5 – 7, 2025)  
Cedar Rapids Town Hall (March 12, 2025)  
Pender Networking Meeting (March 18, 2025)

## **Community Projects:**

Norfolk DTR  
Pierce DTR  
Monitoring of Pender 19-DTR-106 Grant  
Monitoring of Wayne 19-PW-017 Grant  
Monitoring of Norfolk 23-DTR-008 Grant  
Monitoring of Newcastle 22-PW-015 Grant

## **Training:**

**TO: NENEDD Board of Directors**  
**FROM: Sandra Goode, Community Planner**  
**DATE: March 18, 2025**  
**RE: Staff Report for January, February & March 2025**

#### **Meetings/Conferences**

- **CDBG training and certification**
- **Attended 2 Network meetings in Wayne and Pender**
- **Attended the NPZA Conference in Kearney**
- **Attended various webinars and training sessions in-house, including topics on NROC, Home NE, and Columbus Housing Committee meeting.**

#### **Community Projects:**

##### **Albion**

- **Attended meeting hosted by Boone County Development Agency.**

##### **Cedar Rapids**

- **Completed the Attitude Survey for Cedar Rapids and compiled results and held a Town Hall Meeting for Community Engagement.**

##### **Columbus**

- **Working on Construction Management for 19-DTR-101, including site visits and wage interviews.**
- **Conducted Tier II environmental evaluations for the new grant 23-DTR-003 along with Pre-construction conferences.**
- **Completed Benchmark 1 monitoring**

##### **Decatur**

- **Finished income survey with 4<sup>th</sup> round of door-to-door to get final tally needed.**

##### **Fremont**

- **Conducting Tier II environmental evaluations for the new grant 23-DTR-007.**
- **Completed Benchmark 1 monitoring**
- 

##### **Newman Grove**

- **Completed General Administration contract for the 24-PP-003 grant awarded.**
- **Completed General Administration and Construction Management contracts for the 24-PWI-010 grant awarded.**
- **Special Conditions for Release of Funds completed for 24-PP-003 and 24-PWI-010.**

##### **Oakland**

- **Attended meeting with Burt County Economic representative to discuss funding possibilities.**

### **Pierce**

- **Attended meeting to discuss 2<sup>nd</sup> Round applications for current DTR.**

### **Ponca**

- **Income Survey started for City of Ponca**

### **Schuyler**

- **Sent out PCC for a public works project at the park. Construction to begin soon.**

### **All active communities**

- **General administration and construction management for open grants along with multiple desktop management of grants for closeout.**



**TO: NENEDD Board of Directors**

**FROM: Grace Petersen, Planning Assistant**

**DATE: March 26, 2025**

**RE: Staff Report for October, November, December**

### **Meetings/Conferences**

- NPZA Conference in Kearney
- HOME NE Webinar
- Network meeting in Pender
- Schuyler Economic Development meeting

### **Activities:**

- Prepared and submitted and Owner-Occupied Rehabilitation Trust Fund Application for NED, Inc.
- Completed Project Status Reports for the July-December 2024 cycle.
- Assisted with Wayne Rural Community Recovery Program grant application
- Prepare and submit drawdowns for active grants.
- Upload payment requests and source documentation to Amplifund.
- Create and executed contracts for Housing environmental reviews for three communities.
- Completed environmental reviews for housing projects in Clarkson and Schuyler. Environmental review for Norfolk housing project continues.
- Assist with training new community planners.
- Conducted a Pre-Construction Conference for Schuyler's 22PW016.
- Started close-out process for numerous grants – Newcastle 21PW015, Newcastle 22PP005, Emerson 22PP004, Martinsburg 19WW004, Pender 19DTR106, Plainview 20DTR005, Stanton 20DTR007, and Wayne 21PW022
- Closed two CDBG Grants – Clearwater 22PP003 and Norfolk 19TD002.

- Continue to work with DED as they continue to monitor grants, which requires gathering and submitting documents upon request; responding to monitoring letters that require attention; preparing final drawdowns and final financial reports for signatures; uploading signed documents to Amplifund. To date (including EMCV Grants), 29 grants have been cleared for close out.

To: NENEDD Board of Directors

From: Mary Fleer, Administrative Assistant

RE: Activity Report: January – March 2025

- Completed various office procedures, including answering and directing phone calls and visitors, processing incoming and outgoing mail, switching vehicle mileage sheets, scheduling vehicle maintenance when needed, ordering office supplies as needed and filing items for housing and business loan clients.
- Created and completed bank deposits.
- Produced and distributed monthly board meeting agendas and minutes and participated in monthly board meetings.
- Updated insurance records for both housing loan and business loan clients.
- Composed and filed Deeds of Reconveyance for both housing loan clients and business loan clients.
- Assisted various departments with miscellaneous tasks as needed.
- Assisted the Executive Director in marketing NENEDD services and programs to include news blasts, Facebook posts and website.
- Continued updating the NENEDD ArcGIS map with grants and housing and business loans.
- Worked with the Executive Director and Deputy Director on inputting data to the NROC Project Map and will continue to do so.
- Created a monthly spreadsheet and sent out notices to business loan clients monthly regarding the annual service fees.
- Updated the membership database with business and housing loan information to aid in membership drive and annual report.
- Did various computer IT tasks when needed by staff members.
- Created a bi-monthly upcoming events newsletter and a monthly NENEDD newsletter to send to our email lists notifying them of pertinent upcoming events and advertising our business loan, community planning and housing departments.
- Set up computer and phone access for new community planner and assisted in onboarding.

## NENEDD Board Agenda

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**Object:** To appoint a budget and nominating committee

**Contact Person:** Mandy Gear, Executive Director

**For:** Action

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**Background:** On an annual basis a budget and nominating committee is appointed to review and recommend to the full board of directors the next year's budget as prepared by staff and to review and recommend to the full board of directors' new board members and new officers.

**Explanation:** Last fiscal year this committee consisted of Troy Uhler, Tina Biteghe Bi Ndong, Blake Denton and Justin Webb.

The following board members have been nominated to serve in 2025-2026: Troy Uhler, Tina Biteghe Bi Ndong, Benjamin Benton and Meghann Buresh.

**Motion:** Consideration for approval to appoint a 2025-2026 budget/nominating committee.

Charlie Bahr \_\_\_\_\_ Sally Ganem \_\_\_\_\_ Tina Biteghe Bi Ndong \_\_\_\_\_ Troy Uhler \_\_\_\_\_  
Blake Denton \_\_\_\_\_ Meghann Buresh \_\_\_\_\_ Justin Webb \_\_\_\_\_ Benjamin Benton \_\_\_\_\_ Doug Huttman \_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) **ABS** (Abstain) A (Absent)

## NENEDD Board Agenda

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**Object:** Approve a \$200,000 loan to Wash Center South, LLC in Norfolk.

**Contact Person:** Jeff Christensen, NENEDD Business Loan Specialist

**For:** Action

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### Background:

Robert “Tyler” Wingate and his son Tyson Wingate are planning the purchase of the North and South Superior Car Wash businesses in Norfolk. North is located at 914 Benjamin Ave. It has three self-serve bays and two automatic car washes. South is at 1325 Michigan Ave. and has four self-serve bays and two automatic car washes. Both offer automatic and heated manual car wash bays with a full range of options and are available 24/7. <https://www.superiorwashnorfolk.com/> In addition to the purchase of the car washes, Wingates plan to purchase new equipment for the automatic bays. NENEDD will only be involved in the purchase and renovation of the South location. Renovation to the North location will take place in the future after the South location has been completed.

The South location will have new equipment installed. They plan to install a new retrofit roof including extending the two automatic wash bays length by six feet at a later date. The main entrance of the North location (Benjamin Ave) was under construction by the city of Norfolk for most of 2024 which affected potential sales as access to the carwash was hindered by the construction. This location appears to have “bottomed” and they expect an upward trend with the reopening on Benjamin Ave. All things considered they believe with a fresh remodel to both locations they will be prepared to bring back clients who may have gone to a tunnel wash but are now looking for a non-membership option.

In June 2013, NED, Inc. loaned \$120,000 (20 years) to the current owners to purchase both the north and south locations. All payments were made as promised and the loan was paid in full in 2016.

Tyler is a Norfolk public school graduate and has lived in Norfolk most of his life while operating various businesses in his career. Some highlights include owning/operating the local Sonic Restaurant in Norfolk. After selling the business he started and was successful operating a local home construction business in Norfolk then he purchased Crafts of Norfolk to specialize in commercial contracting. Most recently, Tyler and his wife Candi have owned/operated two businesses; Logistics365 and S365. Logistics365 is government contracting which can range from providing 5,000 iPads to the government to purchasing 500 GMC trucks for border protection. S365 is a large event planner through the US. They work with large companies to find space, hotels, daycare, etc. for their various conferences in the US.

Tyson is 19 years old and recently graduated from Norfolk public school in 2024. He has been running a sprinkler business, Green Grass Company and G & B Sprinklers, for the past few years. <https://www.facebook.com/GreenGrassCoLLC> He started when he was around 12 years old when he purchased a tractor and scooped snow and provides lawn and moving services. Tyson will primarily run the day-to-day operations of the car washes while Tyler will provide support when needed. Understandably, as any remodel takes place, revenues will be temporarily down but Tyler and his wife Candi are willing to step in and help when needed. Tyson also owns a rental property at 1324 Verges Ave. and his shop at 610 Isabelle Ave. where he operates his Green Grass Company.

The total project costs are \$2,600,000 which includes \$775,000 for the purchase and \$500,000 for renovation and of the North location, \$825,000 for the purchase and \$500,000 for new equipment of the South location. Wingate’s and Midwest Bank in Norfolk are requesting that NENEDD provide a loan in the amount of \$200,000 for the purchase and new equipment to the South location. Midwest Bank is considering a loan of up to \$2,100,000 for the total project and Wingate’s will inject \$300,000 cash. The project will retain six jobs including the two owners.

**Explanation:**

Uses ↓	Sources →	Bank	NENEDD	Equity	Total
North Business Purchase		\$684,000	-0-	\$91,000	\$775,000
North Renovation		\$441,000	-0-	\$59,000	\$500,000
South Business Purchase		\$607,000	\$125,000	\$93,000	\$825,000
South Renovation		\$368,000	\$75,000	\$57,000	\$500,000
<b>TOTAL</b>		<b>\$2,100,000</b>	<b>\$200,00</b>	<b>\$300,000</b>	<b>\$2,600,000</b>

Midwest Bank in Norfolk is considering a loan not to exceed \$2,100,000. This loan will be set up as a regular real estate/commercial loan fully amortized over a 20-year term at an interest rate of 7.25% (5-year variable). The first 12 months will be interest-only payments while updates are done to the facilities. In addition to a first deed of trust (DOT) on 914 W. Benjamin Ave. and 1325 W. Michigan Ave., the bank will require guarantees from each borrower, DOT on 1324 Verges Ave. and 610 Isabelle Ave. both in Norfolk.

NENEDD will lend \$200,000 to purchase the location and new equipment at 1325 W. Michigan Ave. in Norfolk. This loan will have a term of 20 years at an interest rate of 6.50% (fixed). Following in the wake of the bank, the first 12 months will be interest-only payments. NENEDD will file a subordinate DOT on both car wash locations in Norfolk and have a subordinate lien on all business personal property of Wash Center North, LLC and Wash Center South, LLC. NENEDD will have a personal guaranty from Tyson, Tyler, and Tyler’s wife Candi and file subordinate DOT on 1324 Verges Ave. and 610 Isabelle Ave. both in Norfolk. NENEDD will also request an assignment of life insurance from Tyson for the amount of the loan for the life of the loan.

The Northeast Revolving Loan Fund (RLF) committee was presented information on credit scores, net worth, collateral, and financial information as part of the loan summary and recommends this loan for approval.

**Motion:** Consideration of a \$200,000 loan to Wash Center South, LLC in Norfolk.

Charlie Bahr \_\_\_\_\_ Sally Ganem \_\_\_\_\_ Tina Biteghe Bi Ndong \_\_\_\_\_ Troy Uhlir \_\_\_\_\_  
 Blake Denton \_\_\_\_\_ Meghann Buresh \_\_\_\_\_ Justin Webb \_\_\_\_\_ Benjamin Benton \_\_\_\_\_ Doug Huttman \_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)