INVESTMENT CONNECTION

COMMUNITY DEVELOPMENT INVESTMENT AND LENDING PARTNERSHIP

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Nebraska
2026

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Access
Collaboration
Impact

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Funder Response Forms

Your Interest and to Learn More

Evaluations

Your Input

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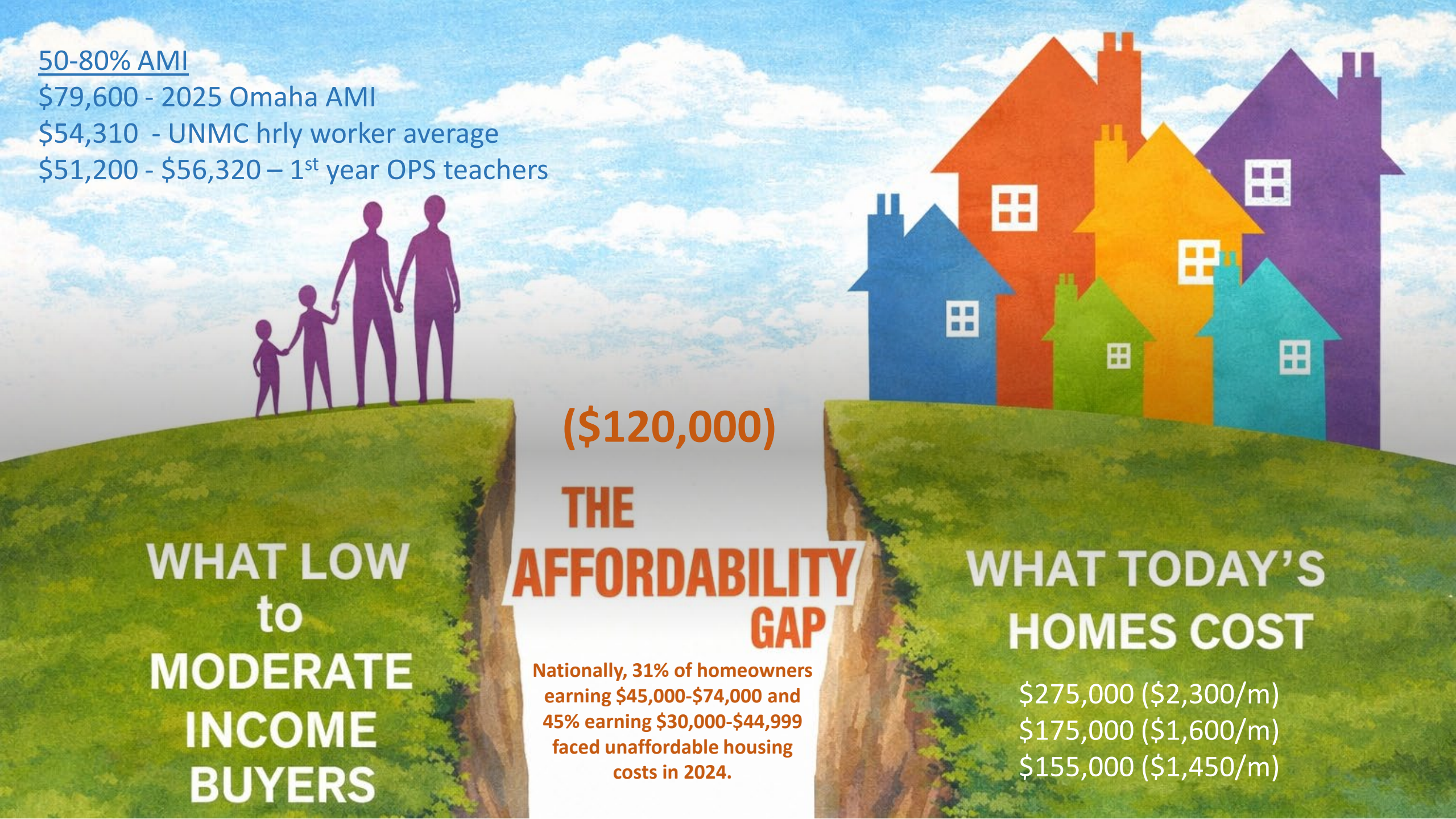
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Omaha Community Land Trust Homeowner Program

Sheryl Garst, Housing Director
inCOMMON Housing Development Corporation

<u>50-80% AMI</u>
$79,600 - 2025 Omaha AMI
$54,310 - UNMC hrly worker average
$51,200 - $56,320 – 1st year OPS teachers



HOW A COMMUNITY LAND TRUST WORKS

1 BUYER GETS A HOME LOAN

Homebuyers purchase homes through an independent lender.



2 DONOR FUNDS LOWER THE PRICE

Donor funds subsidize construction costs, dropping home purchase prices to 30% or less of the homebuyer's income.



3 SUBSIDY STAYS WITH THE HOME

Subsidies stay with the home, keeping it permanently affordable.



4 CLT OWNS THE LAND

Land is owned by a community trust rather than an individual, enabling community guidance on long-term use.



5 99-YEAR RENEWABLE GROUND LEASE

The CLT retains land ownership under a 99-year renewable ground lease.



6 PASS IT ON

Leases may be passed to family members, building generational stability.



7 LIMITED APPRECIATION & INCOME-QUALIFIED BUYERS

CLTs cap appreciation at the lesser of AMI growth or 2% annually and restrict resale to income-qualified buyers.



8 BUILDING GENERATIONAL WEALTH

75% of CLT homesellers nationwide put their capped earned equity toward a conventional home purchase.





OF CLT HOMSELLERS PUT EARNED EQUITY TOWARD THEIR NEXT CONVENTIONAL HOME.



inCOMMON housing development




101
102
103


8.25 (PAINTED)
CUSTOM WOOD ACCENT
WOODEN PRIVACY SCREEN

Community Land Trust Pilot

- Lenders Request - $500,000 Construction Loan (2 units)
- Philanthropist - $24,000 Fundraising goal (2 units)

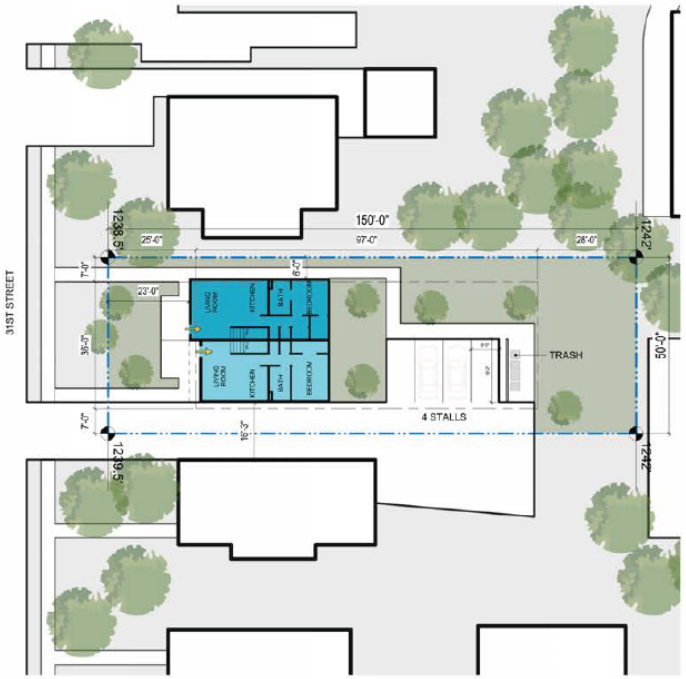
Pipeline (LIHTC)

- Poppleton 51 units under construction 2026
- Virginia Townhomes 7 units starting next month 2026
- Brando Apts 63 units starting Spring 2027
- Beltline South 65 units – LIHTC App 2027 – 40th & Military
- Beltline North 65 units – LIHTC App 2028
- Under option 40 existing units - rehab w/ 50 new construction supplement 2029 project

All LIHTC –

- $2.5 million permanent financing 35 - 40 yr amo, 20 yr term
- $14-$16 million construction loan

Selected Options
1113 S. 31ST STREET



1113 - SITE PLAN - TOWNHOMES

R7 ZONING REGULATIONS	TOWNHOME
LOT AREA (MINIMUM)	1,500 SF
LOT WIDTH (MINIMUM)	20'
SITE AREA/UNIT	2,000 SF
FAR	N/A
SETBACKS	
FRONT YARD	25'
STREET SIDE YARD	15' - 21'
INTERIOR SIDE YARD	0'; 7' ON END WALL
REAR YARD	25'
HEIGHT	75'
BUILDING COVERAGE	60% MAX
IMPERVIOUS COVERAGE	70% MAX

UNIT TYPE	3 BED / 3 BATH
NUMBER OF UNITS	2
UNIT SIZE	1,360- 1,412 SF
TOTAL GSF	2,772 SF
HEIGHT	2 STORIES
PARKING	2 STALLS PER UNIT

INCOMMON housing development

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Self-Sufficiency Program for Survivors of Domestic Violence

Jannette Taylor, President and Chief Executive Officer
Ben Johnson, Grants and Communications Officer
Women's Center for Advancement

Women’s Center for Advancement



Assisting victims of domestic violence, sexual assault, human trafficking and stalking and their children to achieve safety and empowering them to lead self-determined lives.

Economic Instability Traps Survivors

- Domestic violence is the leading cause of homelessness for women and children.
- Financial Abuse is present in 95% of cases.
- Abuse has lifetime economic impacts.
- It takes an average of seven attempts to successfully leave an abusive relationship.

Self-Sufficiency Program

- Case Management
- Financial Literacy Classes & Coaching
- Employment Support
- Asset Building
- Housing Support
- Workforce Readiness
- Direct Client Assistance

WCA
WOMEN'S CENTER FOR ADVANCEMENT



With your investment of $150,000…

- Over 500 survivors and their families assisted
- Over 75% of goals completed
- Over 75% of participants measurably increase self-sufficiency
- Over 90% know more about community resources
- Over 90% report being satisfied with services received

SUPPORT SURVIVORS TODAY!

$6,000
100 Hospital Calls

$1,500
3 Months of Support Groups

$3,000
50 Protection Orders

$9,000
300 Safety Plans

$5,000
5 Families Relocated

$2,500
25 New Car Seats

$25,000
30 Days of Hotline Coverage

SCAN QR CODE AND DONATE TODAY!

WCA
WOMEN'S CENTER FOR ADVANCEMENT
Stay safe, grow strong

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Building Futures: Expanding Nebraska's Workforce Through TNT 2

Robin Ambroz, Chief Programs Officer
Denise Packard, Program Development and Administration Manager
Nebraska Investment Finance Authority

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Two Problems Nebraska Must Solve

Shortage of Workers



Need for Affordable Housing



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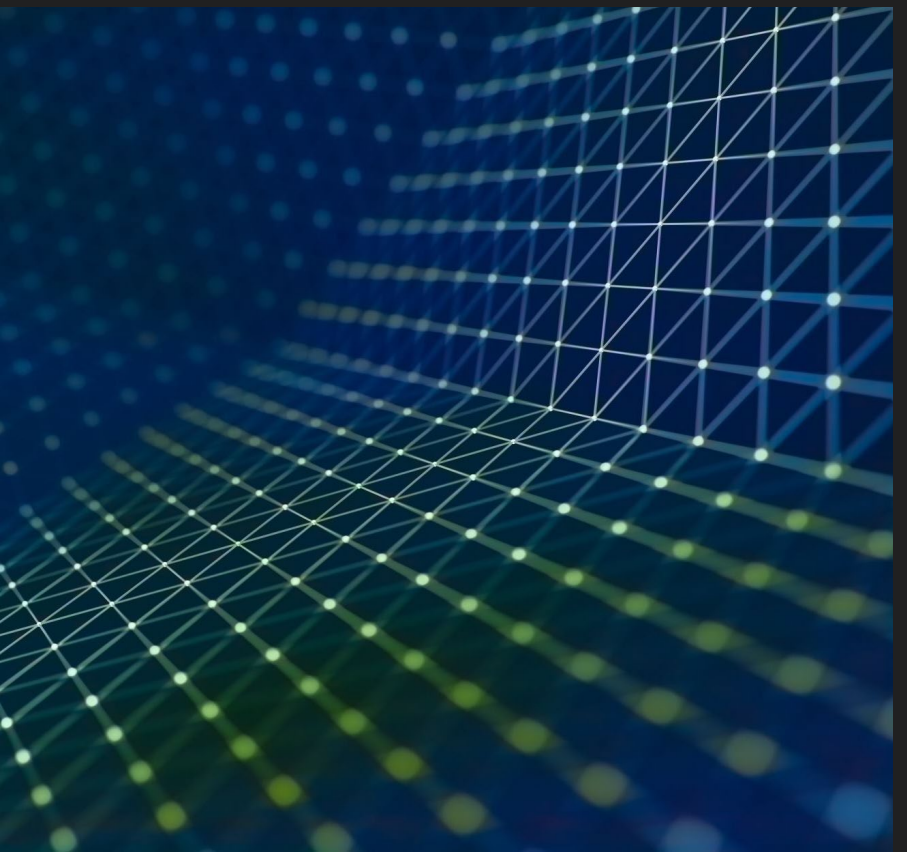
TNT 2 is the Solution

- Hands-on trades training
- Partners: Cornhusker State Industries + Southeast Community College
- Participants earn certificate and hands on experience
- Build much needed modular homes
- Start small with 1-2 homes and scale program up.



TNT 2 – builds *workers and homes* simultaneously!

Impact that fuels change



Workforce Ready

Housing Built

Recidivism Reduced

The Ask

Grant: $100,000

Funds Support:

Tooling the training classroom

Curriculum development tailored to this population

Scaling modular home production

Partners

Cornhusker State Industries

Southeast Community College

NIFA

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Raising Business Acumen for SEDI Business Owners

Jim Reiff, Executive Director
Michael Young, Chief Operating Officer
Nebraska Enterprise Fund

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NEBRASKA ENTERPRISE FUND

The Nebraska Enterprise Fund Envisions a vibrant small business eco-system where every small and micro business has the opportunity to start, grow, and prosper.

NEF supports underserved communities by providing micro and small businesses with access to training, technical assistance, and capital.

Revolving Loan Fund

Business Development Training

Small and Micro Business Coaching

Veterans Business Outreach Center

Activities over past 5 years:

- Provide Financial and Educational Services
- $28.2 Million distributed in 314 Loans
- 56% BIPOC borrowers | 37% women | 159 start-ups
- 1,249 jobs impacted
- Five-Year Training Total: 17,559 participants. 10,264 coaching sessions
- NEF's SBA-designated Veterans Business Outreach Center (VBOC) expanded its reach across Nebraska and Iowa.
- Small Business Assistance Act Grants: $ 585K distributed in 40 awarded grants.

Annual Certification by Dept. of Treasury CDFI Fund

Addressed in CRA Q&A

330 N. Oakland Avenue • Oakland, NE 68045 • **www.nebbiz.org** • Phone 402-685-5500 • Fax 888-952-3939

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The Response:

Meeting the Need





Support small business eco-system

Businesses:

- Underserved, small, distressed are the most impacted and have least access to resources
- Need for solid Technical Assistance
- May not have solid funding resources

Meeting the Need:

- Focus on Business Acumen
  - Business Planning & Financial Projections
  - Mastering your Operations
    - Reading P&L, Margin/Mark-up, QuickBooks, GrowthWheel®, Fixed and Variable costs.
- Lending Capacity to Micro/Small Businesses
- Community Partnerships

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The Ask

Supporting: Tools for Small Business Growth

$50K

Business Acumen

Curriculum Development

Program Delivery

Professional Development

Service

Subject Matter Experts
- Internal Staff Training
- External Client Training

7a Community Advantage Support

Referrals

Contact us

Executive Director
Jim Reiff
jimr@nebbiz.org

Chief Operating Officer
Michael J. Young
michaely@nebbiz.org

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Joe Hodges: Owner of Lionsgate Security Solutions, Inc and current NEF Board Chair

Awarded as the 2025 SBA Business of the year in Nebraska

Successful NEF & VBOC Misson as they originally were funded by NEF

Questions & Answers

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Fresh Start

Amy Holmes, Chief Operating Officer
Tim McTaggart, Vice President of Grants
Heart Ministry Center, Inc.



Heart Ministry Center

DIGNITY FOR ALL

Mission: Providing food, healthcare, and a way forward to people severely affected by poverty in the Omaha area.

Core Programs:

- Food Distribution
- Monen Healthcare Clinic
- Willing Partner case management
- Fresh Start job training and placement
- Social Enterprises

Fresh Start Job Training Program

- Nine-month program, begins with a 3-week trial phase.
- Participants receive financial support throughout the duration of the program.
- Operate Food Distribution program, intern in our organization, and social enterprises.
- Programming includes: budgeting and credit repair, workplace etiquette, conflict resolution, individual and group therapy, goal setting, recovery, gym, yoga, certification/credentialing classes, computer literacy, mock interviews, resume building, and more
- 40 participants a year, approximately 15 graduates per year
- Graduate coordinator continues relationships after graduation.



Fresh Start Success Stories

- 161 graduates have successfully completed the program.
- In 2024 and 2025, there were 33 graduates. 28 of the graduates meet our measures of success; stable housing, reliable transportation, and income that balances household budget.





Dez

- Registered Nurse (RN)
- Monen Healthcare Clinic, Intern

Seth

- 3 IT-related certifications
- Teaches Fresh Start computer literacy class
- Heart Ministry Center, IT Intern

How You Can Support Meaningful Change

- **Sponsor a Fresh Start Participant**
  - $11,700 covers one participant through the 9-month training program
- Tour Heart Ministry Center
  - Contact Tim McTaggart - tim@heartministrycenter.org
- Volunteer in our Food Distribution program
  - Tuesday, Wednesday, Friday, and Saturday
  - Contact Jacqueline Dumas, Volunteer Coordinator- jacqueline@heartministrycenter.org or visit us online at heartministrycenter.org/get-involved/#volunteer



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AI Operations Accelerator

Kiley Phelps, Associate State Director
Alan Martinez, Business Consultant
Nebraska Business Development Center

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NBDC's Role Across Nebraska

Who We Are

- Statewide, no-cost, technical assistance provider

What We Do

- One-on-one advising with credentialed consultants

Community Impact

- $17,500,000 in capital infusion by SBDC clients in 2025
- 56 new businesses by SBDC clients in 2025

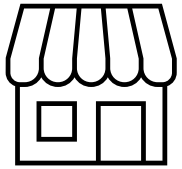


NBDC

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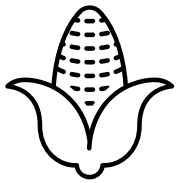
Who We Serve

Entrepreneurs & Small Businesses



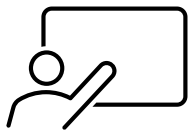
- 874 clients advised in 2025
  - 462 women advised in 2025
  - 54 Veterans advised in 2025

Rural Impact



- 473 clients advised and trained in 2025
- 5 NE SBDC centers are located in rural communities

Training Events



- 50 trainings in 2025
  - 600+ attendees

NBDC

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AI Operations Accelerator

Helping Small Businesses Adopt AI For Growth



Consultants' Experience

Google partnership offered training for SBDC consultants

The Program

Cohort-based training + hands on implementation program to improve operations

How It Works

6-8 week program with weekly sessions and 1:1 advising

What Participants Gain

Resources and operational improvements

NBDC

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Partnership Opportunity

Sponsorship Levels

$75,000
- 3 cohorts
- 45-60 businesses

$100,000
- 4 cohorts
- 60-businesses

Includes curriculum development, facilitation, coaching, reporting, and participant tool scholarships

Bank Partner Role

- Sponsor cohorts through grant / community development investment
- Provide volunteer mentors / instructors
- Host workshops in branch community rooms
- Refer LMI entrepreneurs and small business clients



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Matched Savings: Building Bridges to Banks and a Brighter Financial Future

Aaron Bowen, Executive Director
Nicky Clark, Matched Savings Program Manager
Eastern Nebraska Community Action Partnership

Matched Savings Program

Planting the Seeds of Financial Wellbeing



We are the branches stretching beyond barriers and reaching for new horizons.

tools from Center for Financial Social Work and Trauma of Money Institute

twice monthly individual coaching sessions and monthly peer groups

2:1 savings match after six months | 3:1 match after one year

Eastern Nebraska Community Action

excerpts from The Money Tree, written for MSP participants by Riley Westerholt, Nebraska Writers Collective

Matched Savings Program

Tending to the Roots

We are the roots anchoring deep into wisdom so no storm can move us.



"This is the first program that actually addressed my emotional spending. The other ones just felt superficial; this one felt genuinely supportive."

"This program helped me understand the root of my spending habits, so I could change them without shame."

Eastern Nebraska Community Action

excerpts from *The Money Tree*, written for MSP participants by Riley Westerholt, Nebraska Writers Collective

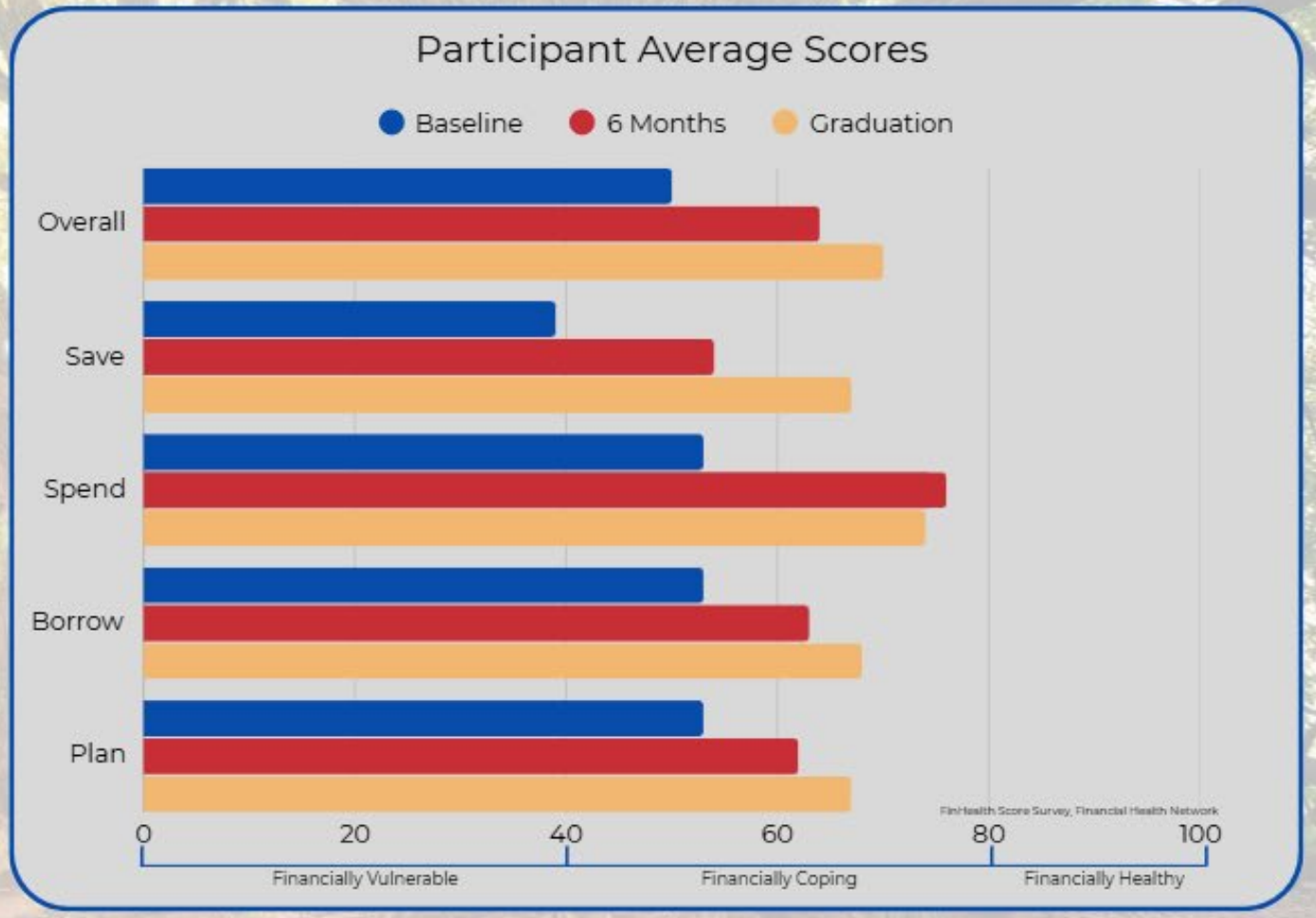
Matched Savings Program

Multiplying the Leaves

We are the shade that shelters generations yet to come, offering rest and safety for those who will walk these paths after us.



“I feel like a saver now, not just someone living paycheck to paycheck.”



Eastern Nebraska Community Action

excerpts from The Money Tree, written for MSP participants by Riley Westerholt, Nebraska Writers Collective

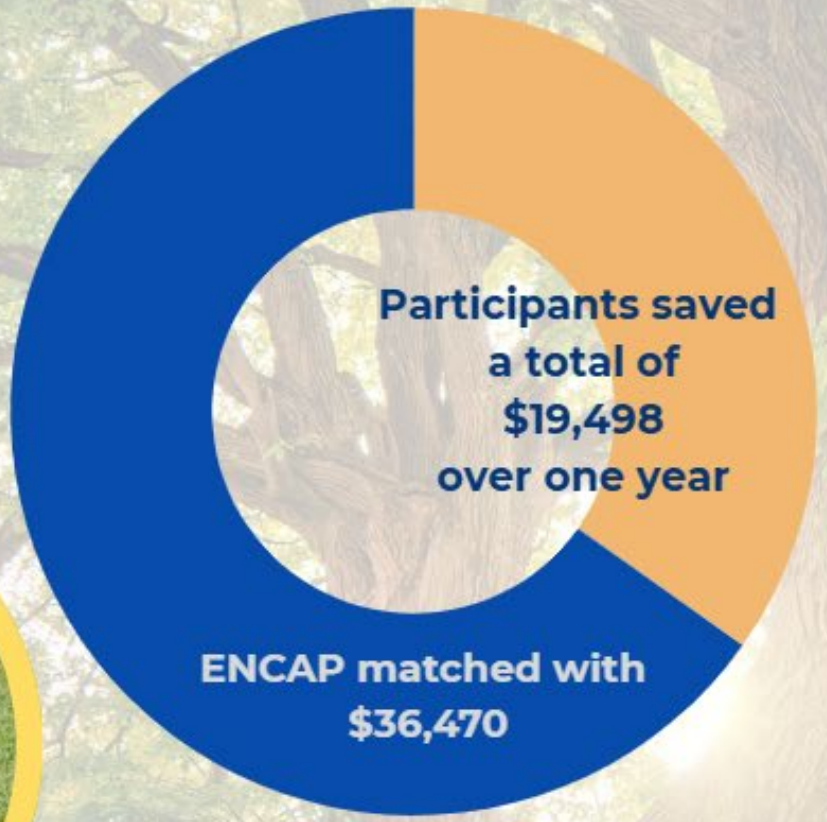
Matched Savings Program

Your Investment Bears Fruit

Wealth - true wealth - multiplies when we lift each other up.

"This isn't just about money, it's about building a future."





Investment Opportunities

$3,000 in match support helps one family maximize their savings during their participation.

$15,000 match = 5 families

$45,000 match = full cohort of 15 families

Your ROI?

Helping families prevent crisis on their own, get ahead for good, and create a financially stable future.

Eastern Nebraska Community Action

excerpts from The Money Tree, written for MSP participants by Riley Westerholt, Nebraska Writers Collective

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Catalytic Investment for Equitable Community Development in Nebraska

Brian Doyle, Senior Lending Manager
Deisy Coyle, Spark Capital Access Manager
Spark

SPARK CAPITAL

CONVENE

COLLABORATE

CATALYZE



Donell Brown

Real Estate

Developer

Community Development Financial Institution (CDFI)

Spark Capital CDFI serves as a holistic community developer focused on **empowering underserved communities** through comprehensive financial services. Spark provides **affordable loans**, **financial education**, and **support for local businesses**. By addressing diverse community needs, such as housing, healthcare, and education, this CDFI fosters **sustainable economic growth** and **social well-being**.



How can you help?

SPARK CAPITAL

2026 Goal: $5M in new financial capital available.

Seeking variety of flexible investments through equity, debt, or EQ2 investments. Min. $100k.

CRA Credits

CERTIFIED CDFI U.S. Department of the Treasury

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Share Your Connections!

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Community Conditions SURVEY

Does your organization work to help low- and moderate-income (LMI) populations? If so, the Kansas City Fed invites you to take part in the **Community Conditions Survey**.

What is it? It's a twice-yearly (April and October) survey of organizations helping LMI populations. It tracks community conditions and informs monetary policy decisions and community development activities.

Learn more: *www.KansasCityFed.org/communityconditions*

Contact: *Steven.Howland@kc.frb.org*

Sign up for THE SURVEY

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Rachael Surmick
Rachael.Surmick@kc.frb.org
816-634-8483

Share Your Connections!

Investment Connection Website:
https://www.kansascityfed.org/community/investmentconnection

CRA OneSource Website:
https://www.kansascityfed.org/community/cdi/craonesource

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Thank you for participating in Investment Connection Nebraska!