



Investment Connection Response to COVID-19: Nebraska

May 7, 2020



Welcome

INVESTMENT CONNECTION FEDERAL RESERVE BANK of KANSAS CITY
RESPONSE TO COVID-19

Expansion of Investment Connection in 2019
Federal Reserve Banks of:
Atlanta
Cleveland
Dallas
Minneapolis
New York
Richmond
St. Louis



**Investment Connection – Response to COVID-19: Nebraska
Webinar ~ May 7, 2020**

- 2:00 p.m. – 2:15 p.m.** **Welcome and Logistics**
Dell Gines, Senior Community Development Advisor
Federal Reserve Bank of Kansas City, Omaha Branch
- 2:15 p.m. – 2:25 p.m.** **Emergency Response Resident Services and Basic Needs for Low-income Populations**
Kelsey Ballard, Regional Grants Manager
Mercy Housing Midwest
- 2:25 p.m. – 2:35 p.m.** **Family Safety and Stability Following the COVID19 Crisis**
Linda Olson, Executive Director
Bright Horizons Resources for Survivors of Domestic Violence and Sexual Assault, Inc.
- 2:35 p.m. – 2:45 p.m.** **Business Resumption after COVID-19**
Jim Reiff, Executive Director
Nebraska Enterprise Fund
- 2:45 p.m. – 2:55 p.m.** **The Fight Against Hunger and COVID-19**
Brian Barks, President and Chief Executive Officer
Food Bank for the Heartland
- 2:55 p.m. – 3:05 p.m.** **Building eCommerce and Online Business Training in a Time of Isolation**
Janell Anderson Ehrke, Chief Executive Officer
GROW Nebraska Foundation
- 3:05 p.m. – 3:15 p.m.** **NE211 COVID-19 Response and Support**
Pam Schwalb, Chief Operating Officer
United Way of the Midlands / NE211 Helpline
- 3:15 p.m. – 3:25 p.m.** **Mobile Produce Pantry Program**
Meredith Collins, Chief Executive Officer
Community Action Partnership of Mid-Nebraska
- 3:25 p.m. – 3:35 p.m.** **AIM Accelerated Tech Training Under COVID-19**
Rod Armstrong, Senior Director of Resource Development
Applied Information Management (AIM) Institute
- 3:35 p.m.** **Funder Response Forms Evaluations**
More Proposals: <https://investment-connection-webportalapp.com/>
- 3:45 p.m.** **Adjourn**

The Federal Reserve Bank of Kansas City does not endorse or make any representations as to the propriety or suitability of the following organizations, investments or programs listed. Organizations should perform their own due diligence before engaging in any transactions with these entities to insure that any such transactions meet the organization's objectives.



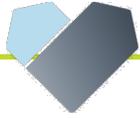
Response Forms Evaluation Forms

**INVESTMENT
CONNECTION**



FEDERAL RESERVE BANK *of* KANSAS CITY

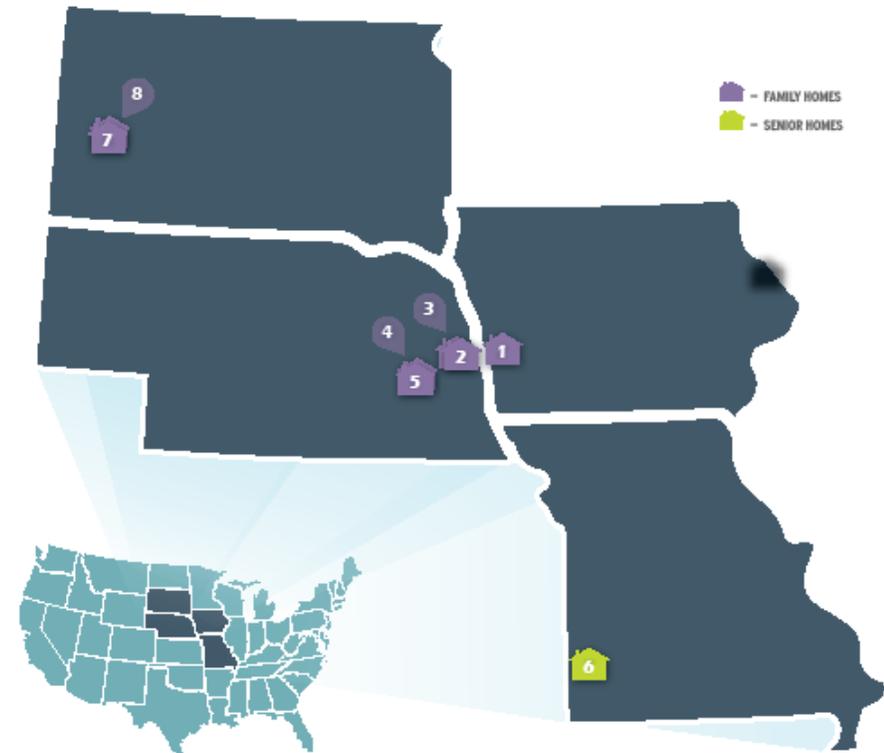
RESPONSE TO COVID-19

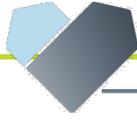


About Mercy Housing Midwest

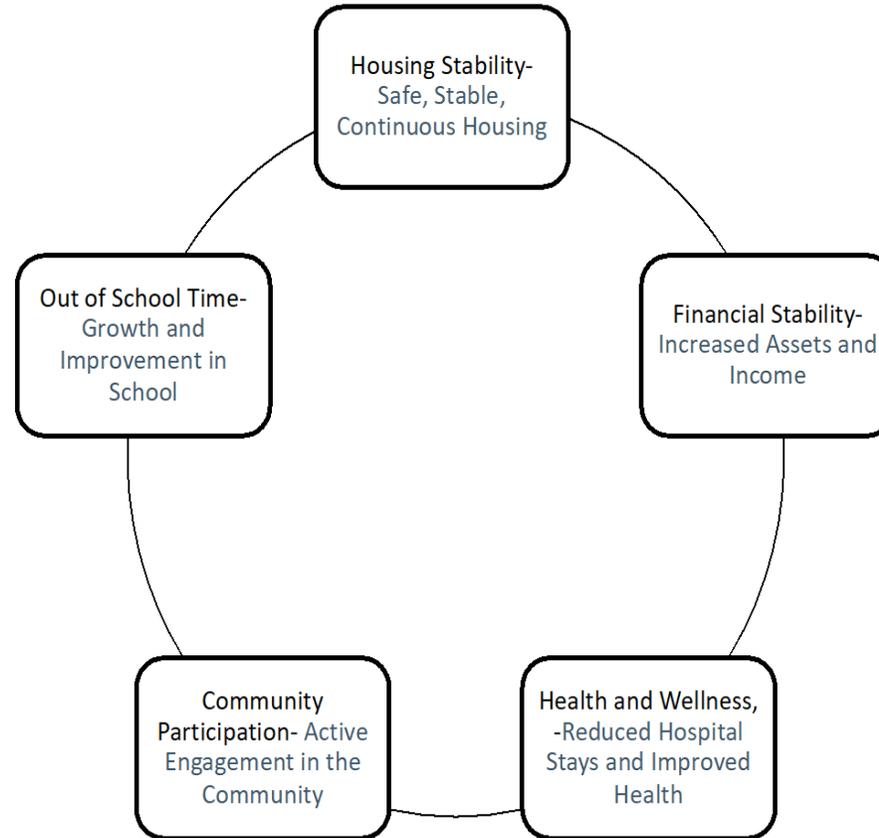
- **Mission:** To create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.
- 8 affordable apartment communities
- 1,462 residents
- Median resident household income: \$15,444

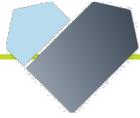
MERCY HOUSING MIDWEST





Resident Services Program – Our Solution





Emergency Resident Services and Basic Needs

- The Ask: \$10,000

- Elevated Resident Needs:
 - Food Security and Basic Needs
 - PPE for Frontline Staff
 - Education and Academic Support

- Goal – MHMW families remain safe, and housed:
 - Support families in staying engaged, and continue services;
 - Provide access to food and supplies;
 - Maintain housing stability for all households.

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Mercy Housing Midwest

Mission Statement

The mission of Mercy Housing Midwest (MHMW) is to create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.

Overview Of Organization

Mercy Housing Midwest (MHMW) was incorporated in 1993. MHMW owns and participates in the management of affordable, program-enriched housing at nine properties throughout Nebraska, Iowa, South Dakota, and Missouri. Four properties, specific to this proposal, are located in Nebraska: Crestview Village, LaVista; Timbercreek Apartments, Omaha; Northglen Apartments, Lincoln; and Western Manor, Lincoln. Mercy Housing Midwest (MHMW) is committed to these goals: 1) Provide quality, affordable housing for over 1,100 Omaha and Lincoln area residents. 2) Enrich affordable housing with no-cost resident services, to benefit entire communities by improving access to essential job, health, and education resources. 3) Inspire dreams through a refined Impact Model that engages residents, supports resident leadership, increases a sense of belonging, and creates stronger communities. MHMW's affordable housing model offers homes for low-income families, refugees,

veterans, seniors, and people who have experienced homelessness with an innovative addition — Resident Services (RS). These essential services offer residents access to resources that will help them thrive rather than simply survive in communities. RS are not limited to those living at MHMW properties; they are open to the surrounding communities. RS include five impact areas: YOUTH EDUCATION services are offered through Out of School Time (OST) Programs that provide safe, educational and enriching programs. Through OST, RS offers homework help, and skill-building in community service, anti-bullying, literacy, and finances. HOUSING STABILITY includes lease education, eviction prevention, and rental assistance referrals. FINANCIAL STABILITY programming abates poverty and social exclusion by providing opportunities and resources necessary to enjoy a normal standard of living. These programs include one-on-one budgeting and employment support, financial workshops, and goal setting. COMMUNITY ENGAGEMENT promotes community involvement through volunteerism, advocacy, and participation through activities such as safety initiatives, and voter registration. HEALTH & WELLNESS services promote health equity and access to health resources through health navigation support, chronic disease prevention and nutrition education programs.

Website

<https://www.mercyhousing.org/mountain-plains/#midwest>

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**Proposal
Information**

Proposal Title

Emergency Response Resident Services and Basic Needs for Low-income Populations

Support Request

Investment/Grant

Requested Dollar Amount

10000

Please list other Significant Partners in the Proposal

Our Resident Services Coordinators (RSCs) make it an annual priority to secure new formal partnerships that fit our program model. MHMW has a variety of strong partnerships with local organizations or

service providers to increase family services at our sites, through volunteers, in-kind donations, and referrals for residents to access services to meet additional needs. Each partnership is a long-term commitment, resulting in positive, measurable outcomes for residents and entire neighborhoods, while avoiding existing service duplication. Long-term partners are in a holding pattern. We are not able to host on-site service delivery with community partners amid the COVID-19 pandemic. Services are still offered through virtual connections and individual appointments. However, partnerships are now necessary, more than ever. While this is a huge shift, as onsite partner support is a big part of our service provision, we are exploring creative ways to continue this connection and partner engagement during this time. For example, in addition to onsite food pantries in our communities, we are continuing to work with multiple organizations focused on food resources and food access for residents, including Lincoln Food Bank, Encap, and Food Bank for the Heartland.

Proposal Description

In the presence of COVID-19, MHMW is not running “business as usual.” Resident needs are elevated, while service delivery is restructured. Normal RS are outlined, below, with pandemic adaptations. Focusing on all RS impact areas, RSCs assess needs of their specific property community to tailor and guide services, including 1:1 time with individual residents and families to develop goals, make referrals, and assess needed skills, and resources. The RSC is onsite 5 days per week, providing bi-weekly and weekly classes, between 9:00 am – 6:00 pm, with evening hours for specific adult programs. Day to day programming is heightened and altered to meet the governor-directed requirements of our fluid national situation. All current services are offered 1:1 by appointment, by phone, or virtually. The Housing Stability program includes lease education, eviction-prevention coaching, rental assistance referrals, and tenant rights, as well as programming that focuses on money management to decrease financial crisis vulnerability, ensuring residents have access to knowledge, skills and resources to sustain

housing. During this crisis, property management has put a halt on evictions, stopped fees for late rent, and is creating payment plans to support those whose income is affected causing inability to pay rent. Health and Wellness is paramount, and the norm of this impact area has been intensified. MHMW is committed to supporting community, resident, and employee health by doing our part to flatten the curve. Each property has posted steps to help avoid infection. Staff is increasing common area and surface cleaning. Group gatherings are cancelled. The MHMW Health Navigator continues virtual and phone resident support for resources and education. Because low-income populations are unable to “stock up” on supplies and food, RSCs are evaluating evolving needs and working to fulfill critical food pantries. Food pantry visits are by appointment and are cleaned after each visit. Youth residents struggle with school performance, reading abilities, and safe social choices after school. OST combats these issues with homework help, and skill-building in leadership, community service, anti-bullying, literacy, arts, science and finances. Youth now receive virtual programming and 1:1 tutoring to maintain educational growth. MHMW is investigating the availability of tablet/laptop/technology access for each youth resident.

Issues Addressed (check all that apply)

Affordable Housing, Disaster Relief

Geographic Impact

State-wide

State

Nebraska

Nebraska Counties**Population Served**

Our four Nebraska properties, located in Omaha and Lincoln, house 1,121 residents including 532 youth. Women account for 60% of residents; 40% of residents are men. Residents include individuals of wide-ranging races and ethnicities: 50% Caucasian, 33% African American, 4% Asian, 2% American Indian, 1% Pacific Islander, 10% Other/Unspecified; 12% of residents identify as Hispanic/Latino.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

The median annual household income of our residents is only \$15,444; this is only \$1,287 per month for a family to meet all their basic needs, including access to food. The low-income residents of MHMW work predominantly in service-industry or wage-based jobs. Amid this historic Coronavirus pandemic, many have lost their jobs. This income average will decrease. Their futures are in jeopardy. Nebraska Governor Pete Ricketts declared a state of emergency on March 13, 2020, in response to the COVID-19 pandemic. The families living in MHMW communities are extremely vulnerable during this pandemic. Many are food insecure, and unable to support basic needs for their families on a monthly basis. Many working adults living at our properties are in service-industry or wage-based jobs that have been impacted by the stay-at-home actions being implemented, and/or are unable to afford childcare while schools are closed. In addition to having limited funds, our residents struggle with access to transportation to go store-to-store looking for household supplies and food.

Anticipated Outcomes/Impact

The families served by MHMW struggle with life's toughest challenges stemming from poverty: lack of education, financial instability, illness, substance abuse, and chronic homelessness. Many adult residents live in a state of constant crisis and are unable to save money or build a career. MHMW provides access to stable housing and basic needs, including health care and healthy food. They need support to improve their financial health, job skills, food security, and to achieve goals. Outcomes: 1)

Residents will receive requested resources and assistance. During our current public health emergency, MHMW is vigilant to not lose footing established with residents who are striving to make a better life for their families and for the future of their children. In addition to supporting basic needs of the families served, we also will continue to support goal development, education, financial literacy, and an array of services and resources to ensure stability in housing. 2) Residents will receive access to food and supplies. Public health emergencies take a bigger toll on people who don't have a safety net; the most vulnerable and marginalized in society suffer the greatest. MHMW is working to continue to be that safety net and ensure these households can maintain stability during this unprecedented time. A Resident Relief Fund has been established to support residents in meeting their needs at this time. The fund is specifically being used to put emergency food and cleaning supplies on the pantry shelves and into the hands of residents in need. 3) Residents who choose to remain in MHMW housing, will remain. Mercy Housing completed a five-year study, in 2018, supporting our claim that effective RS prevent eviction. The COVID-19 pandemic is testing MHMW. It is the overarching goal of MHMW to effectively keep residents in their homes, throughout this national crisis.

Describe evaluation methods used to measure success

MHMW has a rigorous monitoring and evaluation plan that assesses the impact of our programming based on the RS Program Model that was developed based upon research showing the most effective techniques to meet desired impacts. Using a variety of tools such as surveys, resident assessments, and property management logs, as well as community-level data, we improve and refine our programs. RSCs collect data on service delivery, referrals, and on assessments related to specific interventions. MHMW has an internal database platform (Mercy Measures) used to track service delivery inputs, outputs and outcomes. Reports from Mercy Measures are run regularly by on-site staff and the Resident Services Manager to track progress towards outcomes, understand program effectiveness and process

improvements needed. Residents complete pre-/post-assessments to measure feelings toward their improvements, to gauge if they feel they have greater knowledge and have learned new skills through their RS programs. MHMW will also monitor signs of satisfaction by keeping track of resident attendance, residents who choose to continue with additional classes, and residents who choose to attend additional programs, once the pandemic restriction cease. MHMW also implements the Annual Resident Survey (ARS) each fall with residents at our properties, to measure outcomes relating to health and wellness using indicators such as regular healthcare access, insurance coverage, physical activity, and food security, among others. Evaluation success will look different at the end of 2020. It is our primary goal to keep residents safe and in place, without evictions. Housing stability will be our overarching indicator of success. We know that our outcome indicators may remain flat, as we are simply unable to deliver group programming throughout this pandemic. However, we will continue to deliver 1:1 programming as sought out by individual residents to meet evolving needs.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A

**INVESTMENT
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FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19



Bright Horizons

Resources for Survivors of Domestic Violence and Sexual Assault

Office Locations:

Norfolk Office

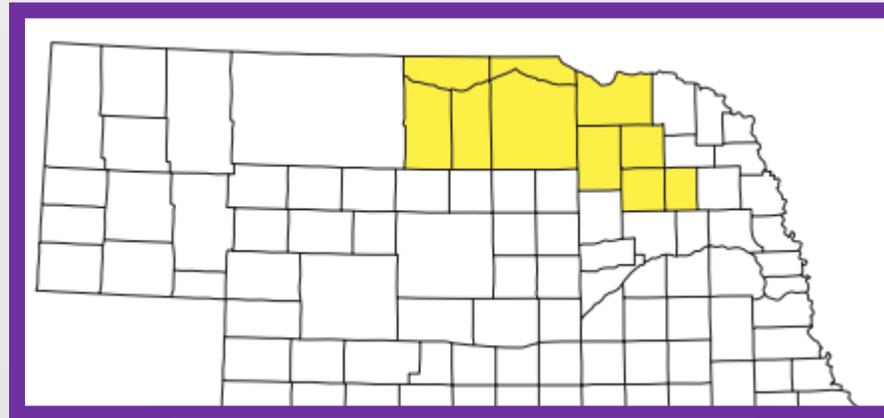
601 E. Norfolk Ave.
Norfolk, NE 68701
(402) 379-2026

O'Neill Office

318 E. Douglas St.
O'Neill, NE 68763
(402) 336-1774

Ainsworth Office

938 East Zero St.
PO Box 313
Ainsworth, NE 69210
(402) 382-5676



*Providing coverage in Antelope, Boyd,
Brown, Holt, Keya Paha, Knox, Madison,
Pierce, Rock, and Stanton counties.*

24/7 Crisis Line: 1-877-379-3798

www.brighthorizonsne.org



Services Provided

Free and Confidential Services

24/7 Crisis Line

Individual Advocacy

Support Groups

Shelter Services

Community Outreach

Prevention & Education

Protection Order Assistance

Criminal Justice & Legal Advocacy



For over 40 years, we have been empowering, supporting, and providing a safe place for survivors and their children.

About Us

2019 Statistics



Our Proposal

Investment
Connection
Request \$25,000

Rent/Utility Assistance
for Clients
\$15,000

Outreach Materials
\$10,000

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Bright Horizons Resources for Survivors of Domestic Violence and Sexual Assault, Inc.

Mission Statement

Bright Horizons is dedicated to the elimination of domestic violence and sexual assault through empowerment, education, social action and support services.

Overview Of Organization

Bright Horizons provided free and confidential services to victims of domestic violence, sexual assault, stalking, dating violence, and human trafficking. All of our services are available 24 hours a day, seven days a week. We serve ten counties in rural northeastern and north central Nebraska. We have an office in Norfolk, O'Neill and Ainsworth. Each office is approximately 75 miles apart. We have a confidential emergency shelter in Norfolk that can shelter five families and one in O'Neill that can shelter two families. We also have a transitional shelter in Norfolk and other individual sites scattered throughout our service area. Bright Horizons provides individual advocacy, support groups, shelter services, legal advocacy, assistance in filing for a protection order, and transitional shelter services for up to two years. We also have an advocate on campus at Northeast Community College part time providing outreach and services to students. We also provide incarcerated victim's advocacy to victims housed in the Antelope County Jail and the Juvenile Detention Center in Madison County.

Website

www.brighthorizonsne.org

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**Proposal
Information**

Proposal Title

Family Safety and Stability Following the COVID19 Crisis

Support Request

Investment/Grant

Requested Dollar Amount

25000

Please list other Significant Partners in the Proposal**Proposal Description**

Bright Horizons will use this funding to assist the families that we serve that have had been laid off or hours reduced due to the COVID19 crisis. We will also use a portion of the funding for outreach materials and other expenses due to two of our fund raisers being canceled due to the COVID19 situation. We estimate that we would be able to help ten different families with up to two months rent or utility payments to help stabilize their families during this time. Many of the families that we serve work in retail or the food industry. These jobs are experiencing lay offs or reduced hours, and we expect this to continue for the next several months. This funding would help keep families in their homes or apartments. We would also use some of the funding for outreach materials so that victims are aware of our services. We usually purchase these outreach items, as well as other budget items, with funds that we raise through our Denim Days fund raiser and Sexual Assault Awareness Walk that we hold each April. Historically this fund raiser has raised approximately \$10,000. Last year we did not hold our walk due to the massive flooding that our area experienced due to the bomb cyclone. Our Denim Days fund raiser only raised \$1,852 last year due to focus being on supporting flood victims. This year the schools in our area that have participated in Denim Days in the past are not in session. Many of the businesses that have participated in the past are not operating as they have in the past. We have not had a good response to our request for participation this year. We anticipate that we will raise less than last year. This will leave us with a budget shortfall to purchase these outreach items.

Issues Addressed (check all that apply)

Community Services and Facilities, Disaster Relief, Stabilization and Sustainability

Geographic Impact

County-wide

State

Nebraska

Nebraska Counties

Antelope, Boyd, Brown, Holt, Keya Paha, Knox, Madison, Pierce, Rock, Stanton

Population Served

Bright Horizons serves families affected by domestic violence, sexual assault, stalking, dating violence, and human trafficking in ten counties in north central and northeastern Nebraska.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

Nebraska's median household income is \$59,566 and the state poverty rate is 11%. Nine of the ten counties that we serve have median household incomes lower than the Nebraska rate. The lowest is Brown County with a median income of \$41,550. The average median income in our service area is \$52,267. Eight of the counties that we serve have poverty rates above the state average. The highest poverty rate is Keya Paha County with a poverty rate of 18.3%. The average poverty rate of our service area is 12.64%. The average percent of children receiving free and reduced lunches in our service area is 45.1%.

Anticipated Outcomes/Impact

We anticipate helping approximately ten families with rent and/or utility payments to allow them to stay in their homes following a lay off or reduced hours due to the COVID19 crisis. We anticipate attending or

sponsoring 15 different outreach events. These events allow us to reach victims of domestic violence, sexual assault, stalking, dating violence, and human trafficking to that they are aware of our services and how to access them.

Describe evaluation methods used to measure success

Bright Horizons will track the number of families that we assist with rent and/or utility payments. We will also track the number of outreach events that we participate in. We also survey our clients to track several outcomes. We track if after working with an advocate do they now know more ways to plan for their safety and do they now know more resources in the community. These two outcomes are tracked nationwide because research has shown that if families affected by domestic violence know more community resources and know more ways to plan for their safety they are safer in the long term.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A

**INVESTMENT
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FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19

NEBRASKA ENTERPRISE FUND

14

The Nebraska Enterprise Fund Envisions a vibrant small business ecosystem 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

Activities over past 3 years:

- Provide Financial and Educational Services
- 227 Businesses Funded
- \$10.42 Mln in loans disbursed
- 1,493 jobs impacted (via lending)
- 5,340 coaching sessions
- 3,534 training participants
- Over 65% to Persons of Color



Annual Certification by Dept. of Treasury CDFI Fund

Addressed in CRA Q&A

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 Resumption
 - Business Resumption planning, training, tools
 - Power of Purpose
 - Mastering your finances (5 part series)
 - Reading P&L, Margin/Mark-up, "Days Lesson," Growth Mode, Fixed and Variable costs.
- Lending Capacity to Micro/Small Businesses
- Coaching



The Response:

Meeting the Need

The Ask

Revolving Loan Fund: \$1.5MM

\$75K

Resumption
Training

Curriculum
Development

Program
Delivery

\$75k

Loan Loss
Reserves for
recovery lending

\$600k

Revolving Loan
Funds:
CRA Qualified

EQ-2 Tools

Service

Subject Matter
Experts

Coaching

Curriculum
Development

Site Hosting

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Nebraska Enterprise Fund

Mission Statement

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. The Nebraska Enterprise Fund supports underserved communities by providing micro and small businesses with access to training, technical assistance, and capital.

Overview Of Organization

The Nebraska Enterprise Fund was established in October 1994 to support the growth and development of Micro Development Organizations (MDOs) and small and micro businesses. It became recognized as a Community Development Finance Institution in 1997. Throughout its history, NEF has supported over 19 other MDO's in Nebraska helping them create capacity, develop revolving loan funds, and in several cases securing their own CDFI designation. In 2010, based on market conditions and input from various stakeholders, NEF began its direct and gap financing program with its own revolving loan fund. Today, NEF continues to serve all of Nebraska with its products and services. NEF also continues to invest in 7 other MDOs and supports their lending programs to specific target markets. As such, NEF is a SBA Microlender and Community Advantage lender. To date, NEF's funding and support has come from a wide range of stakeholders. NEF has received grants for portfolio from the CDFI Fund, State of

Nebraska, and local foundations. Operating support has come from the SBA Microloan , USDA RMAP program, multiple foundations and several banks, as well as earned income. NEF has also leveraged borrowed funds for its portfolio from SBA, USDA, five local banks, OFN, Episcopal Church Development Fund, and a local foundation. Today, NEF holds nearly \$14 million of assets to reach diverse and underserved small and micro-businesses. It seeks to augment the banking sector and ensures that viable businesses that may not yet be bankable have access to capital and technical assistance needed by them to succeed and grow. NEF's focus is supporting businesses that are owned, located, and/or hire populations in distressed communities. Over the last 4 years, NEF has placed over \$13.2 million of loans to 317 businesses impacting 1,783 jobs during this period. NEF also provided 5,766 one to one coaching sessions and 3,637 participants attended NEF training sessions.

Website

Www.nebbiz.org

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Proposal Information

Proposal Title

Business Resumption after COVID-19

Support Request

Loan, Investment/Grant, Service

Requested Dollar Amount

750000

Please list other Significant Partners in the Proposal**Proposal Description**

NEF proposes to focus on the efforts to support business growth and expansion as they recover from the COVID-19 crisis. The majority of small businesses have been impacted by the crisis, with traditionally underserved businesses even more impacted and stressed. NEF is proposing to develop a program that will support these businesses to review their current situation and develop a recovery plan that focuses on the successful recovery of their operations. The training will focus on key small business

management skills to support these businesses in the recovery phase of the current crisis. Training will be designed to specifically address the needs and requirements of businesses in these challenging times. In addition to providing key technical assistance and business development services, NEF anticipates that funding will be required during the same recovery period. Funding will be available to clients that have completed the training program and demonstrate the ability to successfully rebuild their existing business based on both the conditions prior to the disaster and the recovery plan being developed. These loans will be available to fund demonstrated working capital, equipment, inventory, and other business expenses required for successful recovery. Individual coaching will be provided to participants via virtual meetings and in person upon lifting of stay in place recommendations. This will further support local businesses with support and access to coaching leading to improved business opportunities. NEF expects that there will be a significant need for key capital resources, training and coaching during the recovery period. Because of its focus on typically underserved populations, these businesses typically have less access to these key resources and NEF seeks to maximize the resources and efforts of the community to support the recovery of our local small businesses that are key to the vibrancy of our local communities.

Issues Addressed (check all that apply)

Asset Building / Financial Access, Capability and Empowerment, Small Business Development /

Microlending, Disaster Relief

Geographic Impact

State-wide

State

Nebraska

Nebraska Counties

Population Served

NEF will focus on serving underserved entrepreneurs and businesses. Over 60% of lending is to non-white owned businesses, and 67% of mentoring and coaching is to the same level. 45% of lending is to women owned businesses, while 65% of coaching and mentoring is to women owned businesses. 7% of lending is veterans and 10% of training.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

75% of individuals served by the Increasing Reach to Underserved Entrepreneurs program earn at or below 80% of the median family income for Omaha Council Bluffs area, which is \$65,040.

Anticipated Outcomes/Impact

NEF anticipates that the outcomes will directly impact traditionally underserved businesses including those run by women, veterans, and persons of color. Focus will be given to distressed areas as well. Through this program, NEF will create a series of key trainings that are specifically related to the start-up, recovery, and growth of diverse local businesses. The training sessions will consist of at least five unique topics including presentation materials, workbooks, and guidance. They will be presented to at least 40 businesses that have been negatively impacted by COVID-19. This will result in the delivery of over 400 hours of participant training time. Additionally, NEF staff will be equipped to provide the training in the future to support further support additional clients and small businesses. In addition, subject matter experts including bankers will be invited to participate in the sessions to better integrate the collaboration amongst key players. In addition to the training, NEF staff will work individually with each client providing at least 3 one to one sessions per client. This coaching will focus on the development of individual recovery plans as well as other key issues related to business resumption and growth. At least 120 hours of individual coaching is expected to be provided. NEF anticipates extending

at least 15 loans to participants estimated to be at least \$600,000 for key aspects of their businesses to resume operations and improve their capacity for viability and sustainability. By providing this program, NEF hopes to increase the survivability rate of diverse and underserved businesses during the recovery period. This will support the local economy and overall community vitality.

Describe evaluation methods used to measure success

The Nebraska Enterprise Fund collects and monitors various information. The majority of this surrounds lending and training activities including: - Number and volume of loans disbursed - Breakdown of clients by key demographics - Jobs impacted (created and retained) - Number of one-to-one coaching/mentoring sessions - Number of participants at training events In addition to the above, NEF monitors key financial indicators such as: - Months of operating cash-flow - Portfolio at risk - Sustainability - Amount of EQ-2 Investments - Number of participating banks - Level of bank contributions These indicators are reviewed with staff and the board regularly and help drive NEF's planning and strategy. Each Board meeting, both staff and board review key indicators. This leads our discussions on best next steps and allows us to identify areas to adjust programming. It is in part due to our understanding of these indicators and our work with our clients that led to the development of key training programs such as the Business Acceleration Program. Both staff and the board also use the data to ensure that NEF maintains its mission and vision and stays true to its calling.

Project Time Frame - Is your request for an existing or new program

New Program

Other Supporting
Documentation

File Download

N/A



INVESTMENT
CONNECTION FEDERAL RESERVE BANK *of* KANSAS CITY
RESPONSE TO COVID-19



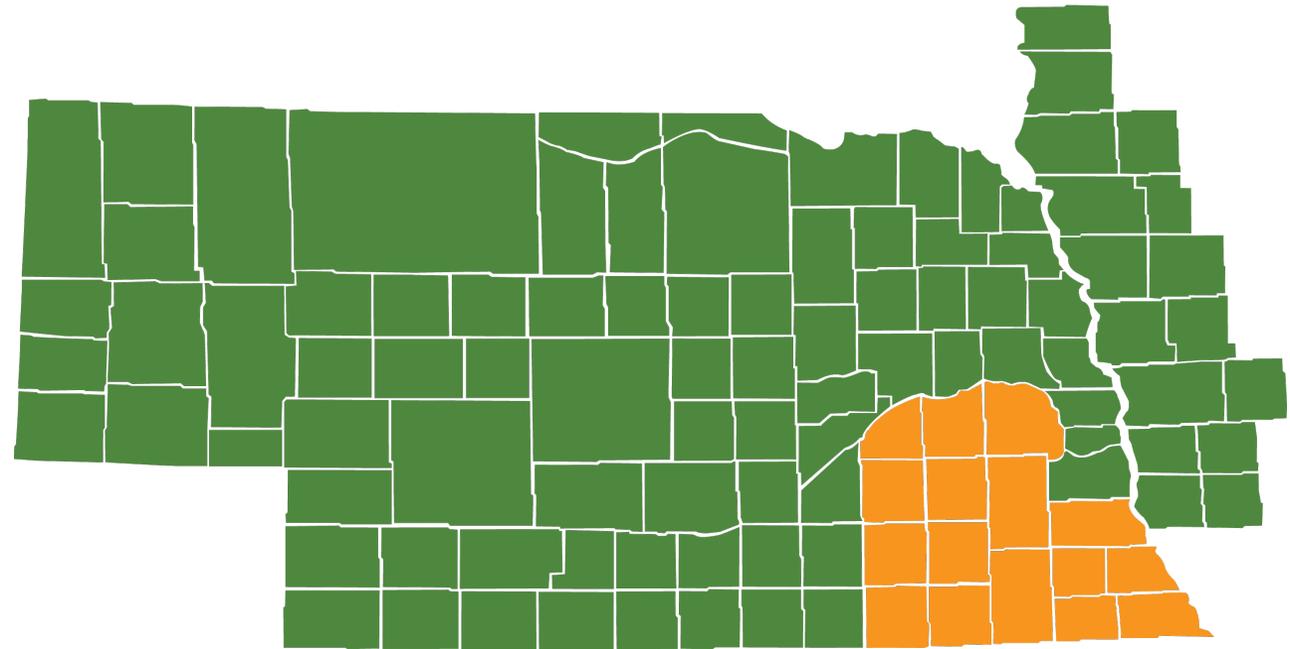
FOODBANK
FOR THE HEARTLAND

Nebraska and Iowa Counties Served by



and Our Partners

The Fight Against Hunger and COVID-19



■ Food Bank for the Heartland - Omaha, NE

■ Food Bank of Lincoln - Lincoln, NE

Mobile Back Pack Program



Agency Partners

Mobile Pantries



Supplemental Nutrition Assistance Program (SNAP)



Funding Request:

\$100,000



Funds will be used toward food and operational costs



INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Food Bank for the Heartland

Mission Statement

Food Bank for the Heartland's mission is to ensure access to healthy food for people in Nebraska and western Iowa.

Overview Of Organization

Food Bank for the Heartland is a nonprofit organization dedicated to ending hunger in our community. The mission of the Food Bank is to provide emergency and supplemental food to people in need in Nebraska and western Iowa. In everything we do, we serve with respect, integrity and urgency. Our service area spans 93 counties and 78,000 miles across the two states. Food Bank for the Heartland is part of a network of 200 food banks across the country that are members of Feeding America. The Feeding America network is the nation's largest domestic hunger-relief organization. Food Bank for the Heartland is the largest food bank in Nebraska and Iowa. We serve the greatest number of counties of any Feeding America food bank. Food Bank for the Heartland was founded in 1981 and operated out of a 3,800-square-foot warehouse on 50th and Hamilton Street in Omaha. That inaugural year, the Food Bank distributed 38,800 pounds of food to 21 nonprofit agencies. In 2011, the Food Bank relocated its headquarters to our current location, a 76,320-square-foot facility on 105th and J Street. Today, we collaborate with nearly 600 network partners, including pantries, emergency shelters, schools, churches

and other organizations, to get food to our neighbors in need. We distributed 26.5 million pounds of food, or more than 22.7 million meals, in 2019. A food bank acts as a clearinghouse for food. We source donated and purchased perishable and shelf-stable food then distribute it to our network partners that provide it to individuals and families in need. We utilize the entire food supply chain to source items: farmers, manufacturers, wholesalers, retailers, government agencies, Feeding America and other individuals and organizations. Fresh produce is our most distributed item. The Food Bank is continuing to expand our fresh produce sourcing program because we want to provide more Heartland families with nutritious fruits and vegetables. We partner with other food banks in the region to purchase produce from agricultural sources all over the country. We receive a semi-truck filled with fruits and vegetables each week, and volunteers help repackage the items into family friendly portions. We distributed 5.3 million pounds of fresh produce last fiscal year.

Website

www.foodbankheartland.org

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68127

Proposal Information

Proposal Title

The Fight Against Hunger and COVID-19

Support Request

Investment/Grant

Requested Dollar Amount

100000

Please list other Significant Partners in the Proposal

Food Bank for the Heartland works with nearly 600 nonprofit agencies including pantries, emergency shelters, churches and schools/school districts. The largest partners include Heart Ministries (Omaha), Together (Omaha), Hope Center (Omaha) and United Harvest (Kearney). The largest school district is the Omaha Public Schools district.

Proposal Description

COVID-19 has drastically increased the demand for emergency food assistance. With daily changes in the status of workers, especially in the service and hospitality industry, the impact is being felt across

the Greater Omaha metropolitan area and the Food Bank's service area. The Food Bank has responded by creating a four-pronged approach: Mobile Backpack Program – the Food Bank worked with all metro area school districts to determine which would provide breakfasts/lunches to food insecure children in their district, identified where there were gaps and then created a wraparound program at 13 sites in the metro that provides five breakfasts, five lunches and 10 cartons of milk per child in a drive up distribution. In addition, the Food Bank is continuing to distribute traditional Backpack meals to school districts who partner with the food bank but located outside the metro area to continue local distributions to elementary aged students on free and reduced lunch programs. Agency Partners providing local pantry support – The Food Bank is continuing to support partners who provide traditional brick and mortar pantry operations. The Food Bank works with partners to assess what food needs their pantry has and facilitates food to be transported to those pantries for redistribution to local clients needing food assistance. Part of this equation is working with local retailers who typically have excess food product they are willing to donate to support pantries. This donated component at the local level has all but dried up with the COVID-19 pandemic, placing more financial stress on the pantries and the Food Bank to purchase food that was formerly donated - current estimate is 3 million pounds of product to be replaced. Mobile Pantries – These distributions have converted to a community pack (box of 16 staple shelf stable products) with some fresh produce and bakery items as available. Clients are asked to remain in their vehicles to reinforce social distancing and food items are placed into the trunk or backseat of the vehicle. The demand for mobile pantries is escalating with every week of the pandemic. The Supplemental Nutrition Assistance Program called SNAP (formerly known as food stamps) provides benefits to help individuals/families stretch their grocery budget. The Food Bank staffs hotlines to assist qualified individuals enroll in Nebraska/Iowa. The number of calls to these hotlines has skyrocketed with the pandemic and increasing unemployment rates.

Issues Addressed (check all that apply)

Community Services and Facilities, Disaster Relief, Stabilization and Sustainability

Geographic Impact

Multi-state

State

Iowa, Nebraska

Iowa Counties**Nebraska Counties****Population Served**

Of 1.8 million people in the service area, over 207,000 residents are considered to be food insecure – including one in six children. Feeding America expects a 45% increase in need in the coming months related to the health and economic stress related to COVID-19. Age Group: Preschool- (0-4) (6%) Child (5-12) (9%) Teen (13-19) (8%) Young Adult (20-25) (15%) Adult (26-64) (51%) Senior (65+) (11%) Race: Black or African –American (9%) Hispanic or Latino (9%) White or Caucasian (73%) Unknown (9%)

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

The Area Median Income for our service area - \$53,511 The Area Median Income for Nebraska - \$59,566

The percent of free and reduced lunch for our service area - 44% The percent of free and reduced lunch for Nebraska - 45% 56% of our Nebraska service area is designated as “distressed or underserved”

Anticipated Outcomes/Impact

The Food Bank will use funding to purchase and distribute food through our traditional network of agency partners, mobile pantries, mobile BackPacks, traditional BackPacks and support for staffing for

these programs, as well as the SNAP hotlines. Our best estimate is that \$225,000 will be needed a month through at least June 2020 in order to double the number of households traditionally served.

Describe evaluation methods used to measure success

"Meals served" is the metric used by Feeding America member Food Banks to measure impact. A basic calculation for Food Bank for the Heartland before COVID-19 was that \$1 donated could provide up to 3 meals. We adhere to that metric at present; however, the ratio is likely to become more expensive with the loss of the donated product into the food mix due to COVID-19.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A

**INVESTMENT
CONNECTION**



FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19



WHAT IF WE KNEW THEN, WHAT WE KNOW NOW?

- Every Nebraska Business would have an online presence
 - 56% increase for online sales during COVID-19
- Each company would be able to adapt their Business Model
 - Consumer priorities have shifted
 - Create profitability sources during challenges





GROW NEBRASKA® FOUNDATION

- We are Training, Marketing & Technical Assistance for Nebraska Entrepreneurs
- We are the door to successful eCommerce
 - BuyNebraska.com is the largest Nebraska online portal
 - Our Amazon Marketplace sales increased by 101%
 - IT Local Web Trainer
 - One-on-one coaching
- We help create individual business action plans
 - Including: Google Map, Facebook Marketplace & other eCommerce avenues

info@grownebraska.org | (308)962-6767 | GrowNebraska.org



Our Budget

- Total Project Cost is:
 - \$131,995
- Our Ask is:
 - \$85,000
- We are Matching 35%:
 - \$46,995



Grow Nebraska® has given us priceless exposure. They have helped us connect with others in the industry and opened our door to eCommerce. They have provided Gary's QuickSteak with seminars and given us a deeper level of understanding into digital marketing. We are so thankful to be apart of such a tasteful organization. They are good people to the core, brilliant and know how to have fun doing what they love.

- Tara Pieper, Glenn Valley Foods

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

GROW Nebraska Foundation

Mission Statement

GROW Nebraska's Mission is to create sustainable economic development through educational training, technical assistance, promotion, and access to markets.

Overview Of Organization

GROW Nebraska Foundation is a dynamic, member-driven entrepreneurial organization that offers marketing education and assistance to small business owners and entrepreneurs across the state of Nebraska. Since its founding, it has been a driver for economic growth and job creation and has strengthened small businesses by providing training and technical assistance through many avenues. GROW Nebraska's goals are to create a stronger economic position for the state, livable incomes for Nebraska families, economic equality for the under-served, and vibrant rural communities through gainful employment within those communities. GROW Nebraska believes healthy and growing small businesses are the foundation to reaching those goals.

Website

www.grownebraska.org

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State

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**Proposal
Information**

Proposal Title

Building eCommerce and Online Business Training in a Time of Isolation

Support Request

Investment/Grant

Requested Dollar Amount

50000

Please list other Significant Partners in the Proposal

Nebraska Enterprise Fund, Rural Enterprise Assistance Program

Proposal Description

In this time of unprecedented changes to the way that everyone across the nation spends their day, does their shopping, runs their business, and simply functions, GROW Nebraska is interested in supporting our neighbors through this difficult time. GROW Nebraska has seen over a 200% increase in online sales since the start of this phenomenon due to limited supply on mainstream sites, as well as a need for shoppers to have items delivered instead of picking it up from the local stores. This trend makes it important for all Nebraska small businesses to have their products available online, as well as, be aware of necessary trends in social media and online marketing to make people aware of their product in a time that almost all shopping is occurring in an eCommerce method. GROW Nebraska currently offers a monthly marketing education webinar which usually has over 40 live participants and another 15-20 listen to the education in an on-demand method. In this time of needed support for small business, GROW Nebraska wants to expand this offering to 2 webinars per month. This will also offer availability for partner organizations that lack the infrastructure to offer wide-spread online education to create education based on their expertise. NEF will educate on microlending and programming changes in that program. REAP will offer education on business planning and general business acumen education. This program will also offer additional experts to work with businesses that are not currently selling online to get this infrastructure set up. This would allow small businesses to continue to create a revenue stream during this time of isolation. This will include on-on-one mentoring with GROW Staff to set up online sales: professional product pictures, key words, and product descriptions. With the increased traffic that the GROW Nebraska online sales platform BuyNebraska.com, it will be life-

changing for many of the affected businesses to have the ability to sell their product on an online platform. GROW Nebraska is the premier non-profit marketing educator for small businesses across the state of Nebraska. GROW Nebraska has led the drive in marketing education both in-person and on-demand for over 20 years. The team understands the importance of allowing small business owners and entrepreneurs to learn when and where they are able. GROW Nebraska already understands the importance of marketing small business and has the tools to move small businesses into

Issues Addressed (check all that apply)

Small Business Development / Microlending, Disaster Relief

Geographic Impact

State-wide

State

Nebraska

Nebraska Counties**Population Served**

GROW Nebraska serves small business owners and entrepreneurs from across the state. 54% of members are low income, 62% of members are women, 13% are minorities, and 19% are veterans.

GROW Nebraska offers many scholarships each year to allow Low Income business owners to gain necessary tools to become a strong business and improve revenue flow. New programming would benefit any small business across the state that are interested in improving their marketing and eCommerce position.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

Nebraska's median household income is \$59,116 with 11% of person's living in poverty. 42% of

Nebraska students are eligible for free / reduced lunch options.

Anticipated Outcomes/Impact

GROW Nebraska will continue to offer high-quality training through live and on-demand modes. To continue to be effective and useful to small businesses across the state, GROW Nebraska tracks success metrics regularly. 1. GROW Nebraska will train over 1100 small business owners in the next year. 2. 500 of those trained will be considered low income. 3. 250 business owners will receive one-to-one training on eCommerce and online sales over the next year. 4. REAP and NEF will each provide 4 supplemental online trainings to cover topics that expand on the GROW Nebraska mission. These metrics will push GROW Nebraska to expand training opportunities and to better serve the small businesses of our state that are in need of support during the downturn in our economy related to COVID-19. GROW Nebraska understands the difficulties faced by small businesses and entrepreneurs every day related to legislative burden, geographic isolation, and lack of tools without the added burden of this pandemic and social distancing.

Describe evaluation methods used to measure success

GROW Nebraska is continually tracking training numbers and member demographics to ensure that offerings are pertinent and useful. Tracking is done through member survey, training sign-in, and GROW Staff statistical reporting. Quality of training is also gauged by number of repeat attendees and member retention. Business owners come back if they find the information valuable, easy to understand, and streamlined to implement.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting Documentation

File Download

N/A

**INVESTMENT
CONNECTION**



FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19

NE211 is committed to being the “front door”:
The first, most essential resource to anyone who needs help

- ❑ The 211 Helpline serves anyone who needs help in Nebraska. Referrals are **free** and a live Specialist is available by phone or text.
- ❑ More than **85,000** referrals were provided in the past year via phone, text, and website sessions.
- ❑ Referrals were made to people living in **every county** in the state.
- ❑ **75%** of callers are **female**.
- ❑ **Every age group represented**, from 18-90. Those aged 30-39 represent the largest demographic, making up 17.6% of all callers.
- ❑ Race/ethnicity reported: **53%** white, **38%** African-American, **6%** Hispanic, **3%** Other



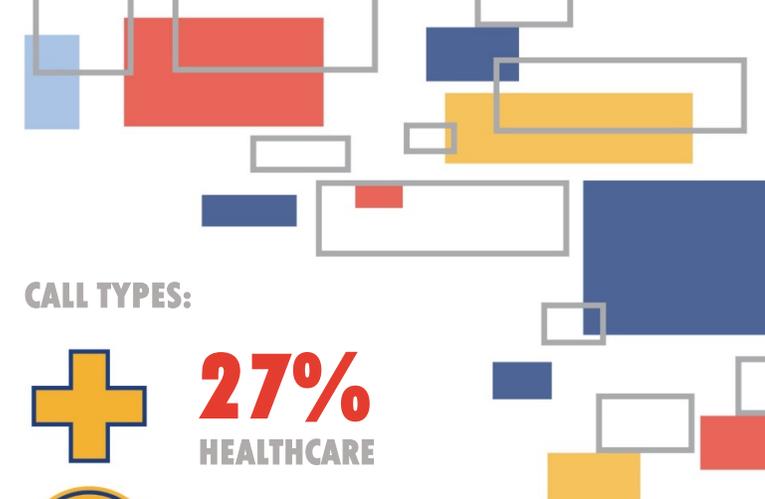
THE FIRST MOST ESSENTIAL RESOURCE
FOR ANYONE WHO NEEDS HELP.

The 2-1-1 Helpline is a free service that refers callers to these non-emergency health and human services:

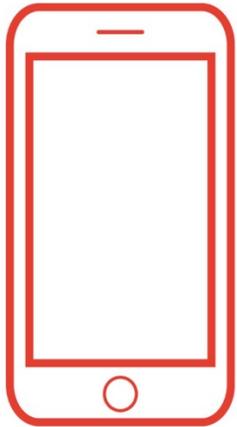
- Housing Assistance:
Rent Assistance, Utility Assistance,
Deposit Assistance
- Clothing
- Counseling
- Employment
- Financial Assistance
- Food Pantries/M Meal Sites
- Health Clinics
- Landlord/Tenant Issues
- Seasonal Services
Tax Preparation, Holiday Assistance
- Shelters
Homeless, Victims of Domestic Violence
or Sexual Assault
- Transportation

DIAL: 2-1-1
TEXT: 898211
VISIT: ne211.org
Local Calls: 402.444.6666

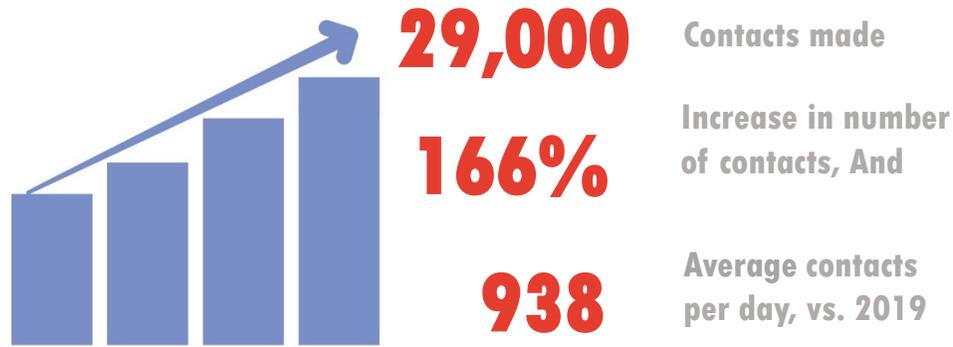
Assistance available in over 100 languages
using the Tele-interpreter service and bi-lingual staff.



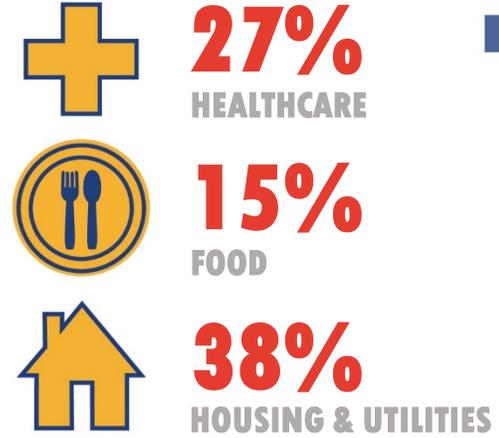
192 counties served across Nebraska and southwest Iowa



Communicating via text increased **563%**



CALL TYPES:



unique views vs. 4483 in 2019



COVID-19 has forced employers to make difficult decisions, creating an entirely new demographic: people who are “**newly in need**”, out of work and taking care of loved ones. Many are turning to the 211 Helpline for information and support.

To accommodate, NE211 is testing a central contact center platform on Twilio to handle overflow calls, investing in a scheduling software to accommodate the volunteers taking calls and enhancing its texting capabilities to push out information update texts to those who subscribe.

PROJECTED BUDGET OVER-RUN COVID-19 COMMUNITY SUPPORT



An investment of **\$35,000** will make a difference to support neighbors in need across the entire state of Nebraska

Expense Category	Incremental Cost	Description
Temporary Labor	\$75,600	3 FTE, \$15/hr @ 40 hr per week @ 42 weeks
OT for Existing Staff	85,680	10 FTE, \$25.50/hr @ 8 hr per week @ 42 weeks
Salary/Fringe - Helpline Supvr	20,160	16 hr/wk @ \$30 @ 42 weeks
Salary/Fringe - Data Base Mgr	14,700	10 hr/wk @ \$35 @ 42 weeks
Phone Usage	1,500	\$150/mo @ 10 mos
Technology Expansion	25,000	Additional laptops, headsets, texting expansion, database forms, IVR upgrades, etc.
IT Support	27,300	Equipment set-up, scripting, phone system coding, trouble-shooting, etc. 10 hr/wk @ 42 weeks @ \$65
Administrative Expenses	24,994	
	<u>\$274,934</u>	

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

United Way of the Midlands / NE211 Helpline

Mission Statement

To impact poverty, we focus the efforts of many to help our neighbors stand strong--by addressing basic needs and fostering success in the classroom and the workplace.

Overview Of Organization

Since our inception in 1923, United Way of the Midlands (UWM) has helped to ensure that health and human service programs are available to serve those in need. NE211 Helpline, operated by UWM, is a statewide network of comprehensive health and social service information and referral professionals. We have been connecting community members in Nebraska and Iowa to resources for nearly 40 years. NE211 has a rich history of providing professional information and Referral (I&R) services to meet the needs of our local communities during an emergency or public health crisis. This includes NE211's response and assistance during the flooding just a year ago, and now the COVID-19 pandemic. Last year, 211 provided over 62,000 referrals. NE211 provides a trusted and easy-to-remember number for Nebraska and southwest Iowa residents to turn to in times of need. With a statewide, shared system to respond with trained I&R Specialists who are available to answer questions, provide information on disease prevention, provide locations of testing sites, direct callers where to learn more about disaster-related cash grants, identify where the closest food banks can be found, and provide assistance in

paying rent and utilities. In response to the COVID-19 outbreak, NE211 and UWM leadership are working closely with local health officials, 211 Helplines in other states who are ahead of us in the current pandemic, and other Helpline experts, providing needed response and support. Nebraska Governor Ricketts held us up in a recent press conference as the place to call to have questions answered and to provide help to those impacted by COVID-19. NE211 is backing up the state HHS Helpline, the Douglas County Hotline, and the Pottawatomie County Health line. The Iowa Department of Public Health has asked all 211 Helplines supporting Iowa to "stand up" and is the only COVID-19 hotline. NE211 takes 100% of the after-hours and weekend calls for the state of Iowa.

Website

<https://www.unitedwaymidlands.org/2-1-1/>

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68102

Proposal Information

Proposal Title

NE211 COVID-19 Response and Support

Support Request

Investment/Grant

Requested Dollar Amount

35000

Please list other Significant Partners in the Proposal

There are no other Significant Partners in the Proposal. We are projecting incremental costs to operate the NE211 Helpline, specifically related to COVID-19 Response and Support to be \$300,000, as community members will require assistance and supports long after we get to the other side of "the flattened curve". We have secured some funds from several other partners in Nebraska and Iowa, including the Robert B. Daugherty Charitable Foundation, the Peter Kiewit Foundation, and the Iowa Department of Public Health, but not yet the total amount needed.

Proposal Description

United Way of the Midlands and the NE211 Helpline appreciates the opportunity to submit a proposal for financial support of the Helpline, as we respond and support all who need it, for as long as they need

it. Since March 8, we have experienced an unprecedented surge in calls related to COVID-19, requiring an increase in staff and equipment, as well as some upgraded technology. It is difficult to anticipate how long this surge will last, but we are seeing an evolution of call types. We believe we will see an even greater increase in calls once the pandemic threat is behind us. We have been here for over 40 years, serving the vulnerable in our community. For the first time, we are seeing an entirely new demographic emerge: people who are newly in-need, out of work, taking care of loved ones, and having no idea where to turn to or how to start. Here's what we're experiencing: >> Calls are longer - averaging at least twice as long. The longer call duration is due to more complex needs, fewer available services, and heightened client stress and anxiety. In other words, people need to talk it out as much as they need an actual service or resource. >> We can't answer all the calls we're receiving-we have worked hard to increase staffing capacity, but were overwhelmed by increased volume so quickly and have limited resources to reallocate. Calls are up 130% from last March, when we were taking flood calls (from 6,500 to 14,800). We have gone from 9 people on phones, to 28. >> Call types have shifted from COVID-19 to basic needs - Individuals are still reaching out to 211 for questions about COVID-19 symptoms, getting tested, and how to access care without insurance, but call volume is starting to shift from these topics to financial assistance, access to food, finding housing and shelters, and mental health support. Much of the resources: staff, phone system, computers, database, etc. are budgeted for (\$688,000). Not anticipated is the surge in calls. We have brought part-time staff to full-time, are paying additional overtime to full-time staff, and have recruited another 17 people to take calls, all of whom need laptops and and headsets that we had to purchase. We anticipate that we will need additional resources for another five months. In this case, additional costs are projected to be \$300,000. We truly appreciate consideration for support of this vital work, for as long as it is needed.

Issues Addressed (check all that apply)

Community Services and Facilities, Disaster Relief

Geographic Impact

Multi-state

State

Iowa, Nebraska

Iowa Counties

Nebraska Counties

Population Served

2 million in Nebraska, 3 million in Iowa

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved")

AMI for both Iowa and Nebraska is nearly identical at right around \$77,000 (2019) – and for both states, the percent of households earning less than this amount is approximately 62% (statewide). Most 2-1-1 call centers do not record caller income data unless it is required for program or benefit eligibility. As such, the description of our population served is an estimate based on median incomes for Iowa and Nebraska as well as the percent of households earning less than this amount statewide. While 2-1-1 is accessible across the state, statewide demographics are not truly representative of the caller demographics. Research from multiple peer-reviewed journal articles indicates callers to 2-1-1 are disproportionately low-income. More specifically, the studies reveal that between 45-65% of callers to 2-1-1 have incomes less than 15K, with some 2-1-1 entities reporting up to 68% of callers with incomes less than 15K. At UWM we monitor the demographics of our program investments, and while they are separate from 2-1-1 they are more representative of the caller population. In fact, UWM program investments align with the national research on 2-1-1, with 65% of clients earning less than 15K. Over

98% of UWM clients earn less than the Area Median Income, which is likely more representative of our caller demographics than the statewide percentage of 62%.

Anticipated Outcomes/Impact

NE211 has taken 8,839 calls specific to COVID-19 since we were asked to stand up on March 8. In March, calls were up 130% from last March, when we were taking hundreds of flood-related calls. Web sessions were up 218%, from 4500 last March, to over 14,000 this. To handle the surge in calls, we went from having 9 people on phones, to 28. The increase included recruitment from former 211 Specialists, and other UWM staff. The call types have been evolving: early in March, nearly all of the callers were looking for Communicable Disease information (questions about symptoms, isolation protocols, testing, etc. This past week, there were nearly as many calls about Disaster Related Cash Grants as there were about Communicable Disease. We expect there to be a further shift in the coming weeks, specific to supports such as unemployment insurance, food, rent and utility assistance. We want to have a trained and empathetic professional on the phone to help those in need well beyond the "flattening of the curve"--we anticipate maintaining this level of calls for another 5 months, through August 2020.

Describe evaluation methods used to measure success

NE211 uses the iCarol database to collect and distribute COVID-19 resource information. Information collected will include time of call, date of call, length of call, wait time, zip code location of caller and other pertinent caller demographics, as well as the caller's information request/question. We track number of calls and call type by county and by zip code. This information not only demonstrates need, but also support "deserts" in that we also collect the number and type of Unmet Needs. Currently this information is being provided to FEMA, NEMA, local health professionals and agencies, Mayor of Omaha, Governor's staff, and state senators. Success is measured by the number of people served, and analysis of the data to direct resources.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A

**INVESTMENT
CONNECTION**



FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19

About the Agency



Community Action Partnership of Mid-Nebraska (Mid) is a private, non-profit agency serving 27 counties in south central Nebraska and two counties in Kansas. Mid's vision is 'helping people, changing lives, and making communities a better place to live.'

Throughout its 52 years of operation, Mid has established a wide variety of solid programs that benefit our communities, including:

- Community Services / Case Management
- Financial Literacy
- Health Services
- Head Start / Early Head Start
- Homeless Prevention
- Housing Programs
- Nutrition Programs
- Public Transportation
- Senior Centers / Volunteer Services

THE ASK:
\$10,000

Individuals served by the agency include people of all ages and ethnicities with particular attention given to assisting low-income families, senior citizens on fixed incomes, and the disabled.

About the Program



Mobile Produce Pantries were established in July 2017

Intended to address the growing issue of food insecurity throughout Mid's service area.

In partnership with Food Bank for the Heartland out of Omaha, NE, the Mobile Produce Pantry visits a different community within our service area on a bi-weekly basis and provides nutritious produce at no cost to anyone who needs it.

Originally in Buffalo County, this program has since expanded into

Phelps County and Kearney County. We anticipate continued expansion

into other high need areas, including Dawson County.

**THE ASK:
\$10,000**

On average, the Mobile Produce Pantry provides nutritious food to 106 households (roughly 322 individuals) per mobile. An average of 5,334 lbs. of food is distributed per mobile.

Mobile Produce Pantries and COVID-19

COVID-19 pandemic = INCREASED NEED.

Regular clients (seniors and single-parent households or households with children)

prolonged periods of isolation

unemployment or loss of income

having to stay home with children

THE ASK: \$10,000

*** Purchase supplemental food**

*** Transportation and personnel costs**



INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Community Action Partnership of Mid-Nebraska

Mission Statement

To provide essential programs that help individuals, families, and communities reach their fullest potential through advocacy and partnerships. Our dedicated staff provides access to opportunities in education, health, housing, nutrition, and transportation. These services empower people to make a positive difference in their lives and communities.

Overview Of Organization

Community Action Partnership of Mid-Nebraska (Mid) is a private, non-profit agency serving 27 counties in south central Nebraska and two counties in Kansas. Mid's vision is 'helping people, changing lives, and making communities a better place to live.' Throughout its 52 years of operation, Mid has established a wide variety of solid programs that benefit our communities, including Community Services / Case Management, Financial Literacy, Health Services, Head Start / Early Head Start, Homeless Prevention, Housing Programs, Nutrition Programs, Public Transportation, and Senior Centers / Volunteer Services. Individuals served by the agency include people of all ages and ethnicities with particular attention given to assisting low-income families, senior citizens on fixed incomes, and the disabled.

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**Proposal
Information**

Proposal Title

Mobile Produce Pantry Program

Support Request

Investment/Grant

Requested Dollar Amount

10000

Please list other Significant Partners in the Proposal

Food Bank for the Heartland - Omaha, NE

Proposal Description

Community Action Partnership of Mid-Nebraska's Mobile Produce Pantry Program was established in July 2017 in an effort to address the growing issue of food insecurity throughout Mid's service area. In partnership with Food Bank for the Heartland out of Omaha, NE, the Mobile Produce Pantry visits a community within our service area on a bi-weekly basis and provides nutritious produce at no cost to anyone who needs it. The pilot for this program focused primarily on Buffalo County communities. However, as the program picked up momentum, it has since branched out to Phelps County and Kearney County communities. On average, the Mobile Produce Pantry provides nutritious food to 106 households, equating to roughly 332 individuals, per mobile. An average of 5,334 lbs. of food is distributed per mobile. These statistics indicate a high need within our communities, and that need has only increased with the recent COVID-19 pandemic. Because of the restrictions and regulations in place to slow the spread of COVID-19, Mid's Mobile Produce Pantry has had to change how it operates. In order to eliminate large group gatherings, the Mobile Produce Pantry has shifted from 'first-come, first-serve' to 'first-call, first-serve.' Clients are encouraged to call earlier in the week, make an appointment, and on the day of the mobile, show up at their appointed time, stay in their cars, and allow our volunteers to load up their food. While this order of operation has proven very efficient, we have noticed an increase in need for food security, now more than ever. Many of our regular clients are seniors and single-parent households. Both of these demographic groups have been hit hard by the health and economic fallout of COVID-19. Many seniors are finding it difficult to get their groceries due to out-of-

stock items, lack of transportation, and/or fear of being in public spaces, while single-parent households have, for the most part, experienced a loss of income due to lay-offs and are now facing financial barriers in accessing food, paying their utilities, and paying their rent. Our Mobile Produce Pantries fill up very quickly and we often have a long waiting list for the next Mobile. Though we are noticing an increase in need, our food supplier is unable to supply us with enough food to meet the amplified need. Therefore, we are in need of supplemental funding to purchase more food as well as to support personnel costs, as we are also incorporating home deliveries to seniors.

Issues Addressed (check all that apply)

Disaster Relief, Other

Other Description

Food security.

Geographic Impact

County-wide

State

Nebraska

Nebraska Counties

Buffalo, Kearney, Phelps

Population Served

The Mobile Produce Pantry Program provides free food to anyone who needs it with no requirements for income, demographic, or location.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

According to information gathered by Feeding America, the food insecurity rate for Buffalo County, calculated based on median family income and the subsequent poverty rate, is 12.2%, while the child food insecurity rate is at an alarming 18.3%. More recent data by the Food Access Research Atlas also shows that in 2015, 21.5% of the population served by Mid's Mobile Produce Pantry (Buffalo, Kearney, and Phelps County) has low food access, defined as living more than 1/2 mile from the nearest supermarket, supercenter, or large grocery store. Finally, information gathered by the National Center for Education Statistics in 2017 indicates that 37.8% of public school students in Buffalo, Kearney, and Phelps counties are eligible for Free / Reduced Price lunch.

Anticipated Outcomes/Impact

The primary goal for this program is to increase food accessibility in Mid's service area, starting with Buffalo, Kearney, and Phelps counties and expanding to other food insecure communities in surrounding counties. From the start of this program to the present day, the Mobile Produce Pantry has served an average of 332 individuals and has distributed an average of 5,334 lbs. of food at each mobile. We anticipate these numbers to maintain, if not increase with the amplified need for food access due to COVID-19. Therefore, it is anticipated that as this program continues to be an essential service to our communities, we will continue serving an average of 300-350 individuals per mobile, distributing an average of 5,000-5,500 lbs. of food to food desert communities. These services will have a significant impact on the individuals and households we serve by providing emergency food assistance to families who have experienced a loss of income due to COVID-19 or other resulting consequences of this pandemic. This program will also have a positive impact on the overall food security and access of our service area, providing supplemental food for families who do not otherwise have access to regular sources of food and groceries.

Describe evaluation methods used to measure success

At each mobile, demographic information is gathered from our clients, including household size, the age breakdown of the household, where they are from, and whether they or anyone in their household receives SNAP, Commodities, or any other kind of Public Assistance. These numbers, along with the total number of pounds distributed at each mobile, give us a good idea of the type of households we are impacting, the areas that indicate the greatest need, the age groups that we are serving the most, and the economic demographic that most frequently utilizes our pantries.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A

**INVESTMENT
CONNECTION**



FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19



AIM's mission is to grow, connect and inspire the tech talent community through career development and education programs

AIM delivers workforce development curriculum through Accelerated Tech Training and other programs

Accelerated Tech Training courses are now delivered online due to COVID-19 restrictions

AIM Accelerated Tech Training

- Courses from basic computer use through web development, programming in Java & C#, and data science
- Time frames range from a few hours to 24 weeks
- Foundations of Web Development is a 10-week program
- Emphasis on recruiting students from populations underrepresented in tech careers
 - Low-income
 - Minorities
 - Females
 - Veterans
- Particular emphasis on recruiting individuals who have lost jobs due to COVID-19

Investment Connection Request

- Recruit 24 students from target populations for Foundations of Web Development course (10 weeks, 80 instructional hours)
- Two classes of 12 students each
- Synchronous online courses allow remote instructor/student interaction during COVID-19 restrictions
- Career exploration and job placement assistance
- 75% of graduates have found a new tech position or advanced in a current position
- Median annual salary of graduates is \$51,000
- Requested investment - \$60,000

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Applied Information Management (AIM) Institute

Mission Statement

The AIM Institute is an innovative not-for-profit organization that grows, connects and inspires the tech talent community through career development and educational programs.

Overview Of Organization

AIM was founded in 1992 to address emerging issues around the technology workforce. Since its inception, AIM has reached nearly 250,000 students through its education initiatives. AIM's talent recruitment portal has helped to place over 15,000 students in internships, and more than 55,000 technology professionals have been reached through training events in areas such as networking, security and web development. AIM is committed to increasing STEAM education, providing the community with a workforce proficient in science, technology, engineering, art and math. AIM offers an Accelerated Tech Training Program designed to rapidly build skills among young adults seeking to enter high-paying tech careers. Courses range from basic computer skills through advanced curriculum in data science. In partnership with organizations such as Urban League and Seventy Five North, these programs reach a large number of low-income and minority individuals with workforce training designed to provide pathways to economic sustainability. AIM also provides custom corporate training for organizations wishing to provide skill upgrades and career advancement to current employees. In

view of the COVID-19 crisis, AIM has moved all Accelerated Tech Training courses to a synchronous online format, so that students and instructors can interact remotely in a classroom-type setting. AIM is also expanding outreach to provide opportunities for dislocated workers, those who have recently lost jobs due to the virus. AIM initiatives also include AIM Youth in Tech, which provides free STEAM education and exploration activities to over 4,000 young people ages 7-17 years annually (primarily youth who are underrepresented in STEAM careers, such as low-income, minorities and females); TRIO academic support programming provided annually for over 1,300 low-income, first-generation middle and high school youth, funded by the U.S. Department of Education; and annual events like Infotec, the Heartland Developers Conference and the AIM Tech Celebration. AIM also offers an Information Technology Leadership Academy for IT professionals to prepare them for leadership and management roles. The program provides in-depth curriculum in areas such as self-management, communication skills and innovation. For those considering whether AITLA is right for them, AIM offers the IT Emerging Leaders Program to gauge leadership interest and aptitude.

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**Proposal
Information**

Proposal Title

AIM Accelerated Tech Training Under COVID-19

Support Request

Investment/Grant

Requested Dollar Amount

60000

Please list other Significant Partners in the Proposal

Partners from the tech business community provide mentors, internships and job shadowing. A major local foundation is also engaged as a sponsor of mentoring support through the University of Nebraska-Omaha. AIM's local nonprofit partners include Urban League of Nebraska, whose vision is to close the socio-economic gap in the African American and other emerging ethnic communities and disadvantaged families; Seventy-Five North, established to facilitate revitalization of a healthy, sustainable, mixed-

income community in North Omaha; Heartland Workforce Solutions, a local one-stop operator and part of the American Job Center network through the Nebraska Workforce Investment Act; the Nebraska Department of Labor; and Latino Center of the Midlands, serving primarily the Hispanic population in south Omaha. These partners help to identify and support student participants during programming. Courses are normally conducted at partner sites and at the AIM Brain Exchange, a technology education and exploration center in downtown Omaha. With the restrictions in place resulting from the COVID-19 virus, however, all AIM Accelerated Tech Training courses are available in a synchronous, remote-access format.

Proposal Description

AIM's Accelerated Tech Training Program is a continuum of rapid skill development courses designed to build knowledge and proficiency in web development and computer programming. The program is targeted at low- to moderate-income young adults (ages 16 - 24 years) to secure the training necessary to gain entry into high-demand, high-wage, high-skill (H3) technology careers. The program is accredited by the Nebraska Department of Education as a Vocational Career School. The proposal to Investment Connection requests a \$60,000 investment that will provide support for 24 young adults to complete Foundations of Web Development. Two classes of 12 individuals each will receive training through ten weeks for evening classes or five weeks for the accelerated afternoon training. Emphasis will be placed on recruiting low- to moderate-income individuals, with a particular focus on dislocated workers (those who have lost employment due to COVID-19). Students will learn how HTML and CSS work together to create web pages full of styled content. With a hands-on approach students will dive deep into all that can be accomplished with HTML, CSS, and JavaScript including Responsive Web Design. During the course, students will work on creating a personal website to begin building a portfolio that will gain the attention of employers. Students will also benefit from interactions with technology professionals who

will serve as mentors and role models for tech careers. AIM career guidance professionals will assist students with career exploration, preparing for job applications and interviews, and career placement. The AIM Institute has provided accelerated tech training for more than three years following the acquisition of Interface Web School, which was founded in 2014. At least 75% of program graduates have expanded their roles or secured a new position in a technical field, with a median post-graduate salary of \$51,000. In addition to an experienced program director, AIM has assembled a team of seasoned and knowledgeable instructors. Each of these instructors has years of experience in STEAM careers, substantial subject matter expertise, and effective teaching methods. Each instructor has transitioned their courses for synchronous remote delivery, eliminating the need for face-to-face interaction. This is a critical aspect of the program given COVID-19 restrictions.

Issues Addressed (check all that apply)

Workforce Development / Economic Development, Disaster Relief

Geographic Impact

County-wide

State

Nebraska

Nebraska Counties

Douglas

Population Served

The population to be served by the project resides predominantly in North Omaha and South Omaha, neighborhoods characterized by high poverty, high unemployment and a large percentage of minority populations. The target population is young adults (16 - 24 years of age), with an emphasis on low- to

moderate-income individuals. Particular emphasis will be placed on recruiting dislocated workers (those who lost a job due to COVID-19).

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

The population to be served by the project resides predominantly in North Omaha and South Omaha, neighborhoods characterized by high poverty, high unemployment and a large percentage of minority populations. Median household income for 2017, the latest available year data are available (source: U.S. Census Bureau) for eight zip codes comprising the target area for recruiting participants was \$37,220. This figure is 59% of the median annual income for the Omaha Metropolitan Area (\$63,186). Schools served by AIM Youth in Tech programs have an average student population eligible for Free and Reduced Lunch of 87.5%.

Anticipated Outcomes/Impact

Business leaders and Chambers of Commerce in Lincoln and Omaha have identified the tech talent shortage as an issue that must be overcome for sustained economic growth in the region. Core competency in technology is a prerequisite for employment in most fields. Advanced skills are required for high-demand, high-wage careers. These leaders have initiated the Nebraska Tech Talent Initiative (NTTI), a multi-faceted, collaborative approach of which AIM is a part. In addition, unemployment has spiked in recent weeks as a result of COVID-19. The AIM Accelerated Tech Training Program offers an opportunity for those workers dislocated by virus restrictions to gain tech skills and pursue improved economic opportunities. Courses have been transitioned to synchronous online delivery so individuals can participate without face-to-face interactions. Dislocated workers and young adults, particularly those from underserved populations, represent a cohort that can help fill this skills gap. However, they may not have the time or resources to go through a traditional higher education track to prepare

themselves for STEAM careers. A strategy is needed to cost-effectively create pathways to address the acute skill needs of employers while creating opportunities for economic self-sufficiency for those who need it most. Support from Investment Connection will provide opportunities for low- to moderate-income young adults (ages 16-24 years) to secure the training necessary to gain entry into much-needed technology careers through AIM's Accelerated Tech Training Program. Students will complete the Foundations of Web Development course, a core curriculum for the program. Over the course of ten weeks, Foundations of Web Development will prepare these individuals for entry into a rewarding and well-paying career in technology. Graduates of the program have an average salary of \$51,000.

Describe evaluation methods used to measure success

AIM has an ongoing goal to train and place individuals in high-wage, high-demand, high skill (H3) tech careers, particularly those from underserved populations and those who may have lost a job due to COVID-19. Through AIM's Accelerated Tech Training Program, cost-effective pathways are created to address the acute skill needs of employers while creating opportunities for economic self-sufficiency for those who need it most. The following metrics will be evaluated to measure program success:

- *Recruitment of 24 students from target populations of young adults (16 - 24 years of age) who are low- to moderate-income or unemployed as a result of COVID-19 for the Foundations of Web Development course;
- *Successful completion of the Foundations of Web Development course by 85% of enrollees;
- *Placement of Foundations of Web Development graduates in entry-level or higher tech positions.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A

**INVESTMENT
CONNECTION**



FEDERAL RESERVE BANK *of* KANSAS CITY

RESPONSE TO COVID-19



Response Forms Evaluation Forms

<http://funders.investmentconnection.org>



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

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



*Thank you for participating in
Investment Connection – Response to
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