Nebraska

NeighborWorks Northeast Nebraska

CONTACT

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BY THE NUMBERS

(1994-present) Year Founded: 1994 Location: Norfolk, NE Housing Units Developed: 602 Financing Secured: \$14.3M NeighborWorks Northeast Nebraska (NWNEN) is a private, non-profit, community-based development organization. Since 1994, NWNEN has developed over 600 single-family homes to fulfill the organization's mission to develop housing opportunities, empower individuals and families, and revitalize and strengthen communities. NWNEN serves 7 counties in northeast Nebraska.

NWNEN provides affordable housing options to low- to moderate-income families and individuals. This includes New Construction, Subdivision Development services, and a Purchase/Rehab/Resell Program that ensures homes are safe and energy-efficient for the new homeowners. NWNEN's zero-interest rate down payment and closing cost assistance loans provide families with an opportunity to purchase an improved home, while making their monthly mortgage payment affordable. Through its Homebuyer Education courses—provided in both English and Spanish—and its new Financial Literacy Program, NWNEN helps potential homebuyers make good decisions throughout the home buying process.

Without the availability of U.S. Department of Agriculture (USDA) Rural Housing programs, most of NWNEN's homebuyers would not have been able to purchase a home. In the past five years, 120 homebuyers (70% of NWNEN clients) acquired USDA Section 502 Direct or Guaranteed loans, totaling more than \$9.4 million. These loan products

have also allowed the organization to rehabilitate homes and provide additional, decent and affordable housing stock throughout northeast Nebraska.

Rural Definition

Under the direction of its Chief Executive Officer, Mr. Roger Nadrchal, NWNEN took the lead on the "Rural Definition" issue, impacting rural communities throughout the United States.

In 2008, a key provision of Section 520 of the Housing Act of 1949—the law which determines eligibility for critical housing programs at USDA—was set to expire. As a result, low-income, rural families in nearly 1,000 communities, including Columbus and Norfolk, Nebraska, were at risk of losing access to USDA Rural Housing programs. Without the availability of USDA mortgages, many families would likely not be able to realize the American Dream of homeownership.

Mr. Nadrchal reached out to his Representative, Mr. Jeff Fortenberry (R-NE), asking for his support. Rep. Fortenberry agreed and introduced legislation in the House of Representatives to extend the Rural Definition through the 2020 Census. Mr. Nadrchal also enlisted the leadership of Nebraska Senators Ben Nelson and Mike Johanns, who introduced a similar amendment to the Farm Bill that was ultimately enacted in early 2014. Throughout this time, Mr. Nadrchal worked with many national, state, and local stakeholders to help build support for the legislation, including the National Rural Housing Coalition.



Rep. Jeff Fortenberry (R-NE), NWNEN CEO Roger Nadrchal, and Former NWNEN President Joe Ferguson.

As a result of his advocacy—along with that of many others—low-income families in northeast Nebraska and across the nation will continue to have access to critical USDA resources and programs.