

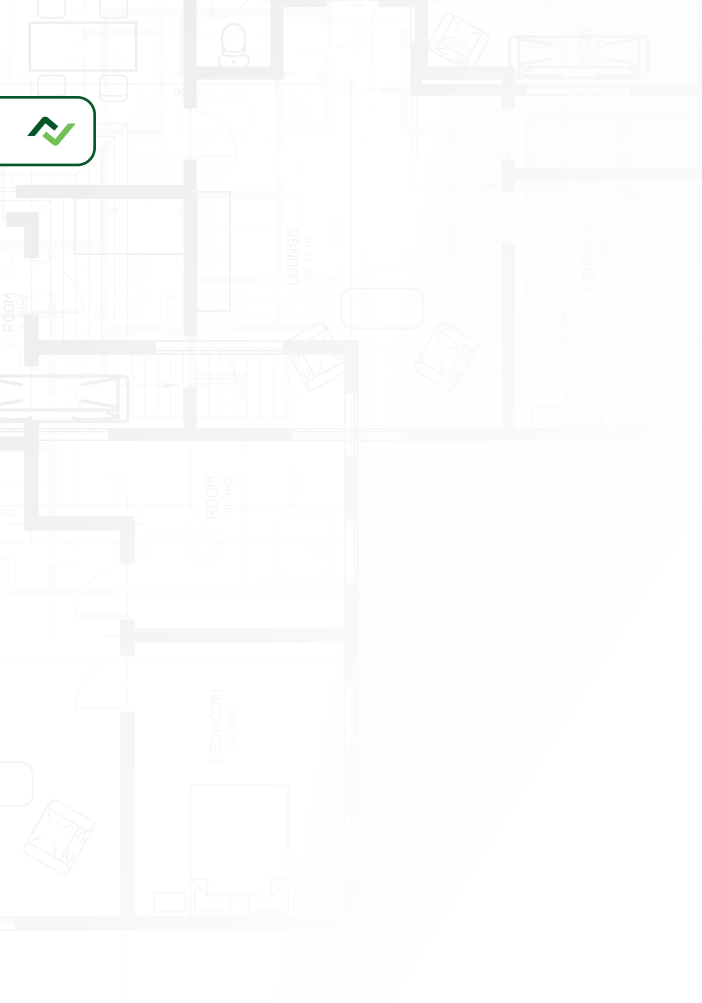
# Framing the Future



**IMPACT REPORT**

**Fiscal Year 2024**

*July 1, 2023-June 30, 2024*



## Growing Nebraska communities through affordable housing and agribusiness.

*NIFA leverages its resources, data, knowledge and technology, with effective statewide partnerships and collaboration, to promote vibrant Nebraska communities through affordable housing solutions and agribusiness.*

COMMITMENT • INTEGRITY • COLLABORATION • STEWARDSHIP • INNOVATION

NIFA's annual Impact Report will now follow a **fiscal year reporting schedule** rather than calendar year. This year's report covers Fiscal Year 2024 (July 1, 2023-June 30, 2024). As a result, some data in this report overlaps with information presented in last year's report of Calendar Year 2023. We appreciate your understanding as we transition to this improved reporting structure.



# Innovation drives growth

As we reflect on the progress of the Nebraska Investment Finance Authority over the past year, I am proud to share how innovation continues to be a driving force behind our mission to provide affordable housing for all Nebraskans. We remain committed to supporting effective NIFA programs as well as exploring new avenues of funding and creative partnerships that create a positive, lasting impact on our communities.

One of the most exciting developments has been NIFA's expansion into new areas, leveraging private and federal funding. In FY24, a new opportunity to engage with rental assistance arose, via the Section 811 Project Rental Assistance (PRA) program, which is funded by the U.S. Department of Housing and Urban Development (HUD). While the good news of our award of \$8 million by HUD came after the end of the fiscal year, the work and vision to open that door was firmly set in FY24. The 811 program provides rental assistance for persons with disabilities, allowing them to live more independently in community-based housing. We look forward to getting the program launched, providing more options for persons with disabilities and further reflecting our commitment to ensuring that all Nebraskans have access to safe, affordable, and accessible living spaces.

Our efforts this year also involved leveraging federal funding sources from the American Rescue Plan Act, including the second round of Emergency Rental Assistance and the Homeowner Assistance Fund. These initiatives allowed NIFA to assist 4,104 individuals across the state, helping them stay in their homes during difficult times and find the stability they need to thrive.

Looking ahead, I am excited to announce the upcoming launch of our refinance program, which will offer homeowners a new financing opportunity. This program is part of our ongoing efforts to expand our support for Nebraskans so they can utilize our programs in a changing interest rate environment, making homeownership more affordable.

Innovation is at the heart of what we do at NIFA. By exploring new funding sources, forging strategic partnerships and expanding our range of programs, we are opening doors to better housing opportunities for all Nebraskans. I look forward to continuing our work together, strengthening our communities, and advancing our shared vision of a thriving, affordable housing market in Nebraska.

**Shannon R. Harner**  
Executive Director, NIFA





## Empowering growth with data

**NIFA is committed** to connecting its affordable housing partners with tools, resources, and support.

### Profile of Nebraska

This dashboard provides data and information about the state and its communities. Reports generated at [nifa.mysidewalk.com](https://nifa.mysidewalk.com) utilize over 150 indicators from 27 sources, processed and compiled by mySidewalk. See housing, demographics, economics or quality of life reports at a glance, or contact [research@nifa.org](mailto:research@nifa.org) to request a comparative or customized report.

### FY24 IMPACT

**201** reports run, including:

98 housing reports

30 economic reports

49 demographic reports

24 quality of life reports

### FindHelp

[Nebraska.findhelp.com](https://nebraska.findhelp.com) connects people in need with housing assistance, supportive services, food, medical care, job training, and more. NIFA also lists all Low-Income Housing Tax Credit rental developments on the site so users can search for affordable housing in their area.

### FY24 IMPACT

**3,663** programs listed

**26,823** user interactions

**2,590** connections made



First-time homebuyer Judy Aaron (back, center-right) stands in her dining room with Sarah Chadd of Re/Max (back, far left), Stacy Fotinos of NIFA (back, center-left) and her great-grandchildren.

## Labor of love

At 72, Judy Aaron had never owned her own home. That changed when life took an unexpected turn. Judy became the full-time caregiver for her four great-grandchildren: Lacy, 16; Charlie, 13; Mickey, 7; and Sally, 7. Six years ago, she adopted all four children, and with them came the need for more space.

Judy had been renting the same house for 14 years, but it was no longer big enough for her growing family. Things took a difficult turn when the house caught fire, forcing the family to stay in a motel while repairs were made. Soon after, Judy's rent increased by \$500 a month, pushing her to seek a solution.

Turning to Rick Downing, a NIFA-approved lender at Fairway Independent Mortgage Corporation, Judy began her journey toward homeownership. Over the next two years, Rick worked closely with Judy, counseling her on improving her credit so she could qualify for a mortgage. With Rick's guidance, Judy was able to reach the credit score required for a loan.

Once Judy was ready, she teamed up with real estate professional Sarah Chadd of Re/Max, who had been trained as a NIFA Specialist in 2022. Sarah helped Judy find the perfect home within her budget, and with the assistance of NIFA's Homebuyer Assistance Program, Judy was able to cover down payment and closing costs, making her dream of owning a home a reality.

Judy's journey to homeownership has been a labor of love for everyone involved. She was able to provide her great-grandchildren with a home that gave each child their own room. Judy has since begun fostering a fifth great-grandchild, with plans to adopt the 2½-year-old.

For Rick Downing, this was one of the most fulfilling loans he has helped close. For the NIFA staff, Judy's journey is a shining example of the good work NIFA strives to do—helping families build stable futures through homeownership.

Judy's journey  
is a shining  
example of the  
good work NIFA  
strives to do.







## Affordable homeownership

**NIFA's Homeownership team** stewards a variety of programs committed to increasing homeownership in Nebraska.

Since inception, NIFA has provided first mortgages to **101,391** Nebraska borrowers, totaling almost **\$8 billion**. Of those borrowers, **23,374** also received a total of **\$110 million** in down payment assistance.

### FY24 IMPACT

**2,630** first mortgage loans (\$538.8M), including:

- 1,962 First Home loans (\$375.6M)
- 668 Welcome Home loans (\$163.1M)
- 168 repeat NIFA buyers
- \$204,879 average first mortgage

**1,483** second mortgage loans (\$14.76M), including:

- 1,009 Homebuyer Assistance (\$9.19M)
- 474 Welcome Home Assistance (\$5.57M)
- \$9,958 average second mortgage

**234** loans for very low income (50% AMI or less)

**77** counties served

- 64% urban
- 36% rural

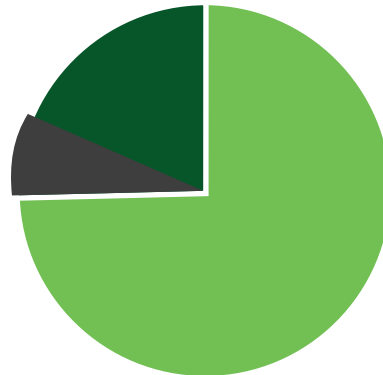
### Top 5 Participating Lenders

- #1 CharterWest Bank
- #2 FNBO
- #3 Fairway Independent Mortgage Co.
- #4 Regent Financial
- #5 Gershman Mortgage

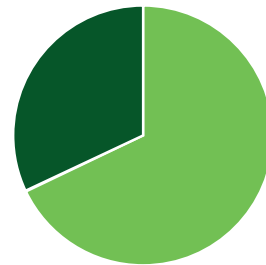
**1,545** professionals trained, including:

- 1,398 participating lenders
- 147 real estate agents

First Mortgage Loans



Second Mortgage Loans



## Affordable rental housing

**NIFA's Multifamily team** is committed to supporting the development of affordable rental housing in Nebraska, including units for special populations and those with fixed and low incomes. NIFA accomplishes this by allocating federal and state tax credits to generate equity investments for the construction and rehabilitation of affordable rental units.

Since inception, NIFA has allocated **\$1.88 billion** of federal Low-Income Housing Tax Credits and **\$330.9 million** of Nebraska's Affordable Housing Tax Credits.

The Collaborative Resource Allocation for Nebraska (CRANE) LIHTC program has funded **72** difficult-to-develop projects for distressed populations since program inception in 2002.

### FY24 IMPACT

**\$213.1M** awarded in federal LIHTC and Nebraska's AHTC for **1,336 units**

**\$347.5M** stimulated by production of affordable units

**16** affordable rental developments awarded, including:

- 96 special needs units
- 266 elderly units
- 1,022 family units
- 376 units in communities impacted by a disaster
- Note: Some units count in more than one category.

**386** developments (13,345 units) under compliance

**200** LIHTC property managers attended NIFA's annual compliance training at Innovation Expo



Register for NIFA's annual compliance training during Innovation Expo 2025 at [expo.nifa.org](https://expo.nifa.org).



Empowering Native American Communities:

# A snapshot of impact and progress

**Introduction** The Native American Community Impact Grant (NACIG) has been a cornerstone in fostering partnerships between NIFA and Nebraska tribes. With a focus on increasing long-term capacity to meet community needs, the grant has empowered organizations to make a meaningful difference in housing, community development, and economic stability. Over the past three years, Eagle Heights has exemplified the transformative potential of this initiative.

**Community Collaboration and Support** NACIG thrives on strong partnerships that catalyze community initiatives. Collaborations with groups like the Nebraska Urban Indian Health Coalition (NUIHC) have launched impactful projects:

- **Community Beautification and Environmental Stewardship:** Events like the Neighborhood Clean-Up & Spring Planting, enhancing local environments.
- **Art and Wellness Programs:** Initiatives such as the Art Therapy Program "Painting with Andy" and a Fresh Produce Program, improving access to creative expression and nutritious foods.
- **Public Planning and Social Engagement:** Activities including engagement with Omaha's Housing Affordability Action Plan and social events like "Ice Cream with a Cop" enhance community-police relations.

**Enhancing Education and Financial Stability** The grant also emphasizes educational and financial empowerment:

- **Educational Workshops and Financial Aid:** Programs range from legal and financial clinics aiding in Medicaid/Medicare applications to Rent Plus Credit-Building initiatives that have helped 31 residents enhance their financial literacy and credit scores.
- **Community and Holiday Events:** NACIG supports annual luncheons, holiday celebrations and recreational outings, fostering a strong sense of community and belonging.

*June Bear-Noonan stands with resident Andrew Freeman and Pat White Bear. Andrew said he considers June a true friend, not just a social worker.*



*Residents of Eagle Heights share a Thanksgiving meal.*

**Health and Wellness Initiatives** Health and wellness are paramount, with services tailored to improve physical and mental well-being:

- **Accessible Healthcare Services:** Regular health screenings and vaccination drives ensure community health is a priority.
- **Educational Health Workshops:** Sessions on topics like diabetes management and mental health awareness equip residents with knowledge to manage their health effectively.

**Voices from the Community** Andrew Freeman, a resident of Eagle Heights, shared his heartfelt appreciation: "I enjoy the ease of having the Nebraska Urban Indian Health Coalition across the street for my health care and other programs such as Tired Moccasins for the elders and other events, whether it be a social or health event. In fact, there was a recent cancer screening event in which I found out that I have lung cancer. June would not let me ride any buses to any of my doctor's appointments and insisted that she would take me to all my appointments. I consider June as a true friend and not just a social worker for the building."

**Looking Forward** NACIG continues to be a cornerstone for those that serve Nebraska's First Nations. Through strategic partnerships and innovative programming, the grant ensures Eagle Heights and similar communities remain vibrant places where residents thrive.





### Growing awareness and engagement

**NIFA’s Community Collaboration team** focuses on education, collaboration and awareness of the programs, tools and support NIFA provides in furtherance of its mission to *grow Nebraska communities through affordable housing and agribusiness*.

#### Housing Study Grant

Stimulates creation of regional, community, and neighborhood plans for increasing housing and community development. Since inception, the program has fostered sustainable and inclusive growth by extending more than **\$2.1 million** through **179** grants.

#### FY24 IMPACT

**\$60,000** for 7 Housing Study Grants

**\$148,000** in Housing Study Grant matching funds

#### Workforce Housing

The Rural Workforce Housing Fund was created by LB518 under the Rural Workforce Housing Act in 2017. NIFA provided matching funds for the first and second rounds of funding for nonprofit housing development organizations who also received grant funds from the Nebraska Department of Economic Development. Rural Workforce Housing Funds are used by recipient organizations to invest in workforce housing in the state’s rural communities with a population of less than 100,000.

The Middle Income Workforce Housing Fund was established in 2020 under LB866, the Middle Income Workforce Housing Investment Act. NIFA provided matching funds for the first round of funding for nonprofit housing development organizations to invest in workforce housing in older, urban, and higher minority neighborhoods in Douglas, Lancaster, and Sarpy counties.

#### 2023 IMPACT\*

**\$5.8M** Rural Workforce Housing funds invested

**\$967,423** Rural Workforce Housing NIFA match funds invested

**73** Rural Workforce Housing units; **19** meet NIFA’s moderate income requirements

**\$5.1M** Middle Income Workforce funds invested

**\$957,917** Urban Workforce Housing NIFA match funds invested

**19** Urban Workforce Housing units; **5** meet NIFA’s moderate income requirements

*\*Due to reporting requirements, current data is on a calendar year basis. Beginning with the FY25 Impact Report, data will be reported by fiscal year.*



#### Teaching Nebraska Trades

Increases the number of construction trade professionals in Nebraska, expanding the state’s housing development capacity. This five-year pilot program was designed in partnership with the Nebraska Community Foundation.

#### FY24 IMPACT

**27** high schools and **3** colleges participating in TNT

**17%** increase in students applying for trade scholarships

#### Native American Community Impact Grant

Supports Nebraska tribal organizations and organizations that serve tribal members by increasing their long-term capacity to meet community needs, including affordable housing. Since its establishment in 2021, the program has extended **2** three-year grants totaling **\$180,000**.

#### FY24 IMPACT

**\$30,000** for 1 Native American Community Impact Grant

#### Outreach Partnership Grant

Supports nonprofit organizations, helping to increase their long-term capacity to develop affordable housing. The program has provided funds for **32** partner organizations since inception, including two new partners in FY24.

#### FY24 IMPACT

**\$150,000** for 5 Outreach Partnership Grants

For more about NACIG, check out “A snapshot of impact and progress” on page 8.





## Growing agriculture

**NIFA provides** new farmers and ranchers assistance in beginning or expanding a new agricultural operation by offering loans at interest rates that are generally lower than those in conventional farm credit markets.

NIFA has facilitated **1,081** agricultural loans totaling more than **\$142 million** since program inception.

### FY24 IMPACT

**\$4.3M** *financed by NIFA*

**1,065** *acres financed in part or whole by NIFA*

**1.59%** *average interest rate savings*

**\$25,000** *awarded to Future Farmers of America chapters*

# Supporting Nebraska's farmers and ranchers

For farmers and ranchers in Nebraska, NIFA offers a valuable resource to help start their agribusiness through the NIFA Beginning Farmer/Rancher Loan Program. This program provides access to agricultural loans at lower interest rates compared to traditional farm credit markets.

How does it work? NIFA issues a bond purchased by a bank or lender of the borrower's choice, and the interest on the bond is exempt from federal and Nebraska state income taxes. The lender then applies this tax-exempt benefit to set a lower interest rate for eligible farmers and ranchers.

### Success Story

Jack recently received a loan to purchase 61 acres of agricultural land in Gage County, Nebraska. He learned about the program through his lender at First State Bank Nebraska. Jack, who grew up on a farm, had always dreamed of owning his own farm and now lives just a mile from where he grew up.

"I just want to emphasize how important these programs are for young farmers. I used this loan to buy a farm my dad had been renting for a while. The owners passed away and their kids where willing to make a private deal with us. If it wasn't for this loan and the owners willingness to give me a shot, it would have been very challenging to purchase the ground my family has put a lot of sweat equity in."  
-Jack

This success story underscores how NIFA's programs provide essential support for Nebraska's next generation of farmers, ensuring the continued success and growth of agriculture in the state.



## Emergency response

**NIFA collaborates** with the Nebraska Emergency Management Agency to allocate federal emergency pandemic funds directed to housing stability. These programs include the Nebraska Homeowner Assistance Fund and a second round of Nebraska Emergency Rental Assistance.



The Nebraska Homeowner Assistance Fund was established in 2022 to prevent homeowner mortgage delinquencies, defaults, and foreclosures due to pandemic hardships. Through the end of the 2024 fiscal year, NIFA obligated **\$45.2 million** to income-qualified Nebraska homeowners financially impacted by the pandemic, keeping them in their homes.

### FY24 IMPACT

**2,142** *households received assistance*

**\$13.4M** *total assistance distributed*

**78** *Nebraska counties served*

**808** *applications approved for socially disadvantaged*



In the fall of 2023, a second round of Nebraska Emergency Rental Assistance funds were made available to help renters financially impacted during the pandemic. The program provides assistance with past-due rent and utility payments for renter households outside of Douglas and Lancaster counties, which had their own ERA programs.

### FY24 IMPACT

**1,902** *applications approved*

**\$11.8** *total assistance distributed*

**86** *Nebraska counties served*

**1,733** *applications approved for households with incomes below 50% AMI*



## Innovation Expo 2024

NIFA's Innovation Expo brings together thought leaders and decision-makers from across the state and nation to discuss current efforts and issues surrounding affordable housing and community development.

### FY24 IMPACT

**722** registered attendees, representing:

13 states

55 Nebraska cities

47 Nebraska counties

**95** national, regional, and local presenters

**24** sessions held in **4** tracks

### 2024 EXPO SPONSORS

Thank you to the generous sponsors of Innovation Expo 2024.

#### Platinum Sponsors

J.P. Morgan | Chase

Kutak Rock

Midwest Housing Equity Group

#### Gold Sponsors

The Annex Group

cfX Incorporated

Horizon Bank

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USDA Rural Development

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#### NIFA's Innovation Expo

would not be possible without the generosity of our sponsors and exhibitors. Special thanks to:

**J.P. Morgan | Chase** for their sponsorship of the all-conference networking reception,

**Kutak Rock** for their sponsorship of the Housing Champion Luncheon, and

**Midwest Housing Equity Group** for their sponsorship of the Housing Hall of Fame Luncheon.



## Funding growth and development

NIFA executes on its mission to grow Nebraska communities by supporting growth and development, in part, through the issuance of bonds.

### FY24 IMPACT

**\$503.59M** issued to fund loans for low- to moderate-income homebuyers

**\$4.3M** issued to fund loans for beginning farmers/ranchers

**\$13M** issued to fund multifamily developments for low- to moderate-income rental households

**\$4.9M** issued for the Clean Water and Drinking Water State Revolving Fund bond program

**\$30M** issued for solid waste facilities

**\$1.4M** issued for Habitat for Humanity Omaha

### OUTSTANDING BONDS

**\$1.49B** single-family bonds, tax-exempt

**\$240M** single-family bonds, taxable

**\$23.6M** agricultural bonds

**\$78.3M** multifamily bonds



Register for NIFA's Innovation Expo 2025 at [expo.nifa.org](https://expo.nifa.org).



## NIFA's Board of Directors

NIFA's Board of Directors is appointed by the Governor of the State of Nebraska. Its members have either a statutorily specified area of expertise or hold a designated office within state government. Each of the three congressional districts is represented.



**K.C. Belitz**  
Chair, Ex-Officio  
Member  
NE Dept. of Economic  
Development



**Shannon R. Harner**  
Executive Director,  
Secretary  
NIFA



**George Achola**  
Real Estate  
Development  
Burlington Capital,  
Real Estate



**Warren  
Arganbright**  
Banking or  
Investment Banking  
Arganbright  
Law Office



**Herbert Freeman**  
Licensed Real  
Estate Broker  
NP Dodge Real Estate



**Galen Frenzen**  
Agricultural  
Production  
Frenzen Angus &  
Polled Herefords



**Ellen Hung**  
Ex-Officio Member  
Nebraska  
Investment Council



**Sherry Vinton**  
Ex-Officio Member  
NE Dept. of  
Agriculture



**Colten R. Zamrzla**  
Public at Large  
Covenant  
Insurance Services

The NIFA Board of Directors seat for "industrial mortgage credit, commercial credit, agricultural credit or housing mortgage credit" is pending appointment.

## Strategic innovations

NIFA's Executive Team has been diligently preparing for the future, aligning with one of our core values—**innovation**. As part of our Strategic Plan, we have undertaken a reorganization initiative to strengthen our capacity and ensure sustainable growth. Our dedicated team, listed below, continues to drive these efforts and position NIFA for success in the years ahead.

In the coming months, NIFA will be relocating to a new office, further enhancing our ability to serve communities, organizations, and individuals effectively. We are excited about the opportunities this transition will bring and look forward to another year of impactful collaboration and progress

**Shannon R. Harner**  
Executive Director

**Robin Ambroz**  
Chief Programs Officer

**Christie Weston**  
Chief Operations Officer

**David Young**  
Chief Financial Officer

**Lucas Bauman**  
LIHTC Compliance Specialist

**Kirk Benner**  
Asset Management &  
Inspection Specialist

**Spencer Bulling**  
Senior Accountant  
**Tammy Burd**  
LIHTC Assistant Compliance Manager

**Cari Buss**  
Homeownership  
Compliance Specialist

**Impala Carey**  
ERA Compliance & Quality Assurance

**Eileen Chalupa**  
Marketing Manager

**Jody Cook**  
Director of Bond &  
Investment Management  
**Emma Craig**  
Housing Policy & Legislation Manager

**Ashley Dunn**  
Administrative Support Specialist

**Peggy Ems**  
LIHTC Compliance Specialist

**Elizabeth Fimbres**  
Communications Manager

**Stacy Fotinos**  
Homeownership Operations Manager

**Sheila Gans**  
Community Projects Administrator

**Barney Helton**  
LIHTC Compliance &  
Inspection Specialist

**Angela Kamau-Watson**  
Bond & Investment Analyst

**Amy Krutz**  
Executive Assistant

**Susan Lauver**  
Homeownership  
Compliance Specialist

**Eric Matty**  
LIHTC Compliance Specialist

**Denise Packard**  
ERA Coordinator

**Susan Pulec**  
Data Analyst

**Kelly Schultze**  
LIHTC Compliance Manager

**Pam Skinner**  
LIHTC Assistant Allocation Manager

**Joe Spitsen**  
Assistant Community  
Collaboration Manager

**Cassandra Stark**  
LIHTC Allocation Coordinator

**Sara Tichota**  
LIHTC Allocation Manager

**John Turner**  
Community Collaboration Manager

**Angie Williams**  
LIHTC Compliance Specialist

**Liz Woods**  
ERA Specialist

**Jacki Young**  
Chief Homeownership Officer

## Strategic Housing Framework implementation

In 2022, the Nebraska Strategic Housing Council—a statewide coalition of for-profit, nonprofit, and government organizations spearheaded by NIFA—released Nebraska’s Strategic Housing Framework, which aims to spur economic development and improve Nebraska’s quality of life by increasing quality, affordable housing options.

Informed by the 2022 Statewide Housing Needs Assessment, the Council identified two major housing challenges and two shared priorities, which would address those issues. To achieve the shared priorities, the Council outlined strategies in four areas of concentration or pillars.

In 2023, the Council began implementation. Below are updates from each Pillar Workgroup.

### Pillar 1: Financial support and incentives for development

In Fall 2023, Pillar 1 conducted a statewide survey to understand developer capacity and perceived barriers to development. During the 2024 legislative session, Pillar 1 members, alongside other housing advocates, played a crucial role in safeguarding existing housing funding and securing a temporary increase in the spending authority for the Affordable Housing Trust Fund. Additionally, Pillar 1 members provided valuable testimony at many legislative hearings during session, in addition to an Urban Affairs interim study hearing last fall focused on housing affordability. In response to increasing interest among Nebraska employers, Pillar 1 also began developing a solutions guide designed to help employers support their employees’ housing needs.

### Pillar 2: Education and policy

The Toolkit to Increase Housing Supply, first unveiled at NIFA’s Innovation Expo conference in April 2024, is now available online at [nifa.org/housing-framework](https://nifa.org/housing-framework), where we hope it will prove to be a vital resource for our community partners across the state. It outlines key strategies and best practices for increasing the supply of affordable housing in Nebraska, including leveraging financing tools, fostering community partnerships, and implementing effective housing policies. Since its launch, Pillar 2 has been working to enhance the Toolkit’s reach by developing an accompanying technical assistance program to further support implementation.

### Pillar 3: Safety net and special populations

In a significant step forward, Pillar 3 partnered with BeauxSimone Consulting to launch the Supportive Housing Toolkit. This toolkit will guide seven communities selected through the Nebraska Continuum of Care network in piloting supportive housing strategies. The participating communities—North Platte, Kearney, Grand Island, Hastings, Fremont, Lincoln, and Omaha—represent a diverse mix of rural and urban areas. Each community has identified key agencies and partners to engage in eight technical assistance sessions throughout 2025. The goal is for these communities to develop actionable, fully realized proposals for supportive housing units across Nebraska, helping to address the needs of special populations.

### Pillar 4: Workforce and community capacity

Efforts to expand the trades workforce and explore innovative construction methods continued. Pillar 4 supports initiatives like Teaching Nebraska Trades and batch purchasing modular homes. Through the end of the year, leaders met with manufacturers, developers, and regulatory bodies to establish a scalable program for rural Nebraska, aiming to lower costs and boost housing production. In addition, Pillar 4 continued to develop a plan to create a statewide modular ordering facility with NIFA, meeting with a variety of modular experts and gathering data and input.



NEBRASKA  
STRATEGIC  
HOUSING  
COUNCIL

**Vision:** All Nebraskans have safe, affordable, quality housing choices to rent or own. As a result, affordable housing is the driver of community wellbeing and economic opportunity.

#### Shared Priorities

To make immediate progress in addressing the two primary housing problems, the Council identified two Shared Priorities to focus on over five years.

1. By 2028, reduce the number of households that are burdened by housing costs by 44,000, decreasing the burden of low- to middle-income households from 44 percent to 33 percent or less.
2. By 2028, develop and rehabilitate 35,000 affordable and attainable low- to middle-income rental and ownership housing units, thus reducing the gap in the number of needed units by about one-third. This includes rehabilitating or infilling 3,000 unsafe or dilapidated properties and providing 10,000 units and any necessary supports for households making under \$20,000.

**Learn more** about the Nebraska Strategic Housing Council and Nebraska’s Strategic Housing Framework at [nifa.org/housing-framework](https://nifa.org/housing-framework).



## Did you know?

NIFA contributes to the health of Nebraska's community water systems by issuing bonds in support of the Clean Water and Drinking Water State Revolving Fund.



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