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# Community Development Resource Guide

This Community Development Resource Guide was created as an easy reference document. Contained in the Guide are a number of key resources that can assist your community in the work you are doing. You will be led to grants, foundations, even low-interest loans through this Guide.

The work you are doing in your community is important work, but often times we hit a wall and don't know where to turn for financial assistance to move some of our ideas forward. We hope that this Community Development Resource Guide can help you move forward.

The Center for Rural Affairs has long worked on entrepreneurship, community development, beginning farmer/rancher, and sustainable agriculture. These are all key pieces to rural community development. We have been successful in making both state and federal policy changes that impact your work and we are always researching information that will be helpful to you as well. We hope that this Community Development Resource Guide will make your life a little easier. We welcome feedback.

Don't forget! The Center for Rural Affairs is an excellent resource for you and your community. Please contact us at The Center for Rural Affairs and let us know what projects you are working on. Perhaps we could help direct you to some resources that may fit your project or develop a partnership and work with you as you develop and achieve your goals to build and maintain your thriving community.

Please help us keep this document up to date! If you see any changes that need to be made, please contact Kim Preston at the Center for Rural Affairs, 402-687-2100.

Last update: September 2, 2009

## Resource Conservation and Development (RC&D)

The Resource Conservation and Development (RC&D) was established by Congress as a unique program to ultimately empower rural people to help themselves. These organizations are set up by local citizens to help people improve the quality of life in rural communities in Nebraska through development of human and natural resources.

RC&D's are self-directed, locally led regional grassroots rural development organizations. It is important to note that such a group is not a unit of government. The USDA Natural Resources Conservation Service supports the RC&D with personnel, office space and equipment, and sometimes financial and technical assistance for projects. Each location is governed by a local council which defines problems and sets priorities for assistance. These councils provide direction, planning, and implementation of selected projects within their boundaries.

*RC&D's are a  
great place to start  
with grant writing  
assistance*



Five Rivers ~ Tecumseh  
Phone: 402 335-3347  
Fax: 402-335-3450

Great Plains ~ David City  
Phone: 402-367-0510  
Fax: 402-367-0520

Loup Basin ~ Ord  
Phone: 308-728-3393  
Fax: 308-728-3903

Nebraska Loess Hills ~  
Oakland  
Phone: 402-685-5175  
Fax: 402-685-5172

Northeast Nebraska ~  
Plainview  
Phone: 402-582-4866  
Fax: 402-582-3799

North Central Nebraska ~  
Bassett  
Phone: 402-684-3346  
Fax: 402-687-3347

Panhandle ~ Scottsbluff  
Phone: 308-632-1311  
Fax: 308-632-7671

PrarieLand ~ Madison  
Phone: 402-454-2026  
Fax: 402-454-2029

South Central Nebraska  
~ Doniphan  
Phone: 402-845-6678  
Fax: 402-845-6529

Sandhills ~ Mullen  
Phone: 308-546-0636  
Fax: 608-546-0637

Southwest Nebraska ~  
Cambridge  
Phone: 308-697-3477  
Fax: 308-697-3478

Trailblazer ~ Red Cloud  
Phone: 402-746-3560  
Fax: 402-746-3562



## Community Development Block Grants (CDBG)

The Community Development Block Grant (CDBG) program provides Nebraskans with safe, affordable and accessible housing and infrastructure; quality jobs and investment through financing new and expanding businesses. Created under the Housing and Community Development Act of 1974, the CDBG program merged seven categorical programs into a pool of community development funds yearly distributed according to a formula weighing population and measures of distress (poverty, age of housing, housing overcrowding, and growth lag). Grantees now determine the activities to be funded so long as activities are eligible and meet one of three broad national program objectives. HUD CDBG rules are found at [www.hud.gov/offices/cpd/communitydevelopment/rulesandregs/index.cfm](http://www.hud.gov/offices/cpd/communitydevelopment/rulesandregs/index.cfm) under “About CDBG Community Development Block Grant Program”. See also, [www.neded.org/content/view/107/239/](http://www.neded.org/content/view/107/239/)



## Local Option Municipal Economic Development Act

The Nebraska Local Option Municipal Economic Development Act authorizes incorporated cities and villages to collect and appropriate local tax dollars (sales and/or property tax) if approved by the local voters, for economic development purposes.

The Act involves the formulation of the local economic development program plan. The plan forms the foundation for the collection and expenditure of local tax revenues for economic development and, if the voters approve the plan, the provisions of the local plan becomes the basis under which the municipality's program operates. All Nebraska cities and villages, as well as any group of two or more cities acting under the Interlocal Cooperation Act, are eligible.

Activities eligible for local funds collected for the economic development program would include any project or program for the purpose of providing direct or indirect financial assistance to a qualifying business, or for the payment of related costs and expenses.

An economic development program may also include grants or loans for the construction or rehabilitation for sale or lease of housing for persons of low to moderate income.

### Qualifying Businesses

In cities with a population of more than 10,000, a qualifying business is any corporation, partnership, limited liability company, or sole proprietorship which derives its principal source of income from manufacturing; research and development; the processing, storage, transport, or sale of goods or commodities which are sold or traded in interstate commerce; the sale of

*Economic  
development dollars  
can be found in  
your own local  
economy.*



*The Nebraska Department of Economic Development is available to your community for assistance with this program, as well as many others.*

services in interstate commerce; headquarters facilities relating to eligible activities; telecommunications activities; and/or tourism-related activities. In cities other than Lincoln and Omaha, a business shall also be eligible if it derives its principal source of income from the construction or rehabilitation of housing.

In cities with a population of 2,500 to 10,000 inhabitants, a qualifying business shall be the same as above plus, a business shall also be a qualifying business if it derives its principal source of income from retail trade. No more than 40 percent in any 12-month period, nor more than 20 percent in any five year period, of program funds shall be used for retail trade businesses.

In cities with a population of 2,500 inhabitants or less, a business shall be a qualifying business regardless of their principal source of income.

### **Steps for Implementation**

A municipality must:

- prepare a general community and economic development strategy,
- prepare the proposed plan,
- schedule and hold a public hearing,
- adopt the plan by a resolution and file the plan with the city clerk making it available to the public,
- file the resolution with the election commissioner or county clerk,
- hold an election,
- establish the economic development program by ordinance,
- appoint a citizen advisory review committee,
- include the amount to be expended in the annual budget,
- establish an economic development fund, and
- provide regular meetings, public hearings, and annual audits.
- no city of the first class shall appropriate more than \$2,000,000 in any one year; (2000 - LB1258).
- no second class city or village shall appropriate more than \$1,000,000 in any one year
- loan repayments, sale proceeds, etc.

The "Guide to Implementing the Local Option Municipal Economic Development Act" is available on the internet, <http://www.neded.org/files/assist/LB840Guide.pdf> or you can contact Nebraska Department of Economic Development directly at PO Box 94666, Lincoln NE 68509-4666 or by phone: (800) 426-6505 or (402) 471-3111.

## Microbusiness Tax Credit

The Nebraska Advantage Microenterprise Tax Credit Act is administered by the Department of Revenue. The purpose of the program is to provide investment tax credits (equal to 20% of the investment, with a \$10,000 lifetime limit) to applicants for creating or expanding micro businesses (five or fewer FTEs) that contribute to the revitalization of economically depressed areas through the creation of new or improved income, self-employment, or other new jobs in the area.

**Application:** a description of the business; projected income and expenditures; the market to be served by the business and the way the expansion addresses the market; the amount of projected investment increase that would generate the credit; the projected improvement in income or creation of new self-employment or other jobs in the distressed area; the nature of the applicant's engagement in the operation of the micro business (must be able to show personal involvement on a continuous basis in the daily management and operation of the business).

Once approved, the Department will authorize tentative investment tax credits to the applicant. Applications will be considered on a first come first served basis. This program will expire on January 1, 2011 and is limited to \$2 million annually.

**Approved applicants** will be entitled to a refundable investment tax credit equal to 20% of the taxpayer's new investment in the micro business during the tax year. Applicants must be actively engaged in the operation of a micro business in a distressed area or who will establish a micro business that they will actively operate in a distressed area (a municipality, county, unincorporated area within a county, or census tract that has (a) an unemployment rate which exceeds the statewide average unemployment rate, (b) a per capita income below the statewide average per capita income, or © had a population decrease between the two most recent federal decennial censuses, a designated federal enterprise zone, or a census tract that based on the most recent federal decennial census date available has less than 80% of the statewide per capita income).

**New Investment:** increase in the applicant's purchase/lease of buildings and depreciable personal property and/or the creation of new jobs. Those receiving benefits under the Employment and Investment Growth Act, the Employment Expansion and Investment Incentive Act, or Nebraska Advantage Act are ineligible.

Visit the Department of Revenue, [http://www.revenue.state.ne.us/incentiv/microent/micro\\_loc.htm](http://www.revenue.state.ne.us/incentiv/microent/micro_loc.htm), to see if your business qualifies.

*Tax credits are available to small businesses who are looking to expand their business*





*Developing area  
partnerships benefit  
all involved*

## **Building Entrepreneurial Communities**

The purpose of the Building Entrepreneurial Communities Act is to support economically distressed rural areas of Nebraska through grants that will create community capacity to build and sustain programs to generate and retain wealth in the community and region. Specifically, the grants awarded will:

- Provide education and technical assistance to energize small business development and entrepreneurship.
- Provide technical assistance to facilitate small business transfer.
- Build community business capacity and leadership programs.
- Generate opportunities to attract and retain young people and families.
- Provide education about philanthropy and intergenerational transfer of wealth.
- Build community endowments.
- Establish community initiatives to attract new residents.
- Planning grants up to \$5,000 can be made directly to limited resource areas for the purpose of building collaboration and developing proposals.
- Provide marketing assistance to communities to attract new residents from outside of the state of Nebraska.

Grants are available to local units of government that are collaborating on a project related to the purpose of the Building Entrepreneurial Communities Act with priority given to projects that best alleviate chronic economic distress. At least one of the partners must show chronic economic distress as indicated by:

- An unemployment rate which exceeds the statewide average unemployment rate OR
- A per capita income below the statewide average per capita income OR
- Population loss over a twenty-year period

Grants shall not exceed \$75,000 per project, and recipients shall have two years to expend the grant funds. Recipients shall provide a 50% cash match in money for grant funds; recipients in limited resource communities shall provide a 25% cash match (The 2007 Nebraska Unicameral removed language that previously required a 100% match. A list of limited resource communities is available from the Nebraska Rural Development Commission. There is no match requirement for planning grants awarded to limited resource communities.)

Grants shall be awarded directly to one of the units of government representing the collaborative project.

For more information, visit [www.ruralnebraska.info](http://www.ruralnebraska.info) This act will terminate on January 1, 2011.

## Nebraska's Value-Added Grant Program

The Nebraska Department of Agriculture and the Nebraska Department of Economic Development has established a competitive grant program. Priority is given to applicants that make the greatest contribution in increasing the number and quality of self-employment opportunities for farming or ranching operations. Grants, up to \$75,000 annually, will be awarded for a one year period, though may be renewed for up to three years. The applicant must provide a 25% match. This program expires on December 31, 2010.

### Purpose:

- Support small enterprise formation in the rural economy
- Encourage collaboration between farming and ranching operations and businesses as well as communities and regions
- Strengthen the value-added production industry by promoting strategic partnerships and networks through multi-group cooperation
- Enhance income and opportunity for farming and ranching operations
- Increase the farming and ranching operations' share of the food-system profit
- Enhance opportunities for farming and ranching operations to participate in electronic commerce and new and emerging markets

### Grants

- Research
- Market development
- Feasibility and market studies, capitalization plans, and technical assistance
- Community and multi community initiatives
- Efforts to obtain startup or working capital or other capital expenditures
- Education and training
- Non-administrative business planning assistance
- Development of cooperatives
- Creation, retention, and transfer of value-added agricultural business initiatives
- Community-based, farmer-owned, or rancher owned value-added initiatives

**Eligible Entities:** communities, counties, agencies, educational institutions, economic development providers, nonprofit corporations, agricultural cooperatives, agricultural associations, agricultural marketing associations or entities, resource conservation organizations, development districts, and farming or ranching operations in collaborative arrangements with other operations, entities, or organizations.

This program expires on December 31, 2010. For more information, visit [www.ruralnebraska.info](http://www.ruralnebraska.info).



*Grants used to promote agriculture in the local economy are an excellent tool to use to capture more of the local economy.*



*Loans are available in rural areas that assist moderate to low income applicants to purchase, construct, repair or rehabilitate, or relocate a single family home.*

## United States Department of Agriculture, Rural Development

The United States Department of Agriculture's Rural Development Program offers numerous programs for communities to tap into for much needed funds and technical assistance. Each program offers a fact sheet, available for viewing on the respective program's website.

Nebraska's USDA Rural Development Office can be contacted at:

USDA Rural Development  
Federal Building, Room 152  
100 Centennial Mall North  
Lincoln, NE 68508-3888  
Phone: (402) 437-5558

**Rural Housing** USDA Rural Development in Nebraska has various programs available to aid in the development of Rural America.

### *Single Family Dwelling*

- Direct Home Ownership Loans Program provides loans in rural areas that assist very-low and low-income applicants to purchase, construct, repair or rehabilitate, or relocate a single family home. For manufactured housing, only new construction is permitted. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/direct\\_homeownership\\_loan\\_program.htm](http://www.rurdev.usda.gov/NE/direct_homeownership_loan_program.htm)

- Guaranteed Home Ownership Loans Program provides loans in rural areas that assist moderate to low income applicants to purchase, construct, repair or rehabilitate, or relocate a single family home. For manufactured housing, only new construction is permitted. Loans are made by local approved lenders, with USDA Rural Development issuing a guarantee on the loan. Funds for repairs can only be included with the purchase of an existing home. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/guaranteed\\_home\\_ownership\\_loan\\_program.htm](http://www.rurdev.usda.gov/NE/guaranteed_home_ownership_loan_program.htm)

- Rural Home Repair Loan and Grant Program provide funds for necessary repairs to owner-occupied homes in rural areas (i.e. roof, windows, plumbing, electrical, heating, etc.). For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/rural\\_home\\_repair\\_loanandgrant\\_program.htm](http://www.rurdev.usda.gov/NE/rural_home_repair_loanandgrant_program.htm)

- Rural Housing Site Loan Program purchase land and develop sites, including the construction of essential streets, utility lines etc., which will be sold on a non-profit basis to very-low, low and moderate-income households. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/rural\\_housing\\_site\\_loan\\_program.htm](http://www.rurdev.usda.gov/NE/rural_housing_site_loan_program.htm)

•Technical Assistance for Self Help Housing provide grant funds to eligible entities to finance programs of technical and supervisory assistance for the development of mutual self-help housing.

•Mutual Self-Help Housing is a construction method by which participants organized in groups of 6-10 families and/or individuals, utilize their own labor to reduce the total construction costs of their homes. Construction work is completed on homes by an exchange of labor with one another. Financing for the materials and skilled labor which needs to be hired is generally provided through the agency's Direct Home Ownership Loan program. For more information and eligibility requirements, visit [http://www.rurdev.usda.gov/NE/technical\\_assistance\\_for\\_self\\_help\\_housing\\_program.htm](http://www.rurdev.usda.gov/NE/technical_assistance_for_self_help_housing_program.htm).

#### *Multiple Family Dwelling*

•Rural Rental Housing provide financing to eligible applicants and entities for new construction or acquisition with rehabilitation of existing buildings into new rental housing projects. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/rural\\_rental\\_housing\\_loan\\_program.htm](http://www.rurdev.usda.gov/NE/rural_rental_housing_loan_program.htm).

•Guaranteed Rural Rental Housing To construct new or purchase an existing buildings) with rehabilitation as outlined in agency regulations or rehabilitation and revitalization of existing Section 515 Rural Development financed properties.

Qualified lenders are authorized to originate, underwrite and close loans to eligible applicants to construct new multi-family housing complexes in rural areas. Lenders may also make loans for the purchase of an existing rural property where rehabilitation of at least \$6,500 per unit is needed. The Rural Housing Service guarantee to the lender will be limited to 90 percent. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/guaranteed\\_rural\\_rental\\_housing\\_program.htm](http://www.rurdev.usda.gov/NE/guaranteed_rural_rental_housing_program.htm)

•Direct Farm Labor Housing Loan and Grant Program provide financing to develop rental housing and related facilities for domestic farm laborers. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/direct\\_farm\\_labor\\_housing\\_loanandgrant\\_program.htm](http://www.rurdev.usda.gov/NE/direct_farm_labor_housing_loanandgrant_program.htm)

•Housing Preservation Grant For more information or eligibility requirements, visit [www.rurdev.usda.gov/NE/housing\\_preservation\\_grant\\_program.htm](http://www.rurdev.usda.gov/NE/housing_preservation_grant_program.htm)

#### **Community Facilities Loan and Grant Programs**

Through its Community Facilities Loan and Grant programs, USDA Rural Development provides for essential community facilities such as day care centers, fire stations, senior centers, medical clinics, and many other types of



*USDA can provide financing to eligible applicants and entities for new construction or acquisition with rehabilitation of existing buildings into new rental housing projects.*



*USDA can assist communities with construction, enlarging, extending or otherwise improving community facilities that provide essential services in rural areas.*



community facilities. For more information visit [www.rurdev.usda.gov/NE/cf\\_programs\\_index.htm](http://www.rurdev.usda.gov/NE/cf_programs_index.htm).

- Community Facilities Direct Loan Program To construct, enlarge, extend or otherwise improve community facilities that provide essential services in rural areas. Community service facilities include: fire and rescue buildings and/or equipment, streets, utilities, community buildings, libraries, senior citizen centers, day care centers, airports, industrial parks, hospitals, clinics, nursing homes, assisted living facilities, etc. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/CF\\_direct\\_loan\\_program.htm](http://www.rurdev.usda.gov/NE/CF_direct_loan_program.htm)

- Community Facilities Guaranteed Loan Program To work with local lenders—including banks, savings and loan associations, mortgage companies, and Farm Credit System banks to offer loan guarantees to help build essential community facilities and purchase equipment in rural areas. Community service facilities include: fire and rescue buildings and/or equipment, streets, utilities, community buildings, libraries, senior citizen centers, day care centers, airports, industrial parks, hospitals, clinics, nursing homes, assisted living facilities, etc. For more information and eligibility requirements, visit [http://www.rurdev.usda.gov/NE/cf\\_guaranteed\\_loan\\_program.htm](http://www.rurdev.usda.gov/NE/cf_guaranteed_loan_program.htm)

- Community Facilities Grant provide grant funds to assist rural areas in the development of their essential community facilities and in the purchase of needed equipment. Community service facilities include fire and rescue buildings and/or equipment, streets, utilities, community buildings, libraries, senior citizen centers, day care centers, airports, industrial parks, hospitals, clinics, nursing homes, assisted living facilities, etc. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/cf\\_grant\\_program.htm](http://www.rurdev.usda.gov/NE/cf_grant_program.htm)

- Rural Community Development Initiative helps private, non profit community based organizations and low-income communities improve rural economic development, housing, and community facilities in rural areas. For more information or eligibility requirements, visit [www.rurdev.usda.gov/NE/RCDI.htm](http://www.rurdev.usda.gov/NE/RCDI.htm)

### **Rural Business Program**

Rural Business programs seek to enhance the quality of life for all rural Americans by providing leadership in building competitive businesses that can prosper in both the domestic and global trading marketplace. For more information, visit [www.rurdev.usda.gov/NE/rural\\_business\\_index.htm](http://www.rurdev.usda.gov/NE/rural_business_index.htm).

- Rural Economic Development Loan and Grant Program—The Purpose Of The Rural Economic Development Loan And Grant Program (REDLG) is to provide for a wide range of rural economic development and job creation projects that will improve the economic condition of rural areas. Loans and grants are made

to USDA Rural Development electric and telephone program borrowers who use the funds to provide financing for business and community development projects. Projects may include: business expansion and start-up, community development, business incubator, medical, training and technology projects, revolving loan funds, etc. Grants are provided to utility cooperatives to support economic development. For more information or eligibility requirements, visit [www.rurdev.usda.gov/NE/rural\\_economic\\_development\\_loan\\_and\\_grant\\_program.htm](http://www.rurdev.usda.gov/NE/rural_economic_development_loan_and_grant_program.htm).

- Rural Enterprise Business Grant—The Purpose Of The Rural Business Enterprise Grant (RBEG) Program is to provide grants that facilitate and finance the development of small and emerging private business enterprises in rural areas through establishing small business revolving loan funds, acquisition of land, buildings, and infrastructure to enhance business development or by providing technical assistance, etc. Eligible applicants include: Public bodies, non-profits, and Indian tribes. For more information or eligibility requirements, visit [www.rurdev.usda.gov/NE/rural\\_business\\_enterprise\\_grant\\_program.htm](http://www.rurdev.usda.gov/NE/rural_business_enterprise_grant_program.htm).

- Rural Business Opportunity Grant—The Purpose Of The Rural Business Opportunity Grant (RBOG) Program Is...To provide grants for technical assistance for business development and to conduct economic planning in rural areas. Funds may be used to develop project feasibility studies, technical assistance, or for business and economic development, planning and training. Eligible Applicants Include...Public bodies, non-profits, federally recognized tribal groups, and cooperatives. For further information, visit [www.rurdev.usda.gov/NE/rural\\_business\\_opportunity\\_grant\\_program.htm](http://www.rurdev.usda.gov/NE/rural_business_opportunity_grant_program.htm).

- Intermediary Relending Program To provide intermediary loans to ultimate recipients for community development projects, establishment and expansion of businesses and creation and/or saving of jobs. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/intermediary\\_relending\\_program.htm](http://www.rurdev.usda.gov/NE/intermediary_relending_program.htm).

- Renewable Energy for America Program—makes loan guarantees, and grants to farmers and ranchers (agricultural producers) or rural small businesses to purchase renewable energy systems and make energy efficiency improvements. The Farm Security and Rural Investment Act of 2002 (2002 Act) established the Renewable Energy Systems and Energy Efficiency Improvements Program under Title IX, Section 9006. This program will help farmers, ranchers, and rural small businesses to reduce energy costs and consumption. For more information or eligibility requirements, visit [www.rurdev.usda.gov/NE/energy\\_index.htm](http://www.rurdev.usda.gov/NE/energy_index.htm).

- Value Added Producer Grant Program helps producers (farmers) expand their



*Producers have opportunities at the state and federal level to get assistance with value-added enterprises.*



*Loans are available to beginning farmer and ranchers through the Farm Service Agency.*

customer base for the products or commodities that they produce. This results in a greater portion of the revenues derived from the value-added activity being made available to the producer of the product. For more information and eligibility requirements, visit [www.rurdev.usda.gov/NE/value\\_added\\_producer\\_grant\\_program.htm](http://www.rurdev.usda.gov/NE/value_added_producer_grant_program.htm).

### **Rural Utilities**

USDA Rural Development provides assistance to rural communities to ensure access to affordable and essential utilities such as water, waste disposal, electricity, and telecommunications services. These services help to improve the quality of life for people who live, work, or do business in rural areas. For more information on these programs, visit [www.rurdev.usda.gov/NE/rural\\_utilities\\_programs\\_index.htm](http://www.rurdev.usda.gov/NE/rural_utilities_programs_index.htm).

### **Cooperative Programs**

USDA Rural Development Cooperative programs preserve and improve the cooperative business system of rural areas. The direct role of the Cooperative programs is to provide knowledge to improve the effectiveness and performance of rural cooperative businesses. Cooperative programs assist rural residents in forming new cooperative businesses and improve the operations of existing cooperatives by providing technical assistance, conducting cooperative-related research, and producing information products to promote public understanding of cooperatives. For more information on these programs, visit [www.rurdev.usda.gov/NE/cooperative\\_services\\_programs\\_index.htm](http://www.rurdev.usda.gov/NE/cooperative_services_programs_index.htm).

### **Farm Service Agency**

#### **Beginning Farmer Loans**

The Farm Service Agency (FSA) provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers and ranchers.

A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years; (2) meets the loan eligibility requirements of the program to which he/she is applying; (3) substantially participates in the operation; and, (4) for FO loan purposes, does not own a farm greater than 30 percent of the median size farm in the county. (Note: all applicants for direct FO loans must have participated in business operation of a farm for at least 3 years.) If the applicant is an entity, all members must be related by blood or marriage, and all stockholders in a corporation must be eligible beginning farmers. For more information, visit [www.fsa.usda.gov/Internet/FSA\\_File/beginloans.pdf](http://www.fsa.usda.gov/Internet/FSA_File/beginloans.pdf)

## Nebraska Department of Economic Development

### Housing

Nebraska Affordable Housing Program (NAHP) helps fund nonprofit organizations, housing authorities and local governments, which in turn, assist people with housing needs by offering affordable rental housing, homebuyer assistance, and rehabilitation funding for owner-occupied houses.

The Nebraska Affordable Housing Trust Fund is a state financial resource developed in 1996 to increase the supply and improve the quality of affordable housing in Nebraska. The NAHTF was created: To address the need for affordable housing as identified by the Department.

To provide a flexible housing resource to enhance economic development.

To serve the lowest income individuals for the longest period of time.

To provide matching funds for federal

The HOME program provides grants to non-profits and local governments to help them develop and support affordable housing.

The “New Neighborhoods Initiative” was developed to address the housing shortages, mixed income housing and possibly mixed-use led by local Economic Development Corporations, to recruit and retain workforces in communities experiencing significant employee shortages, including professionals and other skilled workers.

“New Neighborhoods” are being piloted in four Nebraska communities in 2007: Sidney, Ravenna, Holdrege and Columbus. Construction on the four “New Neighborhoods” demonstration projects will begin during summer 2007.

The Community Development Block Grant (CDBG) program provides Nebraskans with safe, affordable and accessible housing and infrastructure; quality jobs and investment through financing new and expanding businesses.

For more information, visit <http://www.neded.org/content/view/90/218/> or [www.neded.org/content/view/202/63/](http://www.neded.org/content/view/202/63/) to see a list of Nebraska Department of Economic Development’s housing specialists.

### Tourism

The Nebraska Department of Economic Development's Division of Travel and Tourism offers grants for tourism marketing in Nebraska.



*Nebraska  
Department of  
Economic  
Development is a  
very useful tool for  
communities  
looking to improve.*

*The Center for Rural Affairs is available for assistance with any questions you might have.*

•The Tourism Marketing Grant Program awards grants under four categories: **1) Promotion of an Event, 2) Promotion of a Region, 3) Internet Marketing and 4) General Marketing.** The minimum grant amount that can be requested is \$2,000 and the maximum is \$10,000. For more information and grant deadlines, visit [http://industry.visitnebraska.org/pdfs/industry/grant\\_information/09TourismGrantGuidelines.pdf](http://industry.visitnebraska.org/pdfs/industry/grant_information/09TourismGrantGuidelines.pdf).

•Tourism Advantage Matching Grant Program offers dollar-for-dollar matching grants in FY2008-09 (July 1, 2008-June 30, 2009) to area, regional, and local tourism promotional groups for advertising, marketing, and promotional efforts. Grants will be awarded for new and/or expanded advertising, marketing, and promotional activities, including increasing existing activities in existing markets, or reaching out to new markets, or adding new types of activities, or some combination. For more information and grant deadlines, visit [http://www.visitnebraska.gov/pdfs/industry/grant\\_information/0809TourismAdvantageMatchingGrant.pdf](http://www.visitnebraska.gov/pdfs/industry/grant_information/0809TourismAdvantageMatchingGrant.pdf)

### **Center for Rural Affairs, Rural Opportunities and Stewardship Program**

The Rural Opportunities and Stewardship Program (ROSP) of the Center for Rural Affairs concentrates on helping rural communities thrive with capable rural leaders and entrepreneurs. ROSP staff work with small rural communities to assess community strengths and priorities, develop leadership and policy skills, support locally-owned businesses, engage youth and seniors and jump-start locally-led projects. ROSP houses MarketPlace, an annual event that supports and builds entrepreneurship throughout Nebraska and beyond.

In addition, the program builds on the agricultural base, and improves opportunities for stewardship and success for farmers and ranchers through alternative markets, alternative farming practices and investments in a new generation of farmers and ranchers. The Land Link project matches retiring farmers and ranchers with beginners. It was the first program of its kind and has been replicated in 20 states and Japan, Australia and Canada.

ROSP staff are available to assist communities and rural entrepreneurs achieve their goals. We feel very strongly that decisions should be made and led locally and are available to lend our skills to you.

## Nebraska Arts Council

The Nebraska Arts Council awards grants to Nebraska nonprofit organizations, schools, religious organizations and divisions of government. The Nebraska Arts Council publishes a comprehensive *Guide to Grants, Programs and Online Basics* that details much of the information. For the most current and up to date material, see their website, [www.nebraskaartscouncil.org](http://www.nebraskaartscouncil.org)

## Foundations

There are many foundations across the country that communities can access for grant funds. Below are a few Nebraska foundations. Each foundation has its own unique areas of interest, timelines, and preferences. Please consult with the foundation you are interested in to get their specific requirements. Their contact information can be found on the following pages. Below you will find their area(s) of interest.

**Aging:** Armstrong McDonald Foundation; Bernard K. & Norma F. Heurmann Foundation; The Hirschfield Family Foundation; The Oregon Trail Community Foundation

**Agriculture:** Hawkins Charitable Trust; Bernard K. & Norma F. 2Heurmann Foundation

**Arts and Culture:** Ethel S. Abbott Charitable Foundation; The Theodore B. Baldwin Foundation; Bemis Company Foundation; ConAgra Foundation; Cooper Foundation; Cottonwood Foundation; Ike & Roz Friedman Foundation; The Hirschfeld Family Foundation; Gilbert & Martha Hitchcock Foundation; Kiewit Companies Foundation; Peter Kiewit Foundation; Richard P. Kimmel and Laurine Kimmel Charitable Foundation; Land O'Lakes Foundation; Lincoln Community Foundation; Mid Nebraska Community Foundation, Inc; Omaha World Herald Foundation; The Oregon Trail Community Foundation; The Owen Foundation; Walter Scott, Jr Foundation; The Scoular Foundation; Target Stores Giving Program; Union Pacific Foundation; Qwest Foundation; The Valmont Foundation; Woods Charitable Fund, Inc.

**Brick and Mortar:** The Theodore B. Baldwin Foundation; Hawkins Charitable Trust; Gilbert & Martha Hitchcock Foundation; Richard P. Kimmel and Laurine Kimmel Charitable Foundation

**Civic and Community Service:** Bemis Company Foundation; Thomas D. Buckley Trust; ConAgra Foundation; Kiewit Companies Foundation; Peter Kiewit Foundation; Land O'Lakes Foundation; Omaha Community Foundation; Union Pacific Foundation; The UPS Foundation; Woods Charitable Fund, Inc.

**Community Development:** The Abel Foundation; Thomas D. Buckley Trust;



*There are numerous foundations looking to assist small communities. Look closely at rules and guidelines to be sure your project is eligible*

*The internet and  
your local library  
can also offer  
assistance in grant  
research as well.*

ConAgra Foundation; Peter Kiewit Foundation; Richard P. Kimmel and Laurine Kimmel Charitable Foundation; Mid Nebraska Community Foundation, Inc; Pioneer Hi-Bred International, Inc; Edgar Reynolds Foundation; Manota E. Simon Foundation; The Valmont Foundation

**Disadvantaged Children:** Ethel S. Abbott Charitable Foundation; Quivey Bay State Foundation

**Economic Development:** Peter Kiewit Foundation; Qwest Foundation

**Economic Self-reliance:** Cottonwood Foundation

**Education:** Ethel S. Abbott Charitable Foundation; The Abel Foundation; Ameritas Charitable Foundation; Alan and Marcia Baer Foundation; The Theodore B. Baldwin Foundation; Bemis Company Foundation; ConAgra Foundation; Cooper Foundation; Ike & Roz Friedman Foundation; Hawkins Charitable Trust; Bernard K. and Norma F. Heurmann Foundation; The Hirschfeld Family Foundation; Gilbert and Martha Hitchcock Foundation; Kiewit Companies Foundation; Peter Kiewit Foundation; Richard P. Kimmel and Laurine Kimmel Charitable Foundation; Land O Lakes Foundation; Lied Foundation Trust; Lincoln Community Foundation; Mid Nebraska Community Foundation, Inc; Omaha Community Foundation; Omaha World Herald Foundation; The Owen Foundation; Kitty M Perkins Foundation; Pioneer Hi-Bred International; Quivey Bay State Foundation; Edgar Reynolds Foundation; Walter Scott Jr Foundation; The Scoular Foundation; Sowers Club of Nebraska Foundation; Target Stores Giving Program; The UPS Foundation; Qwest Foundation; The Valmont Foundation; Woods Charitable Fund, Inc

**Endowment:** Gilbert and Martha Hitchcock Foundation

**Environment:** Ethel S. Abbott Charitable Foundation; Cooper Foundation; Cottonwood Foundation; Lincoln Community Foundation; Mid Nebraska Community Foundation; Omaha World Herald Foundation; The Owen Foundation

**Health and Human Services:** Ethel S. Abbott Charitable Foundation; The Abel Foundation; Ameritas Charitable Foundation; Alan and Marcia Baer Foundation; Armstrong McDonald Foundation; Thomas D. Buckley Trust; Foundation; Cooper Foundation; Ike & Roz Friedman Foundation; Hawkins Charitable Trust; The Hirschfeld Family Foundation; Gilbert and Martha Hitchcock Foundation; Land O Lakes Foundation; Mid Nebraska Community Foundation, Inc; Omaha Community Foundation; The Oregon Trail Community Foundation; Edgar Reynolds Foundation; The Scoular Foundation; Manota E. Simon Foundation; Union Pacific Foundation; Woods Charitable Fund, Inc

**Literacy:** The UPS Foundation



**Matching Funds:** Gilbert and Martha Hitchcock Foundation; Peter Kiewit Foundation; Richard P. Kimmel and Laurine Kimmel Charitable Foundation

**Operating Funds:** The Theodore B. Baldwin Foundation; Gilbert and Martha Hitchcock Foundation

**Religious:** Alan and Marcia Baer Foundation; Thomas D. Buckley Trust; Ike and Roz Friedman Foundation; The Hirschfeld Family Foundation; Quivey Bay State Foundation; Walter Scott Jr Foundation; Manota E. Simon Foundation

**Rural Community Hospitals/Health:** Kitty M. Perkins Foundation; Pioneer Hi-Bred International, Inc

**Rural Libraries:** Kitty M Perkins Foundation

**Scholarships:** Hawkins Charitable Trust; Gilbert and Martha Hitchcock Foundation; Peter Kiewit Foundation; Richard P. Kimmel and Laurine Kimmel Charitable Foundation; Land O Lakes Foundation; Mid Nebraska Community Foundation; Omaha World Herald Foundation; Edgar Reynolds Foundation; Target Stores Giving Program; Weller Foundation, Inc

**Volunteer Efforts:** Cottonwood Foundation; The UPS Foundation

**Wellness Programs:** Ethel S. Abbott Charitable Foundation; Peter Kiewit Foundation; The Oregon Trail Community Foundation

**Youth:** Ameritas Charitable Foundation; Alan and Marcia Baer Foundation; Armstrong McDonald Foundation; ConAgra Foundation Hawkins Charitable Trust; Bernard K. and Norma F. Heurmann Foundation; Kiewit Companies Foundation; Peter Kiewit Foundation; Lied Foundation Trust; Lincoln Community Foundation; Omaha World-Herald Foundation; The Oregon Trail Community Foundation; Quivey Bay State Foundation; The Scouler Foundation; Manota E. Simon Foundation; The Valmont Foundation

## **Nebraska Humanities Council**

The Nebraska Humanities Council offers grants to local communities for workshops, lectures, discussion groups, exhibits, and humanities programs that contribute to an understanding of Nebraska and the world. The council is especially interested in projects that help communities understand the impact of new immigrants and refugees in Nebraska, the shift of population from rural to urban and suburban, and the aging of our population. Nonprofit organizations, schools, and government entities are eligible to apply for funding. Additional eligibility and application information is available at [www.nebraskahumanities.org](http://www.nebraskahumanities.org).



## Foundations

Ethel S. Abbott Charitable Foundation  
PO Box 81407  
Lincoln NE 68508-1407  
Phone: 402-435-6980  
[www.abbottfoundation.org](http://www.abbottfoundation.org)

Ameritas Charitable Foundation  
5900 O Street  
Lincoln NE 68510-2234  
Phone: 402-467-1122

Armstrong McDonald Foundation  
PO Box 70110  
Tucson AZ 85737-0110  
[www.armstrongmcdonaldfoundation.org](http://www.armstrongmcdonaldfoundation.org)  
Phone: 520-878-9627

Bemis Company Foundation  
222 South Ninth Street, #2300  
Minneapolis MN 55402-4099  
Phone: 612-376-3093

Bernard K. & Norma F. Heurmann Foundation  
c/o Law Offices  
Professional Building  
PO Box 228  
Aurora NE 68818

Cottonwood Foundation  
Box 10803  
White Bear Lake MN 55110-0803  
[www.cottonwoodfdn.org](http://www.cottonwoodfdn.org)

Hawkins Charitable Trust  
2516 Deer Park Blvd.  
Omaha NE 68105-3771  
Phone: 402-342-1607

The Abel Foundation  
PO Box 80268  
Lincoln NE 68501  
Phone: 402-434-1212  
[www.abelfoundation.org/grant.htm](http://www.abelfoundation.org/grant.htm)

Alan and Marcia Baer Foundation  
1001 Fort Crook Road, Ste 140  
Bellevue NE 68005

The Theodore G Baldwin Foundation  
2033 Central Ave  
Kearney NE 68847-6855  
Phone: 308-234-9889

Thomas D Buckley Trust  
PO Box 647  
Chappell NE 69129

Cooper Foundation  
870 Wells Fargo Center  
1248 O Street  
Lincoln NE 685058  
Phone: 402-476-7571  
[www.cooperfoundation.org](http://www.cooperfoundation.org)

Ike and Roz Friedman Foundation  
8405 Indian Hills Dr  
Omaha NE 68114048  
Phone: 402-399-5252

The ConAgra Foods Foundation  
One ConAgra Drive  
Omaha NE 68102-5001  
Phone: 402-595-4215

The Hirschfeld Foundation, Inc  
PO Box 1060  
Kearney NE 68848-1060  
Phone: 308-236-4455

Gilbert M. & Martha H. Hitchcock Foundation  
PO Box 31219  
Omaha NE 68132  
Phone: 402-231-8738

Kiewit Companies Foundation  
3555 Farnam St  
Omaha NE 68131  
Phone: 402-342-2052

Peter Kiewit Foundation  
8805 Indian Hills Drive, Suite 225  
Omaha NE 68114  
Phone: 402-344-7890

Richard P. Kimmel and Laurine Kimmel Charitable  
Foundation, Inc  
1248 O St, Suite 792  
Lincoln NE 68508-1475  
[www.kimmelfoundation.org](http://www.kimmelfoundation.org)  
Phone: 402-475-1797

Land O' Lakes Foundation  
Community Grants Program  
PO Box 64150  
St Paul MN 55164-0150  
Phone: 651-481-2078  
[www.foundation.landolakes.com](http://www.foundation.landolakes.com)

Lied Foundation Trust  
10050 Regency Circle, Suite 200  
Omaha NE 68114  
Phone: 702-878-1559

Lincoln Community Foundation  
215 Centennial Mall S, Suite 100  
Lincoln NE 68508  
Phone: 402-474-2345  
[www.lcf.org](http://www.lcf.org)

Mid-Nebraska Community Foundation  
120 N Dewey  
PO Box 1321  
North Platte NE 69103-1321  
Phone: 308- 534-3315  
[www.midnebraskafoundation.org/](http://www.midnebraskafoundation.org/)

Nebraska Community Foundation  
317 S 12 St Suite 200  
PO Box 83107  
Lincoln NE 68501  
Phone: 402-656-7300  
[www.nebcommfound.org/](http://www.nebcommfound.org/)

Omaha Community Foundation  
302 S 36th St, Suite 100  
Omaha NE 68131  
Phone: 402-342-3458  
[www.omahacf.org](http://www.omahacf.org)

The Omaha World Herald Foundation  
c/o Omaha World-Herald Co.  
1314 Douglas Suite 1500  
Omaha NE 68102  
Phone: 402-444-1000

The Oregon Trail Community Foundation  
115 Railway Plaza  
Scottsbluff NE 69361  
Phone: 308-635-3393  
[www.otcf.org](http://www.otcf.org)

The Owen Foundation  
PO Box 1085  
Omaha NE 68101-1085

Kitty M Perkins Foundation  
c/o J. Richard Shoemaker  
PO Box 268  
Cambridge NE 69022-0268  
[www.kmpfoundation.com/](http://www.kmpfoundation.com/)

Quivey-Bay State Foundation  
1515 E 20th St  
Scottsbluff NE 69361  
Phone: 308-635-3701

The Walter Scott, Jr Foundation  
500 Energy Plz  
409 S.17th  
Omaha NE 68102

Manota E. Simon Foundation  
c/o Wells Fargo Nebraska, N.A., Trust Dept  
PO Box 3959  
Omaha NE 68103

Target Stores Giving Program  
33 S 6th Street  
PO Box 1392  
Minneapolis MN 55440

The UPS Foundation  
55 Glenlake Parkway, NE  
Atlanta GA 30328  
Phone: 404-828-6374  
[www.community.ups.com/](http://www.community.ups.com/)

Qwest Foundation  
1801 California, 50th Floor  
Denver CO 80202-2658  
Phone: 303-965-6925  
[segalla@qwest.com](mailto:segalla@qwest.com)

Pioneer Hi-Bred international, Inc  
Community Investment Program  
PO Box 1014  
Johnston IA 50131-1014  
[www.pioneer.com/pioneer\\_info/corporategrants.htm](http://www.pioneer.com/pioneer_info/corporategrants.htm)

Edgar Reynolds Foundation, Inc  
PO Box 1492  
Grand Island NE 68802  
Phone: 308-384-0957

The Scoular Foundation  
2027 Dodge St  
Omaha NE 68102  
Phone: 402-342-3500  
[www.scoular.com/company/community.asp](http://www.scoular.com/company/community.asp)

Sowers Club of Nebraska Foundation  
1701 S 17th Street, Suite 1H  
Lincoln NE 68502  
Phone: 402-438-2244  
[www.thesowersclub.com/grant.htm](http://www.thesowersclub.com/grant.htm)

Union Pacific Foundation  
1400 Douglas St, Stop 1560  
Omaha NE 68179-1001  
Phone: 402-544-5600  
[www.up.com/found](http://www.up.com/found)

The Valmont Foundation  
c/o Vlamont Industries, Inc  
7002 N 288th St  
Valley NE 68064  
Phone: 402-359-8682

Weller Foundation, Inc  
PO Box 636  
Atkinson NE 68713  
Phone: 402-925-2803

Woods Charitable Fund, Inc  
PO Box 81309  
Lincoln NE 68501  
Phone: 402-436-5971  
[www.woodscharitable.org](http://www.woodscharitable.org)

Nebraska Library Commission  
The Atrium  
1200 N St, Suite 120  
Lincoln NE 68508-2023  
Phone: 402-471-2045  
1-00-307-2665  
[www.nic.state.ne.us](http://www.nic.state.ne.us)

**Information available through Nebraska libraries directly or through the Interlibrary Loan Program**

Annual Register of Grant Support

The Basic Handbook of Grants Management/Robert  
Lefferts

Directory of Grants in the Humanities

Directory of New and Emerging Foundations

Directory of Research Grants

Financial Aid for the Disabled and their Families

The Foundation Directory

Foundation Fundamentals: A Guide for  
Grantseekers

The Foundation Grants Index

Foundation Grants to Individuals

Fundraising, Grants and Foundations: A  
Comprehensive Bibliography

Funding of Public Libraries: Some Dollar Stretching  
Techniques: Tips on Budgeting, Gifts and Bequests,  
Grants Home Rule, Passing Referenda, and Lots  
More

Grants for Children and Youth

Grants for Libraries: A Guide to Public and Private  
Funding Programs and Proposal Writing Techniques

The Grants Register

Grant Thesaurus

Grantsmanship: Money and how to get it

Guide to Proposal Writing

How to find out about financial aid: A Guide to Over  
700 Directories Listing Scholarships, Fellowships,  
Loans, Grants, Awards, Internships

The Individual's Guide to Grants

**Information available through the internet**

The Council on Foundations  
[www.cof.org](http://www.cof.org)

The Foundation Center  
<http://fdncenter.org>

Idealists  
[www.idealists.org](http://www.idealists.org)

Independent Sector

[www.indepsec.org](http://www.indepsec.org)

Internet Non Profit Center

[www.nonprofits.org](http://www.nonprofits.org)

The Chronicle of Philanthropy

[www.philanthropy.com](http://www.philanthropy.com)

## Other Sources

Natural Resource Conservation Service  
Room 152 Federal Building  
100 Centennial Mall North  
Lincoln NE 68508  
Phone: 402-437-5300  
Fax: 402-437-5327  
[www.ne.nrcs.usda.gov](http://www.ne.nrcs.usda.gov)

USDA Rural Development  
Federal Building, Room 152  
100 Centennial Mall North  
Lincoln NE 68508  
Phone: 402-437-5551  
Fax: 402-437-5408  
[www.rurdev.usda.gov/ne](http://www.rurdev.usda.gov/ne)

Farm Service Agency  
7131 A Street  
Lincoln NE 68510  
Phone: 402-437-5581  
Fax: 402-437-5280  
[www.fsa.usda.gov](http://www.fsa.usda.gov)

Department of Agriculture  
PO Box 94947  
301 Centennial Mall South  
Lincoln NE 68509  
Phone: 402-471-2341  
Fax: 402-471-6876  
[www.agr.state.ne.us](http://www.agr.state.ne.us)

Center for Rural Affairs  
PO Box 136  
145 Main Street  
Lyons NE 68038  
Phone: 402-687-2100  
Fax: 402-687-2200  
[www.cfra.org](http://www.cfra.org)

The Beginning Farmer Program  
Nebraska Department of Agriculture  
PO Box 94947  
Lincoln NE 68509  
Phone: 402-471-6890  
Toll Free Phone: 800-446-4071  
[www.agr.ne.gov/division/med/begfrm.htm](http://www.agr.ne.gov/division/med/begfrm.htm)

Nebraska Investment Finance Authority  
1230 "O" Street  
Lincoln NE 68508  
Phone: 402-434-3900  
Toll Free Phone: 1-800-204-NIFA  
Fax: 402-434-3921  
[www.nifa.org](http://www.nifa.org)

**Notes**

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