

**NORTHEAST NEBRASKA ECONOMIC DEVELOPMENT DISTRICT - NENEDD  
BOARD OF DIRECTORS MEETING  
WEDNESDAY, OCTOBER 30, 2019 - 7:15 P.M.**

City of Norfolk Offices – Training Room, 309 N 5<sup>th</sup> St, Norfolk, NE 68701  
West Point Chamber of Commerce – 200 Anna Stalp Ave, West Point, NE 68788  
City of Hartington Offices – Conference Room, 107 W State St, Hartington, NE 68739  
The Wakefield Civic Center – 407 E 7<sup>th</sup>, Wakefield, NE 68784

The Chairman and Board of Directors reserve the right to adjourn into closed session as per Section 84-1410 of the Nebraska Open Meetings Act.

**AGENDA**

- I. Call to Order:** Inform the public about the location of the Open Meetings Act and that it is accessible to the public (LB 898).
- II. Roll Call**
- III. Introduction of Guests**
- IV. Secretary's Report**
  - A.** Consideration of approval of the October 30, 2019 agenda and September 25, 2019 meeting minutes.
- V. Treasurer's Report**
  - A.** Consideration for acceptance of the September 2019 treasurer's report as presented.
- VI. Discussion Items**
  - A.** Quarterly Loan Review
- VII. Action Items**
  - A.** Consideration for approval of a resolution adding Cherry, Dakota, and Washington counties in Nebraska to NENEDD's EDA lending area.
- VIII. Chairman/Board Comments**
- IX. Next Meeting Date:** The Northeast Nebraska Economic Development District Board of Directors will meet on Wednesday, November 20, 2019, at 7:15 pm or following the Northeast Economic Development, Inc. meeting. The meeting will be held at the via conference call.
- X. Adjournment**

Gary Jackson\_\_\_\_\_ Rich Jablonski\_\_\_\_\_ Glen Ellis\_\_\_\_\_  
Troy Uhler\_\_\_\_\_ Judy Mutzenberger\_\_\_\_\_ Dan Kathol\_\_\_\_\_ Tina Biteghe Bi Ndong\_\_\_\_\_ Loren Kucera\_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)

## NENEDD Board Agenda

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**A. Object:** Consideration of approval of the October 30, 2019 agenda and September 25, 2019 meeting minutes

**Contact Person:** Thomas L. Higginbotham Jr, Executive Director

**For:** Action

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**Explanation:** The October 30, 2019 agenda has been posted on the website. The September 25, 2019 meeting minutes have been posted on the website.

**Motion:** Consideration for approval of the October 30, 2019 meeting agenda and the September 25, 2019 board meeting minutes.

Gary Jackson\_\_\_\_\_ Rich Jablonski\_\_\_\_\_ Glen Ellis\_\_\_\_\_

Troy Uhlir\_\_\_\_\_ Judy Mutzenberger\_\_\_\_\_ Dan Kathol\_\_\_\_\_ Tina Biteghe Bi Ndong\_\_\_\_\_ Loren Kucera\_\_\_\_\_

**Y** (In Favor of Motion) **N** (Against Motion) **ABS** (Abstain) **A** (Absent)

IV. Secretary's Report

## NENEDD Board Agenda

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**Object:** Acceptance of the September 2019 Treasurer's Report

**Contact Person:** Kristen Rosner, Fiscal Officer

**For:** Action

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**Background:**

Northeast Nebraska Economic Development District's (NENEDD) September 2019 Statement of Financial Position and the Statement of Revenues and Expenditures that reflect the monthly Budget, Actual and Budget Variance. Also stated is the Fiscal Year (FY) 2020 Budget for the nonaccrual accounts, July 1, 2019 through June 30, 2020 Actual, Budget Variance so far this fiscal year and Percent of the Fiscal Year 2020 Budget remaining.

**Explanation:**

**Additional Information:**

Business Loan Principal Received	47,351.26
Housing Rehabilitation Principal Received	-
Business Loan Disbursements	95,000.00

**Restate Net Income**

Year to Date Revenue Over (Under) Expenditures	145,800.89
Year to date Non-Operating Revenue:	
N/A	

**Year to date Non-Operating Expenditures:**

Donations (Loan Payments to Northeast Economic Development, Inc.)	-
Depreciation Expense	1,202.91
Loans Written Off	-
Loans Forgivable Portion	59.22
Actual Year to date Revenue Over (Under) Expenditures	<u>147,063.02</u>

**Business Loan Payoffs:**

#0421, Norfolk Children's Dental, \$31,293.88

**Business Loan Disbursements:**

#320003, JCS Audioworz, Norfolk, \$95,000.00

NENEDD Business Revolving Loan Funds Available for Lending (All Sources): \$485,097

**Motion:** Consideration for acceptance of the September 2019 treasurer's report as presented.

Tina Biteghe Bi Ndong \_\_\_\_\_ Rich Jablonski \_\_\_\_\_ Glen Ellis \_\_\_\_\_  
Troy Uhler \_\_\_\_\_ Judy Mutzenberger \_\_\_\_\_ Dan Kathol \_\_\_\_\_ Loren Kucera \_\_\_\_\_ Gary Jackson \_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)

V. Treasurer's Report

**Northeast Nebraska Economic Development District**  
**Statement of Financial Position - Overall - Unposted Transactions Included In Report**  
**As of 09/30/2019**

	Current Period Balance
<b>Assets</b>	
General Cash	
Cash in Bank - Checking	45,786.56
Unrestricted CD-Stanton State Bank #2995	21,808.60
Unrestricted CD-BankFirst #34875	53,372.84
Unrestricted CD-Midwest #882523	27,097.43
Unrestricted CD-Midwest #881867	1,663.22
Unrestricted-BankFirst #1648078	355,170.97
Unrestricted-BankFirst #1648166	80,102.36
Business RLF Cash	
Security Reserve Account CD-EVB #20832	27,329.48
EDA RLF-BankFirst #1648089	142,942.31
NE CDBG Regional RLF-BankFirst 1648111	243,024.26
IRP RLF-BankFirst #1648122	232,969.40
HUD Business RLF-BankFirst #1648133	109,185.36
IRP #1 Loan Loss Reserve-BankFirst #1648144	42,623.89
IRP #2 Loan Loss Reserve-BankFirst #1648177	27,969.73
Housing Cash	
Housing Construction-BankFirst #1648188	1,539.06
Accounts Receivable	
Accounts Receivable	100,984.37
Business RLF Loans Receivables	
EDA RLF Loans Receivable	1,869,695.64
CDBG Regional RLF Loans Receivable	43,753.67
IRP RLF Loans Receivable	1,136,231.50
HUD RLF Loans Receivable	136,770.32
Housing Notes Receivable	
Regional Rehab Notes Receivable	178.25
Prepaid Expenses	
Prepaid Expense	8,136.66
Allowances for Uncollectible Accounts	
Allowance for Uncollectible A/R	(17,600.00)
Allowance for Uncollectible Notes	(451,161.85)
Fixed Assets	
Furniture and Equipment	205,739.37
Accumulated Depreciation	(183,861.27)
<b>Total Assets</b>	<b>4,261,452.13</b>
<b>Liabilities</b>	
Accounts Payable	
Accounts Payable	(2,668.42)
Other Payables	
Other Payables	302.59
NED, Inc. Loan Payments	(0.02)
Lease Payable	12,165.00
Paryoll Payables	
ADD & Life Payable	135.14
Accrued FICA Payable	3,432.50
Federal Tax Withheld	1,760.82
State Tax Withheld	869.30
457 Withheld	745.72
Health Insurance Payable	144.99
Cafeteria Premium Payable	565.30

**Northeast Nebraska Economic Development District**  
**Statement of Financial Position - Overall - Unposted Transactions Included In Report**  
**As of 09/30/2019**

	<b>Current Period Balance</b>
Unreimbursed Medical Payable	450.00
Dependent Care Payable	270.08
Child Support Payable	1,500.00
Annual Leave Payable	18,273.02
HSA Contributions	712.50
Accrued Salaries	15,951.49
NEF Loan Payable	
NEF Loan Payable	63,047.11
IRP Loan Payable	
IRP #1 Loan Payable	357,712.14
IRP #2 Loan Payable	312,322.01
Total Liabilities	787,691.27
Net Assets	
Other	3,473,760.86
Total Net Assets	3,473,760.86
Total Net Assets and Liabilities	4,261,452.13

**Northeast Nebraska Economic Development District**  
 Statement of Revenues and Expenditures - Unposted Transactions Included In Report  
 From 09/01/2019 Through 09/30/2019

	Current Period Budget	Current Period Actual	Current Period Budget Variance	Total Budget	Current Year Actual	Total Budget Variance	Percent Total Budget \$ Remaining
<b>Revenues</b>							
400	5,833.33	17,500.00	11,666.67	70,000.00	17,500.00	(52,500.00)	(75.00)%
405	13,333.33	0.00	(13,333.33)	160,000.00	162,137.08	2,137.08	1.34%
406	1,180.00	0.00	(1,180.00)	14,160.00	14,320.00	160.00	1.13%
407	1,133.33	500.00	(633.33)	13,600.00	11,650.00	(1,950.00)	(14.34)%
410	8,416.66	0.00	(8,416.66)	101,000.00	0.00	(101,000.00)	(100.00)%
415	58.33	0.00	(58.33)	700.00	610.00	(90.00)	(12.86)%
418	16,666.66	17,035.21	368.55	200,000.00	57,150.39	(142,849.61)	(71.42)%
420	20,833.33	12,047.52	(8,785.81)	250,000.00	33,279.65	(216,720.35)	(86.69)%
425	1,500.00	60.00	(1,440.00)	18,000.00	6,765.35	(11,234.65)	(62.41)%
430	3,333.33	3,870.48	537.15	40,000.00	18,362.69	(21,637.31)	(54.09)%
433	2,500.00	2,339.88	(160.12)	30,000.00	6,657.90	(23,342.10)	(77.81)%
440	600.00	600.00	0.00	7,200.00	1,800.00	(5,400.00)	(75.00)%
444	104.16	346.00	241.84	1,250.00	1,192.00	(58.00)	(4.64)%
445	100.00	145.88	45.88	1,200.00	455.73	(744.27)	(62.02)%
451	13,333.33	14,271.54	938.21	160,000.00	39,532.49	(120,467.51)	(75.29)%
452	50.00	0.00	(50.00)	600.00	0.00	(600.00)	(100.00)%
453	291.66	1,700.00	1,408.34	3,500.00	3,875.00	375.00	10.71%
454	833.33	598.02	(235.31)	10,000.00	1,237.67	(8,762.33)	(87.62)%
460	416.66	645.00	228.34	5,000.00	1,488.75	(3,511.25)	(70.22)%
490	1,583.33	1,035.97	(547.36)	19,000.00	4,250.25	(14,749.75)	(77.63)%
495	1,250.00	1,250.00	0.00	15,000.00	3,750.00	(11,250.00)	(75.00)%
	93,350.77	73,945.50	(19,405.27)	1,120,210.00	386,014.95	(734,195.05)	(65.54)%
<b>Expenditures</b>							
500	51,583.33	49,021.67	2,561.66	619,000.00	146,536.58	472,463.42	76.33%
505	12,708.33	13,967.75	(1,259.42)	152,500.00	37,704.32	114,795.68	75.28%
520	1,250.00	1,250.00	0.00	15,000.00	3,750.00	11,250.00	75.00%
521	791.66	851.47	(59.81)	9,500.00	2,486.12	7,013.88	73.83%
522	333.33	63.34	269.99	4,000.00	548.04	3,451.96	86.30%
523	833.33	724.93	108.40	10,000.00	1,469.55	8,530.45	85.30%
524	833.33	625.00	208.33	10,000.00	2,009.00	7,991.00	79.91%
526	2,333.33	2,511.57	(178.24)	28,000.00	7,189.55	20,810.45	74.32%
530	183.33	0.00	183.33	2,200.00	1,584.00	616.00	28.00%
531	100.00	790.94	(690.94)	1,200.00	785.51	414.49	34.54%
536	416.67	497.30	(80.63)	5,000.00	497.30	4,502.70	90.05%
538	1,266.67	1,220.63	46.04	15,200.00	2,627.15	12,572.85	82.72%
539	1,500.00	0.00	1,500.00	18,000.00	6,755.35	11,244.65	62.47%
548	104.17	270.10	(165.93)	1,250.00	924.45	325.55	26.04%
550	287.50	291.00	(3.50)	3,450.00	1,118.00	2,332.00	67.59%

**Northeast Nebraska Economic Development District**  
 Statement of Revenues and Expenditures - Unposted Transactions Included In Report  
 From 09/01/2019 Through 09/30/2019

	Current Period Budget	Current Period Actual	Current Period Budget Variance	Total Budget	Current Year Actual	Total Budget Variance	Percent Total Budget \$ Remaining
551	600.00	665.77	(65.77)	7,200.00	1,945.43	5,254.57	72.98%
553	750.00	615.66	134.34	9,000.00	1,712.32	7,287.68	80.97%
554	116.66	0.00	116.66	1,400.00	384.00	1,016.00	72.57%
555	250.00	392.80	(142.80)	3,000.00	1,673.78	1,326.22	44.21%
556	625.00	0.00	625.00	7,500.00	0.00	7,500.00	100.00%
560	166.67	0.00	166.67	2,000.00	467.73	1,532.27	76.61%
561	633.33	0.00	633.33	7,600.00	0.00	7,600.00	100.00%
562	416.67	506.85	(90.18)	5,000.00	1,943.19	3,056.81	61.14%
565	41.66	0.00	41.66	500.00	0.00	500.00	100.00%
566	500.00	400.97	99.03	6,000.00	1,202.91	4,797.09	79.95%
567	291.67	0.00	291.67	3,500.00	2,532.64	967.36	27.64%
568	41.67	0.00	41.67	500.00	425.58	74.42	14.88%
572	559.16	0.00	559.16	6,710.00	0.00	6,710.00	100.00%
573	125.00	171.03	(46.03)	1,500.00	552.11	947.89	63.19%
574	83.33	550.06	(466.73)	1,000.00	945.86	54.14	5.41%
577	833.33	0.00	833.33	10,000.00	9,795.88	204.12	2.04%
580	2,083.33	0.00	2,083.33	25,000.00	0.00	25,000.00	100.00%
581	20.00	19.74	0.26	240.00	59.22	180.78	75.33%
590	41.67	0.00	41.67	500.00	10.00	490.00	98.00%
602	500.00	103.45	396.55	6,000.00	578.49	5,421.51	90.36%
	83,204.13	75,512.03	7,692.10	998,450.00	240,214.06	758,235.94	75.94%
	10,146.64	(1,566.53)	(11,713.17)	121,760.00	145,800.89	24,040.89	19.74%

Total Revenues Over (Under)  
Expenditures

## NENEDD Board Agenda

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**Object:** Quarterly Loan Review

**Contact Person:** Kristen Rosner, Fiscal Officer/Jeff Christensen, Business Loan Specialist

**For:** Discussion

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**Background:** Following are the loan receivables for all NENEDD funding sources on the loans that have been closed.



Northeast Nebraska Economic Development District  
Loan Aging Report

Loan Num	Loan Amt	Balance	Payment	1 Payment	2 Payments	3 Payments	Over 3	Total Due	Lt Days
0313	59,500.00	22,780.02	427.79	0.00	0.00	0.00	0.00	0.00	0
0607	75,000.00	9,986.95	632.89	0.00	0.00	0.00	0.00	0.00	0
0700	100,000.00	19,916.94	843.86	0.00	0.00	0.00	0.00	0.00	0
4011	7,106.72	158.51	19.74	0.00	0.00	0.00	0.00	0.00	0
301011	32,000.00	1,612.51	339.41	0.00	0.00	0.00	0.00	0.00	0
301014	65,000.00	30,144.52	514.02	0.00	0.00	0.00	0.00	0.00	0
307009	32,500.00	8,085.37	274.25	0.00	0.00	0.00	0.00	0.00	0
307010	35,000.00	8,619.08	295.35	0.00	0.00	0.00	0.00	0.00	0
307013	80,000.00	21,174.64	675.09	0.00	0.00	0.00	0.00	0.00	0
307014	35,000.00	10,410.17	295.35	0.00	0.00	0.00	0.00	0.00	0
309006	26,400.00	10,783.53	222.78	0.00	0.00	0.00	0.00	0.00	0
310001	100,000.00	43,133.03	790.79	0.00	0.00	0.00	0.00	0.00	0
310016	30,000.00	4,186.90	325.58	0.00	0.00	0.00	0.00	0.00	0
311007	100,000.00	57,031.46	843.86	0.00	0.00	0.00	0.00	0.00	0
312001	100,000.00	58,482.64	843.86	0.00	0.00	0.00	0.00	0.00	0
312002	39,600.00	10,674.02	429.76	0.00	0.00	0.00	0.00	0.00	0
312003	100,000.00	64,746.64	843.86	0.00	0.00	0.00	0.00	0.00	0
312004	30,000.00	10,184.05	325.58	0.00	0.00	0.00	0.00	0.00	0
314001	60,000.00	42,985.31	474.48	0.00	0.00	0.00	0.00	0.00	0
314002	141,000.00	119,271.83	979.09	0.00	0.00	0.00	0.00	0.00	0
314003	156,000.00	94,551.45	1,442.83	0.00	0.00	0.00	0.00	0.00	0
314005	140,000.00	117,338.97	963.04	0.00	0.00	0.00	0.00	0.00	0
314006	200,000.00	166,214.43	1,375.77	0.00	0.00	0.00	0.00	0.00	0
314007	175,000.00	146,304.79	1,203.80	0.00	0.00	0.00	0.00	0.00	0
314008	35,000.00	29,581.30	240.76	0.00	0.00	0.00	0.00	0.00	0
314009	250,000.00	209,583.27	1,719.72	0.00	0.00	0.00	0.00	0.00	0
314010	35,000.00	29,258.05	240.76	0.00	0.00	0.00	0.00	0.00	0
315002	15,000.00	9,797.66	155.46	0.00	0.00	0.00	0.00	0.00	0
315003	70,000.00	61,627.59	481.52	0.00	0.00	0.00	0.00	0.00	0
316001	40,000.00	35,557.03	275.15	0.00	0.00	0.00	0.00	0.00	0
316002	100,000.00	89,980.58	687.89	0.00	0.00	0.00	0.00	0.00	0
316004	29,000.00	24,444.46	229.33	0.00	0.00	0.00	0.00	0.00	0
316005	36,600.00	30,346.53	289.43	0.00	0.00	0.00	0.00	0.00	0
316006	120,000.00	86,049.43	1,243.66	0.00	0.00	0.00	0.00	0.00	0
316007	19,000.00	13,962.65	196.91	0.00	0.00	0.00	0.00	0.00	0
317002	32,400.00	28,240.97	256.22	0.00	0.00	0.00	0.00	0.00	0
317003	150,000.00	145,477.84	1,031.83	0.00	0.00	0.00	0.00	0.00	0
317004	60,000.00	56,679.10	412.73	0.00	0.00	0.00	0.00	0.00	0
317005	38,000.00	35,034.05	300.50	0.00	0.00	0.00	0.00	0.00	0

Northeast Nebraska Economic Development District  
 Loan Aging Report

Loan Num	Loan Amt	Balance	Payment	1 Payment	2 Payments	3 Payments	Over 3	Total Due	Lt Days
318001	140,000.00	133,156.30	963.04	0.00	0.00	0.00	0.00	0.00	0
318002	150,000.00	149,996.49	1,031.83	0.00	0.00	0.00	0.00	0.00	0
319001	50,000.00	49,062.05	343.94	0.00	0.00	0.00	0.00	0.00	0
319002	250,000.00	247,510.22	1,514.95	0.00	0.00	0.00	0.00	0.00	0
319004	130,000.00	128,004.24	1,028.03	0.00	0.00	0.00	0.00	0.00	0
319005	30,000.00	27,740.28	885.72	0.00	0.00	0.00	0.00	0.00	0
319006	140,000.00	140,000.00	1,946.02	0.00	0.00	0.00	0.00	0.00	0
319007	70,000.00	69,566.44	481.52	0.00	0.00	0.00	0.00	0.00	0
320001	42,000.00	42,000.00	288.91	0.00	0.00	0.00	0.00	0.00	0
320002	122,500.00	122,151.70	1,269.57	0.00	0.00	0.00	0.00	0.00	0
320003	95,000.00	95,000.00	984.56	0.00	0.00	0.00	0.00	0.00	0
Totals	4,168,606.72	3,168,585.99	33,882.79	0.00	0.00	0.00	0.00	0.00	0
Number of Loans				50					

## NENEDD Board Agenda

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**Object:** Approve a Resolution to add three Nebraska counties to NENEDD’s EDA lending area.

**Contact Person:** Jeff Christensen, NENEDD Business Loan Specialist

**For:** Action

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**Background:** In 2013, when NENEDD last updated its EDA Revolving Loan Fund (RLF) plan, NENEDD staff received e-mail confirmation that all 26 counties in the lending area were approved by EDA. However, there was never an “official” letter of approval sent to NENEDD. The counties of Cherry, Dakota, and Washington in Nebraska were not included. In September 2019, the NENEDD board approved and NENEDD staff submitted its updated RLF plan to EDA which included these three counties.

**Explanation:** EDA is requesting the NENEDD board pass a resolution adding Cherry, Dakota, and Washington counties in Nebraska to its lending area. They are eligible due to the fact that all three have been included in Declaration DR-4420 - Nebraska Severe Winter Storm, Straight-line Winds, And Flooding Disaster (DR-4420). This was declared March 21, 2019. Website links to FEMA’s map effective October 10, 2019, are listed below showing the types of assistance available. All counties and Indian Tribes in the State of Nebraska are eligible to apply for assistance under the Hazard Mitigation Grant Program. Washington and Thurston counties are designated to receive Individual and Public Assistance (Categories A-G). The Winnebago Tribe, located in Thurston county, is also designated to receive assistance while Cherry county is designated to receive Public Assistance (category A-B). Links to information:

[https://gis.fema.gov/maps/dec\\_4420.pdf](https://gis.fema.gov/maps/dec_4420.pdf) and <https://www.fema.gov/disaster/4420>

**Motion:** Consideration for approval of a resolution adding Cherry, Dakota, and Washington counties in Nebraska to NENEDD’s EDA lending area.

Gary Jackson\_\_\_\_\_ Rich Jablonski\_\_\_\_\_ Glen Ellis\_\_\_\_\_

Troy Uhler\_\_\_\_\_ Judy Mutzenberger\_\_\_\_\_ Dan Kathol\_\_\_\_\_ Tina Biteghe Bi Ndong\_\_\_\_\_ Loren Kucera\_\_\_\_\_

Y (In Favor of Motion) N (Against Motion) ABS (Abstain) A (Absent)

## RESOLUTION

A RESOLUTION OF THE CHAIRPERSON AND BOARD OF DIRECTORS OF THE NORTHEAST NEBRASKA ECONOMIC DEVELOPMENT DISTRICT (NENEDD) TO ADD THREE COUNTIES TO THE U. S. DEPARTMENT OF COMMERCE, ECONOMIC DEVELOPMENT ADMINISTRATION (EDA) LENDING AREA.

BE IT RESOLVED BY THE CHAIRPERSON AND BOARD OF DIRECTORS OF THE NORTHEAST NEBRASKA ECONOMIC DEVELOPMENT DISTRICT (NENEDD), that Cherry County, Dakota County, and Washington County be added to its Economic Development Administration (EDA) lending area.

Furthermore, be it resolved by the Board of Directors of NENEDD, that the Chairperson be authorized and directed to proceed with the formulation of any and all contracts, documents or other memoranda between NENEDD and EDA so as to effect acceptance of the requested addition to NENEDD's EDA lending area.

PASSED AND ADOPTED THIS 30<sup>TH</sup> DAY OF OCTOBER, 2019.

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CHAIRPERSON



October 30, 2019

Economic Development Administration  
Denver Regional Office  
Attn: Janet Miller  
1244 Speer Boulevard, Suite 431  
Denver, CO. 80204

RE: Request to add Cherry, Dakota, and Washington Counties  
to NENEDD's EDA Lending Area

Dear Janet,

Northeast Nebraska Economic Development District (NENEDD) is requesting the counties of Cherry, Dakota, and Washington be added to the EDA lending area. All three have been included in Declaration DR-4420 - Nebraska Severe Winter Storm, Straight-line Winds, And Flooding Disaster (DR-4420). This was declared March 21, 2019. FEMA's map effective October 10, 2019 is attached showing the types of assistance available. All counties and Indian Tribes in the State of Nebraska are eligible to apply for assistance under the Hazard Mitigation Grant Program. Washington and Thurston counties are designated to receive Individual and Public Assistance (Categories A-G). The Winnebago Tribe, located in Thurston county, is also designated to receive assistance while Cherry county is designated to receive Public Assistance (category A-B). Links to information: [https://gis.fema.gov/maps/dec\\_4420.pdf](https://gis.fema.gov/maps/dec_4420.pdf) and <https://www.fema.gov/disaster/4420>

In July 2019, Dakota County had an unemployment rate of 4.1%, which is 2<sup>nd</sup> highest in the NENEDD EDA lending area. Washington County's unemployment rate was 3.2%. Both are higher than the Nebraska average of 3.1%. According to the 2017 data, both Cherry (\$27,891) and Dakota (\$22,463) had lower per capital income than the Nebraska average of \$29,866. Dakota's per capital income is also the 2<sup>nd</sup> lowest in the lending area.

From July 1, 2013, through October 16, 2019, there have been seven inquiries with one loan being placed using other non-EDA funds in 2007.



NENEDD staff is not aware of any other EDA funding available for these three counties. Thank you for your assistance in adding these to NENEDD's EDA lending area. If you have any questions or need additional information please contact Thomas Higginbotham, Jr., NENEDD Executive Director, or Jeff Christensen, NENEDD Business Loan Specialist.

Sincerely,

Rich Jablonski, Chairman  
Northeast Nebraska Economic Development District (NENEDD)

Enclosure

CC: Thomas Higginbotham, Jr, NENEDD Executive Director  
Tina Engelbart, NENEDD Deputy Director  
Jeff Christensen, NENEDD Business Loan Specialist