



Building Homes,  
Fulfilling Dreams...  
Enhancing Communities

Tune in for the  
New Community Hour  
Thursdays at 8 p.m.  
on Cox Channel 22

August 2009

The Beacon

# Planting a seed for *growth*

“A seed hidden in the heart of an apple is an orchard invisible.”

~Welsh Proverb

New Community Development Corporation planted another seed July 15 by becoming a charter member of NeighborWorks America, a national network of more than 240 community development and affordable housing organizations.

“While our roots are firmly founded in north Omaha, our affiliation with NeighborWorks will enable us to branch out across the city and have a greater impact upon the community as a whole,” said Ken Lyons, NCDC President and CEO.

Created by Congress in 1978, NeighborWorks is a national nonprofit organization that provides financial support, technical assistance, and training for community-based revitalization efforts.

Since 1991, NeighborWorks has assisted nearly 1.2 million low- to moderate-income families with their housing needs. Much of this success is achieved through support of the NeighborWorks network – more than 230 community development organizations working in more than 4,400 urban, suburban and rural communities in all 50 states, the District of Columbia and Puerto Rico. Since 2001, NeighborWorks organizations have generated more than \$18.1 billion in reinvestment in these communities. NeighborWorks also is the nation’s leading trainer of community development and affordable housing professionals.

Together, with national and local partners such as NCDC, NeighborWorks creates new opportunities for residents while improving communities.

July 15, 2009

Ken Lyons, President & CEO  
New Community Development Corporation  
1701 North 24th Street, Suite 102  
Omaha, NE 68110

Dear Mr. Lyons:

On behalf of NeighborWorks America, congratulations on your recent charter as an official NeighborWorks member! NeighborWorks America is excited to have New Community Development Corporation as part of the NeighborWorks network. NeighborWorks America recognizes it is only as strong as the affiliate network. With a goal of creating a Network of Excellence, NeighborWorks America strives to provide affiliates with resource opportunities such as technical assistance, training and grants.

Again, I want to welcome you to the network. NeighborWorks America looks forward to a mutually beneficial relationship with New Community Development Corporation and I personally look forward to speaking with you soon.

Sincerely,

Robert Burns  
Director of Field Operations

# Souping Up Their Service

When you combine their acronyms, it looks like alphabet soup. When you combine their services, it spells success for home buyers.

In order to provide pre- and post-purchase home ownership counseling, New Community Development Corporation and Consumer Credit Counseling Service of Nebraska Inc. joined forces July 8.

The partnership establishes a working arrangement between NCDC and CCCSN in an effort to increase the availability of home buyer education services in Nebraska.

CCCSN is a non-profit community service organization, dedicated to delivering professional consumer credit education,

confidential counseling and debt management to all segments of society regardless of their ability to pay. It is certified by the Council of Accreditation for Children and Families, based in New York City, and is a member of the National Foundation for Credit Counseling.

Omaha's housing sector has much to gain from the collaboration, according to Gloria Kellum, NCDC housing director. Home buyers are directly affected by current economic conditions and require the "know-how" to successfully obtain and sustain home ownership. It is widely acknowledged that home buyer education offers immediate and cost-effective information in becoming a successful homeowner.

NCDC and CCCSN have a wealth of existing information and tools relating to successful home ownership. Through their outreach efforts, NCDC and CCCSN will reach a greater number of potential home buyers, then help them to achieve and maintain home ownership.

As part of the partnership, NCDC will promote the importance of home buyer education to its clients and provide facilities for CCCSN to facilitate its consumer credit education courses.

CCCSN was established in 1976 in Omaha and serves Nebraska and western Iowa with six branch offices and three satellite offices.



*The joint efforts of New Community Development Corporation and Consumer Credit Counseling Service of Nebraska Inc. will help spell success for Omaha-area home buyers.*

## A summer af-fair

Helping spread the word about services available for new and aspiring home owners, New Community Development Corporation teamed with NP Dodge Real Estate and First National Bank's June 20 Community Housing Fair at Benson Park Pavilion.

"Our goal is to empower buyers and sellers with information to make informed decisions in their real estate transactions," said Michele Torrence, NP Dodge Real Estate Sales Associate.

The fair provided attendees with information about buying and selling a home, finding a lender, creating a home safety plan, finding credit counseling, obtaining inspections and receiving foreclosure counseling.

Other participants included Metropolitan Utilities District of Omaha, OPPD, Lowes, Amerispec, H&R Block, Allen Construction, Duff's Lawn Care, Lead Safe Omaha Coalition, Farm Bureau Financial Service, Nebraska Consumer Credit Counseling Service and State Farm Insurance.



*NCDC's Felecia Howard, left, and Jacqueline Hankins distribute home owner information as a part of a June 20 Community Housing Fair sponsored by NP Dodge Real Estate and First National Bank.*

## Mission Statement:

New Community Development Corporation rekindles pride in neighborhoods and ignites investments in the community.



Building Homes,  
Fulfilling Dreams...  
Enhancing Communities



# President Obama's NSP Stimulus \$\$\$ come our way

In an effort to stabilize neighborhoods in Omaha and expand its outreach of its Purchase, Rehabilitation, and Rental Program, New Community Development Corporation applied for a Neighborhood Stabilization Program NSP 1 grant in May and was selected to receive \$561,600 in funds.

The funding is provided through HUD's Community Development Block Grant Program under the Housing and Economic Recovery Act of 2008. These targeted funds will be used to purchase foreclosed homes to rehabilitate or redevelop.

"Basically, the program will enable us to purchase and rehabilitate homes in Omaha's impacted areas," said Felecia Howard, Housing Coordinator.

Acting as the grant writer for the program, Howard was notified June 22 of the Invitation of Contract Negotiations and negotiations began July 30.

The proposed project aims to rehabilitate and stabilize Omaha homes with the 68110, 68111, 68131 and 68104 zip codes that have been foreclosed or abandoned.

The Purchase, Rehabilitation, and Rental Program will serve families whose incomes are at or below 100 percent of the area's median income. Fifty percent of the units will be rented to families at or below 50 percent of the area's median income.

U.S. Housing and Urban Development's Neighborhood Stabilization Program provides targeted emergency assistance to state and local governments to acquire and redevelop foreclosed

properties that might otherwise become sources of abandonment and blight within their communities.

Funds for the program are expected to be allocated in September.

## Omaha residents and NCDC help roll out barrels of food

As part of National Homeownership Month in June, New Community Development Corporation celebrated the three G's – Green, Giving and Gratitude – with a food drive for the Omaha Food Bank.

Helping others to go green, NCDC sponsored a drawing during the food drive for one family to win a \$1,000 landscape package designed by Mulhall's.

While practicing the gift of giving, participants, who made a donation of three or more non-perishable food items such as canned goods, rice or pasta, received an entry form for the landscape drawing.

Omaha Food Bank and its recipients expressed their gratitude to NCDC's food drive participants, who helped the food bank with its mission to alleviate hunger in Omaha. NCDC collected four 20-by-36-inch barrels of food, equating to nearly 1,250 pounds of non-perishable items.

"We exceeded our goals," said Felecia Howard, Housing Coordinator. "It was a wonderful accomplishment."



*This Omaha family won the NCDC food drive drawing, which featured a \$1,000 landscape package from Mulhall's. Right, Collecting four barrels of food, NCDC exceeds its goal by nearly 33 percent.*



*As part of its food drive, NCDC collected nearly 4 barrels with a total weight of 1,250 pounds.*

RESIDENTS OF 68111  
**IS YOUR HOME  
 POISONING  
 YOUR CHILD WITH  
 LEAD?**



**IF YOUR HOME WAS BUILT  
 BEFORE 1978**

There's a good chance that it contains lead paint. Lead is poison, and a child who eats lead paint chips, or breathes lead paint dust can get very sick. Your child could be poisoned already and you might not know it.

**FREE Windows and Paint  
 CALL NOW TO GET HELP.**

**402-451-2939**

OR

**402-934-9700**

**IT'S FREE AND EASY.**

**PROTECT YOUR FAMILY**

Please call 402-451-2939 for help. In the meantime here are some things that may help:

- If you rent, tell your landlord about peeling or chipping paint.
- Clean up paint chips.
- Clean floors, window frames, window sills, and other surfaces weekly with warm water and soap.
- Make sure to rinse sponges and mops after cleaning dirty or dusty areas.
- Wash children's hands often, especially before they eat and before nap and bedtime.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing on window sills or anything that is painted.
- Make sure your children eat well. Kids with a good diet absorb less lead.

**KEEP YOUR CHILDREN SAFE**

- Take your children to the doctor and have them tested for lead.
- If you don't have a doctor call our number for help.
- Having your child tested is the only way to know if they have been poisoned.



**WIPE OUT LEAD.**



# Planning to succeed

Patricia Carter, senior director of accounting and auditing for the Douglas County Treasurer, has seen one old adage ring true time and time again: "Failing to plan is planning to fail." That's why she encourages owners of small businesses to attend one of the many business classes New Community Development Corporation offers, such as the course she teaches on QuickBooks.

"Offering such courses is one of the many things NCDCC does to help the small business owner fulfill his or her dream," she said. "Classes offered far exceed the cost to the business owner."

It also affords her the opportunity to enjoy another one of her passions, teaching.

Carter has taught at NCDCC nearly one year. The certified public accountant is

working toward her certified fraud examiner designation. She also has been a small business owner.

"I am excited to be a part of the NCDCC's commitment to helping a small business owner be successful," she said. "After all, I know the pains and the gains of being a small business owner."

Carter said QuickBooks has a budgeting component, which is helpful to the small business owner. This means that once they develop their business plan, the budget can be included in the company file. That business owner can then generate reports that compare actual operating results to budgeted operations.

The software is user friendly and well supported. Individuals who use the software, however, need to have a basic understanding of bookkeeping.

"I always recommend they maintain a relationship with their accountant," she said. "It is extremely important that the company file be set up properly. Otherwise, the reports that are subsequently generated will not provide information that is useful for good business decisions."

Carter said a business' size will determine how much time that business owner needs to set aside each week to stay on top of his/her finances.

For more information about NCDCC's business classes visit <http://www.ncdcomaha.org>.



Patricia Carter, senior director of accounting and auditing

## Grow Your Business



### Business Loan Application Package

New Community Development Corporation Loan Fund offers loans for both startup and existing business. These loans are designed to help serve entrepreneurs and business owners in the Greater Omaha area.

All applications will be accepted. Priority for funding will be given to businesses located in the following zip codes: 68110 68111 68104 68107 68108 68131

#### New Community Development Corporation Loan Program

Loan Amount	Micro Loan	Direct Loan	Gap/Bridge Loan
	\$3 -10,000	\$11 -20,000	\$21 -25,000

New Community Development Loan Fund  
1701 N. 24th St. Ste 102 • Omaha, NE 68110  
Ph. 402.451.2939 • Fx. 402.451.2595

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

If you have any questions, please call or for information on our Computer/Business Training Class, Home Ownership Program and Lead Elimination Action Program (LEAP) contact 402.451.2939



**Starting a Business:**  
3 week course designed to help you understand what it takes to start a business. Topics include: Budgeting, business financing, credit scores and repair, components of a business plan, identifying your customer and marketing.  
Tuesday, Sept. 22nd - Nov. 10th, 10:00 a.m. - 12:00 p.m.  
Thursday, Sept. 24th - Nov. 12th, 10:00 a.m. - 12:00 p.m.

**Writing Your Business Plan:**  
3 week course designed to help you develop your roadmap to a successful business. Marketing strategy, financial analysis, cash flow projections and 1.5 year goals.  
Monday, Sept. 21st - Nov. 9th, 6:00 p.m. - 8:00 p.m.

**Basic Computer 101:**  
Designed to teach you how to produce Word Documents, Excel spreadsheets, and PowerPoint Presentations. Course also designed to help you navigate in Gmail and on the internet.  
Wednesday, Sept. 23rd - Nov. 11th, 10:00 a.m. - 12:00 p.m.  
Thursday, Sept. 24th - Nov. 12th, 10:00 a.m. - 12:00 p.m.

**Advance Computer Class:**  
Designed to teach you the advanced levels of Microsoft Word, Excel and PowerPoint. You will also learn basic troubleshooting and maintenance of the computer. Basic computer knowledge required.  
Thursday, Sept. 24th - Nov. 12th, 6:30 p.m. - 8:00 p.m.

**QuickBooks:**  
Designed to help you track your company's products, services, income, and expenses. Course will also help you understand, analyze, manage and measure your company's performance. Basic computer knowledge required.  
Tuesday, Sept. 22nd - Oct. 17th, 6:00 p.m. - 8:00 p.m.

**CLASSES STARTING THIS SEPTEMBER**

ALL CLASSES ARE \$25  
Application Deadline September 18th  
For more information or to register please contact:  
New Community Development Corporation  
1701 N. 24th Street, Suite 102  
Omaha, NE 68110, Phone: 402-451-2939  
[www.ncdcomaha.org](http://www.ncdcomaha.org)  
Ask about our Affordable Housing Program and Lead Elimination Action Program (LEAP).

Register For Classes Today!  
**402-451-2939**  
Application Deadline September 18th




# PayPal supports NCDC's Micro-Business Program

Employee programs are an integral part of eBay Foundation's work. It offers a variety of ways for eBay-owned companies, such as PayPal and its employees, around the world to make a difference in their local communities. Each eBay-owned location is empowered to form an employee group called a GIVE Team that assesses local needs and recommends nonprofits that the foundation should support through its grants.

As a member of PayPal's Omaha GIVE Team, Terrence Coleman, Merchant Fraud Analyst, wanted to help make a difference in his community so he recently nominated New Community Development for one of the company's grants.

"NCDC offers so much for the Omaha community I just thought they would be an excellent choice," Coleman said. "Their programs positively impact so many people. They touch a lot of lives. PayPal is ecstatic to help fund an organization such as this."

PayPal employees are encouraged to assist nonprofits of their choice by volunteering their time and expertise, and the Foundation facilitates these efforts. Taking this to heart, Coleman teaches a variety of computer literacy courses at NCDC including e-commerce, basic web design and PowerPoint. He also helped instruct a recent entrepreneurship class.

Recently awarded the grant, NCDC

plans to use the funds for the continuation and expansion of its Business Development Program. Its objective is to expand its services to include the marginal business owner, who, through additional training and services, will have the opportunity to acquire the necessary training and tools to grow their business.

The funding will assist the marginal business owner who fits into the 81 to 120 percent Area Median Income category. The eight-week course offered by NCDC meets the immediate need for business training.

Feedback from past and current clients expresses the need for accessible, affordable business education and training. Concerned with the statistical failure rate of new business, future entrepreneurs seek out courses, such as the one's provided by NCDC, that will guide them to best practices for starting a business and writing a successful business plan.

NCDC knows that technology continues to play an increasing role in the overall success of business development. The ability to compete will directly correlate to the competency level of technology within the foundation of a business.

"NCDC listens to what people want and helps set up programs to meet those needs," Coleman said. "They have an ear for the needs of the community."

As computer and Internet access continues to grow as a necessary tool for education, business, and social interaction, the ability to use it effectively becomes dependent on one's aptitude, knowledge and access. Like most companies, small businesses use the Internet to become more responsive to the needs of its customers, partners, and employees. The ability to access company data at all times means being able to capitalize on new business opportunities. By utilizing technology, the size of the business will have less impact on the span or revenue opportunity.

Thanks to PayPal and eBay's generosity, NCDC will expand its services and have a positive impact on more Omaha small businesses.



## *Facts From Felecia*

### Safety First, Worry Less

At New Community Development Corporation, we always talk about ways to maintain our systems and appliances to insure their maximum lifetime and efficiency. We also need to talk about how to maintain safety in our homes. These tips will help ensure you keep you and your family as safe as possible in unexpected emergency situations.

- Make a fire escape plan with your family. It is important that everyone in your family knows the plan. Get your family together and practice what to do if a fire were to break out in your home. Draw up the plan, and then pretend that there is a real fire. Going through this fire drill physically, instead of just talking about it, will help everyone to remember what to do just in case a real fire happens.
- Test your smoke detector and carbon monoxide batteries. This is a simple, but easily forgotten task. It could mean the differ-



*Whether at home, work or vacation, have a plan of escape in case of emergency.*



ence between life and death ... Don't Risk It!

- Use night lights in stairways and darkened rooms. All too often we get up in the middle of the night to use the bathroom or check on the kids. Don't risk injury by falling down stairways or running into walls because you cannot see in the dark.
- Check and replace your flashlight batteries often so they will be ready for you when you need them most. Make sure you put them back in a place that everyone will remember. It is far too frustrating and dangerous looking for a flashlight in the dark.

For more important Home Maintenance and Safety Tips visit: [http://homewarrantyresource.com/maintenance\\_library/](http://homewarrantyresource.com/maintenance_library/)

## Community Partners

American National Bank  
 Consumer Credit Counseling Service of  
 Nebraska, Inc  
 Family Housing Advisory Services  
 First National Bank  
 Horizon Bank  
 Midwest Housing Equity Group  
 Nebraska Department of Economic  
 Development  
 Nebraska Investment Finance Authority  
 NeighborWorksAmerica  
 NP Dodge  
 Omaha 100  
 Omaha City Planning Department  
 Omaha Economic Development  
 Corporation  
 Omaha Healthy Kids Alliance  
 Salem Baptist Church  
 Sherwood Foundation  
 The University of Nebraska at Omaha  
 The Weitz Funds

### Contact information:

#### New Community Development Corporation

1701 North 24th St., Suite 102

Omaha, NE 68110

Telephone: 402-451-2939

Fax: 402-451-2595

The New Community Beacon appears under the direction of Ken Lyons, President and CEO of NCDC. For news coverage, contact Jacob at the newsletter office by telephone 402-475-6397; fax 402-475-6398; mail 1845 S. 11th St., Lincoln, NE 68502-2211; or e-mail [jacob@newslink.com](mailto:jacob@newslink.com).

New Community Development Corporation  
 1701 North 24th St., Suite 102  
 Omaha, NE 68110  
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# ONE LOOK AND YOU'LL BE SOLD

Tired of the morning commute? NCDC has the solution for you.

In 2009, NCDC oversaw the construction of 10 Live and Work Townhouses between Patrick Avenue and Blondo Street. The Live and Work Townhouses, being sold by NCDC, are designed to prompt commercial and residential growth along 24th Street.

According to Housing Director Gloria Kellum, the townhouses are a modern solution to the live/work conundrum since their base floor serves as an office/work space while the upper two floors serve as a modern dwelling.

Each unit features three bedrooms, two and a half baths, and a two car garage. Amenities include items such as stainless steel appliances,

Corian counter tops, ceramic tile flooring and sky lights.

These three-story townhouses are located on a highly visible corner property at Patrick Avenue and Blondo Street just minutes from midtown, downtown and the airport.

According to City Planning, the vision for the 24th Street Corridor is a diverse mixed-use urban district, anchored by new, locally-based retailing on the south and a cultural and entertainment district on the north.

Twenty-Fourth Street was selected because it is the traditional image center of North Omaha, and has been a center for city and nonprofit reinvestment since 1978. Major efforts here include the Kellom Heights residential and commercial developments, Long School Marketplace, the Long School residential in-fill project, 24th and Lake Redevelopment Area, North Omaha Business Park, Kellom School, and Metro Area Transit's administrative and maintenance facility.

NCDC will have model units available for display as of Sept 1. To schedule a tour of the three-bedroom Live and Work Townhouses constructed by Lund-Ross Constructors, contact Felecia Howard at 402-451-2939.



*Ready for a new way of living, come check out NCDC's Live and Work Townhouses.*