



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

Building Homes,
Fulfilling Dreams...
Enhancing Communities

April 2009

The Beacon

A Better Life For Omaha's Youth

In an effort to create healthier and happier homes, Chris Grummons, Project Manager, spearheads NCDC's Lead Elimination Action Program. The project is geared toward households with pregnant women or children age 6 or younger. Initially, it aims to create 300 lead-safe homes in the 68111 zip code by performing a variety of free lead abatement processes for qualified applicants.

In order to qualify for lead abatement assistance, applicants must live within the 68111 zip code, meet income requirements, have proof of identification and reside within a pre-1978 home, duplex or fourplex.

If applicants earn less than 80 percent of the median income, repairs such as replacement windows and paint are paid for by NCDC.

As part of the assessment process, a contractor will inspect the home with lead testing equipment to determine lead contamination levels. The homeowner or tenant will then receive a detailed report from NCDC, who will arrange the work if the applicant qualifies and agrees.

Once the work is completed, NCDC will perform a follow-up visit to ensure everything meets the standard.

For homeowners and tenants who exceed the financial qualifications, NCDC will work with First National Bank to help offer lower interest loans for home renovations. In addition to the free risk assessment, NCDC offers lead safe home repair classes monthly. Applicants also will be able to purchase discounted paint and windows for projects.

This effort is collaborative in many ways, according to Ken Lyons, CEO of NCDC.

Mr. Lyons is quick to stress the help provided by Omaha Healthy Kids Alliance (OHKA) coupled with the unwavering guidance of industry guru, Ruth Ann Norton of Coalition to End Childhood Lead Poisoning. These organizations have aided our efforts in a tremendous way says Lyons. They are both truly committed to the bettering of the environment for our needy families.

NCDC has already seen a number of applicants, but encourages others to take advantage of this opportunity. To apply, homeowners and tenants within the 68111 zip code can apply on NCDC's Web site or pick up an application at its office location.



Chris Grummons,
Project Manager
for NCDC's
LEAP Program



SERVING UP SUCCESS

Many small business owners often are left wondering how to get their slice of the lucrative government contract pie.

That is why New Community Development Corporation recently teamed with the Nebraska Business Development Center's Procurement Technical Assistance Center, a non-profit organization that helps Nebraska businesses grow and generate new business by locating opportunities for business with the government.

Helping uncover business opportunities, NCDC recently hosted the second of a five-part workshop on "How to Win Government Contracts."

The workshops, led by PTAC Program Manager Andy Alexander (with UNO) help provide small business owners the education and skill set necessary to pursue government contracts.

"We teach small businesses how to empower themselves to do bigger and better things," Alexander said.

During a March 25 workshop, Alexander described opportunities available for Omaha's small businesses, noting that within a 50-mile radius of Omaha there are 113 town governments, 16 city governments, 42 state agencies and 75 federal agencies.

"You have a lot of a market right here in Omaha," he said.

Alexander works in conjunction with seven PTAC members strategically dispersed throughout Nebraska. They offer free consulting services to businesses wishing to compete and win contracts with the government, and nominal fee-based services for locating daily bidding opportunities.

For more information, attend a "How to Win Government Contracts" workshop at NCDC. Upcoming workshops include:



During a March 25 workshop, Andy Alexander, PTAC program manager (with UNO) seated center; teaches several local businessmen and businesswomen how to pursue and attain government contracts.

- April 29, Government Markets
- May 27, Register Your Company
- June 24, Find Bidding Opportunities

Register for the free workshops at <http://ptac.unomaha.edu/events.cfm>. Seating is limited so reserve a spot today.

2008 eBay Techquity Award Reception & Meet and Greet

Thursday, April 23, 2009

5:00 p.m. – 6:30 p.m.

1701 N. 24th Street, Suite 103

You are cordially invited to join the staff of New Community Development Corporation as we recognize the participants of the 2008 eBay Techquity Program. You also will have the opportunity to learn about the upcoming classes starting April 27 at NCDC. Instructors will be available to answer any questions you may have. If you need additional information, please contact Jackie Hankins at 402-451-2939.



Building Homes,
Fulfilling Dreams...

Enhancing Communities



Mission Statement:

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

APRIL CLASSES

STARTING A BUSINESS:

8 week course designed to help you understand what it takes to start a business. Topics include: Budgeting, business financing, credit issues and repair, components of a business plan, identifying your customer and marketing.

Tuesdays, April 28 - June 16, 10:00 a.m. - 12:00 p.m.

Thursdays, April 30 - June 18, 6:00 p.m. - 8:00 p.m.

WRITING YOUR BUSINESS PLAN:

8 week course designed to help you develop your road map to a successful business. Marketing strategy, financial analysis, cash flow projections and 1-, 3-, 5-year goals.

Wednesdays, April 29 - June 17, 6:00 p.m. - 8:00 p.m.



eBAY CLASS

Have items you want to sell and make a profit? Learn how fun and profitable it is to sell items on eBay. Learn the successful tips of internet selling. You will receive instructions on creating an eBay and PayPal account. Set up your own eBay Store and shopping cart to accept credit card payments. Learn the successful tips of buying and selling on the internet to minimize your exposure to risk.

Tuesdays, April 28 - May 19, 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 Email and on the Internet.

Wednesdays, April 29 - June 17, 6:00 p.m. - 8:00 p.m.

Thursdays, April 30 - June 18, 10:00 a.m. - 12:00 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.

Tuesdays, April 28 - June 2, 6:00 p.m. - 8:00 p.m.

BASIC COMPUTER FOR SENIORS:

This course only to be held at Salem Baptist Church, 3131 Lake Street 68111

Tuesdays, April 28 - June 16, 2:30 p.m. - 4:30pm

WINNING GOVERNMENT CONTRACTS FOR YOUR BUSINESS

(FREE Workshop):

April 29, May 27 and June 24 9:00 a.m. - 11:00 a.m.

Register online at ptac.unomaha.edu/events.cfm

All classes are \$25.

Applications due April 24th

For further information or to register, please contact:

New Community Development Corporation

1701 N. 24th Street, Suite 102

Omaha, NE 68110

Phone: 402-451-2939

jhankins@ncdcomaha.org

www.ncdcomaha.org

Invest In Yourself And Community

Knowing small businesses comprise more than 90 percent of enterprises in the United States, New Community Development Loan Fund encourages the start and growth of small businesses.

"Small businesses are the backbone of the country," said Terrie Jackson-Miller, Director of Economic and Community Development.

The program consists of three lending categories: the micro-loan, \$3,000-\$10,000; the direct loan, \$11,000-\$20,000; and gap/bridge funding, \$21,000-\$25,000 category.

Jackson-Miller said these loans are the next step for people who attend NCDC's business classes and are ready to start or grow their business.

"We're here to help them take that next step," she said.

Because more people are beginning to pursue entrepreneurship, loans like these are important. These loans help people who are not able to get a loan from a bank due to lack of prior business history.

For more information about the New Community Development Loan Fund contact NCDC or visit <http://www.ncdcomaha.org>.



Thanks to NCDC lease/purchase properties, two Omaha families will soon find home ownership within their grasp.

Smiles Are In Style At Happy Images

Happy Images is more than a company name for business owner Gerene Davis, it's her goal.

"If people come in down and discouraged, I want them to leave my shop feeling good about themselves," she said. "I want them to feel beautiful inside and out. That's one of the biggest highlights for me."

At her shop – located at 10916 West Dodge Road, Suite 109 – Davis provides a variety of hair care services including haircuts, relaxer services, extensions, color and special occasion hair.

Although she has held several jobs, Davis wanted to work in a beauty salon since age 6. In fact, that is the same year Davis got her first "client," Glamour Hair Sue.

"I played with that doll until her legs fell off," she said. "Then I duct taped them back on and played with her until I couldn't tape her together any more."

Davis, who celebrated her first year as a business owner April 2, now has a client base of 75 to 100.

Prior to becoming a professional stylist, Davis worked four years as a CNA/CMA. She also was employed four years with Sprint's sales department. Although she was making a good income, Davis noted her heart wasn't in it. So she decided to attend the Superior School of Hairstyling in Olathe, Kan.

However, Davis said each job helped shaped her into the businesswoman she is today.

"My experiences taught me how to lead my own team, care for others and put their needs before mine," she said.

Seeking to expand her business skills, Davis heeded the advice of one of her clients and came to NCDC to take advantage of their services. In the past year, Davis has attended NCDC's Quick Books and Computer 101.

"NCDC is an awesome program," she said. "Without it I

wouldn't be as advanced as I am today. It has opened up several doors and avenues for me to network with other business-ees. They are some of the most helpful people that I have come across. They've helped supply the tools necessary to be successful and continue to grow in my business."

Davis was a 2008 eBay Techquity Award recipient, enabling her to purchase a laptop, printer and digital camera. Currently, Davis uses her computer to perform book work and inventory, but upon completion of NCDC's Web site course, she plans to construct her own Web site complete with photos and online scheduling.

Happy Images is open Tuesday through Friday 9 a.m. to 5 p.m., and 8 a.m. to 2 p.m., on Saturdays.



Gerene Davis, Owner of Happy Images and 2008 eBay Techquity Award winner, helps each customer leave with a smile on her face.

Facts From Felecia



Spring Into Action

As spring rain awakens the earth and calls forth new life, here are some helpful spring home maintenance tips:

- Clean or change furnace filters.
- Check and clean gutters and downspouts.
- Clean the kitchen exhaust hood and air filter.
- Have a professional air conditioning contractor inspect the system.
- Check water heater for leaks and ensure sure it vents properly.
- Check roof for damage, i.e. missing and broken or cracked shingles.
- Check fascia and trim for deterioration.
- Fill settled areas and depression around foundation.



- Inspect counter tops for separations at sinks and back splash. Caulk where necessary.
- Inspect showers and tub enclosures for proper fit. Caulk if necessary.
- Check caulking around windows and doors. Check window and door screens. Adjust or replace if necessary.
- Fertilize your lawns.
- Inspect and clean dust from the covers of smoke and carbon monoxide detectors.

OPPORTUNITY IS RIGHT AROUND THE CORNER



New Community Development Corporation's latest revitalization project is well underway. NCDC plans to display model units later this spring.

Working in conjunction with the City Planning Department and HUD, NCDC oversees construction and sale of 10 Live and Work Townhouses.

The Live and Work Townhouses will prompt commercial and residential growth along 24th Street Corridor.

Model units for NCDC's Live and Work Townhouses, located between Patrick Avenue and Blondo Street, near completion and will soon be available for display.

These three-story townhouses, which are a modern solution to the live/work conundrum, sit 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 features a diverse mixed-use urban district, anchored by new, locally-based retailing on the south and a cul-

tural and entertainment district on the north.

For more information about the three-bedroom Live and Work Townhouses constructed by Lund-Ross Constructors, contact New Community Development Corporation at 402-451-2939. Act fast, qualified buyers may receive a city subsidy upwards of \$60,000 dollars and could qualify for a federal tax credit up to \$8,000.

A Buyer's Market

In an effort to revive an ailing housing market, Congress enacted legislation providing a tax credit of up to \$8,000 for first-time home buyers. Unlike the tax credit enacted in 2008, the new credit does not have to be repaid.

First-time home buyers purchasing any kind of home — new or resale — are eligible for the tax credit. Any home used as a principal residence will qualify for the credit. This includes single-family detached homes, attached homes like townhouses and condominiums, manufactured homes and houseboats.

Only homes purchased on or after Jan. 1 and before Dec. 1, 2009 are eligible.

- For the tax credit program, the IRS defines a first-time home buyer as someone who has not owned a principal residence during the three-year period prior to

- the purchase.
- The tax credit does not have to be repaid.
- The tax credit is equal to 10 percent of the home's purchase price up to a maximum of \$8,000.
- Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the tax credit.

Participating is easy. Simply claim the tax credit on federal income tax returns. Specifically, home buyers should complete IRS Form 5405 to determine tax credit amount, then claim this amount on Line 69 of their 1040 income tax return. The claim is for completed purchases only, not an intended purchase.

No other applications or forms are required, and no pre-approval is necessary, except income limit and first-time buyer qualifications.

From Public Housing to Homeownership



Tears streamed down Valerie Howard's face Feb. 3 as she received the keys to her new home.

"It was a cry of joy," Howard said. "Home ownership is a dream come true. It's everything that I've wanted."

Previously, Howard resided 10 years in the Omaha Housing Authority's Pleasant View Apartments on 30th and Parker streets. She was prompted to seek alternate housing when the complex, which is scheduled to be demolished, requested tenants vacate residences by Feb. 6.

Howard initially thought about renting again, but decided homeownership was for her.

"I've come to a point in my life where I wanted to attain something better for myself and my family," she said.

Howard felt purchasing her own home was a step in the right direction, and now enjoys family get-togethers with her four chil-

dren and six grandchildren thanks to New Community Development Corporation and several Omaha organizations.

"They were fabulous," she said. "A lot of people don't get the opportunity to fulfill their dreams in life, but thanks to a few helping hands this is one goal I set out to accomplish and I did it."

In order to achieve her goal, Howard attended several homeownership classes and cleaned up her credit report.

While her mortgage cost substantially more than her rent, Howard said she saves money in the long run by investing in a home.

"Instead of spending all my money at the mall or on other things, I'm putting my money into my house," she said.

Howard thanks everyone at NCDC, Omaha 100, First National Bank and Dakota Title who helped her accomplish her longtime goal.

A New Lease On Life

Recently acquiring two properties on 38th and Charles streets from another non-profit, NCDC sought an innovative use during a sluggish housing market. Its solution: lease/purchase properties.

Receiving U.S. Department of Housing and Urban Development approval and the city's consent, the houses are the first non-profit owned lease/purchase properties in Omaha.

As part of the program, NCDC representatives work with tenants throughout a 36-month time frame, helping resolve potential issues that previously prevented home ownership, including financial management or credit issues.

Aspiring homeowners meet biannually with NCDC representatives to discuss their progress, and annually attend two finance and home maintenance workshops. In addition, a

portion of their rent is placed in escrow, which can be used toward a down payment or closing costs to purchase a home.

The program affords tenants an opportunity to become eligible home buyers during its 36-month term, enabling them time to reduce debt to income ratios. Tenants also gain firsthand experience of a homeowner's responsibilities.

Community Partners

American National Bank
 Family Housing Advisory Services
 First National Bank
 Horizon Bank
 Midwest Housing Equity Group
 Nebraska Department of Economic
 Development
 Nebraska Investment Finance Authority
 (NIFA)
 NeighborWorksAmerica
 NP Dodge
 Omaha Economic Development
 Corporation (OEDC)
 Omaha 100
 Omaha City Planning Department
 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.

New Community Development Corporation
 1701 North 24th St., Suite 102
 Omaha, NE 68110

PRSR STD
 U.S. POSTAGE
 PAID
 MAIL U.S.A
 68502



Building Homes,
 Fulfilling Dreams...
 Enhancing Communities

Rental Properties

Anathoth
 Mapleleaf
 Burlington Square
 Grace Plaza
 Clark Place
 Orchard Manor
 Greenview
 Fullwood Square
 Meredith Manor
 Twentieth Place
 Salem Village at Miami
 Heights

Housing Developments

Long School
 Concord Square
 Miami Heights

