



Community Redevelopment Authority (CRA)

**Thursday, March 19, 2009
Regular Meeting Packet**

Board Members:

Lee Elliott

Tom Gdowski

Barry Sandstrom

Sue Pirnie

Glen Murray

**4:00 PM
Grand Island City Hall
100 E 1st Street**

Call to Order

Roll Call

A - SUBMITTAL OF REQUESTS FOR FUTURE ITEMS

Individuals who have appropriate items for City Council consideration should complete the Request for Future Agenda Items form located at the Information Booth. If the issue can be handled administratively without Council action, notification will be provided. If the item is scheduled for a meeting or study session, notification of the date will be given.

B - RESERVE TIME TO SPEAK ON AGENDA ITEMS

This is an opportunity for individuals wishing to provide input on any of tonight's agenda items to reserve time to speak. Please come forward, state your name and address, and the Agenda topic on which you will be speaking.

DIRECTOR COMMUNICATION

This is an opportunity for the Director to comment on current events, activities, and issues of interest to the commission.



Community Redevelopment Authority (CRA)

Thursday, March 19, 2009
Regular Meeting

Item A1

Agenda

Staff Contact: Chad Nabity

AGENDA
Thursday March 19, 2009
4:00 p.m.
Grand Island City Hall

Open Meetings Notifications

1. Call to Order Barry Sandstrom
This is a public meeting subject to the open meetings laws of the State of Nebraska. The requirements for an open meeting are posted on the wall in this room and anyone that wants to find out what those are is welcome to read through them.
2. Approval of Minutes of February 20, 2009 Meeting.
3. Approval of Financial Reports
4. Approval of Bills
5. Linda Addison, Housing Development Corporation, Executive Director, presentation about the Housing Development Corporation and request for Blight Study for property north of Fonner Park. Randy Chick, Director of Hastings CRA regarding CRA involvement with HDC and single family housing development.
6. Review of Committed Projects and CRA Properties
7. ADJOURN TO EXECUTIVE SESSION TO DISCUSS NEGOTIATIONS
RETURN TO REGULAR SESSION
8. Approve Resolution or Resolutions to Purchase/Sell Property
9. Directors Report
10. Adjournment

Next Meeting April 8, 2009

The CRA may go into closed session for any agenda item as allowed by state law.



Community Redevelopment Authority (CRA)

**Thursday, March 19, 2009
Regular Meeting**

Item B1

Meeting Minutes

Staff Contact: Chad Nabity

OFFICIAL PROCEEDINGS

MINUTES OF

COMMUNITY REDEVELOPMENT AUTHORITY

MEETING OF

March 19, 2009

Pursuant to due call and notice thereof, a Regular Meeting of the Community Redevelopment Authority of the City of Grand Island, Nebraska was conducted on March 20, 2009 at City Hall 100 E First Street. Notice of the meeting was given in the March 12, 2009 Grand Island Independent.

1. CALL TO ORDER Chairman Barry Sandstrom called the meeting to order at 4:00 p.m. The following members were present: Barry Sandstrom, Lee Elliott, Tom Gdowski and Glen Murray. Also present were; Director, Chad Naby; Rose Woods; CRA Attorney; Duane Burns, Finance Director, Dave Springer, Council Liaison, Kirk Ramsey, Linda Addison and Randy Chick.

Sandstrom stated this was a public meeting subject to the open meeting laws of the State of Nebraska. He noted that the requirements for an open meeting were posted on the wall easily accessible to anyone who would like to read through them.

2. APPROVAL OF MINUTES. A motion for approval of the Minutes for the February 20, 2009 meeting, Ramsey requested a change to the meeting minutes to reflect that he was at the February meeting. Murray made the motion to approve the February 20, meeting minutes with the requested change to add that Ramsey was in attendance, seconded by Gdowski. Upon roll call vote, all present voted aye. Motion carried unanimously.
3. APPROVAL OF FINANCIAL REPORTS. Dave Springer reviewed the financial reports for the period of February 1, 2009 through February 28, 2009. He noted revenue in the amount of \$71,212 and expenses in the amount of \$3,068 for the month. Total cash was \$1,227,857. Motion by Gdowski, second by Elliott, to approve the financial reports. Gdowski also suggested to Springer to look into moving some money to different accounts. Upon roll call vote, all present voted aye. Motion carried unanimously.
4. APPROVAL OF BILLS. The bills were reviewed by the Authority. Motion made by Elliott, second by Gdowski, to approve the bills in the amount of \$2967.72 with the addition of \$14.18 for postage. Upon roll call vote all present voted aye. Motion carried unanimously to approve the payment of bills totaling \$2981.90.

5. PRESENTATION BY LINDA ADDISON AND RANDY CHICK.

Nabity explained this is approximately 14 acres near Fonner Park; this is the remaining land from Pleasant View Subdivision. Addison is here to ask the CRA to conduct a study to see if the area could be declared blighted and substandard.

Addison proposed a 38-home affordable housing project to be built just north of Fonner Park in Grand Island with the use of Tax Increment financing. Tax-increment financing (TIF) would have redirected the property taxes on the new homes for up to 15 years to pay for water, sewer and street extensions into the so-called Pleasant View Subdivision.

Addison, director the Housing Development Corp., said TIF was an integral part of the project. The project also hinged on grant support from the Nebraska Department of Economic Development support that had been given preliminarily and a previous loan commitment from the Nebraska Investment Finance Authority.

Addison said the three-bedroom, single-family homes with basements and an attached two-car garage would range in size from 1,080 to 1,290 square feet. The homes would sell for \$115,000 to \$120,000, but have an appraisal price of about \$145,000.

The only comparable affordable housing subdivision in Nebraska outside of Lincoln or Omaha is in Hastings. It's the Southwood Subdivision, which the Housing Development Corp. began in 1998. Southwood was built on a cornfield next to existing older homes, which actually increased in value after the new homes went in, Addison said.

Randy Chick, Director of the Hastings CRA, spoke about how the CRA in Hastings was involved with the HDC and the Southwood development.

The sticking point for the project came from neighbors and concerns raised about the project's impact on their property values.

"It will bring the value of our homes down," said Max Swantek, 916 E. South St. He and six other South Street homeowners attended the CRA meeting in protest of the affordable housing project. "What you sell it for is what will depreciate my home," Swantek said. South Street homeowner Laura Norvell said she built her 1,600-square-foot home at 810 E. South St. new five years ago. It has a value of \$190,000. "I won't be able to get that out of my home" if surrounding homes are not comparable, she told the CRA.

Addison said just because her nonprofit organization doesn't build smaller homes on the 13-acre site, that doesn't stop a private developer from doing the same and potentially lowering the neighborhood values.

"But that's capitalism," Sandstrom said. He did encourage Addison to work

cooperatively with the CRA to find, rehabilitate or demolish and redevelop substandard homes in Grand Island. Other CRA members also supported future work with the Housing Development Corp. "This is a good project and would serve a need," Murray said. "Maybe look at other areas of town that wouldn't have an impact on neighbors that this one would."

Sandstrom looked for a motion to start a blight study for the Pleasant View area. No motion was made by any CRA members.

CRA member Lee Elliott wanted data on what impact the subdivision may have on the surrounding homes. Addison said she had no such data and had no way of getting it. Elliott said without that data, he didn't feel comfortable spending taxpayer money for a blight and substandard study. Neither did CRA members Tom Gdowski, Glen Murray or Barry Sandstrom.

6. REVIEW OF COMMITTED PROJECTS & CRA PROPERTIES.

Nabity stated that the sale of the Star Motel property was final. Also the Hall County building just sent out requests for bids on the remainder of the paving project. The 2009 Wayside horns are also moving forward with August or September to have the first phase complete.

7. ADJOURN TO EXECUTIVE SESSION TO DISCUSS NEGOTIATIONS. There were no negotiations to discuss.

8. DIRECTOR'S REPORT.

9. ADJOURNMENT.

Chairman Sandstrom asked for a motion to adjourn the meeting, motion made by Pirnie and seconded by Murray, Sandstrom adjourned the meeting at 5:35 p.m. The next meeting is scheduled for April 8, 2009.

Respectfully submitted
Chad Nabity
Director



Community Redevelopment Authority (CRA)

**Thursday, March 19, 2009
Regular Meeting**

Item C1

Financial Reports

Staff Contact: Chad Nabity

COMMUNITY REDEVELOPMENT AUTHORITY
FOR THE MONTH OF FEBRUARY 2009

CONSOLIDATED	MONTH ENDED FEBRUARY 2009	2008 - 2009 YEAR TO DATE	2009 BUDGET	REMAINING BALANCE
Beginning Cash	1,159,712	1,236,622	1,236,622	
REVENUE:				
Property Taxes	23,401	212,021	697,796	485,775
Loan Proceeds	-	-	-	-
Interest Income	620	5,329	10,000	4,671
Land Sales	46,835	47,335	50,000	2,665
Other Revenue	356	16,053	-	(16,053)
TOTAL REVENUE	71,212	280,738	757,796	477,058
TOTAL RESOURCES	1,230,925	1,517,360	1,994,418	477,058
EXPENSES				
Auditing & Accounting	-	4,700	8,000	3,300
Legal Services	720	3,390	10,000	6,610
Consulting Services	-	-	10,000	10,000
Contract Services	2,203	11,312	40,000	28,688
Printing & Binding	-	-	1,000	1,000
Other Professional Services	-	-	6,000	6,000
General Liability Insurance	-	-	250	250
Postage	16	88	250	162
Matching Grant	-	-	-	-
Legal Notices	-	38	800	762
Licenses & Fees	-	-	-	-
Travel & Training	-	-	1,500	1,500
Other Expenditures	-	-	500	500
Office Supplies	-	38	500	462
Supplies	-	-	300	300
Land	129	129	100,000	99,871
Façade Improvement	-	155,551	200,000	44,449
South Locust	-	-	-	-
Alleyway Improvement	-	-	-	-
Other Projects	-	2,858	500,000	497,142
Bond Principal	-	67,525	128,002	60,477
Bond Interest	-	43,873	94,794	50,921
Interest Expense	-	-	-	-
TOTAL EXPENSES	3,068	289,503	1,101,896	812,393
INCREASE(DECREASE) IN CASH	68,145	(8,765)	(344,100)	(335,335)
ENDING CASH	1,227,857	1,227,857	892,522	(335,335)
LESS COMMITMENTS	520,200	-		
AVAILABLE CASH	707,657	1,227,857	892,522	(335,335)
CHECKING	726,357			
PETTY CASH	50			
INVESTMENTS	501,451			
Total Cash	1,227,857			

COMMUNITY REDEVELOPMENT AUTHORITY
FOR THE MONTH OF FEBRUARY 2009

CRA	<u>MONTH ENDED</u> <u>FEBRUARY 2009</u>	<u>2008 - 2009</u> <u>YEAR TO DATE</u>	<u>2009</u> <u>BUDGET</u>	<u>REMAINING</u> <u>BALANCE</u>
GENERAL OPERATIONS:				
Property Taxes	18,371	137,283	475,000	337,717
Interest Income	588	4,808	10,000	5,192
Land Sales	46,835	47,335	50,000	2,665
Other Revenue & Motor Vehicle Tax	356	7,077	-	(7,077)
TOTAL	66,150	196,503	535,000	338,497
GILI TRUST				
Property Taxes	1,366	32,798	65,780	32,982
Interest Income	-	-	-	-
Other Revenue	-	277	-	(277)
TOTAL	1,366	33,075	65,780	32,705
CHERRY PARK LTD II				
Property Taxes	1,291	30,987	59,180	28,193
Interest Income	32	297	-	(297)
Other Revenue	-	-	-	-
TOTAL	1,323	31,284	59,180	27,896
GENTLE DENTAL				
Property Taxes	92	92	4,202	4,110
Interest Income	0	0	-	(0)
Other Revenue	-	702	-	(702)
TOTAL	92	794	4,202	3,408
PROCON TIF				
Property Taxes	369	8,948	19,162	10,214
Interest Income	0	35	-	(35)
Other Revenue	-	-	-	-
TOTAL	369	8,983	19,162	10,179
WALNUT HOUSING PROJECT				
Property Taxes	1,308	1,308	74,472	73,164
Interest Income	0	190	-	(190)
Other Revenue	-	7,998	-	(7,998)
TOTAL	1,308	9,495	74,472	64,977
BRUNS PET GROOMING				
Property Taxes	199	199	-	(199)
Interest Income	-	-	-	-
Other Revenue	-	-	-	-
TOTAL	199	199	-	(199)
GIRARD VET CLINIC				
Property Taxes	197	197	-	(197)
Interest Income	-	-	-	-
Other Revenue	-	-	-	-
TOTAL	197	197	-	(197)
GEDDES ST APTS-PROCON				
Property Taxes	25	25	-	(25)
Interest Income	-	-	-	-
Other Revenue	-	-	-	-

COMMUNITY REDEVELOPMENT AUTHORITY
FOR THE MONTH OF FEBRUARY 2009

	<u>MONTH ENDED</u> <u>FEBRUARY 2009</u>	<u>2008 - 2009</u> <u>YEAR TO DATE</u>	<u>2009</u> <u>BUDGET</u>	<u>REMAINING</u> <u>BALANCE</u>
TOTAL	25	25	-	(25)
SOUTHEAST CROSSING				
Property Taxes	184	184	-	(184)
Interest Income	-	-	-	-
Other Revenue	-	-	-	-
TOTAL	184	184	-	(184)
TOTAL REVENUE	71,212	280,738	757,796	477,058

COMMUNITY REDEVELOPMENT AUTHORITY
FOR THE MONTH OF FEBRUARY 2009

EXPENSES	<u>MONTH ENDED</u> <u>FEBRUARY 2009</u>	<u>2008 - 2009</u> <u>YEAR TO DATE</u>	<u>2009</u> <u>BUDGET</u>	<u>REMAINING</u> <u>BALANCE</u>
CRA				
GENERAL OPERATIONS:				
Auditing & Accounting	-	4,700	8,000	3,300
Legal Services	720	3,390	10,000	6,610
Consulting Services	-	-	10,000	10,000
Contract Services	2,203	11,312	40,000	28,688
Printing & Binding	-	-	1,000	1,000
Other Professional Services	-	-	6,000	6,000
General Liability Insurance	-	-	250	250
Postage	16	88	200	112
Matching Grant	-	-	-	-
Legal Notices	-	38	800	762
Licenses & Fees	-	-	-	-
Travel & Training	-	-	1,000	1,000
Other Expenditures	-	-	500	500
Office Supplies	-	38	500	462
Supplies	-	-	300	300
Land	129	129	100,000	99,871
PROJECTS				
Façade Improvement	-	155,551	758,750	603,199
South Locust	-	-	-	-
Alleyway Improvement	-	-	-	-
Other Projects	-	2,858	500,000	497,142
TOTAL CRA EXPENSES	3,068	178,105	1,437,300	1,259,195
GILI TRUST				
Bond Principal	-	25,001	51,001	26,000
Bond Interest	-	7,889	14,779	6,890
Other Expenditures	-	-	-	-
TOTAL GILI EXPENSES	-	32,890	65,780	32,890
CHERRY PARK LTD II				
Bond Principal	-	19,487	39,729	20,242
Bond Interest	-	10,103	19,451	9,348
TOTAL CHERRY PARK EXPENSES	-	29,590	59,180	29,590
GENTLE DENTAL				
Bond Principal	-	1,096	2,276	1,180
Bond Interest	-	1,005	1,926	921
TOTAL GENTLE DENTAL	-	2,101	4,202	2,101
PROCON TIF				
Bond Principal	-	4,572	9,467	4,895
Bond Interest	-	5,009	9,695	4,686
TOTAL PROCON TIF	-	9,581	19,162	9,581
WALNUT HOUSING PROJECT				
Bond Principal	-	17,368	39,151	21,783
Bond Interest	-	19,868	35,321	15,453
TOTAL WALNUT HOUSING	-	37,236	74,472	37,236

COMMUNITY REDEVELOPMENT AUTHORITY
FOR THE MONTH OF FEBRUARY 2009

	<u>MONTH ENDED</u> <u>FEBRUARY 2009</u>	<u>2008 - 2009</u> <u>YEAR TO DATE</u>	<u>2009</u> <u>BUDGET</u>	<u>REMAINING</u> <u>BALANCE</u>
BRUNS PET GROOMING				
Bond Principal	-	-	-	-
Bond Interest	-	-	-	-
TOTAL BRUNS PET GROOMING	-	-	-	-
GIRARD VET CLINIC				
Bond Principal	-	-	-	-
Bond Interest	-	-	-	-
TOTAL GIRARD VET CLINIC	-	-	-	-
TOTAL EXPENSES	3,068	289,503	1,660,096	1,370,593



Community Redevelopment Authority (CRA)

**Thursday, March 19, 2009
Regular Meeting**

Item D1

Bills

Staff Contact: Chad Nabity

11-Mar-09

TO: Community Redevelopment Authority Board Members
FROM: Chad Nabity, Planning Department Director
RE: Bills Submitted for Payment

The following bills have been submitted to the Community Redevelopment Authority Treasurer for preparation of payment.

City of Grand Island		
Administration Fees		\$2,093.85
Accounting		
Officenet Inc.		
Postage	December, January, Feb	\$60.07
Lawnscape		\$220.00
Grand Island Independent		\$38.73
Monthly & Redevelopment Plan Notices		
Mayer, Burns, Koenig & Janulewicz	Legal Services	\$569.25
Total:		<u><u>\$2,981.90</u></u>



Community Redevelopment Authority (CRA)

**Thursday, March 19, 2009
Regular Meeting**

Item E1

Committed Projects

Staff Contact: Chad Nabity

COMMITTED PROJECTS	AMOUNT	ESTIMATED DUE DATE
BID 6 (Landscaping)	\$95,000	Fall 2009
Hall County	\$37,500	Spring 2009
Romsa Real Estate Center	\$75,000	Spring 2009
BID 6 (Conduit)	\$55,000	Spring 2009
Paul Warshauer (Masonic Temple)	\$17,700	Spring 2009
2008 Wayside Horns	\$140,000	Spring 2009
2009 Wayside Horns	\$100,000	Fall 2009
Total Committed	\$520,200	

CRA PROPERTIES

Address	Purchase Price	Purchase Date	Demo Cost	Status
203 E 1 st St.	\$68,627	10-09-02	\$23,300	Surplus
217 E 1 st St	\$17,000	03-20-03	\$6,500	Surplus
408 E 2 nd St	\$4,869	11-11-05	\$7,500	Surplus
211 E 1 st	\$34,702	11-13-07	\$8,000	Surplus

February 28, 2009



Community Redevelopment Authority (CRA)

**Thursday, March 19, 2009
Regular Meeting**

Item X1

HDC

Staff Contact: Chad Nabity

HOUSING DEVELOPMENT CORPORATION

The Housing Development Corporation is a 501 © 3 non profit organization. Its mission is to provide affordable housing opportunities for low and moderate income households. The original agency was called the Hastings/Adams County Housing Development Corporation and served only Adams County. In 2001, the Nebraska Department of Economic Development combined the Hastings Corporation with the Grand Island Area Housing Corporation which expanded the service area to five counties. The Corporate Office is located in Hastings and we have a branch office in Grand Island. The service area is Adams, Clay, Hall, Nuckolls, and Webster Counties. Most of our grant programs are only available within the jurisdiction of communities.

HDC has a fulltime Executive Director, Deputy Director, two part time Program Directors and a three man construction crew. HDC has a seven member Board of Directors and a four member Advisory Committee.

HDC's Deputy Director is a licensed Lead Base Paint Hazard Reduction Inspector, Risk Assessor, and Clearance Tester. The Nebraska Department of Economic Development has designated HDC as a Community Housing Development Organization (CHDO).

Grant History

FUNDING SOURCE	GRANT	PROGRAM	AMOUNT	
NDED	93-HD-003	Down Payment Assistance	\$285,500.00	Hastings
NDED	95-CH013-01	NEB HI RED New Constr	\$240,000.00	Adams County
NDED	95-CH013-02	Operating	\$69,000.00	Hastings
NDED	96-CH013-01	Southwood Subdivision	\$450,000.00	Hastings
NDED	96-CH013-02	Operating	\$40,000.00	
NDED	97-CH013-01	Southwood	\$250,000.00	Hastings
NDED	98-CH013-01	Operating	\$25,000.00	
NDED	98-CH013-02	Southwood Subdivision	\$250,000.00	Hastings
NDED	99-CH013-01	Operating	\$25,000.00	
NDED	99-CH013-02	PRR and Southwood	\$169,000.00	Adams County
NDED	00-CH013-01	Operating	\$25,000.00	
NDED	01-CH013-01	Operating	\$24,203.00	
NDED	01-TFHP-402	Southwood	\$94,500.00	Hastings
NDED	02-TFTA-402	Purch, Rehab, Resale	\$114,000.00	Hastings
NDED	02-CH013-02	Lease to Own CROWN	\$275,000.00	Hastings
NIFA	2003	Tax Credits	\$982,000.00	Grand Island
NDED	02-CH013-03	Purch, Rehab, Resale	\$209,000.00	
NDED	04-CH413-02	Purch, Rehab, Resale	\$208,000.00	5 Co. Regional
NDED	05-TFHP-427	Southwood	\$263,000.00	Hastings
NDED	05-TFDH-401	Emergency Disaster Rehab	\$738,000.00	5 Co. Regional
NDED	05-TFPD-412	Pre-Development Funds	\$136,000.00	Harvard
NDED	05-CH413-02	Purch, Rehab, Resale	\$400,000.00	5 Co. Regional
NDED	06-TFHO-409	Owner Occupied Rehab	\$236,000.00	5 Co. Regional
NDED	06-TFHP-401	New Const, DPA/WMR	\$284,000.00	Harvard
NDED	07-TFHP-4071	Employer Assisted SFMC		Grand Island
		PRR	\$295,000.00	
NDED	07-TFHP-4069	Southwood	\$258,100.00	Hastings
NDED	08-TFHP-4050	Workforce Initiative		Grand Island
		DPA/WMR	\$388,050.00	
NDED	08-OEHO-4080	Owner Occupied Rehab	\$200,000.00	5 Co. Regional
NIFA	2003-2008	Outreach Partner Office		
		Operating	\$132,075.00	
CRA	1998-2008	Hastings - Operating	\$96,000.00	

NHDA	2002-2008	REACH Matching Funds	\$16,295.00	
FUNDRAISING	2002-2008	Donations for Ed Classes	\$10,800.00	
Community Development Block Grants (CDBG) Written and Administered By HDC				
NDED	2001	Owner Occupied Rehab	\$400,000.00	Hastings
NDED	2003	Owner Occupied Rehab	\$400,000.00	Kenesaw

Reduced Rate Mortgage – Super Target Funds

The Housing Development Corporation accessed \$1,501,825.00 in mortgage loans for the community of Grand Island. Overall HDC accessed more than 50% of the funds made available by the Nebraska Invest Finance Authority.

Households Assisted

Down Payment Assistance- Existing Homes	28
Southwood Subdivision – New Construction	46
CROWN Lease to Own – New Construction	11
Other New Construction	9
Purchase Rehab and Resell-Existing Homes	59
Down Payment Assistance with Miner Rehab	12
Owner Occupied Housing Rehabilitation	178

Increased Property Tax Base

New Construction	4.9 Million
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First Time Homebuyer Education

Individuals that Achieved Certification	490
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In 2001 HDC ceased to receive Operating/Administrative funds from NDED and in 2008 our contract with NIFA ended. All operating funds and developer fees must now come out of project funds. HDC must develop or preserve existing housing in order to keep our doors open.

2009 Grant Applications

Pleasant View Subdivision - Phase I – NDED Grant	\$382,930.00
Pleasant View Subdivision – Phase I – NIFA Loan	\$199,000.00
Neighborhood Stabilization Fund HUD/NDED Grant	\$1,032,000.00

Purchase and rehab 28 homes that are abandoned and/or foreclosed and return to the market. The HDC pre-application is ranked first after Lincoln and Omaha. A minimum of fifty per cent of the funds must be used in Hall County.

2009 HDC Set a Side Grants – Funds will be available in July

Owner Occupied Housing Rehabilitation	\$450,000.00
Purchase, Rehabilitation and Resale	\$150,000.00

HOUSING DEVELOPMENT CORPORATION BOARD OF DIRECTORS

Bill McLellan, President	Tier One Bank
Claire Aguilar, Vice President	Saint Francis Foundation
Charlotte Hamburger, Secretary/Treasurer	The Bridge
Deb Ross, Member	Head Start/Early Childhood Development
Tom Schik, Member	Catholic Social Services
Marian Turner, Member	Imperial Mall
Mary Lantz, Member	Retired

NDED requires that in order to be designated as a Community Housing Development Organization (CHDO), the Board of Directors can not have more than 1/3 elected public officials and must have at least 1/3 of the members meet income eligibility.

ADVISORY COUNCIL

Randy Chick	Hastings CRA
Larry Rader	Rader Insurance
Joni Kuzma	City of Grand Island
Mike Engelhard	Hastings Realtor

HDC's By Laws require that all individuals, who received program assistance during the calendar year, be notified and invited to Advisory Committee Meetings. This ensures that HDC meets the requirement of obtaining input from low and moderate income on program improvement strategies, proposed grants, and recommendations from the public.