

2011 Business and Innovation Act

Application Guidelines

Microenterprise Lending Program

*First cycle applications must be received by the Department no later than 5:00 PM on **March 15, 2012**. Applications may be hand-delivered or mailed to: Nebraska Department of Economic Development, Microenterprise Lending Program Representative, 301 Centennial Mall South, PO Box 94666, Lincoln, NE 68509. Applications also may be submitted electronically to: christina.bartels@nebraska.gov by the deadline.*

The purpose of the microenterprise program is to encourage and support the transfer of Nebraska-based technology and innovation in rural and urban areas of Nebraska in order to create high-growth, high technology businesses and to enhance creation of wealth and quality jobs.

All Micro-lending funds will be used by micro-loan delivery organizations to assist businesses in distressed areas. Please see Appendix A at the end of the application for a list of distressed areas. When determining eligibility, use the largest area that will qualify the business. For example, to determine if a business is in an area that meets the distress criteria, first determine if the county meets the criteria. If the county does not meet the criteria, then determine if the community the business is in meets the distress criteria. If the community does not meet the distress criteria, then look at eligibility by census tract.

Eligibility

Eligible Applicants:

Eligible applicants include Nebraska-based non-profit organizations located within the State of Nebraska. Such applicants must demonstrate that the organization and at least one key staff member has at least five (5) years of experience as a lender, preferably lending to micro-enterprises in Nebraska.

Eligible applicants must qualify as micro-loan delivery organizations that have Internal Revenue Service (IRS) designation as a 501(c)(3) or submit verification from an Attorney that the applicant operates as a 501(c)(4) or 501(c)(6) organization. All applicants must have a current Certificate of Good Standing from the Secretary of State at the time of application.

Eligible Projects/Priority Projects

Eligible projects include funding for a Revolving Loan Fund to make loans to eligible micro-enterprises in distressed areas. Other financing mechanisms administered by the applicant micro-loan delivery organization programs may be approved by the Department on a project-by-project basis.

Priority will be given to applicants that:

- 1) Have previous experience and a successful track record as an organization in providing loans to microenterprises;
- 2) At least one key staff person demonstrates previous experience and a successful track record in providing loans to microenterprises;
- 3) Demonstrate the Micro-lending Fund will result in filling a financing gap that is both needed and that microenterprises are interested in accessing.

Funding

The Department commits a maximum of \$700,000 per year for the next two years to be awarded to micro-loan delivery organizations. The minimum grant amount per project is \$200,000. No more than \$20,000 or 5% of the total Micro-lending grant, whichever is lesser, may be used for general administration (operating) costs of the micro-loan delivery organization.

Matching Requirements

The awarded applicant is required to provide a match equal to no less than 35% of the total Micro-lending amount awarded. Funds shall be matched by non-state funds equivalent in money or in-kind contributions, or a combination of both. Such matching funds may be from any non-state source, including private foundations, federal or local government sources, quasi-governmental entities, or commercial lending institutions, or any other funds whose source does not include funds appropriated by the Legislature. In addition to the proposed use of Micro-lending Funds, matching funds may be used for operational costs of the applicant micro-loan delivery organization, costs for technical assistance to microenterprises by the micro-loan delivery organization, or other similar activities approved by the Department.

Project Selection Criteria

Applicants will be evaluated on the following criteria:

- 1) Propose a sound business plan for the applicant micro-loan delivery organization which includes sufficient coordination with the Microenterprise Technical Assistance provider. Preference will be given to enhancing established revolving loan funds by expanding the availability of these funds to businesses with 6 – 10 employees and loan terms conducive to investment in start-up, high-growth, high technology businesses. Examples of these loan terms would be deferring all or a portion of the loan for 3 – 5 years as the microenterprise completes the prototyping phase of a new product and transitions to full commercialization and profitability.
- 2) Each loan program which ideally will have underwriting criteria appropriate for traditional micro-lending and micro-loans to start up high-growth, high technology businesses as discussed above.
- 3) Proposed increases in jobs and investment due to the Micro-lending Funds.
- 4) Loan program guidelines that include favorable terms and design for assisting microenterprises locating in or located in a Downtown or Central Business District as part of a strategy to encourage sustainability of these community assets.
- 5) A clear and precise plan for coordination with the Nebraska Small Business Collaborative (including the Rural Enterprise Assistance Project (REAP), Community Development Resources (CDR), and Catholic Charities-Microbusiness Training and Development Program (CC-MT)), the recipient of the Microenterprise Technical Assistance Funds.
- 6) Requirements of the Micro-lending Funds to be provided to businesses who are willingly receiving and responding to technical assistance efforts from the Nebraska Small Business Collaborative.
- 7) Demonstrate reasonable expectations for loan losses.
- 8) Demonstrate a proven system of reaching women and minority-owned businesses.
- 9) Geographic distribution of funds. All Micro-lending funds must be used to assist businesses in distressed areas. See Appendix A for a list of distressed areas.
- 10) Partnerships and strategy for coordination with commercial lending institutions in the program service area.
- 11) Capacity of the applicant organization and ability to monitor and provide quantitative results to the Department.
- 12) Increased leveraging of Micro-lending funds with non-state resources. Generally speaking, additional leveraged funds is considered a positive characteristic; however, the applicant must explain the effect of leveraged funds on the Micro-lending funds. For example, will the Micro-lending funds be limited to assisting businesses with 5 or fewer employees because the leverage funds are federal funds? If leverage funds do further restrict the Micro-lending funds the applicant must explain how the funds will still be filling a need and gap in available financing.

Reporting Criteria

Awarded applicants will be required to submit semi-annual reports to the Department. At a minimum, the annual report will include: names of businesses assisted; loan terms for loans closed; status of loans; update on program timeline and goals, number of businesses assisted, technical assistance provided, and other information requested by the Department.

Application Cycles

Micro-lending Application Cycle 1: Applications must be submitted to the Department no later than 5:00 p.m. on March 15, 2012. Up to \$700,000 will be awarded in Cycle 1.

Micro-lending Application Cycle 2: Applications must be submitted to the Department no later than 5:00 p.m. on October 15, 2012. Up to \$1,400,000 (less Cycle 1 award amount) will be awarded in Cycle 2.

2011 Business and Innovation Act

Application
Microenterprise Lending Program

DED USE ONLY
Date Received: _____

Part I: General Information

1. APPLICANT	2. APPLICATION PREPARER INFORMATION
Organization Name: _____	Name: _____
Address 1: _____	Address: _____
Address 2: _____	City: _____ State: _____ Zip: _____
City: _____ State: <u>NE</u> Zip: _____	Phone: _____
Organization Contact: _____	Email: _____
Phone: _____	Federal Tax ID #/SSN#: _____
Fax: _____	Application Preparer (check one)
Email: _____	<input type="checkbox"/> Out-of-State Consultant <input type="checkbox"/> Economic Development District
Federal Tax ID Number: _____	<input type="checkbox"/> In-State Consultant <input type="checkbox"/> Non-Profit Organization

3. CERTIFYING OFFICIAL

To the best of my knowledge and belief, data and information in this application are true and correct, including any commitment of local or other resources. This application has been duly authorized by the governing body of the applicant. This applicant will comply with all requirements governing the use of funds.

Signature in ink	Typed Name and Title	Date Signed
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Attest	Typed Name and Title	Date Signed
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PART II Funding Summary

	Microenterprise Funds Requested	Matching Funds (non-State sources)	Total Funds
Loan Funds			
General Administration			

Matching Requirements

The awarded applicant is required to provide a match of no less than 35% of the total award amount requested. Funds shall be matched by non-state funds equivalent in money or in-kind contributions, or a combination of both. Such matching funds may be from any non-state source including private foundations, federal or local government sources, quasi-governmental entities, commercial lending institutions, or any other funds whose source does not include funds appropriated by the Nebraska Legislature.

PART III Objectives & Outcomes

Please address the following areas, using additional sheets of paper as necessary. **Do not exceed 5 pages.**

1. Describe the need for Micro-lending Funds in your organization's service area. Include needs assessment method and results.
2. Briefly describe your organization's business plan, including, but not limited to: loan underwriting criteria, expectations for loan losses, system for reaching women and minority-owned businesses, and what geographic areas/distressed areas will be assisted with the Micro-lending Funds. Include an explanation of how you will underwrite loans for high growth/high technology business startups and businesses with 6-10 employees.
3. Please provide a summary of your organization's loan program guidelines.
4. Describe your organization's plan for coordination with the Nebraska Small Business Collaborative (REAP, CDR, and CC-MT), including how your organization will provide Micro-lending Funds to businesses receiving and responding to technical assistance from the Nebraska Small Business Collaborative.
5. What partnerships does your organization have with commercial lending institutions in your organization's service area? Describe your organization's strategy for coordination with commercial lending institutions in the service area.
6. Provide the names, titles, and capacity of the individuals that will play key roles in implementing this program. What experience do these individuals have with a successful microenterprise loan program?
7. How will requested funds be utilized? (Please note that any Micro-Lending Funds received must be used in an active micro-loan program. The funds are not intended to be used as a loan loss reserve.)
8. What are your goals for the proposed program? Please include proposed increases in jobs and investment as a result of the Micro-lending Funds. Describe how your organization will monitor its progress towards these goals.

PART IV Attachments & Exhibits

The following items should be included as exhibits to the application:

- *Attachment A*: Letter(s) of Commitment for matching funds, if applicable
- *Attachment B*: Loan Program Guidelines
- *Attachment C*: Implementation Schedule (see timeline attached)
- *Attachment D*: Resumes of key staff involved in project
- *Attachment E*: Organization's Business Plan
- *Attachment F*: IRS designation of 501(c)(3) status or letter from attorney verifying 501(c)4 or 501(c)6 status
- *Attachment G*: Certificate of Good Standing from the Secretary of State's office issued no sooner than 90 days prior to application submittal

Attachment C

Implementation Schedule

Please fill out the following table, showing proposed objectives, activities required to meet each objective and the projected date each objective will be accomplished. *Expand as necessary.*

Target Objective	Activities	Projected Date	Date Achieved

Appendix A – Distressed Areas

Microenterprise Lending Program

Counties

County*	Distressed**
Adams	Yes
Antelope	Yes
Arthur	Yes
Banner	Yes
Blaine	Yes
Boone	Yes
Box Butte	Yes
Boyd	Yes
Brown	Yes
Buffalo	Yes
Burt	Yes
Butler	Yes
Cass	Yes
Cedar	Yes
Chase	Yes
Cherry	Yes
Cheyenne	No
Clay	Yes
Colfax	Yes
Cuming	Yes
Custer	Yes
Dakota	Yes
Dawes	Yes
Dawson	Yes
Deuel	Yes

Appendix A – Distressed Areas

Dixon	Yes
Dodge	Yes
Douglas	No
Dundy	Yes
Fillmore	Yes
Franklin	Yes
Frontier	Yes
Furnas	Yes
Gage	Yes
Garden	Yes
Garfield	Yes
Gosper	Yes
Grant	Yes
Greeley	Yes
Hall	Yes
Hamilton	Yes
Harlan	Yes
Hayes	Yes
Hitchcock	Yes
Holt	Yes
Hooker	Yes
Howard	Yes
Jefferson	Yes
Johnson	Yes
Kearney	Yes
Keith	Yes
Keya Paha	Yes
Kimball	Yes
Knox	Yes
Lancaster	No
Lincoln	No

Appendix A – Distressed Areas

Logan	Yes
Loup	Yes
Madison	Yes
McPherson	Yes
Merrick	Yes
Morrill	Yes
Nance	Yes
Nemaha	Yes
Nuckolls	Yes
Otoe	Yes
Pawnee	Yes
Perkins	Yes
Phelps	Yes
Pierce	Yes
Platte	Yes
Polk	Yes
Red Willow	Yes
Richardson	Yes
Rock	Yes
Saline	Yes
Sarpy	No
Saunders	Yes
Scotts Bluff	Yes
Seward	Yes
Sheridan	Yes
Sherman	Yes
Sioux	Yes
Stanton	Yes
Thayer	Yes
Thomas	Yes
Thurston	Yes

Appendix A – Distressed Areas

Valley	Yes
Washington	Yes
Wayne	Yes
Webster	Yes
Wheeler	Yes
York	Yes

*Note: Communities and Census Tracts within non distressed counties may qualify as distressed. Please see list of distressed communities and Census Tracts for further information.

**Data sources:

1. Annual average percent of labor force in 2010 that was unemployed for Nebraska Counties (Source: Nebraska Department of Labor, Labor Market Information, 2011).
2. Per Capita Personal Income in 2009 (Source: US Bureau of the Census, 2010 Census of Population and Housing, 2011).
3. Population in 2000 (Source: US Bureau of the Census, 2000 Census of Population and Housing, 2002).
4. Population in 2010 (Source: US bureau of the Census, 2010 Census of Population and Housing, 2011)

Appendix A – Distressed Areas

Microenterprise Lending Program

Communities

Community*	County	Distressed**
Abie	Butler	Yes
Adams	Gage	Yes
Ainsworth	Brown	Yes
Albion	Boone	Yes
Alda	Hall	Yes
Alexandria	Thayer	Yes
Allen	Dixon	Yes
Alliance	Box Butte	Yes
Alma	Harlan	Yes
Alvo	Cass	Yes
Amherst	Buffalo	Yes
Anoka	Boyd	Yes
Anselmo	Custer	Yes
Ansley	Custer	Yes
Arapahoe	Furnas	Yes
Arcadia	Valley	Yes
Arlington	Washington	Yes
Arnold	Custer	Yes
Arthur	Arthur	Yes
Ashland	Saunders	Yes
Ashton	Sherman	Yes
Atkinson	Holt	Yes
Atlanta	Phelps	Yes
Auburn	Nemaha	Yes
Aurora	Hamilton	Yes
Avoca	Cass	Yes

Appendix A – Distressed Areas

Axtell	Kearney	Yes
Ayr	Adams	Yes
Bancroft	Cuming	Yes
Barada	Richardson	Yes
Barneston	Gage	Yes
Bartlett	Wheeler	Yes
Bartley	Red Willow	Yes
Bassett	Rock	Yes
Battle Creek	Madison	Yes
Bayard	Morrill	Yes
Bazile Mills	Knox	Yes
Beatrice	Gage	Yes
Beaver City	Furnas	Yes
Beaver Crossing	Seward	Yes
Bee	Seward	Yes
Beemer	Cuming	Yes
Belden	Cedar	Yes
Belgrade	Nance	Yes
Bellevue	Sarpy	Yes
Bellwood	Butler	Yes
Belvidere	Thayer	Yes
Benedict	York	Yes
Benkelman	Dundy	Yes
Bennet	Lancaster	No
Bennington	Douglas	No
Bertrand	Phelps	Yes
Berwyn	Custer	Yes
Big Springs	Deuel	Yes
Bladen	Webster	Yes
Blair	Washington	Yes
Bloomfield	Knox	Yes

Appendix A – Distressed Areas

Bloomington	Franklin	Yes
Blue Hill	Webster	Yes
Blue Springs	Gage	Yes
Boys Town	Douglas	Yes
Bradshaw	York	Yes
Brady	Lincoln	Yes
Brainard	Butler	Yes
Brewster	Blaine	Yes
Bridgeport	Morrill	Yes
Bristow	Boyd	Yes
Broadwater	Morrill	Yes
Brock	Nemaha	Yes
Broken Bow	Custer	Yes
Brownville	Nemaha	Yes
Brule	Keith	Yes
Bruning	Thayer	Yes
Bruno	Butler	Yes
Brunswick	Antelope	Yes
Burchard	Pawnee	Yes
Burr	Otoe	Yes
Burton	Keya Paha	Yes
Burwell	Garfield	Yes
Bushnell	Kimball	Yes
Butte	Boyd	Yes
Byron	Thayer	Yes
Cairo	Hall	Yes
Callaway	Custer	Yes
Cambridge	Furnas	Yes
Campbell	Franklin	Yes
Carleton	Thayer	Yes
Carroll	Wayne	Yes

Appendix A – Distressed Areas

Cedar Bluffs	Saunders	Yes
Cedar Creek	Cass	Yes
Cedar Rapids	Boone	Yes
Center	Knox	Yes
Central City	Merrick	Yes
Ceresco	Saunders	Yes
Chadron	Dawes	Yes
Chambers	Holt	Yes
Chapman	Merrick	Yes
Chappell	Deuel	Yes
Chester	Thayer	Yes
Clarks	Merrick	Yes
Clarkson	Colfax	Yes
Clatonia	Gage	Yes
Clay Center	Clay	Yes
Clearwater	Antelope	Yes
Clinton	Sheridan	Yes
Cody	Cherry	Yes
Coleridge	Cedar	Yes
Colon	Saunders	Yes
Columbus	Platte	Yes
Comstock	Custer	Yes
Concord	Dixon	Yes
Cook	Johnson	Yes
Cordova	Seward	Yes
Cornlea	Platte	Yes
Cortland	Gage	Yes
Cotesfield	Howard	Yes
Cowles	Webster	Yes
Cozad	Dawson	Yes
Crab Orchard	Johnson	Yes

Appendix A – Distressed Areas

Craig	Burt	Yes
Crawford	Dawes	Yes
Creighton	Knox	Yes
Creston	Platte	Yes
Crete	Saline	Yes
Crofton	Knox	Yes
Crookston	Cherry	Yes
Culbertson	Hitchcock	Yes
Curtis	Frontier	Yes
Cushing	Howard	Yes
Dakota City	Dakota	Yes
Dalton	Cheyenne	Yes
Danbury	Red Willow	Yes
Dannebrog	Howard	Yes
Davenport	Thayer	Yes
Davey	Lancaster	No
David City	Butler	Yes
Dawson	Richardson	Yes
Daykin	Jefferson	Yes
Decatur	Burt	Yes
Denton	Lancaster	Yes
Deshler	Thayer	Yes
DeWeese	Clay	Yes
DeWitt	Saline	Yes
Diller	Jefferson	Yes
Dix	Kimball	Yes
Dixon	Dixon	Yes
Dodge	Dodge	Yes
Doniphan	Hall	Yes
Dorchester	Saline	Yes
Douglas	Otoe	Yes

Appendix A – Distressed Areas

DuBois	Pawnee	Yes
Dunbar	Otoe	Yes
Duncan	Platte	Yes
Dunning	Blaine	Yes
Dwight	Butler	Yes
Eagle	Cass	Yes
Eddyville	Dawson	Yes
Edgar	Clay	Yes
Edison	Furnas	Yes
Elba	Howard	Yes
Elgin	Antelope	Yes
Elk Creek	Johnson	Yes
Elm Creek	Buffalo	Yes
Elmwood	Cass	Yes
Elsie	Perkins	Yes
Elwood	Gosper	Yes
Elyria	Valley	Yes
Emerson	Dakota	Yes
Emmet	Holt	Yes
Endicott	Jefferson	Yes
Ericson	Wheeler	Yes
Eustis	Frontier	Yes
Ewing	Holt	Yes
Exeter	Fillmore	Yes
Fairbury	Jefferson	Yes
Fairfield	Clay	Yes
Fairmont	Fillmore	Yes
Falls City	Richardson	Yes
Farnam	Dawson	Yes
Farwell	Howard	Yes
Filley	Gage	Yes

Appendix A – Distressed Areas

Firth	Lancaster	Yes
Fordyce	Cedar	Yes
Fort Calhoun	Washington	Yes
Foster	Pierce	Yes
Franklin	Franklin	Yes
Fremont	Dodge	Yes
Friend	Saline	Yes
Fullerton	Nance	Yes
Funk	Phelps	Yes
Gandy	Logan	Yes
Garland	Seward	Yes
Garrison	Butler	Yes
Geneva	Fillmore	Yes
Genoa	Nance	Yes
Gering	Scotts Bluff	Yes
Gibbon	Buffalo	Yes
Gilead	Thayer	Yes
Giltner	Hamilton	Yes
Glenvil	Clay	Yes
Goehner	Seward	Yes
Gordon	Sheridan	Yes
Gothenburg	Dawson	Yes
Grafton	Fillmore	Yes
Grand Island	Hall	Yes
Grant	Perkins	Yes
Greeley	Greeley	Yes
Greenwood	Cass	Yes
Gresham	York	Yes
Gretna	Sarpy	No
Gross	Boyd	Yes
Guide Rock	Webster	Yes

Appendix A – Distressed Areas

Gurley	Cheyenne	Yes
Hadar	Pierce	Yes
Haigler	Dundy	Yes
Hallam	Lancaster	Yes
Halsey	Thomas	Yes
Hamlet	Hayes	Yes
Hampton	Hamilton	Yes
Harbine	Jefferson	Yes
Hardy	Nuckolls	Yes
Harrison	Sioux	Yes
Hartington	Cedar	Yes
Harvard	Clay	Yes
Hastings	Adams	Yes
Hay Springs	Sheridan	Yes
Hayes Center	Hayes	Yes
Hazard	Sherman	Yes
Heartwell	Kearney	Yes
Hebron	Thayer	Yes
Hemingford	Box Butte	Yes
Henderson	York	Yes
Hendley	Furnas	Yes
Henry	Scotts Bluff	Yes
Herman	Washington	Yes
Hershey	Lincoln	No
Hickman	Lancaster	Yes
Hildreth	Franklin	Yes
Holbrook	Furnas	Yes
Holdrege	Phelps	Yes
Holstein	Adams	Yes
Homer	Dakota	Yes
Hooper	Dodge	Yes

Appendix A – Distressed Areas

Hordville	Hamilton	Yes
Hoskins	Wayne	Yes
Howard/Boelus	Howard	Yes
Howells	Colfax	Yes
Hubbard	Dakota	Yes
Hubbell	Thayer	Yes
Humboldt	Richardson	Yes
Humphrey	Platte	Yes
Huntley	Harlan	Yes
Hyannis	Grant	Yes
Imperial	Chase	Yes
Indianola	Red Willow	Yes
Inglewood	Dodge	Yes
Inman	Holt	Yes
Ithaca	Saunders	Yes
Jackson	Dakota	Yes
Jansen	Jefferson	Yes
Johnson	Nemaha	Yes
Johnstown	Brown	Yes
Julian	Nemaha	Yes
Juniata	Adams	Yes
Kearney	Buffalo	Yes
Kenesaw	Adams	Yes
Kennard	Washington	Yes
Kilgore	Cherry	Yes
Kimball	Kimball	Yes
Lamar	Chase	Yes
Laurel	Cedar	Yes
LaVista	Sarpy	Yes
Lawrence	Nuckolls	Yes
Lebanon	Red Willow	Yes

Appendix A – Distressed Areas

Leigh	Colfax	Yes
Leshara	Saunders	Yes
Lewellen	Garden	Yes
Lewiston	Pawnee	Yes
Lexington	Dawson	Yes
Liberty	Gage	Yes
Lincoln	Lancaster	Yes
Lindsay	Platte	Yes
Linwood	Butler	Yes
Litchfield	Sherman	Yes
Lodgepole	Cheyenne	Yes
Long Pine	Brown	Yes
Loomis	Phelps	Yes
Lorton	Otoe	Yes
Louisville	Cass	Yes
Loup City	Sherman	Yes
Lushton	York	Yes
Lyman	Scotts Bluff	Yes
Lynch	Boyd	Yes
Lyons	Burt	Yes
Macy	Thurston	Yes
Madison	Madison	Yes
Madrid	Perkins	Yes
Magnet	Cedar	Yes
Malcolm	Lancaster	Yes
Malmo	Saunders	Yes
Manley	Cass	Yes
Marquette	Hamilton	Yes
Martinsburg	Dixon	Yes
Maskell	Dixon	Yes
Mason City	Custer	Yes

Appendix A – Distressed Areas

Maxwell	Lincoln	Yes
Maywood	Frontier	Yes
McCook	Red Willow	Yes
McCool Junction	York	Yes
McGrew	Scotts Bluff	Yes
McLean	Pierce	Yes
Mead	Saunders	Yes
Meadow Grove	Madison	Yes
Melbeta	Scotts Bluff	Yes
Memphis	Saunders	Yes
Merna	Custer	Yes
Merriman	Cherry	Yes
Milford	Seward	Yes
Miller	Buffalo	Yes
Milligan	Fillmore	Yes
Minatare	Scotts Bluff	Yes
Minden	Kearney	Yes
Mitchell	Scotts Bluff	Yes
Monowi	Boyd	Yes
Monroe	Platte	Yes
Moorefield	Frontier	Yes
Morrill	Scotts Bluff	Yes
Morse Bluff	Saunders	Yes
Mullen	Hooker	Yes
Murdock	Cass	Yes
Murray	Cass	Yes
Naper	Boyd	Yes
Naponee	Franklin	Yes
Nebraska City	Otoe	Yes
Nehawka	Cass	Yes
Neligh	Antelope	Yes

Appendix A – Distressed Areas

Nelson	Nuckolls	Yes
Nemaha	Nemaha	Yes
Nenzel	Cherry	Yes
Newcastle	Dixon	Yes
Newman Grove	Madison	Yes
Newport	Rock	Yes
Nickerson	Dodge	Yes
Niobrara	Knox	Yes
Nora	Nuckolls	Yes
Norfolk	Madison	Yes
Norman	Kearney	Yes
North Bend	Dodge	Yes
North Loup	Valley	Yes
North Platte	Lincoln	Yes
Oak	Nuckolls	Yes
Oakdale	Antelope	Yes
Oakland	Burt	Yes
Obert	Cedar	Yes
Oconto	Custer	Yes
Octavia	Butler	Yes
Odell	Gage	Yes
Ogallala	Keith	Yes
Ohiowa	Fillmore	Yes
Omaha	Douglas	Yes
O'Neill	Holt	Yes
Ong	Clay	Yes
Orchard	Antelope	Yes
Ord	Valley	Yes
Orleans	Harlan	Yes
Oscelola	Polk	Yes
Oshkosh	Garden	Yes

Appendix A – Distressed Areas

Osmond	Pierce	Yes
Otoe	Otoe	Yes
Overton	Dawson	Yes
Oxford	Furnas	Yes
Page	Holt	Yes
Palisade	Hitchcock	Yes
Palmer	Merrick	Yes
Palmyra	Otoe	Yes
Panama	Lancaster	No
Papillion	Sarpy	No
Pawnee City	Pawnee	Yes
Paxton	Keith	Yes
Pender	Thurston	Yes
Peru	Nemaha	Yes
Petersburg	Boone	Yes
Phillips	Hamilton	Yes
Pickrell	Gage	Yes
Pierce	Pierce	Yes
Pilger	Stanton	Yes
Plainview	Pierce	Yes
Platte Center	Platte	Yes
Plattsmouth	Cass	Yes
Pleasant Dale	Seward	Yes
Pleasanton	Buffalo	Yes
Plymouth	Jefferson	Yes
Polk	Polk	Yes
Ponca	Dixon	Yes
Potter	Cheyenne	Yes
Prague	Saunders	Yes
Preston	Richardson	Yes
Primrose	Boone	Yes

Appendix A – Distressed Areas

Prosser	Adams	Yes
Ragan	Harlan	Yes
Ralston	Douglas	Yes
Randolph	Cedar	Yes
Ravenna	Buffalo	Yes
Raymond	Lancaster	Yes
Red Cloud	Webster	Yes
Republican City	Harlan	Yes
Reynolds	Jefferson	Yes
Richland	Colfax	Yes
Rising City	Butler	Yes
Riverdale	Buffalo	Yes
Riverton	Franklin	Yes
Roca	Lancaster	Yes
Rockville	Sherman	Yes
Rogers	Colfax	Yes
Rosalie	Thurston	Yes
Roseland	Adams	Yes
Royal	Antelope	Yes
Rulo	Richardson	Yes
Rushville	Sheridan	Yes
Ruskin	Nuckolls	Yes
Saint Edward	Boone	Yes
Saint Helena	Cedar	Yes
Saint Paul	Howard	Yes
Salem	Richardson	Yes
Santee	Knox	Yes
Sargent	Custer	Yes
Saronville	Clay	Yes
Schuyler	Colfax	Yes
Scotia	Greeley	Yes

Appendix A – Distressed Areas

Scottsbluff	Scotts Bluff	Yes
Scribner	Dodge	Yes
Seneca	Thomas	Yes
Seward	Seward	Yes
Shelby	Polk	Yes
Shelton	Buffalo	Yes
Shickley	Fillmore	Yes
Sholes	Wayne	Yes
Shubert	Richardson	Yes
Sidney	Cheyenne	No
Silver Creek	Merrick	Yes
Smithfield	Gosper	Yes
Snyder	Dodge	Yes
South Bend	Cass	Yes
South Sioux City	Dakota	Yes
Spalding	Greeley	Yes
Spencer	Boyd	Yes
Sprague	Lancaster	Yes
Springfield	Sarpy	Yes
Springview	Keya Paha	Yes
Stamford	Harlan	Yes
Stanton	Stanton	Yes
Staplehurst	Seward	Yes
Stapleton	Logan	Yes
Steele City	Jefferson	Yes
Steinauer	Pawnee	Yes
Stella	Richardson	Yes
Sterling	Johnson	Yes
Stockham	Hamilton	Yes
Stockville	Frontier	Yes
Strang	Fillmore	Yes

Appendix A – Distressed Areas

Stratton	Hitchcock	Yes
Stromsburg	Polk	Yes
Stuart	Holt	Yes
Sumner	Dawson	Yes
Superior	Nuckolls	Yes
Surprise	Butler	Yes
Sutherland	Lincoln	Yes
Sutton	Clay	Yes
Swanton	Saline	Yes
Syracuse	Otoe	Yes
Table Rock	Pawnee	Yes
Talmage	Otoe	Yes
Tarnov	Platte	Yes
Taylor	Loup	Yes
Tecumseh	Johnson	Yes
Tekamah	Burt	Yes
Terrytown	Scotts Bluff	Yes
Thayer	York	Yes
Theford	Thomas	Yes
Thurston	Thurston	Yes
Tilden	Madison	Yes
Tobias	Saline	Yes
Trenton	Hitchcock	Yes
Trumbull	Clay	Yes
Uehling	Dodge	Yes
Ulysses	Butler	Yes
Unadilla	Otoe	Yes
Union	Cass	Yes
Upland	Franklin	Yes
Utica	Seward	Yes
Valentine	Cherry	Yes

Appendix A – Distressed Areas

Valley	Douglas	Yes
Valparaiso	Saunders	Yes
Venango	Perkins	Yes
Verdel	Knox	Yes
Verdigre	Knox	Yes
Verdon	Richardson	Yes
Virginia	Gage	Yes
Waco	York	Yes
Wahoo	Saunders	Yes
Wakefield	Dixon	Yes
Wallace	Lincoln	Yes
Walthill	Thurston	Yes
Washington	Washington	Yes
Waterbury	Dixon	Yes
Waterloo	Douglas	Yes
Wauneta	Chase	Yes
Wausa	Knox	Yes
Waverly	Lancaster	No
Wayne	Wayne	Yes
Weeping Water	Cass	Yes
Wellfleet	Lincoln	No
West Point	Cuming	Yes
Western	Saline	Yes
Weston	Saunders	Yes
Whitney	Dawes	Yes
Wilber	Saline	Yes
Wilcox	Kearney	Yes
Wilsonville	Furnas	Yes
Winnebago	Thurston	Yes
Winnetoan	Knox	Yes
Winside	Wayne	Yes

Appendix A – Distressed Areas

Winslow	Dodge	Yes
Wisner	Cuming	Yes
Wolbach	Greeley	Yes
Wood Lake	Cherry	Yes
Wood River	Hall	Yes
Wymore	Gage	Yes
Wynot	Cedar	Yes
York	York	Yes
Yutan	Saunders	Yes

*Note: Census Tracts within non distressed communities may qualify as distressed. Please see list of distressed Census Tracts for further information.

**Data sources:

1. Unemployment by Sex and Age 2009 (Source: US Bureau of the Census, 2005-2009 American Community Survey, 2010).
2. Per Capita Personal Income in 2009 (Source: US Bureau of the Census, 2005-2009 American Community Survey, 2010).
3. Population in 2000 (Source: US Bureau of the Census, 2000 Census of Population and Housing, 2002).
4. Population in 2010 (Source: US bureau of the Census, 2010 Census of Population and Housing, 2011)

Appendix A – Distressed Areas

Microenterprise Lending Program

Census Tracts

Geography*	Distressed**
Census Tract 9548, Cheyenne County, Nebraska	Yes
Census Tract 9549, Cheyenne County, Nebraska	No
Census Tract 9550, Cheyenne County, Nebraska	Yes
Census Tract 2, Douglas County, Nebraska	Yes
Census Tract 3, Douglas County, Nebraska	Yes
Census Tract 4, Douglas County, Nebraska	Yes
Census Tract 5, Douglas County, Nebraska	Yes
Census Tract 6, Douglas County, Nebraska	Yes
Census Tract 7, Douglas County, Nebraska	Yes
Census Tract 8, Douglas County, Nebraska	Yes
Census Tract 11, Douglas County, Nebraska	Yes
Census Tract 12, Douglas County, Nebraska	Yes
Census Tract 16, Douglas County, Nebraska	Yes
Census Tract 18, Douglas County, Nebraska	Yes
Census Tract 19, Douglas County, Nebraska	Yes
Census Tract 20, Douglas County, Nebraska	Yes
Census Tract 21, Douglas County, Nebraska	Yes
Census Tract 22, Douglas County, Nebraska	Yes
Census Tract 23, Douglas County, Nebraska	Yes
Census Tract 24, Douglas County, Nebraska	Yes
Census Tract 25, Douglas County, Nebraska	Yes
Census Tract 26, Douglas County, Nebraska	Yes
Census Tract 27, Douglas County, Nebraska	Yes
Census Tract 28, Douglas County, Nebraska	Yes
Census Tract 29, Douglas County, Nebraska	Yes
Census Tract 30, Douglas County, Nebraska	Yes

Appendix A – Distressed Areas

Census Tract 31, Douglas County, Nebraska	Yes
Census Tract 32, Douglas County, Nebraska	Yes
Census Tract 33, Douglas County, Nebraska	Yes
Census Tract 34.01, Douglas County, Nebraska	Yes
Census Tract 34.02, Douglas County, Nebraska	Yes
Census Tract 35, Douglas County, Nebraska	Yes
Census Tract 36, Douglas County, Nebraska	Yes
Census Tract 37, Douglas County, Nebraska	Yes
Census Tract 38, Douglas County, Nebraska	Yes
Census Tract 39, Douglas County, Nebraska	Yes
Census Tract 40, Douglas County, Nebraska	Yes
Census Tract 42, Douglas County, Nebraska	Yes
Census Tract 43, Douglas County, Nebraska	Yes
Census Tract 44, Douglas County, Nebraska	Yes
Census Tract 45, Douglas County, Nebraska	Yes
Census Tract 46, Douglas County, Nebraska	Yes
Census Tract 47, Douglas County, Nebraska	Yes
Census Tract 48, Douglas County, Nebraska	Yes
Census Tract 49, Douglas County, Nebraska	Yes
Census Tract 50, Douglas County, Nebraska	Yes
Census Tract 51, Douglas County, Nebraska	Yes
Census Tract 52, Douglas County, Nebraska	Yes
Census Tract 53, Douglas County, Nebraska	Yes
Census Tract 54, Douglas County, Nebraska	Yes
Census Tract 55, Douglas County, Nebraska	Yes
Census Tract 56, Douglas County, Nebraska	Yes
Census Tract 57, Douglas County, Nebraska	Yes
Census Tract 58, Douglas County, Nebraska	Yes
Census Tract 59.01, Douglas County, Nebraska	Yes
Census Tract 59.02, Douglas County, Nebraska	Yes
Census Tract 60, Douglas County, Nebraska	Yes

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Census Tract 61.01, Douglas County, Nebraska	Yes
Census Tract 61.02, Douglas County, Nebraska	Yes
Census Tract 62.02, Douglas County, Nebraska	Yes
Census Tract 63.01, Douglas County, Nebraska	Yes
Census Tract 63.02, Douglas County, Nebraska	Yes
Census Tract 63.03, Douglas County, Nebraska	Yes
Census Tract 64, Douglas County, Nebraska	Yes
Census Tract 65.03, Douglas County, Nebraska	Yes
Census Tract 65.04, Douglas County, Nebraska	Yes
Census Tract 65.05, Douglas County, Nebraska	Yes
Census Tract 65.06, Douglas County, Nebraska	Yes
Census Tract 66.02, Douglas County, Nebraska	Yes
Census Tract 66.03, Douglas County, Nebraska	Yes
Census Tract 66.04, Douglas County, Nebraska	Yes
Census Tract 67.01, Douglas County, Nebraska	Yes
Census Tract 67.03, Douglas County, Nebraska	Yes
Census Tract 67.04, Douglas County, Nebraska	Yes
Census Tract 68.03, Douglas County, Nebraska	Yes
Census Tract 68.04, Douglas County, Nebraska	Yes
Census Tract 68.05, Douglas County, Nebraska	Yes
Census Tract 68.06, Douglas County, Nebraska	Yes
Census Tract 69.03, Douglas County, Nebraska	Yes
Census Tract 69.04, Douglas County, Nebraska	Yes
Census Tract 69.05, Douglas County, Nebraska	Yes
Census Tract 69.06, Douglas County, Nebraska	Yes
Census Tract 70.01, Douglas County, Nebraska	Yes
Census Tract 70.02, Douglas County, Nebraska	Yes
Census Tract 70.03, Douglas County, Nebraska	Yes
Census Tract 71.01, Douglas County, Nebraska	Yes
Census Tract 71.02, Douglas County, Nebraska	Yes
Census Tract 73.03, Douglas County, Nebraska	Yes

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Census Tract 73.04, Douglas County, Nebraska	Yes
Census Tract 73.07, Douglas County, Nebraska	No
Census Tract 73.08, Douglas County, Nebraska	No
Census Tract 73.09, Douglas County, Nebraska	No
Census Tract 73.10, Douglas County, Nebraska	Yes
Census Tract 73.11, Douglas County, Nebraska	Yes
Census Tract 73.12, Douglas County, Nebraska	No
Census Tract 73.13, Douglas County, Nebraska	Yes
Census Tract 74.05, Douglas County, Nebraska	Yes
Census Tract 74.06, Douglas County, Nebraska	Yes
Census Tract 74.07, Douglas County, Nebraska	Yes
Census Tract 74.08, Douglas County, Nebraska	Yes
Census Tract 74.09, Douglas County, Nebraska	Yes
Census Tract 74.24, Douglas County, Nebraska	Yes
Census Tract 74.29, Douglas County, Nebraska	No
Census Tract 74.30, Douglas County, Nebraska	No
Census Tract 74.31, Douglas County, Nebraska	Yes
Census Tract 74.32, Douglas County, Nebraska	Yes
Census Tract 74.33, Douglas County, Nebraska	Yes
Census Tract 74.34, Douglas County, Nebraska	Yes
Census Tract 74.35, Douglas County, Nebraska	Yes
Census Tract 74.36, Douglas County, Nebraska	Yes
Census Tract 74.37, Douglas County, Nebraska	No
Census Tract 74.38, Douglas County, Nebraska	Yes
Census Tract 74.39, Douglas County, Nebraska	Yes
Census Tract 74.40, Douglas County, Nebraska	Yes
Census Tract 74.41, Douglas County, Nebraska	Yes
Census Tract 74.42, Douglas County, Nebraska	Yes
Census Tract 74.43, Douglas County, Nebraska	Yes
Census Tract 74.44, Douglas County, Nebraska	Yes
Census Tract 74.45, Douglas County, Nebraska	Yes

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Census Tract 74.46, Douglas County, Nebraska	Yes
Census Tract 74.47, Douglas County, Nebraska	Yes
Census Tract 74.48, Douglas County, Nebraska	Yes
Census Tract 74.49, Douglas County, Nebraska	Yes
Census Tract 74.50, Douglas County, Nebraska	Yes
Census Tract 74.51, Douglas County, Nebraska	No
Census Tract 74.52, Douglas County, Nebraska	No
Census Tract 74.53, Douglas County, Nebraska	Yes
Census Tract 74.54, Douglas County, Nebraska	No
Census Tract 74.55, Douglas County, Nebraska	Yes
Census Tract 74.56, Douglas County, Nebraska	Yes
Census Tract 74.57, Douglas County, Nebraska	Yes
Census Tract 74.58, Douglas County, Nebraska	Yes
Census Tract 74.59, Douglas County, Nebraska	Yes
Census Tract 74.60, Douglas County, Nebraska	No
Census Tract 74.61, Douglas County, Nebraska	No
Census Tract 74.62, Douglas County, Nebraska	Yes
Census Tract 74.63, Douglas County, Nebraska	Yes
Census Tract 74.64, Douglas County, Nebraska	Yes
Census Tract 74.65, Douglas County, Nebraska	No
Census Tract 74.66, Douglas County, Nebraska	Yes
Census Tract 74.67, Douglas County, Nebraska	Yes
Census Tract 74.68, Douglas County, Nebraska	Yes
Census Tract 75.04, Douglas County, Nebraska	Yes
Census Tract 75.05, Douglas County, Nebraska	Yes
Census Tract 75.06, Douglas County, Nebraska	Yes
Census Tract 75.07, Douglas County, Nebraska	No
Census Tract 75.08, Douglas County, Nebraska	No
Census Tract 75.09, Douglas County, Nebraska	No
Census Tract 75.10, Douglas County, Nebraska	No
Census Tract 1, Lancaster County, Nebraska	Yes

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Census Tract 2.01, Lancaster County, Nebraska	Yes
Census Tract 2.02, Lancaster County, Nebraska	Yes
Census Tract 3, Lancaster County, Nebraska	Yes
Census Tract 4, Lancaster County, Nebraska	Yes
Census Tract 5, Lancaster County, Nebraska	Yes
Census Tract 6, Lancaster County, Nebraska	Yes
Census Tract 7, Lancaster County, Nebraska	Yes
Census Tract 8, Lancaster County, Nebraska	Yes
Census Tract 9, Lancaster County, Nebraska	Yes
Census Tract 10, Lancaster County, Nebraska	Yes
Census Tract 11, Lancaster County, Nebraska	Yes
Census Tract 12, Lancaster County, Nebraska	Yes
Census Tract 13.01, Lancaster County, Nebraska	Yes
Census Tract 13.02, Lancaster County, Nebraska	Yes
Census Tract 14, Lancaster County, Nebraska	Yes
Census Tract 15, Lancaster County, Nebraska	Yes
Census Tract 16, Lancaster County, Nebraska	Yes
Census Tract 17, Lancaster County, Nebraska	Yes
Census Tract 18, Lancaster County, Nebraska	Yes
Census Tract 19, Lancaster County, Nebraska	Yes
Census Tract 20, Lancaster County, Nebraska	Yes
Census Tract 21, Lancaster County, Nebraska	Yes
Census Tract 22, Lancaster County, Nebraska	Yes
Census Tract 23, Lancaster County, Nebraska	Yes
Census Tract 24, Lancaster County, Nebraska	Yes
Census Tract 25, Lancaster County, Nebraska	Yes
Census Tract 27.01, Lancaster County, Nebraska	Yes
Census Tract 27.02, Lancaster County, Nebraska	Yes
Census Tract 28, Lancaster County, Nebraska	Yes
Census Tract 29, Lancaster County, Nebraska	Yes
Census Tract 30.01, Lancaster County, Nebraska	Yes

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Census Tract 30.02, Lancaster County, Nebraska	Yes
Census Tract 30.03, Lancaster County, Nebraska	Yes
Census Tract 31.01, Lancaster County, Nebraska	Yes
Census Tract 31.02, Lancaster County, Nebraska	Yes
Census Tract 32.01, Lancaster County, Nebraska	Yes
Census Tract 32.02, Lancaster County, Nebraska	Yes
Census Tract 33, Lancaster County, Nebraska	Yes
Census Tract 34, Lancaster County, Nebraska	Yes
Census Tract 35, Lancaster County, Nebraska	Yes
Census Tract 36.01, Lancaster County, Nebraska	Yes
Census Tract 36.04, Lancaster County, Nebraska	Yes
Census Tract 36.05, Lancaster County, Nebraska	Yes
Census Tract 36.06, Lancaster County, Nebraska	Yes
Census Tract 37.04, Lancaster County, Nebraska	Yes
Census Tract 37.06, Lancaster County, Nebraska	Yes
Census Tract 37.07, Lancaster County, Nebraska	Yes
Census Tract 37.08, Lancaster County, Nebraska	Yes
Census Tract 37.09, Lancaster County, Nebraska	Yes
Census Tract 37.10, Lancaster County, Nebraska	Yes
Census Tract 37.11, Lancaster County, Nebraska	Yes
Census Tract 37.12, Lancaster County, Nebraska	Yes
Census Tract 38.01, Lancaster County, Nebraska	Yes
Census Tract 38.02, Lancaster County, Nebraska	Yes
Census Tract 101, Lancaster County, Nebraska	No
Census Tract 102, Lancaster County, Nebraska	No
Census Tract 103, Lancaster County, Nebraska	No
Census Tract 104, Lancaster County, Nebraska	No
Census Tract 9597, Lincoln County, Nebraska	No
Census Tract 9598, Lincoln County, Nebraska	Yes
Census Tract 9599, Lincoln County, Nebraska	Yes
Census Tract 9602, Lincoln County, Nebraska	Yes

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Census Tract 9603, Lincoln County, Nebraska	Yes
Census Tract 9604, Lincoln County, Nebraska	Yes
Census Tract 9605, Lincoln County, Nebraska	Yes
Census Tract 9606, Lincoln County, Nebraska	Yes
Census Tract 101.03, Sarpy County, Nebraska	Yes
Census Tract 101.04, Sarpy County, Nebraska	Yes
Census Tract 101.05, Sarpy County, Nebraska	Yes
Census Tract 101.06, Sarpy County, Nebraska	Yes
Census Tract 101.07, Sarpy County, Nebraska	Yes
Census Tract 101.08, Sarpy County, Nebraska	Yes
Census Tract 102.03, Sarpy County, Nebraska	Yes
Census Tract 102.04, Sarpy County, Nebraska	Yes
Census Tract 102.05, Sarpy County, Nebraska	No
Census Tract 102.06, Sarpy County, Nebraska	No
Census Tract 102.07, Sarpy County, Nebraska	Yes
Census Tract 102.08, Sarpy County, Nebraska	Yes
Census Tract 103.02, Sarpy County, Nebraska	Yes
Census Tract 103.04, Sarpy County, Nebraska	Yes
Census Tract 104.01, Sarpy County, Nebraska	Yes
Census Tract 104.02, Sarpy County, Nebraska	Yes
Census Tract 105.01, Sarpy County, Nebraska	Yes
Census Tract 105.02, Sarpy County, Nebraska	Yes
Census Tract 105.03, Sarpy County, Nebraska	Yes
Census Tract 106.05, Sarpy County, Nebraska	No
Census Tract 106.07, Sarpy County, Nebraska	No
Census Tract 106.10, Sarpy County, Nebraska	No
Census Tract 106.11, Sarpy County, Nebraska	No
Census Tract 106.12, Sarpy County, Nebraska	Yes
Census Tract 106.13, Sarpy County, Nebraska	No
Census Tract 106.14, Sarpy County, Nebraska	Yes
Census Tract 106.15, Sarpy County, Nebraska	No

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Census Tract 106.16, Sarpy County, Nebraska	No
Census Tract 106.17, Sarpy County, Nebraska	Yes
Census Tract 106.18, Sarpy County, Nebraska	Yes
Census Tract 106.19, Sarpy County, Nebraska	No
Census Tract 106.20, Sarpy County, Nebraska	No
Census Tract 107.01, Sarpy County, Nebraska	No
Census Tract 107.02, Sarpy County, Nebraska	Yes

*Note: Census Tracts within a distressed community are considered distressed even when listed as non distressed in list

Example: If the City of Lincoln is distressed, then all of the Census Tracts within the city limits are considered to be distressed.

**Data sources:

1. Unemployment by Sex and Age 2009 (Source: US Bureau of the Census, 2005-2009 American Community Survey, 2010).
2. Per Capita Personal Income in 2009 (Source: US Bureau of the Census, 2005-2009 American Community Survey, 2010).
3. Population in 2000 (Source: US Bureau of the Census, 2000 Census of Population and Housing, 2002).
4. Population in 2010 (Source: US bureau of the Census, 2010 Census of Population and Housing, 2011)