

**WAHOO CITY COUNCIL AGENDA**  
**Tuesday, July 22, 2025 - 7:00 PM**  
**Wahoo Public Library, 637 N Maple St, Wahoo, NE 68066**

NOTICE IS HEREBY GIVEN that the Mayor and Council of the City of Wahoo meet on the second and fourth Tuesdays of each month at the Wahoo Public Library, 637 N Maple Street Wahoo, Nebraska, at 7:00 p.m. Notice of special meetings shall be given by posting a notice thereof on the bulletin board in City Hall, U.S. Post Office, and FirstBank of Nebraska, at least 24 hours before the special meeting. All Council meetings are open to the public and the agenda, which is kept continually current, is available for public inspection at the office of the City Clerk at City Hall during normal business hours.

Individuals requiring physical or sensory accommodations, individual interpreter service, Braille, large print or recorded material, please contact the ADA Coordinator at City Hall, 605 North Broadway, Wahoo, Nebraska, 68066, telephone 402-443-3222 as far in advance as possible, but no later than 48 hours before the scheduled event.

{{Name: Agenda Item Name}}

**Pledge of Allegiance**

**Announcement of the Open Meetings Act**

**Call to order and roll call**

**Proclamation**

**Audience comments on items not listed on the agenda**

**Department head reports**

1. Informational presentation from Charlesworth Consulting on the differences between pooling and standard insurance
2. Library Director

**Consent Agenda**

1. Acceptance of excused absence of Mayor or Council member(s)
2. Approval of the July 8, 2025 minutes of the City Council
3. Approval of Tyson Haller as a volunteer Firefighter
4. Appointment of Jordan Bang to the Board of Public Works
5. Approval of claims

**Public hearing and associated action items**

**Action items not requiring a public hearing**

1. Update from Richard Vernon regarding Destiny Campus project
2. Support of application for CDBG Planning funds for a Downtown Revitalization Plan
3. Approval of a waiver of separate submittals for a replat of Robert's 3rd addition 3rd replat
4. Approval of a waiver of separate submittals for a replat of Lots 7-10 and Part of lot 11 Block 126 County Addition
5. Acceptance of the City of Wahoo Utilities Department Audited Financial Statements for 2024

**Mayor's comments on items not listed on the agenda**

**Council Comments on items not listed on the agenda**

**Adjourn**

**Upcoming planned meeting dates and agenda deadlines**



# Associational Trusts: A Comprehensive Guide to Risk Pooling

This presentation explores how associational trusts compare to traditional insurance options, providing organizations with essential information to make informed risk management decisions.

# What Are Associational Trusts?

Associational trusts (risk pools) emerged in the 1980s as an alternative to expensive traditional insurance, offering:

## Collaborative Risk Sharing

Organizations collectively distribute risk of loss.

## Member-Focused Governance

Not-for-profit entities accountable to members, not shareholders.

## Collective Performance

Members' losses directly impact future contribution requirements.

# Anatomy & Advantages of Associational Trusts

Key aspects to consider when evaluating a risk pool:

## Structure

Members, board, administration, loss control, claim administration, reinsurance

## Benefits

Specialized coverage, training programs, and potential dividends.

## Considerations

Possible additional assessments if losses exceed fund balances.

# How a Pool Works



## Member Contributions

Organizations pay based on risk profile.



## Shared Risk Absorption

Combined fund spreads risk across members.



## Claims Management

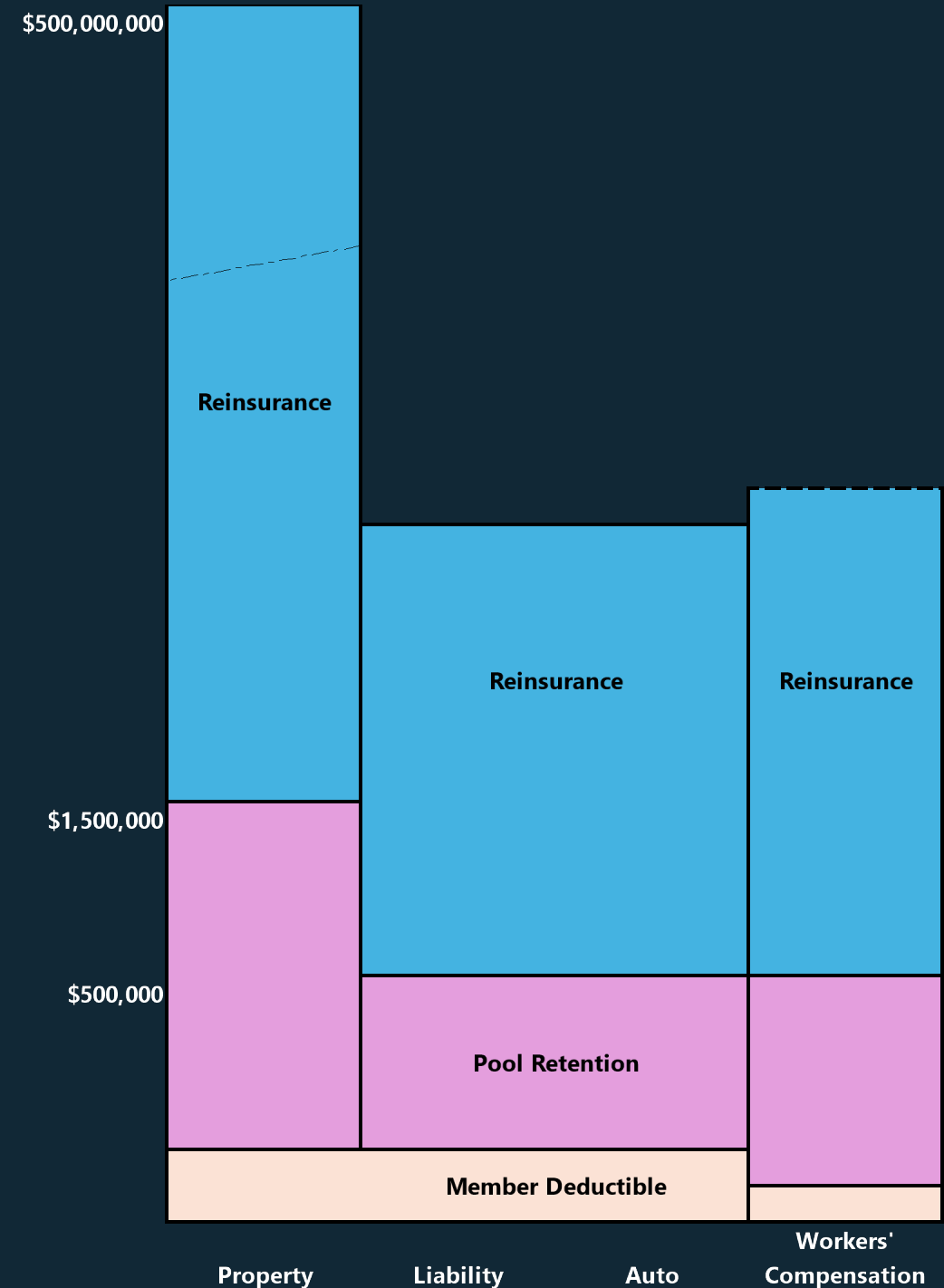
Administrators oversee payments from collective fund.



## Financial Assessment

Regular evaluations determine assessments or distributions.

This collective approach aligns member incentives while offering tailored coverage and cost control.



# Traditional Insurance: Pros and Cons

## Regulatory Oversight

State-approved forms and rates provide standardized protection.

## Coverage Consistency

Uniform terms across insurers enable easier comparison.

## Predictable Exposure

Limited to deductibles and audit adjustments; rarely offers premium refunds.

## Financial Stability

Larger capital base with potential state guaranty fund protection.

## Market Volatility

Carrier risk appetite shifts can impact premium costs and coverage availability.

# Joining Process Comparison



## Trust Membership

Requires reviewing bylaws, board approval, funding terminal liability, and completing membership documentation.



## Traditional Insurance

Involves receiving quotes, selecting coverage, issuing binding order through broker, and receiving policy documents.

Trust membership demands greater organizational commitment and governance involvement than traditional insurance.

# Exit Procedures and Considerations

## Leaving an Associational Trust

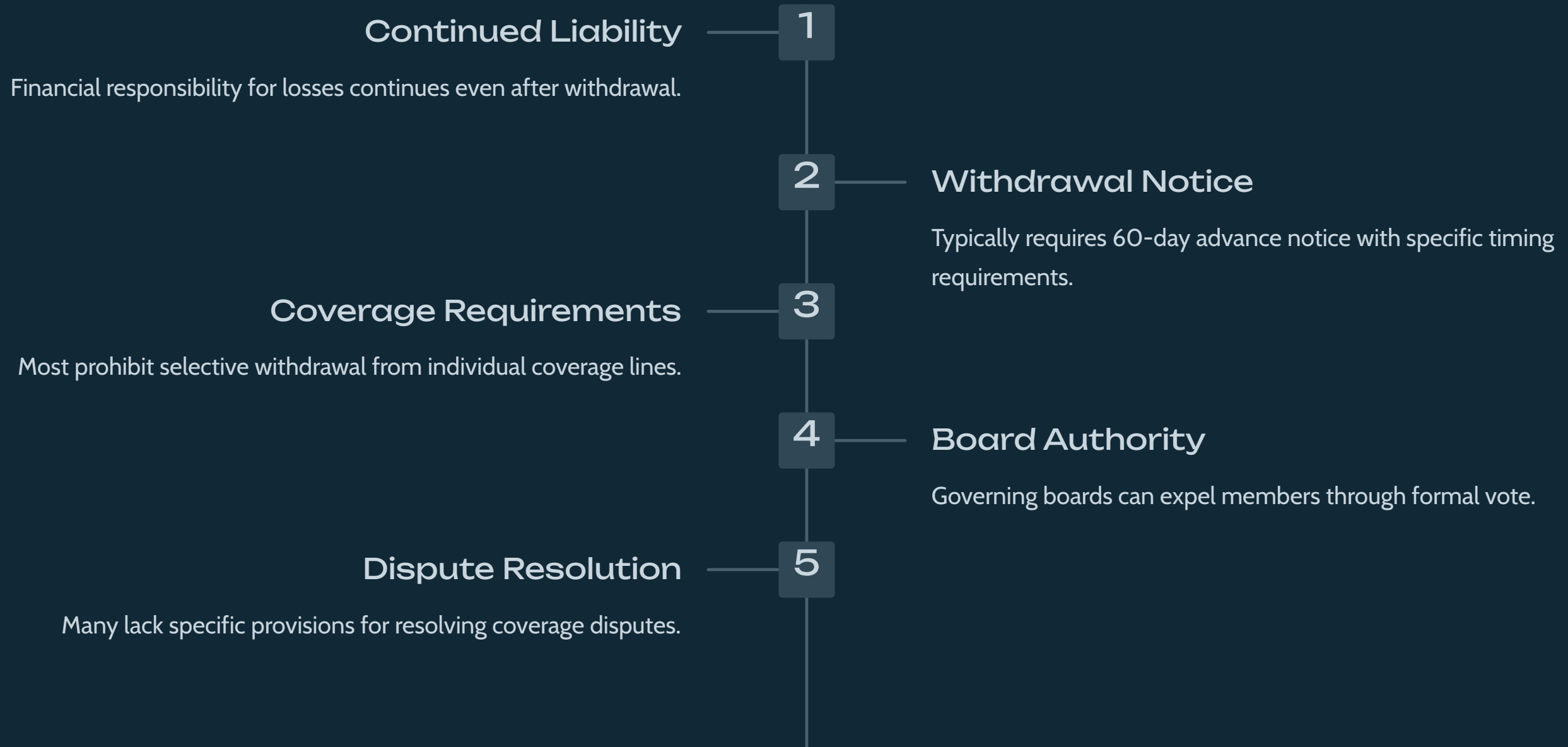
- Requires formal written withdrawal notice (often non-revocable)
- Typically prohibits rejoining for three years
- Maintains liability for assessments from losses during membership
- Possible loss of future dividends for period of membership

## Ending Traditional Insurance

- Simply allow policy to expire without renewal
- No restrictions on future coverage purchases
- No ongoing liability beyond policy period

# Key Trust Provisions to Consider

Review these critical provisions before joining an associational trust:



# Making Your Decision: Insurance vs. Trust Membership

3-5

Year Commitment

Optimal timeframe for trust membership evaluation

60

Day Notice

Typical trust withdrawal requirement

100%

Review Needed

Trust provisions requiring thorough examination

## Key Considerations:

- Risk tolerance for potential assessments
- Value of specialized coverages and services
- Financial preparedness for assessment obligations
- Importance of governance participation

The Council met in Regular session in the Wahoo Public Library, in compliance with the agenda posted at City Hall, Post Office, and First Bank of Nebraska, and the City of Wahoo website, with each Council member being notified of the agenda prior to the meeting. The meeting was called to order by Mayor Gerald D. Johnson at 7:00 PM and opened with the Pledge of Allegiance. The public was informed of the location of posting of the Open Meetings Law. Roll call was taken with the following Council members: Ryan Ideus: Present, Stuart Krejci: Present, Patrick Nagle: Present, Chris Rappl: Absent, Shane Sweet: Present, Carl Warford: Absent.

Police Chief Joe Baudler gave a status report on the police department.

Parks and Rec Director Kevin Stuhr gave a report on the Parks, Recreation, and Senior Services departments.

City Council Member Krejci motioned, City Council Member Rappl seconded to approve the consent agenda which included approval of the minutes of the June 24, 2025 meeting of the City Council, approval of Mayor's re-appointment of Jessica Pearson, Andrea Brooks and Eric Baumert to the Planning Commission (3-year term ending July 2028), approval of Mayor's re-appointment of Paul Eddie and new appointment of Tim Fasel to the Board of Adjustments (3-Year term expiring July 2028), approval of payment in the amount of \$3,570.00 to SENDD for FY 2025-26 membership and housing dues, and approval of the following claims:

BLD – Access Elevator \$382.80, Baltz, Susan \$400.00, Heartland Office Cleaners \$1,040.00, Jackson Services \$284.48, Plunkett's \$349.42,  
CEM – SiteOne Landscape Supply \$1,408.34, Todd Valley \$136.04,  
COM – Reditech \$2,710.76,  
EDU – NE Law Enforcement Training Center \$80.00,  
EQU – Scholz \$10,700.00,  
INS – LARM \$143.94,  
LIB – Baker & Taylor \$704.60, Cengage \$50.73, Center Point \$169.21, Lincoln Journal Star \$252.00, Midwest Tape \$482.37,  
MED – Airgas \$112.47, BoundTree \$619.12, Samsara \$1,890.00, Stryker \$201.36,  
MISC – One Call Concepts \$53.38, Wahoo Area Economic Development \$7,500.00, Wahoo Parks and Rec \$70,000.00,  
POS – USPS \$219.00,  
PRO – JEO \$4,000.00,  
STR – Pavers \$150.30, Wahoo Concrete \$216.50, Watkins Concrete \$633.60,  
SUP – Amazon \$1,421.15, Coast to Coast \$112.96,  
UNI – Rivalry \$125.00,  
UTL – Charter \$124.98, Wahoo Utilities \$4,684.75, Waste Connection \$266.13,  
VEH – Ozzy's Auto \$82.40, Sid Dillion \$104.22

Roll call vote Krejci, yes; Rappl, yes; Nagle, yes; Sweet, yes; Warford, yes; Ideus, yes. Motion carried.

City Administrator Harrell read an email from the developer of the Kennedy Campus South Hall Project. Members of the public expressed opposition to the plan for Phase II of the Kennedy Campus Project that would alter Kennedy Park.

City Attorney Lausterer and City Administrator Harrell detailed the process for redevelopment. The council voiced support of the project and indicated a need for a more detailed plan for the park space of the new development.

City Council Member Ideus left the meeting at 8:54pm

City Council Member Krejci motioned, City Council Member Sweet seconded to approve a lease agreement for 608 N Linden. Roll call vote Krejci, yes; Sweet, yes; Warford, yes; Ideus, absent, and not voting; Rapp, yes; Nagle, yes. Motion carried.

The meeting was adjourned at 8:55pm.

Approved:

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Christina Fasel, City Clerk

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Gerald D. Johnson, Mayor

GL Account and Title	Vendor Name	Description	Invoice Number	Invoice Date	Net Invoice Amount	Amount Paid
<b>GENERAL FUND</b>						
<b>101-01-235.000 CASH BOND PAYABLE</b>						
101-01-235.000 CASH BOND PAYABLE	Black Dragon Fireworks	refund of Fireworks Stand Deposit	2025	07/07/2025	500.00	.00
Total 101-01-235.000 CASH BOND PAYABLE:					500.00	.00
<b>101-01-550.000 RENTS-LAND/BLDGS/EQUIP</b>						
101-01-550.000 RENTS-LAND/BLDGS/EQUIP	First Interstate Bank	Securit Deposit for 608 N Linden Suite B	SECURITY DE	07/01/2025	1,600.00	.00
Total 101-01-550.000 RENTS-LAND/BLDGS/EQUIP:					1,600.00	.00
<b>101-01-550.310 MATERIALS &amp; SUPPLIES</b>						
101-01-550.310 MATERIALS & SUPPLIES	Quill Corporation	electronics duster	44645642	06/24/2025	21.69	.00
Total 101-01-550.310 MATERIALS & SUPPLIES:					21.69	.00
<b>101-01-550.315 GAS &amp; DIESEL - REIMBURSEABLE</b>						
101-01-550.315 GAS & DIESEL - REIMBURSEABLE	NE Department of Revenue	Q2 2025 Motor Fuels Tax	Q2 2025 FUEL	07/10/2025	405.00	.00
Total 101-01-550.315 GAS & DIESEL - REIMBURSEABLE:					405.00	.00
<b>101-01-554.630 BUILDING MAINTENANCE</b>						
101-01-554.630 BUILDING MAINTENANCE	Baltz, Susan	2 weeks office cleaning	2JUL25	07/13/2025	400.00	.00
101-01-554.630 BUILDING MAINTENANCE	Jackson Services, Inc.	City Hall Mats	5603692	07/15/2025	63.95	.00
Total 101-01-554.630 BUILDING MAINTENANCE:					463.95	.00
<b>101-01-554.660 COMPUTER/SOFTWARE MAINTENANCE</b>						
101-01-554.660 COMPUTER/SOFTWARE MAINTENANCE	Caselle, Inc.	Contract Support and maintenance charges 8/1/25-8/31/25	INV-08632	07/01/2025	1,152.65	.00
Total 101-01-554.660 COMPUTER/SOFTWARE MAINTENANCE:					1,152.65	.00
Total GENERAL FUND:					4,143.29	.00
<b>POLICE FUND</b>						
<b>102-01-550.310 MATERIALS &amp; SUPPLIES</b>						
102-01-550.310 MATERIALS & SUPPLIES	DASH Medical Gloves	gloves 2 cases	INV1333434	06/20/2025	229.00	.00
102-01-550.310 MATERIALS & SUPPLIES	Simons Home Store	keys	A310780	06/12/2025	9.96	.00
102-01-550.310 MATERIALS & SUPPLIES	Simons Home Store	mounting tape	A311722	06/23/2025	13.99	.00
102-01-550.310 MATERIALS & SUPPLIES	Simons Home Store	plywood	B7989	06/21/2025	11.50	.00
102-01-550.310 MATERIALS & SUPPLIES	Simons Home Store	Black Spray Paint, fasteners	B7992	06/21/2025	8.69	.00
Total 102-01-550.310 MATERIALS & SUPPLIES:					273.14	.00
<b>102-01-550.360 UTILITIES-ELEC./TELE./GARBAGE</b>						
102-01-550.360 UTILITIES-ELEC./TELE./GARBAGE	Verizon Wireless	Acct 483732120-00001 Police Hotspot	6177699255	07/04/2025	160.04	.00
Total 102-01-550.360 UTILITIES-ELEC./TELE./GARBAGE:					160.04	.00

GL Account and Title	Vendor Name	Description	Invoice Number	Invoice Date	Net Invoice Amount	Amount Paid
<b>102-01-554.640 CAR/TRUCK MAINTENANCE</b>						
102-01-554.640 CAR/TRUCK MAINTENANCE	Cuda's Auto & Towing, Inc	Alternator Unit 50	10449	06/30/2025	576.00	.00
102-01-554.640 CAR/TRUCK MAINTENANCE	Cuda's Auto & Towing, Inc	lube and oil filter F250	10450	06/30/2025	80.00	.00
102-01-554.640 CAR/TRUCK MAINTENANCE	Cuda's Auto & Towing, Inc	tire repair	10451	06/30/2025	30.00	.00
Total 102-01-554.640 CAR/TRUCK MAINTENANCE:					686.00	.00
<b>102-01-940.720 OTHER EQUIPMENT</b>						
102-01-940.720 OTHER EQUIPMENT	Omaha Tactical	assult carrier	INV-191	07/01/2025	845.00	.00
Total 102-01-940.720 OTHER EQUIPMENT:					845.00	.00
Total POLICE FUND:					1,964.18	.00
<b>STREET FUND</b>						
<b>103-01-550.360 UTILITIES-ELEC./TELE./GARBAGE</b>						
103-01-550.360 UTILITIES-ELEC./TELE./GARBAGE	Butler Public Power District	Walking Trail Tunnel Lt	JUL2025	07/01/2025	41.95	.00
Total 103-01-550.360 UTILITIES-ELEC./TELE./GARBAGE:					41.95	.00
<b>103-01-550.410 EDUCATION &amp; TRAINING EXPENSE</b>						
103-01-550.410 EDUCATION & TRAINING EXPENSE	Holiday Inn Express	hotel for Winter Workshop Training - Day	25426	06/25/2025	110.00	.00
103-01-550.410 EDUCATION & TRAINING EXPENSE	Holiday Inn Express	hotel for Winter Workshop Training - Rezek	25438	06/25/2025	110.00	.00
103-01-550.410 EDUCATION & TRAINING EXPENSE	Holiday Inn Express	hotel for Winter Workshop Training - Bohaty	25439	06/25/2025	110.00	.00
103-01-550.410 EDUCATION & TRAINING EXPENSE	Holiday Inn Express	hotel for Winter Workshop Training - Berthelsen	25454	06/25/2025	110.00	.00
Total 103-01-550.410 EDUCATION & TRAINING EXPENSE:					440.00	.00
<b>103-01-554.630 BUILDING MAINTENANCE</b>						
103-01-554.630 BUILDING MAINTENANCE	Jackson Services, Inc.	St. mats	5603691	07/15/2025	31.30	.00
Total 103-01-554.630 BUILDING MAINTENANCE:					31.30	.00
<b>103-01-554.640 CAR/TRUCK MAINTENANCE</b>						
103-01-554.640 CAR/TRUCK MAINTENANCE	Inland Truck Parts & Servic	Truck Repair	IN-1832504	07/02/2025	12,898.96	.00
Total 103-01-554.640 CAR/TRUCK MAINTENANCE:					12,898.96	.00
Total STREET FUND:					13,412.21	.00
<b>CEMETERY FUND</b>						
<b>104-01-550.310 MATERIALS &amp; SUPPLIES</b>						
104-01-550.310 MATERIALS & SUPPLIES	Otte Oil Company	Cemetery Supplies	I003533	06/30/2025	94.40	.00
Total 104-01-550.310 MATERIALS & SUPPLIES:					94.40	.00
<b>104-01-550.420 INSURANCE &amp; BONDS</b>						
104-01-550.420 INSURANCE & BONDS	League Assn of Risk Mana	Spray Master insurance coverage	113609	07/15/2025	72.68	.00
Total 104-01-550.420 INSURANCE & BONDS:					72.68	.00

GL Account and Title	Vendor Name	Description	Invoice Number	Invoice Date	Net Invoice Amount	Amount Paid
<b>104-01-550.820 REPURCHASE OF LOTS</b>						
104-01-550.820 REPURCHASE OF LOTS	Leffers, Dale	Repurchase of Cemetery Lots - 4th Add of KoH, Blk 12, Lots 17 & 18	1	04/30/2025	600.00	.00
Total 104-01-550.820 REPURCHASE OF LOTS:					600.00	.00
Total CEMETERY FUND:					767.08	.00
<b>DEBT SERVICE FUND</b>						
<b>110-01-554.660 COMPUTER/SOFTWARE MAINTENANCE</b>						
110-01-554.660 COMPUTER/SOFTWARE MAINTENANCE	Caselle, Inc.	Contract Support and maintenance charges 8/1/25-8/31/25	INV-08632	07/01/2025	207.80	.00
Total 110-01-554.660 COMPUTER/SOFTWARE MAINTENANCE:					207.80	.00
Total DEBT SERVICE FUND:					207.80	.00
<b>BUILDING &amp; ZONING FUND</b>						
<b>115-01-456.700 DEPOSIT FOR OCCUPANCY CERT.</b>						
115-01-456.700 DEPOSIT FOR OCCUPANCY CERT.	Ka-Boomers Enterprises	refund of Fireworks Stand Depoist	2025	07/07/2025	500.00	.00
Total 115-01-456.700 DEPOSIT FOR OCCUPANCY CERT.:					500.00	.00
<b>115-01-546.110 SALARIES &amp; WAGES</b>						
115-01-546.110 SALARIES & WAGES	Wahoo Utilities	Reimbursement of Dave Henke's time	7325	07/12/2025	55.00	.00
Total 115-01-546.110 SALARIES & WAGES:					55.00	.00
Total BUILDING & ZONING FUND:					555.00	.00
<b>EMS</b>						
<b>121-01-550.700 CONTRACTED BILLING FEES</b>						
121-01-550.700 CONTRACTED BILLING FEES	One Billing Solutions, LLC	monthly billings June 2025	INV235963	06/01/2025	2,908.50	.00
Total 121-01-550.700 CONTRACTED BILLING FEES:					2,908.50	.00
Total EMS:					2,908.50	.00
<b>CHESTNUT STREET PROJECT</b>						
<b>122-01-130.010 OPERATING - INVESTMENTS</b>						
122-01-130.010 OPERATING - INVESTMENTS	First Bank of Nebraska	Investment of Chestnut Street Funds	72025	07/22/2025	780,000.00	.00
Total 122-01-130.010 OPERATING - INVESTMENTS:					780,000.00	.00
Total CHESTNUT STREET PROJECT:					780,000.00	.00
Grand Totals:					803,958.06	.00

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GL Account and Title	Vendor Name	Description	Invoice Number	Invoice Date	Net Invoice Amount	Amount Paid
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Dated: \_\_\_\_\_

Mayor: \_\_\_\_\_

City Council: \_\_\_\_\_

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\_\_\_\_\_

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\_\_\_\_\_

City Recorder: \_\_\_\_\_

The following funding opportunities are made available through the CDBG Program for 2025 Program Year (July 1, 2025 – June 30, 2026):

### CDBG Opportunity Chart 2025

Opportunity	National Obj. / HUD Matrix Code(s) <sup>1</sup>	Match <sup>2</sup>	Minimum		Maximum	
			CDBG Project Activity <sup>3</sup>	CDBG Project Activity <sup>3</sup>	General Admin. <sup>4</sup>	Const. Mgmt.
<b>Downtown Revitalization (DTR)</b>	<b>SBA   SBS   LMA   LMC</b> <i>Priority Activity: 14E Commercial Rehab</i>	25%	\$250,000	\$400,000	10% or \$25,000	\$10,000
<b>Economic Development (ED)</b>	<b>LMJ   LMA   LMC   SBA   SBS</b> <i>Priority Activities: 18A Econ. Dev. Direct Financial Assistance to For-Profit Business</i>	100%	\$125,000	\$1,000,000	\$10,000 (flat amount)	\$5,000
<b>Planning (PP)</b>	<b>LMA   LMC   SBA</b> <i>Priority Activity: 20A Planning</i>	<ul style="list-style-type: none"> <li>Multi-Jurisdictional: based on the entities participating</li> <li>10% for Villages</li> <li>20% for Second Class Cities</li> <li>25% for Counties</li> <li>30% for First Class Cities</li> </ul>	\$20,000	Single, \$50,000 Joint, \$70,000	10% or \$3,000	N/A
<b>Public Works —</b> • <b>Facilities (PWF)</b> or • <b>Infrastructure (PWI)</b>	<b>LMA   LMC</b> <i>Priority Activities: Refer to Part III Section 4.2 (PWF)   Section 5.2 (PWI)</i>		\$250,000	\$600,000	10% or \$25,000	\$5,000
<b>Tourism Development (TD)</b>	<b>SBA   SBS   LMA   LMC   LMJ</b> <i>Priority Activities: Refer to Part III, Section 6.2.</i>	25%	\$250,000	\$450,000	10% or \$25,000	\$5,000

<sup>1</sup> Full list and description of activities appears at [Part II, Section 3.02](#). In addition, all projects are eligible for 21A *General Administration (GA)*; and all except PP are eligible for *Construction Management (CM)*; under the HUD Matrix Code activity for CDBG infrastructure greatest amount of CDBG funds budgeted).

<sup>2</sup> GA & CM activities are not used for calculating match requirements.

<sup>3</sup> CDBG Project Activity refers to HUD Matrix Code eligible activities, Section 3. Project Activity does *not* include Construction Management, and/or General Administration.

<sup>4</sup> The lesser amount

A DTR Grant is something we would be eligible for in future years, supported by the DTR Plan, which is the part we want to apply for this year under the planning grant opportunity. (Opp 3)

## Part III. CDBG Application Opportunities

This area further elaborates how applications can be submitted within six opportunities.

### Opportunity 1: Downtown Revitalization (DTR)

#### 1.1 | DTR Purpose

CDBG funds can be utilized for downtown revitalization projects. The purpose of the Downtown Revitalization (DTR) opportunity is to leverage investments that will contribute to the revitalization or redevelopment of downtown infrastructure and develop a greater capacity for growth, addressing health and safety concerns and commercial revitalization within the traditional business centers of our Nebraska communities. This provides a sound basis for fostering local economic development through public and private sector partnerships. This recognizes the importance of the condition and viability of a downtown to increase the community's tax base and cultivates a tangible center for community activity. These projects directly relate to business retention, expansion, and location decisions, but also address public gathering space, recognizing that downtowns reflect the economic core and persona of our communities.

Activities assist communities in their implementation of comprehensive downtown revitalization plans to stabilize and enhance clearly defined downtown areas, providing benefit to low- and moderate-income residents of the community or aid in the elimination of substandard or blighted structures and areas in the downtown.

DTR resources are for the implementation of the project (i.e., physical improvements to the built environment); such funds become available to the applicant upon successful completion of the requirements of a downtown revitalization predevelopment/planning study. Because responsible, intelligent implementation arises from well-informed planning processes, if applicable the applicant must make available their DTR study prior to, or along with the application-

The primary objective for the DTR opportunity is funding projects meeting the CDBG national objective to aid in the prevention or elimination of slums or blight on an area (SBA). Activities proposed in applications for CDBG funding in the DTR opportunity may also meet the national objectives of benefitting low- and moderate-income persons (through the subcategories LMI Benefit as LMA on an Area Basis, LMC Limited Clientele, or SBS Slum/Blight on a spot basis).

#### 1.2 | DTR Priority Activity

Eligible activities must be located within the downtown area. The Priority Activity for DTR is:

- a) **Commercial Rehabilitation (14E):** Rehabilitation of privately owned commercial property occupied by business tenants or the commercial property owner's business. *This activity is limited to exterior improvements (façade improvements). Interior improvements (e.g., electrical, plumbing, HVAC, etc.) are ineligible unless the activities address the correction of municipal code violations (i.e., public safety).*

**ATTENTION:** Public improvements, such as sidewalks or street improvements, cannot be combined into the priority activity of commercial rehabilitation. These are *separate* activities, and each must be reflected in the application budget as a separate budget line item.

### 1.3 | DTR Eligible Activities

Public facilities and improvements must support commercial rehabilitation and are not stand-alone activities. Following is a list of secondary activities:

- a) Acquisition of Real Property (01): Acquisition of real property that will be developed for a commercial purpose.
- b) Clearance and Demolition (04): Clearance or demolition of buildings/improvements, or the movement of buildings to other sites.
- c) Flood Drainage Improvements (03I): Acquisition, construction, or rehabilitation of flood drainage facilities. However, if stormwater management improvements are integral to another eligible CDBG activity like a street improvement activity, costs associated *should* be included in the street improvement activity rather than flood drainage improvements.
- d) Water/Sewer Improvements (03J): Installation or replacement of water lines, sanitary sewers, storm sewers, and fire hydrants. Costs of street reconstruction made necessary by water/sewer improvement activities are included under this activity.
- e) Street Improvements (03K): Installation or reconstruction of streets, street drains, storm drains, curbs and gutters.
- f) Sidewalks (03L): Improvements to sidewalks. (Only as a public safety improvement to meet American with Disability [ADA] Standards.) \*\*For DTR, the sidewalks need to reside within the designated downtown district boundary.
- g) Other Public Improvements – Removal of Architectural Barriers (03Z)\*\*<sup>6</sup>: Supporting Activities related to removal of architectural barriers that resist mobility and accessibility to sites/facilities.
- h) Construction Management: Costs related to compliance with Davis-Bacon and Related Acts (DBRA). Construction Management always supports the HUD Matrix Code activity with the greatest budgeted amount of CDBG funds.

#### **Administration**

- a) General Administration (21A): Overall administration, including (but not limited to) salaries, wages, and related costs of subrecipient staff or others engaged in grant management and implementation, monitoring, and evaluation.

### 1.4 | DTR Ineligible Activities

- a) Non-profit entities are not eligible for DTR funding.
- b) Rehabilitation of vacant or vacated commercial property as a speculative offering with no business tenant committed is not permitted.
- c) Repairing, operating, or maintaining eligible facility and infrastructure activities are ineligible.
- d) Refer to *Part II. Section 3.2 – Ineligible Activities*.

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<sup>6</sup> \*\*\*NOTE: Proceed with caution if using this activity and refer to CDBG Manual, Chapter 3 on National Objective eligibility.

## 1.5 | DTR Grant Amount and Matching Funds

Downtown Revitalization – Key Minimums, Maximums, and Requirements	
Minimum CDBG Project Costs	\$250,000
Maximum CDBG Project Costs	\$400,000
General Administration	10% of CDBG Project Costs not to exceed \$25,000
Construction Management	\$10,000
Local Matching Funds	25% of CDBG Project Costs (excludes CDBG general administration and construction management.)

## 1.6 | DTR Application Exhibits

The following exhibits are required for this opportunity unless otherwise noted:

Exhibit A	Notice of Public Hearing	
Exhibit B	Authorizing Resolution	
Exhibit C1	Statement of Assurances and Certification	
Exhibit C2	Citizen Participation Plan	
Exhibit D	Residential Anti-Displacement and Relocation Assistance Plan	
Exhibit E*	Low-and Moderate-Income (LMI) on an Area Basis: Current Census Data	Based on the National Objective(s), complete the corresponding exhibit(s).
Exhibit E1*	Low-and Moderate-Income (LMI) on an Area Basis: Census Income Survey & Certificate of Completion	
Exhibit E2*	Low-and Moderate-Income (LMI) on an Area Basis: Random Sample Income Survey & Certificate of Completion	
Exhibit E3*	Low-and Moderate-Income (LMI) on Limited Clientele	
Exhibit F1*	Aid in prevention or elimination of slums and blight (S/B) on an Area Basis (SBA)	
Exhibit F2*	Aid in prevention or elimination of slums and blight (S/B) on a Spot Basis (SBS)	
Exhibit K1a	Waiver of Procurement Process (Appointee)	if applicable
Exhibit K1b	Waiver of Procurement Process (Economic Development District)	if applicable
Exhibit K2	Procurement Process Completed Prior to Application	If applicable
Exhibit L	Letters of Support	Required
Exhibit M	Map of Proposed Project Area	
Exhibit N	System for Awards Management Documentation	
Exhibit O	Four Factor Analysis Assessing Limited English Proficiency	
Exhibit P	Program Guidelines	
Exhibit Q	Budget and Local Cost-Share Documentation	
Exhibit R	Preliminary Project Description & Level of Review	

## 1.7 | DTR Application Criteria

The matrix below summarizes each selection criteria as a numerical score within the DTR opportunity. The maximum number of points available within any application is 100 points. A minimum score of 30 points is required and some criteria require a minimum score as noted below.

Selection Criteria Matrix – Downtown Revitalization (DTR) Opportunity	Maximum	Threshold Minimum
<b>1. Project Design</b>	40	16
Overall Purpose and Identification of Need	20	
Project Impact – Goals & Objectives	10	
Planning and Implementation Processes	10	
<b>2. Project Readiness</b>	20	7
<b>3. Business &amp; Community Support</b>	20	7
<b>4. Organizational Preparedness</b>	10	-
<b>5. Achievements</b>	10	-
<b>Total points</b>	<b>100 points</b>	<b>30 points</b>
On-Site Review (Conducted at DED discretion. NOTE: No points awarded, in supplement of Application only.)		

For each of the following sections, unless otherwise explicitly stated or an upload is requested, a project narrative must be provided directly into the GMS and additional information supplemented as noted within each individual criterion.

1) *Project Design*

Up to 40 points possible. Applicant must earn a minimum of 16 points to meet the threshold. This criterion describes how the proposed project addresses existing conditions as derived through processes completed as a part of the predevelopment planning process and/or prior implementation efforts. The project design narrative should include a summary of the overall scope of the project in relation to past, ongoing, and/or planned revitalization efforts.

A strong project design narrative should include a summary of the overall scope of the project in relation to past, ongoing, and/or planned revitalization efforts. This section should provide a clear nexus between the problem statement and outcomes described.

The application narrative shall be scored for clear and concise explanations of:

a) Overall Purpose and Identification of Need

The overall purpose should include references to existing, identifiable problems and conditions (i.e., a problem statement for which you are proposing a solution). Identify the current and existing conditions within the project location and overall community.

This section must include a summary of specific, concise information identifying:

- (1) Existing conditions of the *community*, including description of the overall character of the community as a whole.
- (2) Existing conditions of the *project location*, including description of the overall character of the project location specifically.
- (3) Overall *purpose* of the project in terms of the identified conditions.
- (4) UPLOAD: Project Need Overview. Include **photographs or images** of proposed properties (*limit upload to 5 pages*) that best illustrate and contextualize the project. Applicants are not required to upload photographs of all properties that may be eligible for or ultimately receive funding but should provide photographs that give a basis (i.e., frame of reference)

for the proposed project. For example: If the project is to improve a building, upload photographs of the building's front, back, side, side, and, if applicable, interior.

- NOTE: Uploaded content does *not* replace narrative and only supplements your written narrative.

b) Project Impact

This section includes concise definition of how the project fits into the applicant's overall revitalization effort (i.e., how you will define, measure, and accomplish success). Provide explanation of the following. This section will be answered in the GMS. *Limit each response to 1500 characters.*

- (1) Describe how the project fulfills the selected National Objective(s);
- (2) Describe how the applicant will define success (i.e., identify goals and objectives);
- (3) Describe how the applicant will track progress in measurable units, i.e., identify measurable outcome(s); and
- (4) Describe how accomplishments (within project implementation) will reduce or eliminate the need(s) and, if applicable, any plans to eliminate what needs remain.
- (5) Has the applicant completed a formal planning process addressing the project location?
  - If Yes, has the applicant adopted a Predevelopment Study/Downtown Revitalization Plan?
    - (i) Date of adoption.
    - (ii) Date of last update.
  - If No, provide an explanation. For example, if the plan is part of a broader Comprehensive Plan and/or an informal planning process occurred and a pre-development planning study specific to the downtown area was not conducted, describe what actions were taken and why a formal process did not occur.

c) Planning and Implementation

Provide a summary of the implementation process underway, identifying needs and priorities to be addressed within the proposed project, related background information and include a timeline for overall downtown revitalization efforts by identifying measurable benchmarks (dates of completed, underway or planned implementation). Benchmarks should include the following information as appropriate and applicable:

- (1) Process and completion of environmental review,
- (2) Completion of plans/specifications,
- (3) Securing any necessary permits and/or approvals,
- (4) Solicit construction bids (**NOTE: Do *not* enter into contracts until receiving environmental clearance and release of funds**),
- (5) Estimated construction start and completion dates, etc.
- (6) (*Supplemental*): Include an overview of the downtown revitalization/comprehensive plan by identifying the priorities and where projects were previously implemented, describe

the remaining needs and priorities to be addressed. Attaching portions of the planning document is not sufficient. This should include the date of the original planning process, and any updates as completed or planned. (Updates to the downtown revitalization plan may be formal or informal based on the nature of the update.) As it is supplemental to this criterion, applicants may cite specific items included within this overview in their narrative response.

(7) Will this project include land acquisition? (Yes or No)

(8) UPLOAD: Planning and Implementation Overview. *Limit upload to five pages.*

Points in this section include:	
0 – 15	Inadequately defined, below average compared to other applicants
16 – 27	Somewhat defined, project design is not fully articulated/understood
28 – 40	Well-defined, above average compared to other applicants

## 2) *Project Readiness*

Up to 20 points possible. Applicants must earn a minimum of 7 points to meet threshold. This is a summary including the processes undertaken or underway to-date, (1) Identification of key collaborators (e.g., individuals, organizations, businesses, etc.); (2) Reasoning for selecting the proposed activities in terms of relative importance; and (3) Identification and summary of any past and/or concurrent efforts to resolve the problem(s).

A short description of prior and concurrent efforts related to the overall ability to complete the project. Narrative must convey applicant’s readiness and, if applicable, key collaborators. This section will be answered in the GMS. *Limit each response to 1500 characters.*

- a) Implementation strategy and role(s) key collaborator(s) (e.g., work plan for solutions to the problems/needs and impact as defined above)
- b) Financial and operational capacity of the community
- c) Has the applicant received a CDBG award for a similar/related project?
  - a. If Yes, what was the year of the most recent such award?
- d) What other non-CDBG resources (e.g., sales taxes, grants, foundations, etc.) will be used to complete the project?
  - a. Amount of secured funds (i.e., cash on-hand) as of the application submission.

Points in this section include:	
0 – 6	Inadequately defined, below average. Lack of local staff or ability to oversee the revitalization efforts from planning to the implementation of the project, no clear evidence of commitment to proceed with implementation, no evidence that code enforcement is in place.
7 – 13	Reasonably defined, average compared to other applicants. Local capacity demonstrated through past projects, past downtown and/or community improvement efforts, citizen participation, and strong evidence of a commitment to proceed with implementation of downtown revitalization plan; and code enforcement is in place.
14 – 20	Well-defined, above average. Significant local capacity demonstrated through past improvement efforts, citizen participation, and evidence of commitment to proceed with implementation of downtown revitalization plan; code enforcement in place; and strong evidence of interest groups, organizations, and/or demonstration of other such efforts dedicated to downtown development and revitalization.

3) *Business & Community Support*

Up to 20 points possible. Applicant must earn a minimum of 7 points to meet threshold. Community involvement and participation is a fundamental part of any successful project and is required as part of the CDBG application process. Community surveys, town hall meetings, and/or interviews with community organizations, businesspersons, government officials and other community representatives are encouraged to determine perceived community needs. Public involvement should also be used to let residents know what needs were identified, how they were identified and to give residents an opportunity to respond to the proposed project. Existing capital improvement, comprehensive, economic development, housing, or other community development plans should be reviewed to determine if they reflect current conditions and goals or if there is a need to develop new goals and action plans. Special short-term committees can be asked to validate and/or update existing information.

The proposed project does not need to be the highest community priority. Often top-ranked needs can be addressed with other more appropriate local, state, or federal financial resources. Sometimes one of the community’s lower-ranked needs may address an issue that is a high priority for CDBG funds such as a project that will affect low- and moderate-income persons. Other times government and/or elected officials may be more aware of a need for which CDBG may be an appropriate resource than the general public. In this case, efforts should also be made to educate and inform the community about the need to build consensus and support to address the problem.

A strong narrative in this section identifies a significant number of businesses and/or partners contacted or otherwise engaged (i.e., included in the predevelopment/planning process) and clearly describes how the project will foster public and private sector partnerships for prioritized improvements to the downtown area. Applicant must include a summary of the noted support. This section will be answered in the GMS. *Limit each response to 1500 characters.*

- a) Business Community Support: Does this project affect area businesses (number of businesses)? Has the applicant reached out to those businesses that may be affected? Does the applicant have business “buy in”? Describe the level of capacity, commitment, and support.

- b) Resident Support: Does the applicant have resident “buy in”? Describe the level of capacity, commitment, and support.
- c) Community Leadership Support: the level of capacity, commitment, and support.
- d) Can the community show evidence of economic initiatives (ex. LB840, Historical Society), completing a business retention and expansion survey, or other viable fundraising efforts? Describe the Economic Initiatives.
- e) Would a visitor to your community describe the project location as “active”? (Yes or No)
  - i. If yes, provide brief explanation of events or other such programming that promotes and provides for residents and visitors gathering in the area (e.g., farmers market; annual sales; holiday, seasonal, or other festivals; etc.).
  - ii. If not, provide an explanation.
- f) Does the project involve **commercial rehabilitation** activities? (Yes or No)
  - i. If yes, is this a continuation of an existing Commercial Rehabilitation program? (Yes or No)
    - 1. If yes, is that program currently or formerly funded by CDBG funds? What is the most recent year of the CDBG award? (####)
    - 2. If not, what is the source of funding?
  - ii. If yes, in measurable units, provide a brief summary of its impact on overall revitalization.
  - iii. If yes, how many businesses have benefited to date from this program? (##)
  - iv. If yes, were any businesses denied benefit due to lack of available funds?
    - 1. If yes, provide an explanation (e.g., available funds exhausted already, ineligible activities proposed by business, etc.).
    - 2. If not, provide an explanation (e.g., funds were fully expended/interest exceeded resources, funds were moved into another activity, etc.)
  - v. If yes, what is the estimated total investment (including all sources) to date? (\$\$)
  - vi. If yes, what is the estimated total local matching/leveraged funds by area businesses? (\$\$)
  - vii. If yes, did the applicant solicit letters of intent and/or pre-apps to gauge interest in the program? Provide an explanation.
  - viii. If not, what evidence does the applicant have that the project will be successful if funded?
- g) Does the project involve **infrastructure** improvements (e.g., sidewalks, intersections, streets, public gathering space, etc.)? (Yes or No)
  - i. If yes, does the applicant own the affected property(-ies)?
  - ii. If not, does the applicant have an MOU with the current ownership?
- h) Does the project involve **sidewalks, intersections, and/or public gathering** space? (Yes or No)

- i. If yes, are the proposed improvements allow for ADA-accessibility?
- i) Are other formal or informal revitalization efforts complete, underway, or planned? (Yes or No)  
Provide an explanation.
- j) Does the community have letters of support for the project?
  - i. If yes, complete Exhibit L.

Points in this section include:	
0 – 6	Inadequately defined, below average. No evidence or very little evidence from the general and business community that will commit resources and support downtown revitalization efforts.
7 – 13	Reasonably defined, average compared to other applicants. Some evidence from the general and business community to commit resources and support downtown revitalization efforts.
14 – 20	Well-defined, above average. Significant evidence from the general and business community that it will commit resources and support downtown revitalization efforts.

4) *Organizational Preparedness*

Up to 10 points possible. No minimum points in this section are required to meet threshold. The community has a Redevelopment Authority or other downtown/business/community/economic development organization that is operational and functioning within the community.

- a) To receive points for this criterion, the applicant must upload a letter from the organization that verifies the presence of such organization in the community and provides a description of how the organization has played an active role throughout the downtown revitalization efforts. Moreover, the letter must describe how the organization, applicant community, and general public collaborate in terms of the proposed project.
- b) UPLOAD: Organization Preparedness Letter

Points in this section include:	
0	No organization established or inadequately defined, below average description
5	Organization established and reasonably defined; average description of preparedness compared to other applicants
10	Organization established and well-defined, above average

5) *Achievements*

10 points possible. No minimum points in this section are required to meet threshold. Due to the nature of these programs, applicant may only earn points as an EDCC or LCC, not both. Applicant must demonstrate any of the following items at the time of application submittal, including:

- a) Applicant is designated as an Economic Development Certified Community, **10 points**.
  - a. For a complete list of communities and additional information, visit the DED website at: <https://opportunity.nebraska.gov/programs/community/edcc/>

- b) Applicant is designated as a DED Leadership Community, **10 points**.
  - a. For a complete list of communities and additional information, visit the DED website at: <https://opportunity.nebraska.gov/programs/community/lcc/>
- c) **UPLOAD:** Certifications or other documentation provided by DED that recognizes status (*Limit to 5 pages*)

6) *On-Site Review (optional)*

Conducted by DED staff, on-site reviews do not yield points independent of the application. This option is not a required part of the application process but may be completed at the department's discretion based upon activities proposed, risk analysis considerations, or other such factors.

Evaluation considerations include observation of dilapidating or substandard conditions; infrastructure in poor condition (e.g., deteriorating streets and sidewalks, accessibility issues, drainage problems, etc.); downtown structures in poor condition observable need of façade or public safety improvements; identification of moderate to significant **physical** or **economic** blight (e.g., more than 15% of the properties in the project area in a state of physical or economic blight); and a number of vacant buildings.

**NOTE:** For the purposes of DTR, the term “physical blight” includes deteriorated conditions, or states of disrepair, of downtown infrastructure, buildings, and other physical elements which detract from the overall appearance and identify of the downtown district. The physical blight adds to depressed property values and affects the ability to market and attract investment. “Economic blight” includes the existence of vacant, disinvested, or underutilized buildings, and parcels, which represents unrealized commercial potential and create a negative image of the downtown that harms efforts to attract new investment.

## Opportunity 3: Planning (PP)

### 3.1 | PP Purpose

CDBG funds can be utilized for planning projects. The purpose of the Planning (PP) funding opportunity is to provide communities with the opportunity to solve problems and meet citizen needs through an integrated community planning process that assesses community development needs, develops options for meeting those needs, and packages work plans or otherwise carries out strategic processes that provide the framework for successful projects directing resources toward State priorities.

Successful efforts shall involve strategic planning, implementation, monitoring, and evaluation. The outcome of a successful planning process will ultimately provide information and data that will be used in future planning and implementation efforts. Successful projects arise from effective efforts to involve stakeholders and gain their support throughout the process.

Priority is given to projects that benefit low- and moderate-income persons.

### 3.2 | PP Priority Activities

- a) Planning (20A): Includes, but not limited to the development of Comprehensive Plans, Community Development Plans, downtown redevelopment studies, Energy strategies, Capacity building, Environmental studies, Area neighborhood plans, Functional plans, etc.

### 3.3 | PP Eligible Activities

- a) General Administration (21A): Overall administration, including (but not limited to) salaries, wages, and related costs of subrecipient staff or others engaged in grant management and implementation, monitoring, and evaluation.

### 3.4 | PP Ineligible Activities

- a) Planning and capacity building activities do *not* include engineering, architectural, and design costs related to a specific project (for example, detailed engineering specifications and working drawings); or other costs of implementing plans.
- b) Refer to *Part II. Section 3.2* for other Ineligible Activities.

### 3.5 | PP Grant Amount and Matching Funds

Planning – Key Minimums, Maximums, and Requirements	
Minimum CDBG Project Cost	\$20,000
Maximum: Individual Community, CDBG Project Costs	\$50,000
Maximum: Multi-Jurisdictional/Countywide, CDBG Project Costs	\$70,000
General Administration	10% of CDBG Project Costs not to exceed \$3,000
Match	<ul style="list-style-type: none"> <li>▪ Villages: 10% of CDBG Project Costs</li> <li>▪ Second Class Cities: 20% of CDBG Project Costs</li> <li>▪ Counties: 25% of CDBG Project Costs</li> <li>▪ First Class Cities: 30% of CDBG Project Costs</li> <li>▪ Multi-Jurisdictional: Match is determined by the classification of UGLG participating in the application.</li> </ul>

### 3.6 | PP Application Exhibits

The following exhibits are required for this opportunity unless otherwise noted:

Exhibit A	Notice of Public Hearing	
Exhibit B	Authorizing Resolution	
Exhibit C1	Statement of Assurances and Certification	
Exhibit C2	Citizen Participation Plan	
Exhibit D	Residential Anti-Displacement and Relocation Assistance Plan	
Exhibit E*	Low-and Moderate-Income (LMI) on an Area Basis: Current Census Data	Based on the National Objective(s), complete the corresponding exhibit(s).
Exhibit E1*	Low-and Moderate-Income (LMI) on an Area Basis: Census Income Survey & Certificate of Completion	
Exhibit E2*	Low-and Moderate-Income (LMI) on an Area Basis: Random Sample Income Survey & Certificate of Completion	
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Exhibit K1a	Waiver of Procurement Process (Appointee)	if applicable
Exhibit K1b	Waiver of Procurement Process (Development District)	if applicable
Exhibit K2	Procurement Process Completed Prior to Application	if applicable
Exhibit M	Map of Proposed Project Area	
Exhibit N	System for Awards Management Documentation	
Exhibit O	Four Factor Analysis Assessing Limited English Proficiency	
Exhibit Q	Budget and Local Cost-Share Documentation	
Exhibit R	Preliminary Project Description & Level of Review	

### 3.7 | PP Application Criteria

The matrix below describes each selection criteria as a numerical score for the Planning opportunity. The maximum number of points available within any application is 100 points. A minimum score of 30 points is required and some criteria require a minimum score as noted below.

Selection Criteria Matrix – Planning (PP) Opportunity		Points Possible	Threshold Minimum
<b>1. Project Need</b>		30	10
	Overall Purpose of Project	20	
	Capacity and commitment	5	
	Past efforts	5	
<b>2. Project Impact</b>		30	10
	Goals and objectives	10	
	Community Impact	10	
	Accomplishment in measurable units	5	
	Alternatives considered	5	
<b>3. Project Readiness</b>		30	10
	Planning activities and methodology	30	
<b>4. Community Support</b>		10	-
<b>Total Points</b>		<b>100</b>	<b>30</b>

For each of the following sections, unless otherwise explicitly stated or an upload is requested, a project narrative must be provided directly into the GMS and additional information supplemented as noted within each individual criterion.

#### 1) Project Need

Up to 30 points is possible. A minimum of 10 points in this section is required to meet threshold. Community involvement and participation is a fundamental part of any community needs-assessment process and is required as part of the CDBG application process. Provide explanation of the following. This section will be answered in the GMS. *Limit each response to 1,300 characters.*

- a) **Overall Purpose**
  - i) Describe the plan and include the existing or imminent problem based on existing, identifiable problems, and conditions.
  - ii) How would the plan address it?
  - iii) How were the problems determined?
  - iv) If this project is to address disaster mitigation, please explain.
- b) **Capacity and Commitment**
  - i) How is the community prepared to undertake this project?
  - ii) What is the community committing to, regarding this project?
- c) **Past Efforts**
  - i) What has the community done previously to resolve the problem stated above?
  - ii) Has the community completed any formal or informal planning efforts to resolve the problem? (Yes or No)

(1) If yes, please explain the formal or informal planning efforts.

Points in this section include:	
0 – 9	Inadequately defined, below average
10 – 20	Reasonably defined, average compared to other applicants
21 – 30	Well-defined, above average

2) *Project Impact*

Up to 30 points possible. A minimum of 10 points in this section in order to meet threshold. Provide explanation of the following. This section will be answered in the GMS. *Limit each response to 1,300 characters.*

- a) **Goals & Objectives.** NOTE: The goal is the ultimate end point. The objectives are precise actions/steps taken to get there – i.e. specific, measurable, tangible.
  - i) If awarded, describe the community’s goal for the project.
  - ii) Describe what objectives will be set to ensure project success.
- b) **Community Impact**
  - i) How will this project impact the community?
  - ii) Describe the importance of project activities to the community and provide clarity on how the project will benefit those identified by a CDBG National Objective.
  - iii) How will this project impact LMI individuals within the community, specifically?
- c) **Accomplishment**
  - i) Will the community impact be measurable? (Yes or No)
  - ii) If yes, explain the degree to which the accomplishments within project implementation (after plans have been completed) will reduce or eliminate the need(s).
  - iii) How does the community plan to eliminate what needs remain?
- d) **Alternatives**
  - i) Other than CDBG, were any alternative resources considered? (Yes or No)
  - ii) If yes, explain which ones and rationale for selection.

Points in this section include:	
0 – 9	Inadequately defined, below average
10 – 20	Reasonably defined, average compared to other applicants
21 – 30	Well-defined, above average

3) *Project Readiness*

Up to 30 points possible. A minimum of 10 points in this section to meet threshold. Preference is given to projects that demonstrate a comprehensive approach. Provide explanation of the following. This section will be answered in the GMS. *Limit response to 1,100 characters.*

**a) Planning & Methodology.**

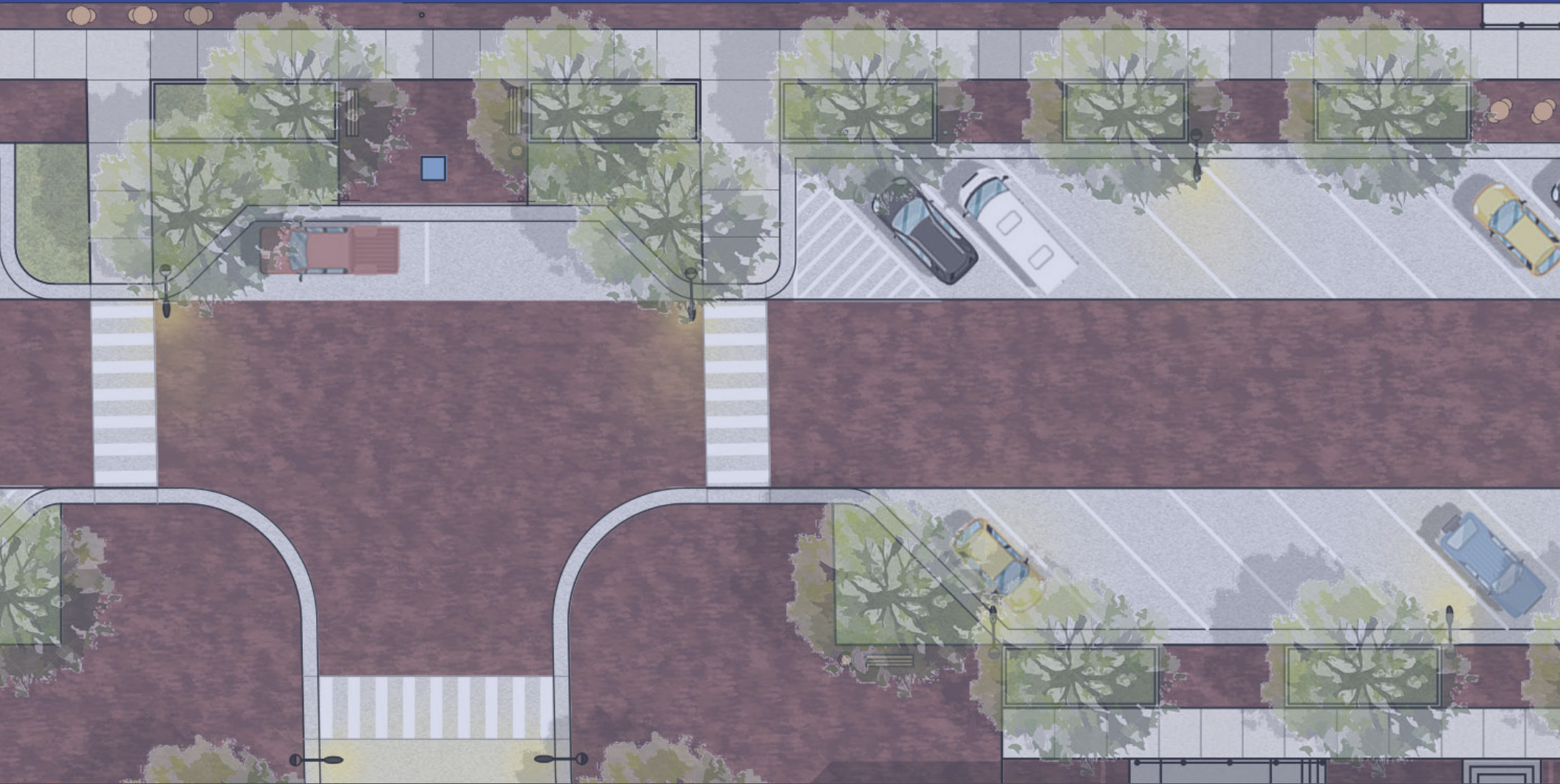
This would be your strategy. A strategy is how one plans to achieve their objectives and goals (i.e., the programs, initiatives, schedules, etc.). Describe the planning activities and methodology (e.g. work plan) for achieving the goals and objectives as outlined under the Project Impact section. This narrative should list and describe the activities and tasks, time frames, products, or outcomes, and key parties responsible for completing each activity.

Points in this section include:	
0 – 9	Inadequately defined, below average
10 – 20	Reasonably defined, average compared to other applicants
21 – 30	Well-defined, above average

4) *Community Support*

Up to 10 points possible. There is no minimum threshold. Describe the citizen participation process, specifically outlining how broad-based community involvement and awareness has and/or will be utilized throughout the project and any related timelines. This section will be answered in the GMS. *Limit response to 1,100 characters.*

Points in this section include:	
0 – 3	Inadequately defined, below average
4 – 7	Reasonably defined, average compared to other applicants
8 – 10	Well-defined, above average



# Milford Downtown Revitalization



APPROVED JUNE 7, 2022



# ACKNOWLEDGMENTS

## **DOWNTOWN REVITALIZATION (DTR) ADVISORY COMMITTEE**

Erika Stauffer, Ana Patricia  
Roger Wittrock, Pizza Kitchen  
Gary TeSelle, City of Milford Maintenance Supt.  
Forrest Siebken, Chief of Police – Milford  
Brandon Henley, Milford Family Medical Center  
Erica Pallas, Chamber of Commerce President  
Marian Eicher, Selection Committee DTR Project  
Jonathan Jank, Seward County Chamber & Development Partnership  
Gerry Dunlap, Farmers & Merchants Bank  
Kathi Schildt, Eagle Fitness Center + Advanced Association Management  
Jordon Folkers, Milford Chiropractic  
Terry Rediger, Rediger Automotive  
Craig Bontrager, Main Street Market  
Patrick Kelley, Mayor, City of Milford  
Ed Koster, SCC Campus Director-Milford  
Kevin Wingard, Milford School District Superintendent  
Jim Kremer, Jones Bank Representative  
Brent Schweitzer, Hair Exchange  
Bill White, Austin Company  
Joe Schluckebier, Insure Nebraska  
Brandy Grossart, Milford Physical Therapy

## **INDIVIDUAL STAKEHOLDER MEETINGS**

Rediger Automotive, Terry Rediger  
Main Street Market, Craig Bontrager  
USPS, Angela Schaneman  
Farmers Cooperative, Dale Hayek  
City Maintenance, Gary TeSelle  
Pizza Kitchen, Roger Wittrock  
Heartland Auto Body, Wayne and Stacy  
Hartgerink

## **SOUTHEAST NEBRASKA DEVELOPMENT DISTRICT**

Kéléchi Chibuikém

## **CITY OF MILFORD**

Jeanne Hoggins, City Clerk

## **MILFORD CITY COUNCIL**

Patrick Kelley, Mayor  
Tony DeLong, President of Council  
Becky Freeman, Acting President of Council  
Kelli Keib, Council Member  
Mike Roth, Council Member

## **PLANNING TEAM**

## **CONFLUENCE**

Caitlin Bolte  
Rachel Anderson  
Katelyn Nimic



Jeff Ray



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# 1

## SECTION ONE / INTRODUCTION

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# PROJECT OVERVIEW

The City of Milford retained the services of Confluence to facilitate the creation of a Downtown Revitalization (DTR) Plan. This plan intends to serve as the framework for enhancing Downtown Milford (Figure 1.01).

The study is part of a two-phase process funded by a state-administered Community Development Block Grant (CDBG). Phase 1 comprises of this planning study, which identifies recommendations and next steps to enhance and revitalize Downtown Milford, including elements involving sidewalks, landscaping, building improvements, parking, lighting and signage. These recommendations further support the liveliness of and attraction to Downtown.

Phase 2—the implementation phase—if awarded will provide Milford with funding to complete a portion of the recommendations outlined in this study. The study will be used to guide local funding decisions and redevelopment efforts.

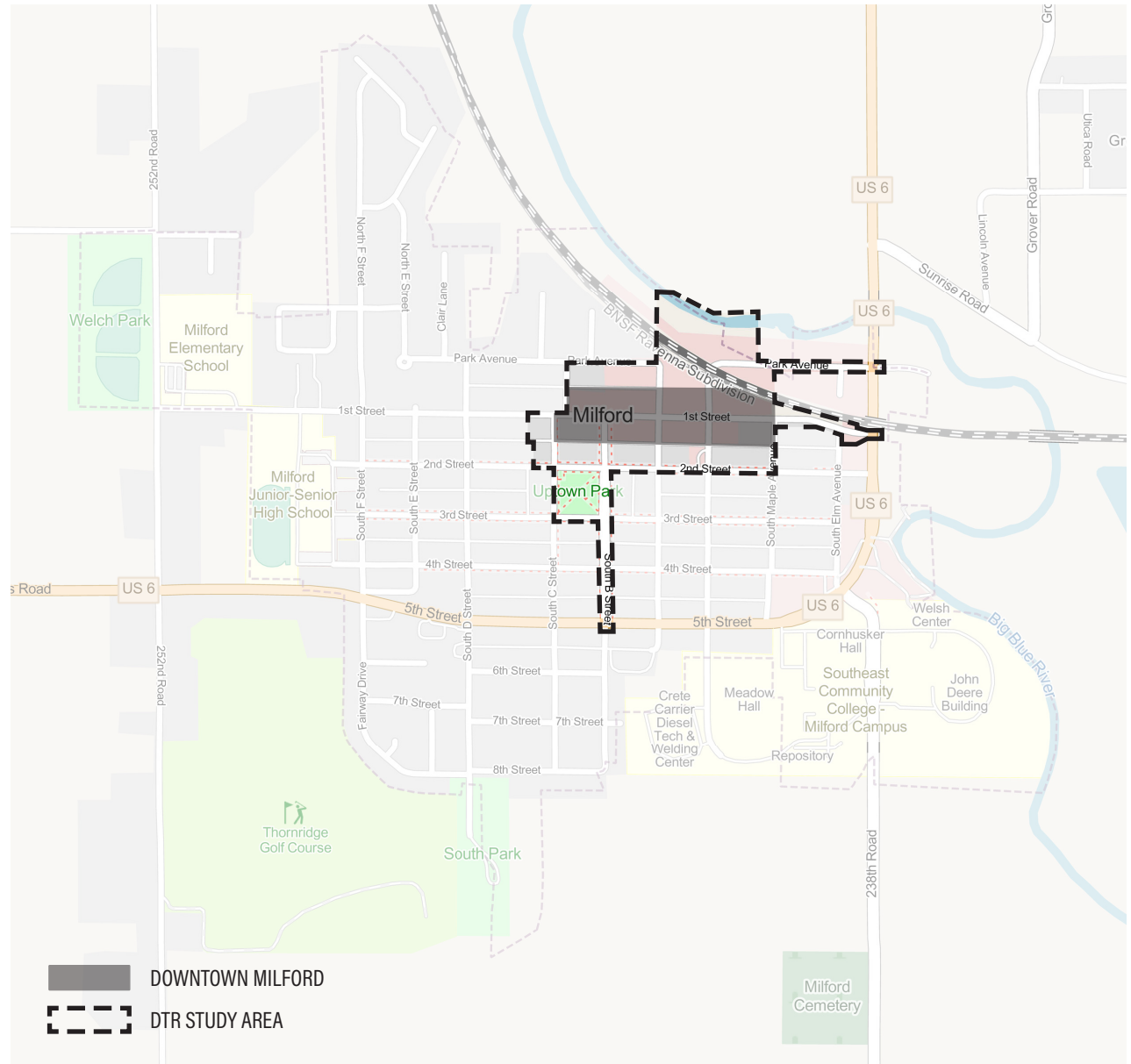


FIGURE 1.01 / MAP OF MILFORD, NE

# STUDY AREA

# SECTION 1

The DTR study area generally includes the downtown business located directly along 1st Avenue from C Street to Walnut Street. The DTR study area is specifically outlined in a dashed black line as shown in Figure 1.02. This planning effort did consider adjacencies to the DTR study area, such as B Street and 1st Street extensions to Highway 6 as these are critical entryways into Downtown Milford, and the proximity of the Big Blue River to downtown.

### LEGEND

- |                              |   |  |                                     |
|------------------------------|---|--|-------------------------------------|
| 1. HEARTLAND AUTO BODY       | 7. DRAGONFLY CAFE & BAKERY                                    | 14. [REDEVELOPING]                     | 21. HAIR FIRST                      |
| 2. FIRE DEPARTMENT           | 8. HEYEN TAX & ACCOUNTING                                     | 15. APARTMENTS                         | 22. CROP INSURANCE SOLUTIONS        |
| 3. MILFORD PHARMACY          | 9. NELSON CONTRACTING   | 16. CITY HALL                          | 23. MILFORD SENIOR CENTER           |
| 4. LITTLE ENGINE CAFE        | 10. AUSTIN COMPANY CROP INSURANCE                             | 17. MAIN STREET MARKET                 | 24. EAGLE FITNESS                   |
| 5. USPS POST OFFICE          | 11. MILFORD CHIROPRACTIC                                      | 18. LAUBER FUNERAL HOME                | 25. ADVANCED ASSOCIATION MANAGEMENT |
| 6. NAPA AUTO PARTS           | 12. HAIR EXCHANGE   | 19. FARMERS & MERCHANTS BANK           | 26. INSURE NEBRASKA                 |
|                              | 13. REDIGER AUTOMOTIVE  | 20. THE CANYAS                         | 27. MILFORD PLUMBING                |
| 28. MILFORD PHYSICAL THERAPY | 35. FARMER'S COOPERATIVE                                      | 41. MILFORD DENTAL CLINIC              |                                     |
| 29. ANA PATRICIA BOUTIQUE    | 36. MILFORD AC & APPLIANCE                                    | 42. HOME REAL ESTATE                   |                                     |
| 30. [REDEVELOPING]           | 37. MILFORD MEDICAL CLINIC                                    | 43. WEBERMEIER MEMORIAL PUBLIC LIBRARY |                                     |
| 31. TROYER INSURANCE         | 38. UNITED METHODIST CHURCH AND LITTLE LEAPS OF FAITH DAYCARE | 44. UPTOWN PARK                        |                                     |
| 32. APARTMENTS               | 39. BLUE RIVER MASONIC CENTER                                 | 45. GRAIN ELEVATOR                     |                                     |
| 33. ELEMENTS DANCE STUDIO    | 40. TOTAL ESSENCE SALON                                       |  |                                     |
| 34. PIZZA KITCHEN            |   |  |                                     |

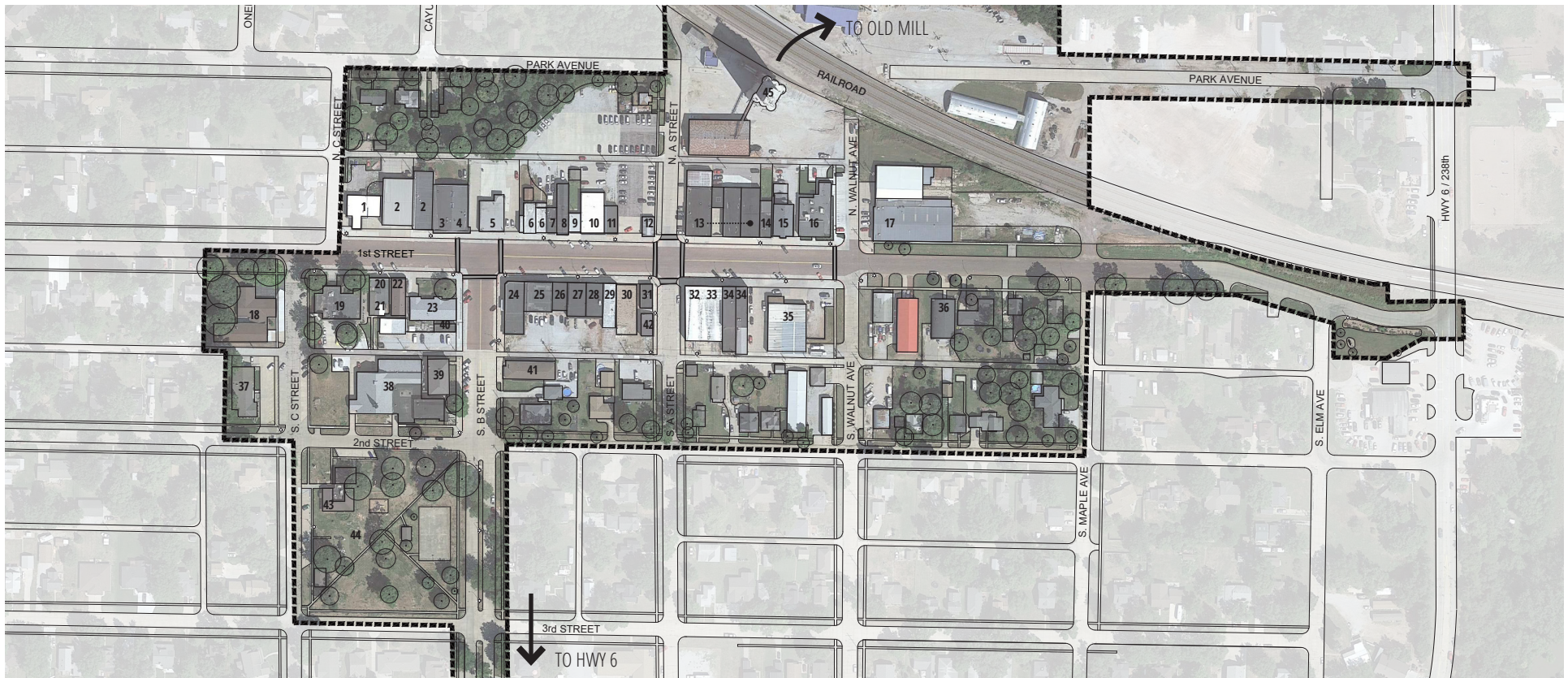


FIGURE 1.02 / DTR STUDY AREA AND BUSINESS ROSTER

This project was completed eight months, starting in October of 2021, and wrapping up at the beginning of June 2022. Throughout these eight months, community leaders by way of a DTR Advisory Committee and the public established a vision for Downtown Milford through a series of engagement opportunities.

## KICK-OFF WORKSHOP

**December 9, 2021**

A full day of visioning with the DTR Advisory Committee over the noon-hour and the Public Open House during the evening. This was well-attended as a shared event with the grand opening of the new City Hall (Figure 1.03). The workshop helped define the efforts of this Plan.

## ONLINE SOCIAL ENGAGEMENT EFFORT #1

**December 20 to January 31, 2022**

The same visioning questions asked during the public open house were provided via an interactive website (Figure 1.04). The City of Milford shared the website link through their Facebook page and 144 people saw the original post (Figure 1.05).

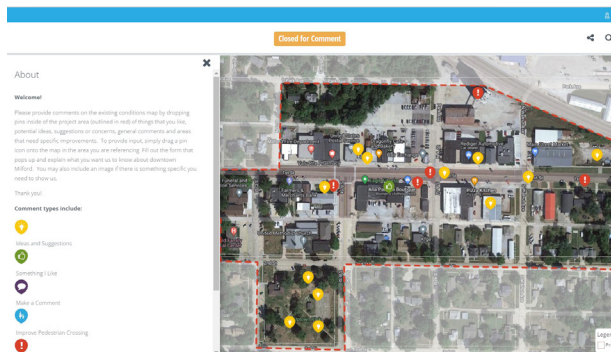
## DTR ADVISORY COMMITTEE MEETING

**February 8, 2022**

A virtual meeting was held to discuss the findings from the kick-off workshop and online engagement efforts (example shown in Figure 1.06 with a full summary of questionnaire responses in the Appendix). The design team presented initial ideas informed by the findings.



**FIGURE 1.03 / KICK-OFF WORKSHOP AND PUBLIC OPEN HOUSE ON DECEMBER 9, 2021**



**FIGURE 1.04 / MAPPING ACTIVITY PARTICIPATION DURING ONLINE SOCIAL ENGAGEMENT EFFORT #1**



**FIGURE 1.05 / 144 PEOPLE REACHED BY THIS FACEBOOK POST**



**FIGURE 1.06 / "DESCRIBE HOW YOU'D LIKE DOWNTOWN MILFORD TO BE IN THE FUTURE" PUBLIC SURVEY RESPONSES**

## DTR ADVISORY COMMITTEE MEETING AND PUBLIC OPEN HOUSE

March 29, 2022

Another full day of input gathering where DTR Advisory Committee members and the general community were shared the draft vision plan and invited to provide comment (Figure 1.07). Although consistent turn out for the DTR Advisory Committee occurred, the public open house only had 5 attendees.

## ONLINE SOCIAL ENGAGEMENT EFFORT #2

April 4-April 15, 2022

Due to the low turn out at the March 29 public open house, the City of Milford posted to Facebook a second link to cast your votes and provide input on the additional exercises offered at the in-person open house on March 29. Over 1,200 people were reached with that Facebook post (Figure 1.09), an incredible achievement for a town with a population of 2,000. This was an incredible tool to reach a further audience and bolster feedback on the vision plan. Over 75 online users provided feedback for the different questions relating to the vision plan (Figure 1.10).

## DTR ADVISORY COMMITTEE MEETING

May 3, 2022

The final in-person Advisory Committee meeting was held to finalize the vision plan and discuss order of magnitude costs (Figure 1.08).

The draft report was presented at the June 7, 2022 City Council meeting for approval.



FIGURE 1.07 / PRIORITIZATION EXERCISE DURING THE SECOND DTR ADVISORY COMMITTEE MEETING ON MARCH 29, 2022



FIGURE 1.08 / DTR ADVISORY COMMITTEE MEMBERS DISCUSS A DRAFT OF THE VISION PLAN AT THEIR LAST MEETING



FIGURE 1.09 / 1,225 PEOPLE (EQUAL TO ABOUT HALF OF MILFORD'S POPULATION) WERE REACHED BY THIS POST

Stakeholder Engagement Summary

2915  
Total Visits

994  
Unique Users

1:05  
Avg Time (min)

24  
Unique Stakeholders

24  
Comments

14  
Survey Responses

389  
Budget Responses

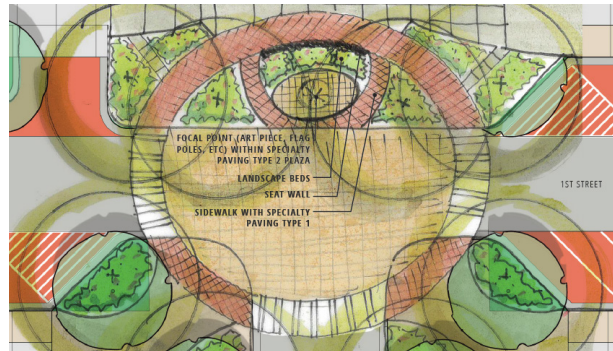
FIGURE 1.10 / WEBSITE TRAFFIC DATA SHOWING THAT ALMOST 1,000 UNIQUE USERS VISITED THE DTR PROJECT WEBSITE IN MARCH AND APRIL 2022

# INDIVIDUAL STAKEHOLDER MEETINGS

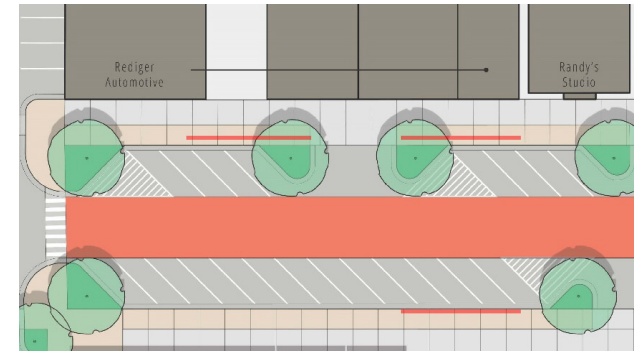
## SECTION 1

Six individual stakeholder meetings were held after a draft vision plan was created. This allowed the vision plan to receive critical and specific feedback in areas that were more complex. Below is the list of individual stakeholder meetings held with critical findings summarized in the appendix.

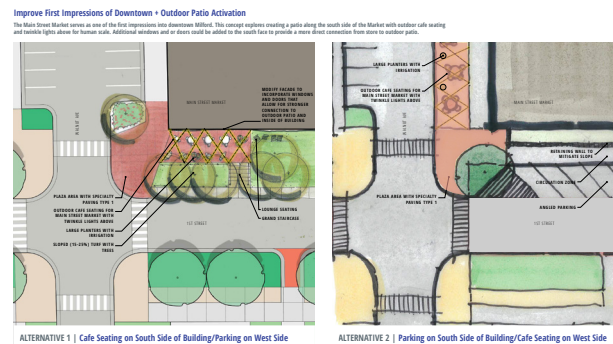
- Post Office – 04/12/2022 (Figure 1.11)
- Main Street Market – 04/13/2022 (Figure 1.12)
- Rediger Automotive – 04/12/2022 (Figure 1.13)
- Farmers Coop – 04/19/2022
- Heartland Auto Body – 04/21/2022
- City Maintenance – 04/26/2022
- Pizza Kitchen – 05/03/2022



**FIGURE 1.11 / SKETCH OF 1ST ST./B ST. INTERSECTION DISCUSSED WITH POST OFFICE STAFF**



**FIGURE 1.13 / DIAGRAM OF POTENTIAL DRIVE CLOSURES DISCUSSED WITH REDIGER AUTOMOTIVE BUSINESS OWNER**



**FIGURE 1.12 / SKETCHES OF 1ST ST./WALNUT AVE. NORTHEAST CORNER DISCUSSED WITH MAIN STREET MARKET BUSINESS OWNER**

Through an extensive collaborative process, community leaders, citizens, and design professionals worked together to fully understand the opportunities and constraints currently present within Downtown Milford. As part of our kick-off workshop and visioning process, key themes started to develop. As a result, three project goals were created to serve as the guiding framework for creating the plan vision (Figure 1.14).

ACTIVATE DOWNTOWN MILFORD AS A DESTINATION WITH A VARIETY OF **BUSINESSES, EVENTS, & HOUSING** OPTIONS.

HONOR THE HISTORIC FEELING OF DOWNTOWN WITH **BRICK FEATURES & COHESIVE AESTHETICS** THAT KEEP MAINTENANCE IN MIND.

IMPROVE THE PEDESTRIAN EXPERIENCE OF DOWNTOWN THROUGH INCREASED **SAFETY, BEAUTIFICATION, & GATHERING SPACES**.

FIGURE 1.14 / MILFORD DOWNTOWN REVITALIZATION PLAN PROJECT GOALS



**SECTION TWO / EXISTING CONDITIONS**

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## 2013 GENERAL REDEVELOPMENT PLAN

The General Redevelopment Plan provides the City of Milford with guidelines to develop remedies for designated areas exhibiting a variety of deteriorating or dilapidated physical, social or economic conditions. The majority of the DTR Study Area falls within the Plan's Proposed Blight Area (Figure 2.01), with some parcels along 1st Street showing blighted conditions. The Plan recommends repaving the roads in this area as a way to improve property values, transit and storm drainage. The Plan also recommends evaluating sidewalks and Highway 6 crossings within this area for potential threats to public health and safety.

## 2007 COMPREHENSIVE DEVELOPMENT PLAN

The Comprehensive Development Plan Update was created as a set of policy guidelines with the purpose of promoting orderly growth and development for the city of Milford. It identifies "aging infrastructure" and "city entrances/gateways" as the top two responses to the question, "What needs to be improved in Milford?" asked at a Town Hall Meeting in February 2005.

The Future Land Use Plan (Figure 2.02) within the document designates the 1st Street corridor as a Downtown Commercial (DC) land use area with the intention to accommodate commercial uses through the existing downtown business area. DC opportunities are cited in the Plan to include on-street parking for vehicles and zero-setback requirements for structures.

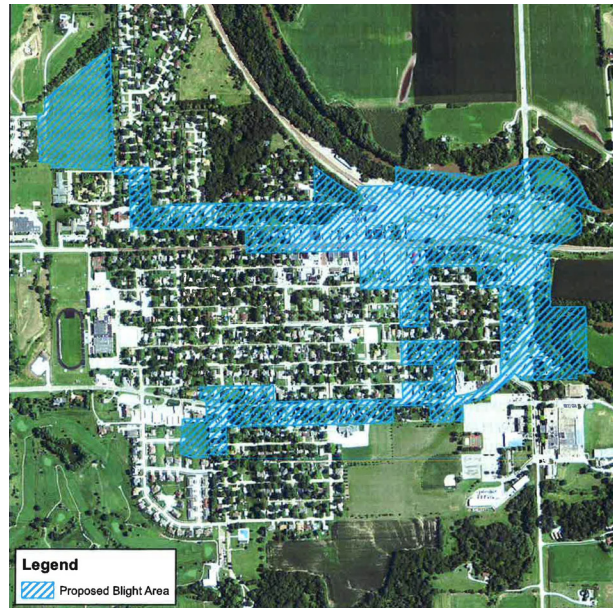


FIGURE 2.01 / MILFORD BLIGHT STUDY PROPOSED BLIGHT AREA

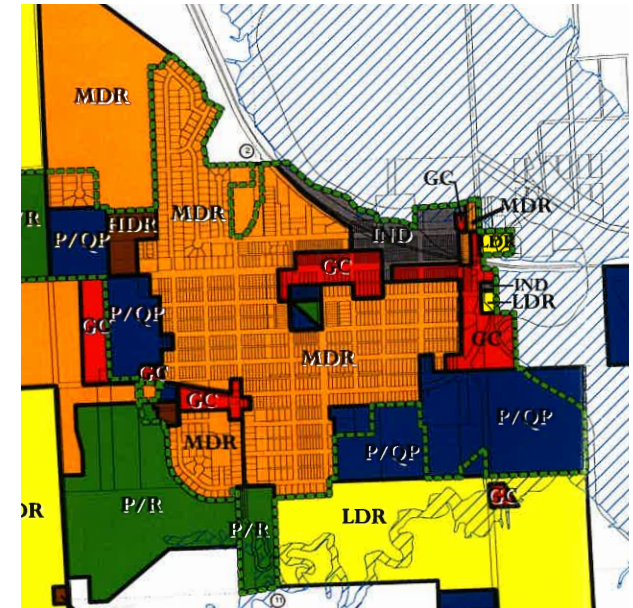


FIGURE 2.02 / EXCERPT FROM FUTURE LAND USE PLAN FOR MILFORD

### STORM SEWER

Existing 12", 15", and 24" storm sewers run from west to east and converge at the northwest corner of 1st and A Streets and run north. No storm sewer exists east of A Street until Elm Street near the highway. No storm sewer issues have been reported for 1st Street. (Figure 2.03.)



FIGURE 2.03 / STORM SEWER MAP OF DOWNTOWN MILFORD

### SANITARY SEWER

Properties along 1st Street have sanitary sewer service along the back alleys. A 10" main serves the properties on the north side of the street and an 8" main serves the properties on the south side of the street. At Walnut Street, the 10" main on the north side of the street crosses 1st Street going south and then heads east through the alley on the south side of 1st Street. The sewer then heads south along the west side of Elm Street. No issues have been reported for the sanitary sewer along 1st Street. (Figure 2.04.)

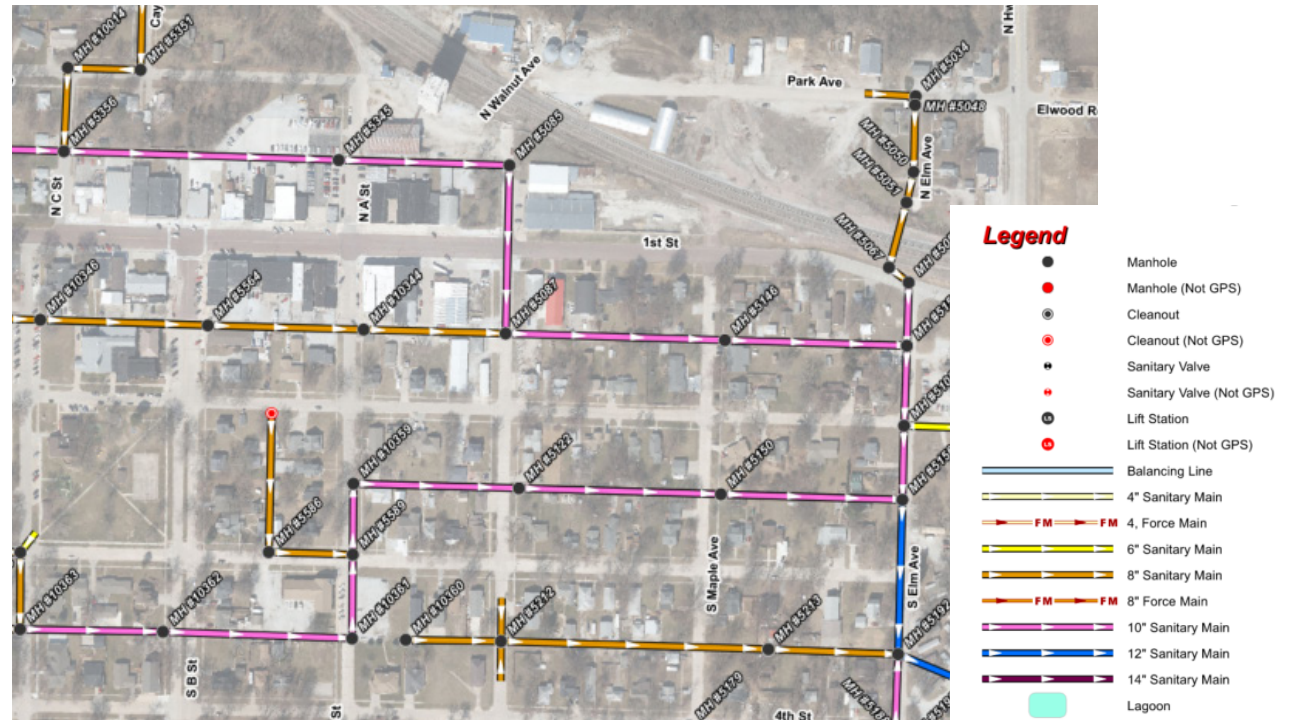


FIGURE 2.04 / SANITARY SEWER MAP OF DOWNTOWN MILFORD

## WATER

An existing 6" water main along the south side of 1st Street serves properties through the downtown area. It was constructed prior to 1964 and is in the process of being replaced with a larger 12" water main. As part of the 6" replacement, an existing 10" water main, constructed in 1964, is also being replaced. (Figure 2.05.)

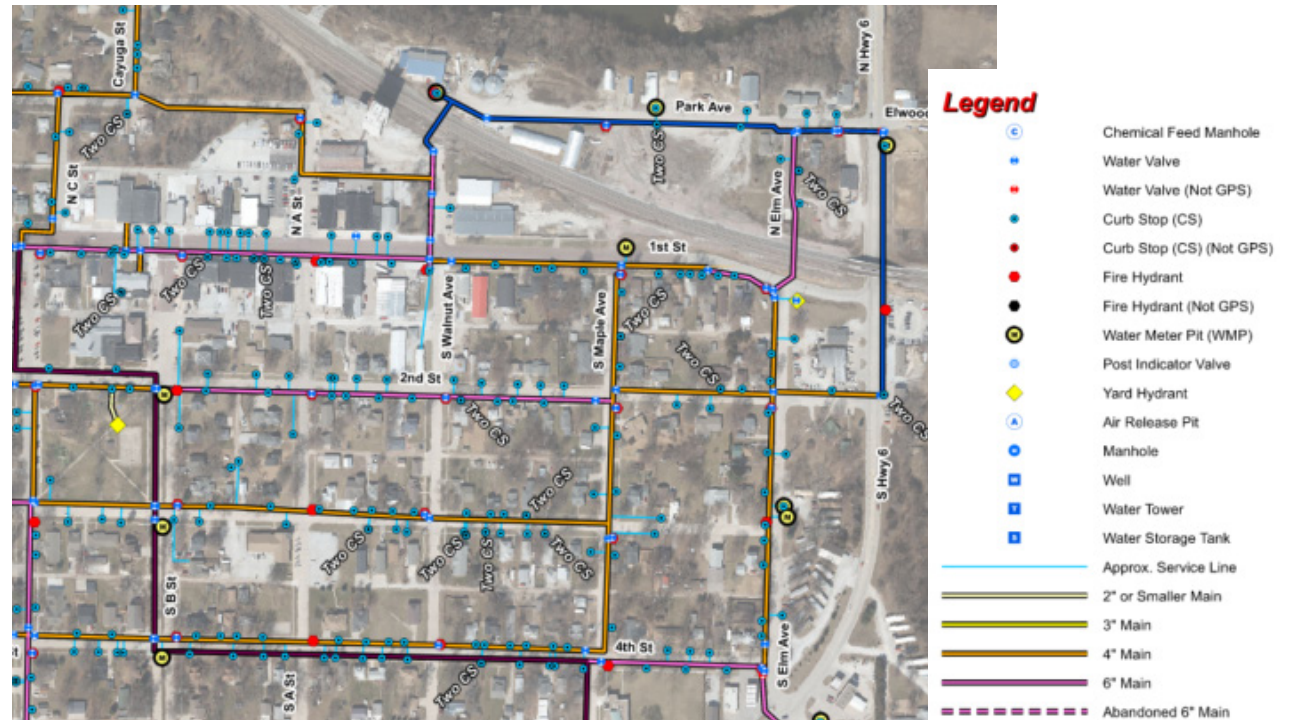
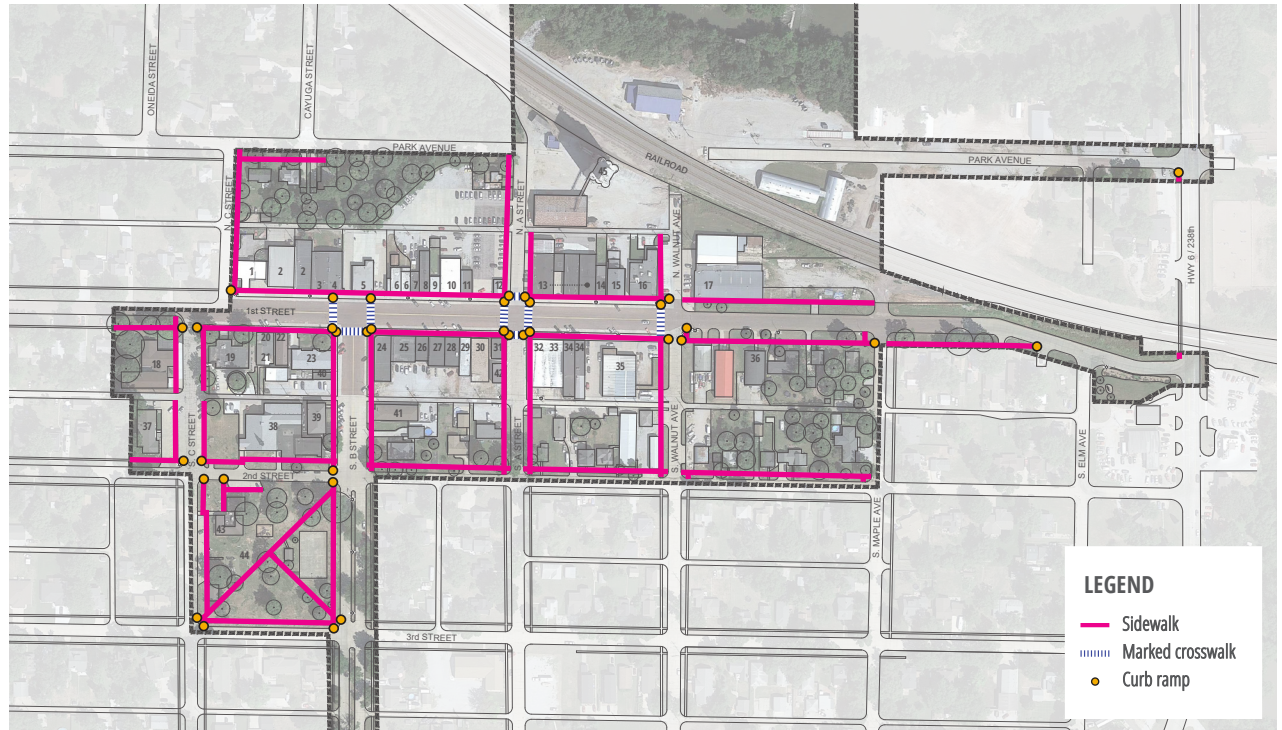


FIGURE 2.05 / WATER UTILITY MAP OF DOWNTOWN MILFORD

### SAFETY AND ACCESS

Currently, the intersections along 1st Street at B and A Streets have painted crosswalks with curb ramps (Figure 2.06). These crosswalks were changed from brick to concrete, making the surface less slick for pedestrians. The intersection at 1st Street and Walnut Avenue is partially marked, with a crosswalk spanning 1st Street on the west side of the intersection. Intersections along 1st Street at C Street, Maple Avenue, Elm Avenue and Highway 6 do not have crosswalks and are without curb ramps in some locations (Figure 2.07). Sidewalks exist on both sides of 1st Street west of Maple Avenue, with the south sidewalk continuing east only to Elm Avenue. This leaves no pedestrian connection to Highway 6 (Figure 2.08). The intermittent absence of sidewalks and accessible crossings impedes safe pedestrian utilization of the corridor.

Two businesses (Dragonfly Cafe and Advanced Association Management) have stairs and ADA ramps into their facilities that must remain for any future improvements (Figure 2.09).



**FIGURE 2.07 / MAP OF PEDESTRIAN CIRCULATION AND CONNECTIVITY WITHIN DTR STUDY AREA**



**FIGURE 2.06 / PAINTED CONCRETE CROSSWALK WITH CURB RAMPS ON 1ST STREET AT B STREET**



**FIGURE 2.08 / NO SIDEWALKS, CROSSWALKS OR CURB RAMPS WHERE 1ST STREET MEETS HIGHWAY 6**



**FIGURE 2.09 / ADA RAMP AT ENTRANCE TO DRAGONFLY CAFE**

### COMFORT AND AMENITIES

Generous pedestrian circulation zones (12-18 feet wide) at storefronts along 1st Street (Figure 2.10) stand as a rare asset compared to other downtown districts in the region, leaving significant room for improvements to the pedestrian experience.

In relation to comfort and amenities, existing conditions along 1st Street within the DTR Study Area offer pedestrians little protection from summer sun or heat and few seating opportunities or spaces to linger. This, along with a lack of pedestrian-scale lighting, may have negative effects on the use of downtown and patronage of its businesses.

### LANDMARKS

The public phone booth at the southwest corner of 1st and A Streets (Figure 2.11) stands as a unique sculptural feature with the potential for further creative opportunity. Senior pictures are often taken at this spot.

The grain elevator east of Park Avenue serves as a major visual anchor and wayfinding beacon. Its large size means it can be seen from anywhere along 1st Street (Figure 2.12) and beyond, even from Interstate 80.

The Old Mill is a defunct structure at the south bank of the Big Blue River that was built in 1866 (Figure 2.13) and proved pivotal to the founding and naming of Milford. The remnants of the Old Mill sit on private property across the railroad from City Hall and are currently inaccessible.



FIGURE 2.10 / WIDE PEDESTRIAN CIRCULATION ZONE ON 1ST STREET



FIGURE 2.12 / THE GRAIN ELEVATOR IS VISIBLE FROM 1ST STREET



FIGURE 2.11 / PHONE BOOTH LANDMARK AT THE SOUTHWEST CORNER OF 1ST AND A STREETS



FIGURE 2.13 / HISTORICAL PHOTOGRAPH OF THE OLD MILL

# BICYCLE EXPERIENCE AND TRAILS

## SECTION 2

Currently, there are no designated routes for bicycle movement within the DTR Study Area, although a trail on 1st Street was proposed as part of the city's 2014 Trail Plan (Figure 2.15). There is evidence of the paved alley directly north of 1st Street being used by bicyclists (Figure 2.14). The brick surfacing of downtown 1st Street, along with a lack of bike racks and safety concerns associated with angled parking, makes bicycling less comfortable here.



FIGURE 2.14 / BICYCLE USE IN ALLEY NORTH OF 1ST STREET

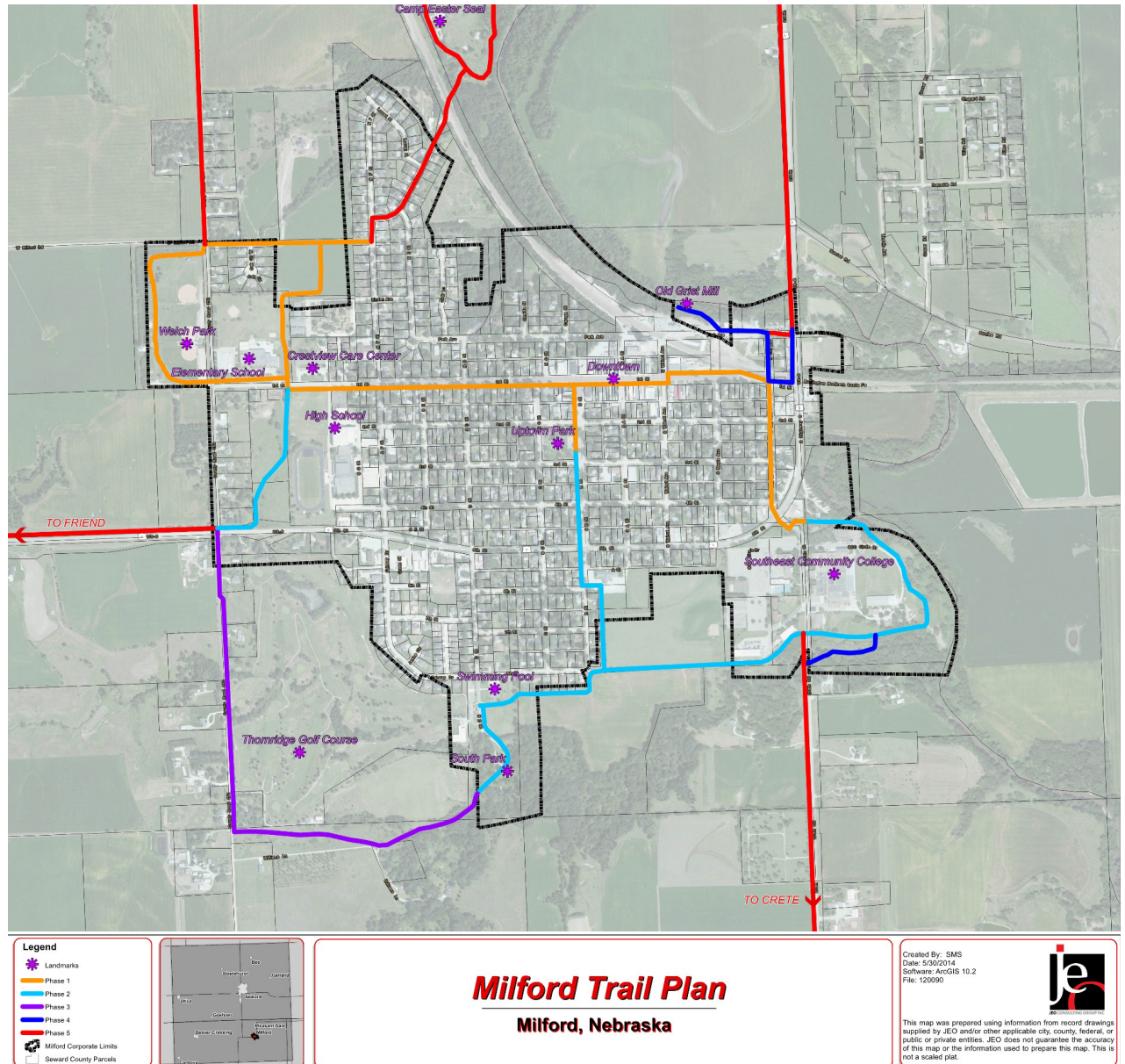


FIGURE 2.15 / MILFORD TRAIL PLAN (CREATED IN 2014)

### ACCESS

Motorists' primary access to the downtown business district is from the east along 1st Street and south along B Street (Figure 2.16). Secondary access is from the west along 1st Street. Direct access from the north is precluded by a railroad running east-west just north of the 1st Street corridor, with the most recent closure at Walnut Avenue. Access from the east is abrupt, as it is hidden until it is exposed directly following the railroad bridge.



FIGURE 2.16 / MAP AND IMAGES OF ACCESS POINTS TO DOWNTOWN

### PARKING AND SNOW REMOVAL

Downtown Milford has a thriving business roster, which makes parking spaces in the DTR Study Area well-utilized and generally in high demand. A wide and undefined vehicular zone—68 feet from curb to curb—allows for angled street parking on both sides of 1st Street from C Street to Walnut Avenue, supplemented by side street and alley access to back-of-business parking (Figure 2.17). There are 99 designated on-street parking stalls along 1st Street within the DTR Study Area (Figure 2.18). Currently, the stalls near the Post Office experience the highest demand for parking, but are the least safe as they are located within the intersection.

Overnight parking is not allowed from November to April so that the city can clear the street in the mornings following snow events. Winter snow is handled by pushing it from sidewalks to the curb with a mid-range tractor, and then from the curb to the middle of the street with a maintainer. The snow is then removed from the street and taken off site within 72 hours. This approach allows for continuous access to storefronts.

### SAFETY

The brick surfacing along 1st Street from South Elm Avenue west (Figure 2.19) significantly affects motorist behavior and safety in that it causes drivers to slow down, reducing the likelihood of accidents. However, motorists often make illegal U-turns on the 68-foot wide and undefined 1st Street to park on the left side of the street. This is also a common occurrence at 1st Street and B Street, where motorists typically make an unsafe turn to park in one of the four angled stalls on

the north side of the intersection in front of the Post Office. This causes a dangerous condition for pedestrians because the crosswalk lies inside the reverse path of vehicles as they back out of the easternmost stall (Figure 2.20).



FIGURE 2.17 / ALLEY ACCESS TO BACK-OF-BUSINESS PARKING



FIGURE 2.19 / BRICK SURFACING ON DOWNTOWN 1ST STREET



FIGURE 2.20 / POST OFFICE PARKING WITHIN THE INTERSECTION

### 99 EXISTING STALLS



FIGURE 2.18 / PARKING STALL COUNTS BY BLOCK ALONG DOWNTOWN 1ST STREET

### ARCHITECTURE

A mix of 1- and 2-story buildings with varied ages and architectural styles line downtown 1st Street, lending a human-scale feeling to the district (Figures 2.21-2.25). The new city hall features contemporary design elements including rectangular geometry and bold lines, neutral tones and mixed material palette of glass, wood paneling, dark brick, and natural concrete (Figure 2.26). Very few first-floor portions of buildings in the downtown area are vacant, with most having a vibrant business or service offered as a huge asset to the Milford community.

While these structures may not be significant on their own accord, as a group they tell the story of downtown Milford's evolution over time. Preservation and/or adaptive reuse of the downtown buildings can serve as a catalyst for further rehabilitations within downtown. Although not evident in the feedback received during the public meetings, a handful of downtown business or property owners did comment on the desire for enhanced building improvements. Some structures in downtown Milford may be eligible for National Register recognition.



FIGURE 2.21 / ARCHITECTURE ALONG NORTH SIDE OF 1ST STREET



FIGURE 2.24 / ARCHITECTURAL DETAIL (DRAGONFLY CAFE BUILDING)



FIGURE 2.22 / OWNER OF ADVANCED ASSOCIATION MANAGEMENT RENOVATED THIS BUILDING WITH NEW WINDOWS



FIGURE 2.25 / SELFIE MURAL AS SEEN FROM THE ALLEY SOUTH OF 1ST STREET (BACK OF INSURE NEBRASKA BUILDING)



FIGURE 2.23 / MID-CENTURY ARCHITECTURE (POST OFFICE BUILDING)



FIGURE 2.26 / CONTEMPORARY ARCHITECTURE (CITY HALL BUILDING)

### STREET

The downtown streetscape along 1st Street is wide at 68 feet from curb to curb and 100 feet between north and south building fronts. Its drive lanes have brick surfacing (Figure 2.27), which has remained in place for close to a century. The brick has shifted over time, resulting in a rough, uneven surface for drivers (Figure 2.28). While the brick is believed to have been set on a concrete base, it is possible that heavy truck traffic from the past caused damage to the sub-base. It is also considered too slick to walk on and has been replaced with concrete in crosswalk areas. Parking stalls are delineated with white hash marks (Figure 2.29) and sidewalks are concrete (Figure 2.30).

### LANDSCAPING

1st Street features extensive landscaping in front of the “Milford Welcomes You” sign visible from Highway 6 (Figure 2.31). While this area was intended to be maintained by volunteers, assistance from the city is required to keep it up. Downtown plantings are limited to containers at some storefronts, managed by individual businesses (Figure 2.32). Trees are absent here, with more canopy occurring in residential areas, Uptown Park and along B Street and side streets.



FIGURE 2.27 / BRICK SURFACING ON 1ST STREET DRIVE LANES



FIGURE 2.30 / CONCRETE SIDEWALK ON 1ST STREET LOOKING WEST



FIGURE 2.28 / BRICKS ON 1ST STREET HAVE SHIFTED OVER TIME



FIGURE 2.31 / LANDSCAPING SOUTH OF 1ST STREET BY HIGHWAY 6



FIGURE 2.29 / PAINTED MARKINGS DESIGNATING EDGE OF ANGLED PARKING STALL ON 1ST STREET



FIGURE 2.32 / PLANTERS IN FRONT OF ELEMENTS DANCE STUDIO

The following locations are considered points of entry signaling the arrival into downtown. While the downtown business district is located too far away to be visible from Highway 6, some visual cues attract residents and visitors alike.

### HIGHWAY 6 FROM THE NORTH

Many visitors arriving in Milford from out of town come south from Highway 6. The grain elevator near Park Avenue and North A Street acts as the most prominent beacon into downtown, as it can be seen from miles away on Highway 6 and even Interstate 80 (Figure 2.33). The bridge over the Big Blue River and the railroad underpass serve as thresholds into town from the north. From there, one must turn onto 1st Street to get to the downtown business district; however, even with the “Milford Welcomes You” sign and landscaping (Figure 2.34), this can be easy to miss due to the proximity of 1st Street to the underpass, which limits the visibility of the intersection, and also the proximity of residential properties before reaching downtown storefronts.

### SOUTH B STREET FROM THE SOUTH

South B Street, which runs from Highway 6 north to 1st Street, exhibits a grand parkway character, with a center median featuring bannered light poles and trees (Figure 2.35). This appearance fades before reaching downtown, as the median gives way to angled parking north of 2nd Street.

### 1ST STREET FROM THE WEST

1st Street transitions abruptly from residential to more of a “main street” feeling at the intersection with C Street (Figure 2.36).



FIGURE 2.33 / VIEW OF GRAIN ELEVATOR FROM HIGHWAY 6



FIGURE 2.35 / PLANTED MEDIAN AND LIGHTING ON SOUTH B STREET



FIGURE 2.34 / "MILFORD WELCOMES YOU" SIGN AND LANDSCAPING



FIGURE 2.36 / RESIDENTIAL 1ST STREET EAST OF DOWNTOWN



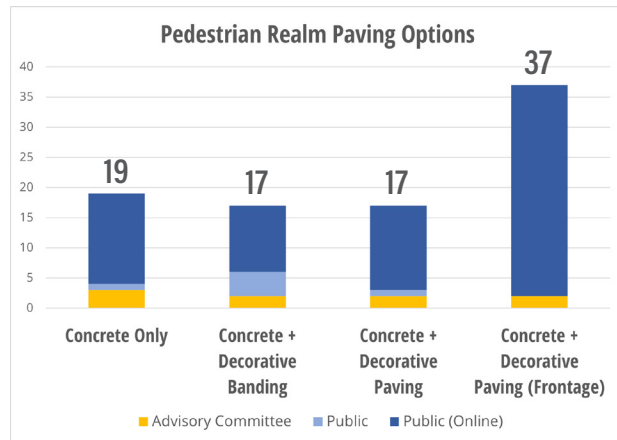
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## SECTION THREE / CONCEPT IDEAS AND RESULTS

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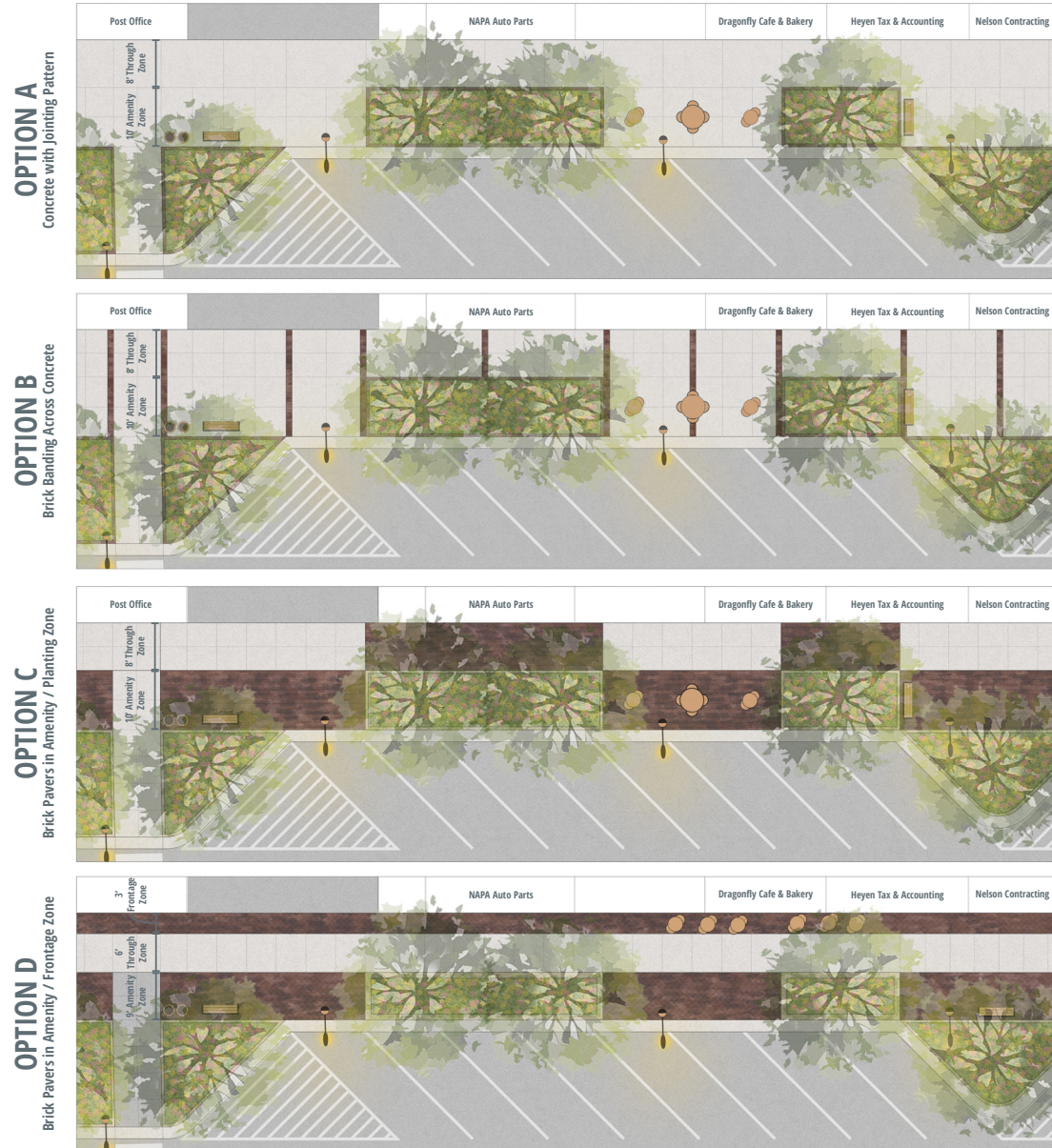
## BEAUTIFICATION & GATHERING SPACES

The bump-outs and wide pedestrian zones recommended in this Plan afford enough space to gather and move comfortably along the corridor while leaving room for beautification elements. The streetside realm between storefronts and the curb would be outfitted with amenities and ornamental features such as specialty paving, planters, trees and landscaping, bannered light poles, benches, café seating and trash receptacles. Four concept alternatives for this area show different spatial configurations of these elements (Figure 3.02). These were presented to the DTR Advisory Committee and public to vote on their preferences (Figure 3.01).



**FIGURE 3.01 / VOTING RESULTS FOR PEDESTRIAN REALM PAVING OPTIONS**

**ACTION:** The Vision Plan shows Option D for pricing purposes. Specialty paving may be reduced during design as a result of cost.



**FIGURE 3.02 / PEDESTRIAN REALM PAVING OPTIONS**

## MATERIALS AND FURNITURE

Two visual identity themes were developed to show how the streetscape could look in terms of furniture, landscaping and hardscape (Figure 3.04). The “Brick and Mortar” theme features a classic kit of parts emphasizing smooth metal surfaces in black hues to complement rich brick accents. The “Mill/Ford” theme, with its natural wood and stone finishes, draws on inspiration from the materiality of the Big Blue River and Old Mill. The DTR Advisory Committee and public voted for their favorite (Figure 3.03).

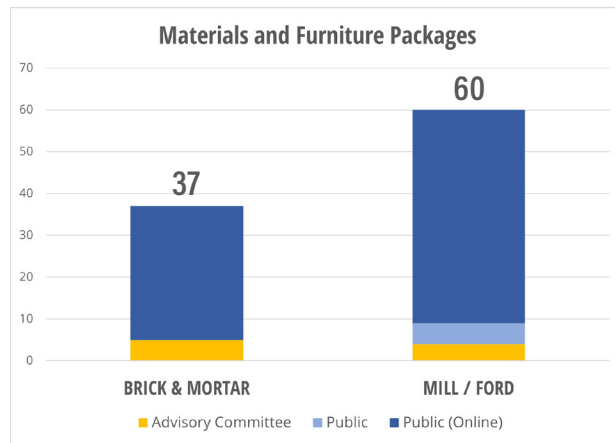


FIGURE 3.03 / VOTING RESULTS FOR IDENTITY THEME OPTIONS

**ACTION:** Move both themes into design and determine a direction at that time.

BRICK AND MORTAR

**Bench | Landscape Forms Plainwell Bench**  
Plainwell Bench in Black Powdercoated Metal (Gloss)

**Litter | Landscape Forms Plainwell Litter**  
Plainwell Litter Side Open Sand Pan in Black Powdercoated Metal (Gloss)

**Planter | The Brookfield Co. Garden Planter**  
Garden Planter #006 in Sandstone

**Lighting | SternbergLighting Heritage**  
6130CLED Heritage Fixture on 220155 Stratford Pole with BDS Fitter & DSPA Planter Arms in Cast Iron

**Paving | Endicott Brick Pavers**  
Endicott Brick in Dark Ironspot and Medium Ironspot #46

**Paving | Existing Milford Brick**  
Relay Existing Milford Brick for Intersections or Roadway

**Plantings | Formal Planting**  
Plantings in consistent rows and plant material to be structured with pops of accent colors

**Seat Wall | Brick with Cast Stone Cap**  
Color of brick to complement paving.

MILL / FORD

**Bench | Forms and Surfaces Knight Bench**  
Knight Bench SBKNI-0968 in Ipe Hardwood

**Litter | Landscape Forms FGP Litter**  
FGP Litter in Ipe Woodgrain and Black Powder Coat Metal

**Planter | Form and Fiber Cypress Metal**  
Cypress Metal Series in Corten Powder Coat Matte Steel Finish

**Lighting | Structura Beam**  
Structura Beam-20-6-4-C7-A18-B12-54-BNR-MOD with Plaza Mast Mounting Arm and Sternberg 1750LED Chateau Light Fixture

**Paving | Belgard Plank Paver**  
Melville Plank Paver in Moonlight

**Paving | Existing Milford Brick**  
Relay Existing Milford Brick for Intersections or Roadway

**Plantings | Organic Planting**  
Native Plantings of Grasses, Shrubs, and Ornamental Prairie Flowers

**Seat Wall | Limestone Units**  
Color of stone to complement paving.

FIGURE 3.04 / MATERIALS AND FURNITURE PACKAGE (IDENTITY THEME) OPTIONS

# 1ST STREET

## BRICK UTILIZATION

Downtown is known for its brick street, featured in Milford’s municipal logo. Preserving this piece of community history and identity should be part of any revitalization effort. Three alternative schemes for brick utilization were presented for consideration during the DTR planning process (Figure 3.06). Those who attended meetings or visited the project website were invited to vote on their preferred option (Figure 3.05). Option A features brick driving lanes on 1st Street, similar to what exists today. Option B shows concrete driving lanes and brick at parking zones. Option C limits brick for use at intersections only. Each of these alternatives would plan for the existing brick to be re-laid over a new concrete base; this would help it remain stably in place as a smooth driving surface for years to come.

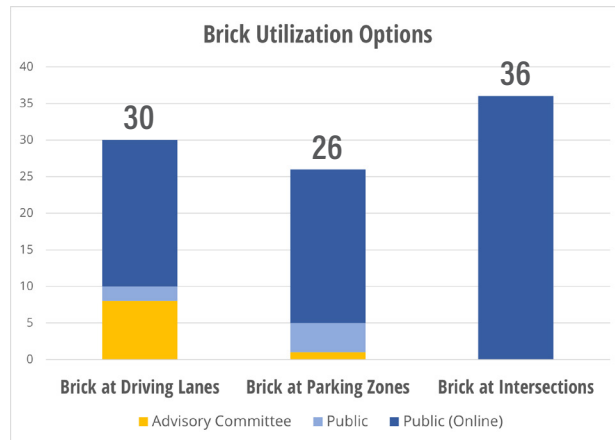


FIGURE 3.05 / VOTING RESULTS FOR BRICK UTILIZATION OPTIONS

**ACTION:** The Vision Plan currently shows both brick in drive lanes and at intersections.

OPTION A  
OPTION B  
OPTION C

Brick at Driving Lanes



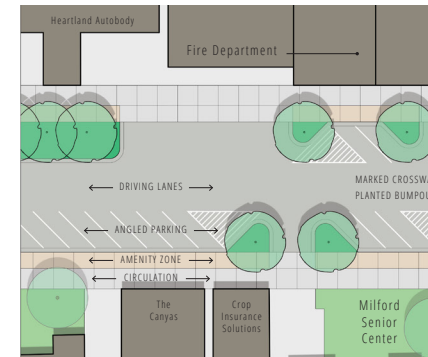
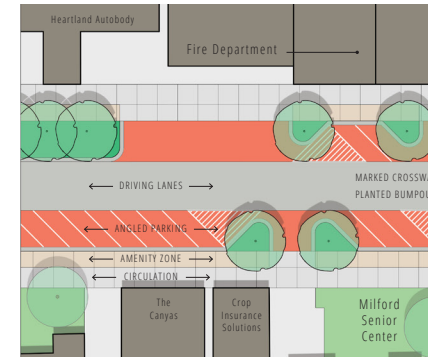
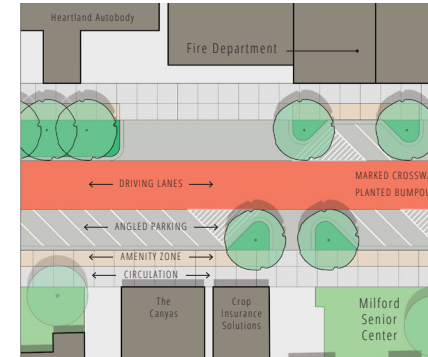
Brick at Parking Zones

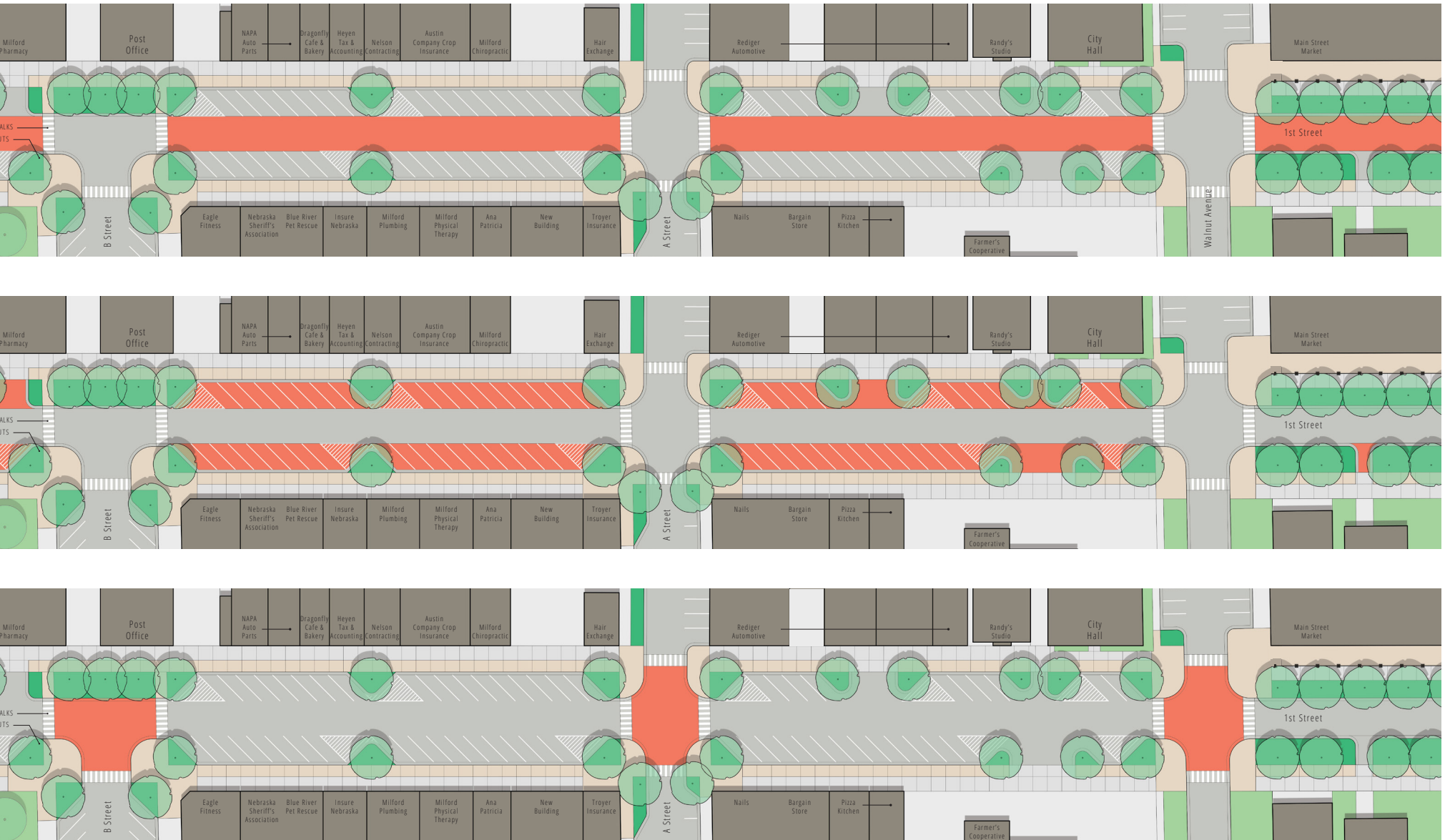


Brick at Intersections



FIGURE 3.06 / BRICK UTILIZATION OPTIONS





After being presented with vision ideas for downtown Milford, residents were asked to prioritize the projects in which they would most like to invest (Figures 3.07 and 3.09). This was accomplished by giving away \$600 in “Milford Money” for individuals to spend on up to five revitalization projects (Figure 3.08).

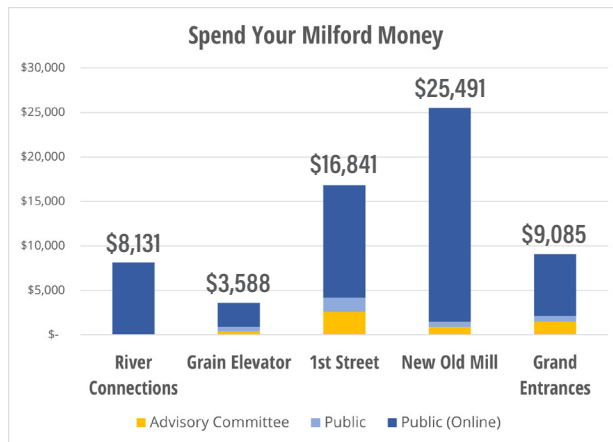


FIGURE 3.07 / MILFORD MONEY EXERCISE RESULTS

**ACTION:** Prioritize the top three vision ideas, with 1st Street and Grand Entrances projects to pursue immediately and New Old Mill as a long-term project.

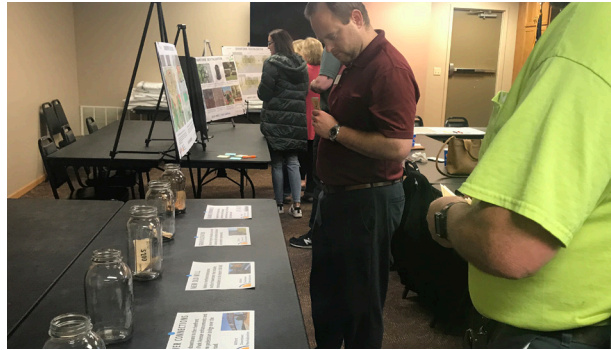


FIGURE 3.08 / MILFORD MONEY EXERCISE IN ACTION

## 1ST STREET

Improve downtown’s brick road and streetscape amenities along 1st Street.



## RIVER CONNECTIONS

Link downtown to the riverfront with Park Avenue enhancements and a new pedestrian bridge over the railroad.



## NEW OLD MILL

Make a riverfront destination north of downtown that includes renovations to the historic Old Mill.



## GRAIN ELEVATOR

Elevate the grain elevator as an area landmark with functional activation and aesthetic improvements.



## GRAND ENTRANCES

Augment the front doors into downtown with streetscape improvements along 1st Street east and B Street south.

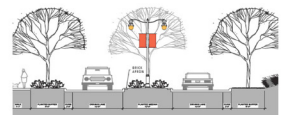


FIGURE 3.09 / PROJECTS TO INVEST IN FOR MILFORD MONEY EXERCISE

# PHONE BOOTH REUSE

Already a signature spot for selfies and other photography, the phone booth on A Street (Figure 3.10) could be enhanced as a landmark attraction to downtown Milford. Possibilities that have been discussed include transforming it into an art piece or light installation, perhaps through collaboration with a local artist (Figure 3.11). With the public library a few blocks away, it also could be adapted into a book exchange station or micro branch satellite (Figure 3.12). Alternatively, it could serve as the city bulletin board/information booth or as a market stall for fledging businesses during festivals or similar events on 1st Street (Figure 3.13).



FIGURE 3.10 / PHONE BOOTH IN DOWNTOWN MILFORD



FIGURE 3.12 / PRECEDENT IMAGE OF BOOK EXCHANGE STATION RUNNING OUT OF RECLAIMED PHONE BOOTH



FIGURE 3.11 / PRECEDENT IMAGE OF ART INSTALLATIONS USING PHONE BOOTHS



FIGURE 3.13 / PRECEDENT IMAGE OF ADAPTIVE REUSE OF PHONE BOOTH AS A MARKET STALL



# 4

## SECTION FOUR / MILFORD DTR VISION PLAN

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# DOWNTOWN MILFORD VISION PLAN

## STREET FUNCTION

The Milford DTR Vision Plan (Figure 4.01) centers on improving the beauty and safety of downtown Milford while preserving its historic look and feel by implementing a new streetscape and amenity plan.

## PARKING AND DRIVE ACCESS

The Vision Plan proposes to retain angled parking on the street and balance it with access management (Figure 4.02). The removal of drives from 1st Street where possible would allow for more on-street parking stalls and help meet demand for parking within the district. While vehicular access to 1st Street from the front is desired or necessary for some businesses, side street and alley access may be sufficient for others. The prospect of drive closures should be approached collaboratively by the City, design consultant and business or property owner on a case-by-case basis. Some of these conversations have already begun as part of stakeholder meetings with select proprietors. The Vision Plan shows closures only where they have been met with initial approval.



FIGURE 4.01 / OVERALL VISION PLAN FOR 1ST STREET IMPROVEMENTS

## 99 EXISTING STALLS | 108 PROPOSED STALLS

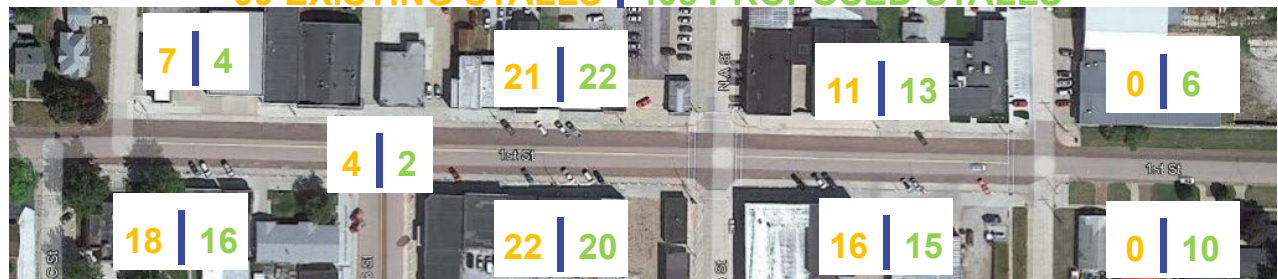


FIGURE 4.02 / EXISTING AND PROPOSED PARKING STALL COUNTS BY BLOCK ALONG DOWNTOWN 1ST STREET



## WIDE PEDESTRIAN ZONES

Primary recommendations for downtown revitalization center on 1st Street improvements within the DTR Study Area. This Plan proposes to move curbs slightly inward on each side—bringing the street width up to modern design standards (Figure 4.03)—and install bump-outs at intersections. These alterations would work together to maximize pedestrian and amenity space, inhibit illegal U-turns and make crossings shorter and safer.

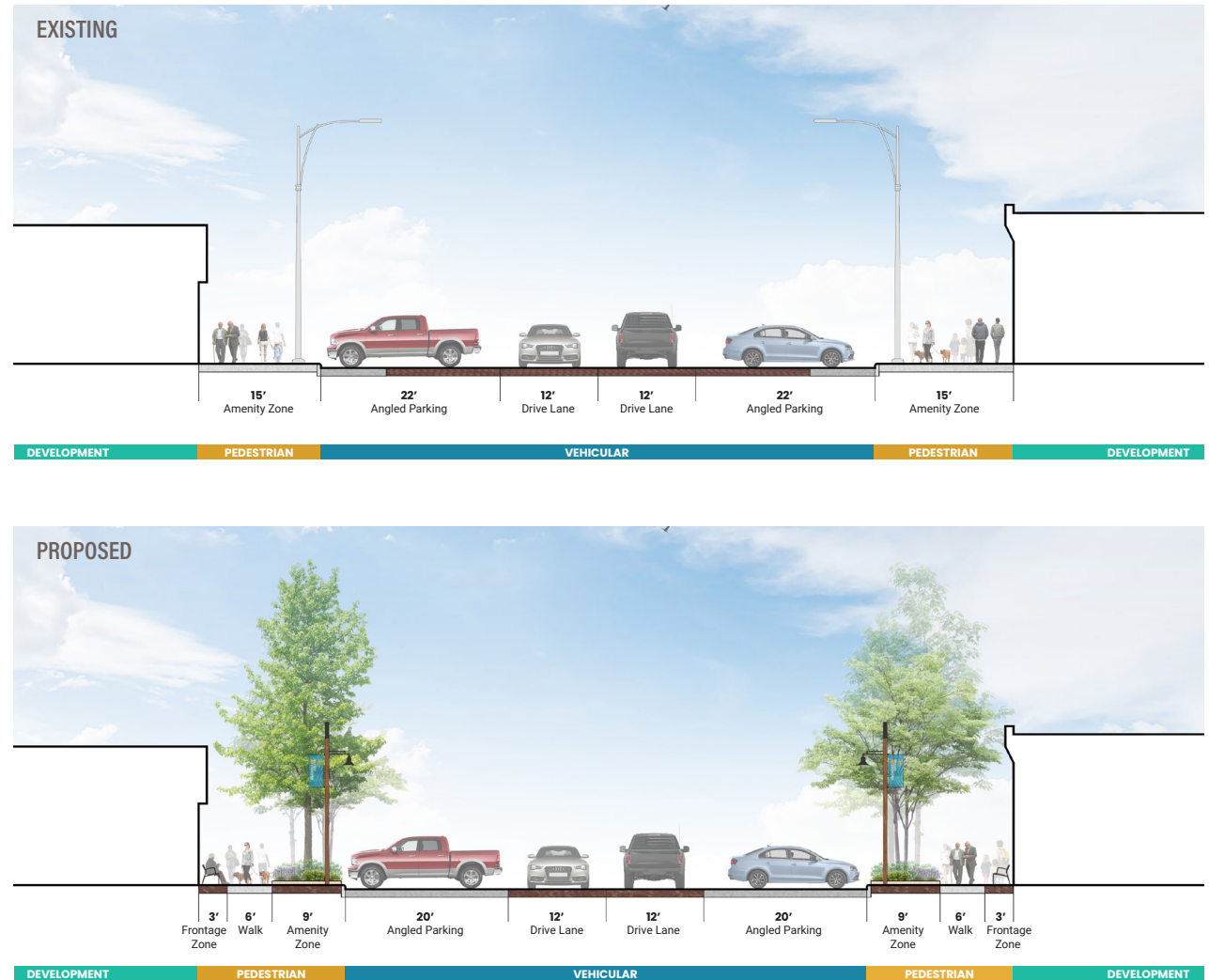


FIGURE 4.03 / EXISTING AND PROPOSED SECTIONS OF 1ST STREET IN DOWNTOWN MILFORD

# FRONT DOOR ENHANCEMENTS

Implement gateway treatments at east 1st Street and south B Street to Highway 6 to signal that a destination lies ahead. Establish clear and concise entries into Downtown Milford by providing enhanced lighting, planting and consistent curbed medians at both locations (Figure 4.05). Design of these elements should be an extension of the same design language within Downtown Milford.

The Vision Plan recommends that east 1st Street be widened within the existing Right-of-Way and reconstructed to include a planted median like the one on B Street, with trees lining the north side to conceal the unsightly railroad bank. A walk would be added on the south side of 1st Street, continuing all the way to the downtown business district. The existing “Milford Welcomes You” sign would remain in place, with a supplemental marquee sign to grab highway drivers’ attention (Figure 4.04) installed on the southeast corner of the intersection. B Street would get a refresh with new trees to replace any that had been removed over time.

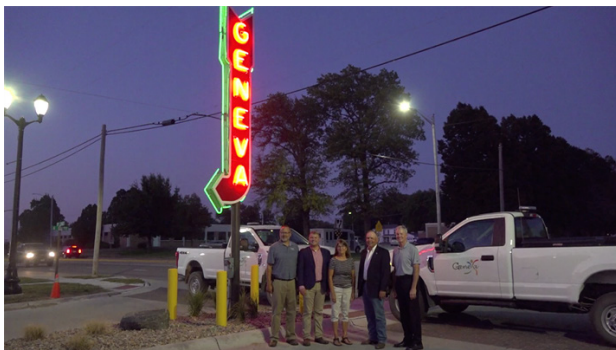


FIGURE 4.04 / PRECEDENT IMAGE OF MARQUEE SIGN IN GENEVA, NE



FIGURE 4.05 / SECTIONS OF EXISTING AND PROPOSED GATEWAY IMPROVEMENTS AT 1ST STREET LOOKING WEST

# FRONT DOOR ENHANCEMENTS

This Plan shows both medians lined with a brick apron and bannered light poles matching those to be installed elsewhere downtown. The City should continue to participate in DOT Highway 6 improvements and advocate for marked crosswalks and unique specialty paving at B and 1st Street intersections (Figure 4.07). This could be a high-performing plastic, such as streetprint (Figure 4.05), or stamped/colored concrete (Figure 4.06).



FIGURE 4.05 / PRECEDENT IMAGE OF STAMPED ASPHALT CROSSWALK

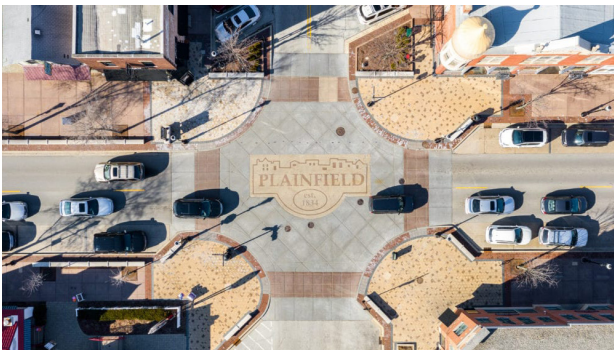


FIGURE 4.06 / PRECEDENT IMAGE OF DECORATIVE CONCRETE INTERSECTION IN PLAINFIELD, IL

1st Street Entrance at Highway 6

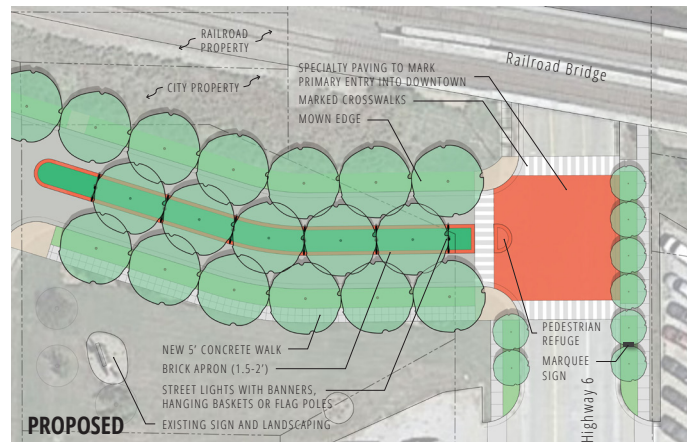
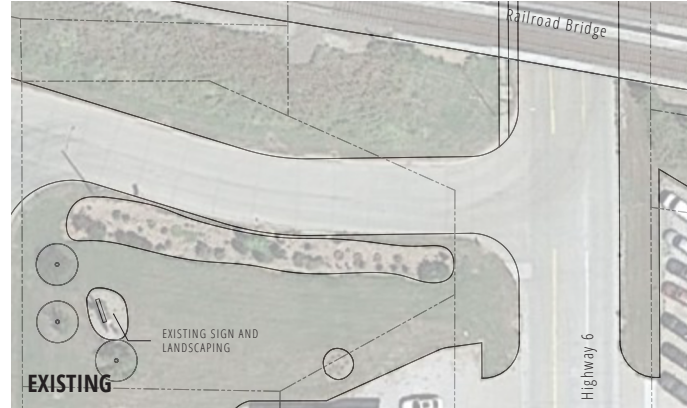
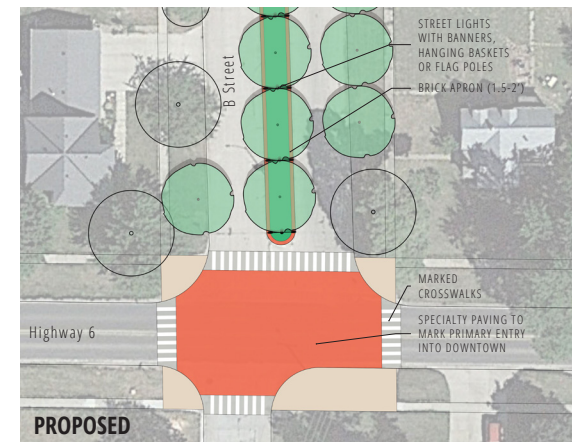
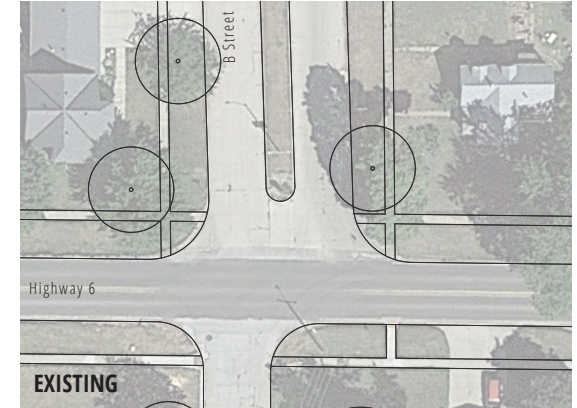


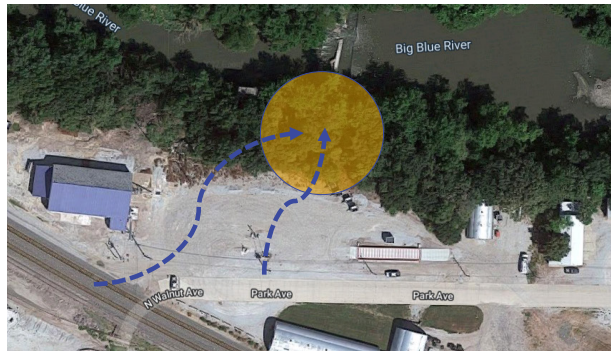
FIGURE 4.07 / PROPOSED GATEWAY IMPROVEMENTS AT EAST 1ST STREET (LEFT) SOUTH B STREET (RIGHT)

B Street Entrance at Pioneers Road



## A NEW DESTINATION

The Big Blue River, with a south bank less than 700 feet from City Hall, has the potential to become the home of a new regional destination for downtown Milford (Figure 4.08). Riverfront activation could take the form of an open park or plaza extending to the water's edge (Figure 4.09), with opportunities for fishing, trails and water play. Additionally or alternatively, the Old Mill could be a site for renovation or new build (Figure 4.10) for a creative reuse or nod to history such as a restaurant or brewery, with interpretive elements incorporated to tell the story of the mill and its importance to Milford's founding. The City has already started conversation with the Farmers Cooperative about the Old Mill, as they own the riverside property on which it is located.



**FIGURE 4.08** / LOCATION OF THE OLD MILL ON THE BIG BLUE RIVER



**FIGURE 4.10** / RENOVATED MILL



**FIGURE 4.09** / GRANT-FRONTIER PARK IN DENVER, COLORADO

### PARK AVENUE IMPROVEMENTS

Any riverfront activation would benefit from new connections across the railroad to and from downtown. While multiple underpasses served this purpose in the past, these have each been filled in over time with little possibility of reopening. This leaves 1st Street to Park Avenue via Highway 6 as the most direct route to the river area near the Old Mill (Figure 4.11).

Currently, this stretch of Park Avenue is ill-defined and reserved for industrial use; this Plan recommends enhancing it with new paving, curb and gutter, sidewalks and street trees to make it fit for recreational and/or retail traffic (Figure 4.12). These improvements, along with the addition of directional signage and parking close to the riverfront, would provide a viable vehicular route to a new riverfront destination.



FIGURE 4.11 / PRECEDENT IMAGE FOR PARK AVENUE IMPROVEMENTS



FIGURE 4.12 / PRECEDENT IMAGE FOR PARK AVENUE IMPROVEMENTS

### PEDESTRIAN BRIDGE

At over a half-mile, the journey to the river from City Hall spans twice as far as the average person is willing to walk. A new pedestrian bridge over the railroad is recommended to encourage travel between downtown and any new riverfront activation (Figure 4.13).

The Lincoln and Northwest Railroad Company owns most of the land on either side of the railroad, which limits placement of a pedestrian bridge; some other potential locations can be seen in Figure 4.14.



FIGURE 4.13 / PRECEDENT IMAGE FOR PEDESTRIAN BRIDGE

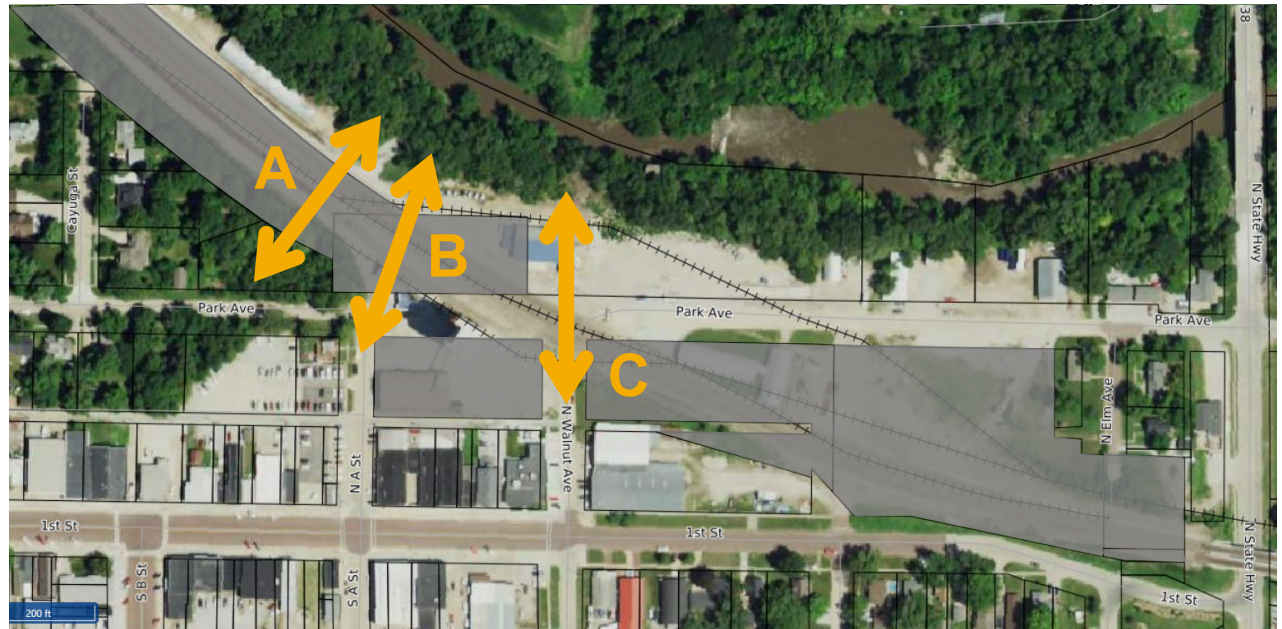


FIGURE 4.14 / POTENTIAL PARK AVENUE IMPROVEMENTS AND PEDESTRIAN BRIDGE CONNECTION POINTS A, B AND C

 Railroad property

New investment in the grain elevator north of City Hall could transform it from a familiar structure into a unique regional landmark. Enhancements that have been discussed include cosmetic adornments, such as lighting (Figure 4.15) or a mural (Figure 4.16). Of these, fitting the elevator's exterior with specialty lighting has received the most support during conversations with the DTR Advisory Committee as well as the public. Many preferred that the lights change color as part of seasonal displays, school sporting events, etc.

Adaptive reuses such as rock climbing on the face of the structure or opening a brewery inside were explored, but not as desired as the other solutions due to liability and operational concerns.



FIGURE 4.15 / PRECEDENT IMAGE OF COSMETIC LIGHTING ON A GRAIN ELEVATOR IN BUFFALO, NEW YORK



FIGURE 4.16 / PRECEDENT IMAGE OF A MURAL ON A GRAIN ELEVATOR

## ZONING / PARKING REQUIREMENTS

During the DTR planning process, much discussion centered on parking and how to manage it. Two key recommendations surfaced through these discussions:

Amend 8.01.09 Zoning Ordinance by inserting suggested language below.

*The required off-street parking requirements shall not apply in the C-1 Central Business District only when on-street parking spaces within the right-of-way are provided and maintained by the City of Milford adjacent to the principal use and adjoining properties for use by the public. If such parking is not available, parking requirements must be met as required in Article 8.*

Encourage business tenants and employees along Main Street to park behind buildings within alleyway or along side streets to provide more available parking stalls to downtown customers.

## MAINTENANCE STRATEGIES FOR SUCCESS

Maintenance is a critical component to the long-term success of any public/private investment. It is important to identify clear responsibilities between entities on how to maintain improvements for years to come, such as who is responsible for landscape upkeep, who repairs sidewalk or roadway, removing and placement of furnishings seasonally, snow removal, etc.

Ultimately, the City will need to determine how to pay for the maintenance for the increment of improvements. Below is a potential list to consider when evaluating the additional costs associated with the long-term maintenance of the public investment.

- Mulch plant beds every 2-3 years
- Assume basic plant maintenance fall and spring of each season, such as pruning trees and shrubs, removing leaves, replanting any dead plant material, etc.
- Consider snow removal and if there is a need for additional equipment or machinery that would better serve the maintenance of the sidewalks and streets with the new improvements (Figure 4.17)
- Identify who will maintain streetscape improvements:
  - Leverage Southeast Community College and University Horticulture departments
  - Add city staff persons to maintenance team
  - Contract landscaping company
  - Assemble a group of volunteers
- Identify ways to pay for the cost of added maintenance
  - Pass a use tax or sales tax
  - Consider creating a Business Improvement District, where property owners are assessed based on linear foot of property

For a summary of the conversation about maintenance with City staff, please see Appendix.

## CREATIVE DISTRICT / PROJECTS

The Nebraska Creative District Program exists to promote and support economic development and placemaking opportunities in communities dedicated to growing their arts-related economic sectors. Pursuit of the grain elevator transformation, riverfront connection and Old Mill renovation projects presented here would likely make Milford—and Seward County at large—a worthy candidate for this Program.

A Creative District has an identity that makes it a unique, distinguishable destination. By investing in the grain elevator/Old Mill/1st Street link, Milford could activate northeast downtown as a regional heart of creative programming that showcases the agrarian and industrial heritage of the area.



**FIGURE 4.17 /** LIMIT BUMP-OUTS TO INTERSECTIONS FOR EASE OF SNOW REMOVAL

# BUILDING IMPROVEMENTS

## SECTION 4

Building improvements should be safe, maintain the architectural character and enhance the aesthetic appeal of Milford's downtown business district. Basic preservation principles include:

- **RESPECT** the design and integrity of the physical characteristics of each building. Avoid making the building look older or newer than it really is.
- **PROTECT AND MAINTAIN** important architectural features or applied ornamentation on the building as they represent the original history, story, materials and craftsmanship of the original design.
- **PRESERVE** key character-defining features of buildings. These features may include windows, doors, applied ornamentation or façade materials and are typically on the front of the building.
- **REPAIR** deteriorated historic features and only replace those elements that cannot be repaired.

Design elements for the different building types should be appropriate for the building style, architectural design and period of construction (Figures 4.18 and 4.19). Materials selected should be consistently commercial-style materials (Figure 4.20) and not residential material types (Figure 4.21). Short-term and long-term solutions can provide building owners, merchants and public officials assistance in caring for and protecting the integrity of the buildings within downtown Milford.

Short term design solutions include those items that can be accomplished quickly, are small in nature, do not require a design professional and are low cost. Examples are items such as cleaning, improving doors or entryways, painting, adding awnings/canopies and installing signage (Figure 4.22). Short term projects can be addressed thematically across downtown to provide a unified (but individualistic) look.



FIGURE 4.18 / ARCHITECTURAL DETAIL (ANA PATRICIA BOUTIQUE BUILDING)



FIGURE 4.19 / ARCHITECTURAL DETAIL (FIRE DEPARTMENT BUILDING)



FIGURE 4.20 / COMMERCIAL DOOR ON COMMERCIAL BUILDING



FIGURE 4.21 / RESIDENTIAL DOOR ON COMMERCIAL BUILDING



FIGURE 4.22 / A STORE AWNING IS A SHORT TERM DESIGN SOLUTION

Long term design solutions include work items such as window restoration and/or replacement, roof repair, tuckpointing masonry (Figure 4.24), storefront and/or façade restoration and second floor interior rehabilitation. These work items should involve a design professional to assess existing conditions and replacement materials, work with the property owner to identify project goals and design a suitable and building-appropriate scheme.

### SECOND-STORY BUILDING IMPROVEMENTS

The Advisory Committee shared how important it was to bring extended services to downtown, with businesses open later than 5 PM. Residential development makes downtown a living, 24-hour neighborhood and helps give reason for businesses to stay open longer. Housing is a key element of most downtown revitalization programs and is important to this plan's vision of a lively downtown. The City of Milford should continue to encourage downtown housing on second stories of buildings and stand-alone redevelopment.

### REHABILITATION AND INFILL DEVELOPMENT

The life and economy of downtown takes place in its buildings. Underused or vacant buildings should be rehabilitated to provide marketable space for offices and housing. Vacant properties should be infilled with programmable public space (city plaza or park) or infilled with additional downtown buildings, such as the new building being built where the old City Hall was located (Figure 4.25). This is a perfect example

of infill development that fits the look and feel of downtown Milford and should serve as a precedent for future infill projects.

### BUILDING FACADES

Milford has a handful of façade improvements within the downtown. In general, façade upgrades should restore windows to original scale, replace inappropriate storefronts and include awnings, doors and other features that add a human scale. Doors should be of commercial grade rather than residential. Diversity is important in a downtown environment, and uniformity is neither necessary nor authentic. Business owners or property owners should refer to historical images of the original building character before modifications are made to inform and influence future façade improvements (Figure 4.23 and 4.26).



FIGURE 4.24 / BEFORE AND AFTER TUCKPOINTING MASONRY



FIGURE 4.25 / CURRENT REDEVELOPMENT AT OLD CITY HALL LOCATION



FIGURE 4.23 / BEFORE WINDOW RESTORATION



FIGURE 4.26 / AFTER WINDOW RESTORATION

Some downtown business tenants or property owners desire to improve their exterior facades of their businesses but are unsure of what can or should be done. Of the conversations had to date, here are some high-level recommendations for a few buildings within the downtown.

- **Main Street Market:** Wrap west side porch to the south side of the building. Porch could be a structured overhang like what is currently along the west side of the building (Figure 4.27), or it could be a softer approach, such as festoon twinkle lights on posts and attaching to the building (Figure 4.28). Under the south canopy, provide outdoor café seating. Add a door to the southwest corner of the building for café access. South façade enhancement will provide life along 1st Street and strengthen the connection of the Main Street Market to the downtown district.
- **Pizza Kitchen:** (Figure 4.29) Identify the original character of the building and work to achieve this aesthetic. In its previous life, this building likely served as a hardware store. Adding a more traditional flat canopy, restoring the brick façade at the second level with more windows and adding signage above the canopy may be an appropriate solution (Figure 4.30). Additionally, the east façade is visible from the eastern entrance into downtown (Figure 4.32) and could be utilized as additional graphic signage, serving as a canvas for signage and lighting (Figure 4.31).



FIGURE 4.27 / EXISTING FACADE (MAIN STREET MARKET BUILDING)



FIGURE 4.28 / FESTOON TWINKLE LIGHTS OVER PATIO



FIGURE 4.29 / EXISTING FACADE (PIZZA KITCHEN BUILDING)



FIGURE 4.30 / BUILDING WITH SIGNAGE ABOVE A CANOPY



FIGURE 4.31 / SIGNAGE AND LIGHTING ON A PLAIN BRICK WALL



FIGURE 4.32 / POTENTIAL LOCATION FOR SIGNAGE AND LIGHTING ON EAST WALL OF PIZZA KITCHEN BUILDING

- **Eagle Fitness:** Currently, the entry is located along B Street; however, the original entry used to be at the northwest corner, providing a stronger relationship to the downtown district and other businesses. Consider re-opening this original door location, with a canopy or awning above (Figure 4.33). Additionally, consider adding in larger windows (storefronts) to strengthen the street presence. Refer to original historic photos of the building for design intent. A mural could also be added to its west wall (Figure 4.34).
- **Heartland Autobody:** Old gas stations and autobody shops are wonderful businesses to have within a downtown. Typically, these lend themselves to fun colors and retro vibes depending on when they were built (Figure 4.35). A fresh coat of paint and new garage doors with a similar design language will help improve this façade.

### BUSINESS SIGNAGE

Desirable signage includes wall mounted signs with individual letters, awning signs and carefully designed projecting signs (Figure 4.36). Typically, flush-mounted cabinets, pole signs and other “auto-strip” signs are not appropriate for this district (Figure 4.37). Signs should not obscure large areas or major façade design features.

### ENERGY EFFICIENCY AND IMPROVEMENTS

Energy efficiency improvements may include insulation, window upgrades, ceiling repairs, heating and ventilation system upgrades and lighting. Milford should consider programs to improve the functional and ongoing use of facilities.

### FINANCE

Financing incentives to encourage building improvements and restoration should be part of the downtown revitalization. However, these incentives work most effectively when building owners see an economic return from these investments. Thus, improvements in the public realm (i.e. street improvements, added streetscape amenities, wayfinding, etc.) can create conditions that make these incentive-driven investments more attractive to business and property owners.



FIGURE 4.33 / BUILDING WITH CORNER ENTRY FACING INTERSECTION



FIGURE 4.34 / POTENTIAL LOCATION FOR MURAL ON WEST WALL OF EAGLE FITNESS BUILDING



FIGURE 4.35 / GAS STATION WITH RESTORATION IMPROVEMENTS



FIGURE 4.36 / AWNING SIGNS (LEFT) AND CAREFULLY DESIGNED PROJECTING SIGNS (RIGHT) ARE APPROPRIATE FOR DOWNTOWN USE



FIGURE 4.37 / SIGN EXAMPLES INAPPROPRIATE FOR DOWNTOWN USE

Financing Downtown projects will require both public and private participation and at varying levels. An initial schedule is presented to guide the public and private agencies in the process of making this plan a reality (Figure 4.38). The schedule establishes four different time frames:

- Ongoing
- <5 years
- 5-10 years
- 10+ years

Priorities and opportunities will inevitably shift, and this chart will change and evolve over time, but can be used as a guiding framework.

## PHASING AND PRIORITIZATION

After presenting the order of magnitude costs for the different categories of recommendations for the Downtown Revitalization Plan, the priorities stand as follows:

- 1 *Improve downtown’s brick road and streetscape amenities along 1st Street.*
- 2 *Improve front doors into downtown from the east and the south, with streetscape improvements at 1st and B Streets.*
- 3 *Study the feasibility of renovating the historic Old Mill as a destination north of Downtown.*

Recommendation	Order of Magnitude Costs	Time Frame
Improve downtown’s brick road and streetscape amenities along 1 <sup>st</sup> Street.	\$4.5 Million	<5 years
Provide a pedestrian connection over the railroad.	\$6-8 Million	10+ years
Enhance Park Avenue with streetscape improvements.	\$1.4 Million	5-10 years
Study the feasibility of renovating the historic Old Mill as a destination north of Downtown.	\$50,000-100,000	<5 years
Enhance grain elevator with lighting improvements to serve as an area landmark.	\$500,000	5-10 years
Improve front doors into downtown with streetscape improvements at 1 <sup>st</sup> and B Streets.	\$1.7 Million	<5 years
Building Façade Improvement Program.	\$30,000-55,000 per façade	Ongoing
Business Signage Program (approx. 35 signs at \$5,500 per sign).	\$192,500	5-10 years
2 <sup>nd</sup> Story building improvements—requires study.	\$30,000-80,000	10+ years

FIGURE 4.38 / COST OPINION FOR MILFORD DTR PLAN RECOMMENDATIONS

# 5

## SECTION FIVE / APPENDIX

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## VISIONING EXERCISE - QUESTIONNAIRE

List three (3) words that describe downtown Milford today.



### Questionnaire

1. List three (3) words that describe downtown Milford today.

2. List three (3) words that describe how you'd like downtown Milford to be in the future.

3. If you left Milford, Nebraska for 10 years and then returned, what portions of downtown Milford would you hope remained unchanged?

4. What portions would you have hoped have improved?

5. What/where do you consider to be the "front doors" of downtown Milford?



ADVISORY COMMITTEE  
MEETING #2  
February 8th, 2022



## VISIONING EXERCISE - QUESTIONNAIRE

List three words that describe how you'd like downtown Milford to be in the future.



### Questionnaire

1. List three (3) words that describe downtown Milford today.

2. List three (3) words that describe how you'd like downtown Milford to be in the future.

3. If you left Milford, Nebraska for 10 years and then returned, what portions of downtown Milford would you hope remained unchanged?

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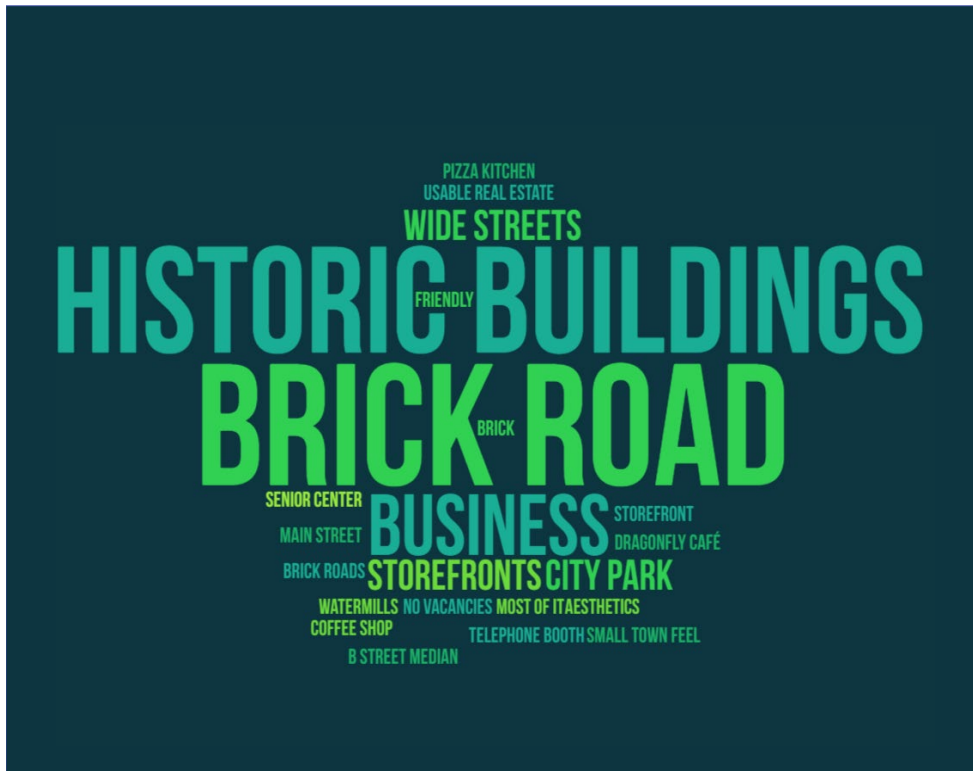


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MEETING #2  
February 8th, 2022



## VISIONING EXERCISE - QUESTIONNAIRE

If you left Milford, Nebraska for 10 years and then returned, what portions of downtown Milford would you hope remained unchanged?



### Q Questionnaire

1. List three (3) words that describe downtown Milford today.

2. List three (3) words that describe how you'd like downtown Milford to be in the future.

3. If you left Milford, Nebraska for 10 years and then returned, what portions of downtown Milford would you hope remained unchanged?

4. What portions would you have hoped have improved?

5. What/where do you consider to be the "front doors" of downtown Milford?



ADVISORY COMMITTEE  
MEETING #2  
February 8th, 2022



## VISIONING EXERCISE - QUESTIONNAIRE

What portions would you have hoped have improved?



### Questionnaire

1. List three (3) words that describe downtown Milford today.
2. List three (3) words that describe how you'd like downtown Milford to be in the future.
3. If you left Milford, Nebraska for 10 years and then returned, what portions of downtown Milford would you hope remained unchanged?
4. What portions would you have hoped have improved?
5. What/where do you consider to be the "front doors" of downtown Milford?



ADVISORY COMMITTEE  
MEETING #2  
February 8th, 2022



## VISIONING EXERCISE - QUESTIONNAIRE

What/Where do you consider to be the “Front Doors” of downtown Milford?



### Questionnaire

1. List three (3) words that describe downtown Milford today.
2. List three (3) words that describe how you'd like downtown Milford to be in the future.
3. If you left Milford, Nebraska for 10 years and then returned, what portions of downtown Milford would you hope remained unchanged?
4. What portions would you have hoped have improved?
5. What/where do you consider to be the “front doors” of downtown Milford?



ADVISORY COMMITTEE  
MEETING #2  
February 8th, 2022



## VISIONING EXERCISE - QUESTIONNAIRE

### Strengths?



### SW Strength / Weakness

List the strengths and weaknesses of downtown Milford.

STRENGTHS:	WEAKNESSES:

### GC General Comments

MILFORD DOWNTOWN REVITALIZATION  
PUBLIC WORKSHOP | DECEMBER 9, 2021



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MEETING #2  
February 8th, 2022



CONFLUENCE



## VISIONING EXERCISE - QUESTIONNAIRE

### Weaknesses?



### SW Strength / Weakness

List the strengths and weaknesses of downtown Milford.

STRENGTHS:

WEAKNESSES:

### GC General Comments

MILFORD DOWNTOWN REVITALIZATION  
PUBLIC WORKSHOP | DECEMBER 9, 2021



CONFLUENCE



ADVISORY COMMITTEE  
MEETING #2  
February 8th, 2022



CONFLUENCE

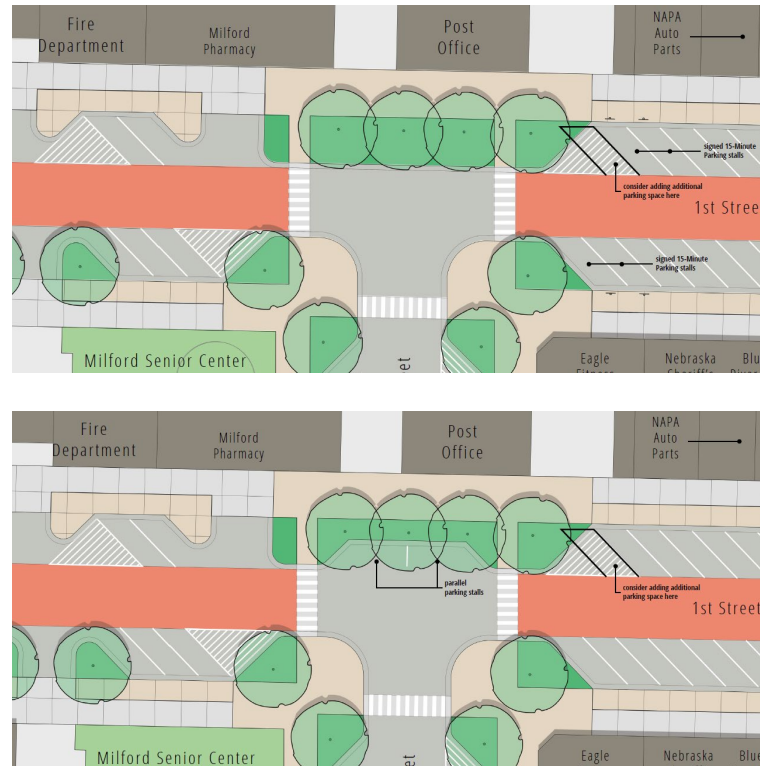


## STAKEHOLDER INPUT – POST OFFICE

- Parking along 1<sup>st</sup> Street only (area behind is used for all post office deliveries, carriers, and employees). 10 min parking + parallel stalls to provide stalls as close as possible to front of building parking.



- Long term (construction) concern about maintaining access to businesses.



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022

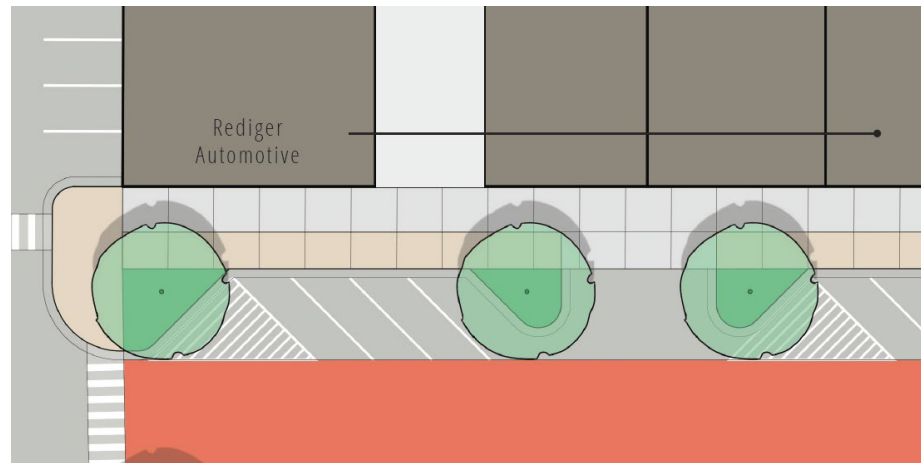


CONFLUENCE



## STAKEHOLDER INPUT – REDIGER AUTOMOTIVE

- OK with curb at tire lot (no driveway) but prefer to have it left open (no planters) for potential future access.
- Need access to two doors east of tires. Doors do go all the way through.
- Supportive of bump outs to slow traffic (cars take turns too fast) and shorten pedestrian crossing  
Recognizes the importance of the brick to downtown and Milford identity, and that they are the least amount of maintenance but shared test drive stories.
- Paved crosswalks
- Uses elevator as reference
- Snow removal around amenities



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022

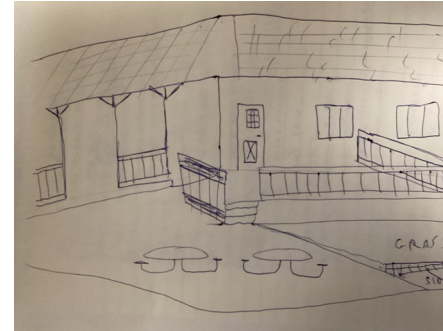


CONFLUENCE

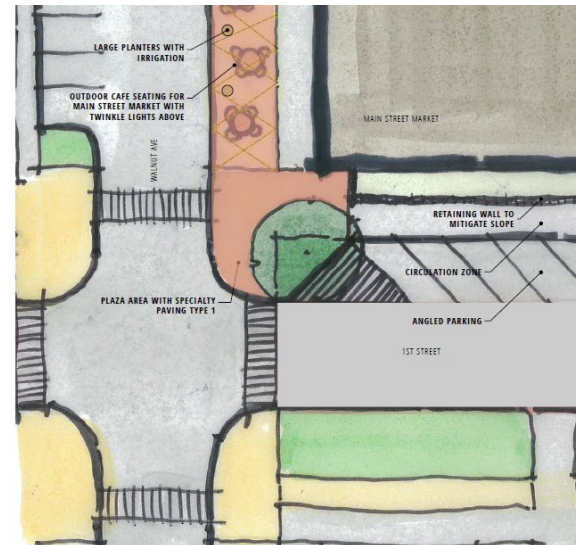


## STAKEHOLDER INPUT – MAIN STREET MARKET

- Keep parking along west, covered patio to the south
- Grade will be a challenge in this area – stairs / rails identified
- Future door at SW corner
- Patio can be public
- Improve fence east of building
- Improvements in sync with their thoughts.



ALTERNATIVE 1 | Cafe Seating on South Side of Building/Parking on West Side



ALTERNATIVE 2 | Parking on South Side of Building/Cafe Seating on West Side



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022

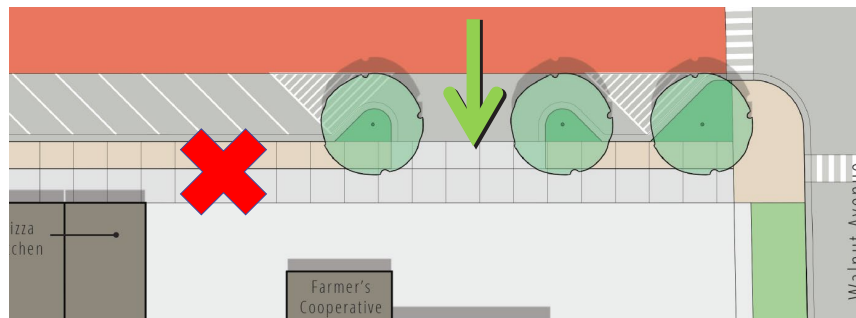
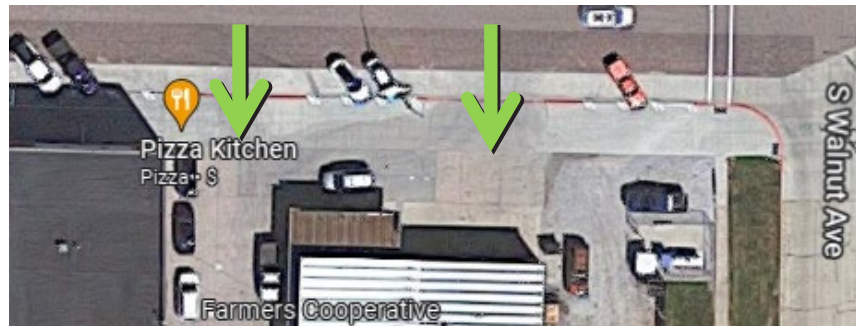


CONFLUENCE



## STAKEHOLDER INPUT – FARMERS COOPERATIVE

- Discussed Grain Elevator and Drive entries into property adjacent to 1<sup>st</sup> Street
- Neutral with drive reduction + grain elevator ideas



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022



CONFLUENCE



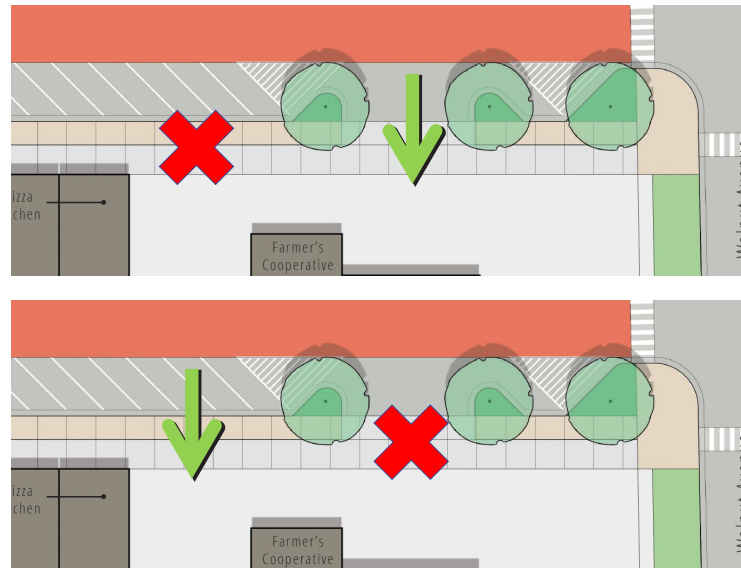
## STAKEHOLDER INPUT – PIZZA KITCHEN

- Discussed drive entries into Farmers Cooperative property adjacent to 1<sup>st</sup> Street east of Pizza Kitchen building
- Pizza Kitchen okay with either drive closing, but would prefer the east drive to close rather than the west drive shown on the plan
- Pizza Kitchen staff and delivery pick-ups park in drive between their building and the Co-op
- Pizza Kitchen patrons park in front of Co-op garages after hours

EXISTING



PREFERRED



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022

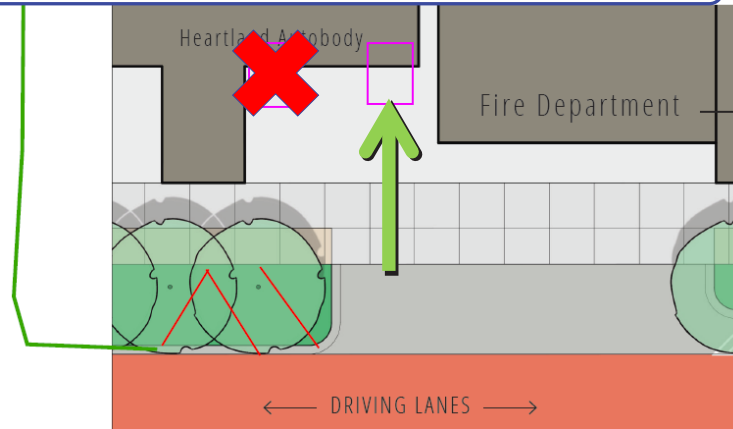


CONFLUENCE



## STAKEHOLDER INPUT – HEARTLAND AUTOBODY

- Access is primarily off C Street
- Review of removal of western drive - OK with removal but still need access to far east drive
- Desire for one stall for bank needs, not needed for his business.



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022



CONFLUENCE



## STAKEHOLDER INPUT – CITY MAINTENANCE

- Report to identify additional work and equipment likely needed to make 1st Street improvements a success. Consider leveraging SCC Hort. Dept.
- Minimize amount of bump outs between intersections to allow for seamless snow removal.
- Furnishings and planters – remove during winter months to aid in snow removal and to protect.
- More shrubs and less perennials and grasses that require cutting back annually.
- Drip irrigation desired.
- Bury electrical lines + ensure new light poles are equipped w/ winter snowflakes and sign across B St.
- Consider parallel parking during heavy snow – add to existing no parking signs from Nov 1 – March 31
- Water is only thing in street and is maintained by City – best for reconstructing street.
- City will need to identify how to pay for maintenance of increment of improvements



Grader, 8' wide tractor and blade, gator with brush/blade for snow removal now.



ADVISORY COMMITTEE  
MEETING #4  
May 3, 2022



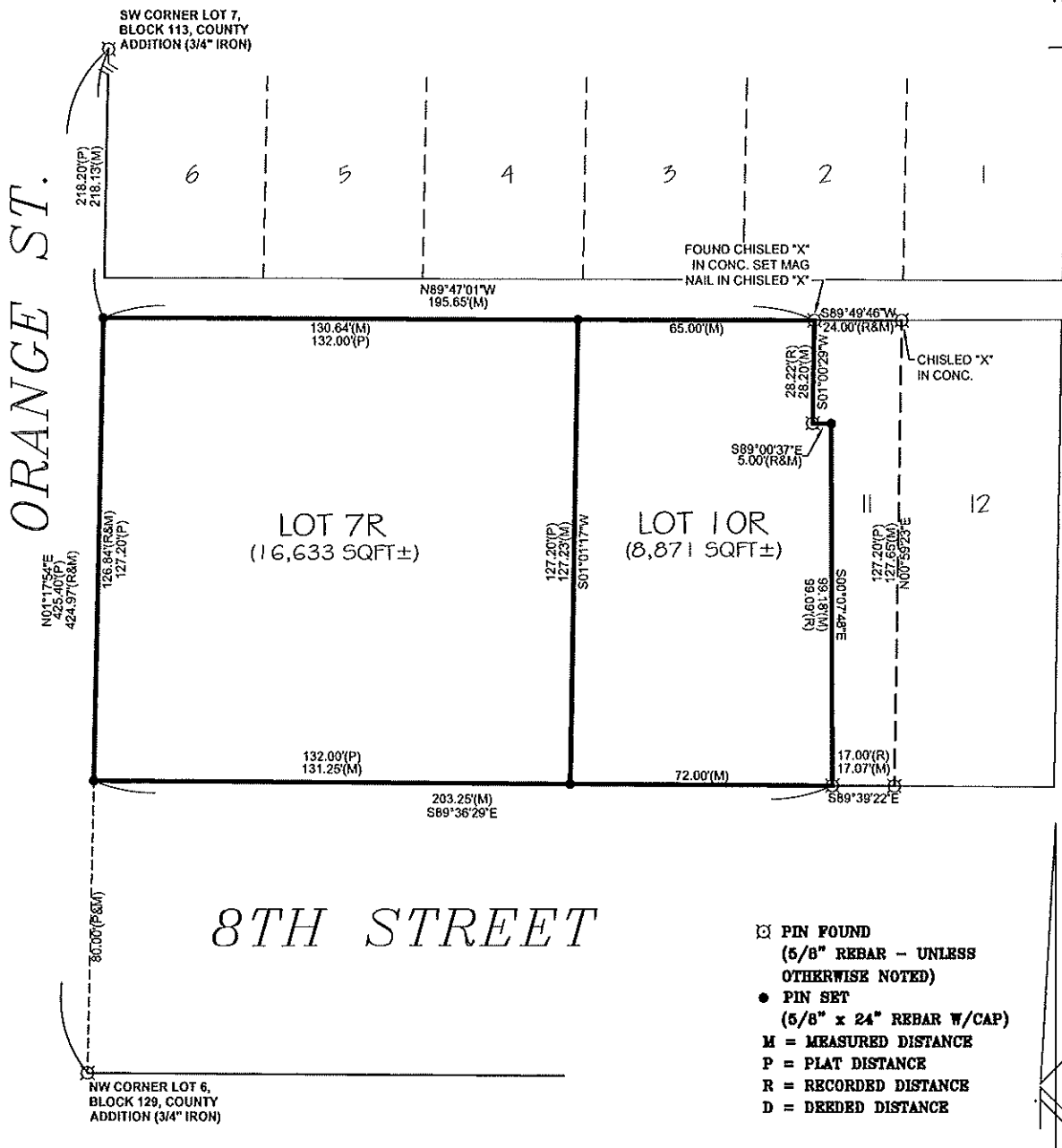
CONFLUENCE





# FINAL PLAT "COUNTY ADDITION BLOCK 126 REPLAT"

A REPLAT OF LOTS 7, 8, 9, 10, AND PART LOT 11, BLOCK 126,  
COUNTY ADDITION, CITY OF WAHOO, SAUNDERS COUNTY, NEBRASKA.



**DEDICATION:**

KNOW ALL MEN BY THESE PRESENTS: THAT TIM & SETH MALLY CONSTRUCTION, LLC, A NEBRASKA LIMITED LIABILITY COMPANY, BEING THE OWNER AND PROPRIETOR OF THE REAL ESTATE DESCRIBED IN THE SURVEYORS CERTIFICATE AND EMBRACED WITHIN THIS PLAT, DO HEREBY REPLAT SAID REAL ESTATE INTO TWO LOTS AS SHOWN ON THE ATTACHED PLAT, TO BE HEREINAFTER KNOWN AS LOT 7R AND 10R, BLOCK 126, COUNTY ADDITION TO THE CITY OF WAHOO, SAUNDERS COUNTY, NEBRASKA. SAID DEDICATION IS MADE WITH THE FREE CONSENT AND IN ACCORDANCE WITH THE DESIRES OF THE UNDERSIGNED OWNER THEREOF. SAID OWNER HEREBY RATIFIES AND APPROVES OF THE DISPOSITION OF THEIR PROPERTY AS SHOWN ON THIS PLAT.

TIM MALLY, MANAGER  
TIM & SETH MALLY CONSTRUCTION, LLC.

**ACKNOWLEDGE OF NOTARY:**

STATE OF NEBRASKA )  
                                  ) SS.  
COUNTY OF SAUNDERS )

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2025, BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC, QUALIFIED IN SAID COUNTY, PERSONALLY CAME, TIM MALLY, KNOWN TO ME TO BE THE IDENTICAL PERSONS WHOSE NAME IS AFFIXED TO THE FOREGOING PLAT AND DEDICATION, ACKNOWLEDGE THE EXECUTION OF THE SAME TO BE THEIR VOLUNTARY ACT AND DEED. WITNESS MY HAND AND NOTARIAL SEAL THE DAY AND YEAR ABOVE WRITTEN.

NOTARY PUBLIC

**TREASURER:**

I HEREBY CERTIFY THAT THE RECORDS IN MY OFFICE SHOW NO TAXES DELINQUENT ON THE LAND ENCOMPASSED BY THE OUTER BOUNDARY DESCRIPTION WHICH APPEARS ON THIS PLAT.

\_\_\_\_\_  
COUNTY TREASURER

**COUNTY SURVEYOR:**

I HEREBY APPROVE THE NUMBERING OF THE LOTS REPLATTED IN BLOCK 126, COUNTY ADDITION, LOCATED IN THE CITY OF WAHOO, SAUNDERS COUNTY, NEBRASKA, THIS \_\_\_\_ DAY OF \_\_\_\_\_, 2025.

\_\_\_\_\_  
COUNTY SURVEYOR

**WAHOO PLANNING COMMISSION:**

THIS REPLAT WAS APPROVED BY THE PLANNING COMMISSION OF THE CITY OF WAHOO AT ITS MEETING ON THE \_\_\_\_ DAY OF \_\_\_\_\_, 2025.

\_\_\_\_\_  
CHAIRPERSON

**WAHOO CITY COUNCIL:**

THIS REPLAT WAS APPROVED BY THE CITY COUNCIL OF THE CITY OF WAHOO AT ITS MEETING ON THE \_\_\_\_ DAY OF \_\_\_\_\_, 2025.

\_\_\_\_\_  
MAYOR

ATTEST: \_\_\_\_\_  
CITY CLERK

**WAHOO CITY ENGINEER:**

THE REPLAT WAS REVIEWED AND APPROVED BY THE WAHOO CITY ENGINEER ON THIS \_\_\_\_ DAY \_\_\_\_\_, 2025.

\_\_\_\_\_  
WAHOO CITY ENGINEER

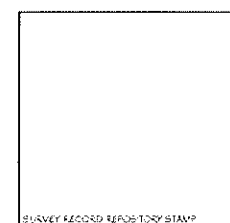
**SURVEYOR'S CERTIFICATE:**

I, JEREMY A. CHARLES, NEBRASKA PROFESSIONAL LAND SURVEYOR No. 618, DULY REGISTERED UNDER THE LAND SURVEYOR'S REGULATION ACT, HEREBY CERTIFY THAT I HAVE CAUSED LOTS 7, 8, 9, 10, AND LOT 11, EXCEPT THAT PART OF LOT 11 BEING MORE PARTICULARLY DESCRIBED AS BEGINNING AT THE NORTHEAST CORNER OF LOT 11; THENCE S89°49'46"W, ON THE NORTH LINE OF SAID LOT 11, A DISTANCE OF 24.00 FEET; THENCE S01°00'29"W, A DISTANCE OF 28.20 FEET; THENCE S89°00'37"E, A DISTANCE OF 5.00 FEET; THENCE S00°07'48"E, A DISTANCE OF 99.18 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 11; THENCE S89°39'22"E, ON THE SOUTH LINE OF SAID LOT 11, A DISTANCE OF 17.07 FEET TO THE SOUTHEAST CORNER OF SAID LOT 11; THENCE N00°59'23"E, ON THE EAST LINE OF SAID LOT 11, A DISTANCE OF 127.65 FEET TO THE POINT OF BEGINNING, BLOCK 126, COUNTY ADDITION, CITY OF WAHOO, SAUNDERS COUNTY, NEBRASKA TO BE SURVEYED AND REPLATTED AND TO BE HEREINAFTER KNOWN AS LOTS 7R AND 10R, BLOCK 126, COUNTY ADDITION, CITY OF WAHOO, SAUNDERS COUNTY, NEBRASKA.

THIS PLAT IS A TRUE DELINEATION OF SAID SURVEY PERFORMED PERSONALLY OR UNDER MY DIRECT SUPERVISION; THAT SAID SURVEY WAS MADE WITH REFERENCE TO KNOWN AND RECORDED MONUMENTS MARKED AS SHOWN, AND TO THE BEST OF MY KNOWLEDGE AS BELIEF IS TRUE, CORRECT AND IN ACCORDANCE WITH THE LAND SURVEYORS REGULATION ACT IN EFFECT AT THE TIME OF THIS SURVEY. PERMANENT MARKERS HAVE BEEN FOUND OR SET AT ALL CORNERS AS SHOWN ON THE PLAT AND ARE DESCRIBED IN THE LEGEND. ALL BEARINGS SHOWN ON THE PLAT ARE ASSUMED AND WERE USED FOR DESCRIPTIVE PURPOSES ONLY. THEY SHOULD NOT BE RELIED ON TO DETERMINE CARDINAL DIRECTIONS. ALL DIMENSION ARE CHORD MEASUREMENTS AND ARE IN FEET AND DECIMALS OF A FOOT. ALL ANGLES AND DISTANCES WERE MEASURED WITH AN SPECTRA PRECISION SP80 GPS, NIKON MODEL DTM-520 TOTAL STATION AND/OR A 200-FOOT SOKKIA NYCLAD TAPE.

SIGNED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2025.

JEREMY A. CHARLES      P.L.S. 618



CHARLES SURVEYING LLC.

JEREMY A. CHARLES  
21 N. 3RD CIRCLE  
MEAD NE 68041  
(402) 443-6955

SURVEY RECORD	scale: 1"=30'
	date: 06/27/2025
	drawn by: CB
REPLAT OF LOTS 7-10, & PT. LOT 11, BLOCK 126, COUNTY ADD., CITY OF WAHOO, SAUNDERS CO., NEB.	field w/c: JC/KC
	sheet: 1 of 1



June 12, 2025

The Honorable Mayor and City Council  
City of Wahoo, Nebraska, Combined Municipal Utilities Fund  
Wahoo, Nebraska 68066

**Communications as Required Under AU-C Section 260, *The Auditor's Communication with Those Charged with Governance***

We have audited the financial statements of the business-type activities of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund (Utilities) for the year ended December 31, 2024. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards*, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter to you dated January 15, 2025. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

*Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Utilities Fund are described in Note 1 to the financial statements. No new accounting policies, other than the adoption of GASB 101, Compensated Absences as noted in the financial statements, were adopted and the application of existing policies was not changed during 2024. We noted no transactions entered into by Utilities during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the Utilities' financial statements were:

- Note 4 - which disclosed information regarding depreciation of capital assets.
- Note 5 - which disclosed information regarding management's estimation of compensated absences.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosure affecting the financial statements was:

The disclosure regarding commitments for ongoing projects with additional estimated costs of \$15,086,656.

The financial statement disclosures are neutral, consistent, and clear.

#### *Difficulties Encountered in Performing the Audit*

We encountered no significant difficulties in dealing with management in performing and completing our audit.

#### *Corrected and Uncorrected Misstatements*

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all material misstatements. The schedule attached to the representation letter summarizes all corrected adjusting journal entries as well as uncorrected misstatements to the financial statements. Management has determined that the effects of the uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. The uncorrected misstatements or the matters underlying them could potentially cause future period financial statements to be materially misstated, even though, in our judgment, such uncorrected misstatements are immaterial to the financial statements under audit.

#### *Disagreements with Management*

For purposes of this letter, a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

#### *Management Representations*

We have requested certain representations from management that are included in the management representation letter dated June 12, 2025.

#### *Management Consultations with Other Independent Accountants*

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the governmental unit's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

### *Other Audit Findings or Issues*

During our audit, we became aware of opportunities for strengthening internal control. There is a lack of segregation of duties in regards to the cash receipts function. The individual responsible for receiving cash should be independent of recordkeeping functions in order to mitigate any risk of cash being misappropriated. We have already discussed this comment with personnel, and we would be pleased to discuss this comment in further detail at your convenience.

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Utilities' auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

### Other Matters

We were not engaged to report on the other information as listed in the table of contents of the financial statements, which accompany the financial statements but are not required supplementary information. Such information has not been subjected to the auditing procedures applied in the audit of the basic financial statements, and accordingly, we do not express an opinion or provide assurance on it.

### Restriction of Use

This information is intended solely for the use of the Board of Public Works and management of the Utilities and is not intended to be and should not be, used by anyone other than those specified parties.

Very truly yours,

A handwritten signature in black ink, consisting of the letters 'B', 'M', and 'G' in a stylized, cursive font.

BMG Certified Public Accountants, LLP

CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL  
UTILITIES FUND

Financial Statements

December 31, 2024 and 2023



**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 December 31, 2024 and 2023  
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## Independent Auditor's Report

The Honorable Mayor and City Council  
City of Wahoo, Nebraska, Combined Municipal Utilities Fund  
Wahoo, Nebraska

### Report on the Audit of the Financial Statements

#### *Opinion*

We have audited the accompanying financial statements of the business-type activities of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund (Wahoo Utilities), as of and for the years ended December 31, 2024 and 2023, and the related notes to the financial statements, which collectively comprise the Wahoo Utilities' basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the business-type activities of Wahoo Utilities, as of December 31, 2024 and 2023, and the respective changes in financial position and cash flows thereof for the years then ended in accordance with accounting principles generally accepted in the United States of America.

#### *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Wahoo Utilities and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### *Emphasis of Matter*

As discussed in Note 1 to the financial statements, the financial statements present only the Combined Municipal Utilities Fund and do not purport to, and do not present fairly the financial position of the City of Wahoo, Nebraska, as of December 31, 2024 and 2023, the changes in its financial position, or, where applicable, its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

## ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Wahoo Utilities' ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

## ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Wahoo Utilities' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Wahoo Utilities' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

### ***Required Supplementary Information***

Management has omitted Management's Discussion and Analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

### ***Supplementary Information***

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise the Wahoo Utilities' basic financial statements. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statement or to the basic financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

### ***Other Information***

Management is responsible for the other information as listed in the table of contents. Our opinion on the basic financial statements does not cover the other information and we do not express an opinion or any form of assurance thereon.

In connection with our audits of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

### **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated June 12, 2025 on our consideration of the Wahoo Utilities internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Wahoo Utilities' internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Wahoo Utilities' internal control over financial reporting and compliance.

BMG Certified Public Accountants, LLP

A handwritten signature in black ink, consisting of the letters 'BMG' in a stylized, cursive font.

Lincoln, Nebraska

June 12, 2025

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
STATEMENTS OF NET POSITION  
December 31, 2024 and 2023**

<u>ASSETS</u>	<u>2024</u>	<u>2023</u>
<b><u>Current Assets:</u></b>		
Cash and Certificates of Deposit	\$ 4,252,228	\$ 4,990,428
Restricted Cash and Certificates of Deposit	211,845	213,274
Cash - Designated for Natural Gas Rate Stabilization Fund	590,411	590,411
Accounts Receivable, net	742,462	599,065
Unbilled Revenues	546,813	518,879
Lease Receivable, Current Portion of Long Term Leases	38,803	9,564
Loan to City of Wahoo	-	-
Prepaid Expenses	192,162	156,948
Inventories	1,380,277	1,251,968
<b>Total Current Assets</b>	<b>7,955,001</b>	<b>8,330,537</b>
<b><u>Capital Assets:</u></b>		
Plant, Property & Equipment	42,064,733	38,387,465
Less: Accumulated Depreciation	(22,830,783)	(21,689,597)
<b>Total Capital Assets</b>	<b>19,233,950</b>	<b>16,697,868</b>
<b><u>Other Assets:</u></b>		
Leases Receivable, Long Term Leases, Net of Current Portion	39,316	-
Goodwill	135,187	135,187
<b>Total Other Assets</b>	<b>174,503</b>	<b>135,187</b>
<b>TOTAL ASSETS</b>	<b>\$ 27,363,454</b>	<b>\$ 25,163,592</b>
<b><u>LIABILITIES AND DEFERRED INFLOWS OF RESOURCES</u></b>		
<b><u>Current Liabilities:</u></b>		
Accounts Payable	\$ 993,069	\$ 675,298
Accrued Expenses	130,814	119,663
Customer Deposits	166,645	168,257
Current Maturities of Long-Term Liabilities	560,779	671,913
<b>Total Current Liabilities</b>	<b>1,851,307</b>	<b>1,635,131</b>
<b><u>Long-Term Liabilities:</u></b>		
Long-Term Debt	2,852,113	1,974,882
Compensated Absences	503,271	327,041
Less: Current Maturities	(560,779)	(671,913)
<b>Total Long-Term Liabilities</b>	<b>2,794,605</b>	<b>1,630,010</b>
<b>Total Liabilities</b>	<b>\$ 4,645,912</b>	<b>\$ 3,265,141</b>
<b><u>Deferred Inflows of Resources</u></b>		
Deferred Lease Arrangement Receipts, Long Term Leases	<b>\$ 77,951</b>	<b>\$ 9,477</b>
<b><u>NET POSITION</u></b>		
<b><u>Net Position:</u></b>		
Invested in Capital Assets, Net of Related Debt	16,517,024	14,858,173
Restricted	45,200	45,017
Unrestricted	6,077,367	6,985,784
<b>Total Net Position</b>	<b>\$ 22,639,591</b>	<b>\$ 21,888,974</b>

See independent auditor's report and notes to financial statements

**CITY OF WAHOO, NEBRASKA**  
**COMBINED MUNICIPAL UTILITIES FUND**  
**STATEMENTS OF REVENUES AND EXPENSES**  
**For the Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b><u>Operating Revenues:</u></b>		
Utility Sales	\$ 10,464,132	\$ 10,379,419
Grant Revenue	-	-
Merchandise, Service & Other Sales	1,140,714	740,972
<b>Total Operating Revenues</b>	<b>11,604,846</b>	<b>11,120,391</b>
<b><u>Operating Expenses:</u></b>		
<b>Production:</b>		
Purchased Power/Gas	5,526,771	5,809,916
Salaries, Wages, & Benefits	544,957	483,720
Maintenance & Supplies	104,525	228,146
Insurance	116,449	99,014
Utilities	188,859	159,989
Depreciation & Amortization	233,144	245,154
Other	17,987	36,758
<b>Total Production Expenses</b>	<b>6,732,692</b>	<b>7,062,697</b>
<b>Distribution/Collection:</b>		
Salaries, Wages, & Benefits	1,437,769	1,268,160
Maintenance & Supplies	789,818	357,836
Insurance	67,723	49,813
Utilities	32,899	25,356
Depreciation & Amortization	873,929	795,575
Other	39,379	58,145
<b>Total Distribution/Collection Expenses</b>	<b>3,241,517</b>	<b>2,554,885</b>
<b>General &amp; Administrative:</b>		
Salaries, Wages, & Benefits	605,735	548,282
Maintenance & Supplies	104,887	94,296
Insurance	10,485	9,297
Utilities	8,472	21,851
Depreciation & Amortization	34,113	26,764
Other	213,716	319,345
<b>Total General &amp; Administrative Expenses</b>	<b>977,408</b>	<b>1,019,835</b>
<b>Total Operating Expenses</b>	<b>10,951,617</b>	<b>10,637,417</b>
<b>Operating Income (Loss)</b>	<b>653,229</b>	<b>482,974</b>
<b><u>Nonoperating Revenues (Expenses):</u></b>		
Interest Income	154,259	164,754
Contributions in Aid of Construction	-	-
Interest Expense	(56,871)	(33,857)
<b>Total Nonoperating Revenues (Expenses)</b>	<b>97,388</b>	<b>130,897</b>
<b>Income (Loss) before Transfers</b>	<b>750,617</b>	<b>613,871</b>
Transfers to City	-	-
<b>Change in Net Position</b>	<b>\$ 750,617</b>	<b>\$ 613,871</b>

See independent auditor's report and notes to financial statements

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
STATEMENTS OF CHANGES IN NET POSITION  
For the Years Ended December 31, 2024 and 2023**

	<u>Net Position</u>
<b>Balance December 31, 2022</b>	\$ 21,275,103
Change in Net Position	<u>613,871</u>
<b>Balance, December 31, 2023</b>	<u>\$ 21,888,974</u>
Change in Net Position	<u>750,617</u>
<b>Balance, December 31, 2024</b>	<u>\$ 22,639,591</u>

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 STATEMENTS OF CASH FLOWS  
 For the Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Cash flows from operating activities:</b>		
Receipts from customers	\$ 11,645,897	\$ 11,452,752
Payments to suppliers	(7,067,722)	(7,804,778)
Payments to employees	(2,407,643)	(2,286,870)
Payment of in lieu of taxes	<u>(207,168)</u>	<u>(213,144)</u>
<b>Net cash provided (used) by operating activities:</b>	<u>1,963,364</u>	<u>1,147,960</u>
<b>Cash flows from noncapital financing activities:</b>		
Operating subsidies and transfers to other funds	<u>-</u>	<u>-</u>
<b>Net cash provided (used) by noncapital financing activities:</b>	<u>-</u>	<u>-</u>
<b>Cash flows from capital and related financing activities:</b>		
Principal payments on long-term debt	(534,776)	(529,485)
Proceeds on issuance of long-term debt	1,412,007	990,000
Interest paid	(57,215)	(32,261)
Capital expenditures	<u>(3,677,268)</u>	<u>(2,673,275)</u>
<b>Net cash provided (used) by capital and related financing activities:</b>	<u>(2,857,252)</u>	<u>(2,245,021)</u>
<b>Cash flows from investing activities:</b>		
Proceeds from temporary investments	-	-
Advance on loan to City of Wahoo	-	-
Receipts on loan to City of Wahoo	-	1,000,000
Interest received	<u>154,259</u>	<u>164,754</u>
<b>Net cash provided (used) by financing activities</b>	<u>154,259</u>	<u>1,164,754</u>
<b>Net increase (decrease) in cash and cash equivalents</b>	(739,629)	67,693
<b>Cash and cash equivalents at beginning of period</b>	<u>5,794,113</u>	<u>5,726,420</u>
<b>Cash and cash equivalents at end of period</b>	<u>\$ 5,054,484</u>	<u>\$ 5,794,113</u>
 <b>Statement of Net Assets Classification of Cash and Cash Equivalents</b>		
Current Assets:		
Cash and Certificates of Deposit	\$ 4,252,228	\$ 4,990,428
Restricted Cash and Certificates of Deposit	211,845	213,274
Cash - Designated for Natural Gas Rate Stabilization Fund	590,411	590,411
Other Assets:		
Restricted Cash and Certificates of Deposit	<u>-</u>	<u>-</u>
Total	<u>\$ 5,054,484</u>	<u>\$ 5,794,113</u>

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 STATEMENTS OF CASH FLOWS  
 For the Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Reconciliation of operating income (loss) to net cash provided (used) by operating activities:</b>		
Operating Income (Loss)	\$ 653,229	\$ 482,974
Adjustments to reconcile operating income (loss) to net cash provided (used) by operating activities:		
Depreciation and amortization	1,141,186	1,067,493
Public power rebate reimbursement	-	-
Change in assets and liabilities:		
(Increase) Decrease in accounts receivable	(143,397)	(40,591)
(Increase) Decrease in unbilled revenues	(27,934)	154,009
(Increase) Decrease in prepaid expenses	(35,214)	(21,563)
(Increase) Decrease in inventories	(128,309)	(341,424)
Increase (Decrease) in accounts payable	317,771	(172,029)
Increase (Decrease) in accrued expenses	11,151	11,407
Increase (Decrease) in customer deposits	174,881	7,684
<b>Net cash provided (used) by operating activities</b>	<u>\$ 1,963,364</u>	<u>\$ 1,147,960</u>

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

**NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The City's municipal utilities operate under the direction of the Mayor, the City Council, and the Board of Public Works. The revenues are predominately earned from sales and service of electricity, water, sewer, and gas to residential and commercial customers within the City of Wahoo and other nearby communities. The City Council, as required by City Charter, reserves authority to set rates and charges, to adopt the annual budget, and to incur debt.

The Combined Municipal Utilities Fund (Utilities) represents a major fund of the City of Wahoo. As such, the accompanying financial statements present only the Combined Municipal Utilities Fund and do not purport to, and do not present the financial position of the City of Wahoo, Nebraska, the changes in its financial position, or, where applicable, its cash flows in accordance with accounting principles generally accepted in the United States of America.

The Utilities' financial statements are prepared in accordance with generally accepted accounting principles (GAAP). The Governmental Accounting Standards Board (GASB) is responsible for establishing GAAP for state and local governments through its pronouncements (Statements and Interpretations). Additional significant accounting policies established by GAAP and used by the Utilities are discussed below.

This summary of significant accounting policies of the City of Wahoo is presented to assist in understanding the Utilities' financial statements. The financial statements and notes are representations of the Utilities' management, which is responsible for their integrity and objectivity. The following is a summary of the more significant policies:

Scope of Reporting Entity: In evaluating how to define the government, for financial reporting purposes, management has considered all potential component units. The basic, but not the only, criterion for including a potential component unit within the reporting entity is the governing body's ability to exercise oversight responsibility. The ability to exercise oversight responsibility includes, but is not limited to, the selection of governing authority, the designation of management, the ability to significantly influence operations, and accountability for fiscal matters. A second criterion used to evaluate potential component units for inclusion or exclusion from the reporting entity is the existence of special financing relationships, regardless of whether the government is able to exercise oversight responsibilities. The Utilities has determined it has no component units.

Basis of Accounting: The financial statements are prepared using the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time liabilities are incurred.

Cash and Investments: Investments are reported at fair value except for short-term investments, which are reported at amortized cost, which approximates fair value. Securities traded on a national exchange are valued at the last reported sales price. Investments that do not have an established market are reported at estimated fair value, based on relevant market information of similar financial instruments. Investments are held by the Utilities with income from the investments allocated to each individual department.

Statutes authorize the Utilities to invest in certificates of deposit, in time deposits, in obligations of the United States Government, and in any securities in which the state investment officer is authorized to invest pursuant to the Nebraska State Funds Investment Act and as provided in the authorized investment guidelines of the Nebraska Investment Council in effect on the date the

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 NOTES TO THE FINANCIAL STATEMENTS  
 December 31, 2024 and 2023**

investment is made. The Utilities' has no investment policy that would further limit its investment choices.

For the security of the funds deposited, the Utilities shall require the financial institution to give security by furnishing securities or providing a deposit guaranty bond, provided that the sum of said bond or the sum of said pledge of assets shall be the value equal to or greater than the amount of the deposit in excess of that portion of said deposit insured by the Federal Deposit Insurance Corporation (FDIC) or Securities Investor Protection Corporation (SIPC).

Concentration of Credit Risk: The Utilities have uncollateralized receivables from businesses and individuals in the service area for charges for service provided.

Bad Debts: The Department of Utilities uses the reserve method in accounting for bad debts. The allowance for bad debts was \$9,586 at December 31, 2024 and 2023.

Inventories: Inventories are stated at lower of cost or market on a first-in, first-out basis.

Use of Estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain report amounts and disclosures. Accordingly, actual results could differ from those estimates.

Capital Assets: Property and equipment is stated at historical cost at the time of purchase or at estimated fair value at time of donation. The Utilities' policy is to capitalize interest on proprietary funds and construction projects until substantially completed. Major expenditures for property and those that substantially increase useful lives are capitalized. Maintenance, repairs, and minor renewals are expensed when incurred. When capital assets are retired, or otherwise disposed of, their costs and related accumulated depreciation are removed from the accounts and resulting gains or losses are included in income.

Depreciation and Amortization: Depreciation of all exhaustible capital assets and amortization of debt expenses is charged as an expense against operations. Accumulated amortization has been provided over the length of the corresponding intangible assets using the straight-line method, when applicable. Depreciation has been provided over the estimated useful lives using the straight-line method. The estimated useful lives are as follows:

Vehicles	5 - 12 years	Office equipment	5 - 7 years
Tools & work equipment	5 - 25 years	Communication equipment	5 - 10 years
Electric load management system	10 - 33 years	Electric distribution system	7 - 33 years
Water wells & transmission	7 - 50 years	Water storage system	50 years
Water distribution system	10 - 33 years	Lift station	25 years
Water pollution control disposal plant	50 years	Sewer collection lines	5 - 50 years
Buildings	10 - 50 years	Gas Distribution System	5 - 30 years

Compensated Absences: Utilities' employees earn vacation at varying rates. All accumulated vacation time is paid to the employee upon termination. The amounts of unpaid vacation and compensatory time accumulated by Utilities' employees are accrued as expenses when incurred in proprietary funds, which use the accrual basis of accounting. Utilities' employees also earn sick leave at varying rates. Unused sick leave is forfeited upon termination unless the employee meets certain age and years of service requirements. Amounts of unpaid sick leave are accrued in

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 NOTES TO THE FINANCIAL STATEMENTS  
 December 31, 2024 and 2023**

proprietary funds when an employee meets these requirements. Unpaid vacation is considered to be current while unpaid sick leave is considered to be long-term.

Cash Equivalents: For purposes of the statement of cash flows, the Utilities considers all highly liquid debt instruments (including restricted assets) purchased with a maturity date of three months or less to be cash equivalents.

Contributions In Aid Of Construction: New electric, gas, water, and sewage systems purchased by subcontractors, government grants, etc., that become property of the Department of Utilities are added to the utility plant accounts at cost. The offsetting amount is credited to contributions in aid of construction.

Unbilled Utility Revenues: Consumer usage is billed on a monthly cycle basis in the utility funds. Unbilled revenues, representing estimated consumer usage for the periods between the last billing dates and the balance sheet date, are accrued in the period of consumption.

Operating Revenues and Expenses: Operating revenues are those revenues that are generated directly from the primary activity of the proprietary funds. For the Utilities, these revenues are charges for services for electric, sewer, water, and gas utility services. Operating expenses are necessary costs that have been incurred in order to provide the good or service that is the primary activity of the fund.

Non-operating revenues and expenses consist of those revenues and expenses that are related to financing and investing type of activities.

Expenses by Identifiable Activities:

	<u>2024</u>	<u>2023</u>
Electric	\$ 7,052,842	\$ 6,612,515
Water	840,538	893,936
Sewer	1,178,214	1,247,278
Gas	<u>1,936,894</u>	<u>1,917,545</u>
Total expenses	<u>\$11,008,488</u>	<u>\$10,671,274</u>

As of December 31, 2024 and 2023, the Utilities served approximately 8,381 and 8,257 combined utility customers.

Insurance: The Utilities is a member of the League Association of Risk Management (LARM), which is an interlocal agency that pools together Nebraska municipalities for the ability to jointly self-insure or jointly purchase insurance coverage. There have been no significant reductions in insurance coverage and settlement amounts have not exceeded insurance coverage for the current year. The Utilities' insurance plan covers worker's compensation insurance, as well as property/casualty insurance. The plan costs \$256,216 and is set to expire on September 30, 2025.

Goodwill: Goodwill represents the excess of cost over net assets of the gas system that was acquired in 1999, the cost of the acquisition in 2010 of the right to service an area in northern Wahoo, and the cost of acquisition in 2017 of service area from another power district. The original goodwill in the amount of \$230,000 is fully amortized. The 2010 and 2017 acquisitions are not required to be amortized. All goodwill is reviewed annually for impairment.

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

Interfund Transfers: During the course of normal operations the Utilities has numerous transactions between departments, including expenditures and transfers of resources to provide services, construct assets, and service debt.

Fund Equity: Restricted Net Position — Assets restricted for the payment of non-current debt service are offset by long-term debt and therefore, there are no restricted assets for these amounts. Assets restricted for the payment of current debt service are included as restricted net position.

Use of Restricted/Unrestricted Net Position: When an expense is incurred for purposes for which both restricted and unrestricted net assets are available, the Utilities' policy is to apply restricted net assets first.

Deferred Outflows and Inflows of Resources: Deferred inflow of resources represent the present value of remaining lease payments expected to be received during the lease term plus any payments received at or before the commencement of the lease term that relate to future periods.

Subsequent Events: Subsequent events have been evaluated through June 12, 2025, which is the date the financial statements were available to be issued. During 2024, Utilities was awarded a grant for natural gas distribution infrastructure for \$1,347,078. This project is expected to begin in 2025.

**NOTE 2: CASH**

The Utilities maintains a cash management pool that is available for use by all departments.

At December 31, 2024 and 2023, the Utilities' cash balances consist of:

	2024		2023	
	<u>Carrying</u>	<u>Bank</u>	<u>Carrying</u>	<u>Bank</u>
	<u>Value</u>	<u>Balance</u>	<u>Value</u>	<u>Balance</u>
Demand Deposit	\$ 4,919,484	\$ 5,048,692	\$ 5,659,113	\$ 6,184,602
Nonnegotiable Certificates of Deposit	<u>135,000</u>	<u>135,000</u>	<u>135,000</u>	<u>135,000</u>
	<u>\$ 5,054,484</u>	<u>\$ 5,183,692</u>	<u>\$ 5,794,113</u>	<u>\$ 6,319,602</u>

The above deposits and certificates of deposit are displayed in the December 31, 2024 and 2023 financial statements as follows:

	<u>2024</u>	<u>2023</u>
Cash and Certificates of Deposit	\$ 4,252,228	\$ 4,990,428
Current Restricted Cash and Certificates of Deposit	211,845	213,274
Cash – Designated for Natural Gas Rate Stabilization Fund	<u>590,411</u>	<u>590,411</u>
	<u>\$ 5,054,484</u>	<u>\$ 5,794,113</u>

At December 31, 2024, the Utilities' deposits were fully insured or collateralized by the FDIC, U.S. Government securities subject to joint safeguarding receipts issued by the pledging financial institution, and irrevocable letters of credit. No attorney's opinion has been obtained regarding the enforceability of claims that might arise under the custodial agreement.

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 NOTES TO THE FINANCIAL STATEMENTS  
 December 31, 2024 and 2023**

**NOTE 3: RESTRICTED AND DESIGNATED ASSETS**

The Department of Utilities requires customers to make deposits to insure against nonpayment of billings and/or property damage. Because the deposit remains the property of the customer, the Utilities has established restricted accounts to distinguish these assets from current assets available for operations.

City ordinances authorizing the issuance of revenue bonds required the establishment of certain reserve accounts to provide for the payment of annual principal and interest, prevent default of principal and interest payments and provide for future replacements of property, plant and equipment.

Restricted balances as of December 31, 2024 and 2023 consisted of the following:

<u>Restricted Assets:</u>	<u>2024</u>	<u>2023</u>
<u>Current</u>		
Customer deposits	\$ 166,645	\$ 168,257
Debt reserve	<u>45,200</u>	<u>45,017</u>
Total Current	<u>211,845</u>	<u>213,274</u>
<u>Non-current</u>		
Debt reserve	<u>-</u>	<u>-</u>
Total Non-current	<u>-</u>	<u>-</u>
Total Restricted Assets	-	-
 <u>Restricted Liabilities:</u>		
Customer deposits	166,645	168,257
Long-Term Debt	<u>-</u>	<u>-</u>
Total Restricted Liabilities	<u>168,645</u>	<u>168,257</u>
 Restricted Net Position	 <u>\$ 45,200</u>	 <u>\$ 45,017</u>

The composition of restricted assets is included in the disclosure at Note 2.

In 2021, the City Council passed a resolution creating the Natural Gas Rate Stabilization Fund. The Fund contained \$590,411 and \$590,411 as of December 31, 2024 and 2023, respectively, and is intended to be utilized by the gas department to pay for unanticipated changes in budgeted costs that may otherwise require additional charges through increased base rates.

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

**NOTE 4: CAPITAL ASSETS**

Capital asset activity for the year ended December 31, 2024 was as follows:

<u>Business-Type Activities:</u>	<u>Balance</u>			<u>Balance</u>
	<u>1/1/2024</u>	<u>Increases</u>	<u>Decreases</u>	<u>12/31/2024</u>
<u>Capital Assets Not Being Depreciated:</u>				
Land	\$ 304,359	\$ -	\$ -	\$ 304,359
Construction in Progress	1,088,898	2,617,410	(787,283)	2,919,024
Total Capital Assets Not Being Depreciated	<u>1,393,257</u>	<u>\$2,617,410</u>	<u>(787,283)</u>	<u>3,223,383</u>
<u>Capital Assets Being Depreciated:</u>				
Buildings	1,122,798	-	-	1,122,798
Plant Equipment	7,730,719	2,324	-	7,733,042
Distribution Systems	25,216,671	1,668,485	-	26,885,157
Other Equipment	2,924,020	176,332	-	3,100,352
Total Capital Assets Being Depreciated	<u>36,994,208</u>	<u>1,847,141</u>	<u>-</u>	<u>38,841,349</u>
<u>Less: Accumulated Depreciation for:</u>				
Buildings	911,639	28,578	-	940,216
Plant Equipment	4,612,171	198,268	-	4,810,439
Distribution Systems	14,040,533	743,050	-	14,783,584
Other Equipment	2,125,254	171,290	-	2,296,544
Total Accumulated Depreciation	<u>21,689,597</u>	<u>1,141,186</u>	<u>-</u>	<u>22,830,783</u>
Total Capital Assets Being Depreciated, Net	<u>15,304,611</u>	<u>705,955</u>	<u>-</u>	<u>16,010,566</u>
Business-Type Activity Capital Assets, Net	<u>\$ 16,697,868</u>	<u>\$3,323,365</u>	<u>\$ (787,283)</u>	<u>\$ 19,233,950</u>
Depreciation in 2024:				\$ 1,141,186

Capital asset activity for the year ended December 31, 2023 was as follows:

<u>Business-Type Activities:</u>	<u>Balance</u>			<u>Balance</u>
	<u>1/1/2023</u>	<u>Increases</u>	<u>Decreases</u>	<u>12/31/2023</u>
<u>Capital Assets Not Being Depreciated:</u>				
Land	\$ 304,359	\$ -	\$ -	\$ 304,359
Construction in Progress	1,050,424	508,844	(470,370)	1,088,898
Total Capital Assets Not Being Depreciated	<u>1,354,783</u>	<u>\$ 508,844</u>	<u>(470,370)</u>	<u>1,393,257</u>
<u>Capital Assets Being Depreciated:</u>				
Buildings	1,122,798	-	-	1,122,798
Plant Equipment	7,722,565	8,154	-	7,730,719
Distribution Systems	22,997,978	2,218,693	-	25,216,671
Other Equipment	2,516,066	407,954	-	2,924,020
Total Capital Assets Being Depreciated	<u>34,359,407</u>	<u>2,634,801</u>	<u>-</u>	<u>36,994,208</u>
<u>Less: Accumulated Depreciation for:</u>				
Buildings	879,437	32,202	-	911,639
Plant Equipment	4,408,291	203,880	-	4,612,171
Distribution Systems	13,360,276	680,257	-	14,040,533
Other Equipment	1,974,099	151,155	-	2,125,254
Total Accumulated Depreciation	<u>20,622,103</u>	<u>1,067,494</u>	<u>-</u>	<u>21,689,597</u>
Total Capital Assets Being Depreciated, Net	<u>13,737,304</u>	<u>1,567,307</u>	<u>-</u>	<u>15,304,611</u>
Business-Type Activity Capital Assets, Net	<u>\$ 15,092,087</u>	<u>\$2,076,151</u>	<u>\$ (470,370)</u>	<u>\$ 16,697,868</u>
Depreciation in 2023:				\$ 1,067,493

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

**NOTE 5: LONG-TERM LIABILITIES**

Long-term liability activity for the years ended December 31, 2024 and 2023 was as follows:

<b>Business-Type Activities</b>	<b><u>Beginning Balance 1/1/24</u></b>	<b><u>Additions</u></b>	<b><u>Reductions</u></b>	<b><u>Ending Balance 12/31/24</u></b>	<b><u>Amounts Due within One Year</u></b>
<u>Bonds and notes payable:</u>					
Note Payable – NDEQ D311522	\$ 109,882	\$ -	\$ (14,776)	\$ 95,106	\$ 15,073
Note Payable – NDEE D311671	-	1,412,007	-	1,412,007	-
Combined Utility Bonds, Series 2023	990,000	-	-	990,000	-
Combined Utility Bonds, Series 2020	<u>875,000</u>	<u>-</u>	<u>(520,000)</u>	<u>355,000</u>	<u>355,000</u>
Total bonds and notes payable	\$ 1,974,882	\$ 1,412,007	\$ (534,776)	\$ 2,852,113	\$ 370,073
<u>Other liabilities:</u>					
Compensated absences	<u>\$ 327,041</u>	<u>\$ 223,955</u>	<u>\$ (47,725)</u>	<u>\$ 503,271</u>	<u>\$ 190,706</u>
Total long-term liabilities	<u>\$ 2,301,923</u>	<u>\$ 1,635,962</u>	<u>\$ (582,501)</u>	<u>\$ 3,355,384</u>	<u>\$ 560,779</u>

<b>Business-Type Activities</b>	<b><u>Beginning Balance 1/1/23</u></b>	<b><u>Additions</u></b>	<b><u>Reductions</u></b>	<b><u>Ending Balance 12/31/23</u></b>	<b><u>Amounts Due within One Year</u></b>
<u>Bonds and notes payable:</u>					
Note Payable - NDEQ	\$ 124,367	\$ -	\$ (14,485)	\$ 109,882	\$ 14,776
Combined Utility Bonds, Series 2023	-	990,000	-	990,000	-
Combined Utility Bonds, Series 2020	<u>1,390,000</u>	<u>-</u>	<u>(515,000)</u>	<u>875,000</u>	<u>520,000</u>
Total bonds and notes payable	\$ 1,514,367	\$ 990,000	\$ (529,485)	\$ 1,974,882	\$ 534,776
<u>Other liabilities:</u>					
Compensated absences	<u>\$ 316,970</u>	<u>\$ 107,583</u>	<u>\$ (97,512)</u>	<u>\$ 327,041</u>	<u>\$ 137,137</u>
Total long-term liabilities	<u>\$ 1,831,337</u>	<u>\$ 1,097,583</u>	<u>\$ (626,997)</u>	<u>\$ 2,301,923</u>	<u>\$ 671,913</u>

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 NOTES TO THE FINANCIAL STATEMENTS  
 December 31, 2024 and 2023**

Bonds payable are comprised of the following individual issues as of December 31:

Revenue Bonds:

<u>Original Amount</u>		<u>2024</u>	<u>2023</u>
\$ 2,900,000	Combined Utility Revenue Refunding Bond, Series 2020 issued March 24, 2020; interest rates 1.30% to 1.55%; principal and interest payments due June 15 and December 15 through December 2025.	\$ 355,000	\$ 875,000
\$ 990,000	Combined Utility Revenue Refunding Bond, Series 2023 issued September 15, 2023; interest rates 4.25% to 4.50%; principal and interest payments due June 15 and December 15 through June 2034.	<u>990,000</u>	<u>990,000</u>
		1,345,000	1,865,000
	Less: Current Portion	<u>(355,000)</u>	<u>(520,000)</u>
		<u>\$ 990,000</u>	<u>\$ 1,345,000</u>

The annual requirements to amortize all bonded debt outstanding as of December 31, including interest are as follows:

<u>Year Ending December 31,</u>	<u>Principal</u>	<u>Interest</u>
2025	\$ 355,000	\$ 47,188
2026	60,000	43,488
2027	110,000	39,981
2028	110,000	35,306
2029	120,000	30,525
2030-2034	<u>590,000</u>	<u>68,175</u>
Total	<u>\$ 1,345,000</u>	<u>\$ 264,663</u>

Interest expense for the years ended December 31, 2024 and 2023 were \$56,871 and \$33,857, respectively.

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

Loans Payable:

<u>Original Amount</u>		<u>2024</u>	<u>2023</u>
\$ 407,190	NEDQ Loan Payable, issued December 29, 2009; Interest rate 2%; administrative fee 1%; principal, interest, and administrative fee payments of \$9,120 due June 15 and December 15 through December 2030.	\$ 95,106	\$ 109,882
\$ 1,412,007	NDEE Loan Payable - Water, issued in 2024; maximum amount available on loan is \$5,700,000; interest rate 0%; administrative fee 0%; semi-annual principal payments are expected to be \$61,750, due June 15 and December 15 for 30 years; payments expected to start in December 2026, or one year after related project is complete; see below regarding potential forgiveness.	1,412,007	-
\$ -	NDEE Loan Payable - Sewer; maximum amount available on loan is \$4,674,000; interest rate 0%; administrative fee 0%; principal payments due June 15 and December 15 for 30 years; payments expected to start one year after related project is complete; no funds had been advanced on the loan as of December 31, 2024	-	-
	Less: Current Portion	<u>1,507,113</u> <u>(15,073)</u>	<u>109,882</u> <u>(14,776)</u>
		<u>\$ 1,492,040</u>	<u>\$ 95,106</u>

All payments of principal and interest due on the NDEQ loan shall be limited obligations of the City of Wahoo payable solely out of the Combined Utilities User Charge on a parity with revenue bonds issued pursuant to ordinances approved by the City of Wahoo's City Council.

All payments of principal due on the NDEE loans shall be limited obligations of the City of Wahoo payable solely out of the Combined Utilities System Revenues on a parity with revenue bonds issued pursuant to ordinances approved by the City of Wahoo's City Council.

The NDEE Loan Payable - Water includes forgiveness provisions for an amount up to 35% of the eligible project costs, up to a ceiling of \$1,995,000. As of December 31, 2024, \$494,202 of the outstanding loan may be forgiven once the project is complete and all compliance provisions have been met.

As of December 31, 2024, the Utilities had incurred expenses of \$581,730 that were eligible for reimbursement from the NDEE Loan Payable – Water. As of December 31, 2024, the Utilities had incurred expenses of \$62,474 that were eligible for reimbursement from the NDEE Loan Payable – Sewer. These amounts are not included in the note payable balance at December 31, 2024.

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

At December 31, 2024, the annual requirements for the loans with the NDEQ and NDEE, assuming forgiveness noted previously, are as follows:

<u>Year Ending December 31,</u>	<u>Principal</u>	<u>Interest</u>
2025	\$ 15,073	\$ 1,827
2026	15,376	1,524
2027	15,690	1,215
2028	16,000	900
2029	16,322	578
2030 - 2034	16,645	250
NDEE Expected Loan Payments TBD	917,805	-
NDEE Expected Loan Forgiveness	<u>494,202</u>	<u>-</u>
Total	<u>\$ 1,507,113</u>	<u>\$ 6,294</u>

**NOTE 6: RETIREMENT PLAN**

The Utilities provides retirement benefits for full-time employees through a contributory defined contribution plan, the City of Wahoo, Nebraska 457(B) Plan. Beginning in 2024, Roth contributions were also permitted in this Plan. Employees are eligible to participate upon attaining certain age and service requirements. Participant contributions are limited by Internal Revenue regulations. The Utilities match employee contributions, up to a maximum of 6% of annual compensation. Participant contributions are fully vested, while Utilities' contributions vest over a period from two to six years of service. Forfeitures may be made available to reinstate previously forfeited account balances of participants and any remaining forfeitures may be used to satisfy any contribution that may be required by the Utilities or to pay administrative expenses. Beginning in 2011, employees were able to make separate contributions to a 457(B) plan and Roth retirement plan that were not required to be matched by the Utilities.

Contributions to the 457(B) plan for the year ended December 31, 2024 consisted of \$74,419 by the Utilities and \$91,512 by employees. Contributions to the 457(B) plan for the year ended December 31, 2023 consisted of \$59,732 by the Utilities and \$59,732 by employees. Contributions by employees to the Roth retirement plan for the years ended December 31, 2024 and 2023 were \$0 and \$7,500, respectively. Additional contributions not subject to an employer match by employees to the 457(B) plan for the year ended December 31, 2024 and 2023 were \$0 and \$4,521, respectively. No assets are accumulated in a trust for the plans.

The Utilities do not have a plan to provide other post-employment benefits to past employees, beneficiaries or dependents.

**NOTE 7: CONTRACTS**

Electric: The Utilities have two twenty-year power contracts dated January 1, 2016, with Nebraska Public Power District (NPPD) for the purchase of electricity from NPPD and the sale of electricity to NPPD. The contracts require the Utilities to produce and sell electricity to NPPD on an "as needed" basis, as well as allow the Utilities to purchase electricity from NPPD under specified rates and terms.

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2024 and 2023**

Gas: The Utilities have a five-year contract dated December 18, 2013, with Clayton Energy for assistance in gas transportation and commodity purchasing. The contract requires Clayton Energy to assist the Utilities with the quantities and calls for a monthly payment of \$1,650 to Clayton Energy for the services provided. This contract is effective January 1, 2014 and is set to automatically renew annually after the initial five year period unless terminated by either party.

Gas Purchase Agreement: On September 27, 2007, the Utilities entered into an inter-local agreement with a number of Iowa municipalities. The inter-local agreement created the Public Energy Financing Authority (PEFA). PEFA was created to give the participating municipalities access to large, long-term, natural gas contracts at reasonable rates. PEFA will enter into agreements with natural gas suppliers for long-term contracts for the purchase of natural gas. The contracts will be secured and paid with the proceeds of tax exempt bonds issued by PEFA. In October 2018, the City Council passed a resolution approving contracts to purchase natural gas from PEFA, approving the gas supply agreement with PEFA, and approving the issuance of bonds by PEFA. In August 2019, the Utilities began purchasing gas from PEFA.

**NOTE 8: OTHER COMMITMENTS**

The Utilities has multiple ongoing construction projects. Total estimated construction costs for these projects is \$17,727,799. Total costs incurred on these projects through December 31, 2024 were \$2,641,143. Remaining construction costs are estimated to be \$15,086,656. The Utilities has begun contracting these construction costs to outside vendors. In 2025, the Utilities expects to receive a total of \$10,374,000 in loans through the Nebraska Department of Environment and Energy to finance a portion of these projects. The Utilities received \$1,412,007 for these projects in 2024, as shown in Note 5. Up to \$1,995,000 of this total is expected to be forgiven. Additional loans may be added in the future if necessary.

**NOTE 9: LOAN TO CITY OF WAHOO**

The City of Wahoo began a large street improvement project for the North Highlands Subdivision. The City has approved a plan for temporary financing of the project through internal borrowing from the Utilities. During the year ended December 31, 2022, the Utilities loaned the City \$1,000,000. The agreement called for the City to make quarterly interest payments at a rate of 1.5%. The principal is to be paid in full by December 31, 2023. The City repaid this loan in August 2023 and there is no balance as of December 31, 2024 or 2023.

**NOTE 10: LEASE OBLIGATIONS**

Per GASB 87, the Utilities categorizes its leases as short term or long term. Short term leases have a lease term of 12 months or less. For short term leases in which the Utilities is the lessee, the Utilities recognizes lease payments as outflows of resources (rent expense). For short term leases in which the Utilities is the lessor, the Utilities recognizes lease payments received as inflows of resources (rent income).

Long Term Leases

The Utilities leases land and space on a water tower to external parties. In accordance with GASB 87, the Utilities records lease receivables and deferred inflows of resources based on the present value of remaining lease payments expected to be received during the lease term plus any

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 NOTES TO THE FINANCIAL STATEMENTS  
 December 31, 2024 and 2023**

payments received at or before the commencement of the lease term that relate to future periods. The expected receipts are discounted using the interest rate charged on the lease, if known, or the Utilities' incremental borrowing rate. Variable receipts are excluded from the valuation unless they are fixed in substance. Future recognition of the deferred inflow of resources as revenue is performed in a systematic and rational manner over the term of the lease. During the years ended December 31, 2024 and 2023, the Utilities recognized revenues related to these lease agreements totaling \$49,261 and \$85,642.

These revenues are included in the statement of revenues, expenses, and changes in net position as follows:

	<u>2024</u>	<u>2023</u>
Merchandise, Service & Other Sales	\$ 48,372	\$ 84,879
Interest Income	<u>889</u>	<u>763</u>
	<u>\$ 49,261</u>	<u>\$ 85,642</u>

The expected future payments which are included in the measurement of the lease receivable plus interest are as follows:

<u>Year Ending December 31,</u>	<u>Principal</u>	<u>Interest</u>
2025	\$ 38,803	\$ 857
2026	<u>39,316</u>	<u>345</u>
	<u>\$ 78,119</u>	<u>\$ 1,202</u>

The estimated allowance for uncollectible lease receivables is \$0 as of December 31, 2024 and 2023.

**NOTE 10: COMPENSATED ABSENCES**

Effective for the fiscal year ended December 31, 2024, the Utilities adopted GASB Statement No. 101, Compensated Absences, ("GASB 101"). The statement requires that liabilities for compensated absences be recognized for (1) leave that has not been used and (2) leave that has been used but not yet paid in cash or settled through noncash means. A liability should be recognized for leave that has not been used if (a) the leave is attributable to services already rendered, (b) the leave accumulates, and (c) the leave is more likely than not to be used for time off or otherwise paid in cash or settled through noncash means.

Upon implementation of the GASB 101, Utilities extended to the threshold for sick leave to be recognized to within four years from the date employees become eligible for the sick leave to be fully payable to the employee. Utilities also included payroll taxes and retirement matches to the calculation for accrued leave. The change to the compensated absence accrual as of December 31, 2023 was immaterial, therefore, was no impact on beginning net position.

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
 For the Year Ended December 31, 2024**

Federal Grantor/Pass-through Grantor/Program or Cluster Title	Federal Assistance Listing Number	Pass-through Entity Identifying Number	Passed Through to Subrecipients	Total Federal Expenditures
<i>Environmental Protection Agency</i>				
Nebraska Department of Environment and Energy Capitalization Grant for Drinking Water State Revolving Fund (Loan)	66.468	D311674	\$ -	\$ 1,826,991
Capitalization Grant for Clean Water State Revolving Fund (Loan)	66.458	C318047	\$ -	<u>\$ 61,974</u>
<i>Total Environmental Protection Agency</i>				<u>\$ 1,888,965</u>
<b>Total Expenditures of Federal Awards</b>				<u><u>\$ 1,888,965</u></u>

The accompanying notes are an integral part of this Schedule.

**NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**

**Note 1: Basis of Presentation**

The schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of City of Wahoo, Nebraska Combined Municipal Utilities Fund (Wahoo Utilities) under programs of the federal government for the year ended December 31, 2024. The information in this Schedule is presented in accordance with the requirements of *Title 2 U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance)*. Because the Schedule presents only a selected portion of the operations of Wahoo Utilities, it is not intended to and does not present the financial position, changes in net assets, or cash flows of Wahoo Utilities.

**Note 2: Summary of Significant Accounting Policies**

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

**Note 3: Indirect Cost Rate**

Wahoo Utilities has not elected to use a de minimis indirect cost rate as allowed under the Uniform Guidance.

**Note 4: Loans**

The balances of loans outstanding at December 31, 2024 for loans described in 2 CFR Section 200.502(b) are \$1,412,007 (Drinking Water State Revolving Fund Loan) and \$0 (Clean Water State Revolving Fund Loan).

**CITY OF WAHOO, NEBRASKA**  
**COMBINED MUNICIPAL UTILITIES FUND**  
**COMBINING SCHEDULE OF REVENUES AND EXPENSES**  
**For the Year Ended December 31, 2024**

	<u>Electric</u>	<u>Water</u>	<u>Sewer</u>	<u>Gas</u>	<u>Combined</u>
<b><u>Operating Revenues</u></b>					
Utility sales	\$ 6,566,756	\$ 989,947	\$ 973,391	\$ 1,934,038	\$ 10,464,132
Grant Revenue	-	-	-	-	-
Merchandise, Service, & Other Sales	<u>785,677</u>	<u>146,110</u>	<u>147,410</u>	<u>61,517</u>	<u>1,140,714</u>
<b>Total Operating Revenues</b>	<u>7,352,433</u>	<u>1,136,057</u>	<u>1,120,801</u>	<u>1,995,555</u>	<u>11,604,846</u>
<b><u>Operating Expenses</u></b>					
<b>Production:</b>					
Purchased Power/Gas	4,418,363	-	-	1,108,408	5,526,771
Salaries, Wages & Benefits	405,312	14,032	125,542	71	544,957
Maintenance & Supplies	33,269	6,678	63,808	770	104,525
Insurance	71,442	13,537	31,035	435	116,449
Utilities	43,881	35,953	109,025	-	188,859
Depreciation	30,153	28,179	165,497	9,315	233,144
Other	<u>13,472</u>	<u>-</u>	<u>4,515</u>	<u>-</u>	<u>17,987</u>
<b>Total Production Expenses</b>	<u>5,015,892</u>	<u>98,379</u>	<u>499,422</u>	<u>1,118,999</u>	<u>6,732,692</u>
<b>Distribution/Collection:</b>					
Salaries, Wages & Benefits	591,835	256,867	137,497	451,570	1,437,769
Maintenance & Supplies	606,857	69,123	84,979	28,859	789,818
Insurance	32,899	12,989	11,173	10,662	67,723
Utilities	16,772	4,358	347	11,422	32,899
Depreciation	378,099	176,379	192,765	126,686	873,929
Other	<u>26,760</u>	<u>4,047</u>	<u>2,992</u>	<u>5,580</u>	<u>39,379</u>
<b>Total Distribution/Collection Expenses</b>	<u>1,653,222</u>	<u>523,763</u>	<u>429,753</u>	<u>634,779</u>	<u>3,241,517</u>
<b>General and Administrative:</b>					
Salaries, Wages & Benefits	220,885	119,230	148,020	117,600	605,735
Maintenance & Supplies	38,742	27,193	17,200	21,752	104,887
Insurance	4,818	2,107	1,636	1,924	10,485
Utilities	3,224	1,675	1,164	2,409	8,472
Depreciation & Amortization	9,810	10,735	2,859	10,709	34,113
Other	<u>82,127</u>	<u>54,709</u>	<u>48,196</u>	<u>28,684</u>	<u>213,716</u>
<b>Total General &amp; Administrative Expenses</b>	<u>359,606</u>	<u>215,649</u>	<u>219,075</u>	<u>183,078</u>	<u>977,408</u>
<b>Total Operating Expenses</b>	<u>7,028,720</u>	<u>837,791</u>	<u>1,148,250</u>	<u>1,936,856</u>	<u>10,951,617</u>
<b>Operating Income (Loss)</b>	<u>323,713</u>	<u>298,266</u>	<u>(27,449)</u>	<u>58,699</u>	<u>653,229</u>
<b><u>Nonoperating Revenues (Expenses):</u></b>					
Interest Income	75,969	3,194	27,964	47,132	154,259
Contributions in Aid of Construction	-	-	-	-	-
Interest Expense	<u>(24,122)</u>	<u>(2,747)</u>	<u>(29,964)</u>	<u>(38)</u>	<u>(56,871)</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>51,847</u>	<u>447</u>	<u>(2,000)</u>	<u>47,094</u>	<u>97,388</u>
<b>Income Before Transfers</b>	375,560	298,713	(29,449)	105,793	750,617
Transfers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Change in Net Position</b>	<u>\$ 375,560</u>	<u>\$ 298,713</u>	<u>\$ (29,449)</u>	<u>\$ 105,793</u>	<u>\$ 750,617</u>

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
COMBINING SCHEDULE OF REVENUES AND EXPENSES  
For the Year Ended December 31, 2023**

	<u>Electric</u>	<u>Water</u>	<u>Sewer</u>	<u>Gas</u>	<u>Combined</u>
<b><u>Operating Revenues</u></b>					
Utility sales	\$ 6,413,330	\$ 971,747	\$ 937,083	\$ 2,057,259	\$ 10,379,419
Grant Revenue	-	-	-	-	-
Merchandise, Service, & Other Sales	<u>316,522</u>	<u>96,575</u>	<u>266,076</u>	<u>61,799</u>	<u>740,972</u>
<b>Total Operating Revenues</b>	<u>6,729,852</u>	<u>1,068,322</u>	<u>1,203,159</u>	<u>2,119,058</u>	<u>11,120,391</u>
<b><u>Operating Expenses</u></b>					
<b>Production:</b>					
Purchased Power/Gas	4,578,107	-	-	1,231,809	5,809,916
Salaries, Wages & Benefits	353,215	13,325	117,180	-	483,720
Maintenance & Supplies	61,591	12,950	151,169	2,436	228,146
Insurance	61,888	10,727	26,237	162	99,014
Utilities	34,853	28,432	96,704	-	159,989
Depreciation	36,634	29,095	170,110	9,315	245,154
Other	<u>30,559</u>	<u>-</u>	<u>6,199</u>	<u>-</u>	<u>36,758</u>
<b>Total Production Expenses</b>	<u>5,156,847</u>	<u>94,529</u>	<u>567,599</u>	<u>1,243,722</u>	<u>7,062,697</u>
<b>Distribution/Collection:</b>					
Salaries, Wages & Benefits	572,391	222,577	125,324	347,868	1,268,160
Maintenance & Supplies	117,124	134,471	77,568	28,673	357,836
Insurance	27,305	7,164	7,658	7,686	49,813
Utilities	10,822	4,172	563	9,799	25,356
Depreciation	355,647	159,887	167,289	112,752	795,575
Other	<u>40,894</u>	<u>5,042</u>	<u>997</u>	<u>11,212</u>	<u>58,145</u>
<b>Total Distribution/Collection Expenses</b>	<u>1,124,183</u>	<u>533,313</u>	<u>379,399</u>	<u>517,990</u>	<u>2,554,885</u>
<b>General and Administrative:</b>					
Salaries, Wages & Benefits	195,076	119,749	135,965	97,492	548,282
Maintenance & Supplies	32,943	25,412	15,333	20,608	94,296
Insurance	4,986	1,715	1,130	1,466	9,297
Utilities	6,481	5,281	4,590	5,499	21,851
Depreciation & Amortization	6,166	9,031	2,611	8,956	26,764
Other	<u>82,059</u>	<u>101,456</u>	<u>114,081</u>	<u>21,749</u>	<u>319,345</u>
<b>Total General &amp; Administrative Expenses</b>	<u>327,711</u>	<u>262,644</u>	<u>273,710</u>	<u>155,770</u>	<u>1,019,835</u>
<b>Total Operating Expenses</b>	<u>6,608,741</u>	<u>890,486</u>	<u>1,220,708</u>	<u>1,917,482</u>	<u>10,637,417</u>
<b>Operating Income (Loss)</b>	<u>121,111</u>	<u>177,836</u>	<u>(17,549)</u>	<u>201,576</u>	<u>482,974</u>
<b><u>Nonoperating Revenues (Expenses):</u></b>					
Interest Income	84,435	10,676	30,682	38,961	164,754
Contributions in Aid of Construction	-	-	-	-	-
Interest Expense	<u>(3,774)</u>	<u>(3,450)</u>	<u>(26,570)</u>	<u>(63)</u>	<u>(33,857)</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>80,661</u>	<u>7,226</u>	<u>4,112</u>	<u>38,898</u>	<u>130,897</u>
<b>Income Before Transfers</b>	201,772	185,062	(13,437)	240,474	613,871
Transfers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Change in Net Position</b>	<u>\$ 201,772</u>	<u>\$ 185,062</u>	<u>\$ (13,437)</u>	<u>\$ 240,474</u>	<u>\$ 613,871</u>

**CITY OF WAHOO, NEBRASKA**  
**COMBINED MUNICIPAL UTILITIES FUND**  
**COMBINING SCHEDULES OF REVENUES AND EXPENSES - ELECTRIC DEPARTMENT**  
**For the Years Ended December 31, 2024 and 2023**

	<u>Current Year</u>	<u>Prior Year</u>
<b><u>Operating Revenues</u></b>		
Utility sales	\$ 6,566,756	\$ 6,413,330
Grant Revenue	-	-
Merchandise, Service, & Other Sales	<u>785,677</u>	<u>316,522</u>
<b>Total Operating Revenues</b>	<u>7,352,433</u>	<u>6,729,852</u>
<b><u>Operating Expenses</u></b>		
<b>Production:</b>		
Purchased Power/Gas	4,418,363	4,578,107
Salaries, Wages & Benefits	405,312	353,215
Maintenance & Supplies	33,269	61,591
Insurance	71,442	61,888
Utilities	43,881	34,853
Depreciation	30,153	36,634
Other	<u>13,472</u>	<u>30,559</u>
<b>Total Production Expenses</b>	<u>5,015,892</u>	<u>5,156,847</u>
<b>Distribution/Collection:</b>		
Salaries, Wages & Benefits	591,835	572,391
Maintenance & Supplies	606,857	117,124
Insurance	32,899	27,305
Utilities	16,772	10,822
Depreciation	378,099	355,647
Other	<u>26,760</u>	<u>40,894</u>
<b>Total Distribution/Collection Expenses</b>	<u>1,653,222</u>	<u>1,124,183</u>
<b>General and Administrative:</b>		
Salaries, Wages & Benefits	220,885	195,076
Maintenance & Supplies	38,742	32,943
Insurance	4,818	4,986
Utilities	3,224	6,481
Depreciation & Amortization	9,810	6,166
Other	<u>82,127</u>	<u>82,059</u>
<b>Total General &amp; Administrative Expenses</b>	<u>359,606</u>	<u>327,711</u>
<b>Total Operating Expenses</b>	<u>7,028,720</u>	<u>6,608,741</u>
<b>Operating Income (Loss)</b>	<u>323,713</u>	<u>121,111</u>
<b><u>Nonoperating Revenues (Expenses):</u></b>		
Interest Income	75,969	84,435
Capital Contribution	-	-
Interest Expense	<u>(24,122)</u>	<u>(3,774)</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>51,847</u>	<u>80,661</u>
<b>Income Before Transfers</b>	375,560	201,772
Transfers	<u>-</u>	<u>-</u>
<b>Change in Net Position</b>	<u>\$ 375,560</u>	<u>\$ 201,772</u>

**CITY OF WAHOO, NEBRASKA**  
**COMBINED MUNICIPAL UTILITIES FUND**  
**COMBINING SCHEDULES OF REVENUES AND EXPENSES - WATER DEPARTMENT**  
**For the Years Ended December 31, 2024 and 2023**

	<u>Current Year</u>	<u>Prior Year</u>
<b><u>Operating Revenues</u></b>		
Utility sales	\$ 989,947	\$ 971,747
Grant Revenue	-	-
Merchandise, Service, & Other Sales	<u>146,110</u>	<u>96,575</u>
<b>Total Operating Revenues</b>	<u>1,136,057</u>	<u>1,068,322</u>
<b><u>Operating Expenses</u></b>		
<b>Production:</b>		
Salaries, Wages & Benefits	14,032	13,325
Maintenance & Supplies	6,678	12,950
Insurance	13,537	10,727
Utilities	35,953	28,432
Depreciation	28,179	29,095
Other	<u>-</u>	<u>-</u>
<b>Total Production Expenses</b>	<u>98,379</u>	<u>94,529</u>
<b>Distribution/Collection:</b>		
Salaries, Wages & Benefits	256,867	222,577
Maintenance & Supplies	69,123	134,471
Insurance	12,989	7,164
Utilities	4,358	4,172
Depreciation	176,379	159,887
Other	<u>4,047</u>	<u>5,042</u>
<b>Total Distribution/Collection Expenses</b>	<u>523,763</u>	<u>533,313</u>
<b>General and Administrative:</b>		
Salaries, Wages & Benefits	119,230	119,749
Maintenance & Supplies	27,193	25,412
Insurance	2,107	1,715
Utilities	1,675	5,281
Depreciation & Amortization	10,735	9,031
Other	<u>54,709</u>	<u>101,456</u>
<b>Total General &amp; Administrative Expenses</b>	<u>215,649</u>	<u>262,644</u>
<b>Total Operating Expenses</b>	<u>837,791</u>	<u>890,486</u>
<b>Operating Income (Loss)</b>	<u>298,266</u>	<u>177,836</u>
<b><u>Nonoperating Revenues (Expenses):</u></b>		
Interest Income	3,194	10,676
Capital Contribution	-	-
Interest Expense	<u>(2,747)</u>	<u>(3,450)</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>447</u>	<u>7,226</u>
<b>Income Before Transfers</b>	298,713	185,062
Transfers	<u>-</u>	<u>-</u>
<b>Change in Net Position</b>	<u>\$ 298,713</u>	<u>\$ 185,062</u>

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 COMBINING SCHEDULES OF REVENUES AND EXPENSES - SEWER DEPARTMENT  
 For the Years Ended December 31, 2024 and 2023**

	<u>Current Year</u>	<u>Prior Year</u>
<b><u>Operating Revenues</u></b>		
Utility sales	\$ 973,391	\$ 937,083
Grant Revenue	-	-
Merchandise, Service, & Other Sales	<u>147,410</u>	<u>266,076</u>
<b>Total Operating Revenues</b>	<u>1,120,801</u>	<u>1,203,159</u>
<b><u>Operating Expenses</u></b>		
<b>Production:</b>		
Salaries, Wages & Benefits	125,542	117,180
Maintenance & Supplies	63,808	151,169
Insurance	31,035	26,237
Utilities	109,025	96,704
Depreciation	165,497	170,110
Other	<u>4,515</u>	<u>6,199</u>
<b>Total Production Expenses</b>	<u>499,422</u>	<u>567,599</u>
<b>Distribution/Collection:</b>		
Salaries, Wages & Benefits	137,497	125,324
Maintenance & Supplies	84,979	77,568
Insurance	11,173	7,658
Utilities	347	563
Depreciation	192,765	167,289
Other	<u>2,992</u>	<u>997</u>
<b>Total Distribution/Collection Expenses</b>	<u>429,753</u>	<u>379,399</u>
<b>General and Administrative:</b>		
Salaries, Wages & Benefits	148,020	135,965
Maintenance & Supplies	17,200	15,333
Insurance	1,636	1,130
Utilities	1,164	4,590
Depreciation & Amortization	2,859	2,611
Other	<u>48,196</u>	<u>114,081</u>
<b>Total General &amp; Administrative Expenses</b>	<u>219,075</u>	<u>273,710</u>
<b>Total Operating Expenses</b>	<u>1,148,250</u>	<u>1,220,708</u>
<b>Operating Income (Loss)</b>	<u>(27,449)</u>	<u>(17,549)</u>
<b><u>Nonoperating Revenues (Expenses):</u></b>		
Interest Income	27,964	30,682
Capital Contribution	-	-
Interest Expense	<u>(29,964)</u>	<u>(26,570)</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>(2,000)</u>	<u>4,112</u>
<b>Income Before Transfers</b>	(29,449)	(13,437)
Transfers	<u>-</u>	<u>-</u>
<b>Change in Net Position</b>	<u>\$ (29,449)</u>	<u>\$ (13,437)</u>

**CITY OF WAHOO, NEBRASKA**  
**COMBINED MUNICIPAL UTILITIES FUND**  
**COMBINING SCHEDULES OF REVENUES AND EXPENSES - GAS DEPARTMENT**  
**For the Years Ended December 31, 2024 and 2023**

	<u>Current Year</u>	<u>Prior Year</u>
<b><u>Operating Revenues</u></b>		
Utility sales	\$ 1,934,038	\$ 2,057,259
Grant Revenue	-	-
Merchandise, Service, & Other Sales	<u>61,517</u>	<u>61,799</u>
<b>Total Operating Revenues</b>	<u>1,995,555</u>	<u>2,119,058</u>
<b><u>Operating Expenses</u></b>		
<b>Production:</b>		
Purchased Power/Gas	1,108,408	1,231,809
Salaries, Wages & Benefits	71	-
Maintenance & Supplies	770	2,436
Insurance	435	162
Utilities	-	-
Depreciation	9,315	9,315
Other	<u>-</u>	<u>-</u>
<b>Total Production Expenses</b>	<u>1,118,999</u>	<u>1,243,722</u>
<b>Distribution/Collection:</b>		
Salaries, Wages & Benefits	451,570	347,868
Maintenance & Supplies	28,859	28,673
Insurance	10,662	7,686
Utilities	11,422	9,799
Depreciation	126,686	112,752
Other	<u>5,580</u>	<u>11,212</u>
<b>Total Distribution/Collection Expenses</b>	<u>634,779</u>	<u>517,990</u>
<b>General and Administrative:</b>		
Salaries, Wages & Benefits	117,600	97,492
Maintenance & Supplies	21,752	20,608
Insurance	1,924	1,466
Utilities	2,409	5,499
Depreciation & Amortization	10,709	8,956
Other	<u>28,684</u>	<u>21,749</u>
<b>Total General &amp; Administrative Expenses</b>	<u>183,078</u>	<u>155,770</u>
<b>Total Operating Expenses</b>	<u>1,936,856</u>	<u>1,917,482</u>
<b>Operating Income (Loss)</b>	<u>58,699</u>	<u>201,576</u>
<b><u>Nonoperating Revenues (Expenses):</u></b>		
Interest Income	47,132	38,961
Capital Contribution	-	-
Interest Expense	<u>(38)</u>	<u>(63)</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>47,094</u>	<u>38,898</u>
<b>Income Before Transfers</b>	105,793	240,474
Transfers	<u>-</u>	<u>-</u>
<b>Change in Net Position</b>	<u>\$ 105,793</u>	<u>\$ 240,474</u>



**Independent Auditor's Report on Internal Control over Financial Reporting and on  
Compliance and Other Matters Based on an Audit of Financial Statements Performed in  
Accordance with *Government Auditing Standards***

The Honorable Mayor and City Council  
City of Wahoo, Nebraska, Combined Municipal Utilities Fund  
Wahoo, Nebraska

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in the *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the business-type activities of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund, as of and for the years ended December 31, 2024 and 2023 and the related notes to the financial statements, and have issued our report thereon dated June 12, 2025. Our report disclosed that the City of Wahoo, Nebraska, Combined Municipal Utilities Fund has not presented Management's Discussion and Analysis, which is required supplementary information. Our report also disclosed that the financial statements present only the Combined Municipal Utilities Fund and do not present the financial statements of the City of Wahoo, Nebraska.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the City of Wahoo, Nebraska, Combined Municipal Utilities Fund's internal control over financial reporting (internal control) as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund's internal control. Accordingly, we do not express an opinion on the effectiveness of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund's internal control.

*A deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. *A material weakness* is a deficiency, or combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. *A significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the City of Wahoo, Nebraska, Combined Municipal Utilities Fund's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

We noted certain matters that we reported to management of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund, in a separate letter dated June 12, 2025.

## **Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

BMG Certified Public Accountants, LLP

A handwritten signature in black ink, consisting of the letters 'BMG' in a stylized, cursive font.

Lincoln, Nebraska  
June 12, 2025



**Independent Auditor’s Report on Compliance for Each Major Federal Program  
and on Internal Control over Compliance Required by the Uniform Guidance**

The Honorable Mayor and City Council  
City of Wahoo, Nebraska, Combined Municipal Utilities Fund  
Wahoo, Nebraska

**Report on Compliance for Each Major Federal Program**

***Opinion on Each Major Federal Program***

We have audited the City of Wahoo, Nebraska, Combined Municipal Utilities Fund’s compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund’s major federal programs for the year ended December 31, 2024. The City of Wahoo, Nebraska, Combined Municipal Utilities Fund’s major federal programs are identified in the summary of auditor’s results section of the accompanying schedule of findings and questioned costs.

In our opinion, the City of Wahoo, Nebraska, Combined Municipal Utilities Fund complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2024.

***Basis for Opinion on Each Major Federal Program***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor’s Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the City of Wahoo, Nebraska, Combined Municipal Utilities Fund’s compliance with the compliance requirements referred to above.

## ***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to the City of Wahoo, Nebraska, Combined Municipal Utilities Fund's federal programs.

## ***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the City of Wahoo, Nebraska, Combined Municipal Utilities Fund's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about City of Wahoo, Nebraska, Combined Municipal Utilities Fund's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding City of Wahoo, Nebraska, Combined Municipal Utilities Fund's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of City of Wahoo, Nebraska, Combined Municipal Utilities Fund's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purposes of expressing an opinion on the effectiveness of City of Wahoo, Nebraska, Combined Municipal Utilities Fund's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

## **Report on Internal Control Over Compliance**

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of

compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

BMG Certified Public Accountants, LLP

A handwritten signature in black ink, consisting of the letters 'BMG' in a stylized, cursive font.

Lincoln, Nebraska  
June 12, 2025

**CITY OF WAHOO, NEBRASKA  
 COMBINED MUNICIPAL UTILITIES FUND  
 SCHEDULE OF FINDINGS AND QUESTIONED COSTS  
 For The Year Ended December 31, 2024**

**SECTION I - SUMMARY OF AUDITOR'S RESULTS**

**FINANCIAL STATEMENTS**

Type of auditor's report issued: Unmodified

**INTERNAL CONTROL OVER FINANCIAL REPORTING:**

- Material weakness(es) identified?        YES   X   None Reported
- Significant Deficiency(s) identified that are not considered to be material weakness(es)?        YES   X   None Reported
- Noncompliance material to the financial statements noted?        YES   X   NO

**FEDERAL AWARDS**

**INTERNAL CONTROL OVER MAJOR PROGRAMS:**

- Material weakness(es) identified?        YES   X   None Reported
- Significant Deficiency(s) identified that are not considered to be material weakness(es)?        YES   X   None Reported

Type of auditor's report issued on compliance for major programs: Unmodified

Any audit findings disclosed that are required to be reported in accordance with §200.516 (a)?        YES   X   NO

**IDENTIFICATION OF MAJOR PROGRAMS:**

AL NUMBER(S)	NAME OF FEDERAL PROGRAM or CLUSTER	AMOUNT OF FEDERAL PROGRAM
66.468	Environmental Protection Agency - Safe Drinking Water State Revolving Loan Fund	1,826,991
<b>Total Amount Tested as Major</b>		<b>\$1,826,991</b>

**Total Federal Expenditures for 1/1/2024 - 12/31/2024** \$1,888,965

% tested as Major 96.72%

Dollar threshold used to distinguish between Type A and Type B programs: \$750,000

Auditee qualified as low-risk auditee?        YES   X   NO

**SECTION II - FINANCIAL STATEMENT FINDINGS**

None

**SECTION III - FEDERAL AWARD FINDINGS AND QUESTIONED COSTS**

None

**CITY OF WAHOO, NEBRASKA  
COMBINED MUNICIPAL UTILITIES FUND  
SUMMARY SCHEDULE OF PRIOR AUDIT FINDINGS  
For The Year Ended December 31, 2024**

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**SECTION IV - SUMMARY OF PROIR AUDIT FINDINGS**

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None