

# Housing Application Best Practices

Presented by the Housing Division  
March 2024

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The purpose of this presentation is to share overarching Tips and Tricks of the many different housing funding opportunities.

Writing a funding application is not the complex, difficult task many people think it is.

Yes, it is time consuming; and yes, you do take a risk of your application being turned down; but there are many steps you can take ahead of time to help ensure success.

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# The Department of Economic Development's role in Housing projects is as an **INVESTOR** and **PARTNER**.

As an **investor**, DED is seeking quality applications to provide the best investments of State resources for the promotion of affordable housing.

As a **partner**, DED is interested in providing input as early as possible in project design and in working closely with potential awardees to address any possible obstacles to project development and implementation.

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## Who is the DED Housing Team?

Housing staff include housing specialists or program managers, regional program representatives, compliance coordinators, an application coordinator, and an attorney.

The most current Housing Division staff contact information, including a regional housing map, is available on the DED website under the 'Housing' program.

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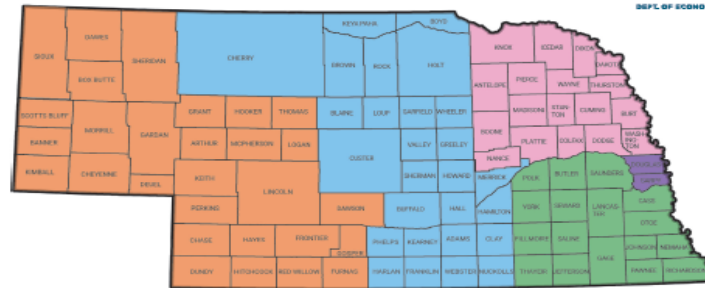
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# Housing Division Staff

The most recent contact information and the regional housing map are available at:

[opportunity.nebraska.gov/programs/housing/](https://opportunity.nebraska.gov/programs/housing/)

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### Programs Administered by the Housing Division

- Community Development Block Grant (CDBG) – Housing
- HOME-American Rescue Plan (HOME-ARP)
- HOME Investment Partnerships Program (HOME)
- Middle Income Workforce Housing Investment Fund (MIWHF)
- National Housing Trust Fund (HTF)
- Nebraska Affordable Housing Trust Fund (NAHTF)
- Pandemic Relief Housing Program (PRH)
- Rural Workforce Housing Fund (RWHF)
- Rural Workforce Housing Land Development Program (RWLD)



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DED's Housing Programs can be found here:

<https://opportunity.nebraska.gov/programs/housing/>

Take your time to review the  
different funding options.

Reach out to the DED staff for guidance.

We want to help and be part of the process.

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# DED Housing Programs

Nebraska Affordable Housing Trust Fund

<https://opportunity.nebraska.gov/programs/housing/nahtf/>

Rural Workforce Housing Fund (RWHF)

<https://opportunity.nebraska.gov/programs/housing/rwhf/>

Middle Income Workforce Housing Investment Fund (MWHF)

<https://opportunity.nebraska.gov/programs/housing/mwhf/>

HOME Investment Partnerships Fund (HOME)

<https://opportunity.nebraska.gov/programs/housing/home/>

HOME-American Rescue Plan (HOME-ARP)

<https://opportunity.nebraska.gov/programs/housing/home-arp/>

National Housing Trust Fund (HTF)

<https://opportunity.nebraska.gov/programs/housing/htf/>

Community Development Block Grant Disaster Recovery (CDBG-DR)

<https://opportunity.nebraska.gov/programs/community/cdbg-dr/>

# Getting Started

After you've done your homework and isolated a funding source to which you want to apply...



## Read the Application Guidelines carefully!

Make sure of several things:

- Are you an eligible applicant for the funds?
- Is there sufficient time for you to put your application together?
- Start to compile required documents.
- Are the purposes for which funds are being requested allowable expenses?

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# Getting Started continued...



## Develop a timeline.

- Review the program's application.
- Plan ahead. Each program application will have items due on specific dates.
- Take time to complete each section of the application.
- Take part in learning opportunities. Will there be open office hours or prerecorded workshops?
- Review the FAQs, and/or QAP.

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# Getting Started continued:



## Prepare an outline.

- Your application tells a story.
- Know \*WHY\* you are applying for funding and tell that story.
- Consider the narrative ‘flow’ of the application.
- Organize your responses according to the application questions.

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# Writing Tips

**Read the question –  
Answer the question!  
Do not repeat yourself.**

**Stick to the question,  
and build your narrative.**

**NEVER copy and paste.  
Be consistent in your responses.**

**Write clearly and concisely.  
More ≠ better.**

**Do not assume the reader knows  
your organization or purpose.**



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# Writing Tips continued:

- Be positive and be brief.
- Funders want to know that you:
  - Understand the needs in your community.
  - Can document the needs using local data.
  - Have a specific plan to address the housing need.
  - Have a credible budget.



# Example 1 - showing NEED

The City of Smithville is home to many historic homes. The housing stock shows an urgent need for reinvestment and upgrading. To tackle this problem, City officials wish to continue a steady streak of implementing grant-funded owner-occupied housing rehabilitation (OOR) programs. The City has successfully completed many owner-occupied rehabilitation programs in the past.

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# Example 1- showing NEED revised

Stronger  
opening

More  
concise

The City of Smithville features many historic homes, but aging housing stock demonstrates an urgent need for reinvestment and upgrading. City officials are planning to address this issue by offering an owner-occupied housing rehabilitation (OOR) program. The City has successfully completed five OOR programs in 2005, 2007, 2011, 2013, and 2017. These projects cumulatively resulted in the rehabilitation of 54 homes in the community.

Specific  
details  
w/ data!

# Why is this a good example?

- Compared to the previous slide, this example uses stronger and more concise language.
- The opening statement is descriptive and contextualizes the need for this project in your community.
- The second sentence is more concise and more confident (plans vs. wishes).
- The final statements describe previous successes, demonstrate capacity to take on this project, and notes previous impact on the community.

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# Example 2

Acknowledges  
lack of  
experience

The Village of Bluetown has not yet implemented an owner-occupied rehabilitation program; however, Village staff and local community members are ready to bring this much-needed NAHTF assistance to Bluetown. Earlier this year, the Village debated between applying for this program or a different program, Rural Workforce Housing Funds. Upon generating interest from potential beneficiaries, the Village decided to prioritize this application for a project that will benefit 10 homeowners. The Village plans to revisit other projects next year, building on the momentum of this project.

Engaged  
community

Forward  
thinking



# Why is this a good example?

- You might be a new applicant with relatively little experience. That's okay! Your application should show that you are aware of your inexperience, or lack of expertise, or newness to housing development projects, BUT it should also show your proactive steps to ensure this project's success.
- Have you stimulated interest in the program by talking with community members?
- Do you have support from other stakeholders? And city/village officials?
- Finally, if you are funded for this project, how will your organization use this experience going forward? What other objectives or projects do you have in mind for the near future? How might this project support future projects?

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## Example 3 - showing differences in Budget and Application Narrative

The City of Huskerville is donating six (6) vacant lots to be used for a planned project, Huskerville Apartments. Huskerville Apartments will offer 6 new housing units, serving households at or above age 55 in Huskerville. Tenants moving into the Huskerville Apartments will open up 6 single-family homes to further provide affordable housing in the Huskerville community. Furthermore, Huskerville Apartments will allow households at or above age 55 to stay in their community for years to come.

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## Example 3 - showing differences in Budget and Application Narrative – continued...

Application Question:  
*Is this a Rehabilitation Project?*

Applicant Answer:  
No. This is NOT a Rehabilitation Project.

This is a New Construction Project. There should not be a Rehabilitation category.

Application narrative states project to be built on 6 vacant lots. There should not be any Demolition needed.

Application narrative states the City is donating the 6 vacant lots. There should be no Acquisition Costs.

### Proposed Budget Summary

#### Expense Budget

	Grant Funded	Non-Grant Funded	Total Budgeted
<b>01. New Construction</b>			
New Construction	\$590,000.00	\$160,000.00	\$750,000.00
<b>Subtotal</b>	<b>\$590,000.00</b>	<b>\$160,000.00</b>	<b>\$750,000.00</b>
<b>04. Rehabilitation</b>			
Rehabilitation	\$12,000.00	\$3,000.00	\$15,000.00
<b>Subtotal</b>	<b>\$12,000.00</b>	<b>\$3,000.00</b>	<b>\$15,000.00</b>
<b>05. Developer Fee</b>			
Developer Fee	\$25,000.00	\$25,000.00	\$50,000.00
<b>Subtotal</b>	<b>\$25,000.00</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>
<b>06. Demolition</b>			
Demolition	\$20,000.00	\$5,000.00	\$25,000.00
<b>Subtotal</b>	<b>\$20,000.00</b>	<b>\$5,000.00</b>	<b>\$25,000.00</b>
<b>07. Acquisition</b>			
Land Acquisition	\$24,000.00	\$6,000.00	\$30,000.00
<b>Subtotal</b>	<b>\$24,000.00</b>	<b>\$6,000.00</b>	<b>\$30,000.00</b>
<b>08. Infrastructure Improvements</b>			
Infrastructure	\$34,000.00	\$46,000.00	\$80,000.00
<b>Subtotal</b>	<b>\$34,000.00</b>	<b>\$46,000.00</b>	<b>\$80,000.00</b>
<b>10. Housing Management</b>			
Housing Mgmt	\$25,000.00	\$5,000.00	\$30,000.00
<b>Subtotal</b>	<b>\$25,000.00</b>	<b>\$5,000.00</b>	<b>\$30,000.00</b>
<b>11. General Administration</b>			
General Admin	\$20,000.00	\$0.00	\$20,000.00
<b>Subtotal</b>	<b>\$20,000.00</b>	<b>\$0.00</b>	<b>\$20,000.00</b>
<b>Total Proposed Cost</b>	<b>\$750,000.00</b>	<b>\$250,000.00</b>	<b>\$1,000,000.00</b>

## Budget and Application Narrative – continued...

- Keep your information consistent.
- Read/review the Application Guidelines to help answer your questions. (Control F will help you to navigate to the information you are looking for.)
- When in doubt – Reach out... to your Program Reps!

# Qualitative Data

(Data representing information not represented by numbers)

- Collected by observation, interviews and community meetings.
- Results are descriptive, “paint the picture.”
- Organized by theme when used in applications.

Attendees expressed concerns about **unsafe housing** in Huskerville and that many long-time **residents have left** Huskerville for the neighboring **Village of Hawkeye** for better housing options.

Concerns expressed include:

- Unsafe housing.
- Population loss.
- Huskerville not keeping pace with neighbors.

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# Quantitative Data

(Data that shows values or counts expressed as numbers)

- Collected by surveys, publicly available data.  
Example: Housing Study, NIFA Housing Study Lite.
- Results are countable, quantifiable & specific.
- Presented as numbers or statistics in applications.

**73%** of survey respondents said the City of Huskerville **needs more affordable housing.**

Of the **83** homeowners who responded to the survey, **42%** reported their home will **need significant rehabilitation** in the next **2-3 years.**

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# Quantitative Data continued

Be sure the proposed project matches with at least one of the issues or objectives found in the data. If there is a mismatch between the data and your intended project, you need to stop and reassess.

**Example:** Housing Study shows Senior Housing is a strong desire and need in the community. However, units being addressed in application are Town Houses with steps.

# Housing Study & Other Data



Not required by all programs, but showing support for the **NEED** adds strength to the application.

- Double check requirements.

## Project/Data Mismatch

- Does the proposed project address the identified need(s) in the data provided?

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# Housing Study & Other Data continued



## Give the highlights.

- Don't just upload the Housing Study without using its data.
- Summarize the relevant data or provide highlights in the application.
- Cite where the data is found (page #).
- **NEVER** answer a question with "Refer to the attached Housing Study."

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# Other Quantitative Data Resources

- Applicants who wish to include data on number of households in the project service area and population of the service area may find the following data resource links helpful:
- USPS data on vacant addresses:  
<https://www.huduser.gov/portal/datasets/usps.html>  
(Scroll to the bottom of the page and click “Register” to create an account to access the dataset.)
- You can find a full list of various datasets on the HUD Office of Policy Development and Research  
(PD&R): [https://www.huduser.gov/portal/pdrdatas\\_landing.html](https://www.huduser.gov/portal/pdrdatas_landing.html)
- The American Community Survey (ACS) data are published on the Census website here:  
<https://www.census.gov/programs-surveys/acs/data.html>  
For these data, you can filter by geography and several other characteristics. You can also select the specific year of ACS data, which is collected annually. You’ll likely have better luck using the 2020 ACS data rather than more recent years, because the data are more robust during Census years.

# Other Quantitative Data Resources-continued

- Urban Observatory (UO) is an excellent data visualization resource. Using Census and similar data, UO generates maps using ArcGIS to compare and contrast places all over the world. The link included showcases UO's housing maps. Some people learn better with visual tools, so it may be impactful to browse UO's maps instead of or in addition to the Census/ACS datasets.  
<https://urbanobservatory.maps.arcgis.com/apps/instant/filtergallery/index.html?appid=4499fdf13ff5496489a894c9a5076e28>
- Your local utility company may be a resource to provide information on your community and/or the area you are serving.

# Other Tips & Tricks

## DO:

- Proofread
  - Read aloud.
  - Solicit others' feedback.
  - Read it again.
- Save your work...often!
- Review and update your project's Program Guidelines **BEFORE** submitting application.

Be sure they align with the checklist and are consistent with your application narratives.

# Other Tips & Tricks continued:

## DO NOT:

- Assume your project will be funded.
- Procrastinate or rush the process.
- Answer shop.

## \*\*NOTE\*\*

- Application submissions are final. No changes to an application are allowed once submitted.

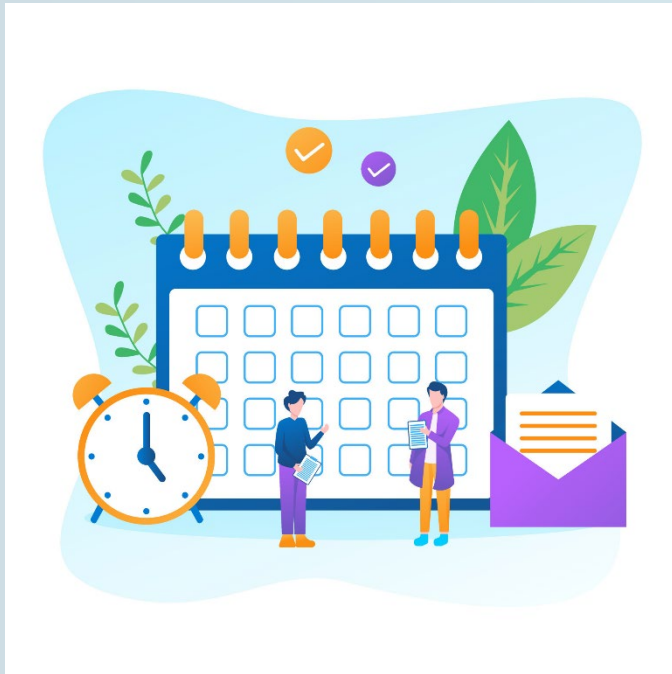
# Next Steps: Review Process

- An anonymous team will review submitted applications.
- DED will send a **Notice of Award** or a **Notice of Non-Selection** to each applicant.
  - **If funded**, awardees will work with Housing staff before (special conditions), during (award management), and after (compliance) of the project.
  - **If not selected**, review your application. Reflect and identify what could be improved.
  - Consult Housing staff for feedback, if possible.
  - Look ahead. When is the next application cycle?



# Next Steps: Plan for the Future

- Communicate with Housing staff!
  - Get feedback, guidance, and connect to the many resources offered by the Department of Economic Development!
- Stay informed!
  - Identify other funding opportunities.
  - Plan for the next application cycle.



# Join the DED Mailing List!

- The best way to stay informed about what is happening at DED is to sign up for the Department's email list.
- Sign up for as much information as you want. This is completely customizable... you only get the information about the topics that interest you.
- The link to join the DED mailing list is found on the signature line of all DED staff emails and at the bottom of every DED webpage:  
<https://opportunity.nebraska.gov/>

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 Official Nebraska Government Website

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800-426-6505

## CONNECT


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## RESOURCES

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# Still have questions?

Contact a DED Housing Staff member.  
We're here to help!

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