Nebraska Department of Economic Development

2015–2019 Consolidated Plan
2015 Annual Action Plan
Public Input Meeting
Public Meeting General Information

- Please sign in and pick up materials.
- Presentation of information by State of Nebraska staff.
- We will pause periodically for questions.
Public Comment Period

- Oral, written, or email
- Comment Period:
  - January 5, 2015–February 6, 2015
Consolidated Planning Cycle

Consolidated Plan (5 Years)

Annual Action Plan

Annual Performance Report
Covers a 5 year period
Assess Housing, Homeless, and Community Development Needs Across the State
Establish funding priorities & objectives
Set goals – performance indicators
Development of 2015–2019 Consolidated Plan

- Community Needs Assessment Survey
  - Assessed the public’s view on community needs throughout the state.

- Focus Groups
  - Several focus groups held throughout the state.

- Stakeholder Interviews
  - A series of interviews were conducted with those knowledgeable about housing and community development needs in the state.
Community Needs Survey Results

Community Development

- Top 3 needed improvements: Street improvements, sidewalk improvements, and water/sewer improvements
- Top 3 needed facilities & services: youth centers, child care centers, employment training
- Most respondents noted services were average or good quality
Community Needs Survey Results (Continued)

- Economic Development
  - Top 3 needed services: Financial assistance for business expansion, financial assistance for job creation, and financial assistance to create small business enterprises
  - Most respondents noted services were average or good quality
Community Needs Survey Results (Continued)

- Housing
  - Top needs: OOR, new construction, new rental construction, rental rehab, owner occupied rehab.
2015–2019 Consolidated Plan Contents
New Format & Items required by HUD & generated in IDIS

- Executive Summary
- The Process
- Needs Assessment
- Housing Market Analysis
- Strategic Plan
First update to the 2015–2019 Consolidated Plan

The purpose of the AAP is to:

- **Summarize** priorities and objectives of the Consolidated Plan;
- **Describe** what the State proposes to further priorities and objectives;
- **Explain** the State’s method of distribution for CDBG, HOME, ESG, HOPWA. Additional Info on the HSATF & NAHTF funds;
- **List** the resources available to grantees and the State to further the five-year strategies;
- **Report** on specific items required by the U.S. Department of Housing and Urban Development (HUD);
- **Review** and consider citizen comments
Annual Action Plan Contents

- Expected Resources
- Annual Goals and Objectives
- Allocation Priorities
- Projects
- Section 108 Loan Guarantee
- Community Revitalization Strategies
- Geographic Distribution
- Affordable Housing
- Public Housing
- Homeless and Other Special Needs Activities
- HOPWA Goals
- Barriers to Affordable Housing
- Other Actions
- Program Specific Requirements
Five Priority Needs

- **Housing**: Respond to regional needs for affordable, decent, safe and appropriate housing as a part of balanced economic development in Nebraska.

- **Community Development**: Strengthen Nebraska communities through community development programs and services, which provides a stable platform for economic development.

- **Economic Development**: Foster the competitiveness of Nebraska’s business and industrial sector—and as a result—assist in the economic development of Nebraska’s communities and people.

- **Homeless Services**: Ensure appropriate emergency shelter and/or transitional housing and services for people who are homeless or at imminent risk of becoming homeless by distributing Emergency Shelter Trust Funds and Homeless Shelter Assistance Trust Funds.

- **HOPWA Services**: Ensure appropriate emergency and/or permanent housing and services for people who are homeless or at imminent risk of becoming homeless by distributing funding to project sponsor to meet the needs of persons living with HIV/AIDS.
Federal and State Resources

- **Federal**
  - CDBG: Community Development Block Grant
  - HOME: HOME Investment Partnerships
  - ESG: Emergency Solutions Grant
  - HOPWA: Housing Opportunities for Persons with AIDS

- **State**
  - NAHTF: Nebraska Affordable Housing Trust Fund
  - HSATF: Homeless Shelter Assistance Trust Fund
2015 Estimated Allocation

- Presented in the Action Plan
- Estimates
  - CDBG (approximately $10 million)
  - HOME (approximately $3 million)
  - ESG (approximately $870,000)
  - HOPWA (approximately $360,000)
  - NAHTF (approximately $9 million)
  - HSATF (approximately $1.9 million)

- See p. 11 of Appendix for more information
# 2015 Estimated Categorical Distribution

## Proposed 2015 Categorical Distribution

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<tr>
<th>Priority/Category</th>
<th>CDBG</th>
<th>NAHTF</th>
<th>HOME</th>
<th>ESG</th>
<th>HSATF</th>
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<td>• Housing Opportunities for persons With AIDS</td>
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<td>$2,700,000</td>
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Questions?
Foster the competitiveness of Nebraska’s business and industrial sector—and as a result—assist in the economic development of Nebraska’s communities and people.
ED Objectives

- **Objective One:** Promote the retention and expansion of existing businesses in Nebraska, and the startup of new businesses in Nebraska, and the immigration of out-of-state businesses relocating or expanding into Nebraska.

- **Objective Two:** Invest in public facilities and improvement activities that make economic opportunities available to low and moderate income persons.
ED Objectives:

- Objective Three: Invest in effective and affordable tourist attractions (for profit or nonprofit) in quality communities that will result in visitor spending, generate jobs, and promote long-term economic development.

- Objective Four: Undertake planning activities that may include but are not limited to: a feasibility study, an environmental review, preliminary site planning, site predevelopment, market analysis and a marketing plan; all in preparation for a larger project.
Not all businesses are eligible

- Must meet the definitional criteria of a “qualified business” as that term is defined in the Nebraska Advantage Act...
- Generally speaking, eligible businesses includes research and development, manufacturing, data processing, telecommunications, insurance, financial services, distribution, storage, transportation, administrative headquarters, and targeted export services.
- Business must pay a minimum starting wage for all employees of $9.00 per hour + provide appropriate employee benefits
Ineligible Businesses

- Non-profit business
- Businesses that derive revenues from gaming or solicitation of gaming activities
- Production agriculture, including crop production and the raising of livestock
- Trucking enterprises, which lack storage, warehousing, or distribution components which would distinguish them from so called “rolling stock”.
Economic Development Forms of Assistance

- Loans to businesses
  - May be either low-interest or non-interest bearing
  - Loan amortizations are to require monthly payments
- Public facilities (infrastructure) construction or improvement projects undertaken for economic development purposes, where a benefiting business agrees to create jobs
- Speculative building projects and speculative industrial park projects
- Short-term interim financing
$1 million will be used as a guideline for an award for one project. Award may not exceed 50% of total project costs

Must meet CDBG national objective – at least 51% of jobs created or retained must be held by, or made available to, low-to-moderate income (LMI) persons

HUD CDBG underwriting guidelines must be met
Steps:

1. Communities could loan their program income to an eligible business through an approved Non-profit Development Organization (NDO) for an eligible activity as specified in their re-use plan. This loan must meet a HUD national objective.

2. The loan would then be paid back to an eligible non-profit (NDO).
Program Income

- Steps:
  - 3. The NDO could then reinvest the money from the Revolving Loan Fund (RLF) back into the community without the CDBG requirements (but with the approval of an approved plan by the DED.)
Loans to businesses that meet the requirements of the agreement between NDO and Local Gov’t

State → CDBG → Local Government

NDO

Business

CDBG Eligible Loan

Repayment
Program Income

- In no case shall a program income account have a balance that exceeds $750,000. Any amount in excess of $750,000 shall be returned to DED.
CDBG Underwriting Guidelines

- Reasonable project costs
- Sources of financing committed
- CDBG $ not substituted for other $
- Financially feasible project
- No unreasonable return on investment to owner and no undue enrichment of owner through loan forgiveness or through loan terms
- CDBG funds should be disbursed on a pro rata basis with other project funding sources. CDBG money should not be the first money into a project, but rather should flow into a project in proportion to other project funding sources.
Application Scoring Criteria

1. CDBG $ Utilization 35 Points
   - CDBG dollars / job
   - CDBG dollars / total project costs
   - Wages and benefits payments in one year/ CDBG dollar

2. Community Impact and Commitment 30 Points
   - Location, reflecting economic distress
   - Substantial community contribution to project with local funds

3. Business Components 40 Points
   - Owners equity in total project
   - Loan collateral, and loan guarantees
   - Established business, or start-up venture
   - Documentation of $ commitments by all other project $ sources
   - Duration of commitment to maintaining jobs
   - Targeted Industry

4. Economic Development Certified Community 5 Points
   - If the applicant community is qualified as an Economic Development Certified Community, 5 bonus points are given.
ED Loans:

- 0% interest or low interest
- Loan amortizations are to require monthly payments.
- Maturities (terms of notes) vary depending on purpose of loan and collateral.
- Loan terms, including possible forgiveness, will be determined by DED.
Public Facilities (infrastructure) Awards to Communities:

- Must be essential to the business and have a direct nexus to the business’ activities
- Examples include street construction/improvements, water/sewer system improvements
- Business must agree (in MOU) to locate/expand and to create and maintain jobs
Questions Concerning Economic Development
Contact: Dave Honz, Economic Development Manager,
Phone: 402–471–3763
Email: Dave.Honz@nebraska.gov
Tourism Development Category

- **Eligible Activities:**
  - Historic Restorations;
  - Scientific and educational interpretive sites;
  - Cultural and Heritage Recreational Sites/Facilities;
  - Supporting Activities related to removal of architectural barriers that restrict mobility and accessibility to sites/facilities.

- **Ineligible Activities:**
  - Locations that serve as tourism support facilities such as eating and drinking establishments, commercial lodging, gas stations, commercial rest areas, and gift shops.
Tourist Attractions are expected to draw 2,500 visits or more annually from origins of at least 100 miles away.

Eligible Applicants:
- Local Units of Government

Open cycle applications are accepted throughout the year beginning May 2015.
Questions Concerning Tourism Development?
Contact: Steve Charleston,
Director, Housing and Community Development Division
Phone: 402–471–3757
Email: Steve.Charleston@nebraska.gov
Community Development Priority

- Strengthen Nebraska communities through community development programs and services in order to provide a stable platform for economic development.
Community Development Objectives

- Improve the quality of water and wastewater in Nebraska and assist in developing and financing appropriate infrastructure for communities and counties that have planned and set priorities for long-term development.

- Invest in quality projects that are identified in a formal community development plan; compliment or support related community investments; leverage maximum private and/or other investment; and have reasonable plans for long-term operation and maintenance.

- Increase capacity, efficiency, and effectiveness of local planning efforts resulting in long-term development.
Community Development Priority Eligible Funding Categories

- Comprehensive Revitalization (CR)
- Comprehensive Investment & Stabilization (CIS) Public Works (PW)
- Water/Wastewater (W/WW)
- Planning (PP)
- Downtown Revitalization (DTR)

Specific details on these programs are in the Method of Distribution Section of the AAP and the Appendix.
Eligible Activities: all public works, water wastewater, housing, and planning CDBG–eligible activities.

Activities must meet one of 2 CDBG National Objectives: Benefiting low to moderate income persons (LMI) or aiding in the prevention or elimination of slums and blight (SBA)

The maximum grant amount for CR activities will be $225,000 and a minimum of $150,000 will be available based on the CR distribution formula.
Comprehensive Revitalization (CR) Program Category (Continued)

- Eligible Communities are those communities that received 2nd Year funding. 7 eligible communities including Columbus, Fremont, Grand Island, Hastings, Kearney, Norfolk, & North Platte.

- All activities, except General Administration, require 1:1 leverage. Proposed leverage must be from CDBG eligible activities directly related to the proposed project(s) in the same neighborhood or directly benefiting a substantial majority of the LMI persons or families residing within the neighborhood during the grant award period. Consideration for leverage will be given for such sources as public/private cash, loans and program income from prior awards.

- The General Administration activity cannot exceed 10% of the city’s allocation. The Housing Management activity cannot exceed 10% of the city’s allocation. These amounts are taken out of the CDBG CR funds allocation for each city. General Administration and Housing Management activities require no matching funds.
Eligible Activities: all public works, water wastewater, housing, and planning CDBG-eligible activities.

Activities must meet one of 2 CDBG National Objectives: Benefiting low to moderate income persons (LMI) or aiding in the prevention or elimination of slums and blight (SBA)

The maximum grant amount for CIS activities will be $250,000 and a minimum of $130,000 will be available based on the CIS distribution formula.
Eligible Communities are those communities that received 1st Year funding. 6 eligible communities including: Nebraska City, Wayne, Schuyler, Holdrege, Lexington, and Plattsmouth.

CIS activities require a 25% match. No more than half of the total project match may be in-kind source contributions. At least half of the total project match must include non-CDBG cash contributions, of the total CIS project costs.

The General Administration activity cannot exceed 10% of the city’s allocation. The Housing Management activity cannot exceed 10% of the city’s allocation. These amounts are taken out of the CDBG CIS funds allocation for each city. General Administration and Housing Management activities require no matching funds.

All CDBG-eligible CIS activities, except General Administration and Housing Management, are also encouraged to demonstrate 1:1 leverage.
Public Works (PW) Program Category

- Eligible Activities (Similar to Last Year) including:
  - Facilities
    - Day Care Centers; Community Centers; and Senior Centers;
    - Accredited Public Libraries; Fire/Rescue Buildings (including Fire Trucks); etc.
  - Infrastructure
    - Street improvements; drainage improvements; removal of architectural barriers; etc.

- Facilities projects scored separately
- Infrastructure projects scored separately
Public Works Category (Continued)

- Activities must the CDBG National Objective of benefiting low to moderate income persons (LMI)
- The maximum grant amount for PW activities will be $250,000. The cost per resident beneficiary cannot exceed $3,000, except for daycare facility projects where the cost per resident beneficiary cannot exceed $5,000.

- For 2015 anticipated $1,000,000 in CDBG funds
PW activities require a 25% match. No more than 12.5% of the total project match may be in-kind services or source contributions. General Administration activities may not exceed 10% of the amount of CDBG funds awarded, but not to exceed $25,000. General Administration activities do not require any matching funds.
Public Works Category (Continued)

- PW Selection Criteria Matrix will be used

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<th>Citizen Participation</th>
<th>Project Need</th>
<th>Project Impact</th>
<th>Project Readiness</th>
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<th>MEF</th>
<th>Leverage</th>
<th>Bonus Points</th>
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New this year: Project Need, Project Impact, and Project Readiness Sections. Municipal Equalization Fund (MEF) calculation replaces Community Needs Factor (CNF) score.
 Eligible Activities (Similar to Last Year) including:
Publicly owned Water System Improvements including Source, Treatment, Storage and/or Distribution Improvements; Publicly owned Sanitary Sewer Collection; and/or Treatment System Improvements. Preliminary Engineering Reports (PERs) will not be funded with CDBG resources.

Funds available for Final Design Phase & Construction Phase

Eligible Applicants: Those communities approved through the WWAC application process.

Maximum Grant Amount: $250,000. The cost per resident beneficiary cannot exceed $3,000.

Estimated allocation $1,000,000 in CDBG funds
Activities must meet the CDBG National Objective of Benefiting low to moderate income persons (LMI)

W/WW activities require a 25% match. No more than 12.5% of the total project match may be in-kind services or source contributions. General Administration activities may not exceed 10% of the amount of CDBG funds awarded, but not to exceed $25,000. General Administration activities do not require any matching funds.
Planning (PP) Program Category

- **Eligible Applicants:** every Nebraska incorporated municipality (that is not a CDBG Entitlement Community) or a Nebraska county
- **Eligible Activities:** studies, analyses, data gathering, identification of implementation actions, and preparation of plans
- **Ineligible Activities:** similar to last year and Preliminary Engineering Reports (PERs) prepared for WWAC
Activities must meet one of 2 CDBG National Objectives: Benefiting low to moderate income persons (LMI) or aiding in the prevention or elimination of slums and blight (SBA).

The maximum grant amount for PP activities will be $30,000 per community/unincorporated county or $50,000 for multi-county or multi-community.

For 2015 anticipated $250,000 in CDBG funds.
Planning activities require a 25% match. No more than half (12.5%) of the total project match may be in-kind source or service contributions. At least half (a minimum of 12.5%) of the total project match must include non-CDBG cash contributions, of the total project costs. General Administration activities may not exceed 7% of the amount of CDBG funds awarded, or $1,500, whichever is greater. General Administration activities do not require any matching funds.
Planning Selection Criteria Matrix will be used.

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New this year: Project Need, Project Impact, and Project Readiness Sections. Municipal Equalization Fund (MEF) calculation replaces Community Needs Factor (CNF) score.
Downtown Revitalization (DTR) Program Category

- Category to provide investments that will contribute to the revitalization or redevelopment of downtown infrastructure, health and safety concerns and develop a greater capacity for growth.
- Eligible Applicants: every Nebraska incorporated municipality with a population of less than 50,000
- Eligible Activities: same as last year including: pre-development studies, façade improvements, public facilities improvements, etc.
Activities must meet one of 2 CDBG National Objectives: Benefiting low to moderate income persons (LMI) or aiding in the prevention or elimination of slums and blight (SBA)

The maximum grant amount for DTR activities will be $350,000 per community.

For 2015 anticipated $1,000,000 in CDBG funds
DTR (Continued)

- Each project will have 2 Phases including:
  - 1) Pre-Development (Phase I)
  - 2) Implementation (Phase II)

Phase I activities require a 25% match.
Phase II activities require a 25% match.

General Administration activities during the project implementation phase may not exceed 10% of the amount of CDBG funds awarded. General Administration activities do not require any matching funds.
DTR (Continued)

- DTR Selection Criteria Matrix will be used

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New this year: Project Need, Project Impact, and Project Readiness Sections. Municipal Equalization Fund (MEF) calculation replaces Community Needs Factor (CNF) score.
New this year:

Economic Development Certified Community or DED Leadership Community NOT required.

Bonus Points section provides additional points that include up to 100 points possible for:

a. Applicant is designated as an Economic Development Certified Community. **75 bonus points**

b. Applicant is designated as a DED Leadership Community **75 bonus points**

c. The community has a Redevelopment Authority or other downtown/business/community organization structure that is operational and functioning within the community. **25 bonus points**
Questions Concerning Community Development Priority
Contact: Brian Gaskill, Deputy Director, HCD Division
Phone: 402–471–2280
Email: Brian.Gaskill@nebraska.gov
Housing Priority

- Respond to regional needs for affordable, decent, safe and appropriate housing as part of balanced economic development in Nebraska.
Housing Objectives

- Promote housing preservation by improving the quality of Nebraska’s existing affordable housing stock.
- Promote additional households into homeownership by expanding affordable homeownership opportunities.
- Promote additional affordable rental housing and preservation of affordable rental housing in selected markets.
- Enhance statewide understanding of fair housing law through outreach and education.
Nebraska Affordable Housing Program Funding Sources

- HOME Investment Partnerships Program (HOME)
- Community Development Block Grant (CDBG)
- Nebraska Affordable Housing Trust Fund (NAHTF)
2015 Housing Funds Available

$2,000,000 million CDBG
$2,700,000 million HOME
+ $8,500,000 million NAHTF
$13,200,000
Funds Distributed through

- Joint DED/NIFA Low Income Housing Tax Credit Application Process
- DED Annual Cycle
- DED CDBG OOR Cycle
- DED CHDO Cycle
NDED Annual Housing Application Cycle

- Detailed information related to the NAHTF Qualified Allocation Plan (QAP) is available on our website: [http://www.neded.org/community/grants/documents/library-a-forms/trust-fund](http://www.neded.org/community/grants/documents/library-a-forms/trust-fund)

- Public Hearing on the QAP will be January 13, 2015 in the DED Main Conference Room at 1:00PM
$2,000,000 in CDBG funds available for owner occupied rehabilitation

Eligible applicants include: Units of general local government classified as a municipality (City or Village only)

County-wide applications would apply through NAHTF Annual Cycle

Pre Applications due May 29, 2015

Full Applications due July 17, 2015
DED CHDO Cycle

- HUD requires a 15% Match of the HOME allocation to be designated to Community Housing Development Organizations
- $450,000 in HOME funds available for CHDO-eligible projects
- Eligible applicants include: State designated CHDOs
- CHDO Cycle is separate from the Annual Cycle. Application similar to CHDO designation app with some additional questions
- Intention to apply prior to full app. Full Apps due July 17, 2015
DED Annual LIHTC set-aside Application Cycle

- Developed with NIFA in the Qualified Allocation Plan
- $2,925,000 in HOME and NAHTF funds for rental projects including new rental construction and rental rehabilitation
- Includes approximately $675,000 in NAHTF funds used as HOME Match
- Application Process including dates for application are identified within NIFA’s QAP
Questions Concerning Housing Priority
Contact: Bob Doty, Housing Program Manager
Phone: 402-471-2095
Email: Bob.Doty@nebraska.gov
Nebraska Homeless Assistance Program
Homeless Services Priority

Ensure appropriate emergency and/or transitional housing and services for people who are homeless or at imminent risk of becoming homeless by distributing ESG funds and HSATF resources.

Administered by Nebraska Department of Health & Human Services (DHHS)
Division of Children & Family Services
Emergency Solutions Grant (ESG) & Homeless Shelter Assistance Trust Funds (HSATF)

- ESG & HSATF are administered by the Department of Health and Human Services through the Nebraska Homeless Assistance Program (NHAP)
Two Homeless Services Objectives

- Provide appropriate shelter and/or housing to people who are homeless and/or at imminent risk of becoming homeless.
- Provide needed services to people who are homeless and/or at imminent risk of becoming homeless.
Applications will be reviewed by teams composed of:

- Representatives from the Neb Commission on Housing & Homelessness
- State Continuum of Care Committee
- Department of Health and Human Services
- Other Collaborating Departments

Neb Homeless Assistance Program Coordinator facilitates the review

Application Criteria noted on page 6–9 of the AAP
# Request for Proposals & Application Process 2015

<table>
<thead>
<tr>
<th>ACTION</th>
<th>DATE</th>
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<tbody>
<tr>
<td>Online posting of RFP &amp; application via the DHHS NHAP website</td>
<td>January 07, 2015</td>
</tr>
<tr>
<td>Applications submitted to NHAP</td>
<td>February 23, 2015</td>
</tr>
<tr>
<td>Application review process</td>
<td>March/May 2015</td>
</tr>
<tr>
<td>Finalize Award Process</td>
<td>May/June 2015</td>
</tr>
<tr>
<td>Intent to Award notification, contingent upon receipt of HUD award, posted to NHAP website</td>
<td>June 30, 2015</td>
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</tbody>
</table>
Questions Concerning Homeless Services
Contact: Tammie Scholz, NHAP Coordinator
Phone: 402–471–9258
Email: Tammie.Scholz@nebraska.gov
NEBRASKA HOPWA PROGRAM

HOPWA Services Priority

Ensure appropriate emergency and/or permanent housing and services for people who are homeless or at imminent risk of becoming homeless by distributing funding to project sponsor to meet the needs of persons living with HIV/AIDS.

Administered by Nebraska Department of Health & Human Services (DHHS)
Division of Public Health
Housing Opportunities for Persons with AIDS (HOPWA)

- HOPWA is administered by the Department of Health and Human Services.
- Nebraska AIDS Project (NAP) serves as project sponsor and provides assistance to persons living with HIV and AIDS.
HOPWA Services Objective

- Provide housing assistance and related supportive services to low income persons with HIV/AIDS and their families and enable low income person with HIV/AIDS to achieve stability in housing, reduce risks of homelessness and increase access to healthcare.
- Housing assistance is a powerful and cost–effective way to improve HIV/AIDS health outcomes and prevent new infections.
- Homeless Persons Living with HIV/AIDS (PLWHA) have a five times greater death rate than PLWHA that are housed.
HOPWA Allocation and Distribution

- Proposed 2015 Allocation is $346,230
- Activities funded through HOPWA Program include:
  - Supportive services (outreach, intensive/traditional case management services, nutrition, mental health/substance abuse treatment, job skills training, transportation)
  - Tenant-based rental assistance (similar to Section 8 as provided through local housing authorities)
  - Emergency rent and mortgage assistance (service eligibility is 21 weeks in 52 week period)
Permanent housing placement (1st/last month rent, security deposit, rental application fee)

Resource Identification

Housing Information (housing counseling and referral services)
Questions Concerning HOPWA Services Priority Contact: Judy Anderson, HOPWA Program Manager, Phone: 402–471–0937 Email: judy.anderson@nebraska.gov
Meeting Now Open For Public Comment

- Verbal Testimony—Recorded
- For verbal testimony: state and spell name & provide organization and full address
- Leave Comments with DED Staff
- E-mail Comments to: heather.voorman@nebraska.gov
- Send Written Comments by mail to:
  - Nebraska Department of Economic Development
  - Attention: Heather Voorman
  - PO Box 94666, Lincoln, NE 68509-4666
Thank You for Attending!