

**NEBRASKA**

Good Life. Great Opportunity.

DEPT. OF ECONOMIC DEVELOPMENT

# DED/NIFA PRO Housing Application

Submitted to

U.S. Department of Housing and Urban Development

By

Nebraska Department of Economic Development

Pathways to Removing Obstacles to Housing (PRO Housing)  
PFR-6700-N-98

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## **Exhibit A Executive Summary**

The Nebraska Department of Economic Development (DED) together with the Nebraska Investment Finance Authority (NIFA) requests \$7,342,500 to address the shortage of safe, available, affordable housing stock across the state. Nebraska communities, both rural and urban, will receive resources to conduct housing studies that will identify barriers to adding or improving their housing stock, create a toolkit of zoning and design standards, and provide resources for implementation to address their affordable housing needs. The proposed PRO Housing program will offer communities the financial and technical assistance to confront housing challenges, including affordability and lack of available housing stock.

DED and NIFA have a documented history of success in partnering to build on existing assets, determine need, and develop action plans to address housing challenges in the state. Both organizations are led by experienced leaders with expertise in economic and community development. Since 2005, the organizations have coordinated on a joint application process for their affordable rental housing resources. The partnership between DED and NIFA produced the 2022 Statewide Housing Needs Assessment (“Needs Assessment”), which identified two primary deficits in the Nebraska housing market: an alarming rate of housing-cost burden among low- and moderate-income households and an insufficient number of affordable housing units across the state. The DED/NIFA partnership also generated Nebraska’s Strategic Housing Framework in 2022, which proposes a shared vision that all Nebraskans will have safe, affordable, quality housing to rent or own, because affordable housing drives community well-being and economic opportunity.

The Needs Assessment identified that a significant number of households are housing-cost burdened, defined by paying more than 30 percent of household income for housing expenses. Fifty-eight percent of Nebraska households earn \$75,000 or less annually, and nearly half of these households are housing-cost burdened. In real numbers, 53,577 mortgaged households have burdensome housing costs and represent the greatest housing supply need across the state. In current economic conditions, more than 70 percent of households in the state cannot afford to purchase a home at the median sales price of \$280,000. Rising interest rates, material shortages, and other supply chain disruptions have driven up the cost of construction and prove to be a major barrier to increasing the availability of affordable housing stock. New construction projects are often impractical without subsidy through grants or private support.

According to the Needs Assessment, Nebraska is experiencing an acute shortage of affordable housing for low- and moderate-income renter households. The greatest rental housing supply need exists for 52,160 extremely low-income renter households, who make \$20,000 or less annually (30% or less of AMI). These households face a statewide shortage of more than 32,230 rental units. The prevalence of housing-cost burden among

very low-income households (50% or less of AMI) points to a growing need for rental units in the \$500 to \$1,250 range. Between 2010 and 2020, the number of housing units for rent between \$1,000 and \$1,499 per month has increased by 150 percent. In the same period, the number of rental units available for less than \$500 per month fell by 45 percent, generating a deficit of affordable rental units despite the increasing demand statewide. The fact that homeowners and renters across income levels experience housing cost burden highlights an overall shortage of affordable housing stock in Nebraska.

The proposed PRO Housing project articulates three objectives, representing phases of the project, to support communities in addressing the need for affordable housing.

1. **Identify Barriers** will provide communities with educational resources, technical assistance, and funding for housing studies to assess needs and pinpoint challenges to housing production and preservation of existing stock.
2. **Build Toolkits** will design and develop toolkits of zoning and design standards, including affordable housing designs for a range of building and lot characteristics. The toolkit resources will encourage more density, smaller and more affordable housing units, and energy-efficient and resilient construction.
3. **Implement in Nebraska** will incentivize communities to adopt toolkit resources and take action steps most appropriate for their needs.

This project will leverage cash as well as the talent and skills of NIFA staff and community members to accomplish program goals and achieve long-term outcomes to remove barriers to affordability and increase available housing stock across the state.

## **Exhibit B**

### **Threshold Requirements and Other Submission Requirements**

The Nebraska Department of Economic Development (DED) is an eligible state government applicant and is a public agency designated by the Governor to undertake activities in the Notice of Funding Opportunity.

Neither the Nebraska Department of Economic Development nor the Nebraska Investment Finance Authority (NIFA) has any outstanding or unresolved civil rights matters, violations of the Fair Housing Act, the Americans with Disabilities Act, Violence Against Women Act, Title VI of the Civil Rights Act of 1964, or other federal statute.

The PRO Housing Certifications for State Applicants is included as Appendix B.

All required forms SF-424, HUD 424-B, HUD 2880, 424-CBW, SF-LLL and Certification Regarding Lobbying are complete and included with this application.

As a state agency, DED is required to comply with federal regulations and is exempt from the Code of Conduct requirement. NIFA's current code of conduct is included with this application and will be submitted for inclusion in the HUD Code of Conduct e-library.

DED and NIFA will comply with all applicable environmental review requirements and will continue efforts to ensure accessibility to public meetings as part of the PRO Housing program for individuals with Limited English Proficiency, physical, hearing, visual, and other disabilities.

## Exhibit C Need

The Nebraska Investment Finance Authority (NIFA), as the state of Nebraska's Housing Finance Agency, gathers and distributes housing data to policy makers at local, regional, and state levels. As part of its mission of "Growing Nebraska communities through affordable housing," NIFA undertook, in partnership with Nebraska Department of Economic Development (DED), a statewide Housing Needs Assessment, completed in June 2022, which informed the work of the Nebraska Strategic Housing Council ("Housing Council"), convened by NIFA and supported by DED and NIFA.

The Housing Council met throughout 2022 and, in December 2022, finalized the Nebraska Strategic Housing Framework ("Framework"), a five-year plan to address the scarcity of affordable housing across Nebraska. In January 2023, the Housing Council launched the implementation phase of the Framework, during which each of the four Pillar workgroups meets monthly to work on the year's identified priorities.

Germane to this application, the Education and Policy Pillar (Pillar 2), has been working to create a community development toolkit, the final version of which is expected to roll out by the end of 2023. Part of this toolkit references zoning and codes, and the Pillar 2 workgroup identified model codes as an essential tool for development.

Aside from NIFA's work with the Housing Council, NIFA's homeownership team recently launched a new loan product to provide additional homeownership opportunities to low- and moderate-income households (up to 150% of AMI) who were otherwise ineligible for NIFA's First Home Program. This new product offers down payment assistance of up to 5% of a home purchase at a 1% rate. The product has been well adopted in its inaugural year following statewide launch in October 2022.

NIFA is the allocator for Low Income Housing Tax Credits (LIHTC) for the State of Nebraska. In 2022 NIFA added points in its QAP application for siting Low Income Housing Tax Credit developments in areas of High Opportunity. As a result, nine developments, constituting 700 units, have been awarded tax credits in areas of High Opportunity.

NIFA supports communities in growing their housing muscle, through Outreach Partnerships. Outreach Partnerships are grants of up to \$30,000 for three years (requiring a 100% match), for communities or organizations to support or hire people to work on housing in their community. NIFA has validated that communities with dedicated housing champions make significantly more progress than communities that do not have a person who wakes up thinking about how to solve problems and create housing opportunities every day. The champions supported through this program are empowered to identify and fill gaps in their communities. For example, a local Habitat for Humanity Outreach Partner identified the need for a rehab specialist focused on helping Habitat homeowners address repair needs to sustain housing. A land bank Outreach Partner hired additional staff to obtain home titles through tax lien certificates, reclaiming abandoned properties

to put back into circulation for neighborhood consumption. The land bank temporarily holds lots tax free and clears the titles for nonprofits to develop affordable housing. A local nonprofit organization Outreach Partner created a Community Engagement Coordinator position to do neighborhood planning and workshops, including provision of resources for New Americans and education on landlord/tenant rights.

In 2020, the State of Nebraska adopted requirements for communities over 20,000 to create and embed affordable housing plans into their comprehensive plans. This new set of requirements has created opportunities for more intentional action planning around affordable housing initiatives and has also encouraged municipalities of smaller sizes to review how or whether their own communities are supporting affordable housing. Similarly, Nebraska recently adopted and then expanded land bank legislation. There is currently one land bank in Omaha, and a regional land bank in Norfolk is currently in the planning stages. These efforts will produce and, in the case of Omaha have already produced, positive outcomes including repurposing abandoned properties for infill development, reducing project costs by utilizing existing infrastructure, and providing much needed housing in neighborhoods with few other expansion options.

### *2022 Statewide Needs Assessment and Strategic Housing Framework*

Current challenges in Nebraska and across the country include rapidly increasing home prices and rental rates, and an insufficient quality and quantity of housing inventory. These issues impact Nebraska communities by creating barriers to job growth, community development, and attracting and retaining people to live and work in communities across the state.

The 2022 Statewide Housing Needs Assessment (“Needs Assessment”) identified two primary deficits in the Nebraska housing market: an alarming rate of housing-cost burden among low- and moderate-income households and an insufficient number of affordable housing units across the state.

The Needs Assessment found that Nebraska’s overall population is growing, seeing marked increases in 24 of the state’s 93 counties between 2010 and 2020. Changes in age and income of community populations also necessitate adaptation of old strategies to ensure housing affordability, develop and maintain a robust housing supply, and support affordable housing production and preservation efforts.

The Needs Assessment identified two primary contributing factors to the statewide housing crisis:

**Problem 1.** Housing is unaffordable. Housing-cost burden, defined as a household spending 30 percent or more of their income on housing and utility expenses, is greatest for those who are low-income, either as renters or owners. A multitude of factors exacerbates housing unaffordability, including high costs to construct, increasing loan costs, economic conditions that diminish risk tolerance, limited availability of developable land, and a poor regulatory framework are all contributors to this problem.

For the 58 percent of Nebraskan households that earn \$75,000 or less, housing is often unaffordable. More than 176,000 households that rent or own their homes—about 44 percent of households in this income category—have housing cost burden, paying more than 30 percent of their income on housing expenses. Housing-cost burdened households have less income available for other necessities (e.g., transportation to work, childcare, healthcare, and food) are more likely to live paycheck-to-paycheck and thus less able to contribute to the economy. Rising cost of living and resulting financial strain impose damaging effects on individuals’ physical and mental health and overall quality of life and thwart any ability to build personal wealth. A high rate of housing-cost burdened households strains a community’s public resources, including school systems, and amplifies existing problems of housing insecurity, food insecurity, and overburdened healthcare systems. The problem of housing unaffordability is simultaneously top-down and bottom-up in the harm it inflicts on families and communities.

**Problem 2.** Nebraska has an insufficient number and variety of housing options to accommodate the populations’ needs. A lack of housing options suitable for Nebraska’s workforce in a community leads to stunted economic output and growth for employers. The lack of quality affordable housing and deteriorating affordable housing stock, especially for the lowest-income Nebraskans and seniors, leads to less vibrant communities overall.

The Needs Assessment identified that a significant number of households are housing-cost burdened, defined by paying more than 30 percent of household income for housing expenses. Fifty-eight percent of Nebraska households earn \$75,000 or less annually, and nearly half of these households are housing-cost burdened. In real numbers, 53,577 mortgaged households have burdensome housing costs and represent the greatest housing supply need across the state. In current economic conditions, more than 70 percent of households in the state cannot afford to purchase a home at the median sales price of \$280,000. Rising interest rates, material shortages, and other supply chain disruptions have driven up the cost of construction and prove to be a major barrier to increasing the availability of affordable housing stock. New construction projects are often impractical without subsidy through grants or private support.

**Table 8**  
Housing Burden of Renting Households by Household Income

	Less than 19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000+
<b>Total Households</b>	52,160	52,402	43,025	46,887	45,182
<b>No Housing Burden</b>	13%	32%	69%	91%	99%
<b>30%-50% Housing Burden</b>	20%	52%	28%	8%	1%
<b>Significant Housing Burden (50%+)</b>	67%	16%	3%	1%	0%

Source: American Community Survey, 2020



According to the Needs Assessment, Nebraska is experiencing an acute shortage of affordable housing for low- and moderate-income renter households. The greatest rental housing supply need exists for 52,160 extremely low-income renter households, who make \$20,000 or less annually (30% or less of AMI). These households face a statewide shortage of more than 32,230 rental units. The prevalence of housing-cost burden among very low-income households (50% or less of AMI) points to a growing need for rental units in the \$500 to \$1,250 range. Between 2010 and 2020, the number of housing units for rent between \$1,000 and \$1,499 per month has increased by 150 percent. In the same period, the number of rental units available for less than \$500 per month fell by 45 percent, generating a deficit of affordable rental units despite the increasing demand statewide. The fact that homeowners and renters across income levels experience housing cost burden highlights an overall shortage of affordable housing stock in Nebraska.

**Table 6**  
Percentage of Households Experiencing Housing Burden by Household Income and Ownership Status

Household Income	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000+
<b>Not Mortgaged</b>	23,315	30,587	29,792	41,623	78,690
Housing Burdened	70%	20%	5%	1%	0%
Not Housing Burdened	30%	80%	95%	99%	100%
<b>Mortgaged</b>	10,804	17,628	26,570	56,046	189,330
Housing Burdened	99%	86%	55%	23%	4%
Not Housing Burdened	1%	14%	45%	77%	96%
<b>Total Households</b>	34,119	48,215	56,362	97,669	268,020

Source: American Community Survey, 2020

**Rent.** In Nebraska, the annual median household income for renters is \$41,441. This means that 188,053 renter households in Nebraska are unable to affordably rent a two-bedroom unit at fair market prices.

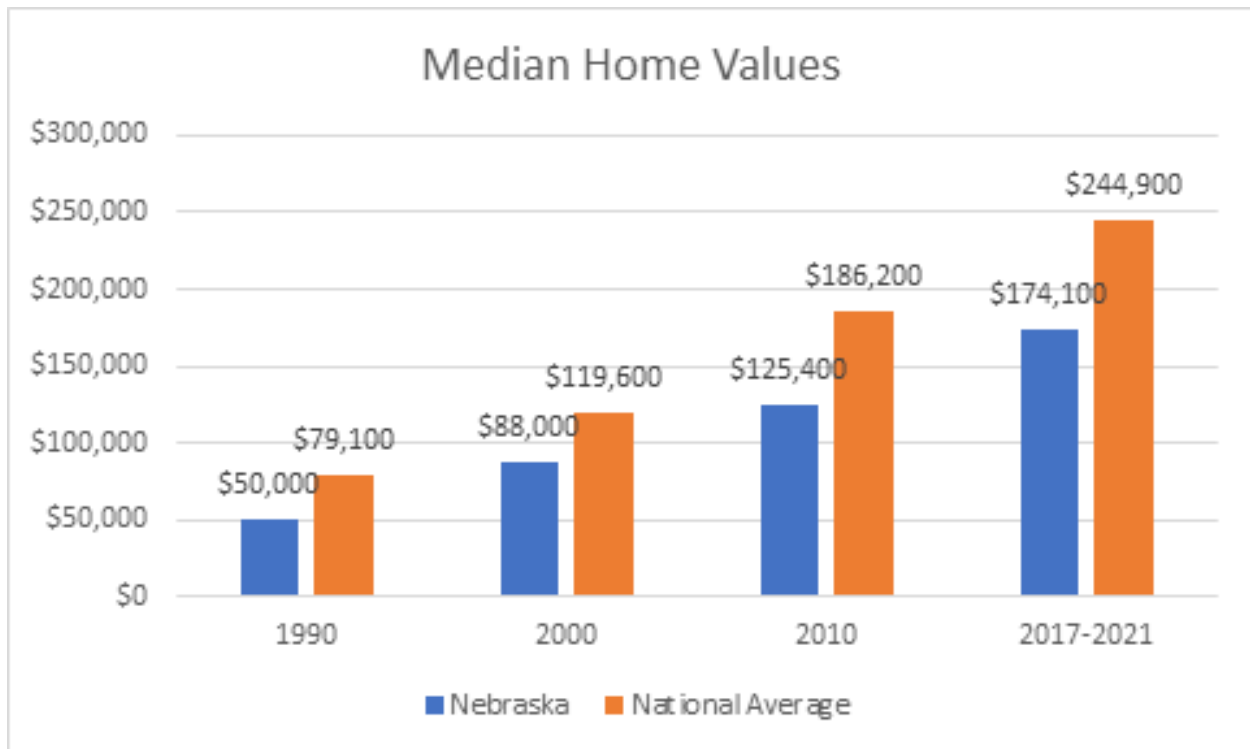
Housing Unit Size	Fair Market Monthly Rent	Affordable Annual Income
1 bedroom	\$789	\$31,559
2 bedrooms	\$984	\$39,341
3 bedrooms	\$1,316	\$52,656

Source: National Low Income Housing Coalition

Twenty-five percent (25%) of Nebraska households have a household income of less than \$35,000 annually. That equates to 22% of urban and 27% of rural households that are unable to affordably rent a 2-bedroom apartment at the current fair market monthly rent.

**Home Values.** While home values tend to rise over time, property appreciation is never guaranteed. The value of a home may rise or fall at any point based on the housing market. The Nebraska housing market has shown a steady increase in home values for the last 40 years, meaning that real estate is a good, generally appreciating asset that

increases the wealth of homeowners over time. This is good news for current homeowners and challenging news for those trying to become homeowners, given the lack of parity between real estate appreciation and wages.



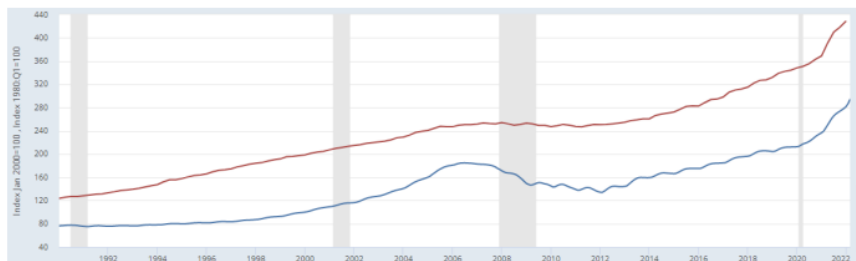
Source: U.S. Census Bureau

Housing prices can change for many reasons including supply and demand, quality of housing, inflation, and other factors. From 2016 to 2020 the Nebraska median price of a closed home increased 30%, while Nebraska’s median household income increased by just 16% in that same time.

The Strategic Housing Framework, using data shown below in Figure 1, highlights that Nebraska’s home price index (red line) generally trends with the increase seen at a national scale (blue line), but slightly outpaced that of the US in the last two years.

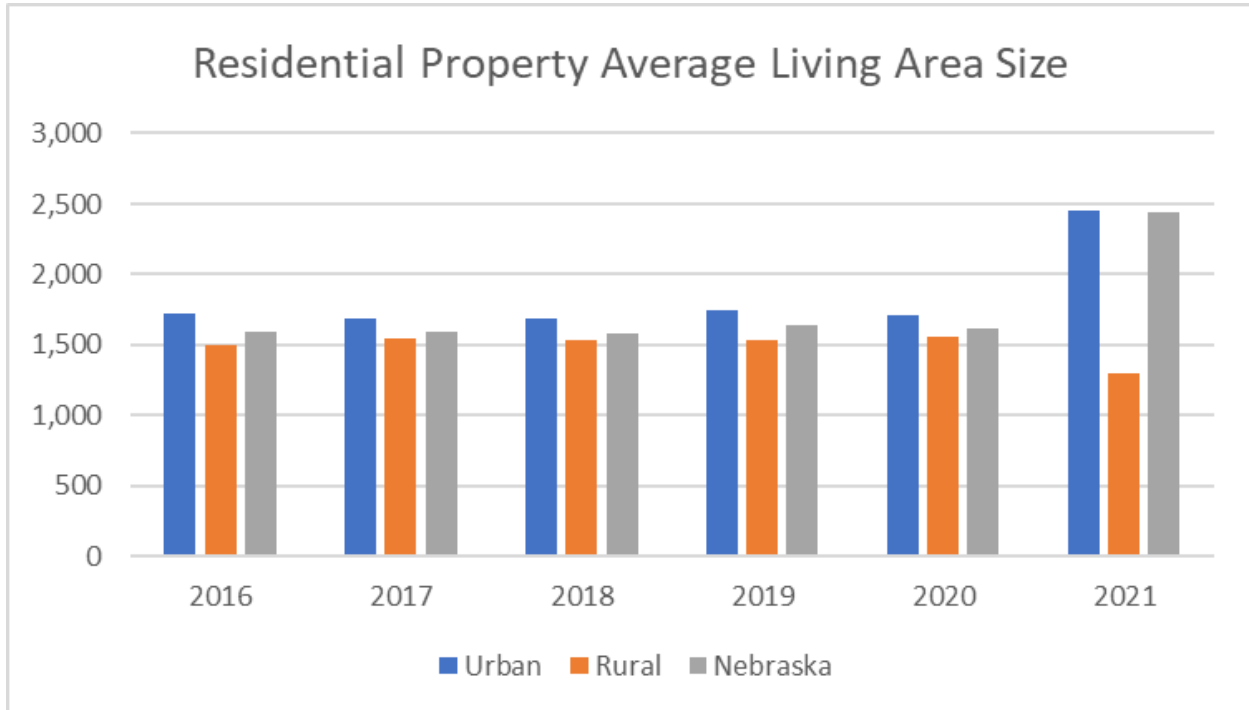
Figure 1

- S&P/Case-Shiller U.S. National Home Price Index
- All - Transactions House Price Index for Nebraska



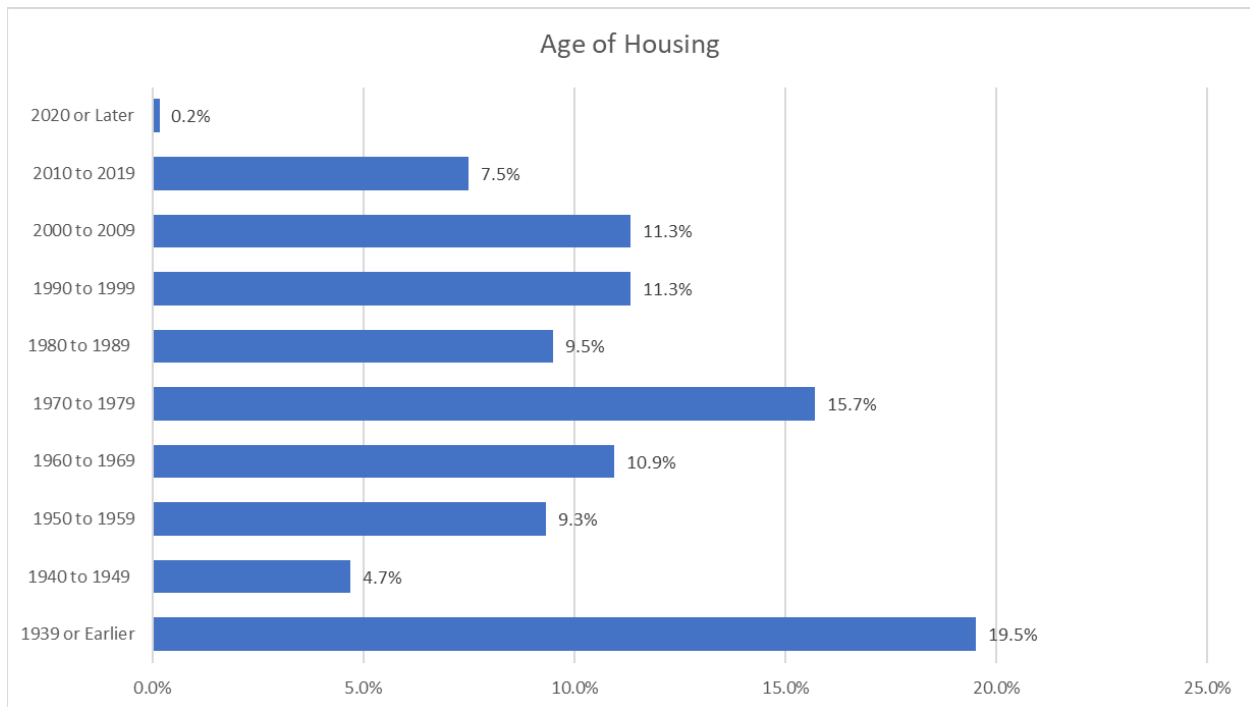
\*The Case-Shiller National Home Price Index measures changes in the sale prices of single-family homes across the US. It does this by tracking the purchase prices and resale prices of homes. Sources: S&P DJI; FHFA fred.stlouisfed.org

**Size of Housing.** During the last six years, homes have taken a dramatic leap in size. In 2016 the average living area of a residential property was just under 1600 square feet. Yet in 2021, the average living area for a home increased to over 2400 square feet in urban areas. Rural areas actually saw a slight decrease in square footage with the average living area being just under 1300 square feet per residential property.



*Source: County Tax Assessors*

**Existing Housing Age.** Nebraska's housing stock has a median age of 61 years, with the median year built being 1962. This aging trend signals a growing market for rehabilitation as older structures require additional remodeling and renovation to fit the market's needs. Older housing stock if not well-maintained can be associated with energy issues, weatherization needs and can easily become dilapidated and obsolete, decreasing the amount of affordable housing in communities. It is estimated that 1% of Nebraska's housing stock dilapidates beyond its useful life each year.



Source: U.S. Census Bureau

**Vacancy Rate.** Housing vacancy rates for both homeowners and rental housing are at near historic lows, according to the US Census Bureau. As, Nebraska’s vacancy rate of 5.5% for rental and 0.8% for homeownership is just slightly lower than the national average the picture is still the same - less available housing and more people wanting it means higher prices. While vacancy alone does not predict housing prices, this environment allows landlords and sellers to adjust their asking prices to meet the demands of the scarce market.

Real estate experts say a healthy housing market has, on average, three months of housing inventory. Nebraska currently has less than one month of housing inventory, creating yet another demand for housing. Another impact of low housing inventory is that while sellers get top dollar for their home, unless that seller has a second home, they will also need to buy another house at the increased market value. This cyclical situation creates caution for sellers and buyers stalling the market further.

**Population.** The main driver of demand of housing is simple, people. As places, counties and states grow there is an increase in demand for housing. Nebraska has had consistent growth of over 100,000 persons during the last twenty years. Population changes alone do not create the need for additional housing, household creation does. Nebraska households increased at the same rate as the population with a growth of over 100,000 in the same amount of time. This is a 13% increase in both with over half of the growth happening in the four largest communities of Grand Island, Bellevue, Lincoln and Omaha.

## Current Efforts to Support Affordable Housing Production and Preservation

The lack of safe, quality, affordable housing that meets the needs of all Nebraskans is statewide crisis and presents a great challenge to DED, NIFA, the Housing Council, regional economic development districts, local municipalities, nonprofit organizations, developers, contractors, and other stakeholders in our state. Currently, many communities are limited in their capacity and may lack the know-how to confront the housing crisis in their area.

DED administers both federally funded and state-funded programs for affordable housing development and preservation. These programs include:

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

The table below displays the number of affordable housing units developed or preserved, by program and project type, between July 1, 2020 and June 30, 2023.

Housing Program Goal	Funding Source				TOTAL
	HOME	HTF	CDBG	NAHTF	
Rental Units Constructed	51	9	0	49	<b>109</b>
Rental Units Rehabilitated	21	26	0	38	<b>85</b>
Homeowner Housing Units Added	7	0	0	306	<b>313</b>
Homeowner Housing Units Rehabilitated	1	0	142	143	<b>242</b>
<b>Total</b>	<b>80</b>	<b>35</b>	<b>142</b>	<b>536</b>	<b>546</b>

*N.B.: The calculation of CDBG does not include projects after June 30, 2022.*

DED offers two programs to develop housing units for Nebraska’s workforce. The Rural Workforce Housing Fund (RWHF) was started in 2017 and, as of December 31, 2022, has 898 housing units completed and 433 additional units under construction. The State of Nebraska designed the Middle Income Workforce Housing Fund (MWHF) to invest in Nebraska’s older, urban, and higher-minority neighborhoods. As of December 31, 2022, this program has 12 housing units completed and 10 additional units under construction.

The housing crisis experienced by all Nebraskans has a disproportionate impact on historically marginalized groups as well, including people of color, women, and the most economically vulnerable. The Pandemic Relief Housing Program is an affordable housing program funded by the American Rescue Plan Act, which funds housing development and preservation projects specifically designed for Nebraska’s refugee and immigrant population. This program is in early implementation stages but is expected to add or rehabilitate more than 50 affordable housing units statewide.

## Exhibit D Soundness of Approach

NSHF Vision: All Nebraskans have safe, affordable, quality housing choices to rent or own. Affordable housing is the driver of community well-being and economic opportunity, both necessary to achieve this vision.

### **IDENTIFY BARRIERS.**

The proposed project will assist communities in identifying barriers to housing production (e.g., inefficient procedures, resource deficiencies, and inadequate infrastructure) and preservation of existing housing stock (e.g., environmental hazards, expiration of affordability restrictions, and redevelopment that reduces the number of affordable units).

- Work with regional economic development districts to remove barriers and stimulate housing production in communities within priorities geographies of Nebraska.
- Administer funding for housing studies in communities.
- Coordinate educational and outreach efforts to promote participation and assist in the implementation of these updates in communities in prioritized regions.

### **BUILD TOOLKIT.**

Creation of tools to encourage uniformity across regions and the state will expedite development and lessen costs of developers and builders, as they can work in multiple communities or regions with plans that do not have to be continuously tweaked for individual communities, adding unnecessary cost and time to developments. This program will create a variety of zoning and design templates, based on representative communities of varying sizes and geographies, and the implementation team will then work with individual communities to identify their specific needs, providing them with technical assistance to adjust zoning and building codes, etc. to remove barriers.

#### *Codes and an Opportunity to Modernize*

Codes can be both a source of additional cost, according to the local Omaha ([https://omaha.com/news/local/business/real-estate/builders-say-cost-of-regulations-can-put-affordable-home-out-of-reach/article\\_51895bf4-1b79-11ee-b13b-7f38ccfa2dc5.html](https://omaha.com/news/local/business/real-estate/builders-say-cost-of-regulations-can-put-affordable-home-out-of-reach/article_51895bf4-1b79-11ee-b13b-7f38ccfa2dc5.html)) and National Association of Home Builders (<https://eyeonhousing.org/2021/05/regulation-now-accounts-for-93870-of-the-average-new-home-price/>), as well as path to future cost saving for homeowners, according to a recent article in Scientific American (<https://www.scientificamerican.com/article/building-codes-save-money-and-lives/>), which quotes a 2018 study in *Land Economics* that found that houses built after Florida adopted statewide building codes saw 72 percent fewer insured losses from wind-related damage. According to the article, “[b]oth the Federal Emergency Management Agency (FEMA) and the nonprofit National Institute for Building

Sciences have found that for every \$1 spent on conforming to the 2018 ICC code, \$11 in damage costs are saved” (<https://www.bdcnetwork.com/new-fema-study-projects-implementing-i-codes-could-save-600-billion-2060>).

Understanding the cost-benefit of specific code requirements is an important component of creating an environment where housing can be both built affordably and maintained affordably over time.

### *Build Capacity*

Build capacity in communities by providing logistical and technical assistance to jumpstart housing development.

- Develop a toolkit of zoning and design standards to enable communities in prioritized regions to start production of affordable housing through new construction and conversion projects.
  - Toolkit would include customizable template for zoning and land use regulations, an example of affordable housing design plans, maybe list of developers, contractors, whoever else has signed up to be willing to accomplish this statewide goal, etc.
- Collaborate with EDDs and communities to implement, improve, and adopt zoning, land use policies, and regulations.

### **IMPLEMENT IN COMMUNITIES.**

Support communities to develop housing by investing in housing projects and network-building of housing professionals across the State.

- Offer incentives to communities who take part in these initiatives to contribute to achieving our statewide goal.
  - Incentives may include invitation to participate in Permanent Supportive Housing toolkit process (supported by Pillar 3 of the Housing Council), at no cost.
  - Development of NIFA loan products to support:
    - Low- to moderate-income homebuyers in essential occupations, including but not limited to nursing/healthcare, educators (pre-school and K-12), and first responders.
- Offer incentives to developers, contractors, and others who are willing to work in underserved regions of the state.
  - Create loan product to support developers challenged with appraisal gap issues in communities with few or no recently sold or built comparable housing units.

*Geographical Scope*

The proposed PRO Housing project would prioritize the geographies in Nebraska identified by HUD using the following three measures.

1. *Housing Affordability Factor* is a measure of insufficient affordable housing.
2. *Housing Problems Factor* is a measure of widespread housing cost burden or substandard housing.
3. *Offpace Factor* is a measure of affordable housing not keeping pace with the population.

Housing Affordability (HAF) and Offpace Factors identify counties and communities in which affordable housing is insufficient and/or not keeping pace with the population size. These measures coincide with Problem 2 of inadequate affordable housing described in the Needs Assessment and in Exhibit C of this application.

The Housing Problems Factor (HPF) identifies counties and communities in Nebraska in which housing-cost burden and/or substandard housing is widespread. This measure aligns with Problem 1 of housing unaffordability described in the Needs Assessment and in Exhibit C of this application.

Table 2, below, lists the priority counties in Nebraska and notes which of the measures above affect the area.

<b>Table 2. List of Priority Counties in Nebraska, PRO Housing Program</b>			
<b>Jurisdiction</b>	<b>HAF</b>	<b>HPF</b>	<b>Offpace</b>
Banner County	X		X
Box Butte County			X
Boyd County			X
Chase County			X
Cherry County			X
Clay County			X
Dawes County			X
Douglas County		X	X
Frontier County			X
Garfield County			X
Grant County		X	X
Harlan County			X
Hitchcock County			X
Holt County			X
Keith County			X
Keya Paha County	X		X
Knox County			X
Lancaster County			X
Lincoln County			X



Logan County			X
Loup County	X		
McPherson County	X		
Otoe County			X
Pawnee County	X		
Polk County			X
Rock County			X
Saline County		X	
Sarpy County			X
Thayer County			X
Thurston County		X	
Valley County			X
Wayne County		X	

Table 3, below, lists the priority places in Nebraska and notes which of the measures above affect the area. Priority places are cities, villages, and census-designated places that meet one of more of the eligibility criteria.

<b>Table 3. List of Priority Places in Nebraska, PRO Housing Program</b>				
<b>Jurisdiction</b>	<b>County</b>	<b>HAF</b>	<b>HPF</b>	<b>Offpace</b>
Abie village	Butler County			X
Arapahoe city	Furnas County			X
Arnold village	Custer County			X
Ashland city	Saunders County			X
Ashton village	Sherman County			X
Avoca village	Cass County			X
Ayr village	Adams County	X	X	
Bancroft village	Cuming County			X
Barada village	Richardson County			X
Bartley village	Red Willow County			X
Battle Creek city	Madison County			X
Beemer village	Cuming County		X	
Belden village	Cedar County			X
Bertrand village	Phelps County	X		X
Bloomington village	Franklin County			X
Bradshaw village	York County	X		X
Brewster village	Blaine County			X
Brock village	Nemaha County			X
Brownville village	Nemaha County			X
Bruno village	Butler County			X
Brunswick village	Antelope County			X
Bushnell village	Kimball County			X

<b>Jurisdiction</b>	<b>County</b>	<b>HAF</b>	<b>HPF</b>	<b>Offpace</b>
Campbell village	Franklin County			X
Cedar Bluffs village	Saunders County			X
Cedar Creek village	Cass County	X		X
Cedar Rapids village	Boone County			X
Central City city	Merrick County			X
Clearwater village	Antelope County			X
Clinton village	Sheridan County		X	
Colon village	Saunders County		X	X
Columbus city	Platte County			X
Comstock village	Custer County			X
Cornlea village	Platte County			X
Cortland village	Gage County	X		
Cotesfield village	Howard County		X	
Cowles village	Webster County			X
Dakota City city	Dakota County			X
Danbury village	Red Willow County			X
Decatur village	Burt County	X		
Diller village	Jefferson County			X
Dixon village	Dixon County			X
Dwight village	Butler County	X		
Edison village	Furnas County			X
Elgin city	Antelope County			X
Elm Creek village	Buffalo County			X
Elsie village	Perkins County			X
Emerson village	Dakota County			X
Endicott village	Jefferson County			X
Ericson village	Wheeler County			X
Fairmont village	Fillmore County			X
Falls City city	Richardson County			X
Farnam village	Dawson County			X
Foster village	Pierce County			X
Funk village	Phelps County			X
Gibbon city	Buffalo County			X
Glenwood CDP	Buffalo County	X		
Goehner village	Seward County			X
Gothenburg city	Dawson County			X
Grafton village	Fillmore County	X		X
Grant city	Perkins County			X
Greeley Center village	Greeley County		X	

<b>Jurisdiction</b>	<b>County</b>	<b>HAF</b>	<b>HPF</b>	<b>Offpace</b>
Greenwood village	Cass County			X
Guide Rock village	Webster County			X
Gurley village	Cheyenne County			X
Halsey village	Blaine County	X		X
Halsey village	Thomas County	X		X
Hamlet village	Hayes County		X	
Harbine village	Jefferson County		X	X
Hardy village	Nuckolls County			X
Heartwell village	Kearney County	X		
Henderson city	York County			X
Henry village	Scotts Bluff County	X		X
Herman village	Washington County			X
Holbrook village	Furnas County		X	
Homer village	Dakota County			X
Hooper city	Dodge County			X
Howells village	Colfax County			X
Hubbard village	Dakota County		X	
Jackson village	Dakota County	X		
Julian village	Nemaha County	X		
Kennard village	Washington County			X
Laurel city	Cedar County			X
Lawrence village	Nuckolls County			X
Lewellen village	Garden County			X
Lindsay village	Platte County	X		X
Linwood village	Butler County		X	X
Lisco CDP	Garden County			X
Litchfield village	Sherman County			X
Long Pine city	Brown County			X
Lyman village	Scotts Bluff County			X
Lyons city	Burt County			X
Madison city	Madison County			X
Magnet village	Cedar County			X
Malmo village	Saunders County			X
Manley village	Cass County			X
Max CDP	Dundy County		X	
McGrew village	Scotts Bluff County		X	X
Melbeta village	Scotts Bluff County			X
Milford city	Seward County			X
Miller village	Buffalo County			X

<b>Jurisdiction</b>	<b>County</b>	<b>HAF</b>	<b>HPF</b>	<b>Offpace</b>
Nehawka village	Cass County			X
Nemaha village	Nemaha County		X	
Newcastle village	Dixon County			X
Newman Grove city	Madison County			X
Newman Grove city	Platte County			X
Nora village	Nuckolls County			X
Norman village	Kearney County			X
North Bend city	Dodge County			X
Oakdale village	Antelope County			X
Octavia village	Butler County			X
Orchard village	Antelope County			X
Overland CDP	Hamilton County	X		
Palmer village	Merrick County			X
Peru city	Nemaha County			X
Pickrell village	Gage County			X
Pleasanton village	Buffalo County	X		
Primrose village	Boone County			X
Prosser village	Adams County			X
Ravenna city	Buffalo County			X
Richland village	Colfax County			X
Rising City village	Butler County			X
Riverton village	Franklin County			X
Rockville village	Sherman County			X
Rogers village	Colfax County			X
Royal village	Antelope County		X	
Ruskin village	Nuckolls County			X
Schuyler city	Colfax County		X	X
Scotia village	Greeley County			X
Scribner city	Dodge County			X
Seneca CDP	Thomas County	X		
Seward city	Seward County			X
Smithfield village	Gosper County			X
South Sioux City city	Dakota County			X
St. Paul city	Howard County			X
Steele City village	Jefferson County			X
Stella village	Richardson County			X
Sterling village	Johnson County			X
Superior city	Nuckolls County			X
Thayer village	York County			X

Jurisdiction	County	HAF	HPF	Offpace
Trumbull village	Adams County			X
Upland village	Franklin County			X
Valparaiso village	Saunders County			X
Venango village	Perkins County			X
Waco village	York County			X
Wakefield city	Dixon County			X
Waterbury village	Dixon County	X	X	
Wymore city	Gage County			X
Wynot village	Cedar County	X		X

To engage these priority geographies more effectively, DED and NIFA intend to partner with regional economic development districts to address problems and implement changes to ease the identified deficiencies in housing availability and affordability in these communities. As key stakeholders, the regional economic development districts and local community leaders will play an integral role throughout the process. DED and NIFA will hold a series of planning meetings, information gathering sessions, and integrate much of the work into the Housing Council's workgroups to maximize the impact of these efforts across the state.

### Budget

The budget request is \$7,342,500 for the full grant period. This includes:

	PRO Housing Grant	Cost Match	Total Project Cost
<b>IDENTIFY BARRIERS</b>			
Housing Study	\$ 500,000	\$ 734,250	\$ 1,234,250
<b>BUILD TOOLKITS</b>			
Research/Consultant	\$ 1,275,000		\$ 1,275,000
Engagement	\$ 750,000		\$ 750,000
Model Plans	\$ 1,000,000		\$ 1,000,000
<b>IMPLEMENT IN COMMUNITIES</b>			
Community Investment	\$ 2,500,000		\$ 2,500,000
Project Coordination	\$ 650,000		\$ 650,000
<b>Subtotal</b>	<b>\$ 6,675,000</b>	<b>\$ 734,250</b>	<b>\$ 7,409,250</b>
Admin @ 10%	\$ 667,500		
<b>Total Grant Request</b>	<b>\$ 7,342,500</b>	<b>\$ 734,250</b>	<b>\$ 8,076,750</b>

*Timeline*

	Upon notification of award, DED and NIFA will finalize the PRO Housing Partnership Agreement and begin development of the PRO Housing Action Plan.
	Hire Program Director
	Publicize opportunity for communities to apply for funding for housing studies, with selection prioritized for those towns, cities and villages designated by HUD as priority geographies.
	Select and hire consultants to collaborate with NIFA, DED and other stakeholders to begin development of toolkits to support communities in removing barriers to affordable housing.
	Utilize community engagement strategies across the state to refine and enhance the toolkits.
	Contract with architects to design home plans that could be built affordably and meet a range of family sizes and a variety of lot configurations.
	Work with Nebraska Development Districts to provide technical assistance to communities to address the barriers identified in their housing studies and to implement tool kit strategies. Offer incentives to participation.
	Continue to refine and amend toolkits based on changing needs and community feedback.
	Compile and submit required reports that are accurate and on-time.

All funds will be obligated prior to September 30, 2026, and all funds will be expended by the end of fiscal year 2029.

**IDENTIFY BARRIERS.**

- Funding for housing studies
- Education/outreach to EDDs and communities
- Funding for communities to adopt new zoning and design standards

**BUILD TOOLKIT.**

- Research to create template
- Consultant to assemble toolkit.
- Architects to design housing plans for toolkit.
- Marketing to developers/contractors/vendors to sign on to help.

**IMPLEMENT IN COMMUNITIES.**

- Education of communities on impact of adopting updated design standards and zoning
- Education of developers and builders on impact and utility of adopting more density, more efficient and resilient designs
- Incentives to adopt/update regs
- Incentives to start building
- Incentives to developers, builders, contractors, et al.

## *2020 CAPER*

The State of Nebraska's most recent CAPER (2020) was certified March 9, 2023. Efforts to continue to affirmatively further fair housing for the period included:

- Land Use Controls and Zoning Ordinances
- Actions related to Building Codes
- Actions related to Growth Limits

## *Advancing Racial Equity*

In Nebraska, the Nebraska Equal Opportunity Commission (NEOC) is a neutral administrative agency, created by statute, to enforce the public policy of the State against discrimination. The principal function of the NEOC is to receive, investigate, and make decisions on charges of unlawful employment, housing, and public accommodations practices within the State of Nebraska. The commission was created as a result of the desire of the Nebraska Legislature to make certain that Nebraskans themselves retained the primary authority to deal with civil rights disputes and issues within the State. Since its inception in 1965, the NEOC's role has expanded to address discriminatory practices in multiple domains.

DED is comprised of approximately 100 staff members who work on programs within the following divisions: Community, Housing, Business, Incentives, and Economic Recovery. The Department is racially and culturally diverse, a vital asset to its successful partnerships with Nebraska organizations and global partners to promote economic growth and benefit all Nebraskans. To this end, DED is an annual sponsor of the City of Lincoln's Civil Rights Conference, which draws attendance statewide.

As stewards of federal and state funding for the State of Nebraska, DED is responsible for reviewing and investigating any complaints of racial inequity pertaining to any housing projects funded through our programs.

Many DED programs prioritize housing and business development located within Opportunity Zones, defined by HUD as census tracts in which the poverty rate is equal to or greater than 20% or, for metropolitan areas, median family income did not exceed 80% of the median family income in the same area or statewide, or for non-metropolitan areas, the median family income did not exceed 80% of the statewide median family income.

DED has identified 44 census tracts that meet criteria for designation as Opportunity Zones, a map of which is available at, <https://www.cdfifund.gov/opportunity-zones>.

### *Affirmative Marketing*

All recipients and subrecipients of Community Development Block Grant, National Housing Trust Funds, HOME Investment Partnership Program funds, Pandemic Relief Housing Program funds, and Nebraska Affordable Housing Trust Funds are subject to the anti-discriminatory requirements contained in the Fair Housing Act (42 USC §§ 3601 through 3631) and its implementing regulation at the Nebraska Fair Housing Act (Neb. Rev. St. §§ 20-301 through 20-344).

Pursuant to the Fair Housing Act, DED requires all recipients and subrecipients to submit the name and contact information of the local Fair Housing representative and documentation describing the actions it will undertake to affirmatively further fair housing. Following the completion of such actions, recipients and subrecipients must also submit documentation demonstrating the action was taken, including the details of such actions (e.g., when the actions occurred, who participated, who benefitted, etc.). The requirement to submit documentation demonstrating the action that was taken must be submitted by the end of the award's period of performance.

DED requires a minimum threshold for actions to affirmatively further fair housing, including:

- Affix the Equal Opportunity Fair Housing logo on official letterhead;
- Display posters, logos, and informational material on fair housing prominently in the office space and community meeting places; and
- Pass a Fair Housing resolution with a commitment to fair housing and measurable action steps to promote fair housing.

In addition, DED recommends the following actions to affirmatively further fair housing:

- Undertake a review of existing ordinances, zoning, and land use practices for discriminatory policies and practices. Document the review and make it available to the public. Develop a Fair Housing Plan with corresponding action steps to address discriminatory policies and practices;
- Develop a community Fair Housing website, which prominently displays the community's commitment to affirmatively further fair housing and links to fair housing enforcement and education agencies, such as the Nebraska Equal Opportunity Commission (NEOC), the Fair Housing Center of Nebraska-Iowa, and HUD;
- Print a notice or advertisement that appears in a prominent location of the local newspaper, which states that the recipient/subrecipient is an active supporter of fair housing laws. The notice or advertisement must include the contact information for the community Fair Housing representative;



- Support and participate in an educational program coordinated with local realtors, home builders, and/or mortgage lenders designed to provide information on fair housing rights;
- Provide a housing referral and counseling services session with fair housing advocates to assist historically marginalized populations protected by the Fair Housing Act, including people of color, women, and persons with disabilities, who are seeking housing within the recipient/subrecipient's jurisdiction;
- Host an informational fair housing session for local employers to encourage cooperation in efforts to find housing for their employees and to promote equal housing choices within the community;
- Speak to an elementary school class about the Fair Housing rights of the children and their families;
- Present educational material to seniors on finding affordable housing and what their rights are as a tenant. Request assistance from the NEOC or other advocacy groups to host a fair housing informational or technical assistance seminar in your community or region;
- Sponsor a billboard that informs citizens of their basic rights to Fair Housing and contact information if they feel they have experienced discrimination;
- Invite the NEOC or other Fair Housing advocacy organization to discuss fair housing responsibilities with a group of lenders, rental property owners, and rental property managers;
- Host a Fair Housing Month event in April, such as a Fair Housing poster contest or housing information event that includes Fair Housing advocates;
- Attend community-wide event and distribute Fair Housing brochures and information on available housing options, ensuring the audience fits the AFFH demographic in the community;
- Conduct outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas;
- Sponsor Fair Housing rights and responsibilities trainings for realtors, bankers, homebuyers, home seekers, landlords, public housing authorities, and other city/town employees; and
- Other actions approved in advance by DED on a per-award basis.

## Exhibit E Capacity

DED and NIFA have the capacity to administer the PRO Housing activities as outlined in this application, manage program income and expenditures, and complete all required reports accurately and on time. DED and NIFA's partnership is well established, including a recent collaboration to design a system to manage ARPA emergency funds during the COVID-19 pandemic.

NIFA is responsible for the administration of TCAP, HOMEOWNERS Assistance Fund, and recently launched ERA2. Additionally, NIFA allocates the federal Low Income Housing Tax Credit (LIHTC) program and monitors compliance on that program for a minimum of 30 years and up to 45 years. The total amount of federal funds managed by NIFA exceeds \$1,761,300,000.

**\*INSERT ORGANIZATION CHARTS IN FINAL DRAFT\***

NIFA will hire a full-time project manager to administer the PRO Housing grant. This project manager will report to the NIFA Program and Project Development Manager and work closely with the Chair of the Housing Council's Pillar Two Workgroup, David Young, who is also a NIFA employee. The employee will ideally have a degree or equivalent experience in urban planning and design and/or construction processes and will be skilled at facilitation.

### **Which specific agency or entity will lead implementation of the proposed activities? What is its role and management capacity?**

Lynn Kohout, Director of Housing, and Brittany Piper, Housing Specialist, at the Department of Economic Development will partner with NIFA to lead the proposed PRO Housing project.

- Lynn Kohout, Director of Housing, has 14 years of experience working at DED. She has been in her current role since May of 2018. Under Lynn's leadership the Housing Team currently oversees three (3) federally funded housing programs, three (3) state-funded housing programs, and an ARPA-funded affordable housing program.
- Brittany Piper, Housing Specialist, currently manages an ARPA-funded housing program, which develops affordable housing for refugees and immigrants across the State of Nebraska. Brittany has prior experience working for nonprofit organizations and in higher education.

### **Describe how the agency or entity has (or plans to obtain) the relevant project management, quality assurance, financial and procurement, and internal control capacity to quickly launch and implement a major project.**

The DED Housing Division is currently comprised of 16 staff, including:

- 6 Housing Specialists/Program Manager
- 5 Regional Program Representatives

- 2 Compliance Coordinators
- 1 Application Coordinator
- 1 Attorney

As a state agency, the Department of Economic Development is equipped to comply with federal regulations and state statutes pertaining to project management, internal controls, financial procurement, and quality assurances. The Housing Division's role within the Department of Economic Development is to create opportunity for economic development by administering programs and services that improve living environments, offer affordable and workforce housing, and provide investments to advance this initiative in Nebraska communities. The Housing Division is the largest team within the Department, and staff have nearly 70 years of combined experience working on housing programs.

- Program administrators operate and manage all phases of a program starting at development, application, award administration, and post-award closeout. Each Housing Specialist/Program Manager oversees 1-2 housing programs, including:
  - Federally funded programs:
    - HOME Investment Partnerships Program (HOME)
    - National Housing Trust Fund (HTF)
    - Pandemic Relief Housing Program (funded by the American Rescue Plan Act)
    - HOME-ARP
  - State funded programs:
    - Nebraska Affordable Housing Trust Funds (NAHTF)
    - Rural Workforce Housing Fund (RWHF)
    - Middle Income Workforce Housing Fund (MWHF)
- Program Representatives provide education, consultation, technical assistance, and customer service to nonprofit organizations, developers, economic development districts, and communities in all regions of the state.
- Compliance staff ensure compliance of affordable housing projects to federal regulations and state statutes for the period of affordability.

**Describe your jurisdiction's leadership capacity and legal authority to effectively implement your proposed reforms.**

The Department of Economic Development is an eligible state government applicant and is a public agency designated by the Governor to undertake activities in the PRO Housing Notice of Funding Opportunity. The Department has adequate staff, resources, and capacity to adhere to the regulatory and reporting requirements of the PRO Housing grant.

**If your proposed approach includes partners, describe each partner's capacities and credentials related to its role in implementing the project.**

Since 1983, NIFA has worked to meet the affordable housing needs of Nebraska residents, adopting the mission of “Growing Nebraska communities through affordable housing and agribusiness.” NIFA has a history of collaboration with public, private, and non-profit partners across the State to support housing and community growth with innovative solutions and financial support to first-time homebuyers, first-time Nebraska farmers and ranchers, and developers or business entities financing multifamily housing, manufacturing and industrial enterprises, health care facilities, and certain non-profit-owned facilities.

If awarded, DED and NIFA will partner to administer the PRO Housing grant funding to (1) identify barriers to affordable housing development by providing funding to Nebraska communities and regional economic development districts for housing studies; (2) build a toolkit of zoning and design standards that will stimulate affordable housing production and preservation and expand the types of housing that may be produced in Nebraska communities; and (3) implement affordable housing development plans by providing financial and technical support to communities and regional economic development districts to adopt the toolkit of zoning and design standards and stimulate affordable housing development.

NIFA has a staff of 31 and currently administers a variety of federal housing programs. NIFA staff involved in this program would include Shannon R. Harner, Executive Director; Robin Ambroz, Deputy Director of Programs and Marketing; and John Turner, Program and Partner Development Manager.

- Shannon R. Harner, Executive Director, has over 31 years of experience in real estate, as a private practice real estate attorney, real estate broker, in-house counsel and ultimately CEO for a large organization engaged in brokerage, mortgage, title and insurance operations in eastern Nebraska, prior to her role at NIFA. She has been involved in statewide board leadership for a variety of non-profit organizations and is well versed in collaborative processes.
- Robin Ambroz, Deputy Director of Programs and Marketing, has over 29 years of experience in the non-profit and affordable housing industry. Prior to her current position, she managed the Low-Income Housing Tax Credit program at NIFA for 9 years. Before joining NIFA, she was the Development Director for the Omaha Housing Authority. Her previous positions also include a private affordable housing developer and domestic violence shelter. Robin holds a master’s degree in Community and Regional Planning from the University of Nebraska-Lincoln.
- John Turner, Partner and Program Development Manager, focuses on building relationships with providers who serve special populations and works closely with the public to highlight and promote NIFA and coordinate with state and local agencies. He has over 30 years of experience as a social worker in the housing industry. He has directed federal grants

towards ending homelessness and is a leader throughout Nebraska in providing scattered site rental assistance for special needs populations. John is a governor-appointed commissioner on the Nebraska Commission on Housing and Homelessness and the current chair of the Continuum of Care subcommittee.

In the unlikely event that NIFA is unable to continue its partnership with DED to administer the PRO Housing grant, DED will assume full management of the PRO Housing program through 2029 and ensure compliance of applicable affordability periods for housing developed using these funds.

**Describe the agency's or entity's experience working with and coordinating partners (including contractors, funders, subrecipients, community stakeholders, and other government agencies) in previous projects similar in scope of scale to the proposed activities.**

The Department of Economic Development and NIFA currently collaborate to administer annual housing funding for affordable rental housing projects using LIHTC (low-income housing tax credits) and CRANE (collaborative resource allocation for Nebraska) funding within the HOME Investment Partnerships program and the National Housing Trust Fund. In addition, the Department, NIFA, and other valuable partners, has worked together to develop the 2022 Strategic Housing Framework to address the housing crisis felt statewide.

**Who wrote this application: applicant staff, or a professional technical or grant writer in a consulting or contract capacity?**

This application was conceptualized, designed, and written by a small committee including Lynn Kohout, DED Director of Housing, Brittany Piper, DED Housing Specialist, Shannon Harner, NIFA Executive Director, Robin Ambroz, NIFA Deputy Director of Programs and Marketing, and John Turner, NIFA Partner and Program Development Manager. Some assistance in writing was provided by a contracted grant writer, Cindy Ryman Yost, who previously worked for a HUD-funded community organization.

**Do you or any partner(s) have experience working with civil rights and fair housing issues including, for example, working with data to analyze racial or economic disparities?**

DED and NIFA staff recognize that a shortage of affordable housing in Nebraska disproportionately affects people of color and historically marginalized communities. Racial and economic disparities, often in combination, create a more urgent need for safe, affordable housing through new construction efforts or rehabilitation to maintain existing housing stock. Confronting racial and economic disparities must be intentional, thoughtful, and measurable. Brittany Piper, Housing Specialist, holds a master's degree in Sociology from the University of Nebraska at Omaha and is pursuing a doctorate in Sociology from the University of Nebraska-Lincoln. She has data collection and analysis expertise, including data analysis using Stata, SPSS, SAS, and R, which will enable us to measure

the progress made by the PRO Housing program to reduce housing disparities for people of color and low-income communities.

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## Exhibit F Leverage

The existing partnership between the Nebraska Department of Economic Development (DED) and the Nebraska Investment Finance Authority (NIFA) will benefit this project. By utilizing the network of Development Districts and the positive relationships with community leaders, builders and developers, and nonprofit organizations, this partnership will leverage significant intangible contributions to this project.

A sum of \$500,000 in cash will be leveraged from NIFA's Nebraska Opportunity Fund (NOF) and \$234,250 of NIFA Community Engagement staff time will be leveraged as in-kind match. This contribution of cash and staff time will be used to fund and conduct housing studies in communities involved in this program. Documentation of commitment is attached to this application.

The PRO Housing project would open the door to opportunities in affordable housing development across the state and eliminate hurdles that prevent smaller projects from getting started.

- Enable more local development by eliminating cost barriers and modernizing codes and regulations for diverse types of affordable housing;
- Provide a toolkit to jumpstart housing projects through removal of barriers in the predevelopment phase;
- Stimulate the local economy by encouraging local or first-time builders, contractors, et al. to invest in their communities;
- Boost community pride via investment in affordable housing and promote retention in the community to offset trends of rural population decline;
- Stimulate local economy by reducing cost burden to households, reduce or eliminate neighborhood blight, and expand the tax base to support schools, etc.
- Improve quality of life for low-income households in our communities by ensuring safety in the home (e.g., building code violations or deficiencies) and security from environmental hazards (e.g., tornadoes, flood zones, etc.).

## **Exhibit G Long-Term Effect**

### **What permanent, long-term effects will your proposal have? What outcomes do you expect? (tied to framework)**

Communities across Nebraska will identify and remove barriers to affordable housing production and preservation.

#### **Identify Barriers**

- Number of communities with Housing Studies completed: 100

#### **Build Toolkit**

- Number and scope of toolkits developed: 3 toolkits for communities that are small, medium and large
- Number of home plans that will be designed and made available to builders for low-cost construction: 6

#### **Implement in Communities**

- Number of communities adopting/utilizing toolkit:
  - 10 communities by 2027
  - 10 additional communities by 2029
- Number and types of incentives:
  - Developer loan product
  - Homeowner loan product
- Number of homes built using the free plans
  - 200 housing units by end of program

#### **Tools to Enable Communities to Be Successful on Their Own**

- Zoning and design toolkit, including Community Development Toolkit developed by Pillar 2 of the Housing Council

#### **Impacts to housing and the people who live there, the organizations where they work, and the schools children attend.**

- Expedited construction process. Use of pre-approved plans will save up to eight months typically needed for NDEE plan review for DED-funded programs; Use of plan design and codes will eliminate individual municipality plan review and minimize plat review, saving weeks and potentially months per project and encouraging regional building processes and pipelines.

This project will have statewide impact and will assist in removing barriers to affordable housing in rural and urban communities. The toolkits that will be developed and the house



plans created will continue to be available to assist additional communities long after grant-funded activities have ended.

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