

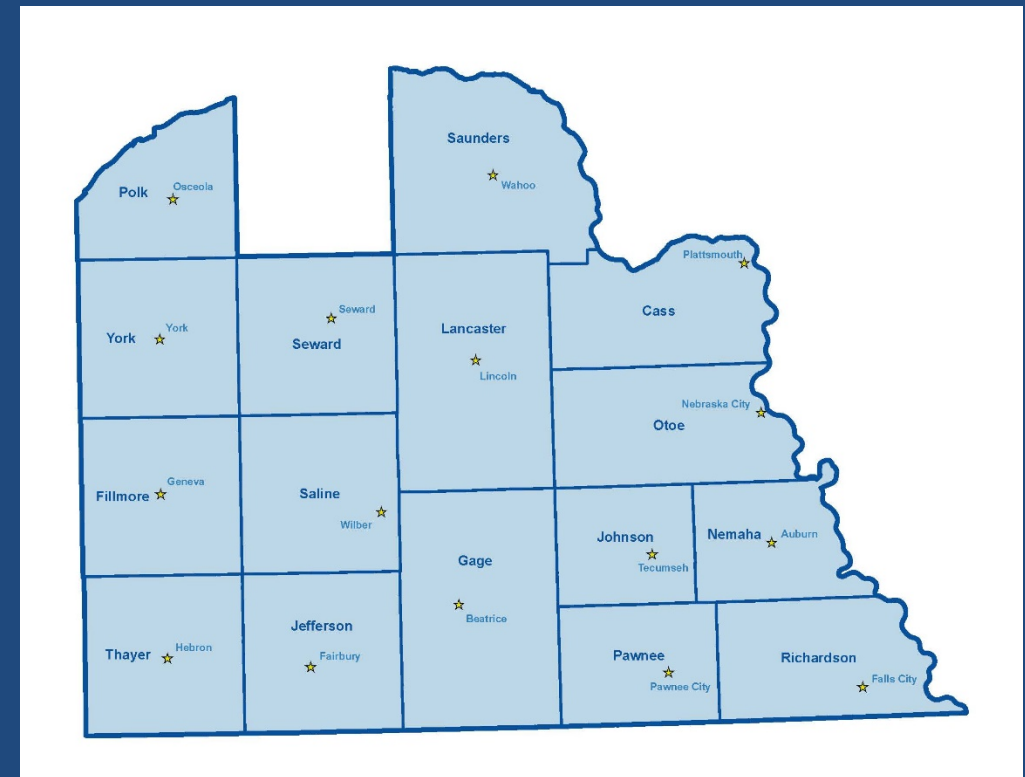
# 2020 LANDLORD ASSISTANCE PROGRAM (LAP)

**SENAHC**

Southeast Nebraska Affordable Housing Council

# SENAHC - TO PROMOTE AND FACILITATE THE DEVELOPMENT OF SAFE, DECENT AND AFFORDABLE HOUSING FOR LOW AND MODERATE INCOME PERSONS.

- Incorporated as a non-profit in 1993.
- Originally, SENAHC's service area included the eight counties in extreme southeast Nebraska. This expanded to 16 counties in 2018 to reflect changing needs.
- Down Payment Assistance, Purchase/Rehab/Resale (PRR), Owner-Occupied Rehabilitation (OOR), and New Construction



# SOUTHEAST NEBRASKA DEVELOPMENT DISTRICT (SENDDD) AND SEND, INC.

- SENDD – Housing, Community Development, Emergency/Disaster Relief, and Economic Development
  - OOR, PPR, SENDD Contracting, lead testing
  - Grant writing, project management, community surveys
  - Flood buyouts, outdoor warning sirens, COVID-19 recovery
  - Small business financing
- SEND, Inc. – Small Business Financing, Housing, Workforce
  - Rural Workforce Housing

# LANDLORD ASSISTANCE PROGRAM

## OVERVIEW

- Community CARES Grant from the Nebraska Department of Health and Human Services (DHHS) that includes \$800,000 for direct statewide landlord assistance.
- Statewide
  - Partnering with eight development districts with each district getting \$100,000 for landlord relief (Douglas County is NOT eligible).
  - NIFA, Nebraska Children's and Family Foundation, NROC

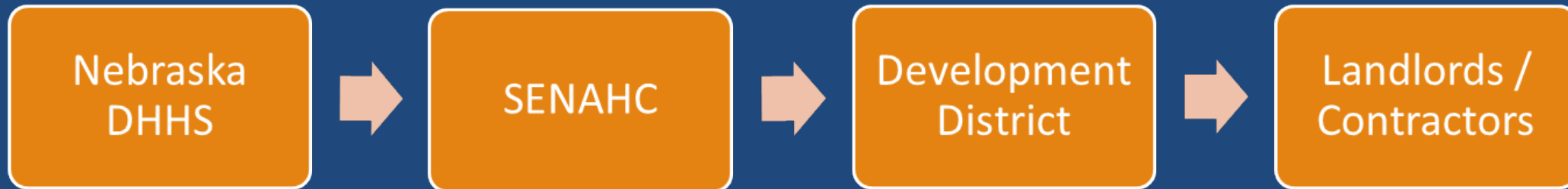
# LANDLORD ASSISTANCE PROGRAM

## PURPOSE, JUSTIFICATION, OPPORTUNITY

- With COVID-19, there is a risk that landlords and property managers may need to increase rents and evict current tenants due to loss in revenue, which may ultimately remove affordable rental units from the market.
- Financial assistance is directed to the landlords of affordable housing units with the expectation that these owners will maintain their eligible units at the current affordable monthly rate.
- Many landlords are regular people who rely on rent to pay their mortgages on the units.
- Qualified landlords are eligible for up to \$10,000 of emergency financial assistance. These funds may be used for either the minor rehabilitation/upgrade of deferred maintenance items in a single rental unit, or for direct financial assistance to recoup rent and utility losses incurred as a result of the pandemic.

# LANDLORD ASSISTANCE PROGRAM DETAILS

- Flow of Funds



- Work with your local development district.
  - Lots of flexibility and discretion

# LANDLORD ASSISTANCE PROGRAM DETAILS

- Opportunity for Landlords - up to \$10,000 per landlord
  - Up to \$2,500 in direct financial assistance
    - Offsets missed rent or utility payments
  - Up to \$10,000 for minor rehab of approved projects
  - Combination of up to \$2,500 in direct assistance & funding for minor rehab not to exceed a total of \$10,000
- Initially, ONE unit per landlord. A unit is defined as a street address\*.

# LANDLORD RESPONSIBILITIES

- Application Process
  - Landlords submit application to determine if eligible (See next slide)
    - Application additional documents: W-9, Proof of Revenue Loss, Photos of Needed Repairs, Proof of Nebraska Residency, Proof of U.S. Citizenship/Legal Residence, COVID-19 Impact Statement
    - Income Limits
  - Submit Landlord Expectations Form
  - If eligible for program, landlords must submit:
    - MOU
- Documentation for project costs - invoices, photos; project over \$5,000 needs three bids
  - Anticipated projects may be replacing roof, HVAC, plumbing, minor electrical, smoke/carbon monoxide, radon systems, etc.
  - Not cosmetics



# EFA Eligibility

Who may receive EFA?

## ELIGIBILITY REQUIREMENT

Federal law and program guidelines require that recipients of EFA must be:

1. Residents of Nebraska
2. US citizen or qualified resident alien
3. Individuals financially impacted by COVID-19

As sub-recipients of federal funding, you are obligated to ensure recipients are eligible. Large & Medium awardees offering subscription/account-based EFA are required to obtain and retain documentation evidencing eligibility of the populations served using EFA. This includes but is not limited to:

### 1. Nebraska Residency

Proof of residency documents **must** show the full name, address and a date stamp showing when the document was issued.

Acceptable documents:

- State issued driver's license or identification card (satisfies category #2 as well)
- Current utility bill
- Credit card or bank statement
- Phone bill
- Insurance statement
- Letter from the local municipality

### 2. US Citizenship / Legal Residence

- Birth certificate showing birth in the United States
- Form N-550, Certificate of Naturalization
- Form N-560, Certificate of Citizenship
- Form FS-240, Report of Birth Abroad of United States Citizen
- Valid unexpired U.S. passport

### 3. COVID-19 Impact

- Pay stubs
- Social Security/SSI, Pension
- Unemployment benefits, Retirement, Disability, etc.
- Self-Employed applicants must provide documentation to show the difference between income before and after being financially impacted by COVID-19 (e.g., Documentation of required business closing and before/after COVID-19; banking account statements fulfill this requirement)
- Signed Letter of Explanation

Documentation requirements apply to:

- Large & Medium award sub-recipients
- Monetary assistance of \$50 or more

# LANDLORD RESPONSIBILITIES

## CONT.

- Provide housing that is affordable and meets the **habitability standards checklist**
- Limited tenant evictions
- Landlords guiding tenants to community resources for renter's education
- All properties will be added to statewide database of rental units – [housing.ne.gov](http://housing.ne.gov)

# LANDLORD ASSISTANCE PROGRAM DEADLINES

- Funds must be spent by **December 30, 2020**
- **Nov. 15** - If Districts have not spent their DHHS landlord allocation (\$100,000), the remaining funds will be placed into a statewide pool where any District may request remaining resources.
- **Dec. 1** - Landlords may apply for additional assistance
  - To get all remaining funds spent, landlords may apply for an additional two units for a maximum of three after this date.

# LAP PARTNERS

- NIFA
  - Marketing
- NCCFF
  - Inventory
- NROC
  - Implement



# DISTRICT RESPONSIBILITIES

- Market program
- Seek out landlords/appropriate projects
- Inspect properties pre- and post-rehab
  - Habitability Standards Inspection for all rental units
- Before and after photos of each unit
  - If no rehab being done, pictures only need to be taken during Habitability Standard Inspection
- Verify completion of construction prior to issuing payments to contractors
  - When “after” photos are taken
- Each District responsible for issuing the correct payments to all contractors and landlords
  - Local decision making

# HOW YOU CAN HELP

- Spread the word!
  - Coordinate with your local Development District to help market the program
  - Contact local landlords and/or housing agencies
    - Public Housing Authorities are a good resource for landlord info, but remember: PSA's are not eligible for assistance through this program
- Press release
  - Contact SENDD for a sample press release to publish in your area

# CONTACT INFORMATION

- For more information and to obtain a copy of the program application, please contact the appropriate Economic Development District based on the location of your rental property. Maps of each individual district are provided online at: [www.nrocne.com/members](http://www.nrocne.com/members)
- Central Nebraska Economic Development District: 402-340-0106
- Metropolitan Area Planning Agency: 402-444-6866
- Northeast Nebraska Economic Development District: 402-379-1150
- Panhandle Area Development District: 308-436-6584
- Siouxland Interstate Metropolitan Planning Council: 712-279-6286
- South Central Economic Development District: 308-455-4770
- Southeast Nebraska Development District: 402-475-2560
- West Central Nebraska Development District: 308-284-6077

