

**Omaha-Council
Bluffs Consortium
Consolidated
Submission for
Community
Development
Programs:
2011 Action Plan**

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EXECUTIVE SUMMARY

CITY OF OMAHA-COUNCIL BLUFFS CONSOLIDATED SUBMISSION FOR COMMUNITY PLANNING AND DEVELOPMENT PROGRAMS 2011 ACTION PLAN

The National Affordable Housing Act, “the Act”, affirmed as a national goal the notion that every American family has the right to affordable, decent housing in a safe and livable neighborhood. To assist states and local governments achieve this national housing goal, the Act created a number of new housing programs, among them the HOME Investment Partnerships. Additionally, in order to receive direct assistance under certain Federal formula grant programs, Title I of the Act established the requirement that states and local governments have a housing strategy that has been approved by the U. S. Department of Housing and Urban Development (HUD).

This new “strategy document” is called the Consolidated Submission for Community Planning and Development Programs, or the **Consolidated Plan**. The Consolidated Plan serves the following functions: 1) a planning document built upon a participatory process at the grassroots levels; 2) an application for federal funds under HUD’s formula grant programs; 3) a strategy to be followed in carrying out HUD programs; and 4) an action plan that provides a basis for assessing performance. The formula grant programs covered by the Consolidated Plan are the Community Development Block Grant Program (CDBG), the Emergency Solutions Grant (ESG) Program, the HOME Investment Partnerships (HOME) Program, and the Housing Opportunities for Persons With AIDS (HOPWA) Program.

2011 Priorities

The priorities used for the 2011 Action Plan are those developed for the 2008 to 2012 Consolidated Plan Five Year Strategy. They represent the most general principles guiding the uses of funds described in each Annual Action Plan through 2012. The following priorities are not in a particular order.

- Low -income (80% and less of the area Median Family Income [MFI]) existing homeowners including all types and sizes of families. Higher priority given to homes located in the Omaha Neighborhood Revitalization Strategy Areas (NRSA)
- Low -income (80% and less of the area MFI) first time homebuyers including all types and sizes of families. Higher priority given to homes constructed in the Omaha NRSA.
- Low -income (80% and less of the area MFI) renters including all types and sizes of families. Higher priority given to housing located in the Omaha NRSA.
- Economic development activities for low -income (80% and less of the area MFI) individuals and families. Higher priority given to activities that benefit households located in the Omaha NRSA.

- Homeless individuals, families, and persons at risk of becoming homeless.
- Non-homeless persons with special needs.

Summary of Objectives and Outcomes for 2008 to 2012

The Performance Measurement System developed for use by grantees such as the Omaha-Council Bluffs Consortium is based on a framework which utilizes the broad statutory purposes of the programs funded by HUD: Suitable Living Environment, Decent Housing, and Economic Opportunity. The framework also utilizes a set of outcomes that refine the objectives and provide greater definition to the nature of the change or the expected result the objective is expected to achieve: Availability/Accessibility, Affordability, and Sustainability. The framework takes the form of a matrix using the three Objectives as one of the axes and the three Outcomes as the other. An Objective and an Outcome are combined to form Outcome Statements that fill the matrix. For instance, the outcome statement created by combining the Objective of Decent Housing with the Outcome of Affordability is “Affordable for the purpose of providing Decent Housing”. Combination of Objectives with Outcomes can also yield a new nomenclature by abbreviating the Objective and numbering the outcomes. For instance, Decent Housing can be abbreviated to DH, and Affordability is the number 2 outcome to create DH-2. The matrix items the Omaha-Council Bluffs Consortium community development program will use are in bold in the following table.

Outcome Measurement Matrix

	Outcome 1: Availability/Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
Objective #1 Suitable Living Environment	SL-1 Accessibility for the purpose of creating Suitable Living Environments	SL-2 Affordable for the purpose of creating Suitable Living Environments	SL-3 Sustainability for the purpose of creating Suitable Living Environments
Objective #2 Decent Housing	DH-1 Accessibility for the purpose of providing Decent Housing	DH-2 Affordability for the purpose of providing Decent Housing	DH-3 Sustainability for the purpose of providing Decent Housing
Objective #3 Economic Opportunity	EO-1 Accessibility for the purpose of creating Economic Opportunities	EO-2 Affordability for the purpose of creating Economic Opportunities	EO-3 Sustainability for the purpose of creating Economic Opportunities

The following table is a summary of the outcome indicators, such as households or businesses assisted, for each Outcome Statement the Omaha-Council Bluffs Consortium estimates it will achieve thru 2009 as well as the actual outcomes achieved from 2008 to 2012. Figures in parenthesis indicate the number of outcome indicators estimated for targeted areas. An estimated

72% of program funds will be spent in targeted areas.

<u>Outcome/Objective</u>	<u>Actual from 2008 to 2012</u>	<u>Expected from 2008 to 2010</u>
DH-1 Accessibility for the purpose of providing Decent Housing	2,792 (1,993) households or housing units assisted	3,894 (2,786) households or housing units assisted
DH-2 Affordability for the purpose of providing Decent Housing	549 (406) households or housing units assisted	885 (655) households or housing units assisted
EO-1 Accessibility for the purpose of creating Economic Opportunities	302 (291) businesses assisted	300 (300) businesses assisted
EO-2 Affordability for the purpose of creating Economic Opportunities	0 (0) businesses assisted	2 (2) businesses assisted
EO-3 Sustainability for the purpose of creating Economic Opportunities	5 (5) businesses assisted	12 (12) businesses assisted
SL-1 Accessibility for the purpose of creating Suitable Living Environments	14,266 (14,266) homeless people assisted 0 public facility improvement assisted	10,800 (10,800) homeless people assisted 0 public facility improvement assisted
SL-3 Sustainability for the purpose of creating Suitable Living Environments	50 (39) demolished units 0 expanded improved parks/open space 1 (1) public facility improvement assisted 111 (101) buildable lots	71 (64) demolished units 0 expanded improved parks/open space 2 (2) public facility improvement assisted 75 (68) buildable lots

With few exceptions, the City of Omaha achieved or exceeded the goals it had set for outcome indicators. Instances when outcome indicator goals were not met, such as for EO-2 and EO-3, are related to the City’s ability to precisely predict the completion and close-out in the Integrated Disbursement and Information System (IDIS). Delays in the early stages of project development for public facility improvement outcome indicator goal SL-1 will hopefully be resolved and the projects completed during upcoming reporting periods.

While project delays and reporting timing will have an impact on the timing of outcome indicator goal achievement, the City anticipates the ability to predict outcome indicator goal achievement with greater accuracy in the future.

Accomplishments

The City of Omaha’s housing and community development accomplishments are in accord with its strategic plan and the accomplishments have had a positive impact on identified needs.

Major accomplishments during Fiscal Year 2008 include:

- Construction of new single-family houses in the 33rd and Spaulding (Druid Hill), Charles Place, Long School, Orchard Hill, Clifton Hills South and Fontenelle View redevelopment areas.
- Construction of streetscape improvements along the North 24th Street South 24th Street and Park Avenue commercial districts.
- Construction of rent-to-own units at scattered sites.
- Rehabilitation of owner-occupied housing units.
- Rehabilitation of rental housing units.
- Removal of lead-based paint hazards in owner and renter housing units.

Priority Needs and Goals

Unit goals for addressing the priority needs by household type served and type of activity are on the following tables.

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters	1,033	206	206	207	207	207
0 - 30 of MFI	654	130	131	131	131	131
31 - 50% of MFI	272	54	54	54	55	55
51 - 80% of MFI	106	21	21	21	21	22
Owners	6,548	785	786	787	787	787
0 - 30 of MFI	1,145	229	229	229	229	229
31 - 50 of MFI	2,333	466	466	467	467	467
51 - 80% of MFI	454	90	91	91	91	91

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Homeless*						
Individuals						
Families						
Non-Homeless Special Needs						
Elderly	58	12	12	12	11	11
Frail Elderly						
Severe Mental Illness						
Physical Disability	73	15	15	16	16	16
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total						
Total Section 215						
212 Renter	468	95	95	96	96	96
215 Owner	236	47	47	47	47	48

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units						
Production of new rental units	98	19	19	20	20	20
Rehabilitation of existing rental units	203	40	40	41	41	41
Rental assistance						
Acquisition of existing owner units	108	21	21	22	22	22
Production of new owner units						
Rehabilitation of existing owner units	5,900	1,180	1,180	1,180	1,180	1,180
Homeownership assistance	83	16	16	17	17	17
HOME						
Acquisition of existing rental units						
Production of new rental units	129	25	25	25	27	27
Rehabilitation of existing rental units	48	9	9	10	10	10
Rental assistance	390	78	78	78	78	78
Acquisition of existing owner units	78	15	15	16	16	16
Production of new owner units	80	16	16	16	16	16
Rehabilitation of existing owner units	55	11	11	11	11	11
Homeownership assistance	67	13	13	13	14	14
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						
Demolitions	107	21	21	21	22	22

Consultation and Citizen Participation Process

The Omaha-Council Bluffs Consortium

Recognizing that Omaha, Nebraska and Council Bluffs, Iowa, are part of the same housing market and encouragement from the local HUD office, led the two cities to form a housing Consortium in 1999. The benefits of this relationship are apparent on several levels, not the least of which is the fact that additional HOME funds are available to Omaha and Council Bluffs than each would receive separately. In addition, the experience that each Consortium member brings to all phases of the community development process is considerable.

Lead Agency

The City of Omaha Planning Department serves as the lead agency for the development of the Consolidated Plan. The Housing and Community Development Division of the Planning Department is responsible for the coordination and development of the Consolidated Plan.

Coordinating and Managing the Process

Development of the Consolidated Plan involved an ongoing process of consultations with representatives of low-income neighborhoods, non-profit and for-profit housing developers and service providers, lenders, social service agencies, homeless shelter and service providers, faith based organization, supportive housing and service providers, as well as with other units of government.

In addition to individual meetings with the various neighborhood, community, business, and government representatives, the Planning Department held a number of public forums. The first of two public hearings was held on **May 27, 2010**, of this year to gather the views of what the housing and community development needs of the city. A second public hearing was held on **November 17, 2010**, to review past performance and to present the current Consolidated Plan.

Several other forums were conducted in 2010 that permitted discussions of the needs of particular population groups. The first meeting conducted by the Planning Department was in February of this year and attempted to identify the needs of Omaha's homeless population. In April, the City of Omaha held a seminar on how to apply for federal funds through the City. In

April and May focus group meetings were conducted regarding the housing and community development needs of special needs populations such as the elderly, people with physical and mental disabilities, people with AIDS. Two focus group meetings were also held with representatives of neighborhood/community organizations and low-and moderate-income households. Numerous smaller meetings were held through the 2010 with individuals and organizations interested in, or with a stake in the housing and community development activities of Omaha.

The organizations consulted during the development of the 2011 Plan are identified below.

Adams Park Housing, LLC	Metropolitan Community College
B. Stovall	Mitchel Family & Associates, LLC
BANOHI	Mosaic Community Development
Bob's Auto Service	New Community Development Corporation
Byre Construction	North Omaha Contractors Alliance
C. "Eddie" Weldon	OBC Associates
Catholic Charities	Office of U. S. Senator Ben Nelson
Child Saving Institute	Omaha 100
Council Bluffs Community Health Center	Omaha Economic Development Corporation
Deer Park Neighborhood Association	Omaha Housing Authority
Department of Housing and Urban Development	Omaha Human Rights and Relations
Douglas County General Assistance	Omaha OIC
Edmondson Youth Outreach Learning Center	Omaha United Way of the Midlands
Empowerment Network	Open Door Mission
Expertise Three	OTOC- Holy Name Neighborhood
Family Housing Advisory Services	Phat Boyz
Field Club Neighborhood Association	Pilgrim Baptist
GESU Housing, Inc.	Pleasant Green Baptist Church
Great Plains Black Museum	Roll "N" On
H. D. Washington	Salvation Army
Habitat for Humanity	Shotgunhaus
Heartland Family Service	Siena-Francis House
Holy Name Housing Corporation	St. Bridget Church
Housing In Omaha, Inc.	T. Coleman
J. Development Corporation	The Builder Foundation
League of Human Dignity	Together Inc.
Leverage	Viking Ship Athletic Organization
Literacy Center	Weatherization Trust
MAACH	

**CITY OF OMAHA ACTION PLAN
FOR FISCAL YEAR 2011**

The Action Plan is that part of the Consolidated Plan that describes the various resources expected to be available and the activities the City will undertake during Fiscal Year 2011 to address the priority needs and local objectives identified in the strategic plan. In addition, the Action Plan serves as an application for federal funds under HUD’s formula grant programs.

The formula grant programs covered by the Action Plan include the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Home Investment Partnerships (HOME) programs. The goals of the formula grant programs covered by the Action Plan are 1) to strengthen partnerships among all levels of government and the private sector to enable them to provide decent housing, 2) to establish and maintain a suitable living environment, and 3) to expand economic opportunities for everyone, particularly low-income residents.

Anticipated Federal and Other Resources

The following are estimates of funds expected to be available during the year 2011 for use in carrying out the City’s housing and community development programs and activities:

<u>Federal Resources</u>	<u>Amount</u>
FY 2011 Community Development Block Grant Entitlement	\$5,200,000
Program Income	500,000
Prior Year Unobligated Funds	34,000
FY 2011 Home Investment Partnerships Program Entitlement	2,500,000
Program Income	500,000
Prior Year Unobligated Funds	297,000
FY 2011 Emergency Solutions Grant Program Entitlement	<u>215,000</u>
Total Estimated Federal Resources	\$9,246,000
<u>State, Local and Other Public Resources</u>	
FY 2010 Nebraska Affordable Housing Trust Fund	\$740,000
Eastern Nebraska Human Services Agency	40,000
City of Omaha Bond Funds and Tax Increment Financing Funds	600,000
Other Federal, State or Local Programs and Prior Year or Proposed Future Year CDBG/HOME Funds	<u>850,000</u>
Total Estimated Other Public Resources	\$3,870,117

Private Sources

Total Estimated Private Sources

\$23,934,134

Total Estimated Funds from All Sources

\$3,7049,251

Leverage/Matching Funds

In order to achieve the goals of the Consolidated Plan, other entities must apply for Federal funds for which the City of Omaha is not itself eligible. These sources of other Federal funds include, but are not limited to, 1) Public Housing Comprehensive Grant, Section 8 Assisted Housing and related programs, 2) Federal Emergency Management Agency programs, 3) Community Services Block Grant programs, 4) the Section 202 Elderly Housing Program, 5) the Section 811 Supportive Housing Program, 6) the Single Room Occupancy for the Homeless program, 7) the Supplemental Assistance for Facilities to Assist the Homeless program, 8) Department of Health and Human Services, 9) Veterans Administration, 10) Energy Efficiency and Conservation Block Grant, and 11) the Shelter Plus Care Program.

State of Nebraska resources available for local investment include 1) the Nebraska Affordable Housing Trust Fund, 2) Nebraska Investment Finance Authority Low Income Housing Tax Credit and Tax Exempt Bond programs, 3) Nebraska Energy Office Weatherization Program funds, and 4) Nebraska Homeless Assistance Trust Funds. Private resources include private funds and equity, financial institutions, the Federal Home Loan Bank Affordable Housing Program, charitable and foundation grants, and corporation donations.

The Nebraska Department of Economic Development allocates Nebraska Affordable Housing Program funds according to the State of Nebraska Action Plan. The City of Omaha intends to apply for NAHTF and/or State HOME Program funds. The proposed program for FY 2009 Nebraska Affordable Housing Program funds is incorporated into the Consolidated Plan to seek citizen input and to better coordinate housing and community development programs in Omaha. The Consolidated Plan process is the City's public hearing process for the Nebraska Affordable Housing Program.

The Community Development Division of the Omaha Planning Department is knowledgeable about local, state, and federal resources for affordable and supportive housing and has experience in working with local entities in securing such resources. The City will assist eligible agencies in identifying resources and will aid appropriate organizations in preparing applications to public and private agencies for financial assistance. If necessary, the City will recruit eligible agencies to apply for programs that will help achieve the goals of the Consolidated Plan.

Non-federal funds required as leverage for affordable housing programs will primarily come from the various subrecipient organizations receiving the funds. Entities applying for funds for which the City is not itself eligible will provide required matching funds from their own resources. In some cases local or state government funds may assist the project, but in the

majority of cases subrecipients will meet matching fund requirements with their own or private funds.

Community Development Block Grant funds will be used primarily for the rehabilitation and/or construction of housing, economic development programs and public facilities. CDBG funds will be leveraged largely with private dollars secured from area lenders by developers and home purchasers, equity generated by the sale of Low Income Housing and Historic Tax Credits, private donations, Tax Increment Financing and other City funding and other Federal sources.

HOME funds will be used primarily to help finance the construction and/or rehabilitation of affordable single-family and multi-family housing and for rental assistance. Major sources of matching funds for HOME-assisted programs will come from the City of Omaha's General Fund and from Tax Increment Financing funds, Nebraska Affordable Housing Trust funds, contributions from subrecipients and other non-federal resources and other Federal sources. Rental rehabilitation and new construction funds will be leveraged by private developers' share of rehabilitation, construction, or other development costs.

Emergency Shelter Grant funds are used for the operation of homeless shelters. The primary sources of matching funds are private donations, foundation grants, State funding and other Federal grants received by subrecipients.

The City of Omaha, with the assistance of our partner Community Housing Development Organizations, Community-Based Development Organizations and subrecipients, has been successful in leveraging federal funds with private dollars and state and local funds for housing and community development programs. The success the City has achieved in leveraging funds has been sustained through the design of programs, the method of selecting projects and the recipients of funds, and the City of Omaha's monitoring of programs.

Geographic Distribution of Assistance

Geographically, the Neighborhood Revitalization Strategy Areas (NRSA) in Omaha's northeastern and southeastern quadrants have the greatest housing and economic problems and, therefore, these residents have the greatest need for assistance. Investments in housing will occur throughout all predominantly low-income neighborhoods with special emphasis being placed on affordable housing activities within the Neighborhood Revitalization Strategy Areas. Activities targeted to these areas include homeowner rehabilitation, rental assistance, construction of new single-family and multi-family housing, rental rehabilitation, public facilities, counseling services, and homeless initiatives.

In the areas selected for investment the City hopes to achieve: 1) the conservation of existing neighborhoods and the preservation and expansion of existing housing stock; 2) dramatically visible, concentrated improvement of strategic parts of neighborhoods with greatest economic and housing needs; 3) the expansion of rehabilitation and new construction activity into low-income neighborhoods; 4) housing infill development which will make vacant property productive again; and 5) creation and retention of jobs for low- and moderate-income persons.

Statement of Objectives and Proposed Use of Funds for Fiscal Year 2011 Community Development Block Grant Program

Funding Allocation Criteria

The City of Omaha has established the following funding criteria to ensure that, to the greatest extent feasible, the use of Community Development Block Grant (CDBG) funds benefit low- and moderate-income persons.

- The City of Omaha's proposed allocation of CDBG funds shall be consistent with the national objectives of Title I of the Housing and Community Development Act of 1974.
- Approved programs, projects and services shall be directly related to the City of Omaha's CDBG program objectives.
- Special emphasis shall be placed on the use of CDBG funds supporting housing and economic development activities within the City's Neighborhood Revitalization Strategy Areas.
- CDBG assistance shall not supplant funding from any other pre-existing public or private resource.
- CDBG funds shall not be used for public projects ordinarily funded by General Fund or local bond obligations without a demonstrated local maintenance of effort on the part of the City.
- To the greatest extent practical, CDBG funds shall be leveraged with non-federal dollars to achieve program objectives.
- CDBG funds shall be used for administrative and operational costs of subrecipient organizations only when such organizations are under City contract for services meeting program objectives.
- CDBG funds shall not be used for the acquisition of property or the construction or rehabilitation of structures to be used for religious purposes or which will otherwise promote religious interests.

The primary objective of the City of Omaha's Community Development Program is the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low- and moderate-income. The City must certify to HUD and maintain evidence that the use of CDBG funds gives maximum feasible priority to activities that carry out the national objectives.

This Statement of Objectives establishes the City of Omaha's community development objectives and sets forth the strategy used to meet the objectives. Our proposed Fiscal Year 2011 Community Development Block Grant program has four general parts:

1. Housing - the conservation of established neighborhoods and the preservation and expansion of their housing stock, the creation of affordable housing and special needs housing and program-related housing counseling.
2. Economic Development - the revitalization of neighborhood business districts and the development of small business opportunities and job creating projects that benefit low- and moderate-income people.
3. Public Services and Facilities - the development of physical projects that benefit low- and moderate-income people as well as public services critical to the successful execution of the Housing and Community Development by the City and nonprofit organizations.
4. Administration - the efficient operation of the community development program.

We will now discuss the specific local objectives of Omaha's Community Development Block Grant program and explain how they will be addressed.

Part I - Housing

The City of Omaha's CDBG Housing Program will have four main components: single family rehabilitation, accessible housing, housing development and housing counseling. Single-family rehabilitation projects will address the need to preserve existing single family, predominantly owner-occupied housing. Accessibility projects will help finance the removal of architectural barriers in renter and owner occupied housing. Housing development activities will create affordable home ownership opportunities. Housing counseling will assist our clients in housing rehabilitation and housing development programs. Together these programs make up a coordinated strategy for neighborhood improvement and reinvestment.

Single-Family Rehabilitation

The general objectives addressed by the single-family rehabilitation program are:

1. To provide dramatically visible, concentrated improvement in strategic parts of neighborhoods with greatest economic and housing needs.
2. To support City-assisted new housing development projects with visible improvements to the adjacent existing housing stock.
3. To make affordable rehabilitation financing more available in low- and moderate-income neighborhoods.
4. To continue to provide assistance to people with special needs and to senior citizens.

5. To continue an acceptable level of emergency services for low-income homeowners.
6. To remove vacant, deteriorated housing units or commercial buildings and improve the safety and quality of life in neighborhoods.

We will meet these objectives in the following ways:

1. Target Area Program: The Target Area Program makes available direct rehabilitation assistance to qualified homeowners for exterior and partial rehabilitation projects and for special needs projects. Assistance is provided to low- and moderate-income homeowners. Direct outreach marketing of this program by City staff will occur in twenty-four targeted neighborhoods. In addition, a special effort is made to market the program in areas of neighborhoods adjacent to City-assisted new housing development projects and priority will be given to homeowners in these areas. Priority will also be given to homeowners assisted under the Omaha Lead-Based Paint Hazard Control Grant and Nebraska Affordable Housing Trust Fund programs. The City will direct CDBG assistance primarily to these targeted areas, providing rehabilitation financing through grants to individual homeowners.

The Target Area neighborhoods coincide with low- and moderate-income census tracts or block groups within the City. (See the attached low- and moderate-income map.) All of the funds allocated to this program will directly benefit low- and moderate-income persons.

Accomplishments achieved within the City of Omaha's Neighborhood Revitalization Strategy Areas (NRSA) will be counted toward the achievement of NRSA goals.

2. Reinvestment Area Program: The Reinvestment Area Program combines CDBG grant funds with a home improvement loan from a local financial institution for rehabilitation, home improvement and energy conservation projects to qualified low- and moderate-income homeowners residing east of 72nd Street.

All of the funds allocated to this program will directly benefit low- and moderate-income households.

Accomplishments achieved within the City of Omaha's Neighborhood Revitalization Strategy Areas (NRSA) will be counted toward the achievement of NRSA goals.

3. Emergency Repair and Handyman Program: This continuing program provides grants to very-low-income homeowners to repair critical emergencies in their homes and provides minor home repair services at affordable costs for low-income elderly owners. This program targets low-income and very-low-income households throughout the City. Therefore, all funds will benefit low- and moderate-income people.

4. Demolition: This effort supports the demolition of vacant, deteriorated housing units in rehabilitation target areas. The removal of deteriorated single-family (1 to 4 unit) residential structures will occur in low- and moderate-income areas declared blighted and substandard and, therefore, all funds allocated to demolition activities will benefit households residing in low- and moderate-income census tracts. Therefore, all funds will benefit low- and moderate-income people.

Accessible Housing

The general objectives addressed by the accessible housing program are:

1. To encourage low- and moderate-income households with a family member with a physical disability to remain in their existing living environment.
2. To increase the supply of handicapped accessible units.

We will meet these objectives in the following way:

Barrier Removal Program: This program, operated by the League of Human Dignity, provides grants for low-income households that have a family member with a physical disability. The grants assist both renters and homeowners in modifying their residential units to make them more accessible. The program encourages families to remain in their existing living environment and creates additional accessible housing in the community.

This program operates throughout the City assisting low-income households. Therefore, all funds will benefit low- and moderate-income people.

Housing Development

The general objectives addressed by the housing development program are:

1. To expand home ownership opportunities for low- and moderate-income residents.
2. To promote new, moderate cost residential construction for homeowners in community development areas.
3. To convert unproductive land to productive residential use.
4. To encourage more efficient use of existing infrastructure through infill development.
5. To encourage the development of low cost housing for elderly residents.
6. To support agencies and programs which are associated with and vital to the success of the Community Development Program.

7. To create an environment that will encourage for-profit builders and developers to reinvest in low- and moderate-income neighborhoods.

We will meet these general objectives in the following ways:

1. Omaha 100 Program: This project provides administrative funding support to the nonprofit community development intermediary, Omaha 100, Inc. The Omaha 100 program provides mortgage financing of single-family homes constructed in low- and moderate-income areas and loans to qualified homebuyers participating in City of Omaha affordable housing programs. Omaha 100 supports the creation of public and private sector partnerships to access capital to support development organizations and specific projects.

This project is designed to create affordable housing. Assistance is provided to low- and moderate-income persons and homebuyers acquiring houses located in low- and moderate-income census tracts. Therefore, we estimate that 100% of funds allocated to this program will directly benefit low- and moderate-income persons.

Accomplishments achieved within the City of Omaha's Neighborhood Revitalization Strategy Area (NRSA) will be counted toward the achievement of NRSA goals.

2. Neighborhood Revitalization Strategy Areas Infill Housing Redevelopment Project: The City of Omaha will acquire land, relocate occupants, demolish structures, prepare sites, contract for professional services, install public improvements and convey property for new affordable housing in the City of Omaha's Neighborhood Revitalization Strategy Areas.

The City of Omaha will convey sites to developers for the construction of new owner-occupied and CROWN rent-to-own housing units. As appropriate, the City will provide construction financing and/or permanent financing to the developers and/or deferred payment loans to qualified homebuyers using HOME, NAHTF and other funds.

The project is located within the City of Omaha's Neighborhood Revitalization Strategy Areas (NRSA) in North and South Omaha. Therefore, the City estimates that all funds allocated to this Infill Housing project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

3. Siena/Francis House Permanent Supportive Housing Project: Site preparation, professional services, public improvements and/or conveyance of property for development of 48 new housing units for homeless persons in the area generally bound by Clark Street, 18th Street, Charles Street and Florence Boulevard by Siena/Francis House.

The project is located within the City of Omaha's Neighborhood Revitalization Strategy Area (NRSA) in North Omaha. Therefore, the City estimates that all funds allocated to

this Infill Housing project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

4. Sixteenth Place Infill Housing Redevelopment Project: Acquisition, relocation, demolition, site preparation, professional services, public improvements and/or conveyance of property for development of new housing units for persons within the area generally bound by Clark, 17th, Nicholas and 18th Streets by the City of Omaha.

The project is located within the City of Omaha's Neighborhood Revitalization Strategy Area (NRSA) in North Omaha. Therefore, the City estimates that all funds allocated to this Infill Housing project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

5. Village 1 Infill Housing Redevelopment Project: The City of Omaha will acquire land, relocate occupants, demolish structures, prepare sites, contract for professional services, install public improvements and convey property for new affordable housing in the Village 1 Area in an area generally bound by Lake, 28th, Hamilton and 36th Streets.

The City of Omaha will convey sites to developers for the construction of new owner-occupied and CROWN rent-to-own housing units. As appropriate, the City will provide construction assistance to the developers and/or deferred payment loans to qualified homebuyers using HOME, NAHTF and other funds.

The project is located within the City of Omaha North Neighborhood Revitalization Strategy Area (NRSA). Therefore, the City estimates that all funds allocated to this Infill Housing project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

6. Logan Fontenelle East Infill Housing Redevelopment Project: The City of Omaha will acquire land, relocate occupants, demolish structures, prepare sites, contract for professional services, install public improvements and convey property for new affordable housing in the Logan Fontenelle Redevelopment Area in an area generally bound by Clark Street, 18th Street, Charles Street and Florence Boulevard.

The City of Omaha will convey sites to developers for the construction of new owner-occupied and CROWN rent-to-own housing units. As appropriate, the City will provide construction assistance to the developers and/or deferred payment loans to qualified homebuyers using HOME, NAHTF and other funds.

The project is located within the City of Omaha North Neighborhood Revitalization Strategy Area (NRSA). Therefore, the City estimates that all funds allocated to this Infill Housing project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

Housing Counseling Services

The general objectives addressed by the housing development program are:

1. To provide counseling to low- and moderate-income homeowners who are delinquent with City-financed loans for the rehabilitation of their house.
2. To assist homeowners participating in City-sponsored affordable homeownership programs
3. To support agencies and programs associated with and vital to the success of the Community Development Program.

We will meet these general objectives in the following way:

Family Housing Advisory Services (FHAS): The City provides rehabilitation counseling services and homebuyer education to low- and moderate-income homeowners through a contract with FHAS. FHAS provides counseling services to borrowers of City-financed loans who have delinquent accounts. In addition, FHAS provides a variety of other services including, mortgage counseling and referrals, pre-purchase and post-occupancy counseling and extended case management to homebuyers participating in the City's housing development programs. Therefore, we estimate that all funds allocated to FHAS will benefit low- and moderate-income people.

Part II - Economic Development

The City will continue to use Community Development Block Grant funds to reinforce neighborhood business development through public improvements, encourage small business starts, and create jobs for low- and moderate-income people. Economic development programs build financial strength in neighborhoods and make available goods and services to residents. In addition, job creation activities help individuals achieve economic self-sufficiency. The economic development programs support the City's housing programs and together these community development efforts will create viable self-sustaining urban communities.

The objectives addressed by the Economic Development component of Omaha's Community Development program include:

1. To build the local economies of community development neighborhoods and support housing rehabilitation and new housing development activities with public improvements.
2. To encourage small enterprises, particularly those offering goods and services to neighborhood residents, to locate or remain in crucial neighborhood business districts.

3. To improve the commercial building stock of neighborhood business districts and increase the amount of retail activity.
4. To encourage new small business starts and expansion in revitalization areas.
5. To promote development of minority- and women-owned businesses.
6. To create jobs for low- and moderate-income people.

We will meet these objectives through the following projects:

1. Economic Development Flexible Fund: Financial assistance to businesses for new or rehabilitated facilities to create jobs in the North and South Omaha NRSA areas.
2. Wilson Packing Plant: This activity is a loan payment for a HUD CDBG Section 108 loan and funding for site preparation and public improvements in the area bounded by Washington Street, 27th Street, "W" Street and 30th Street.

The project is located within the City of Omaha's Neighborhood Revitalization Strategy Area (NRSA) in South Omaha. Therefore, the City estimates that all funds allocated to the Wilson Packing Plant project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals. The project will benefit low- and moderate-income residents through area-wide benefit.

5. South 24th Street Business District Improvements: Demolition, professional services and public improvements by the City of Omaha along South 24th Street from "L" to "Q" Streets.

The project is located within the City of Omaha's Neighborhood Revitalization Strategy Area (NRSA) in South Omaha. Therefore, the City estimates that all funds allocated to the project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals. The project will benefit low- and moderate-income residents through area-wide benefit.

6. Park Avenue Business District Improvements: The City of Omaha will acquire property, contract for architectural and engineering services and construct public improvements along St. Marys Avenue from 29th Street to west of 30th Street and along 29th Street between St. Marys Avenue and Leavenworth Street.

The project is located within the North Neighborhood Revitalization Strategy Area (NRSA). Therefore, the City estimates that all funds allocated to the project will benefit low- and moderate-income persons. Accomplishments achieved within the NSRA will be

counted toward the achievement of NRSA goals. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals. The project will benefit low- and moderate-income residents through area-wide benefit.

7. Business Development Program: Funding assistance to Catholic Charities for a micro-enterprise technical assistance program to create low- and moderate-income jobs.
8. Go Green Training Program: Funding for building materials to assist Metropolitan Community College with an employment training program for energy efficiency improvements to four low- and moderate-income households in the North and South Omaha NRSA areas.

Part III – Public Services and Facilities

The Samaritan Housing Project provides financial assistance to Heartland Family Services to provide Permanent Supportive Housing Services for chronically homeless persons.

Part IV - Administration

The Program Administration component of Omaha's Community Development Program covers a portion of the Housing and Community Development Division's costs for program administration and provides financial support to associated agencies and programs. General objectives for program administration include:

1. To assure that the largest possible proportion of Omaha's CDBG entitlement is used for physical development projects.
2. To provide high quality program administration at minimum possible cost.
3. To support agencies and programs which are associated with and vital to the success of the Community Development Program.

We will meet these objectives in the following ways:

Administration: The Housing and Community Development Division of the Omaha Planning Department provides administrative support for Omaha's Community Development Block Grant Program. The Division is also responsible for overall program management, coordination, monitoring and evaluation of community development activities assisted in whole or in part with federal funds, general funds and tax increment financing. Implementation the City's Analysis of Impediments to Fair Housing will continue.

Administrative costs under the CDBG Program are not included in the calculation of the percentage of CDBG funds used to benefit low- and moderate-income persons.

Proposed Use of Funds for Fiscal Year 2011 Home Investment Partnerships Program

The Omaha-Council Bluffs HOME Program Consortium will use the Home Investment Partnerships Program to help meet the housing needs of low-income families. The HOME Program definition of a low-income family is a family whose annual income does not exceed 80 percent of the median income for the area, adjusted for family size. (This definition is generally the same as the CDBG definition of low- and moderate-income household.) The program meets the needs of qualified renters and homeowners through a rental assistance program, the creation of affordable homeownership opportunities for first-time homebuyers, the rehabilitation and resale single-family houses, mortgage financing, and the construction of new rental housing units. Consolidated Plan priorities and community development objectives will be met through the implementation of the following Fiscal Year 2011 activities:

Part I – Rental Assistance

Rental Assistance: The Omaha Housing Authority will provide rental assistance to low-income households residing in housing throughout Omaha. The program provides preferences for households graduating from transitional housing programs for homeless persons, for persons in danger of becoming homeless and for persons with disabilities. All of the funds allocated to the Rental Assistance program will directly benefit low-income families.

Part II – Rental Housing Development

1. Rental Rehabilitation Program: Substantial rehabilitation of single-family rental housing structures east of 72nd Street by developers for rental to low-income households.

The housing created will be affordable to low-income households. Accomplishments achieved within the City of Omaha North Neighborhood Revitalization Strategy Areas (NRSA) will be counted toward the achievement of NRSA goals.

2. St. Mary's CROWN Rent to Own townhouse Project: Site preparation and the conveyance of land for the construction of townhouses in an area generally bound by Dewey Avenue, 29th Street, St. Mary's Avenue and 30th Street by a developer selected through a request for proposals process. This project is a multi-year project that received an allocation of FY2010 HOME funds.

This project is a multi-year project that will require a supplemental allocation of HOME funds that is subject to the future availability of funds.

The proposed housing units are located within the North Neighborhood Revitalization Strategy Area (NRSA). Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

3. Veteran's Village Housing Development: The City of Omaha will provide financial assistance to Volunteers of America to construct 75 units of affordable housing for homeless persons at 3910 Pacific Street and provide Tax Increment Financing matching funds.
4. Other Public Funds includes a supplemental \$250,000 HOME funding allocation that is subject to the future availability of funds. Three of the units will be directly assisted with HOME funds.

Part III – Owner-Occupied Housing Development

1. Single-Family Infill Housing Program: Site preparation, conveyance of land, construction of single-family houses by selected developers and deferred payment loans to qualified homebuyers. Eleven of the housing units will be directly assisted with HOME funds. The following is an estimate of the number of housing units for each project. Market interest and developer capacity may alter the actual outcomes for each project.
 - a. Clifton Hills South Neighborhood – Four houses constructed by GESU Housing, Inc. within an area bounded by Lake Street, vacated Railroad Right-of-Way, Hamilton Street and Military Avenue.
 - b. Habitat Houses - Seven houses constructed by Habitat for Humanity of Omaha in the North and South Neighborhood Revitalization Strategy Areas.
 - c. Charles Place - Two houses constructed by Holy Name Housing Corporation within an area bounded by Charles, 19th, Paul and 20th Streets.
 - d. Clark Villas - Five houses constructed by the City of Omaha within an area bounded by Grace, 16th, Clark and 17th Streets.

The City of Omaha will use funding from the Nebraska Affordable Housing Trust Fund as part of the funding for the program.

These projects are located within the City of Omaha's Neighborhood Revitalization Strategy Area (NRSA) in North Omaha. Accomplishments achieved within the NSRA will be counted toward the achievement of NRSA goals.

2. Urban Homestead Rehabilitation and Resale Program: Acquisition, rehabilitation and resale of vacant single-family houses in Omaha and mortgage loans to qualified low-income homebuyers by the City of Omaha.

The City of Omaha will use Neighborhood Stabilization Program funds as part of the funding for the program.

Accomplishments achieved within the City of Omaha's Neighborhood Revitalization Strategy Areas (NRSA) will be counted toward the achievement of NRSA goals.

3. Single-family Rehabilitation and Resale Program: Rehabilitation and resale of single-family houses by developers and deferred payment loans to qualified low-income homebuyers by the City of Omaha.

Part IV – Council Bluffs

1. Council Bluffs Direct Homeownership Assistance Program: The City of Council Bluffs will use HOME funds for downpayment assistance to first-time homebuyers through the provision of second mortgages to purchase newly constructed single-family homes.
2. Council Bluffs Multiple-Family Housing Development Project: The City of Council Bluffs will use HOME funds for land acquisition and/or construction-related costs for 1 or 2 multiple-family housing development projects at a location(s) to be determined.

Part III - Administration

Administration: Ten percent of the HOME Entitlement program is allocated to the City of Omaha for program administration. Administrative funds will provide for overall program management, coordination, monitoring, and evaluation of activities funded with HOME Program assistance.

Proposed Use of Funds for Fiscal Year 2011 Emergency Solutions Grant Program

Emergency Solutions Grant (ESG) funds will be allocated through a request for proposals process scheduled to begin in the program year (2011) following the release of HEARTH Act/Emergency Solutions Grant regulations. Eligible activities under HEARTH Act/Emergency Solutions Grant regulations are expected to include "Emergency Shelter Operations"; "Short and Medium-term Rental Assistance"; "Housing Relocation and Stabilization Services"; and "Homeless Prevention Activities".

The City of Omaha will retain seven and one half percent of the ESG funds received for the personnel and non-personnel costs of administering the ESG program.

Homeless and Other Persons with Special Needs

The City of Omaha works closely with the Metro Area Continuum of Care for the Homeless (MACCH), helping to secure State and Federal funding for Continuum of Care programs. In addition to ESG assistance, emergency shelters, transitional housing facilities and support service providers receive funding from the State of Nebraska's Homeless Assistance Program and from the Department of Housing and Urban Development's Supportive Housing Program.

Nebraska Homeless Assistance Program

In 1992, a state financial resource was created for the purpose of making funds available for homeless shelter and service providers in Nebraska. The source of this fund is the Documentary Stamp Tax, providing approximately \$1 million per year to what is called the Nebraska Homeless Assistance Program. The Omaha area expects to receive approximately \$500,000 from this program in 2011. These funds will be allocated through a competitive allocation process scheduled to begin in the program year (2011). These funds will be used to fund eligible activities as defined by HEARTH Act/Emergency Solutions Grant regulations. Eligible activities are expected to include the following: “Emergency Shelter Operations”; “Short and Medium-term Rental Assistance”; “Housing Relocation and Stabilization Services”; and “Homeless Prevention Activities”.

The Nebraska Homeless Assistance Program is administered by the Nebraska Department of Health and Human Services and has been instrumental in its support of homeless client services including homeless prevention.

The Supportive Housing Program

The Metro Area Continuum of Care for the Homeless coordinates an area-wide continuum of care application for HUD Supportive Housing Program (SHP) funds. This year’s NOFA was announced September 20, 2010, with the application due November 18, 2010.

The Preliminary Pro Rata Need Total for the three-counties within MACCH is \$2,005,393. Of that amount, \$1,023,276 is the Hold Harmless Need amount reserved for renewal projects, leaving \$982,117 for new projects. In addition, \$300,809 is a bonus amount available for permanent housing projects.

MACCH’s application process has begun and is emphasizing the need for permanent and permanent supportive housing projects. Renewal projects include:

1. “Transitional Living Program” – Project sponsor: The Stephen Center. This program consists of seven scattered site houses for families with children and eight efficiency apartments for single men.
2. “The Pottawattamie County Homeless Link Project” -- Project sponsor: Heartland Family Service. This project provides transitional housing and supportive services for homeless individuals and families.
3. “The Salvation Army 37th Street Residential Readiness Program” -- Project Sponsor: The Salvation Army. This project provides a sixteen-week “residential readiness” program designed to prepare individuals for the many requirements of transitional housing.
4. “Continuum of Care Homeless Management Information System” – Project sponsor: Iowa Institute for Community Alliances. This project creates and

maintains the Homeless Management Information System for the Omaha Area Continuum of Care.

5. “The HOME Program” -- Project sponsor: The Salvation Army. This project provides 10 units of permanent supportive housing for homeless individuals and families.
6. “Safe Haven-Domestic Abuse Transitional Housing” - Project sponsor: Heartland Family Service. This project provides supportive services to clients of the Safe Haven-Domestic Abuse Transitional Housing facility.
7. “Williams Prepared Place” -- Project sponsor: Hope of Glory Family Ministries. This project provides eighteen (18) units of transitional housing plus supportive services to individuals who have been chronic substance abusers.
8. “Harrington Homes” -- Project sponsor: The Salvation Army. This project provides scattered-site transitional housing for homeless families with children.
9. “Transitional Housing & Residential Units” -- Project sponsor: The Salvation Army. This project provides ten units of transitional housing for single individuals, one-parent families, two-parent families and married couples without children.
10. “Samaritan Housing Program” -- Project sponsor: Heartland Family Service. This project provides 13 – 15 permanent supportive housing units for chronically homeless individuals.
11. “Permanent Supportive Housing” – Project sponsor: Open Door Mission. This project provides 41 units of permanent supportive housing for homeless individuals and families.

Proposed Use of Funds for Fiscal Year 2010 Nebraska Affordable Housing Program

The City of Omaha will use the Nebraska Affordable Housing Program to help meet the housing needs of low-and moderate- income families. The Nebraska Department of Economic Development allocates funds according to the State of Nebraska Action Plan. The following projects comprise the City of Omaha proposed program for Nebraska Affordable Housing Program:

Part I – Homeowner Rehabilitation Program

- Target Area Program: Application by the City of Omaha for direct rehabilitation financing in a selected neighborhood target area through grants for homeowner rehabilitation and special needs projects. Twelve homeowners will be directly assisted with NAHTF funds.

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Part II – Homebuyer Program

- Single-Family New Infill Housing: The City of Omaha will use NAHP funding for site preparation and construction of owner-occupied houses by GESU Housing, Omaha Habitat for Humanity and the City of Omaha, and the City will provide second-mortgage deferred payment loans to qualified homebuyers. The City of Omaha will provide HOME Program matching funds and will convey land to the developments at no cost.

Other Actions

Meeting Under-Served Needs

Programs administered by the City of Omaha will assist households with incomes below the poverty line most effectively by providing affordable housing opportunities that are coordinated with support services for individuals and families and with community and economic development efforts in low income areas.

The Action Plan shows that during Fiscal-Year 2009 newly constructed and renovated multi-family and single-family housing will be made available for low-income occupancy through a variety of City-sponsored housing programs. In addition, disabled renters and homeowners will receive assistance to make their homes more accessible.

First-time homebuyers will receive low interest second mortgage financing and existing homeowners will receive financial assistance for rehabilitation and barrier removal projects. Other homeowners will receive emergency repairs and other smaller fix-up projects through grants. Program participants with financial difficulties will receive counseling services.

Approximately 8,282 overnight services will be provided to homeless individuals and families through the City's Emergency Shelter Grant program.

It is estimated that over 60 percent of the households to be assisted during year 2008 will have incomes below the poverty line. The provision of affordable housing, together with the provision of supportive services, will help alleviate part of the financial stress these households were under prior to receiving assistance. The provision of housing, in and of itself, will not directly reduce the number of persons living below the poverty line. The provision of supportive services as well as economic opportunities will, to some degree, bring persons and families out of poverty. It is difficult, at best, to estimate actual numbers of households that will be affected in this manner.

Maintaining Affordable Housing

The Consolidated Plan indicates the relative priorities for assistance among 1) different categories of extremely low, very low and low-income households with needs for housing assistance, and 2) the activities appropriate for meeting the identified needs.

The principal features for achieving the objectives of this strategy include:

- Increasing the supply of standard, affordable rental housing through the rehabilitation of existing housing and the construction of new units;
- Promoting home ownership opportunities through the acquisition and rehabilitation of housing, the construction of new single-family homes, and the provision of below market rate mortgage financing;
- Preserving existing home ownership through the renovation of owner-occupied single-family homes;
- Providing rental assistance to alleviate rental cost burden experienced by very low and low-income households;
- Providing affordable housing opportunities designed to meet the needs of the elderly, people with disabilities, large families, and other special needs groups;
- Ensuring, at a minimum, a one-for-one replacement of housing units lost through demolition;
- Addressing the needs of homeless individuals and homeless families through the provision of services and assistance to shelter operators;
- Providing for increased housing choice and opportunity both within and outside of areas of minority and low-income concentration;
- Creating economic development activities to help people achieve economic self-sufficiency;
- Providing opportunities for nonprofit community organizations to develop and execute projects which benefit lower-income residents;
- Reducing lead-based paint hazards; and,

- Building increased capacity within the housing delivery system to make the institutional structure more responsive to the needs of low- and moderate-income persons.

Removing Barriers to Affordable Housing

Public policies such as land use controls, zoning ordinances, housing and building codes, permits, fees, and tax policies affect housing affordability. The City will work with County, State, Federal and other local authorities to encourage a regulatory climate that minimizes negative impact on housing affordability while, at the same time, maintaining needed health, safety, environmental, and City Master Plan protections.

The City of Omaha's Master Plan guides future investment in housing and development of land within the City's jurisdiction and in surrounding suburban areas. The Master Plan has established a policy that guides growth and encourages redevelopment of deteriorating central city areas. The City will use its regulatory authority in combination with development incentives to insure that the basic development pattern set out by the Master Plan is implemented in all areas of the city.

The City will continue to create affordable housing opportunities, both rental and home ownership, through its Consolidated Plan strategy of rehabilitation and new construction of housing, provision of home ownership programs such as the Omaha 100 first-time homebuyer and lease-purchase programs, and the promotion of projects that address the needs of other low income households including households having persons with physical and mental disabilities.

The City also will continue to upgrade the services of the Planning Department, particularly the Permits and Inspections Division and Code and Condemnation Division, to provide more efficient and expedient service to the public.

There are no planned changes or major public policy actions to be undertaken in land use controls, building and housing codes, permits and fees, which might affect the affordability of housing in the city.

Evaluating and Reducing Lead-Based Paint Hazards

The following strategies for evaluating and reducing lead-based paint hazards have the goal of preventing lead poisoning from lead-based paint in housing as well as responding to situations of lead paint hazards causing lead poisoning.

1. Assist property owners to control lead-based paint hazards in Omaha homes through a Lead-Based Paint Hazard Control program with priority given to controlling hazards in homes occupied by children under six and especially children with elevated blood lead levels.

- Manage a Lead-Based Paint Hazard Control program utilizing Target Area Special Needs funds and other funds that may be available for Lead-Based Paint Hazard Control: enroll property owners, inspect properties and prepare risk assessments, prepare work write-up, bid projects, monitor the construction work and conduct clearance tests. Douglas County Health Department will prepare risk assessments for dwelling units when a child has been identified with an elevated blood lead level.
 - Submit an application in 2010 to the HUD Office of Lead Hazard Control and Healthy Homes for additional funding for lead-based Paint Hazard and Control. An application submitted in 2007 for \$2,000,000 was awarded to the City of Omaha. The goal for this grant is to control lead-based paint hazards in 132 housing units. The program will be administered in coordination with the Douglas County Health Department, U. S. Environmental Protection Agency, Lead Safe Omaha Coalition and other concerned organizations. This grant will conclude in October 2010.
2. Continue the cooperation among the Omaha Planning Department, the Douglas County Health Department, the U. S. Environmental Protection Agency and community-based organizations.
- Continue the cooperation with the Douglas County Health Department in identifying severe lead hazard situations causing lead poisoning of occupants.
 - Cooperate with the U. S. Environmental Protection Agency in order to coordinate lead-based paint housing activities with the EPA Super Fund activities to the fullest extent feasible.
 - Collaborate with the Douglas County Health Department and other organizations to share information for planning and resource development to address the problem of lead-based paint in Omaha housing.
 - Cooperate with the Douglas County Health Department, the Lead Safe Omaha Coalition and other community organizations to expand outreach for the Lead-based Paint Hazard Control program.
3. Evaluate and control lead hazards as part of the City's housing rehabilitation programs.
- All housing rehabilitation activities accomplished with federal funds administered by the City of Omaha are in compliance with the HUD Requirements for Notification, Evaluation and Reduction of lead-based paint Hazards in Federally Owned Residential Property and Housing receiving Federal Assistance.
 - The Omaha Planning Department will provide monitoring and technical assistance to subrecipient agencies that conduct rehabilitation activities to increase their capacity for lead safe work and insure compliance with HUD requirements.
 - Collaborate with the Douglas County Health Department to enforce the lead paint nuisance ordinance as a tool for prevention of lead-based paint poisoning.

4. Provide public information and education to communicate the extent of the lead problem, to educate the public about measures to reduce risk and protect health and to increase the capacity for lead safe work.
 - Collaborate with the Douglas County Health Department, the Lead Safe Omaha Coalition and other organizations for public education regarding lead hazards and general prevention strategies;
 - Provide information to contractors about available contractor training and certification and worker protection.
 - Begin to explore healthy homes objectives through collaboration with the University of Nebraska-Lincoln Extension Omaha Healthy Kids Alliance, Douglas County Health Department and other community organizations to organize a Healthy Homes Summit in March of 2010.

Reducing Poverty

The City of Omaha supports and coordinates a range of programs that contribute to the goal of assisting households with incomes below the poverty line to overcome poverty. Causes and conditions of poverty are a composite of factors encompassing social and economic background, limited education, location in a depressed area or area of high unemployment or underemployment, physical or other special hardships including poor health, and inability to compete effectively in the market place because of prevailing or past restrictive practices.

The City's goals in reducing the number of households with incomes below the poverty level are to 1) increase the number of affordable housing units; 2) to provide wide ranging supportive services designed to assist individuals and families to remain in their homes through nonprofit organizations; 3) to expand the economic mix of residents within low income areas and increase affordable housing opportunities outside of low income areas; and 4) to provide training, educational and employment opportunities for low income people.

The following anti-poverty strategies characterize City of Omaha programs and policies that assist households in overcoming poverty.

1. Administer and support housing programs including homeowner and rental rehabilitation, new construction, rental assistance, new homebuyer assistance and relocation assistance which:
 - Increase quality housing opportunities for low income households;
 - Provide training and counseling to assist people in remaining in their homes; and,
 - Provide counseling and referral to assist individuals and families to meet other needs.

2. Support improvements in public facilities which house services such as health care, employment services, child care, services for persons with disabilities, history and cultural activities, youth clubs, recreation and community centers.
3. Support activities that expand the economic mix of residents within low-income areas and activities that increase affordable housing opportunities outside of low-income areas.
4. Build financial strength in low-income neighborhoods and create jobs for low-income people with the following emphases:
 - Promote small business development and expansion;
 - Improve the commercial building stock of neighborhood business districts;
 - Renovate and/or construct streetscape and other public improvements in neighborhood business districts;
 - Support business park development in North Omaha and South Omaha;
 - Support efforts to create incentives for private investment in low-income areas; and,
 - Provide job training and human resources development.

Programs and activities that will address the needs of poverty-level households include:

1. Affordable housing programs with supportive services

The City of Omaha assists households with incomes below the poverty line by providing housing rehabilitation opportunities ranging from emergency repair to substantial rehabilitation in targeted low-income neighborhoods. Financing methods are applied according to income level including grants for very low-income households, deferred payment loans and no interest repayable loans.

As a matter of policy, City housing staff works closely with other agencies to help applicants receive assistance with other needs. Referrals may be for housing related needs such as credit counseling and clearing up title problems on their property or for non-housing related needs, such as income assistance and health services.

City relocation staff provides counseling and referral in conjunction with relocation assistance to displaced households. Supportive services are often needed to stabilize a household before they can successfully relocate to new housing. Services may be as varied as arranging food and energy assistance or helping with job placement. With budget and home ownership counseling, a former renter household may choose to apply relocation funds as down payment on a new home. New home ownership is an opportunity to obtain assets that can help the household move out of poverty.

In addition to services provided by City staff, the City contracts with Family Housing Advisory Services (FHAS) for support services to participants in City-sponsored housing programs. FHAS programs include rental and buyer education, home management counseling, property care and maintenance counseling, money management and budgeting, negotiation for loan reinstatement plans and foreclosure prevention counseling. Another FHAS service important to low-income families is landlord/tenant mediation provided to families at risk of homelessness.

The Omaha Housing Authority (OHA) operates extensive supportive services and programs designed to help residents improve their lives. The Omaha Housing Authority operates centers that offer health care and childcare along with intake services for a full range of social services. OHA also sponsors successful youth sports clubs. These programs are designed to provide low-income residents with educational and vocational opportunities. The Family Self-Sufficiency program offers remedial Adult Basic Education, advocate assistance for secondary and post-secondary education, discounted tickets for transportation, life-skills training and substance abuse treatment, job training and job placement counseling. Participants in the Family Self-Sufficiency program may become eligible for home ownership counseling and eventual home ownership in OHA scattered site housing.

Omaha shelter and service providers are increasing the emphasis on follow-up case management services for clients who have left the shelters. Transitional housing programs can provide extensive intervention. Clients who live independently can be assisted through a coordinated network of case management and service providers.

2. Public facilities improvements.

Affordable housing activities are complemented by public facility improvements that provide various forms of assistance to people whose incomes are below the poverty level. The City of Omaha provides funding support for improvements or construction of public facilities which house services such as homeless day shelters.

This Consolidated Plan and future Annual Action Plans continue the improvements to the streetscape along North 24th Street and along South 24th Street. These improvements are to neighborhood business districts within Omaha Neighborhood Revitalization Strategy Areas and principally benefit the surrounding low- and moderate-income neighborhoods. The City of Omaha is continuing its park renovation program funded with local general funds and Federal assistance to upgrade older facilities that are largely located in lower income neighborhoods. The City continues its citywide residential street rehabilitation program funded with general tax receipts that disproportionately repair streets in lower income neighborhoods. The City's sewer separation program funded by citywide sewer fees is improving sewer facilities in older, largely lower income neighborhoods.

3. Activities that expand the economic mix of residents.

In an effort to expand the economic mix of residents within low-income areas and to demonstrate to the private sector the viability of the housing market in inner-city neighborhoods, the City is taking the lead in affordable housing construction in older neighborhoods. City support for

housing development includes development site acquisition; relocation of displaced households and businesses; demolition; site preparation and public improvements; and partial construction financing. Deferred payment second mortgage loans to homebuyers significantly reduce the buyers' monthly payments and create home ownership opportunities at a lower income level.

The City's leadership in this area also includes administrative support for Omaha 100, Inc., and a nonprofit community development intermediary with a loan pool based on the partnership of eleven local lenders. In addition to providing below market rate mortgage financing to low income households, Omaha 100 provides technical assistance to build the capacity of community development organizations and builds public/private partnerships to access capital for housing development.

The OHA scattered-site-housing program is one that has increased affordable housing opportunities outside of low-income areas. By incorporating scattered single-family housing into its public housing inventory, the OHA is providing affordable housing opportunities for low-income households in middle and higher-income neighborhoods.

4. Job training.

The federal Workforce Investment Act creates a workforce development system that is customer focused, to help job seekers access the tools they need to manage their careers through information and high quality services and to help business an industry find skilled workers. Greater Omaha Workforce Development, a division of the Mayor's office, administers the program. The Greater Omaha Workforce Investment Board (WIB), appointed by the Mayor is composed of fifty-two members who represent business, education, labor organizations; community based organizations, economic development agencies and other organizations and agencies.

The structure of the Workforce Investment Act has created streamlined services in a One-Stop environment with technology that empowers job seekers from Omaha as well as Douglas, Sarpy and Washington counties. The main location for the comprehensive One-Stop Center is at the Blue Lion Centre at 2421-23 North 24th Street within the North Omaha Neighborhood Revitalization Strategy Ares and in an affiliated site located at 2411 "O" Street within the South Omaha NRSA. The One Stop Center has 19 mandated partners physically co-located in the facility. The One Stop Center utilizes a single point of entry through the Nebraska Workforce Access System for common intake, case management and tracking. Core services are information and resources available to everyone free of charge. Intensive services include assessments of skill levels and service needs of adults and dislocated workers, counseling, case management, and training services. Workforce Investment includes customer service features for the Employer as well. Integrated services will be provided to all employers at their request at a single point of contact, or other method, to support economic/workforce development efforts.

Comprehensive services to eligible youth include preparation for post-secondary education opportunities, linkages between academic and occupational learning, preparation for unsubsidized employment opportunities, effective linkages with employers, alternative

secondary school services, summer employment opportunities, paid and unpaid work experience, occupational skill training, leadership development opportunities, supportive services, and follow-up services. The RFP procurement process is utilized for identifying youth service providers for services not available within the One-Stop Center.

The Greater Omaha Tri-County Workforce Investment Board has identified performance measures to assist in the attainment of local performance goals. All providers will be accountable for completion rates, job placement, and wage at time of placement. The WIB is committed to the continuous improvement of all providers of services to ensure that the service providers are meeting the needs of job seekers and employers.

5. Economic development.

Small business development is a key strategy used to increase job opportunities in low-income areas in Omaha. During the year 2008, the City of Omaha will support business assistance programs that will create small business development opportunities. Low-income AFDC recipients are one target group for the City-sponsored Micro-enterprise program for emerging entrepreneurs. The program provides micro-enterprise training and small, private loans for business start-up. The Omaha Small Business Network offers entrepreneurial training programs and business incubator services to assist other small businesses start and expand.

City participation in improving the commercial building stock of neighborhood business districts, developing new inner-city commercial centers and public improvements to the streetscape supports the goals of small business development and targeted neighborhood housing development. The resulting improved access to nearby jobs and to goods and services will help reduce poverty. The City is supporting the North 24th Street and the South 24th Street business districts with streetscape and other public improvements. Both projects are located within NRSAs.

The City is developing the North Omaha Business Park, Stockyards Business Park and Skinner-Wilson Business Park. These projects will provide accessible employment opportunities for residents of the North Omaha and South Omaha Neighborhood Revitalization Strategy Areas.

Developing the Institutional Structure

The institutional structure within the City of Omaha that will deliver and manage the affordable and supportive housing programs includes elements from the public and private sectors. The Housing and Community Development Division of the Planning Department will play the lead role in administering the housing strategy. The Division is responsible for implementing Omaha's community development programs and administers property maintenance code and zoning code enforcement activities. The Mayor and City Council must approve the Division's plans and programs prior to implementation. The support of past and present Mayors and members of the City Council has been a critical factor in Omaha's success in meeting the City's housing needs.

Funding from the Community Development Block Grant Entitlement Grant Program is the foundation for the diverse programs that assist low- and moderate-income Omaha residents with housing needs. The City of Omaha will administer its Community Development Block Grant housing development programs identified in the Action Plan. In addition, the HOME Investment Partnerships Program and Emergency Shelter Grant Program are administered by the City of Omaha.

The Omaha Housing Authority will be responsible for Public Housing and Section 8 Assistance Programs and activities, including operation of the City's HOME Rental Assistance Program.

Nonprofit organizations are an important component of the City of Omaha's housing strategy and have taken a leadership role in developing innovative projects to assist low- and moderate-income persons. Holy Name Housing Corporation, New Community Development Corporation, and GESU Housing, Inc. develop housing that is well constructed and architecturally compatible with surrounding housing. Holy Name Housing Corporation will construct and rehabilitate single-family homes in low- and moderate-income neighborhoods and North Omaha and South Omaha, respectively. New Community Development Corporation and GESU Housing, Inc. constructs new housing in North Omaha. Omaha Habitat for Humanity will construct new houses on land provided by the City in the 33rd and Spaulding Redevelopment Area in the North Omaha NRSA.

Another nonprofit entity, Omaha 100, Inc., is a partnership among neighborhood residents, City and State governments, and the private sector. With the assistance of the financial and corporate communities, Omaha 100 creates new home ownership opportunities for Omaha's low- and moderate-income families and provides financial support to nonprofit affordable housing developers.

Family Housing Advisory Services (FHAS) is a nonprofit counseling agency that provides comprehensive financial counseling to families in economic crisis, mortgage default counseling to assist families threatened with foreclosure, and rental housing counseling to help families locate safe, decent and affordable accommodations. FHAS provides counseling services for clients of City-sponsored affordable housing and homeless housing initiatives. The agency also administers a client tracking, client advocacy and case management system for the Omaha Area Continuum of Care for the Homeless.

The Salvation Army, Community Alliance, Inc., Williams Prepared Place and the Stephen Center continue their transitional and assisted housing programs in partnership with the City during program year.

A commitment to community betterment on the part of many local lenders results in support for programs aimed at improving housing conditions for low- and moderate-income persons in Omaha. The cooperation of financial institutions enables the Housing and Community Development Division to utilize their expertise in underwriting and servicing of loans.

Private builders and developers also play a major role in the production of affordable housing in the city. Several private builders and developers have formed cooperative partnerships with the

City and private nonprofit organizations in the construction and rehabilitation of housing. Private builders and developers participating in City-sponsored housing development programs have a thorough understanding of required development and construction standards and experience in working under a myriad of federal regulations.

Enhancing Coordination among Public and Private Agencies

The City of Omaha is committed to working with organizations to provide decent and affordable housing for all citizens. In some cases, providing suitable housing only addresses part of the client's needs. An individual/family may need financial counseling in order to budget their income, meet their obligations, and remain in the home. Other types of counseling as well as supportive services may be necessary to assist the client in improving their living skills. Physical or mental health problems may make it difficult for persons to maintain their independence or a reasonable quality of living.

Fully aware that coordination with a wide variety of service providers, both public and private, improves the effectiveness of housing programs, the City is continuing its joint activities with many community organizations. Primary to these activities is the consultation and cooperation solicited by the City in its development of this document. The City attempts to leverage its resources, augment existing programs, and develop new programs by working with other organizations to address priorities and implement strategies outlined in The Consolidated Plan.

The City currently operates a rental assistance program with supportive services with the Omaha Housing Authority, works with a the League of Human Dignity to provide barrier removal services for persons with disabilities and operates a lead-based paint hazard removal program with Douglas County Health Department and community and educational organizations. Similar cooperative activities are anticipated for the future.

In addition to major joint activities, the City works with the Omaha Housing Authority, private housing developers/owners, physical and mental health care providers, and a full range of social service agencies in referring individual clients to the appropriate resources as the need arises. This occurs most often through the City's continuum of care strategy and as a result of client needs identified during the relocation process.

The City will continue its present coordination among between individuals, organizations, and governmental entities to maximize services to all citizens, complement existing programs/services, and leverage resources.

In addition to ongoing efforts, the City will focus on the following three strategies:

1. Broaden the opportunities for communication between the public and private sectors in the areas of housing development, financing, and service delivery;
- 2. Work with emergency shelter providers and homeless service providers to continue a comprehensive service approach to homelessness, reduce the duplication of services and**

continue the development and implementation of a 10-year plan to work toward the elimination of chronic homelessness; and,

3. Meet with a wide range of service and housing providers on a regular basis to share information, coordinate activities, develop programs, and resolve problems.

Public Housing

The Omaha Housing Authority (OHA) is an agency whose 5-member board of directors is appointed by the Mayor, confirmed by the Omaha City Counsel and is responsible for the City's Public Housing Programs. The OHA currently administers more than 2,500 public housing units of which 1,406 are located in eleven high-rise towers originally built for the elderly, and 713 dwelling units of family housing that are situated in three older (1940-1950 vintage) public housing family developments, and 381 dwelling units that are a mix of single-family and duplex scattered site housing.

1. Public Housing Replacement Units

In addition to the 2,500 public housing units, the OHA is completing the delivery of 412 replacement housing units under a court ordered settlement (Hawkins') agreement. Many of these units are being acquired and built through the assistance of the OHA's developer affiliate Housing in Omaha, Inc. (HIO).

The acquisition of General Partner interests in five existing Low Income Housing Tax Credit (LIHTC) projects and utilization of the LIHTC programs to renovate other property acquisitions and to build new construction enabled OHA to place under contract all of the units required to fulfill the Hawkins Replacement Housing Agreement by the October 31, 2005 deadline and to deliver those units within the allocated budget.

The housing authority has prepared a new 5-year (2007 – 2011) and annual plan (2007) based on the recent physical needs assessments, REAC Inspections and input from the Central Advisory Committee (CAC – resident advisory board) and Community Leaders. The plan focuses on improving the overall performance of the agency through demolition and disposition of obsolete housing stock, consolidation of administrative operations, continuance of vacancy reduction strategies, complying with all fire and life safety systems requirements, improving security on an agency-wide basis and development of new affordable housing opportunities.

Revitalization

OHA is initiating the sale of two non-public housing properties consisting of 166 units and an off-site community building to reduce debt and streamline operations. OHA proposes to consolidate its administrative operations into the Gateway Center, a 56,000 square foot two story facility at 4401 North 21st Street. This consolidation will allow for the disposition of the applications and Section 8 administrative facility currently located at 3005 Emmett Street as well as the current Central Office building at 540 South 27th Street.

The OHA Board of Commissioners has approved staff to make application for disposition of 14 scattered site public housing units that have been determined to no longer be viable contributing units. These units are all located in North Omaha within close proximity to several of the new Hawkins' units that are becoming available for occupancy.

OHA proposes to incrementally disposition up to 270 of the least viable units of its scattered site inventory on an annual basis over the next five years and to utilize the proceeds to leverage development of new affordable and mixed income properties through its developer affiliate Housing in Omaha, (HIO) Inc.

The OHA Board has also approved staff to prepare applications for the demolition of the Pleasant View Development which was built in 1952-53.

- The costs associated with bringing the existing development into compliance with current standards are prohibitively expensive.
- The location of the development is no longer conducive to residential use and is plagued with crime.
- The land on which the development was built is sufficiently valuable and should be revitalized with mixed-use development to include commercial / retail and mixed income housing.
- Demolishing the development will allow the development site to be renewed and revitalized through the development of commercial / retail and new construction of mixed income housing. The first phase of development would utilize the housing authority's Replacement Housing Factor (RHF) funds which the agency has been accruing since 2003 to construct 24 cottage style one and two bedroom units for elderly and disabled on the Pleasant View site in close proximity to the Drew Clinic.

2. Public Housing Capital Improvements

The Capital Fund Program (CFP) will be utilized to make capital investments in viable public housing developments and to address code compliance and HUD regulatory deficiencies identified through management and physical needs assessments and HUD REAC Inspections.

The CFP can be utilized to leverage OHA Revitalization Plans for Pleasant View and Development of New Mixed Income Housing to further the OHA Mission of providing quality, affordable, safe and sanitary housing for eligible families and other eligible persons. To provide housing opportunities, free from discrimination, and promote self-sufficiency and economic independence for residents.

Specific work items are identified in the Annual Statement for 2008 and the Five Year Action Plan (2007 – 2011) available upon request from the Omaha Housing Authority.

3. Public Housing Choice Voucher (Section 8) Program

The Omaha Housing Authority has 4,065 Housing Choice Voucher (HCV) and 157 Mod Rehab Certificates allocated. When the OHA opened the Housing Choice Voucher waiting list, the self-imposed limit of 500 households was quickly achieved three times throughout the year of 2005. During the 2005-year 1500 applications were accepted and 689 families were housed under the HCV Program. The increased allocation of Housing Choice Vouchers was added from Mod-Rehab Certificates expiring during 2005 and two privately owned Section 8 subsidized housing projects that received Housing Choice Vouchers.

4. Public Housing Resident Initiatives

In implementation of its resident initiative strategies, the OHA will 1) continue to consult with public housing residents on a regular basis to plan capital and management needs of high-rise facilities and family developments, and continue to work with community and governmental leaders under the PHA Plan guidelines, 2) to establish a decentralized site-based management program for OHA Public Housing properties that will increase responsiveness to resident needs, improve security, and increase quality property management, 3) conduct open meetings with residents in consultation on the OHA Capital Funds Grant, its revisions, and annual performance reports, and 4) work to increase participation by public housing residents and City of Omaha Neighborhoods when PHA housing is developed to strengthen PHA housing in Omaha.

The OHA will continue to create homeownership opportunities for public housing residents through the sale of single-family housing on scattered sites. The OHA Homeownership Plan describes how families can become eligible. In 2003, a new plan was implemented to increase opportunities for residents to purchase homes, including the new Section 8 Homeownership Plan. The OHA will provide financial planning and homeownership skills training and assistance to residents and will work with the Omaha 100 and HUD to assist residents in securing first and second mortgages for the purchase of OHA homes.

5. Public Housing Security Program

The OHA Public Safety & Compliance Departments mission is to assist residents in developing a safe and peaceful living environment. The goal of the program is to increase the perception of safety and to assist in the reduction of drug sales, gang and gun violence.

The OHA Security Office is a state of art information center headquartered at Jackson Tower. The department is run by the Senior Director of Public Safety & Compliance who has a law enforcement background including community policing and gang/drug experience.

Equipment used includes digital surveillance and recording systems at each Tower location, proximity card access control, two-way radios, base radios, cell phones and digital police scanners. Officers patrol OHA development sites in marked cruisers and seasonal bike patrols. Officer assignments and work schedules are varied from day-to-day to eliminate predictability.

The OHA Public Safety & Compliance Department is “service oriented” and applies multi-faceted problem solving techniques in addressing resident issues and concerns regarding safety and security.

6. Public Housing Accomplishments

The housing authority received HUD approval of the development proposals that were necessary to provide enough public housing units to complete the Replacement Housing Plan under the Hawkins' Settlement Agreement. OHA was required to replace 409 public housing units under the Settlement Agreement and received HUD approval for a total of 412 units. All of the Replacement Housing Development Projects are either completed and under OHA Management or are nearing completion and are in process of being turned over to Management for lease up.

The Omaha Planning Department assisted OHA in the development of new PHA housing units where appropriate through land acquisition and completion of environmental reviews. OHA and the Department will continue to work cooperatively in redeveloping target neighborhoods to meet affordable housing needs of the Community.

Completion of all Development Programs is scheduled to conclude in October 2007.

Low-Income Housing Tax Credits

Community Development Block Grant and Home Investment Partnerships Program funds are leveraged with equity generated by the sale of Low Income Housing Tax Credits. The City of Omaha strongly encourages and generally supports developers' use of Low Income Housing Tax Credits obtained through various offerings of the Nebraska Investment Finance Authority. Absent extenuating circumstances, the City favorably considers projects that foster a mix of incomes among residents and conform to the following rates of low- and moderate-income occupancy:

<u>Type of Housing</u>	<u>Percent Median Income</u>	<u>Percent Occupancy</u>
Senior Housing	50% MFI	60%
Family Developments	50% MFI	20%
Family Developments	60% MFI	40%

Historic Preservation

The City of Omaha has determined that implementation of its community development program, including Community Development Block Grant, HOME Investment Partnership and Emergency Shelter Grant Programs funded by the U. S. Department of Housing and Urban Development, will have an effect upon properties included in or eligible for listing on the National Register of Historic Places. Pursuant to Section 106 of the National Historic Preservation Act, the City will implement its program in conformance with 36 CFR Part 800, "Protection of Historic and Cultural Properties".

In implementation of Section 106 of the National Historic Preservation Act, the City has entered into a “Programmatic Agreement” between the City of Omaha, the Advisory Council of Historic Preservation (Council), and the Nebraska State Historic Preservation Officer (SHPO) regarding historic properties affected by use of Federal funds for rehabilitation of structures. At a minimum, terms of the “Programmatic Agreement” stipulate 1) the rehabilitation programs and types of projects not requiring review by the SHPO or the Council, 2) the process for identification of historic properties that may be affected by the use of Federal funds, 3) the process for consultation and review of properties by the SHPO and Council, 4) the process for recommendation of properties regarding National Register eligibility pursuant to 36 CFR 60.4, and 5) the process for assessing the effects on a property which is listed on or determined eligible for inclusion in the National Register.

All projects proposed to be supported financially by the City of Omaha’s community development program will be reviewed in a manner consistent with the requirements contained in 36 CFR Part 800 and the procedures outlined in the document entitled “Nebraska State Historic Preservation Office Guidelines for Complying with Section 106 of the 1966 National Historic Preservation Act”.

The following community development activities have been determined to have no effect on historic properties and their implementation will not require review under 36 CFR Part 800 unless the proposed rehabilitation involves the repair or alteration of existing architectural features (e.g. siding, windows, porches, doorways and woodwork). However, their exclusion does not preclude the City from its responsibilities for the identification of historic properties as described in 36 CFR 800.4.

1. Buildings that are less than 45 years old.
2. Handyman Program - Removal of architectural barriers and minor repairs for elderly residents.
3. Emergency Repair Program - Critical repairs (e.g. electrical service, furnace replacement, water service, roof and foundation repairs) for very low-income homeowners.
4. Barrier Removal Program - Removal of architectural barriers for disable renters.
5. Disaster Recovery Program - Critical repairs (e.g. roof and foundation repair/replacement) for low-income homeowners.

Resale/Recapture Provisions for the HOME Program City of Omaha

The Home Investment Partnerships Program requires that the City of Omaha establish resale/recapture provisions to ensure long-term affordability of homeownership housing assisted with HOME funds. These provisions apply to the City’s HOME-funded homebuyer program and do not apply to other HOME-funded projects.

Recapture Provisions

Beginning after project completion, the HOME-assisted housing for the initial homebuyer shall meet the affordability requirements for not less than the applicable period specified in the following table:

<u>Amount of Homeownership Assistance Per-Unit</u>	<u>Minimum Period of Affordability in Years</u>
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

If the housing does not continue to be the principal residence of the family for the duration of the five, ten or fifteen year affordability period, or if the housing is sold during the affordability period, the City of Omaha will recapture only the amount available from the net proceeds from the sale of the HOME-assisted house.

For HOME-assisted housing projects, except for the Bridge 21 Project, the principal amount of the mortgage/deed of trust will depreciate at the annual rate of 5% over a ten-year period.

Bridge 21 Projects shall be repayable loans with a zero percent (0%) interest rate normally amortized over a 30 year/360 month period. The balance of the HOME assistance available from the net proceeds of the sale of the HOME-assisted house will be recaptured if the housing is sold or no longer remains the principal residence of the household.

Resale Provisions Within the Area of Presumed Affordability

The City of Omaha has completed a market analysis that documents that homes within a portion of North Omaha have modest values and are affordable to low-income homebuyers using conventional financing. This market analysis documents that homes within the Area of Presumed Affordability are affordable and that any sale within this area will be affordable and that market forces will ensure continued affordability of HOME-assisted properties. The U.S. Department of Housing and Urban Development has concurred with the results of the market analysis.

The City may select the HOME resale option for a project within the Area of Presumed Affordability before HOME Program assistance is provided to the initial homebuyer. Upon the selection of the resale option the City will not impose resale/recapture restrictions on HOME-assisted, homeownership activities for the subsequent homebuyer. The Area of Presumed Affordability is the following Census Tracts:

**Census Tracts in Which
Housing Is Presumed
to be Affordable**

<u>Tract</u>	<u>Tract</u>	<u>Tract</u>
2.00	52.00	60.00
3.00	53.00	61.01
4.00	54.00	61.02
6.00	55.00	62.02
7.00	57.00	63.01
8.00	58.00	63.02
11.00	59.01	63.03
12.00	59.02	

If the City does not select the resale option for projects within the Area of Presumed Affordability before HOME Program assistance is provided to the initial homebuyer, the Recapture Requirements described above shall be used. This resale provision applies only to the affordability requirements of the project and does not nullify any terms of the mortgage/deed of trust securing the HOME-funded assistance.

**Resale/Recapture Provisions for the HOME Program
City of Council Bluffs**

To ensure long-term affordability of homeownership housing assisted with HOME Program funds, the City of Council Bluffs has established a resale/recapture policy. Beginning after project completion, the HOME assisted housing shall meet the affordability requirements for not less than the applicable period specified in the following table:

<u>Amount of Homeownership Assistance Per-Unit</u>	<u>Minimum Period of Affordability in Years</u>
\$10,000 - \$15,000	10 Years

Infill Program & Katelman Project: For HOME assisted new construction activities on projects, with down payment assistance of \$10,000; the principal amount of the mortgage will depreciate 10 percent per year (\$1,000). For HOME assisted new construction activities on projects, with down payment assistance of \$15,000, the principal amount of the mortgage will depreciate 40 percent during the first year (\$6,000) and 6.67 percent each year thereafter (\$1,000). During the affordability period for both levels of assistance, the remaining balance of the HOME assistance will be recaptured if the housing is sold or no longer remains the principal residence of the household. At the end of the ten-year affordability period, the HOME assistance provided will be completely forgiven.

Under the City of Council Bluffs' HOME program, assistance will not exceed \$15,000. For newly constructed housing, after the initial ten years, the principal amount of the mortgage will depreciate 50 percent. The balance of the HOME assistance will be recaptured if the housing

is sold or no longer remains the principal residence of the household. At the homeowner's option, the remaining principal balance may be repaid anytime thereafter.

HOME Tenant-Based Rental Assistance

The City of Omaha will provide tenant-based rental assistance to low-income households through the Omaha Housing Authority. The Tenant-Based Rental Assistance Program gives preference to homeless persons graduating from transitional housing programs, households at immediate risk of becoming homeless and persons with disabilities. All of the assistance is limited to households with incomes below 80 percent of the area Median Family Income (MFI) and 90 percent of the program assistance is targeted to those below 60 percent of the area MFI.

An analysis of data and the results of public participation meetings demonstrated a great need for a Tenant-Based Rental Assistance Program. Very-low income renter households, households with incomes 50 percent or less the area Median Family Income, experience a severe cost burden, or pay more than one-half their income for housing nearly 40 percent of the time. Extremely low-income, households with 30 percent of the area MFI, experience a severe cost burden over half of the time. People with disabilities receiving Supplemental Security Income, which is often the only source of income, must spend more than 90 percent of their income to afford an efficiency apartment in the Omaha housing market. Through the Omaha Area Continuum of Care, an unfilled need was identified for assistance to homeless persons who have successfully completed transitional housing and for assistance to prevent households from becoming homeless.

Affirmative Marketing

In furtherance of the City of Omaha's commitment to non-discrimination and equal opportunity in housing, the City of Omaha establishes procedures to affirmatively market units constructed or rehabilitated under any City-assisted program or project. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 and Executive Order 11063. It is the affirmative marketing goal of the City of Omaha to assure that individuals who normally might not apply for vacant rehabilitated or constructed units because of their race or ethnicity:

- know about the vacancies
- feel welcome to apply
- have the opportunity to rent or purchase the units

This policy will be carried out through the following procedures:

1. Informing the public, potential tenants and owners about Federal fair housing laws and affirmative marketing policies
 - The City of Omaha will inform the public, potential tenants, purchasers and owners about its affirmative marketing policy, Title VIII and Executive Order 11063.
 - The City will place public notices in the Omaha World Herald and the North Omaha Star to inform owners of the program.

- City representatives will meet with property owners and assist them in preparing program applications as requested and necessary.
- Owners selected for a rehabilitation program shall notify in-place tenants in writing of their involvement in the program and provide them with the following options:
 1. Remain in the present unit during rehabilitation.
 2. Move temporarily to another unit within the project while his/her unit is being rehabilitated.
 3. Permanently relocate or voluntarily abandon the unit during the rehabilitation.
- Owners shall post the HUD Equal Housing Opportunity Logo in the project building and display the Fair Housing Poster in their rental office.
- Owners shall use media accessible to minorities when advertising the availability of units.
- Owners shall use the Equal Housing Opportunity logo, slogan or statement in all advertising.
- Owners shall maintain a non-discriminatory hiring policy.
- Owners shall adopt a fair housing policy.

2. Informing low- and moderate-income persons about available units

Property Owners having vacant units may call the Omaha Housing Authority (OHA) at 444-6900 and place units on OHA's "Available Unit" list. This list is distributed to families who have received Certificates of Family Participation and are looking for units to rent. The listing will remain on the "Available" list for 35 calendar days, then be removed. If still vacant, the property may be relisted.

If the property is not listed with OHA when rehabilitated or constructed units are available for initial occupancy, the owner shall inform the following outreach agencies and/or other agencies of this fact in writing and submit a copy of the letters to the City of Omaha, Planning Department, Housing and Community Development Division, Loan Section, 1819 Farnam Street, Room 1111, Omaha, Nebraska, 68183.

Chicano Awareness, Inc.
4821 South 24th Street
Omaha, NE 68107

Urban League of Nebraska
3022 North 24th Street
Omaha, NE 68111

Family Housing Advisory Services

Community Alliance

2416 Lake Street
Omaha, NE 68111

4011 Leavenworth Street
Omaha, NE 68105

Eastern Nebraska Human Services
900 South 74th Plaza, Suite 200
Omaha, NE 68114

Heartland Family Service
2101 South 42nd Street
Omaha, NE 68105

Eastern Nebraska Community Action Partnership
2406 Fowler Avenue
Omaha, NE 68111

Heartland Family Service
6720 North 30th Street
Omaha, NE 68112

Eastern Nebraska Community Action Partnership
5211 South 31st Street
Omaha, NE 68111

Heartland Family Service
116 E. Mission Avenue
Bellevue, NE 68005

Nebraska Commission for the Deaf
1313 Farnam on the Mall
Omaha, NE 68102

Omaha Association for the Blind
1024 South 32nd Street
Omaha, NE 68105

Mayor's Commission for Citizens with Disabilities
1819 Farnam Street, Room 304
Omaha, NE 68183

Paralyzed Veterans of America
7612 Maple Street
Omaha, NE 68134

Holy Name Housing Corporation
3014 North 45th Street
Omaha, NE 68104

3. Record Keeping

The Owner shall keep records of the following:

- Local media advertisements of the vacant unit
- Contact dates with outreach agencies and Omaha Housing Authority
- Correspondence informing outreach agencies of vacancies
- Race and other demographic data of occupants and persons inquiring about availability of units
- Tenant Survey, utility allowance and income determination forms signed and dated by Owner
- Name and age of all household members
- Verified income for each household
- Copy of lease

4. Assessment of Actions

The Owner's affirmative marketing efforts will be assessed by the City to:

- determine whether Owners have affirmatively marketed vacant units to individuals who normally might not apply; and,
- determine whether a sufficient number of racial and ethnic families have applied for vacant units

The City will take corrective action if it is found that property owners are not carrying out established procedures of the City's Affirmative Marketing Policy and Monitoring Procedures.

Affirmative Marketing Policy Monitoring Procedures

1. Duties and Responsibilities of the Owner

- a) The Owner shall post the HUD Equal Housing Opportunity Logo in the project building and in the rental or sales office.
- b) The Owner shall submit to the City a copy of all letters notifying the outreach agencies of vacancies. Outreach agencies may include, but are not limited to, the agencies listed in Item 2, Page 2.
- c) The Owner shall submit to the City a copy of all advertisements placed in the local newspapers. All advertisements must include the Equal Housing Opportunity Logo, Slogan or Statement.
- d) The Owner shall submit to the City Demographics for Applicant form, attached as Exhibit 1, which includes the name, racial/ethnic characteristics, income and family size for each person responding to the advertisement.
- e) The Owner shall meet with each in-place tenants of the occupied vacant units and complete a Tenant Survey, utility allowance and income determination form. A copy of each form is attached and marked Exhibit 2.
- f) The Owner shall submit to the City the original Tenant Survey, utility allowance, income determination form (signed and dated by Owner) and a copy of the lease agreement and retain a copy for proper record keeping. Forms must be updated on lease anniversary date and submitted to the City.
- g) The Owner shall provide each in-place tenant in the project with a copy of the City of Omaha's written Tenant Assistance Policy (TAP) and shall advise said tenant(s) of the impact of the project on him or her. The Owner shall provide the TAP to the tenant immediately after submission of the Owner's application for participation in the City's program.

- h) After completion of the project, the Owner shall submit a Tenant Survey, utility allowance and income determination form (signed and dated by Owner) for each occupied unit and a copy of the lease agreement.
- i) Owner shall insure that the rents, including utilities and Median Family Income, are consistent with the terms and conditions in the approved Agreement between the Owner and the City of Omaha

2. Duties and Responsibilities of the City

- a) The City shall assess the affirmative marketing procedures to determine whether the Owner has affirmatively marketed the vacant units by monitoring the Owner's performance in carrying out the Duties and Responsibilities of the Owner as outlined in Section 1.
- b) The City shall assess the affirmative marketing efforts of the Owner to determine whether a sufficient number of racial and ethnic families have applied for vacant units. This determination will be made by reviewing the information provided on the Demographics Form for Applicant and Tenant Survey Form to determine the proportion of racial/gender participation versus overall participation.
- c) The City shall take the following corrective action if it is found that the Owner is not carrying out established procedures of affirmatively marketing units:
 - Notify the Owner in writing of any violations of the Owner's Duties and Responsibilities.
 - The Owner will be given thirty (30) days upon receipt of written notification to provide evidence of compliance. Upon the Owner's request, the City will provide technical assistance.
 - If the Owner fails to comply with the Affirmative Marketing Policy and Monitoring Procedures, the City may declare the loan/grant in default.

Minority/Women's Business Outreach

Minority and women business sectors play an important part in Omaha's overall plans for future growth, progress, and prosperity. It is vital to the City's economic condition and well being that minority and women businesses expand, thrive and prosper, generating economic stability and increased job opportunities. Towards the fulfillment and accomplishment of these important objectives, the City of Omaha remains committed to minority and women business development.

The City of Omaha's approach to minority/women business development is embedded in its policy of non-discrimination in the conduct of City business including the procurement of goods, materials and services, construction and community and economic development projects. The City recognizes its obligations to each segment of the various communities it serves. It is in

recognition of these responsibilities that the City established the City's Contract Compliance Ordinance.

The Ordinance commits the City to:

1. Require contractors and/or vendors to provide employment opportunities without regard to race, creed, color, sex religion, or national origin;
2. Monitor contractor and vendor equal opportunity performance; and
3. Increase the total number and total dollar volume of City contracts awarded to minority-owned and women-owned firms.

The following represents a summary of the goals and objectives of the Planning Department as they relate to minority and women-owned businesses:

1. Encourage, increase and promote business and procurement opportunities for women-owned businesses;
2. Increase and expand the awareness and understanding regarding the concerns, obstacles, and hindrances preventing increased MBE/WBE participation in Planning Department activities;
3. Assist MBE's/WBE's through the revitalization of business districts;
4. Assist minority and female entrepreneurs in the formation and growth of new small businesses; and
5. Provide technical assistance to neighborhood organizations, MBE's and WBE's to increase their participation in the Planning Department programs and activities at all levels.

In order to accomplish these objectives, the Planning Department will:

1. Require that recipients of grant awards, consulting contracts, or loans to develop and provide a MBE/WBE Utilization Plan.
2. Ensure that Requests for Proposals require the submission of MBE/WBE Utilization Plans.
3. Ensure that the programs of the Planning Department are advertised in the appropriate new media whose markets are targeted toward MBE/WBE.
4. Implement an outreach effort informing MBE and WBE firms and capture information on these firms doing business with the Planning Department.
5. Implement a system to identify MBE and WBE firms and capture information on these firms doing business with the Planning Department.

6. Require developers, corporations, partnerships and/or sole proprietors to register with the Human Relations Department and the Purchasing Department.
7. Require developers, corporations, partnerships and/or sole proprietors to provide registration information on all sub-contractors.
8. Require loan agreements to include a statement that jobs created will be made available to low-to-moderate income persons.

Omaha Neighborhood Revitalization Strategy

The Department of Housing and Urban Development stresses a coordinated marshaling of resources for comprehensive neighborhood revitalization strategies. These strategies create partnerships among the federal, state and local governmental agencies, the private sector, community organizations and neighborhood residents to stimulate reinvestment in human and economic capital. The process used by the City of Omaha in developing a federal Enterprise Community application provided the comprehensive approach that developed Omaha's Neighborhood Revitalization Strategy (NRSA) outlined in the application. Because of its experience of applying for and receiving Enterprise Community designation, the City of Omaha meets the criteria specified for a CDBG neighborhood revitalization strategy. A map showing the North Omaha and the South Omaha Neighborhood Revitalization Strategy Areas is contained in the Omaha-Council Bluffs Consortium Consolidated Submission for Community Planning and Development Programs for 2008 to 2012. The following summary lists the five-year and annual benchmarks for the North Omaha NRSA and South NSRA.

North Omaha Neighborhood Revitalization Strategy Area

<u>Benchmarks</u>	<u>Five-Year Goal</u>	<u>Annual Goal</u>	<u>2011 Plan *</u>
Housing Units Constructed/Rehabilitated	375	75	75
Jobs Created/Retained	200	40	60

South Omaha Neighborhood Revitalization Strategy Area

<u>Benchmarks</u>	<u>Five-Year Goal</u>	<u>Annual Goal</u>	<u>2011 Plan *</u>
Housing Units Constructed/Rehabilitated	75	15	15
Jobs Created/Retained	200	40	40

* Estimate

Performance Measures

The Department of Housing and Urban Development has completed the initial policies that will guide grantees in the use of performance measures in the Consolidated Plan. The March 7th, 2006, Federal Register publication of the “Notice of Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs” (the Notice), represents the results of a collaborative process between HUD and grantees and interested parties. The Notice provides focus and clarifies the direction of this significant Consolidated Plans requirement.

The Notice describes a Performance Measures approach using already familiar objectives: (1) Creating Suitable Living Environments, (2) Providing Decent Affordable Housing, and (3) Creating Economic Opportunities. Three potential outcomes are used to achieve each of these objectives. Those outcomes are: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. The three objectives each have three possible outcomes produce nine possible outcome/objective statements within which to categorize formula grant activities. The final portion of the system is the incorporation of outcome indicators to measure performance. The Notice includes a list of seventeen output indicators for grantees and others to review. The Notice explains “the performance measurement system will be incorporated into the redesign of Integrated Disbursement Information System (IDIS), or any successor system, allowing for simplified data collection, including drop-lists and yielding performance data that can be aggregated and reported by HUD Headquarters, field offices, or grantees”.

Monitoring Standards and Procedures

The City intends to provide services and conduct activities, as outlined in this Consolidated Plan, as efficiently and responsibly as possible. Good record keeping and continuous monitoring of activities are central to the effective use of funds and the maximization of program benefits.

This document has identified several priorities dealing with affordable housing. Within each of these priorities, the City has listed several target populations and target areas that exhibit the most need. Specific programs are identified that address these needs. These programs will be carried out by in-house staff or subcontracted to subrecipients, including HOME Program dollars allocated to the City of Council Bluffs for affordable housing programs, or contractors depending on the type of program and the capabilities of the organizations involved. Monitoring procedures, while similar overall for each project, will also have components specific to the program or project.

Monitoring the Activities of Subrecipients

The City of Omaha’s monitoring efforts begin with the negotiation of individual contracts. Contracts must be written in such a way as to provide measurable performance criteria and administrative standards, all consistent with HUD guidelines and requirements. These guidelines include, but are not limited to, items such as budgets, time of performance/productivity measures, financial record keeping and audits, reporting, program income, uniform

administrative and program management standards, equal opportunity requirements, labor standards, causes of default/termination, and reversion/disposition of assets.

Progress toward attainment of specified goals will be monitored throughout the contract term and any longer period specified. This is particularly important for subrecipients who are working under a long-term contract for services. Monitoring of subrecipients by City staff will include the combined use of tracking of compliance with key terms of the agreement/contract, contract-specific inventory of required monitoring areas, on-site reviews and audits, performance reports, and periodic status reports as necessary. Subsequently, recipients for each program will be evaluated with a risk assessment to determine the appropriate type of monitoring. Computer tracking of on-site property inspections will insure compliance with affordability period property standard requirements. Specific attention will be paid to the financial institution servicing the City's mortgage loans to guarantee that program income is accurately recorded, that the City's mortgage interest is protected, and that clients' needs are adequately served.

Violations, deficiencies, or problems identified during routine monitoring procedures will be addressed and corrected by providing the subrecipient/contractor with the necessary information or technical assistance. If the problem persists, sanctions will be imposed appropriate to the scale of the problem.

Monitoring of City of Omaha Self-administered Activities

In addition to monitoring the performance of subrecipients, the City has a monitoring system in place for projects/programs conducted by City staff. For new construction and rehabilitation projects, this includes a competitive bidding process, job-site inspections, responsible client and cost eligibility determination and underwriting criteria, conformance with National objectives, and a computerized database containing financial and demographic project information.

This computerized database allows City staff to analyze goal related performance in a number of areas: e.g., number of very low income clients, tenant composition in block grant funded rental projects, funds invested by census tract. By analyzing activity at this level, City staff can determine when and where needs are being met, areas/populations being under-served, and compliance with certain federal regulations.

Long Term Compliance with Program Requirements (including MBE and comprehensive planning)

City staff are also responsible for monitoring City and subrecipient compliance with a number of federal rules concerning labor standards, environmental standards, lead-based paint, minority and women business enterprise (MBE/WBE) recruitment, relocation and displacement, Section 504 and other fair housing standards, affirmative marketing and affirmatively furthering fair housing.

In cooperation with the City's Human Relations Department, this monitoring is conducted by a system of in-house checks and project reviews as well as a concerted ongoing effort to inform and educate all parties as to the content and importance of such federal rules and the consequences of violation.

The City will continue to invest significant staff time and effort to an ongoing and thorough monitoring process to insure that all funds are put to their best and most efficient use according to the priorities and goals identified and within the guidelines of the appropriate federal program.

Proposed Use of Funds

The following section presents the City of Omaha's proposed use of Community Development Block Grant, Home Investment Partnerships Program, and Emergency Shelter Grant funds and the City of Council Bluffs' proposed use of Home investment Partnerships Program funds for Fiscal Year 2008 in tabular form. Our proposed program places a high priority on neighborhood development, creation of affordable housing opportunity for renters and homeowners, economic development, and assistance to homeless families and individuals - with an emphasis on benefit to low- and moderate-income persons.

2011 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 CDBG Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
<u>Single Family Rehabilitation</u>							
Target Area Program **	Direct rehabilitation financing by the City of Omaha in targeted areas through grants for homeowner rehabilitation and special needs projects.	40 housing units	\$700,000	\$700,000	\$300,000	\$0	\$1,000,000
Reinvestment Area Program **	Loans by the City of Omaha to qualified low- and moderate-income homeowners residing east of 72nd Street for rehabilitation, home improvement and energy conservation projects leveraged with private funds.	8 housing units	\$150,000	\$150,000	\$0	\$150,000	\$300,000
Emergency Repair Program **	Grants to very low-income homeowners to make critical emergency.	150 repairs	\$250,000	\$250,000	\$0	\$0	\$250,000
Handyman Program **	Minor repairs for elderly residents and removal of architectural barriers. Handyman training by the City of Omaha to make critical emergency repairs and minor repairs for elderly residents and removal of architectural barriers.	650 repairs	\$250,000	\$250,000	\$40,000	\$0	\$290,000
Demolition **	Demolition of vacant, deteriorated single-family houses in rehabilitation target areas.	20 demolitions	\$200,000	\$200,000	\$0	\$0	\$200,000
Sub-total		48 units 800 repairs 20 demolitions	\$1,550,000	\$1,550,000 100%	\$340,000	\$150,000	\$2,040,000
<u>Housing Accessibility</u>							
Barrier Removal Program **	Remove architectural barriers for disabled owners renters by League of Human Dignity.	20 units	\$100,000	\$100,000	\$0	\$52,570	\$152,570
Sub-total		20 units	\$100,000	100,000 100%	\$0	\$52,570	\$152,570

* Activities will occur within the North/South Omaha Neighborhood Revitalization Strategy Area(s)
 ** Activities may occur within the North/South Omaha Neighborhood Revitalization Strategy Area(s)

<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 CDBG Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
<u>Housing Development</u>							
Omaha 100 **	Operational support for a non-profit community development intermediary that provides affordable loans to home purchasers.	40 units	\$40,000	\$40,000	\$0	\$4,000,000	\$4,040,000
Neighborhood Revitalization Strategy Areas Infill Housing Redevelopment Project *	Acquisition, demolition, site preparation, professional services, public improvements and/or conveyance of property for development of new housing units in the North and South Neighborhood Revitalization Strategy Areas by the City of Omaha.	10 housing sites	\$150,000	\$150,000	\$0	\$0	\$150,000
Siena/Francis House Permanent Supportive Housing Project *	Site preparation, professional services, public improvements and/or conveyance of property for development of 48 new housing units for homeless persons in the area generally bound by Clark Street, 18th Street, Charles Street and Florence Boulevard by Siena/Francis House.	48 housing sites	\$150,000	\$150,000	\$990,117	\$2,297,883	\$3,438,000
Sixteenth Place Infill Housing Redevelopment Project *	Acquisition, relocation, demolition, site preparation, professional services, public improvements and/or conveyance of property for development of new housing units within the area generally bound by Clark, 17th, Nicholas and 18th Streets by the City of Omaha.	5 housing sites	\$100,000	\$100,000	0	\$0	\$50,000

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<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 CDBG Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
Village I Infill Housing Redevelopment Project *	Acquisition, relocation, demolition, site preparation, professional services, public improvements and/or conveyance of property for development of new housing units within the area generally bound by Lake, 28th, Hamilton and 36th Streets by the City of Omaha.	20 housing sites	\$250,000	\$250,000	\$150,000	\$400,000	\$800,000
Logan Fontenelle East Infill Housing Redevelopment Project *	Acquisition, demolition, site preparation, professional services, public improvements and/or conveyance of property for development of new housing units in the area generally bound by Clark Street, 18th Street, Charles Street and Florence Boulevard by the City of Omaha.	20 housing sites	\$200,000	\$200,000	\$0	\$0	\$200,000
Sub-total		40 units 98 housing sites	\$890,000	\$890,000 100%	\$1,140,117	\$6,697,883	\$8,728,000
<u>Housing Counseling</u>							
Housing Counseling Services **	Rehabilitation and homeownership counseling services provided through Family Housing Advisory Services.	300 clients	\$50,000	50,000	\$0	\$0	\$50,000
Sub-Total		300 clients	\$50,000	\$50,000 100%	\$0	\$0	\$50,000
<u>Economic Development</u>							
Economic Development Flexible Fund	Financial assistance to businesses for new or rehabilitated facilities to create jobs in the North and South Omaha NRSA areas.	15 jobs	\$500,000	\$500,000	\$0	\$0	\$500,000

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<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 CDBG Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
Wilson Packing Plant *	Loan payment for a HUD CDBG Section 108 loan for site preparation and public improvements for the Skinner-Wilson Business Park at 27th and "Y" Streets.		\$455,000	\$455,000	\$0	\$0	\$455,000
South 24th Street Business District Improvements *	Demolition, professional services and public improvements by the City of Omaha along South 24th Street from "L" to "Q" Streets.	1 public facility	\$500,000	\$500,000	\$0	\$0	\$500,000
Park Avenue Area Streetscape Improvements *	Demolition, professional services and public streetscape improvements by the City of Omaha in the area generally bounded by Park Avenue, St. Marys Avenue, 29th Street and Leavenworth Street.	1 public facility	\$100,000	\$100,000	\$0	\$0	\$100,000
Business Development Program **	Funding assistance to Catholic Charities for a micro-enterprise technical assistance program to create low- and moderate-income jobs.	35 jobs	\$50,000	\$50,000	\$0	\$140,000	\$190,000
Go Green Training Program *	Funding for building materials to assist Metropolitan Community College with an employment training program for energy efficiency improvements to four low- and moderate-income households in the North and South Omaha NRSA areas.	15 trainees	\$19,000	\$19,000	\$0	\$30,000	\$49,000
Sub-Total		45 jobs 15 trainees 2 public facilities	\$1,624,000	\$1,624,000 100%	\$0	\$170,000	\$1,794,000

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<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 CDBG Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
<u>Public Services</u>							
Samaritan Housing Project	Financial assistance to Heartland Family Services to provide Permanent Supportive Housing Services for chronically homeless persons.	20 rental assistance	\$38,000		\$444,026	\$4,491	\$486,517
				\$38,000			
<u>Program Administration</u>							
	Personnel, non-personnel and indirect costs.	-	\$1,110,000	-	-	-	\$1,110,000
	Analysis of Impediments to Fair Housing Implementation Program		\$10,000	-	-	-	\$10,000
Sub-Total		-	\$1,120,000	-	-	-	\$1,120,000
Total CDBG Program		-	\$5,334,000	\$4,214,000	\$1,980,117	\$7,070,453	\$14,784,570
				100%			

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2011 HOME INVESTMENT PARTNERSHIPS PROGRAM

<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 HOME Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
<u>Rental Assistance</u>							
OHA Rental Assistance Program	The Omaha Housing Authority will provide Tenant Based Rental Assistance to low-income households residing in housing throughout the city with preferences for households graduating from homeless transitional facilities, persons in danger of becoming homeless and persons with disabilities.	120 units	\$450,000	\$450,000	\$0	\$0	\$450,000
<u>Rental Housing Development</u>							
Rental Rehabilitation Program **	Substantial rehabilitation of single-family rental housing structures east of 72nd Street by developers for rental to low-income households.	10 units	\$200,000	\$200,000	\$0	\$200,000	\$400,000
St. Mary's CROWN Rent to Own Townhouses *	Site preparation and the conveyance of land for the construction of townhouses in an area generally bound by Dewey Avenue, 29th Street, St. Mary's Avenue and 30th Street by a developer selected through a request for proposals process. This project is a multi-year project that received an allocation of FY2010 HOME funds.	12 units	\$250,000	\$250,000	\$300,000	\$0	\$550,000
Veteran's Village Housing Development	The City of Omaha will provide financial assistance to Volunteers of America to construct 100 units of affordable housing for homeless persons at 3910 Pacific Street and provide Tax Increment Financing matching funds. Other Public Funds includes a supplemental \$250,000 HOME funding allocation that is subject to the future availability of funds. Three of the units will be directly assisted with HOME funds.	100 units	\$250,000	\$250,000	\$2,762,000	\$17,961,000	\$20,973,000

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<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 HOME Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
<u>Owner-occupied Housing Development</u>							
Single-family New Infill Housing*	<p>Site preparation, conveyance of land, construction of single-family houses by selected developers and deferred payment loans to qualified homebuyers. Eleven of the housing units will be directly assisted with HOME funds. The following is an estimate of the number of housing units for each project. Market interest and developer capacity may alter the actual outcomes for each project.</p> <p>Clifton Hills South Neighborhood - Four houses constructed by GESU Housing, Inc. within an area bounded by Lake Street, vacated Railroad Right-of-Way, Hamilton Street and Military Avenue.</p> <p>Habitat Homes - Seven houses constructed by Habitat for Humanity of Omaha in the North and South Neighborhood Revitalization Strategy Areas.</p> <p>Charles Place - Two houses constructed by Holy Name Housing Corporation within an area bounded by Charles, 19th, Paul and 20th Streets.</p> <p>Clark Villas - Five houses constructed by the City of Omaha within an area bounded by Grace, 16th, Clark and 17th Streets.</p>	18 units	\$1,200,000	\$1,200,000	\$440,000	\$1,620,000	\$3,260,000
Urban Homestead Rehabilitation and Resale Program **	Acquisition, rehabilitation and resale of vacant single-family houses in Omaha and mortgage loans to qualified low-income homebuyers by the City of Omaha.	4 units	\$200,000	\$200,000	\$0	\$280,000	\$480,000

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<u>Program</u>	<u>Description</u>	<u>Goals</u>	<u>2011 HOME Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Cost</u>
Single-family Rehabilitation and Resale Program**	Rehabilitation and resale of single-family houses by developers and deferred payment loans to qualified low-income homebuyers by the City of Omaha.	4 units	\$200,000	\$200,000	\$0	\$200,000	\$400,000
<u>City of Council Bluffs</u> Direct Homeownership Program	Downpayment assistance to first-time homebuyers through the provision of second mortgages to purchase newly constructed single-family homes.	5 units	\$79,200	\$79,100	\$0	\$0	\$79,100
Multiple-Family Housing Development Project	Land acquisition and/or construction-related costs for 1 or 2 multiple-family housing development projects at a location or locations to be determined.	3 units	\$162,000	\$162,000	\$0	\$0	\$162,000
Sub-Total		120 assisted 156 units	\$3,047,000	\$3,047,000 100%	\$3,502,000	\$20,261,000	\$26,810,000
<u>Program Administration</u>	Personnel, non-personnel and indirect costs.	-	\$250,000	-	-	-	\$250,000
Sub-Total			\$250,000	-	-	-	\$250,000
Total HOME Program			\$3,297,000	\$3,047,000	\$3,502,000	\$20,261,000	\$27,060,000

* Activities will occur within the North/South Omaha Neighborhood Revitalization Strategy Area(s)
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Citizen Comments

MACCH Gap Identification

February 10, 2010

- Public Transportation Lacking (specifically between Mohm's Place and the Lakin Social Service Campus)
- Common/easy access to referral system
- Access to I. D.'s for people aging out of foster care system
- Funding for medications
- More options for permanent supportive housing
- Housing and other support for youth aging out of foster care system
- More funds to match funds for Individual Development Accounts
- Better coordinated prevention network
- More rental assistance
- More employment contacts
- Assistance for such things as laundry expenses
- Medical respite, hospital discharge to respite center
- Increase number of vouchers for rental assistance
- Employment network
- Rent-to-own support for households
- More affordable housing
- Gap between HHS and transitional/emergency shelters and other homeless prevention services
- Re-entry housing and services from correctional facilities
- Employment taking longer to obtain (from 3-4 weeks earlier last year to 3 month today)
- Jobs for young adults who have not finished high school (a living wage)
- Greater access to and funding for day care services
- Address ways to keep families together after discharge from shelter
- Review of policies that keep families from staying housed in emergency shelters (age of and number of kids, gender of parents)
- Housing opportunities for individuals who are transgender
- Education/training in skills that will help individuals in emergency situations (High School, budgeting, knowledge of available services)
- Gap in funds for supportive services
- Loss of general assistance income when people find employment and when wages are insufficient to provide living which can cause a variety of problems (loss of housing, transportation, even loss of job)
- More affordable recovery services, quicker access to assistance to access assistance for individuals when and however they need help
- More man power (case workers, advocates) within supportive services, particularly for the chronic homeless and homeless people with disabilities
- Educational services (GED)
- Assistance for veterans—greater capacity of services to meet the number of homeless veterans
- Patient/client navigation to follow individuals through the community when there is a medical need
- Housing First (more housing, fewer rules)
- More treatment beds for mental and physical health

FOCUS GROUP MEETING – SPECIAL NEEDS POPULATION APRIL 14, 2010

Jim Anderson stated that a couple of things have occurred which may be relevant to this group over the last year; one of which is changes in the health care system. One of the major provisions is the expansion of Medicaid.

Melissa stated that right now a lot more people will be covered under Medicaid. You don't have to be a single mother, father or family member. You can be a single person qualifying. You have to be 133% so a lot of people will qualify for it. It will start around 2014.

Jim stated that the way it was before you could qualify if you met the income eligibility guidelines as an independent person, but it was a lot harder and you had to be dealing with a disability of some sort.

Melissa stated that if you were getting social security, after 2 years you were guaranteed Medicaid. It was also unlikely to have a single person eligible for Medicaid.

Jim stated that another change is that there will be coordination of care for people with multiple chronic conditions. The way they are doing that is providing special state run medical options for people with 2 chronic conditions. Coordination can be a problem for people that are homeless or in danger of becoming homeless. Another aspect which may directly affect people with special needs is community based collaborative care, which the government is going to use \$11 Billion for community health care centers and the National Health Care over a five year period. That is something if Omaha participates should be noticeable.

Melissa stated that other than homeless, people with mental illness special needs population definitely seem to fall through the cracks. With her experience working in a homeless shelter for three years, unless you were suicidal or homicidal, there wasn't any care for you. They had clients asking what they had to do to get care.

Jim stated that maybe with this health care reform it will be able to help people with mental illness often combined with other problems, such as drug addiction or alcoholism.

Melissa stated that the majority of the homeless population is affected by mental health issues and over 60% of the clients in the shelter were affected by mental illness in some way.

Jim stated that Housing First as an approach refers to housing homeless people who may have as an example, alcohol abuse problems; housing them regardless of their interests. It is kind of a low demand approach, in which people are allowed to live in a group home situation but aren't required to participate in any kinds of treatment, with the idea that they would eventually make their way toward treatment, because part of what contributes to peoples' difficulty is that they don't have a stable housing circumstance. It is counter-intuitive to how we often think of helping yourself.

Melissa stated that she thinks it makes sense but her view is that if we are going to provide a roof over their help you should follow through with treatment. That is the perfect time to do it and to get help. In Fremont they have a transitional housing program in which they would accept people with their main goal being to help people with substance abuse and mental health issues, and part of that was that they would pay the rent and utilities but they would have to do XY and Z in order to do so. They didn't have a curfew but did require them to stay on top of their medication, doctors' appointments, and counseling therapy, and it was a kind of a reward system. Why some people turn around and change is because they don't have the roof over their head and are tired of bouncing from place to place so if they can get control over their problem and can maintain, then they can maintain a home and a job. They need the expectation that in order to keep a roof over their head, then they need to work on their situation or there will be no expectation for them to get better, especially when there is mental illness involved. Especially when there is mental illness involved, a lot of people with mental illness don't realize the issues they have or that they can feel better or if they even have a mental health issue. Depending on what diagnosis they have, some of them think they are perfectly fine and everyone else is messed up. Some people can solve their problems better when they are settled into a home. It depends on the clientele. Some people like the other lifestyle with no house or job. Given the opportunity, a lot more people would choose housing first versus a program that has rules and regulations that would require them to get better. In Fremont, there were a lot of rules and regulations. They were getting down to the issues – they didn't want to see the people coming back there. In Omaha shelters the goal is to keep the person off the street and alive, not to help them with employment and dealing with the issues. Every agency and service has its purpose. If we're going to put something toward something, she'd rather it go toward programming versus putting up a place for the night or that day. Jim stated that this would be some kind of actual housing rather than shelter housing, more transitional. She stated that she would like money geared toward program. Just because someone is doing well while they are participating, it doesn't mean that they will do well when they walk out the door. But while they are doing the program, it's not about using drugs or alcohol, but about staying on top of doing what they need to do. There aren't enough services for the homeless, the mentally ill, or people with substance abuse issues. If you have money and insurance, you can get help. There are so many people doubling up on services. It is very territorial where a lot of service agencies that don't want to collaborate with other agencies. Imagine what they can do if they work together. Jim stated that there is an attempt to do that and they say they want to do it. She is a member of the Metro Area Continuum of Care for the Homeless. In Fremont, they got emails about the match in Omaha and she thinks that Omaha has so much money compared to the smaller towns, so in Fremont they had no choice but

to work with each other. If they got any extra money they wouldn't open up another non-profit over a service agency. They would split it among what they have and work together because they were forced to do it. There are a lot of smaller groups that can partner up with other groups so they have larger rather than smaller mom and pop organizations (pantries). If someone with a physical or mental ailment they can be applying to SSI but if they have a case, they will be asked to apply for that and will walk them through the appeals and processes. They do have a lot of people that are disabled but not receiving SSI. If they get SSI they don't receive their services. They may be able to get primary health care until Medicaid kicks in. It is key that the Douglas County General Assistance staff be adaptable to constant change. All of the people in need still need to be serviced even if the budget is cut.

**FOCUS GROUP MEETING – AFFORDABLE HOUSING/
NEIGHBORHOODS
May 6, 2010, 2 PM**

Jim Anderson: ...and have the experiences that you have all been impacted by, the occurrences in the neighborhoods, the shootings, etc. does that come to play in your everyday work with you clients? We have inspectors that have been more careful as a result of these incidences.

Sister Marilyn stated that they discourage people from buying homes. I wish there was equal time given to the good things that are going on in North Omaha because although the murders have made the front pages, there have been real increases in resident participation, cooperation and police work and block-to-block efforts to end violence. It really hurts when they are trying to market their houses because they say they think this is a good deal. We think you'll really like this house and you'll need to drive the neighborhood to talk to your neighbors and find out what kind of house it is. In all reality, not many people do that. They're more liable to go by what they read in the paper or hear.

Jim Anderson: We have an allocation of federal funds and some in the meeting have received the RFP and are planning on responding to it. Has anyone noticed an issue or a new kind of activity that you may consider applying for – maybe not at this time but have been mulling it around.

Citizen – New technology – things like local or broadcasting or pre-wifi. Those could enhance the neighborhood. We could have wifi through the neighborhoods – so people can use it through the parks and such.

Beverly Todd – Literacy Center – The work at the literacy center is to provide adults with basic education so they can be employable, or move up in employment and become a better member of society. She is interested in seeing how they can partner with housing to do that in the communities – centralizing and taking the classes and one-on-one tutoring out to the people in the communities. They are doing some outreach at some of the libraries. The more they can be in the neighborhoods where people live the easier they will access their services in some capacity - either a meeting room or something they can explore.

Sister Marilyn stated that the comments about wifi and literacy point out something she sees happening. The North Omaha Empowerment Network is working with the Chamber to come up with a vision of North Omaha that is comprehensive so maybe when the City looks at funding proposals that may be an important thing to look at because we need other aspects of community to reinforce the housing. The housing is not enough. Another thing that flows from that is how little is being done to rehabilitate substandard structures and that is because it costs a lot but it needs to be done. We have some good housing stock that needs to be rehabilitated.

Jim stated that the City is working with the Empowerment Network in several neighborhoods and they will proceed with a planning effort probably resulting in a redevelopment plan. We have to admit that our expertise is not that well-developed outside of housing so we feel the bricks and mortar part of a project is something we know pretty well and we depend on the expertise of others should we become involved in something related but not directly bricks and mortar. That is our preference but not exclusive. Housing is one aspect of a multi-faceted problem to be considered.

Citizen – She takes a holistic approach. She thinks it is imperative to continue the education – not only the housing and home ownership education, but also financial education and with today's economy people may not be ready for housing, it's important to get them prepared. We can prepare them in all aspects from rentals to home ownerships and basic building their financial capacity.

Jim: some people whether they can afford to or not prefer rented. It still requires a lot of knowledge about how to conduct your household .

Citizen: How does the City foresee possibilities of CDBG dollars being allocated for more energy efficiency in new construction or rehabilitation of substandard housing to a more sustainable standard.

Jim: with the work of Holy Name their new housing construction includes a level of LEAD certification.

Sister Marilyn: They are certified as a green builder and they're 5-star energy efficient. The dilemma of funding and green is that they can only go up to 80% of median income. Our community needs a mix. To do the kind of energy efficiency stuff, and to sell it at market rate would be great for the neighborhood is pretty financially difficult.

Jim: You hope all new construction is giving greater consideration to that regardless of where it is in the city but I think its particular difficult. It would be great to have market housing in areas we are currently working. It makes sense to have consideration of the environment when building new. It's your best opportunity to include efficiencies that you won't be able to as easily or effectively later in the building's life. I wouldn't say we're charging ahead, but we are making progress along those lines and that progress will increase during the next couple of years.

Citizen: Since the Chamber of Commerce came up with their study and the City has received a copy of it for the needs of housing so great in the South Omaha area. The South Omaha area is completely underserved as far as quality homes and availability of affordable housing. Has the City put any emphasis for planning for that in the future?

Jim stated that they are always in that mode. North and South Omaha are pretty different in some pretty significant ways but there is a great need for affordable housing in both areas and in general. We have limited resources. In many ways, if you were to compare the two in terms of need, I don't know that North Omaha doesn't have a greater need for affordable housing. The housing stock in South Omaha, while it is old, at least there is stock. Housing in most of the places that were originally developed residentially in many places in North Omaha there are places that have sprinkled houses on vast areas of vacant lots. It is tough to compare and there are housing needs in South Omaha and we do make efforts in South Omaha and those will continue, but there is more need in North Omaha.

Citizen: Many problems in South Omaha relate to quality of housing. There is housing, but some of them are in such bad shape and City Inspectors come in and shut them down.

Jim stated that this is something the City is aware of and we try to take that into consideration when developing the budgets.

Citizen: The City needs to look in the future with current homeowners with their ability to maintain their homes as they get older. There are a lot of individuals who are marginal income-wise.

Jim stated that one of the issues that arises from our programs is that Federal funds cannot be used for maintenance of buildings. It creates a difficulty. We can make repairs to a home but anything that would be considered maintenance by a standard would not be allowed.

Cliff Jones, Omaha Director of HUD was in attendance. He was out of his position for about six months and while out he drove through North Omaha and was really surprised at the number of vacant homes that we have built and that are just sitting there. If we have all of these homes, where is the demand. I know the demand is there but there are some mitigating circumstances that are causing people not to really flock to that area. About two years ago they had a meeting with the Police Chief, James Thele, and a number of people and talked about this same problem. I think the best that we got out of that meeting was the Police Chief promised to set up a desk and put an office there that everyone in the community could call to get the fastest action from the Police Department. They also talked about the City assisting getting television advertising or something that would promote housing in North Omaha. That didn't materialize. That is definitely a need. Good things need to be advertised about the availability of homes in the Northeast Omaha area, but there needs to be something that talks about programs toward homeownership. About all we have at this time is word of mouth.

Citizen: In regard to the infill housing, is the City making that a focus right now or more toward the subdivision idea?

Jim: there is opportunity for infill housing. Having a location that is large enough for a subdivision and doesn't have existing structures that aren't suitable for that new subdivision is difficult. We can find areas that there are houses with people living in them, but that adds to the additional cost of the development. It's something we'd like to do because we recognize this as a reality of the housing market in North Omaha, but it is more expensive and sometimes difficult to bring about.

Citizen: All of the concerns talked about also have to do with infill housing. Maybe some of the funding should be put toward improving the neighborhood first and then continue with the infill housing.

Jim: We do try to target rehabilitation funds to areas that we're focusing new construction in. It is difficult. It makes sense starting with something fresh and new in an area from the beginning. If we had lots of money we would probably be more aggressive along those lines. Could you confirm that people are discouraged from wanting interest in infill housing because it is in neighborhoods that have experienced activities and conditions aren't good?

Citizen: A lot of that is perception. There are a lot of very excellent neighborhoods in North Omaha that have a nice mixture of new construction and existing housing stock, but the perception is that we hear about the shootings, etc. North Omaha gets a bad rap. Omaha is a great place to live in but there is all of the negativity about North Omaha.

Citizen: Even good neighborhoods people don't develop the social skills that they used to because before people had porches and met their neighbors and now people stay inside and don't network with each other.

Jim: We put an emphasis on having a front porch on most of our houses. People find refuge from the heat elsewhere. Before it was on the front porch. It also put eyes on the street and was very helpful in that way.

Cliff Jones: We've identified a problem, and I'd like to hear some solutions. I'm going to have another meeting with the Police Chief and I'd love to take some new ideas and something to that meeting to be used. We can't stop the crime necessarily.

Citizen: Is there a connection between housing and business development? Bringing more businesses into the neighborhood should create opportunities for employment and that can spill over to housing and development. Does the City make that connection to provide incentives or something to bring businesses into the neighborhoods that are struggling.

Jim: We do. We attempt to encourage businesses in the neighborhoods in which we work to develop housing in several ways, one of which we have been funding the Streetscape Improvements to both North and South Omaha to make it a more appealing place to do business, to be, and in the process we have had a few store fronts improved. When there's a building (and this is a problem on North 24th Street) there are a lack of buildings – but when there is a building that is in good enough condition to rehabilitate we get people interested in doing that and we will participate if we can. Another way we encourage businesses is through TIF which is not federal funds but is a method to incentivize construction development of businesses in parts of Omaha that we work. There are other things outside of both of these areas. The corporate community is participating to some degree. We are attempting to communicate with them to encourage that. We understand the relationship and know it is a component of a healthy neighborhood that we would like to see exist, but we are struggling with the amount of need vs. the level of funding we have.

Cliff Jones: That is precisely what we are looking at. Business development is a key solution to the kinds of problems.

Jim: For a healthy neighborhood you need to have businesses for people to come and go to, providing employment and it would be great if there was more business activity in North Omaha particularly. Actually in South Omaha along 24th Street, the business aspects seem to be strong. That's what we'd like to see in North Omaha. Would you say the number of foreclosures has been increasing, decreasing, or how do you think Omaha is being impacted.

Sister Marilyn: We see some of our tenants having their jobs cut, hours cut at work and ten hours less a week can make a huge difference financially. That is more of the pattern here. They aren't laying them off as much as they are cutting back time.

Open Door Mission: We see a significant number of people visiting the food bank. We get food from the USDA which permits us to get bigger and better pantries. In terms of the emergency shelter, the population increase has gone up. The

increase is not only the typical people but people who have recently lost housing. In the men's area, there is a significant number of older gentlemen who had jobs for long periods of time and are now unemployed.

Citizen: They continue to do foreclosure intervention and the nation wide homeownership area doesn't catch people the way it was intended to. We deal with a lot of people that fall outside of the perimeters. There was the homelessness prevention money that also came through is not for homeowners. There's one aspect of it that is for people who are currently housed and then there is another that is separate that are homeless that gets people into a rental situation. Preparing people is the best thing. At the same regarding the rentals and the ones at risk of homelessness, that has had a good impact. That program is working very well. The demand and need – we have had a lot of people with foreclosures. There are a lot of different factors.

Citizen – realtor: He works with an organization that sent out information that are at least 30 days behind on their mortgage. This organization has put together through the federal government two programs, one called the Half Off Law through Congress to help homeowners that are behind on their first time mortgage and through a congress action they can possibly elect to Or an extension of their current loan where they are sometimes given 2-3 months of given payments. There is another program to help homeowners keep their houses. There is a strong flux of homeowners in two zip codes in the Northeast Omaha area that is by far the highest percentage in Omaha right now that are impacted. The idea is how to help people get through a process before they lose their house. This is very important because a lot of people are so close to falling off the edge. The key to working through the process is giving them the right tools so they know who to call. Most of the time the mortgage companies want their money now and there is nothing else they can do. It's nice to have that third party to say who else can I talk to?

Jim: I understood that some of the programs that were initiated a year ago or more haven't been as successful to homeowners as they would have expected. People aren't finding that banks are willing to provide any kind of wiggle room to maintain their houses. Aren't something recently passed and modified.

Citizen: There have been more than one law. The first one was in 2007 and 2 more have been passed since. Different mortgage companies are getting the hint. For a long time they didn't want to take any losses. The current law seems to be getting more people involved. The key is the credit score. If you let your credit score get down low not many people will help you.

Jim stated that was what Ms. Hunter was saying. You need to keep knowledgeable about their budget and what amounts to something. If they're making a choice, what will have a greater impact on your credit score, then another one could be valuable information for people.

**FOCUS GROUP MEETING: AFFORDABLE HOUSING/
NEIGHBORHOODS
MAY 6, 2010, 6:30 PM**

Jim Anderson stated that they have been conducting focus group meetings on different subjects over the past several months in the development of the consolidated plan which will be available some time in September, but this is part of the process to develop that. It will include the budget for 2011 for housing and community development activities. We have housing construction in several locations in North Omaha. We currently have a new construction project in South Omaha, but we do have a rehabilitation activities in South Omaha and North Omaha and around the city for people with disabilities and the elderly.

Eddie Weldon: stated that he is very interested in the elderly people because I'm elderly. He's on Cable Channel 109. What about an elderly person that doesn't have a house but wants to get a house later on – either rentals or home ownership? Would that be very hard?

Jim: It depends on if they have sufficient income. We are in the business of constructing rental multi-family units. The Catholic Charities is involved in one with the City right now. The income level we are talking about is the low and moderate income people – 80% of the area median income. It's probably for a family of 4 in the neighborhood of \$50,000 would be the upper limit that they could participate in our programs in general. We have other programs with more stringent requirements – lower income. Rental depends. Rental for the elderly is usually a duplex type house just under 1,000 sq. ft. for around \$450/month. For the most part the homes we get involved in are for the elderly that are not ready for rest homes.

We have a focus group meeting which will focus on the elderly and other people with special needs held later. This meeting focuses on neighborhood and affordable housing.

Joe Rysavy – interested in how other projects are doing with financing, low-income tax credit which is a financing tool. There are a number of projects that they don't know how they will finance. Will the financing be there and will the market be there for them?

Jim stated that is one of the areas at the source of the problem. Surprisingly, the NIFA conference had local low-income tax credit experts talking about the situation and on the coasts the tax credits are in demand. They aren't highly in demand but in the Midwest.

Joe Rysavy – every time we have bad news from the stock market we wonder what that means.

Jim stated that tax credits are one of the largest producers of affordable housing in the country and many of our projects involve tax credits, but we don't control them and they depend heavily on the private market to have people interested in purchasing them. If the economy does well the tax credits will come back. On June 2nd the RFP is due which will allow people to provide specifics on projects they wish to see occur asking the City for funding. The public hearing will be held on May 27th in the evening. The second public hearing will be held in September.

Stacy Hopkins: what if someone has a potential development that they want to engage in to provide residential structures within some of the blighted areas, primarily in North Omaha? He has a background in architecture engineering and drafting design. Looking at the number of vacant properties within that locale primarily east of 30th Street and other locations, working directly with Neighborhood organizations so that they're informed and can anticipate, where do the financial resources come from? Are they available? Who initiates the process, selection, purpose and resources coming in to initiate those concepts.

Jim – with regard to the Empowerment Network, the City is working with in at least one neighborhood – and really several, but in the Prospect Hill Neighborhood. The City will work with the Empowerment Network on redevelopment type activities. The City works in partnership with the Empowerment Network in terms of HCD to help redevelop in ways it has developed in the past – affordable housing, commercial districts, etc. We're talking mostly about CDBG and HOME and that is the source of the funds that will be used to address issues that are raised in forums like this. CDBG and HOME prospects are better this year than in the past. We are in a tighter situation but the prospects are good. HOME or CDBG had some improvements last year so we're hopeful, so the future beyond is good too. Anything can happen. For CDBG we are looking at about \$5 Million and for HOME we're expecting \$2.5 Million and we get a small allocation for ESG which is going to be folded into another program that is going to be more competitive and funded at a higher level so that should be better for Omaha. We try very hard to make the funds available to the contractors on a local basis. We do a good job with the funds we spend of doing that. When the project is large enough, it gets interest from a larger geographical area and that's where you can get outside interest. Our projects are of a nature where they mostly draw the interest of local contractors.

Joe Rysavy – we have a construction project going that looked at the department of Human Rights and Relations because affirmative action – they have gone away from minority preferences. CM Gray did get an ordinance through that focused on emerging small business in East Omaha. Tier One and Tier Two and their certification process. That list is very very limited. Is there something the City can do to promote that with those businesses so they can be identified? It's relatively new at the end of 2009.

Jim – we're adjusting and I'm not sure it will be repealed if the forces against it are organized. I hope it gets its legs back and is more powerful than it once was.

Stacy Hopkins – in terms of economic business development, opportunities for jobs in the North Omaha corridor specifically on 24th, is this opportunity for a concept to also enhance the development within that general locale with goods and services to go along with the housing and create employment? What kind of resources are we able to address?

Jim- not enough probably. There is a great need for that. What has happened recently in terms of business development, the City of Omaha several years ago went about getting input on improving the corridor itself. It's called Streetscape Improvements and you've probably seen some of the changes that have occurred. That was a process that did get input from citizens and we are currently near the end. We have a lot of work to do this year, but we are nearing the end of the process

for both North and South Omaha. You can discuss the timing of each of the activities. In North Omaha the activity would possibly attract businesses so there was an interest of doing it by a wide range of people. We were there to do a lot of things that private businesses won't so we were providing streetscape improvements with the hope of attracting businesses, new residences and employment opportunities, goods and services. That was the hope and to some extent it had some success. In South Omaha you had physically intact commercial district. They may have been deteriorated buildings, vs. on North 24th Street, you have vacant lots to deal with.

Louise Latimer - Potential development is developing there which will eventually draw business.

Jim: I don't think anyone expects North 24th to be what it once was. It would have been a very interesting place of Omaha to live with. We will end up leveraging probably 2-3 times as many private funds, but maybe more. That takes the form of mortgages, etc.

Stacy Hopkins – How is the Community Reinvestment Act affected under these circumstances and in this situation?

Jim – My understanding is CRA goals have become less important to banks than they were 2-3 years ago so that probably is having an impact. I'd like to see everybody do more.

Louise – CRA was one of the scapegoats they used which really had nothing to do with it. They used CRA as a corporate of allowing banks to be too free to give people loans they couldn't afford, so it allowed them to water down CRA so it is really weak. It allowed Congress to loosen up the CRA loss.

Jim – We have benefited in the past from banks attempting to meet CRA goals. It's hard to say how much. The RFP doesn't change much over the years. A couple of years ago the Neighborhood Reinvestment Area was added.

**PUBLIC HEARING: HOUSING & COMMUNITY DEVELOPMENT NEEDS
MAY 27, 2010, 7 PM**

Mike Saklar – Siena Francis House addresses homeless needs in the community. The bottom line is housing and jobs and dealing with other issues such as mental illness, addictions, domestic violence and major issues in the community. What he sees is a need for permanent supportive housing as a way to get the homeless into permanent stable situation. I don't think it works for everyone but you have to deal with mental illness and addictions first as well as some of the other issues. I do see a need for more treatment beds. There is a huge gap in that in this community. There is a need for these types of services at no cost. The homeless are not going to typically want to pay for this. Some of them are employed, some are living on social security or disability payment but they aren't going to spend the money on treatment. They'll spend it on drugs and alcohol or something else. Most of them don't have the money and cannot afford treatment anyway. I see a huge need in the medical arena – healthcare for the homeless. It's a huge gap in the community. We have the Charles Drew Clinic, but not to a level required to keep people healthy and to address some of the healthcare needs. There is a need to expand the healthcare services at no cost. Respite care is a huge issue in this community. There are many incidences of people hanging out in homeless shelters who really need skilled nursing care. Where do you put a homeless person who has an amputation or a triple bypass surgery and no place to go, none of the nursing homes will take him and nobody else wants him. There seems to be a gap in being able to house some families. There are a lot of issues. In Siena Francis House what do we do with a man with a 14 year old daughter? They can't house that person because they don't have a place for the 14 year old daughter so they put them in a motel. Most places are full. In a lot of cases they tell people to stay where they are at and that is not always best, because typically it's a woman involved and an issue of domestic violence, and we're causing someone to stay in an abusive situation. There are also special issues – trans-gender, gay, lesbian, etc. and having appropriate places for them. Employment training is also a huge need. Dealing with people with criminal histories, very little work history/skills and expanding the employment training and opportunities for them. At Siena Francis House it would be good to have one stop shopping for the homeless – providing every service right on the campus. The system as it stands now is very dysfunctional. We're sending people all over the city for services. Having all of the services located right on the campus would be really expedient in dealing with many of the issues the homeless have.

Candace Gregory – We also need to talk about preventive measures. It is much more cost effective for us as a community to keep people in their homes and prevent homelessness. We're talking about dollar-for-dollar. We talk about barriers to those

who are homeless and living in poverty. Transportation is a huge barrier. We need to our public transportation system. We need to make it more effective to get people to the educational opportunities and to the employment opportunities.

Mike Saklar – Some of the most successful partners they have are OHA and the Home rental assistance program which eliminated some of the criteria that the regular Section 8 program had where if you had a drug conviction you couldn't get a regular Section 8 voucher or if you have bad credit. It's been a huge asset for the homeless people to get housing. General Assistance also has been another huge partner in people achieving housing in our community. I'd urge the City to continue funding OHA Mental Assistance Program through the HOME program and, in fact, if you could expand and provide more money it would be a very positive step.

Ryan Paul Underwood – Habitat for Humanity – when you're considering new ideas for the Consolidated Plan, we have two projects coming up very soon that we'd love the City to help us out with and be a part of. The first is we are looking to fund seven different houses in North Omaha, somewhere east of 45th Street. The second one that is a kind of new departure for us is something that could be very useful for us and the community in general – we have a lot of people that have houses that are becoming very dilapidated that are becoming condemned, and they want rid of badly. They want to donate them to us but our problem is if we get involved with the house we will either do a full recondition on it or if the house has to be torn down, we don't want to get into that added expense and we have to walk away from that potential donor. The second thing we'd like from the City in the future is help in terms of help in finding funds for tearing down those facilities. If we could find that, we could open up maybe 10 different houses that can be torn down, but we can also open ourselves up to other donors that might be willing to donate their structures that we cannot get into right now because of tear down. The City has been a great friend to us as we attempt to reach out the community and make our community better. \

**2nd Public Hearing 2011 AP
November 17, 2010**

Pastor Dotson – Midtown Omaha and in common Community Development has a project to establish a community center in the Park Avenue Corridor. We're \$2,000 away from reaching our goal to start and provide a wonder. He was wondering what the ESG grants – they're working with people from Siena Francis that are being stabilized in housing and they have social workers doing case management with those that would eligible to apply for the ESG.

David Thomas stated that very possibly, but we will not be sure until the hard fact regulations are released. The Metro Area Continuum of Care for the Homeless – if you are on the list they will announce the application process the moment they learn of it. Other channels may also release the regulations that will tell all of them what activities are eligible. In general, what is listed is what they say so far. Shelter operations could cover a lot, maybe what is being talked about.

Pastor Dotson - Homeless Prevention Activities is the one they saw a synergy with case management and the Park Avenue Corridor really needs a building where they can build social capital. It is 73% Latino, but it is so far away from South Omaha where a lot of the social capital is.

Jim Anderson closed the meeting.



December 31, 2009

James Thiele
City of Omaha
1819 Farnam St., 11th Floor
Omaha, NE 68183

Dear Mr. Thiele: *James*

Thank you for your recent generous donation of four properties at: 3315, 3319, 3323, and 3327 Manderson Street. We are grateful for your continued support and that you see the need for decent, affordable housing in our community and chose to make a difference in the lives of our homeowners and their families.

Habitat for Humanity of Omaha builds much more than houses. We build self-sufficiency for families, thriving neighborhoods, stronger communities and a better world for us all. With your financial contribution, we are able to make tangible, life-changing differences in the lives of those in Douglas and Washington Counties. Thank you for making the dream of homeownership a reality for our 25 families in need of decent and affordable housing in 2009. Your partnership will allow us to offer this dream to even more people in 2010!

We invite you to learn more about Habitat for Humanity of Omaha. We have several opportunities available including volunteering, house dedications or going on a site visit. Please visit our website at www.habitatomaha.org and sign up for our econnections online newsletter to keep updated or call us at 402-457-6567 for more information. Working together, we build things!

For your tax records, you have received no good or services in exchange for your donation. This letter serves as your receipt.

In gratitude,

Amanda

Amanda Jedlicka
Executive Director

Carla

Carla Patton
Director of Development

Thanks for your partnership!

Thank you for your ongoing support!

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R. E. Cunningham, RA, F.SAME
Director

January 12, 2010

Amanda Jedlicka
Habitat for Humanity of Omaha
2204 Ames Avenue
Omaha, NE 68110

Dear Ms. Jedlicka:

I appreciate the work you do through Habitat for Humanity of Omaha on behalf of Omahan's in need of decent, affordable housing and the impact that work has on the surrounding area and the larger community. I look forward to working with you in the future to improve our community.

Sincerely,

James R. Thele
Assistant Director
Planning Department