

CITY OF MILFORD, NEBRASKA
NOTICE OF SPECIAL MEETING

NOTICE IS HEREBY GIVEN that a Special meeting of the Mayor and City Council of the City of Milford, Nebraska is to be held at 5:30 pm on Tuesday, February 26, 2019 at the Sr. Center, 105 S. B Street, Milford, which meeting will be open to the public. An agenda for such meeting kept continuously current, is available for public inspection at the office of the City Clerk at the City Hall.


Mayor

ATTEST: 
City Clerk

Agenda matters are as follows:

1. Call to Order
2. Roll Call
3. Open Meeting Act Requirement
4. Appointments/Reappointments
5. Discuss/Action—Authorize Mayor's signature, Pre-application for NE Affordable Housing
6. Discuss/Action – Hire Fulltime Administrative Asst. and set wage
7. Introduction and Adoption of Resolutions:
 - Resolution of Depository – Farmers & Merchants Bank
 - Resolution of Depository – Jones Bank
8. Adjournment

CERTIFICATION

I hereby certify that the above meeting notice was posted by me in three public places in the City of Milford as follows:

City Clerk's Office
Farmers & Merchants Bank
U S Post Office

at 1:00 pm on Tuesday, February 19, 2019.


City Clerk

APPOINTMENTS

Milford Aging Services Commission **2 Year Term** (2 Year Term Limit)

Ron Oswald	First Term	3/1/19 thru 3/1/21
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REAPPOINTMENTS

Milford Aging Services Commission

Susan Burkey	Second Term	1/1/19 thru 1/1/21
Vi Stutzman	First Term	1/1/19 thru 1/1/21
(completed Elna Lambert's term)		

SEND

Southeast Nebraska Development District

Nebraska Affordable Housing Trust Fund (NAHTF) **2019 Owner Occupied Rehabilitation (OOR) General Information**

The Nebraska Affordable Housing Trust Fund is a resource to help increase the supply and improve the quality of affordable housing in Nebraska. The NAHTF provides matching funds combined with local resources to create and maintain safe and decent housing for the area.

What projects are eligible for NAHTF grants?

NAHTF provides funding for housing projects to stimulate development of safe, decent, and affordable housing.

SEND has recently received interest from the City of Milford and community members in requesting information about the owner occupied rehabilitation program (OOR) offered by the Nebraska Affordable Housing Trust Fund (NAHTF). The first step in the process would be for the City of Milford to commit to the program requirements and submit a pre-application / project summary (completed by SEND as part of membership dues).

The pre-application does not commit the City to submitting a full application. The pre-applications are used by NDED to determine an interest level throughout the State. If the City decides to move forward with the full application, SEND will complete the application process as part of membership dues. If the project is awarded, the City and SEND would enter into grant administration and housing management contracts (payable through awarded grant funds) to implement the program.

A 10% match is required (recommended for non-profits). This can come from a number of different sources including City funds and local employers / organizations.

Timelines:

NAHTF Grantee Pre-Application:	Due by 5:00pm on February 28, 2019
NAHTF Grantee Full Application:	Due by 5:00pm on April 30, 2019
NAHTF Grantee Full Application Award Letters:	Distributed after July 1, 2019

Who is eligible to apply?

Eligible applicants for NAHTF grants include governmental subdivisions, community action agencies, non-profits, and public housing authorities.

How do I apply?

If the project meets eligibility requirements, a completed application will be submitted to DED by a deadline. Typically, successful applicants complete their programs within 24 months of an award.

Grant Amounts?

The 2019 suggested maximum NAHTF housing project award is \$500,000 with a reasonable minimum (\$125,000).

Grant Selection Criteria?

Project Design, Need and Impact, Collaboration, Financing, Capacity, Affordability Period

Maximum Rehabilitation per property?

\$25,000

NAHTF OOR programs require an applicant (grantee) from one of the following: local government, non-profit or public housing authority. The applicant will serve as the grantee. SENDD proposes to enter into a contract for grant administration and project management services with grantee to administer all aspects of the program. SENDD contract services are integrated into the grant application funding budget. Minimal participation and staff time is necessary by the grantee. See below for typical grantee obligations:

- Approve and sign the grant application and all necessary paperwork
- Involvement in appointed a 3-5 member housing advisory committee
- Approve projects / pay requests recommended by the housing advisory committee
- Provide documents for project reporting

Eligible Activities

- NAHTF funds may be used to assist existing homeowners with the repair, rehabilitation or reconstruction of owner-occupied units.
- Whenever NAHTF funds are used for rehabilitation, the work must be performed according to the Department's Minimum Standards for Rehabilitation (located on the Department's website <http://neded.org>), and the unit must be brought up to the applicable local code.
- All of these types of repairs are eligible if they are undertaken within a more comprehensive scope of work that brings the unit up to the applicable codes and standards:
- Weatherization programs;
- Emergency repair programs; or
- Handicapped accessibility programs.

Forms of Financial Assistance

Grantees may structure NAHTF assistance for owner-occupied rehabilitation using any of the following five forms:

- Grants;
- Deferred-payment loans;
- Non-interest-bearing loans;
- Interest-bearing loans; and
- Interest subsidies
- If financing all of the cost of rehabilitation, a grant or deferred-payment loan is often necessary to provide the deep subsidy required by the very low-and low-income participants of rehabilitation programs.
- In some cases, a low-interest loan may be affordable or more appropriate. Examples of such cases include owner-occupants with sufficient income to repay a loan on a monthly basis; or when refinancing of existing debt, necessary to lower the owner-occupant's overall housing debt, is included as part of the rehabilitation loan.
- If a grantee chooses to finance only a part of the rehabilitation cost, it may structure its assistance to be used in combination with other financing. For example, the grantee and a private lender could jointly loan the funds needed for rehabilitation. This arrangement, referred to as a participation loan, results in one loan from the lender and one from the grantee, usually at a low interest rate. The size of the NAHTF loan is typically dependent

upon the amount available for the conventional loan.

- Another option would be for the grantee to provide NAHTF assistance as a grant or deferred-payment loan to "write down" the principal amount of a private loan thus making the monthly loan repayment affordable to the homeowner. This technique is often referred to as principal reduction.
- Interest subsidies, also referred to as interest reduction grants or interest rate buydowns, are similar to principal reduction grants or loans except that the NAHTF funds are used to "buy down" the interest rate to an affordable level. In this case, the NAHTF subsidy is paid directly to the lender and not provided to the homeowner

Eligible Rehabilitation Costs

- Meeting the rehabilitation standards.
- Meeting applicable codes, standards and ordinances.
- Essential improvements.
- Energy-related improvements.
- Accessibility for disabled persons.
- Repair or replacement of major housing systems.
- Incipient repairs and general property improvements of a non-luxury nature.
- Site improvements and utility connections.
- Lead-based paint hazard reduction.

Eligible Property Types

To be eligible for NAHTF assistance, a property must be:

- Occupied by an income-eligible homeowner
- The owner's principal residence.

The following property types may be included under the program:

- Traditional single-family housing that is owned fee simple (this housing may contain one to four dwelling units).
- A condominium unit.
- A manufactured home.

At the time of project completion, the manufactured housing must be connected to permanent utility hook-ups. The manufactured housing must be located on land that is owned by the manufactured housing unit owner.

Property Standards

Properties that are rehabilitated with NAHTF funds must meet the following standards:

- The Department's Minimum Standards for Rehabilitation.
- Local Code Requirements, or one of the following national model codes:
 - Uniform Building Code (ICBO)
 - National Building Code (BOCA)
 - Standard Building Code (SBCCI)
 - Council of American Building Officials one-or two-family code (CABO)
 - Minimum Property Standards at 24 CFR 200.925 or 200.926 (FHA)
- Handicapped accessibility requirements, where applicable.

Staffing – SENDD

In staffing a rehab program, it is helpful to understand the specific skills that will be needed.

First, there is a need for a people who can deal with applicants, process paperwork, manage the program, and keep the program / projects in compliance with State requirements. Someone must talk to applicants, visit their homes to complete family surveys, do inspections, and keep track of the rehab projects.

Second, there is a need for a person with experience and knowledge in the areas of home construction, local codes, inspection (building, electrical and plumbing), and cost estimating. These skills are found in experienced contractors, building inspectors, and architects familiar with rehab. The quality and success of a rehab program depends on the abilities and experiences of the people implementing the program. Every effort should be made to hire qualified staff. Lead-based paint requirements necessitate using people with the proper qualifications to do specific functions of the rehab project. SENDD currently has six certified grant administrators and several key staff members to implement this program to meet NDED standards.

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SEND D is an Equal Opportunity Provider and Employer