CITY OF LINCOLN NEBRASKA

THE URBAN PAGE

THE QUARTERLY NEWSLETTER OF THE URBAN DEVELOPMENT DEPARTMENT

2nd Quarter 2018

IN THIS ISSUE:

1 **COMMUNITY HOPE CREDIT UNION**

2 **LINCOLN'S HOMELESS**

3 **REDEVELOPMENT NEWS**
NE Innovation Campus
Telegraph District
48th & Leighton
Antelope Square 2

5 **TIMELY TIDBITS**
New UDD Staff
Taking Charge Survey
Lincoln's Farmers Markets

6 **WEEDS, WEEDS, WEEDS!**

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EQUAL HOUSING OPPORTUNITY

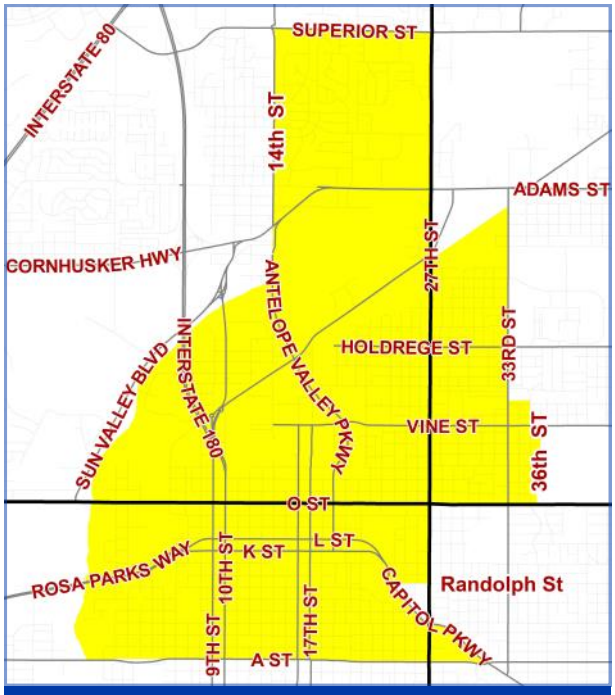
EQUAL OPPORTUNITY EMPLOYER

Community HOPE Brings Financial Hope

The purpose of the federal CDBG funds administered by Urban Development is primarily to assist low- and moderate-income persons. UDD staff see how the lack of financial literacy and access to financial services impacts low- to moderate-income families. Now, many of those families have a choice – the ***Community HOPE Federal Credit Union****.*

Payday or cash advance lenders take advantage of vulnerable people who live paycheck to paycheck without a financial safety net. Most of these people have jobs, but often their wages are too low to handle emergency expenses. The small loans needed to tide families over are not money-makers for main stream financial institutions that are regulated by federal or state banking laws. In the past, the only alternative for these households was borrowing from a payday/cash advance lender. Payday/cash advance lenders are exempt from federal and state banking laws that require "fair" treatment of consumer loans, fees, penalties, and interest charges. Typically, a payday/cash advance borrower ends up repaying more than three times the initial loan amount.

In 2011, the Woods Charitable Fund saw the adverse impact of payday lending on Lincoln residents and decided to fund a credit union with a twist. It would be a new financial choice for low-income residents needing a loan. The ***Community HOPE Federal Credit Union*** opened for business at 1625 N Street this past September. The Community HOPE Federal Credit Union is a nonprofit federally chartered financial institution. All member deposits are insured safe up to $250,000 by the National Credit Union Administration, an agency of the U.S. Government. For a $5 deposit, membership is open primarily to residents of U. S. Census Tracts that have a majority of households with less than 80% of Lincoln's median income and to anyone who lives, works, worships, attends school or seeks relief from poverty in those Census Tracts *(see the yellow highlighted area on the map below).*



Community HOPE Federal Credit Union's **Service Area**

Allie's Experience

Last July, single-mom Allie needed cash to pay for her preschooler's trip to Urgent Care after she fell at daycare. Diagnosis: broken arm. Cost: $350. The paycheck from Allie's $15/hour job in a dental office doesn't go far. With no emergency savings, she turned to a payday lender and got $350.

In December, after "renewing" that initial loan 13 times, Allie was able to pay in full. Her final cost in fees was $816 -- the equivalent of 450% interest. Her total repayment, including principal, was $1,166.

Had Allie had the choice of getting that same loan from *Community HOPE Federal Credit Union*, she would have repaid a total of $398.50, including 18% interest and fees.

The $767.50 difference that Allie gave the payday lender could have paid her rent, her daycare costs, or several month's groceries. Instead, it left Lincoln and contributed nothing to the local economy. *Community HOPE* provides an option that is better for the whole Lincoln community.

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1 COMMUNITY HOPE CREDIT UNION

2 LINCOLN'S HOMELESS

3 REDEVELOPMENT NEWS
- NE Innovation Campus
- Telegraph District
- 48th & Leighton
- Antelope Square 2

5 TIMELY TIDBITS
- New UDD Staff
- Taking Charge Survey
- Lincoln's Farmers Markets

6 WEEDS, WEEDS, WEEDS!

Members have access to reasonably-priced, short-term loans and other financial services. That includes Payday Alternative Loans (PAL's), personal loans, vehicle loans, credit cards, credit builder loans, savings accounts, online banking, debt consolidation, coin counting, payroll check cashing, checking & savings accounts, financial literacy training, and guidance in accessing community services.

Although credit union funds are never completely loaned out, more deposits mean more funds available for loans. ***Community HOPE*** is working to increase both memberships and account balances. They are reaching out to potential members using their small advertising budget and social media. To spread the word about the resources they provide, ***Community HOPE*** staff are available to do presentations at community organization meetings. Referrals from individuals and other nonprofits are much appreciated. As a nonprofit, ***Community HOPE*** also welcomes donations!

To learn more about ***Community HOPE***, visit www.communityhopefcu.org, call 402-476-0376 or email info@communityhopefcu.org.

Another Way to Learn about $$

The *Lancaster & Saunders County* ***Community Action Partnership*** also has several programs that work with low-income families and individuals to increase financial stability and build independence through financial well-being. Visit the Community Action Partnership website at communtyactionatwork.org and click on *Financial and Family Well-Being* or call 402-471-4515 to learn more.

Lincoln's 2018 Homeless PIT Count Summary

Lincoln's Homeless Coalition conducts an annual Point in Time (PIT) count in January each year, in order to maintain an accurate estimate of the homeless population in the city. This year, 451 persons were identified as homeless on January 23, 2018.

Who is Counted as Homeless?

- ❑ Anyone who has a primary nighttime residence that is not meant for human habitation.
- ❑ Anyone who is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs).
- ❑ Anyone who is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Comparing 2017 and 2018 Point in Time Counts

- The 2018 PIT homeless count reflects a 25.7% decrease from the 2017 count in total number of sheltered and unsheltered persons in the Lincoln Continuum of Care.
- Persons in emergency shelter increased from 336 in 2017 to 344 in 2018 (2% increase).
- Persons in transitional housing decreased from 221 in 2017 PIT to 62 2018 PIT (72% decrease).
- Persons in rapid re-housing increased by 142 persons (182 % increase).
- All Permanent Housing programs were at 100% utilization on the evening of the PIT.
- Unsheltered persons decreased by 4 persons (8% decrease).
- Homeless U.S. Military Veterans decreased from 53 to 16 (70% decrease): one homeless veteran was in a transitional housing program, fifteen were in emergency shelter, and none were unsheltered.
- Chronic Homeless decreased by 2 persons (3% decrease).

Lincoln Point in Time (PIT) Count January 23th 2018					Not counted as homeless for the Point in Time Count	
Emergency Shelter		Transitional Housing		Unsheltered / Street Count	Permanent Housing	Rapid Re-housing RRH
Households	*Persons*	*Households*	*Persons*	*Persons*	*Persons*	*Persons*
257	**344**	**49**	**62**	**45**	**388**	**220**

THE URBAN PAGE

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1 **COMMUNITY HOPE CREDIT UNION**

2 **LINCOLN'S HOMELESS**

3 **REDEVELOPMENT NEWS**
- NE Innovation Campus
- Telegraph District
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- Antelope Square 2

5 **TIMELY TIDBITS**
- New UDD Staff
- Taking Charge Survey
- Lincoln's Farmers Markets

6 **WEEDS, WEEDS, WEEDS!**

How are these results being achieved by Lincoln's Homeless Coalition?

- Increased use of **Rapid Re-Housing**, an intervention that connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited housing assistance and targeted support services.

  On 1/23/2018, Rapid Re-Housing sheltered 220 formerly homeless persons who were not included in the PIT count.

- Increased use of **Permanent Supportive Housing** and other permanent housing opportunities that provide indefinite leasing or rental support, paired with supportive services to assist homeless persons with a disability or families with an adult or child member with a disability.

  On 1/23/2018, these programs housed 388 formerly homeless persons who were not included in the PIT count.

- Implementation of **Coordinated Entry**, a community-wide process that allows people experiencing homelessness, or those at risk of homelessness, to access the homeless service system in a streamlined way, to have their strengths and needs quickly assessed, and to be quickly connected to appropriate housing and mainstream services. Lincoln agencies use standardized assessment tools and practices that take into account the unique needs of children, families, and youth. The assessment gives households access to options throughout the community that best address their needs, rather than being evaluated for a single program within a single agency. As a result, the most intensive interventions are prioritized for those with the highest needs.

- Coalition-wide commitment to **Housing First** – a person-centered approach that quickly and successfully connects individuals and families experiencing homelessness to permanent housing, without preconditions and barriers to entry, such as sobriety, treatment, or participation requirements.

The dedicated agencies of Lincoln's Homeless Coalition work as a community to solve homelessness problems. Their cooperative, can-do spirit has created an efficient homeless service system that provides an effective safety net for Lincoln individuals and families who are homeless or at risk of becoming homeless.

Redevelopment Project Updates

Nebraska Innovation Campus (NIC): NIC is a research campus designed to facilitate new and in-depth partnerships between the University of Nebraska and private sector businesses. Construction of the newest building at NIC is nearly complete. This three-story, 80,000 square foot office building *(see below)* is located near the intersection of 21st and Transformation Drive. It is anticipated to be substantially complete early this autumn.

THE URBAN PAGE

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NE Innovation Campus
Telegraph District
48th & Leighton
Antelope Square 2

5 **TIMELY TIDBITS**
New UDD Staff
Taking Charge Survey
Lincoln's Farmers Markets

6 **WEEDS, WEEDS, WEEDS!**

Telegraph District: Completion of Phase 1 projects continues with rehabilitation of the ***333 Building*** on the NW corner of 21st & L Street *(above).* Construction is anticipated to be complete in early autumn.

Tenant finishes in the ***330 S. 21st Street*** building will begin in July for two new tenants — Subway and Roll Avenue (a sushi restaurant) — who will join existing tenants, The Mill and ALLO.

Construction on the new ***Telegraph Flats*** project on 20th & M Street will begin in July. That four story, mixed-use building will include approximately 68 living units.

Telegraph Lofts East and West, on the SE and SW corners of 21st & N Street, are under design. Demolition of the old car wash will be completed by the end of the year and construction is expected to begin next year. In the meantime, environmental clean-up continues in that area and in the area of the former Fisher Foods campus.

University Place—48th & Leighton: Construction is well underway for the mixed-use project at 48th & Leighton Avenue. The first building is on schedule to be complete in fall 2019. Construction of the second building first requires demolition of the old HyVee grocery store which began this month *(below).*

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NE Innovation Campus
Telegraph District
48th & Leighton
Antelope Square 2

5 **TIMELY TIDBITS**
New UDD Staff
Taking Charge Survey
Lincoln's Farmers Markets

6 **WEEDS, WEEDS, WEEDS!**

Antelope Square: Phase 2 is under construction. These two- and three-bedroom units offer residential living near downtown and UNL along side a park and bike/trail system. Each unit has a kitchen, living and dining area on the main floor. The second floor features two or three bedrooms and a second floor laundry. The deck above the garage offers panoramic views and an outdoor commons area is available for all owners. The unfinished basement is ready for future use, with egress windows and plumbing rough-ins for a bathroom. Contact Russ Meyer, Realtor, for more information.

Timely Tidbits

New Staff at UDD: ***Rich Bishop***, Urban Development Department's new ***Senior Engineering Tech***, grew up in Omaha. Since he joined the UDD team in March, Rich has been helping shape this new position. His Engineering Degree from the Illinois Institute of Technology has proved to be very useful as UDD staff standardize the process of managing and monitoring implementation of redevelopment projects.

When he is away from the office, Rich enjoys sharing his love of baseball with his four sons. Coaching their baseball teams keeps him BUSY!

Taking Charge Survey: To prepare for the upcoming bi-annual budget process, the City used both a statistically valid survey and opinion-type surveys to evaluate public perceptions and preferences. The surveys sought input on street maintenance, parks maintenance, and City services in general. Surveys were due by June 1, because the budget needs to be completed and approved by City Council and the Mayor by September 1. This year City Council members will receive the proposed budget earlier to allow more reviewing time.

Farmers Markets: Summer brings heat and humidity, but it also brings opportunities to buy locally-grown foods and locally-made crafts. So, take a walk, buy farm-to-table food, support local crafters…it's a win-win for vendors, customers and the community.

Source: Nebraska Farmers Market and Produce Vendor Search (https://www.nebraska.gov/apps-ag-farmers-market/)

Market Name	Market Location	Hours of Operation
Fallbrook Farmers Market	570 Fallbrook Blvd.	Thursdays, June 21 - August 9, Sept. 13 & Oct. 11, 4 - 7 p.m.
F Street Neighborhood Farmers Market	1302 F St.	Tuesdays, May - October, 4 p.m. - 7 p.m.
Lincoln Haymarket Farmers Market	P St and N 7th St.	Saturdays, May 5 – October 13, 8 a.m. - Noon
Sunday Farmers' Market at College View	4801 Prescott St.	Sundays, April 29 – October 28, 10 a.m. - 2 p.m.
University Place Community Market	2753 N 50th St.	Wednesdays, June – September, 3 p.m. – 7 p.m.

Editor's Tip

Visit *www.lincoln.org* , the *Lincoln Convention & Visitors Bureau* website, for a terrific calendar of upcoming events. Search by name, keyword, or date for everything from art galleries & museums, music & theater performances & sports events of all sorts, to car races & farmers markets & horse shows, and even free health clinics.

THE URBAN PAGE

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1 **COMMUNITY HOPE CREDIT UNION**

2 **LINCOLN'S HOMELESS**

3 **REDEVELOPMENT NEWS**
NE Innovation Campus
Telegraph District
48th & Leighton
Antelope Square 2

5 **TIMELY TIDBITS**
New UDD Staff
Taking Charge Survey
Lincoln's Farmers Markets

6 **WEEDS, WEEDS, WEEDS!**

Weeds! Weeds! Weeds!

You've experienced it: your neighbor hasn't mowed in six weeks and their grass and weeds are waist high OR the vacant property across the street has a thriving patch of Canada thistles in the backyard OR the owners down the street mow their yard regularly, but not the area between their sidewalk and the street.

'Tis the season for vigorously growing weeds, grass and volunteer trees. Without regular cutting, pulling or other control, yards can become miniature jungles. Does the City care? Yes! In fact, the City has a Weed Abatement Ordinance. According to Chapter 8.46 of the Lincoln Municipal Code, weeds over six inches high are considered "overgrown." Overgrown "weeds, noxious weeds, or worthless vegetation" can crowd out desirable plants and reduce property values. Left to mature and go to seed, many kinds of weeds spread aggressively to neighboring properties. Overgrown weeds may attract pests, cause health problems, and/or become a fire hazard. Noxious weeds – invasive plant species that are harmful to agricultural crops, ecosystem, humans or livestock – must also be controlled. Weed control is not just for the front yard; all parts of a yard are included in the Weed Abatement Ordinance -- front, back and side yards, alleys, and the median between the sidewalk and the street.

If you see overgrown yards, you can report them *(see below).* The County Weed Control Authority, with whom the City has an inter-local agreement to enforce the City's weed abatement ordinance, will act on your report. Seeing results may take a while – up to 3 or 4 weeks – depending on how quickly the property resident and/or owner responds. Within 3 to 5 days after a report is received, Weed Control staff will inspect the property. If there continues to be a code violation, they will notify the resident via a small yard sign and – if it is a rental property – the owner via U.S. Mail. After five more days, Weed Control will inspect the property again. If the overgrown vegetation is still not cut or controlled, Weed Control has the authority to initiate weed abatement, usually through a contract with private yard care providers. Costs for the abatement will be billed to the owner of the property. If not paid, the bill will become a lien against the property.

The County Weed Control Office relies on Lincoln residents to let them know when yards are in violation. It is remarkably easy to report overgrown yards using your smart phone, tablet or computer; just go to either of these websites:

- Weed Control (lancaster.ne.gov/weeds/index.htm)
- UPLNK (lincoln.ne.gov/city/UPLNK/index.htm)

Which weeds are officially "noxious" in Lancaster County? Visit www.lancaster.ne.gov/weeds for this and other information. Japanese Knotweed is the noxious weed pictured.