

THE QUARTERLY
NEWSLETTER OF THE
URBAN DEVELOPMENT
DEPARTMENT

3rd Quarter 2018

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Liveable Neighborhoods: Quality, Affordable Housing

In late 2017, Urban Development Department (UDD) reorganized into three divisions: Liveable Neighborhoods, Economic Opportunity, and Administration. The Liveable Neighborhoods Division has three main objectives:

- Preserve and expand quality affordable housing and homeownership,
- Assist providers of services for homeless people, and
- Revitalize neighborhoods and communities.

Preserving Lincoln’s existing affordable housing stock has been a top UDD priority for decades because it is not a “one and done” action. As housing continues to age, repairs and maintenance also need to continue. For households with low- to moderate-incomes, housing repairs and maintenance can become crushing financial burdens. When forced to choose between food, medicine, and housing maintenance, a homeowner may delay maintenance until “someday” when they may have enough money. That kind of delay isn’t good for the homeowner, their family, their house, the neighborhood, or the city. That’s where UDD housing programs can help.

UDD’s housing programs have two primary goals: helping low- and moderate-income homeowners safely stay in their homes and helping low- and moderate-income households become informed, capable homeowners.

The programs that help existing homeowners are *Emergency Repair (ER)*, *Direct/Deferred Payment Loans (DPL)*, and *Barrier Removal* (administered by the *League of Human Dignity*). All of these programs require the homeowners to live in the home and meet income eligibility guidelines. The property has to be within the city limits and all members of the homeowner’s household must be U.S. citizens or qualified aliens. Loans to the homeowners -- through the City of Lincoln Urban Development Department -- are principal only (no interest is charged). Depending on the program used, loan repayment may be delayed until sale of the property or when the borrower no longer lives there. Alternatively, the homeowner can repay their loan through small monthly payments (\$50 minimum). No assistance is available for mobile homes through any UDD program.

“Ann” works part time as a kitchen manager and takes care of her adult disabled daughter in her home. Her limited income had not allowed her to keep up with home maintenance. When she received a notice from the City that she had to remove two dangerous trees, she was distraught because she couldn’t afford to remove the trees. She called Urban Development and was qualified to receive assistance through the DPL program. Upon inspection, the Rehab Specialist noted other necessary home improvements, including replacement of the electrical panel, lead-based paint remediation, porch repair, new flooring in most of the house, and—yes—removal of two dead trees.



City Urban Development Department
555 S 10th Street, Suite 205,
Lincoln, NE 68508 402-441-7606
www.lincoln.ne.gov, keyword: urban

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Size of Household	% of Lincoln Median Income	
	50%	80%
1	\$27,450	\$43,900
2	31,400	50,200
3	35,300	56,450
4	39,200	62,700
5	42,350	67,750
6	45,500	72,750
7	48,650	77,750
8	51,750	82,800



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“Jane,” a homeowner, works part time at a fast food restaurant and takes care of her disabled husband. Between his many doctor appointments, they also help care for grandchildren. For many years, they had dreamed of completing some of these home improvements, but there was never enough time or money. Using a DPL loan, they replaced the roof, windows, gutters, downspouts, soffit and fascia. The porch was rebuilt and new water service was installed. Inside, the kitchen got a new sink, countertops & flooring. After weeks of construction, they are now enjoying their “renewed” home.



BEFORE



AFTER



BEFORE

“Sarah and Martha,” two elderly sisters on fixed-incomes, had house problems: holes in their bathroom floor and a tub that they could no longer safely use. DPL paid for changes that allow the sisters to live safely in their home. The bathroom was expanded by incorporating space from two small closets, the tub removed, floor repaired and a walk-in shower installed – a much safer alternative given the sisters’ mobility challenges. The laundry was moved from the basement to the first floor, the defunct central air unit was replaced, as were the windows.



AFTER

For homeowners with more complicated accessibility issues, the Barrier Removal Program, administered by the League of Human Dignity, may be the best resource.

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BEFORE



AFTER

“Alice” is disabled with respiratory issues and on a fixed income. Her roof leaked into the center of her house, near the bathroom, and mold became a problem. Using ER, the roof and gutters were replaced, as was the subflooring and flooring of the bathroom. Thriftily, Alice chose to reuse most of the bathroom appliances and fixtures. She did agree to a new front door to improve home security.



BEFORE DEMO

All three generations of the “Jones” family were delighted to have their own home. They successfully completed NeighborWorks-Lincoln’s *Homebuyer Training* classes and used *First Home* to buy a newly-constructed *Rescue* house.



AFTER NEW CONSTRUCTION

Rescue, another UDD housing program, uses federal funds to acquire, demolish, and re-build single-family housing where badly deteriorated housing is having a blighting influence on a neighborhood. There are three nonprofit organizations that also build new houses in older neighborhoods: NeighborWorks-Lincoln, Lincoln Habitat for Humanity, and Affordable Housing Initiatives. All the *Rescue* houses and many of the nonprofit-built homes are sold to new homeowners through UDD’s homeownership programs, both of which are administered by NeighborWorks-Lincoln (NW-L) — *Home Buyer Training* and *First Home*.

To participate in NW-L’s Homeownership programs, potential homebuyers need to be in reasonably good financial shape (see nwlincoln.org for details). Prospective home buyers who successfully complete the four free *Home Buyer Training* class sessions and meet the program and income requirements may work with NW-L staff to obtain approval for a *First Home* loan. *First Home* loans are principal only (0% interest) and can be used for down payment, closing costs, and – if needed -- rehabilitation costs. Next, the homebuyers meet with a lender for their first

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mortgage loan pre-approval. For the final step, the homebuyers work with a Realtor to find their new home. **First Home** loan recipients make no monthly payments. Depending on location of the purchased home, **First Home** loans can be fully- or partially-forgiven over time. Any unforgiven balances are repaid upon sale of the home.

While repairing an older home is not a multi-million dollar redevelopment project, the effect can be profound. Although CDBG and HOME funds primarily benefit low- and moderate-income persons, every time those funds help improve a home or a neighborhood, the whole community gains indirectly: private investment is encouraged and construction contractors are paid, quality/affordable housing stock is preserved, the residential tax base is increased or maintained, and neighborhoods are stabilized and revitalized.

For more about **homeownership programs**, contact NeighborWorks-Lincoln, visit nwlincoln.org or call 402-477-7181. For more about **home rehabilitation programs**, contact UDD, visit lincoln.ne.gov, keyword: urban or call 402-441-7864.

Redevelopment News

This redevelopment project update is all about two streets: 8th Street in Haymarket and Canopy Street in West Haymarket.

8th Street

All of 8th Street has benefited from the **Haymarket Streetscape** project. Much of the project is complete — resurfaced pedestrian street corner nodes, new pedestrian ramps, freshly painted pedestrian crossings and improved lighting. The final “icing on the cake” will be new street furniture (benches, trash receptacles, bike racks) in 2019.

New **Multi-Space Paystations** keep parking meters out of narrow Haymarket sidewalks and improve the pedestrian experience.

Farther south on 8th Street, construction work on the **Raymond Brothers building** is in full swing. The renovated historic building will host residential condos on the upper floors and active commercial uses on the first floor. The developer also plans to replace the long missing dock on the west side of the building.

And still farther south,

screening of the LES Substation at 8th and N Street is well underway. The metal panels, new district sign (a.k.a. entrance feature) and decorative canopy all reference Haymarket’s historic past as a wholesale grocery distribution center.

At the southern edge of Haymarket, the 8th and N intersection is now graced with **traffic signals**, making the intersection easier and safer for both pedestrians and motorists.



Resurfaced streets, renovated sidewalk nodes, and freshly marked crosswalks — part of the Haymarket Streetscape project



New Multi-Space Paystation



The back-lit Haymarket entrance feature at 8th & N will receive its landscape plantings this fall.

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Architectural rendering of the Olsson II Redevelopment Project, which is expected to be underway in 2018

Canopy Street

Canopy Street excitement is focused between P and N Streets. On the west side of Canopy, just north of the Harris Overpass, the **Olsson II Redevelopment Project** — offices above, active/commercial uses at street level — will take the place of what is now a surface parking lot.

Just south of the overpass, on the east side of Canopy, **Canopy Row** is nearing completion. **Canopy Street Market** is open for shoppers in the southern end of the building at street level — with some fine looking produce! Almost 50 apartment units are now available on the upper floors. The remaining spaces will be available for offices and other active uses.



The new 8,000 sq. ft. Canopy Street Market offers fresh produce, meats, deli items, and other necessities in Downtown Lincoln

Timely Tidbits

- **Downtown Master Plan** — In October, PUMA, an economic development and planning firm hired by the City, will present a final draft of the new **Downtown Master Plan** at a public open house. The new plan is the result of an extensive process that involved stakeholders from across the community. The presentation is tentatively planned for October 30th, in the Railyard (at Canopy and R). To confirm the date and location, and for a specific time, visit: plandowntown.com in mid-October.
- **Lincoln Project Homeless Connect 2018** — On October 16, at Pinnacle Bank Arena, from 10:00 am to 3:00 pm, a collaboration of local organizations, businesses, and community volunteers will come together for Lincoln's 10th annual **Project Homeless Connect (PHC)**. **PHC**, sponsored by the

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Volunteers serving as navigators and distributing socks at a past Lincoln Project Homeless Connect

Lincoln Homeless Coalition, is a one-day, one-stop shop of health and human services for people experiencing homelessness. Volunteer navigators will work directly with event guests to assess their specific needs and guide them to the various service and information providers' booths. A wide array of services, information and personal items will be provided to the many adult and children attendees. For more information about the event, please visit the Lincoln Homeless Coalition website at lincolnhomelesscoalition.org or the Facebook page for Lincoln Homeless Coalition.

- **Five-Year Strategic Plan** — The *Five-Year Strategic Plan* has been approved by the U.S. Housing and Urban Development Department (HUD). The Plan will help coordinate Lincoln's economic, physical, environmental, community, and human development activities from September 1, 2018 to August 31, 2023. The *Strategic Plan* is required by HUD because Lincoln receives funds through HUD's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) program. The Strategic Plan is available at lincoln.ne.gov, keyword: *UDD documents*.
- **Cooper Park Improvements** — The last few months have been good for Cooper Park, the oldest designated city park: the Parks & Recreation Advisory Board approved the new Cooper Park Master Plan, the roofs of both the picnic shelter and restroom building were replaced, and the Lincoln Parks Foundation received a generous donation from Union Bank to jumpstart implementation of the master plan. Union Bank's gift will be used to add a bike rack near the playground, an adult fitness station and half basketball court, and to make improvements to the picnic shelter plaza. Design of the plaza improvements will be developed over the winter for construction in the spring of 2019. The Urban Development Department has also committed \$25,000 in CDBG funds to Cooper Park improvements.
- **Pershing IFRP** — The City of Lincoln has released a national Invitation for Redevelopment Proposals (IFRP) for the Pershing Center Site in Downtown Lincoln. The IFRP is open to public, private, and/or non-profit entities. Developers are invited to consider a wide range of possibilities for the Pershing Center project and submit redevelopment proposals. Possible options include: use of all or part of the site, private or public uses or a combination, one user or multiple users, new construction or reuse of the existing building. To see the IFRP, visit the City website: lincoln.ne.gov, keyword: *pershing*.

