

# Community CARES 2020 Landlord Relief Program

## Landlord Guide

The 2020 Community CARES 2020 Landlord Relief Program is designed to provide direct assistance to landlords to help them keep rental units in the affordable range for low-to-moderate income renters. Working with economic development districts, this program will also connect landlords with other community providers to add additional support for tenants.

### ELIGIBILITY CRITERIA

Landlords who can provide documentation of financial losses incurred due to COVID-19 (either loss or reduction of tenant/landlord wages, are eligible to receive the following assistance:

- ✓ Up to \$2,500 in direct financial assistance to offset missed rent or utility payments.
- ✓ Up to \$10,000 for minor rehabilitation of approved projects in one rental unit.
- ✓ Or, a combination of up to \$2,500 in direct financial assistance *and* funding for minor rehabilitation. The total amount of combined assistance **cannot** exceed \$10,000.
- ✓ Funds are distributed per landlord, *not* per unit. An individual landlord is eligible for up to \$10,000 in CARES assistance. Rehabilitation funding can only be applied towards **one** unit.

### LANDLORD RESPONSIBILITIES

1. Agree to a Habitability Standard Inspection for the participating rental unit.
2. Ensure the rental unit remains affordable and well-maintained throughout the program.
3. Agree not to evict the tenant during the assistance period, unless there are sufficient grounds.
4. Maintain regular communication with the Development District.
5. Provide all cancelled checks/invoices/bids/photos to the Development District as directed.
6. Submit before and after photos of all rehabilitation projects to the Development District.

### APPLICATION PROCESS

Landlords who are interested in participating can complete the 2020 Landlord Assistance Program Application and submit it to: Martin Griffith, Housing Specialist, Northeast Nebraska Economic Development District, 111 South 1<sup>st</sup> Street, Norfolk, NE 68701.

Landlords who wish to participate will be required to follow the Landlord Expectations and sign a Memorandum of Understanding with the Development District.

### QUESTIONS

To request an application or request further details, please contact: Martin Griffith, Housing Specialist at 402-379-1150, ext.107 or [martin@nenedd.org](mailto:martin@nenedd.org)

**LANDLORD EXPECTATIONS  
2020 Landlord Assistance Program**

**LANDLORD CONTACT INFORMATION**

Business Name		Primary Contact		
Street Address		City	State	ZIP Code
Primary Telephone Number	Secondary Telephone Number		Email Address	

**LANDLORD EXPECTATIONS**

1. The landlord will provide the following to the Development District: proof of loss of revenue due to COVID-19 (either tenant or landlord's lost/reduced wages); current W-9 form; agree to a Habitability Standard Inspection for the rental unit receiving assistance; submit a cancelled check(s) or outstanding bill(s) for any direct financial assistance received; submit a project invoice for all rehabilitation projects including before and after photos of the work completed; and, for rehabilitation projects exceeding \$5,000, landlord must submit proof that 3 bids were obtained and that the project was awarded to the lowest responsible bid.
2. The landlord will provide housing that is affordable and well maintained over the length of the tenancy.
3. The landlord will communicate orally and/or in writing with the Development District when problems arise with the covered household. Problems may include issues raised during the application process (i.e. incomplete information or failure to meet screening criteria) or during tenancy. Specifically, the landlord commits to notifying the Development District in the event of: 1) issues that may lead to a written notice to the tenant, 2) any type of written notice to the tenant, 3) late payment of rent, 4) any other issues or action that may affect the continuation of tenant's tenancy, and 5) awareness of any potential or actual damage to the rental unit. The goal is to communicate with the Development District any issues with the tenant/unit for which the landlord is requesting assistance, and to ensure the tenant remains in the unit unless they sufficiently damage/destroy the unit or compromise their lease in any way.
4. The landlord must agree not to evict the tenant for the period of time that equals the current rental rate and the amount of assistance received, unless there are sufficient grounds to evict. Landlords must also work with the Development District to help guide tenants to resources such as community-based and tenant services that will provide rental education.

**PARTICIPATION ACCEPTANCE**

Signature
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**Tenant Information:**

Name on Lease: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

City/ZIP: \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

**Income Verification:****Income Qualifications**

- Tenants must be at or below 100% of the State median income, adjusted for family size may be eligible.

1 person	\$60,900
2 person	\$69,600
3 person	\$78,300
4 person	\$87,000
5 person	\$93,950
6 person	\$100,900
7 person	\$107,900
8 person	\$114,850

**Tenant Family Size** \_\_\_\_\_ I certify that the tenants of the listed property are at or below the required income limits**Attached are the following documents:**

	Documents Required	Applicant's Initials
W-9	✓	
Proof of revenue loss (Tenant / landlord loss or reduces wages)	✓	
Request of needed eligible repairs (photos)	✓	
Proof of Nebraska Residency	✓	
Proof of US Citizenship	✓	
COVID-19 Impact Statement	✓	

**Voluntary Information**

The following information is requested to verify compliance with Federal laws prohibiting discrimination on the basis of race, national origin, and sex. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluation your application or to discriminate against you in any way.

Indicate the total number of family members in each of the following categories:

- \_\_\_\_\_ White  
 \_\_\_\_\_ Black/African American  
 \_\_\_\_\_ Asian  
 \_\_\_\_\_ American Indian or Alaskan Native  
 \_\_\_\_\_ Native Hawaiian or Other Pacific Islander

## APPLICANT DECLARATIONS

### Declarations

I (We), the undersigned owners of the property listed on this application hereby make application to participate in the 2020 Landlord Assistance Program and authorize the Northeast Nebraska Economic Development District to verify my (our) eligibility for assistance.

I (We) agree to abide by all rules and regulations established for the program, including the right of the Northeast Nebraska Economic Development District to inspect the property identified above for the purpose of determining its suitability and condition, as well as to determine the progress of the work being undertaken.

I (We) understand that the receipt of this application by the Northeast Nebraska Economic Development District in no way implies approval of the application or acceptance of the application for CARES Act assistance and that approval of the application will depend upon meeting eligibility requirements and the availability of program funds.

I (We) understand that intentionally providing false or misleading information will be grounds for disqualifying me (us) from participation in the program.

I (We) understand that the rental property listed on this application may be included in a database that is a compilation of statewide landlords/rental properties. This database is a tool that seeks to help connect potential tenants with landlords.

### Signatures

I (We) hereby further certify that the above information is true and accurate to the best of my (our) knowledge.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant

\_\_\_\_\_  
Date

## UNITED STATES CITIZENSHIP ATTESTATION FORM

For the purpose of complying with Neb. Rev. Stat. §§ 4-108 through 4-114, I attest as follows:

### Applicant

I am a citizen of the United States.

**OR**

I am a qualified alien under the federal Immigration and Nationality Act, my immigration status and alien number are as follows:

\_\_\_\_\_, and I agree to provide a copy of my USCIS documentation upon request.

Applicant's Printed Name: \_\_\_\_\_  
(first, middle, last)

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

### Co-applicant

I am a citizen of the United States.

**OR**

I am a qualified alien under the federal Immigration and Nationality Act, my immigration status and alien number are as follows:

\_\_\_\_\_, and I agree to provide a copy of my USCIS documentation upon request.

Co-applicant's Printed Name: \_\_\_\_\_  
(first, middle, last)

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**I (we) hereby attest that my (our) response and the information provided on this form and any related application for public benefits are true, complete and accurate and I (we) understand that this information may be used to verify my (our) lawful presence in the United States.**

**Return requested items to:**

**Northeast Nebraska Economic Development District  
Attn: Martin Griffith  
Address: 111 South 1<sup>st</sup> Street  
Norfolk, NE 68701**

**\*\*ATTENTION\*\***

**Housing.Ne.Gov is a free service to list and find rental housing and services in Nebraska**



The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and the presence of children.



Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Ley Federal de Equidad de Vivienda prohíbe la discriminación por motivos de raza, color, religión, nacionalidad, sexo, situación familiar o discapacidad. Para más información, visita [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

Nebraska Community CARES Response & Recovery  
Letter of Explanation Template

To whom it may concern:

My tenant has been affected by the Covid 19 pandemic in the following ways:

\_\_\_ Changes to Income (provide explanation) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Changes to expenses (provide explanation) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Other changes (provide explanation) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord Signature: \_\_\_\_\_ Date \_\_\_\_\_

Name of CARES R&R Grantee Northeast Nebraska Economic Development District

# EFA Eligibility

## Who may receive EFA?

### ELIGIBILITY REQUIREMENT

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

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

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

#### 1. Nebraska Residency

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

Acceptable documents:

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

#### 2. US Citizenship / Legal Residence

- Birth certificate showing birth in the United States

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

#### 3. COVID-19 Impact

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

Documentation requirements apply to:

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

## Minimum Standards for Permanent Housing

*(Informational purposes only – to be completed by NENEDD Housing Staff)*

**Instructions:** Place a check mark in the correct column to indicate whether the property is approved or deficient with respect to each standard. The property must meet all standards in order to be approved. A copy of this checklist should be placed in the client file.

Approved	Deficient	<b>Standard</b> <i>(24 CFR part 576.403(c))</i>
		1. <i>Structure and materials:</i> The structure is structurally sound to protect the residents from the elements and not pose any threat to the health and safety of the residents.
		2. <i>Space and security:</i> Each resident is provided adequate space and security for themselves and their belongings. Each resident is provided an acceptable place to sleep.
		3. <i>Interior air quality:</i> Each room or space has a natural or mechanical means of ventilation. The interior air is free of pollutants at a level that might threaten or harm the health of residents.
		4. <i>Water Supply:</i> The water supply is free from contamination.
		5. <i>Sanitary Facilities:</i> Residents have access to sufficient sanitary facilities that are in proper operating condition, are private, and are adequate for personal cleanliness and the disposal of human waste.
		6. <i>Thermal environment:</i> The housing has any necessary heating/cooling facilities in proper operating condition.
		7. <i>Illumination and electricity:</i> The structure has adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There are sufficient electrical sources to permit the safe use of electrical appliances in the structure.
		8. <i>Food preparation:</i> All food preparation areas contain suitable space and equipment to store, prepare, and serve food in a safe and sanitary manner.
		9. <i>Sanitary condition:</i> The housing is maintained in sanitary condition.
		10. <i>Fire safety:</i> <ol style="list-style-type: none"> <li>a. There is a second means of exiting the building in the event of fire or other emergency.</li> <li>b. The unit includes at least one battery-operated or hard-wired smoke detector, in proper working condition, on each occupied level of the unit. Smoke detectors are located, to the extent practicable, in a hallway adjacent to a bedroom.</li> <li>c. If the unit is occupied by hearing-impaired persons, smoke detectors have an alarm system designed for hearing-impaired persons in each bedroom occupied by a hearing-impaired person.</li> <li>d. The public areas are equipped with a sufficient number, but not less than one for each area, of battery-operated or hard-wired smoke detectors. Public areas include, but are not limited to, laundry rooms, day care centers, hallways, stairwells, and other common areas.</li> </ol>
		11. Meets additional recipient/subrecipient standards (if any).

## 2020 Landlord Assistance Program

Memorandum of Understanding

between

**Northeast Nebraska Economic Development District and (Landlord Name \_\_\_\_\_)**

Property Address: \_\_\_\_\_

Landlord/property management Phone Number: \_\_\_\_\_

Landlord/property management email: \_\_\_\_\_

Thomas L. Higginbotham, Jr., Executive Director  
thomash@nenedd.org

**Purpose:** With COVID-19, there is a risk that landlords and property managers will need to increase rental rates and evict current tenants to address the loss in revenue to offset their mortgage or other unit expenses, ultimately removing more units out of the affordable range for low and moderate income renters. This fund is designed to provide direct assistance to landlords to support them in order to keep those units in the affordable range and work with economic development districts to connect with other community providers to add additional support for their tenants.

**Justification:** Financial assistance is directed to the landlords of affordable housing units with the expectation that these owners will maintain their eligible units at the current affordable monthly rate, work with their local economic development districts to identify the type of financial assistance that they will receive, and to support tenants who have been impacted by the COVID-19 pandemic by injecting funds into their respective units.

**Opportunity:** Qualified landlords are eligible for up to \$10,000 of emergency financial assistance. These funds may be used for either the minor rehabilitation/upgrade of deferred maintenance items in a single rental unit, or for direct financial assistance to recoup losses incurred as a result of the pandemic. Landlords may also opt to apply for a combination of the two options, requesting up to \$2,500 for direct financial assistance and additional funding for minor rehab; the total amount of requested combined assistance cannot exceed \$10,000. Regardless of the type of assistance applied for, the maximum amount of direct financial assistance for each landlord will be \$2,500.

### **Limitations and Responsibilities:**

Landlords are required to commit to continue leasing the property to their eligible tenants for a specified amount of time; they are not allowed to receive CARES assistance through this program and subsequently evict their tenants without cause. Landlords must submit this signed MOU agreeing that if they apply and receive any minor rehabilitation funds, direct assistance funds, or a combination of both, they are agreeing that they will not evict their tenants for the duration that the assistance covers upcoming rent payments. For example: If a landlord charges \$800 per month, then the full \$2,500 would be enough to cover the next three months' worth of rent. Therefore, the landlord is agreeing not to evict the tenant during the next three months. Exceptions would occur in cases where the tenant were to cause extensive damage to the unit or other conditions where present with approval from the local economic development district.

### *Direct assistance funds:*

Landlords may use the direct assistance to cover expenses caused by the partial or total loss of rental income, due to the tenants' inability to submit a full payment as their lives/employment have been impacted by COVID-19. The direct financial assistance may also be used by landlords to cover missed utility payments, as well as utility shutoff or connection fees. Potentially, tenants may have had to leave the unit due to job loss/reduced hours and the subsequent inability to afford monthly rent. If the direct assistance is utilized to cover utility costs, landlords are required to submit a cancelled check(s) to the District as proof of the reimbursement.

### *Minor rehabilitation funds:*

Eligible landlords can apply for up to \$10,000 to address deferred maintenance/health and safety items in their rental unit. Eligible activities might include roofing, HVAC, plumbing, and minor electrical. Ineligible activities include cosmetic items (painting, carpet, non-essential fixtures), appliances, and repairs. This program focuses on funding projects that help keep the units in line with Habitability Standard Inspection form expectations, local code requirements, and other health and safety standards. For all rehabilitation projects, landlords must document their expenses and provide invoices/receipts to their respective development district.

Landlords are required to submit a cancelled check, verifying their payment to the contractor(s). For any landlord who requests funding for a project that costs or exceeds \$5,000, they are required to obtain three bids from appropriate contractors. The project will be awarded to the lowest responsible bid. Additionally, before and after photos are required for all rehabilitation projects. Photos must show completed renovations.

### **Responsibilities: Economic Development District**

- District markets and informs its area of the 2020 Landlord Assistance Program
- Identify qualified landlords and property managers
- Ensure that the property for which the landlord is requesting assistance meets a certain standard of livability
- Collect before and after photos and a completed Habitability Standard Inspection form during a site visit to document livability
- Provide financial payments to qualified landlords in the amount approved not to exceed \$10,000 total and \$2,500 in direct financial assistance
- Gather, maintain, and report all expenditures and program data to SENAHC
- Monitor progress on home rehabilitation efforts through the assistance pilot
- Confirm the tenants are still renting the agreed upon unit equal to the amount of assistance received
- District will connect landlords with community prevention collaboratives in order to provide additional tenant support services to help tenants maintain living arrangements after the assistance pilot.
- Submit invoices in a timely fashion and before deadlines

### **Responsibilities: Landlord**

- Landlords are required to show proof of loss of revenue due to COVID-19 related outcomes. These include, but are not limited to:
  - Tenant lost wages due to loss of job or reduced hours resulting in reduced or no payment for rent, utilities, or both
  - Tenant lost wages due to quarantine or other COVID-19 related health concerns resulting in a loss of job or reduced hours that contributed to reduced or no payment for rent, utilities, or both
  - Landlord has lost wages due to loss of job or reduced hours due to COVID-19 resulting in additional costs or loss of savings to maintain rental unit, insurance, or postponement of rehabilitation projects to maintain livability of the rental unit.
  - Landlord has lost wages due to quarantine or other COVID-19 related health concerns resulting in a loss of job or reduced hours resulting in additional costs or loss of savings to maintain rental

unit, insurance, or postponement of rehabilitation projects to maintain livability of the rental unit.

- Landlords must sign this MOU and agree to provide all necessary documentation to the development district
- Must provide a current W-9 to the development district
- Provide housing that is affordable and well maintained over the length of this program/MOU
- Landlords must agree to a Habitability Standard Inspection to receive financial, rehabilitation, or a combination of the two funding categories
- For direct financial assistance for utilities, landlords must provide cancelled check or outstanding bill to receive payment
- For rehabilitation, landlords must provide an invoice(s) for the project and before and after photos. All rehabilitation work must be completed within 30 days of bid selection, and no later than December 15, 2020. Exceptions may be made on a case-by-case basis with development district review and approval. Rehabilitation projects that qualify are:
  - Roofing
  - HVAC
  - Plumbing
  - Minor electrical
  - Smoke/carbon monoxide
- For rehabilitation projects that exceed \$5,000, landlords must submit 3 bids and award the lowest responsible bid
- Landlords must agree not to evict tenant for the period of time that equals the current rental rate and the amount of assistance received
- Landlords must communicate with the development district to address any concerns they have with the assistance and/or tenants prior to any eviction proceedings
- Landlords must help guide tenants to resources like community-based services and tenant support services that will provide renter's education
- Landlords must notify the District immediately if tenant moves or leaves the rental unit within a six-month period starting on the date they receive assistance

This agreement can be changed with 30 days written notice by the development district to landlords in order to meet any changes that occur based on new requirements or reporting expected by the US Treasury Department and/or the Nebraska Department of Health and Human Services. The development district and the participating landlords agree that they will provide any back-up documentation and required data to the granting agency SENAHC as proof for reimbursement. The development district will also be required to comply with the outlined requirements in the grant agreement with SENAHC and be responsible for compliance from any participating eligible landlords.

\_\_\_\_\_  
Landlord signature

\_\_\_\_\_  
Landlord printed name

\_\_\_\_\_  
Date

\_\_\_\_\_  
District Representative signature

Thomas L. Higginbotham Jr, Executive Director  
Printed name, Title

\_\_\_\_\_  
Date