

# **United States Department of the Treasury**

## **Homeowner Assistance Fund Plan Submitted by State of Nebraska**

HAF Grantee Plan Name  
**HAFP-0107**

# United States Department of the Treasury

## Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/23/2021 4:03 PM
Total Plan Requested Amount	\$50,000,000.00
Record Type	State
Application Record	<a href="#">SLT-0056</a>
HAF Grantee Plan Status (external)	Funded

# Homeowner Needs and Community Engagement

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## What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

**The State of Nebraska obtained mortgage delinquency data from Black Knight during the month of August 2021 and has also obtained public records data from a data aggregator (mySidewalk), as well as Nebraska based data from the Nebraska Departments of Banking and Revenue, as well as the Nebraska Bankers Association.**

**Based on the data reviewed from Black Knight, which aggregates 75% of all secondary market loans, the following is known:**

<b>Days Delinquent</b>	<b># Loans</b>	<b>% Loans</b>	<b>Unpaid Balance</b>
60 Days Delinquent	1,516.43	11.2%	\$2,320,322.82
90 Days Delinquent	1,000.58	7.4%	\$2,296,523.25
120 Days Delinquent	1,405.00	10.4%	\$429,961.23
180 Days Delinquent	3,623.57	26.7%	\$16,633,522.57
360 + Days Delinquent	6,017.41	44.4%	\$55,244,344.81
All Days Delinquent	13,562.99		\$76,924,674.68

**Extrapolating this data for secondary market loans the new projected delinquencies appear as follows:**

<b>Days Delinquent</b>	<b># Loans</b>	<b>% Loans</b>	<b>Delinquent Amount</b>
60 Days Delinquent	2,021.91	11.2%	\$3,093,763.76
90 Days Delinquent	1,334.11	7.4%	\$3,062,031.00
120 Days Delinquent	1,873.33	10.4%	\$5,732,868.31
180 Days Delinquent	4,831.43	26.7%	\$22,178,030.09
360 + Days Delinquent	8,023.21	44.4%	\$73,659,126.41
All Days Delinquent	18,083.99		\$107,725,819.57

**According to the Nebraska Department of Banking's data for Q2 2021, approximately 270 homeowners with loans serviced in Nebraska were in the foreclosure process, with those households requiring between \$9M and \$10M to come current.**

**The known data indicate that approximately 9,733 loans are in forbearance, with government loans making up 44.82% of such loans.**

**Forbearance by Loan type**

<b>Type</b>	<b># Loans</b>	<b>% of Total</b>
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Conv. w. MI	2,452.42	25.20%
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Conv. wo MI 2,917.83 29.98%  
FHA 2,847.28 29.25%  
USDA 114.42 1.18%  
VA 562.60 5.78%  
Other 838.24 8.61%  
TOTAL 9,732.78 100.00%

**Title Commitments from Ambassador Title Company were also obtained. A variety of random properties in the North and South Omaha area were selected to determine the frequency of old liens and the need for title clearing programs.**

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

**Socially disadvantaged individuals are those that have been subject to racial or ethnic prejudice or cultural bias because of their identity as a member of a group. To understand the geographic concentrations of socially disadvantaged individuals, demographic data from the US Census, American Community Survey (ACS) as well as the Center for Disease Control's (CDC) Social Vulnerability Index was analyzed. The primary data points include Owner-occupied housing cost burden from the US Census ACS 5-year data and the CDC's Social Vulnerability Index for housing and transportation. We will also utilize data from the US Census Bureau, ACS 5-year data to determine higher minority census tracts.**

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

**NIFA obtained delinquent property tax information from the Nebraska Department of Revenue and identified counties that have higher percentages of past due property taxes. Nebraska's delinquent property taxes are just over \$29 million for its 93 counties. Eighteen of Nebraska's 93 counties have over 1% of their property taxes delinquent, with the highest at 3.28% delinquent. In partnership with the County Assessor offices, and Legal Aid, NHAFF will provide information to potential applicants. We are not proposing to use HAF funds for utilities at this time, due to the limited amount of funds relating to the apparent need for other programs.**

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

**Review of the trends in call volume and hours of operation for the Emergency Rental Assistance Program has informed the call center contract for hours of operation and level of initial staffing.**

Did the Participant communicate with mortgage servicers regarding the development of its program design?

**Yes**

Did the Participant communicate with other HAF participants regarding the development of its program design?

**Yes**

**How Has Community Engagement and Public Participation Informed the Participant's Planning?**

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

**Yes**

**Provider information**

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

<b>Provider Name</b> <b>Provider Address</b> <b>Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Blue Valley Community Action Partnership</b> 620 5th St. ,Fairbury,Nebraska 68352 <a href="http://bvca.net/">http://bvca.net/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Credit Advisors Foundation</b> 1818 S. 72nd St ,Omaha,Nebraska 68124 <a href="https://creditadvisors.org/">https://creditadvisors.org/</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Family Housing Advisory Services, Inc.</b> 2401 Lake St. ,Omaha,Nebraska 68111 <a href="https://www.fhasinc.org/">https://www.fhasinc.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>High Plains Community Development Corp.</b> 803 E. 3rd St. ,Chadron,Nebraska 69337 <a href="https://www.highplainscdc.com/">https://www.highplainscdc.com/</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>NeighborWorks Lincoln</b> 2530 Q St. ,Lincoln,Nebraska 68503 <a href="https://nwlincoln.org/">https://nwlincoln.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Legal Aid of Nebraska</b> 209 S. 19th St. ,Omaha,Nebraska 68102 <a href="https://www.legalaidofnebraska.org/">https://www.legalaidofnebraska.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

### Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

<b>Organization Name</b> <b>Organization Address</b> <b>Organization Website</b>	<b>Organization Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Habitat for Humanity of Omaha</b> 1701 N. 24th St., Omaha, Nebraska 68110 <a href="https://habitatomaha.org/">https://habitatomaha.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Nebraska Housing Developer's Association</b> 3883 Normal Blvd #102, Lincoln, Nebraska 68506 <a href="https://housingdevelopers.org/">https://housingdevelopers.org/</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Lincoln/Lancaster County Habitat for Humanity</b> 4615 Orchard St, Lincoln, Nebraska 68503 <a href="https://lincolnhabitat.org/">https://lincolnhabitat.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Southwest Nebraska Community Betterment Corporation</b> PO Box 720, Grant, Nebraska 69140 <a href="http://N/A">http://N/A</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Lincoln County Community Development Corporation</b> 220 N Dewey St, North Platte, Nebraska 69101 <a href="http://www.lincolncountyhousing.org/">http://www.lincolncountyhousing.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Community Action Partnership of Mid-Nebraska</b> 16 West 11th, Kearney, Nebraska 68847 <a href="http://communityactionmidne.com/">http://communityactionmidne.com/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>NeighborWorks Northeast Nebraska</b> 213 S 1st St D, Norfolk, Nebraska 68701 <a href="http://nwnen.org/">http://nwnen.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Assistive Technology Partnership</b> 3901 N 27th St # 5, Lincoln, Nebraska 68521 <a href="https://atp.nebraska.gov/">https://atp.nebraska.gov/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>HUD – Omaha Field Office</b> Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue, Omaha, Nebraska 68102 <a href="https://www.hud.gov/states/nebraska/offices">https://www.hud.gov/states/nebraska/offices</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>USDA – Nebraska</b> Federal Building, Suite 308 100 Centennial Mall North, Lincoln, Nebraska 68508 <a href="https://www.rd.usda.gov/ne">https://www.rd.usda.gov/ne</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

**Yes**

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

**Yes**

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

**Nebraska's HAF Plan was informed by four public meetings and an online survey to gather public comments and provide opportunities for stakeholder participation. The following public meetings were held:**

**July 15, 2021 Focus Group Meeting: Housing Counselors and Non- Profit Organizations**

**July 23, 2021 Focus Group Meeting: Mortgage Lenders and Servicers**

**August 17, 2021 Public Hearing**

**August 31, 2021 Networking with NIFA: A Conversation about Homeowner Assistance**

**In addition to the public comments received during and after these meetings, the online survey also provided key information to the creation of this plan.**

Nebraska's HAF Plan as proposed to Treasury is posted on [www.nifa.org](http://www.nifa.org) and <https://haf.nifa.org/>. Public comment on the plan will continue and may further inform discussion with Treasury. NIFA is also sending the Plan to the list of homeowners it has compiled as requests for assistance come in, organizations that assist homeowners, housing counseling agencies, mortgage servicers, and organizations that serve homeowners with disabilities. NIFA will also mail copies of the Plan to individuals who are unable to access the internet.

## **How Will the Participant Continue to Assess the Needs of Eligible Homeowners?**

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

**Yes**

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

- **Data regarding homeowner requests for assistance to determine if any program design element should be adjusted or added**
- **Additional data from housing counseling agencies as we begin to refer applicants to them.**
- **Current Black Knight data, Nebraska Department of Banking data and data relating to property tax delinquencies.**



# Program Design

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## **What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?**

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
Term Sheet_Payment Assistance_final 10.28.21	10/28/2021 5:01 PM
Term Sheet_Reinstatement Assistance Program_final 10.28.21	10/28/2021 5:01 PM
Term Sheet_Property Payment Assistance_final 10.28.21	10/28/2021 5:01 PM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

**No**

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
N/A	N/A	N/A

**Documentation of Homeowner Income**

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area. Will the Participant allow income to be determined in this way?

**Yes**

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

**For applicants who live in a census tract where the owner-occupied median income is less than the statewide 80% AMI for a 4-person household, NIFA proposes to use a fact specific proxy for income qualification, as allowed by the HAF regulations. Use of the fact specific proxy will decrease administrative burden and make the application process easier for eligible persons. Because there is at least a 20% income cushion for the 100% AMI, we believe this is a reasonable proxy.**

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

### **Eligible Mortgage Types**

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

**In Nebraska, some contracts for deed land contracts are not filed of record. At this time, Participant does not anticipate allowing unfiled land contracts or unfiled contracts for deed to utilize the program, as it is a fraud risk. Provided that sufficient, third party proof of existence of the contract can be obtained, the applicant will be considered eligible for assistance.**

### **How Will the Participant Target HAF Resources Consistent with Statutory Requirements?**

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

## Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a “socially disadvantaged individual” as defined in the HAF guidance.

**Utilizing the data points of Owner-occupied cost burden from the US Census Bureau, ACS 5-year 2015-2019 and the CDC’s social vulnerability index for housing and transportation, we were able to identify areas of high need. By sorting Nebraska’s 93 counties by the highest social vulnerability for housing and transportation, followed by owner occupied cost burden, we can see counties with the highest need, along with the total of amount of mortgages that are past due 60+ days. We will also utilize data from the US Census Bureau, ACS 5-year, regarding higher minority census tracts & will prioritize households who are in census tracts with a minority population of 30% or more.**

## Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

**Yes**

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

**Spanish; Vietnamese; Russian; Other**

Please list any other languages.

**Sudanese**

## Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

**Yes**

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please list any other languages.

**Sudanese**

### **Housing Counseling and Legal Services**

Will the Participant facilitate access for eligible households to housing counseling or legal services?

**Yes**

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
<b>Blue Valley Community Action Partnership</b> 620 5th St. , Fairbury, Nebraska 68352 <a href="http://bvca.net/">http://bvca.net/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Credit Advisors Foundation</b> 1818 S. 72nd St. , Omaha, Nebraska 68124 <a href="https://creditadvisors.org/">https://creditadvisors.org/</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Family Housing Advisory Services, Inc.</b> 2401 Lake St. , Omaha, Nebraska 68111 <a href="https://www.fhasinc.org/">https://www.fhasinc.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>High Plains Community Development Corp.</b> 803 E. 3rd St. , Chadron, Nebraska 69337 <a href="https://www.highplainscdc.com/">https://www.highplainscdc.com/</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>NeighborWorks Lincoln</b> 2530 Q St. , Lincoln, Nebraska 68503 <a href="https://nwlincoln.org/">https://nwlincoln.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Legal Aid of Nebraska</b> 209 S. 19th St. , Omaha, Nebraska 68102 <a href="https://www.legalaidofnebraska.org/">https://www.legalaidofnebraska.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

### Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

### What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

**Spanish; Vietnamese; Russian; Other**

Please list any other languages.

**Sudanese**

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

**Yes**

# Performance Goals

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Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.



<b>Program Design Element</b>	<b>Metric of Success</b>	<b>Goal</b>
Mortgage Reinstatement	<ol style="list-style-type: none"> <li>1. Percent of households receiving assistance that are under 100% AMI.</li> <li>2. The percentage of funds received by socially disadvantaged homeowners.</li> <li>3. The percentage of loans received by homeowners with Government loans.</li> <li>4. Average number of days from application submittal to when the applicant receives assistance or denial of application.</li> </ol>	<ol style="list-style-type: none"> <li>1. 100% of households receiving assistance under 100% AMI.</li> <li>2. At least 20% of households receiving assistance are socially disadvantaged homeowners.</li> <li>3. At least 25% of households receiving assistance have Government loans.</li> <li>4. No more than 30-75 days from application submittal to receipt of assistance or denial.</li> </ol>
Mortgage Payment Assistance	<ol style="list-style-type: none"> <li>1. Percent of households receiving assistance that are under 100% AMI.</li> <li>2. The percentage of funds received by socially disadvantaged homeowners.</li> <li>3. The percentage of loans received by homeowners with Government loans.</li> <li>4. Average number of days from application submittal to when the applicant receives assistance or denial of application.</li> </ol>	<ol style="list-style-type: none"> <li>1. 100% of households receiving assistance under 100% AMI.</li> <li>2. At least 20% of households receiving assistance are socially disadvantaged homeowners.</li> <li>3. At least 25% of households receiving assistance have Government loans.</li> <li>4. No more than 30-45 days from application submittal to receipt of assistance or denial.</li> </ol>
Other measures to prevent homeowner displacement	<ol style="list-style-type: none"> <li>1. Percent of households receiving assistance that are under 100% AMI.</li> <li>2. The percentage of funds received by socially disadvantaged homeowners.</li> <li>3. Average number of days from application submittal to when the applicant receives assistance or denial of application.</li> </ol>	<ol style="list-style-type: none"> <li>1. 100% of households receiving assistance under 100% AMI.</li> <li>2. At least 40% of households receiving assistance are socially disadvantaged homeowners.</li> <li>3. No more than 6-12 months from application submittal to receipt of assistance or denial for lien clearing. For homeowners insurance, HOA dues, etc no more than 30-90 days.</li> </ol>

# Readiness

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## **Staffing, Systems and Contractors**

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

**Yes**

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

**No**

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

**No**

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

**Yes**

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

**No**

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

**Yes**

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

**No**

## **Use of Initial Payment**

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

**\$0.00**

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

**No**

How much of the HAF funds that the Participant has received been obligated?

**\$0.00**

Provide a brief description of how the Participant has used the HAF funds it has received.

**HAF funds have been used to acquire mortgage delinquency data from Black Knight and to obtain title commitments from Ambassador Title Company to determine the frequency of old liens and the need for title clearing programs.**

# Budget

## **Budgeting of HAF Funds by Program Design Element**

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$5,500,000.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$150,000.00
Payment Assistance for Delinquent Property Taxes	\$3,500,000.00
Mortgage Reinstatement	\$30,000,000.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$250,000.00
Payment Assistance for Down Payment Assist. Loans	\$600,000.00
Payment Assistance for Homeowners Utilities	\$0.00

### **Other measures to prevent homeowner displacement**

Measure	Amount
Other Measures to prevent homeowner displacement	\$1,000,000.00

Displacement Prevention Sub-Total	<b>\$41,000,000.00</b>
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### **Counseling or Legal Services**

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

<b>Specify the Participant's allocations for the following</b>	<b>Amount</b>
Counseling or Educational Services	\$987,386.00
Legal Services	\$753,360.00

Services Sub-Total	<b>\$1,740,746.00</b>
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### Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

<b>Type of Expense</b>	<b>Amount</b>
None	\$0.00

Reimbursement Sub-Total	<b>\$0.00</b>
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### Allocation of Administrative Expenses

<b>Type of Expense</b>	<b>Amount</b>
Software – Counselor Direct	\$184,970.00
Marketing & Outreach	\$425,700.00
Experian – Fraud Check	\$8,572.00
Call Center & Tier 1 Reviews	\$4,780,740.00
Program Administration	\$1,669,390.00
Audit Partner	\$189,882.00

Administrative Expenses Sub-Total	<b>\$7,259,254.00</b>
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<b>Total Plan Requested Amount</b>	<b>\$50,000,000.00</b>
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Amount Requested Confirmation:

**Yes**

# Contacts

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Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

## Primary Contact

Name: **Lee Will**

Agency/Office: **DAS State Budget Office**

Email: [lee.will@nebraska.gov](mailto:lee.will@nebraska.gov)

Phone Number: **4024714175**

## Reporting Contact

Name: **Lee Will**

Agency/Office: **DAS State Budget Office**

Email: [lee.will@nebraska.gov](mailto:lee.will@nebraska.gov)

Phone Number: **4024714175**

## Additional Contact

Name: **Philip Olsen**

Agency/Office: **DAS State Accounting**

Email: [philip.olsen@nebraska.gov](mailto:philip.olsen@nebraska.gov)

Phone Number: **4024710600**

## Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

**No**

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

## Title VI Assurances

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You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
Treasury Feedback Response	12/23/2021 4:01 PM
Governors Letter HAF	12/23/2021 4:01 PM
HAF Title VI Assurance Signed	11/1/2021 2:50 PM

# Official Certification

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I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

**State of Nebraska**

Name and Title of Certifying Official

Name: **Philip Olsen**

Title: **State Accounting Administrator**

Telephone: **4024710600**

Email: [philip.olsen@nebraska.gov](mailto:philip.olsen@nebraska.gov)