

Small but Mighty: Navigating Disaster Recovery

Nebraska Investment Finance Authority

Special Achievement: SA

HFA Staff Contact

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Introduction

In March of 2019, a “bomb cyclone” roughly equivalent in power to a category 2 hurricane moved across Nebraska. Blizzard conditions and excessive rainfall contributed to rapid melting of ice and snow and created a perfect storm that brought devastation throughout Nebraska. The ground condition in combination with abundant rainfall and snowmelt resulted in flooded rivers that breached levees, damaged infrastructure, and destroyed thousands of homes and businesses. Nebraska experienced one of the worst natural disasters in the history of the state with damage stretching across 70 percent of its counties. Eighty-four out of 93 counties received a presidential disaster declaration indicating that the level of destruction left almost no community in the state untouched. There was an estimated total housing loss of \$173 million with a resulting estimated recovery-funding gap of \$81 million. (Hagerty Consulting Baseline Conditions Report May 2020).

The 2019 disasters heavily impacted the economy, causing an estimated \$1.3 billion in economic damages. The economic aftereffects of the 2019 disasters are likely to have the most consequential long-term impacts on the state (*Attachment of FEMA 4420 DR, Nebraska Disaster Declaration as of October 10, 2019*).

Nebraskans received just over \$27 million in individual assistance. Twenty-four million dollars were for housing assistance, and \$3 million were devoted to other needs. Dodge, Douglas, and Sarpy Counties received the most individual assistance, with a total of over \$18 million.

Responding to an Important State Need – Small but Mighty

The Nebraska Investment Finance Authority (NIFA) has a small but mighty staff. Our twenty-eight staff members wear many hats and perform many jobs. The flooding disaster of 2019 is yet another example of how NIFA staff pulled together to provide assistance in trying times. In the midst of our annual affordable housing conference, NIFA staff immediately responded to the flood, holding meetings at the event and responding to calls for assistance. Immediately following our annual conference, staff toured impacted areas including the Village of Lynch in Boyd County and St. Edward in Boone County, two of the hardest hit communities.

Within days, Governor Pete Ricketts issued an executive order to establish The Governor’s Task Force on Housing. Co-chaired by NIFA and the Nebraska Department of Economic Development, the top priority of the task force was to ensure that Nebraskans displaced by the flood could readily find adequate and affordable housing.

NIFA also began to serve in a recovery support functions with the Federal Emergency Management Agency and the Nebraska Emergency Management Agency in their efforts to address the state’s needs. NIFA serves as a co-facilitator of the housing Recovery Support Function (RSF), providing technical assistance and training focused on local impact and long-term recovery support. NIFA staff additionally served on the steering committee of the Sarpy County Housing Study, funded in part by NIFA, to specifically address needs that resulted from the flooding.

Program Development

Program development began shortly after the flooding occurred and reached across all departments at NIFA.

The Homeownership Department created the Disaster Housing Homeownership Program. In response to the Major Disaster Declaration announced on March 21, 2019, NIFA launched its Natural Disaster Program (“NDP”).

NIFA’s Natural Disaster Fund was designated for the counties and Santee Sioux Reservation that have been approved by FEMA for Individual Assistance. Parameters of the Fund were as follows:

- \$3 million funding allocation.
- Primary residence in one of the declared counties or reservation (owned or rented).
- Increased purchase price limit from \$250,000 to \$283,000.
- First-time homebuyer required can be waived.
- 50 basis-point reduction for all loan products.
- Closing cost assistance grants for household at or below 50 percent of the Area Median Income.
- 180-day extended loan reservation for new construction.

NIFA allocated \$741,736 for seven borrowers.

Six of the seven displaced borrowers who participated in the program received loans that allowed them to move from mobile homes to permanent homes.

The Rental Department provided temporary relief to displaced Nebraskans seeking housing by allowing Low Income Housing Tax Credit (LIHTC) owners to request a waiver to rent to over-income households.

NIFA was able to grant temporary relief to owners of Low Income Housing Tax Credit (LIHTC) properties under Rev. Proc. 2014-49 to rent units to displaced individuals who are not qualified as low-income households (displaced individuals are individuals who have been displaced from their principal residence, which is or was located in one of the counties or reservations approved for Individual Assistance by FEMA).

There were 12 properties in eight cities throughout Nebraska approved to provide Temporary Housing to Displaced Individuals. Five displaced households were housed in those properties.

All property owners were notified and NIFA maintained on its website a list of properties that requested and were approved to provide units to displaced individuals. This information was also made available to the Nebraska Emergency Management Agency and their regional offices.

NIFA also worked with Socialserve, the entity that hosts housing.ne.gov, to encourage LIHTC owners to keep their property listings updated with current available units. Socialserve made 327 calls to update listings and sent out emails to the property manager contact list. By the end of March, the number of available units increased from 508 to 584.

NIFA’s competitive application for LIHTC already had points available for a development located in an area with a Presidential Disaster Declaration and demonstrated loss of housing. These points had not been deployed before, but when the deadline for competitive LIHTC applications occurred within days of the flooding, NIFA was able to award points to applications proposed in communities that were most impacted. The ability to quickly react to the current circumstances created by the disaster was a key element to delivering much needed housing resources to communities. As a result, 134 units of affordable housing were approved in disaster impacted communities in the month after the disaster occurred.

The Communication and Outreach Department expanded existing Housing Study Grant and Outreach Partnership programs.

NIFA opened a third round of its annual Housing Study Grant program to quickly respond to the planning needs of impacted communities. The Housing Study Grant Program is used to stimulate ideas for comprehensive development plans encompassing housing, community, and economic development opportunities in Nebraska. Normally consisting of two rounds of funding, the additional round provided grants for three organizations in Gage, Knox, and Sarpy counties, some of the hardest-hit counties. Awarded funds totaled \$42,140 with matching local funds of \$43,860 for a total of \$86,000 dedicated toward new housing studies. None of the three counties had any formal disaster plan for housing prior to their studies. The need continues, and more than a dozen other communities have cited flooding as a reason for their grant request since then.

NIFA's award-winning Outreach Partnership Program provides funding to local community development organizations to expand their knowledge and use of NIFA's programs in the generation of affordable housing stock and to increase their long-term capacity to meet the affordable housing needs of their community. NIFA also provides appropriate technical assistance to the partner.

NIFA quickly adapted added funding for an additional three nonprofit partners serving communities directly impacted by the flooding. In addition, the program goals were adjusted to fit disaster recovery by focusing their efforts on damage survey, dissemination of education materials, identification of potential lots, identification of flood mitigation activities, facilitation of a long-term community revitalization committees, funding resource opportunities, grant application submission, and host regional meetings to share and engage communities.

The Central Nebraska Economic Development District was the first partner to apply and was awarded a \$50,000 three-year Disaster Recovery Outreach Partnership grant. Their service area covers 15 Nebraska counties, all of which were affected by the flooding. This new iteration of our traditional program will focus on support and/or facilitation of disaster recovery efforts, including identification of housing needs and development of housing units for the benefit of residents within the service area. One additional partner has submitted their documents and a third has been identified. This will result in a \$450,000 investment in impacted communities.

We believe that a pound of preparation is worth an ounce of cure, and that the funds we invest into these communities will pay back a hundredfold with the damage prevented and housing saved in future events, as well as the assurance that those currently impacted will have their housing crises better addressed.

Small but Mighty.....In Conclusion

The road to recovery for Nebraska is a long process that will continue to evolve over time. NIFA's small but mighty staff has developed a presence throughout our 93 counties and has demonstrated repeatedly that we are a collaborative agency dedicated to improving the lives of everyone in Nebraska. From home loans to technical assistance to offering informative webinars to participation in a multitude of task forces, NIFA will be there every step of the way.

HFA: Nebraska Investment Finance Authority
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Newspaper: **SENTINEL**

Location: Arnold, Nebraska

Custer County Foundation Seeks Donations for Flood Relief Fund

Custer County experienced a devastating flood on March 13th causing widespread damage throughout the county and state. Preliminary numbers are estimating the loss to Custer County at \$4.71 million, public, and \$3 million, private. In response to the devastation, the Custer County Foundation established a flood relief fund to assist Custer County residents.

The Custer County Foundation is seeking monetary donations to assist individuals that experienced loss due to the flooding. All donations received by the Foundation will be distributed back, 100%, to Custer County residents. Please make your Donations payable to Custer County Foundation and note "Flood Relief" in the memo line. You can either mail donations to PO Box 304 Bro-

ken Bow, NE 68822, or make donations online by going to www.custercountyfoundation.org, select "2019 Flood Relief" under the Giving tab.

Custer County residents seeking assistance will need to fill out an application and schedule an appointment with Central Nebraska Community Action Partnership (CNCAP). Assistance is available for both housing and certain agricultural losses. Because of IRS Classifications that govern the Custer County Foundation, it is partnering with CNCAP to assist with the relief efforts to individuals. CNCAP has the organizational capacity and expertise to serve individuals. The application is available for download on the Foundation's website at www.custercountyfoundation.org or by calling the

office 308-872-2232. To schedule an appointment with CNCAP, contact Tiffany Foley 308-872-6013. Assistance will be distributed on a first come first serve basis.

The Custer County Foundation is a 501(c)3 non-profit, tax exempt organization that was created in 1991 to promote charitable giving for the good of the communities of Custer County. The steady growth of the Foundation is driven by donors' generosity, and the ideas and beliefs that the Custer County Foundation can make a difference in the lives of the people who live and work in Custer County. The Foundation exists because of people who have a desire to give back to the community where they live, prosper, work, and play.



Newspaper: **COURIER**

Location: Callaway, Nebraska

Kimball hired as CNEDD Disaster Recovery Coordinator

Central Nebraska Economic Development District (CNEDD) announced the hiring of Callaway area resident Carla Kimball, as a Disaster Recovery Coordinator.

She began her duties on Aug. 19, and is already identifying programs that can help the region, according to a release from CNEDD.

"Carla comes to us with a tremendous passion for helping communities, with previous experience in serving as the Callaway Economic Development Director," the release stated.

CNEDD state it will be vital to helping each of the counties and communities with disaster recovery through long-term planning, identification of potential funding resources, and partnering with area emergency managers to assist communities with disaster and mitigation planning for the future.

"This year's disaster was a terrible blow to our region, but we know that rural Nebraskans are resilient. Our goal is to play a role in helping our communities recover as quickly as possible to enhance our economic resiliency for the future," says Judy Petersen, CNEDD Executive Director. "We want to thank the Nebraska Investment

Finance Authority for their generous funding which enabled us to hire Carla for this important position."

Kimball will be contacting counties and communities to learn of disaster damage so she can provide the recovery services that best fit needs.

Reach Kimball by phone, email, and at her new Callaway Office as follows: Phone – 402-394-1755; email: disaster@cnedd.org; and at the office starting Sept. 1 at 108 W. Kimball, Callaway.



Carla Kimball

Newspaper: **WORLD HERALD**

Location: Omaha, Nebraska

Housing and roads are long-term recovery focus

Nebraska state lawmakers get flooding update

LINCOLN — As the scope of damage continues to emerge from the floodwaters, Nebraska emergency officials told state lawmakers Thursday that they are shifting their focus from urgent response to long-term recovery.

"A lot of work is left to be done," said Bryan Tuma, the assistant director of the Nebraska Emergency Management Agency. Tuma said Gov. Pete Ricketts met with officials Thursday morning to talk about next steps.

One resource used for the immediate response has been the governor's emergency fund. Maj. Gen. Daryl Bohac, the director of the State Military Department and the emergency agency, said efforts so far have used \$1.69 million of the fund, which had \$3.9 million in it before last week's flooding.

As of Thursday morning, Tuma said, housing and roads remain the most critical areas of concern. Seven Red Cross shelters remain open, with a dwindling population at each.

The Red Cross and state officials are starting to look at longer-term housing options for people.

Tuma reported that 383 miles of state highways were closed. Assessment of county roads and bridges remains to be completed because officials have not been able to get access to them.

In the meantime, Bohac urged Nebraskans to continue calling the state's emergency operations center with information, questions and requests for help. He said residents can call 402-817-1551 to reach the center, which continues to operate 24 hours a day with representatives from a number of different agencies available.

At least 15 bridges are damaged or washed out

At least 15 bridges on the state highway system have washed out or have been damaged, the Nebraska Department of Transportation said Thursday:

» Highway 11 just south of Butte

» Highway 12 Mormon canal west of Niobrara

» Highway 12 Niobrara River west of Niobrara

» Highway 13 East of Hadar

» Highway 15: Two bridges, resulting in a closure from Linwood spur to south of Schuyler

» Highway 14: Two bridges, resulting in a closure from the junction of Highway 92 to Albion

» Highway 39 just south of Genoa

» Highway 57 south of Stanton

» Highway 94 truss bridge east of Pender

» Highway 116 south of Dixon

» Highway 121 south of Yankton, South Dakota

» Highway 275 and West Center Road

» Highway 281 just south of Spencer

Truckers are advised to take only marked detours and avoid county roads in those areas.

The department will provide detours for each bridge that has either been washed out or requires repair through 511.nebraska.gov.

Deadline waiver is granted for some taxpayers

Nebraska taxpayers who have been directly affected and who are unable to file timely tax returns have been granted a waiver, state officials said Thursday.

Tax Commissioner Tony

Fulton has granted the waiver of penalties and interest for late returns or payments of taxes that are due on or after March 15 through April 14 so long as the returns are filed and payments made by April 15.

For further information, call 800-742-7474 (in Nebraska

and Iowa) or 402-471-5729, or visit the department's website.

Bellevue officials will provide updates

Bellevue city officials and others will provide an update on flood cleanup and related topics at a forum scheduled for 2 p.m. Friday.

The forum will be held at the Bellevue Junior Sports Association, 1001 High School Drive.

Free legal help available

Free legal help is available for low-income flood survivors in Nebraska through Nebraska Legal Aid's Disaster Relief Project. People affected by flooding can go to www.disaster.legalaidofnebraska.org for more information.

Fans can bring donations to CHI Health Center

Creighton fans who will attend the Bluejays' Friday night men's basketball game at the CHI Health Center are asked to bring cleaning supplies, blankets, water and canned food with them to donate.

Donations will be accepted at Chevy pickup trucks parked near entrances to the convention center.

The Creighton game against Memphis is set to begin at 7:30 p.m. Donations will be accepted starting at 5:30 p.m.

For those people who won't be at the game, Chevy dealers will be accepting donations at their businesses

this weekend.

City of Valley puts out dumpsters for cleanup

Floodwaters have mostly receded in the city of Valley, according to City Councilwoman Cindy Grove, who also heads the Valley Days Foundation.

She said there's a list of about 50 people who have requested help cleaning up who aren't able to do it on

their own.

The City of Valley has placed dumpsters along several streets and is accepting larger items such as appliances at the city yard at 210 N. Locust St.

Those hoping to volunteer can find more information on the City of Valley's Facebook page or by emailing cityvalleyne@gmail.com.

Minnesota governor sends helicopter, crew

Minnesota Gov. Tim Walz has sent Minnesota Army National Guard troops to Nebraska to help deal with flooding.

Walz signed an executive order Thursday in response to Nebraska's request for helicopter support. Minnesota sent one CH-47 Chinook helicopter with 10 crew members to support flood response operations in

Nebraska.

Walz is a Nebraska native and retired Minnesota National Guard member.

Missouri River levels remain high

The Missouri River at Rulo, Nebraska, set a record for high water Wednesday and has started to drop.

The National Weather Service said the river had reached 28.12 feet on Wednesday. That is above the

Newspaper: **WORLD HERALD**

Location: Omaha, Nebraska

Housing and roads are long-term recovery focus

Continued

record of 27.3 feet, set June 27, 2011.

At 7 a.m. Thursday, the river depth at Rulo was 27.81 feet. The river isn't expected to fall below 17-foot flood stage until sometime in April, according to the weather service forecast.

North of Rulo, the city of Brownville reported a Missouri River depth of 42.23 feet at 6:15 a.m. That's nearly 8 feet above flood stage. The river isn't expected to return to its banks there until sometime next month.

At Omaha, the Missouri River had fallen to 32.18 feet as of 6:15 a.m. The weather service expects it fall below the 29-foot flood stage by Saturday night.

Plattsmouth, where flood stage is 26 feet, showed a depth of 34.25 Thursday morning. Blair reported 28.87 feet, slightly more than 2 feet above flood stage.

kevin.cole@wrh.com, 402-444-1272



Newspaper: **JOURNAL**

Location: Plattsmouth, Nebraska

Mayor: Plant damage worse than expected

TIM ROHWER
Journal Reporter

PLATTSMOUTH – Damage to Plattsmouth’s wastewater treatment plant is worse than expected, said Mayor Paul Lambert.

“There’s massive destruction,” he said on Tuesday.

There’s also “a tremendous amount of destruction” on city’s well fields, he added.

Crews on Tuesday were pumping water out of that plant, while the city’s other water plant is still unreachable by vehicle to inspect damage there, he said.

However, crews by boat went out to that plant last Thursday and observed water on the second floor

“That’s not a good sign,” Lambert said at the time.

An insurance adjuster is in town this week to provide a cost estimate on the damage, Lambert said.

This historic flooding has caused Plattsmouth officials to issue a Water Emergency Order requesting residents to conserve water as much as possible, and even prohibiting certain water activities.

Lambert said the residents are doing “reasonably well” in following this order.

“But, there is room for improvement,” he added.

U.S. Sen. Deb Fischer was in town last Saturday inspecting the damage, Lambert said.

Fischer agreed that the damage is tremendous, he said.

“She indicated she will do anything she possibly can to help us,” Lambert said.

U.S. Rep. Jeff Fortenberry has also been working hard for the area behind the scenes, Lambert said.

Certainly, there is concern on the federal level on this historic event.

Last Thursday, President Trump approved Nebraska’s expedited request for federal disaster assistance.

“This certainly helps us and all the people who have flood damage,” Lambert said.

“Thank you to President Trump for his quick approval of Nebraska’s request,” Gov. Pete Ricketts said in a statement through his office. “Nebraskans have already been stepping up to begin the journey to recovering from the most widespread natural disaster in our state’s history. As we rebuild together, federal assistance is a key part of ensuring that we keep Nebraska strong and growing.”

The president’s action makes federal funding available to affected individuals in nine Nebraska counties, including Cass.

Assistance can include grants for temporary housing and

home repairs, low cost loans to cover uninsured property losses and other programs to help individuals and business owners recover from the effects of this disaster, according to the president’s press office.

“I’m grateful for the president’s expedited decision,” U.S. Sen. Ben Sasse of Nebraska said through his office. “We’ve got a long recovery ahead, but Nebraskans are going to get the job done. Our people don’t quit – I’ve met multiple parents who have lost their homes, but as soon as they get to shelters their families start to organize volunteers. That’s who we are. Nebraskans have grit, and we’re grateful for the support of our federal partners as we work to rebuild our communities.”

Lambert said the city will work directly with officials from the Federal Emergency Management Agency, FEMA.



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Newspaper: **JOURNAL**

Location: Plattsmouth, Nebraska



BRENT HARDIN, THE JOURNAL

Floodwaters surround parts of Plattsmouth's wastewater treatment plant March 15. Plattsmouth Mayor Paul Lambert said Tuesday that both the wastewater treatment plant and the city's well fields had sustained a large amount of damage. Crews were pumping water out of the wastewater treatment plant on Tuesday.

Newspaper: **ADVOCATE**

Location: Spencer, Nebraska

The Flood and Devastation of 2019. These Pictures Were Taken at Various Times on Wednesday through Sunday by Me and Various People. It will be a Disaster that will live for Generations in this Area

From Holt County Sheriff's Office on March 14th

During the early morning hours of March 14, 2019 the Spencer Dam was compromised causing the Niobrara Bridge approximately 23 miles north of O'Neill to fail. All emergency personnel in Boyd and Holt Counties were activated.

O'Neill Fire and Rescue utilized rope rescue training to rescue an individual whose residence was in-line with the dam breach. The residence was completely surrounded by ice and water.

Angel's Straw Bale Saloon was destroyed as a result of the Spencer Dam breach. A residence adjacent to the Saloon was also destroyed. Kenneth Angel, who resides at the residence, is believed to be missing at this time. Search and rescue efforts were hampered by inclement weather conditions and rapidly moving flood waters created by the breach in the dam. The search will continue as weather conditions improve and as more resources become available.

This Update Is From Boyd County Sheriff Chuck Wrede on Sunday, March 17th

*To squash some rumors the Highway 11 bridge south of Butte did not collapse. It is still closed and the only way to get to Boyd County at this time is either the bridge north of Newport, Nebraska or by going via Yankton.

*The search continues for missing person Ken Angel.

*The West end of Knox County has been cut off from Knox County Sheriff's due to the loss of the bridge at Niobrara. The Boyd County Sheriff is currently servicing western Knox County.

*Anyone that needs cattle moved there have been some PBR Cowboys that have arrived and will help with moving cattle. Currently airplanes are searching for any cattle that need assistance. If you need assistance with moving cattle call Boyd County Sheriff Chuck Wrede at 402-340-7072

*The Village Of Butte water restriction has been lifted. The boil water advisory remains in effect until further notice. If you are in need of water for livestock it will be available at the fire hydrant at the west end of the baseball field. The Butte Firehall will be open to anyone needing to fill containers of water.

*Supplies are available for people in the Lynch, Monowi, Verdell and surrounding areas at the Lynch Community Hall. Please come and take what you are needing. Even those that didn't have water in their homes but are housing others. Lots and lots of supplies have been donated. On an additional note... Lynch Fire/Rescue and community give a big thank you to those that have contacted us and made those donations. More story on Page 2.

FLOODING FROM PAGE 1

The Village of Butte has the following accommodations for people in the surrounding communities affected by the flooding:

Showers will be open from 8 a.m. to 8 p.m. at the Boyd County Elementary building. Bring your own necessities for showering.

As of Monday afternoon the Butte Village location for tank filling was moved from the baseball field to the fire hydrant across from the Butte Fire Hall.

Also it has been asked that items needed right now for flood victims at Lynch and surrounding area are totes, manpower and prepared casseroles that can be frozen.

Also the Short Stop in Butte is offering the use of their 2 washers and 2 dryers for laundry services free of charge for those without water.

During the storm the well house was taken Thursday morning. The pipes were still on place and Sargent

Drilling was on site to check on further damage.

In Bristow they have water. If you need livestock water please go the side of the Nebraska State Bank. Drinking and bottled water are at the Community Hall. Brings jugs also if needed. A shower and laundry trailer will also be available later this week.

O'Neill Family Pharmacy has been delivering prescriptions to the area. They try to get orders ready to be delivered later in the afternoon or evening.

In Spencer, portapotties and water for house use is available at the Spencer Community Hall. They are also at the Village Office. Also bottled water is being supplied for people in the area at the Spencer Fire Hall Meeting for the time being. Water is available for people who cant get downtown, please call Tracy Birmeier at 308-233-1043, Shawn Davis at 402-340-9563 or Roger Haun at 402-340-6649.

For people who would like a rent a portapottie at their home, call Powers Port-a-Pot at 605-491-0519.

The Post Office in Spencer is receiving mail now. It will be later than usual though.

In Lynch people were evacuated on the low side of town and had to go to home and the Hall. Also the Hall has been a staging point for relief efforts and donations so residents can get supplies. This past weekend semis and all other sorts of vehicles were seen unloading supplies at the Hall.

From the school, they will not behaving classes all week and are planning on another update on March 24th in regards to school and activities. The NVC Scholastic contest is cancelled for Boyd County students.

Also during the flooding the water line that serviced Rural Water District customers was severely damaged causing water to be unavailable.



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Newspaper: **ADVOCATE**

Location: Spencer, Nebraska

Here is the latest RWD #2 statement on the water issue as of Tuesday morning.

"The Boyd County Rural Water District #2 is working with several contractors to get the line replaced under the Niobrara River. In the interim, we are looking at several different options to get non-potable water back into our system. When it does become available, it will NOT be suitable for human consumption!!! More information will be released as it become available."



Spencer Dam



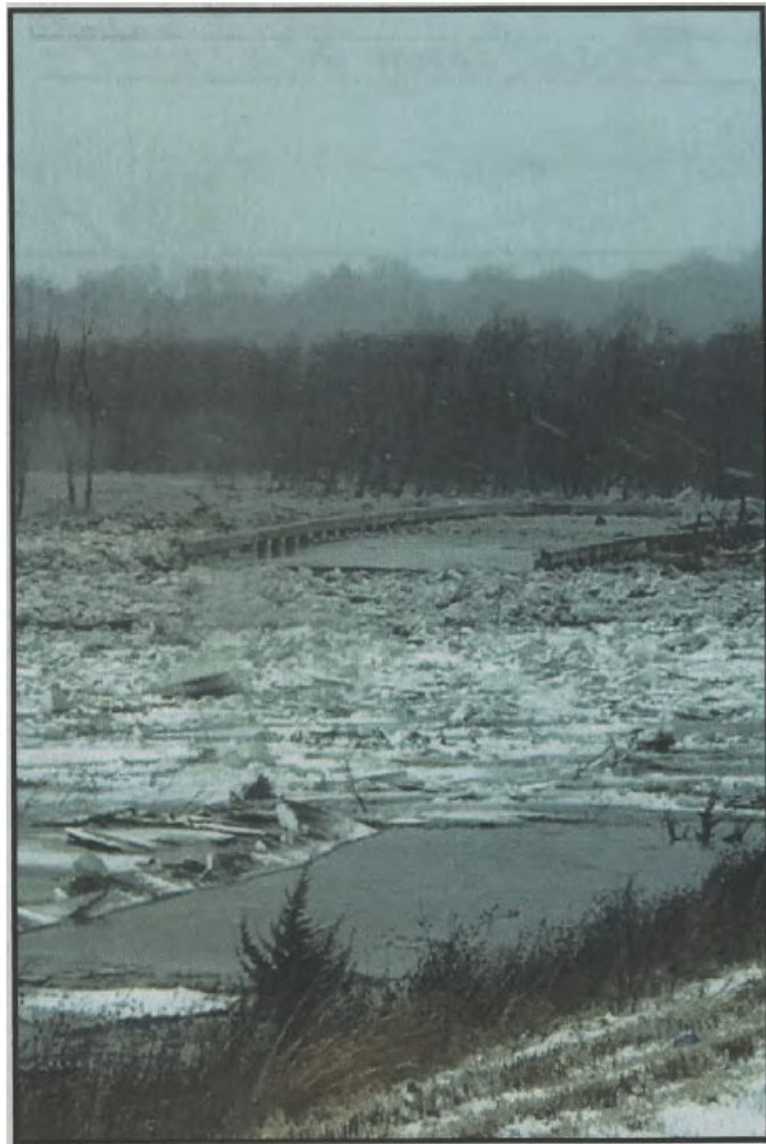
East Side of Lynch on Highway 12



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Newspaper: **ADVOCATE**

Location: Spencer, Nebraska



This is the Morman Bridge on Highway 12 West of Niobrara. This chunk of bridge was washed away Thursday.

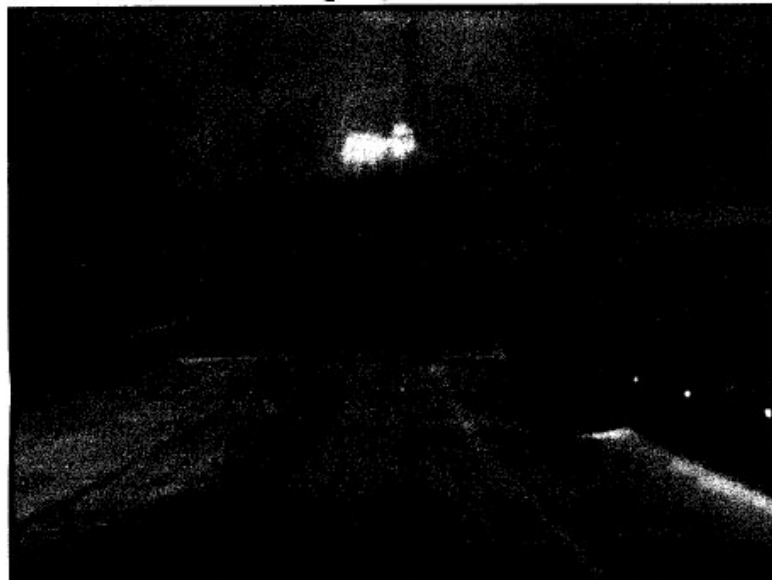
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Spencer Dam



Highway 281 at the Niobrara River



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Newspaper: **ADVOCATE**

Location: Spencer, Nebraska



Left to Right: Governor Pete Ricketts, U.S. Senator Ben Sasse and State Senator Tim Gragert were in Lynch Saturday to get a briefing and to help unload supplies at the Lynch Community Hall.

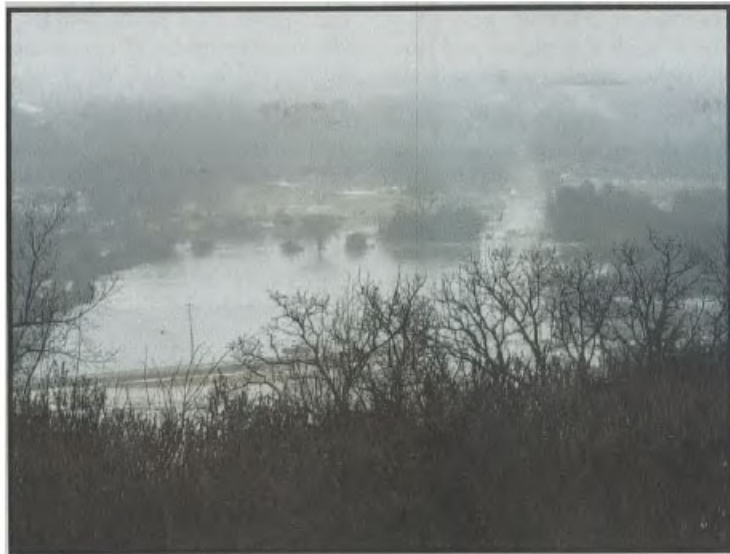


Village of Bristow looking South Towards Highway 12

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Newspaper: **ADVOCATE**

Location: Spencer, Nebraska



Spencer Looking East Towards the Ponca Creek



Lynch Village



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Newspaper: **ADVOCATE**

Location: Spencer, Nebraska



Highway 11 Bridge Between Butte and Atkinson



Volunteers are the Community Hall in Lynch taking and sorting out donations. The Hall was really filling up over the weekend



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VIDEO and National Coverage

And the Floods Came: Nebraska 2019 Documentary

The story of the worst natural disaster in modern Nebraska history is told in "And the Floods Came: Nebraska 2019," a production of the news unit at NET, Nebraska's PBS & NPR Stations. <http://pivotal.netnebraska.org/nebraska-floods/>

These images reveal the historic and horrific flooding in Nebraska and nearby states

<https://www.washingtonpost.com/weather/2019/03/18/these-incredible-images-unmask-horrific-flooding-nebraska-nearby-states/>

Pence arrives in Nebraska as U.S. Midwest reels from historic floods

<https://www.reuters.com/article/us-usa-weather/pence-arrives-in-nebraska-as-u-s-midwest-reels-from-historic-floods-idUSKCN1R00UO>

Historic floods that killed 4 and displaced hundreds force 75 Nebraska cities to issue emergency declarations

<https://www.cnn.com/2019/03/19/us/nebraska-floods-tuesday-wxc/index.html>

Nebraska floods have broken records in 17 places across the state

<https://www.cnn.com/2019/03/17/us/nebraska-flooding-sunday-wxc/index.html>

2019 Flood: \$19 million in Damage: Game and Parks Still Working to Recover

<http://magazine.outdoornebraska.gov/2020/02/2019-flood/>

Nebraska governor calls flooding "most widespread destruction we've ever seen in our state's history"

<https://www.cbsnews.com/news/nebraska-governor-flooding-floods-midwestern-united-states-most-widespread-destruction/>



Images of the 2019 Flood



10 miles Northeast of Columbus, Nebraska



Arlington, Nebraska



Images of the 2019 Flood



Big Papillion Creek - Omaha, Nebraska



A "cattle island" created by the flooding. Many farmers had no idea where their cattle were because this is all they could see of their land



Images of the 2019 Flood



Highway 275 & Highway 91 North of Scribner, Nebraska



Elkhorn River - Elkhorn, Nebraska



Images of the 2019 Flood



Farm - Fremont, Nebraska



Ice Jams - Fremont, Nebraska

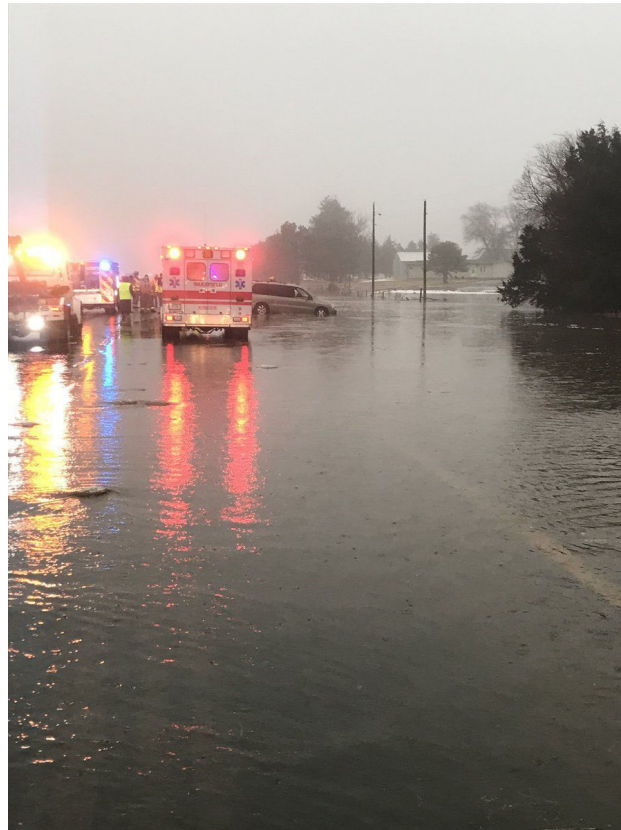


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Images of the 2019 Flood



Highway 13 in Nebraska



Highway 35 near Wakefield, Nebraska



Images of the 2019 Flood



Holt County, Nebraska



Trailer Park - Plattsmouth, Nebraska



Images of the 2019 Flood



Pierce County, Nebraska



Pierce County, Nebraska



Images of the 2019 Flood



Spencer Dam Break - Holt County, Nebraska



Spencer Dam Break - Holt County, Nebraska



Images of the 2019 Flood



Nickerson, Nebraska



Platte County, Nebraska

Program Update

TO: Participating Lenders
FROM: NIFA Homeownership Team
DATE: April 18, 2019
SUBJECT: Update #19-12, Natural Disaster Program

In response to the Major Disaster Declaration announced on March 21, 2019, NIFA is launching its Natural Disaster Program (“NDP”) to provide \$3 million in loan financing to eligible borrowers for the purchase of an existing or new construction property located in Nebraska. The NDP is applicable to the following declared counties: ***Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington Counties and the Santee Indian Reservation.*** (NOTE: The NDP financed property is not required to be located in one of the declared counties).

Borrower Eligibility Requirements: The NDP is available to individuals who 1) owned or rented and 2) lived in a property located in one of the declared counties. A copy of a homeowner’s insurance claim or personal property renter’s claim is required to determine eligibility. *NIFA has the authority to waive the first-time homebuyer requirement for prior homeowners.*

Household Income & Purchase Price Limits: The household income and purchase price limits of NIFA’s existing Homeownership Programs apply to the NDP (see attached Appendix I). In calculating household income limits for the NDP, NIFA will include the gross income sources of individuals 18 years or older who will live in the home as their primary residence.

NDP Loan Programs & Rates: Eligible loan programs include: Military Home, First Home Targeted, First Home and Homebuyer Assistance (“HBA”). Government and conventional loans are permitted with NDP. For NDP loans, NIFA will offer interest rates that are lower than the interest rates of its existing Homeownership Programs (see attached Appendix I). As with NIFA’s existing program rates, NDP loan interest rates are subject to change without prior notice.

Disaster Assistance Grants: In addition to the NDP loan financing available to all eligible borrowers, NIFA will offer a limited number of Disaster Assistance Grants to borrowers whose household income does not exceed 50% of the Area Median Income (“AMI”). The grant may be used towards down payment and/or closing costs and is limited to \$5,000 per household. The grant may not be combined with the HBA Program. Grant income limits and other requirements are included in the attached Appendix I.

Loan Application Process: Loan applications will be processed on a first-come, first-serve basis. Participating Lenders must submit a complete loan application package to NIFA’s office for approval to receive an allocation of funds. A NIFA Team Specialist will reserve the loan in Lender Online and will notify the Participating Lender of the reservation. A final commitment of funds will be issued once the pre-closing package and HBA closing package, if applicable, is approved by NIFA. Please refer to the attached Appendix II for more information.

If you have any questions, please let us know.



NATURAL DISASTER PROGRAM APPENDIX I

Effective Date: April 18, 2019

The NIFA Natural Disaster Program (“NDP”) will provide \$3 million in loan financing to eligible borrowers for the purchase of an existing or new construction property located in Nebraska. The NDP is applicable to the following declared counties: ***Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington Counties and the Santee Indian Reservation.*** (NOTE: The NDP financed property is not required to be located in one of the declared counties).

Borrower Eligibility Requirements: The NDP is available to individuals who 1) owned or rented and 2) lived in a property located in one of the declared counties. A copy of a homeowner’s insurance claim or personal property renter’s claim is required to determine eligibility. *NIFA has the authority to waive the first-time homebuyer requirement for prior homeowners.*

Household Income Limits:

County (Non-Target)	1-2 Persons	3 or more Persons	County (Non-Target)	1-2 Persons	3 or more Persons
Adams	74,900	86,135	Nemaha	77,000	88,550
Buffalo	75,200	86,480	Polk	75,600	86,940
Cass	81,600	93,840	Sarpy	81,600	93,840
Cheyenne	75,300	86,595	Saunders	77,000	88,550
Douglas	81,600	93,840	Scotts Bluff	74,900	86,135
Jefferson	74,900	86,135	Seward	77,200	88,780
Lancaster	78,400	90,160	Washington	81,600	93,840
Lincoln	81,600	95,200	Wayne	76,500	87,975
Logan	81,600	95,200	All Other	74,900	86,135
McPherson	81,600	95,200	Household Income Definition NIFA will include all gross income sources for individuals 18 years or older who will live in the home as their primary residence. This includes base pay, overtime, commissions, bonuses, tips, self-employed income, social security, disability, unemployment, child support, alimony, part-time income and interest income from assets in excess of \$5,000.		
County (Target)	1-2 Persons	3 or more Persons			
Adams	89,880	104,860			
Douglas	97,920	114,240			
Jefferson	89,880	104,860			
Scotts Bluff	89,880	104,860			

NATURAL DISASTER PROGRAM APPENDIX I

Purchase Price Limits:

Number of Units	Existing & New Construction Non-Target Counties	Existing & New Construction Target Counties
One Unit	250,000	300,000
Two Units	320,000	345,000
Three Units	390,000	475,000
Four Units	480,000	590,000

*Borrowers must live in one of the units as their primary residence. In determining NDP program eligibility, NIFA will include net rental income in the total household income calculation. New construction of 2-4 units is only eligible in target areas. In non-target areas, a 2-4 unit must be at least five years old.

NDP Loan Financing:

Program Name	Government Rate	Conventional Rate	Origination/ Discount	Principal & Interest Factor
Military Home -VA, FHA and RD loans	3.250	NA	0% + 0%	3.250 – 4.352063
First Home Targeted (target areas) -FHA, RD and conventional loans	3.250	3.500	0% + 0%	3.250 - 4.352063 3.500 – 4.490447
First Home (non-target areas) -FHA, RD and conventional loans	3.500	3.750	0% + 0%	3.500 – 4.490447 3.750 – 4.631156
Homebuyer Assistance (HBA) -FHA, VA, RD & conventional loans -Maximum 5% second amount -Second term of 120 months	4.000 – 1 st rate 1.000 – 2 nd rate	4.250 – 1 st rate 1.000 – 2 nd rate	0% + 0%	4.000 – 4.774153 4.250 – 4.919399 1.000 – 8.760412

***This is not an advertisement for credit as defined in Regulation Z. Contact a NIFA Participating Lender for Annual Percentage Rate (“APR”) information. Interest rates are subject to change without prior notice.**

- 1) Regular rate loan reservations are valid for 60 days. Extended rate loan reservations (new construction only) are valid for 150 days and are subject to a .50% upfront fee that is only refundable when the loan closes within the 150-day reservation period.
- 2) Government loan products: FHA 203b, USDA Rural Development and VA
- 3) Conventional loan products: Fannie Mae HFA Preferred (97% maximum LTV and low mortgage insurance)

NATURAL DISASTER PROGRAM

APPENDIX I

Disaster Assistance Grants - Household Income Limits:

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Adams	24,750	28,250	31,800	35,300	38,150	40,950	43,800	46,600
Buffalo	26,350	30,100	33,850	37,600	40,650	43,650	46,650	49,650
Cass	28,600	32,650	36,750	40,800	44,100	47,350	50,600	53,900
Cedar	24,850	28,400	31,950	35,450	38,300	41,150	44,000	46,800
Cheyenne	26,400	30,150	33,900	37,650	40,700	43,700	46,700	49,700
Dakota	23,750	27,150	30,550	33,900	36,650	39,350	42,050	44,750
Dixon	23,750	27,150	30,550	33,900	36,650	39,350	42,050	44,750
Douglas	28,600	32,650	36,750	40,800	44,100	47,350	50,600	53,900
Garden	24,400	27,900	31,400	34,850	37,650	40,450	43,250	46,050
Hamilton	25,050	28,600	32,200	35,750	38,650	41,500	44,350	47,200
Howard	24,300	27,750	31,200	34,650	37,450	40,200	43,000	45,750
Lancaster	27,450	31,400	35,300	39,200	42,350	45,500	48,650	51,750
Nemaha	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
Otoe	23,950	27,350	30,750	34,150	36,900	39,650	42,350	45,100
Perkins	24,350	27,800	31,300	34,750	37,550	40,350	43,100	45,900
Phelps	24,400	27,900	31,400	34,850	37,650	40,450	43,250	46,050
Pierce	24,250	27,700	31,150	34,600	37,400	40,150	42,950	45,700
Platte	24,900	28,450	32,000	35,550	38,400	41,250	44,100	46,950
Polk	26,500	30,250	34,050	37,800	40,850	43,850	46,900	49,900
Sarpy	28,600	32,650	36,750	40,800	44,100	47,350	50,600	53,900
Saunders	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
Seward	27,050	30,900	34,750	38,600	41,700	44,800	47,900	51,000
Washington	28,600	32,650	36,750	40,800	44,100	47,350	50,600	53,900
Wayne	26,800	30,600	34,450	38,250	41,350	44,400	47,450	50,500
York	24,300	27,750	31,200	34,650	37,450	40,200	43,000	45,750
All Other	23,800	27,200	30,600	34,000	36,750	39,450	42,200	44,900

Disaster Assistance Grants – Other Requirements:

Total Funding Amount	Limited Availability
Grant Amount	\$5,000 per household
Eligible Loan Programs	Military Home, First Home Targeted and First Home (HBA is not eligible and may not be combined with grant funds).
Minimum Borrower Investment	All borrowers must have a minimum investment of \$500 (gifts are permitted subject to agency guidelines). No cash back at closing.
Loan Application Disclosure	All borrowers and non-purchasing spouses must sign the Borrower Notice and Certification (Form K) at loan application.
Pre-Closing Approval	Participating Lenders are required to submit a complete Pre-Closing Package to NIFA for approval at least 5 business days before closing.
Closing Approval	Participating Lenders must submit the final Closing Disclosure to NIFA for approval before closing. Once approved, Lender Online will generate a Legally Enforceable Obligation Letter including the grant amount. The Obligation Letter must be included in the FHA case binder for insuring purposes and in the loan file delivered to US Bank for purchase.
Lien Requirement	None; borrowers are not required to pay back any portion of the grant.



NATURAL DISASTER PROGRAM APPENDIX II

LOAN APPLICATION TRANSMITTAL

Loan Information:

Borrower Name(s): _____

Property Address: _____

Property County: _____ Purchase Price: _____

1st Loan Amount: _____ HBA 2nd Loan Amount (if applicable): _____

Disaster Assistance Grant Amount (if applicable): _____

Estimated Household Income: _____ Household Size: _____

Loan Program: Military Home First Home Targeted First Home HBA

Loan Type: RD FHA VA Conv Estimated Closing Date: _____

Previous Property Information:

Property Address: _____

Property County: _____ Own or Rent: _____

Lender Information:

Lender Name: _____ Contact Name: _____

Phone Number: _____ Email Address: _____

Required Loan Documents:

- _____ Loan Application
- _____ Homeowner's Insurance Claim
- _____ Borrower Notice & Certification (Form K; if applicable)
- _____ Executed Purchase Agreement or Construction Agreement
- _____ Personal Property Renter's Claim or Notarized Affidavit



NATURAL DISASTER PROGRAM APPENDIX II

Loan Application & Closing Process:

Step #1: NIFA will process loan applications on a first-come, first-serve basis. All loan application packages are submitted via secure email to homeownership@nifa.org. Once reviewed, a NIFA Team Specialist will enter the loan reservation in Lender Online (LOL) and will notify the lender of the allocation of funds.

Step #2: A Pre-Closing Package must be submitted in LOL at least 5 business days prior to closing. All loan deficiencies must be cleared before closing.

Step #3: *This step only applies to HBA loans or first mortgage loans with grant funds.* A complete HBA Closing Package must be submitted in LOL at least one full business day prior to closing. Once approved, LOL will generate a Legally Enforceable Obligation Letter ("Obligation Letter"). The Obligation Letter must be included in the FHA case binder for insuring purposes and in the loan file delivered to U.S. Bank for purchase. **Participating Lenders are not authorized to close until this step is completed.**

Step #4: A Post-Closing Package must be submitted in LOL at least 10 business days after closing. All loan deficiencies must be cleared before NIFA will issue their final approval.

FORM K

**NEBRASKA INVESTMENT FINANCE AUTHORITY
DISASTER ASSISTANCE GRANT**

BORROWER NOTICE AND CERTIFICATION

Name of Borrower: _____

Name of Co-Borrower: _____

Property Address: _____

You are receiving this Borrower Notice and Certification because you have applied for a Nebraska Investment Finance Authority (NIFA) Disaster Assistance Grant in an amount not to exceed \$5,000 in conjunction with a first mortgage loan. Eligible NIFA first mortgage programs include Military Home, First Home Targeted and First Home.

NIFA has the authority to waive the first-time homebuyer requirement for prior homeowners who are eligible for a NIFA Natural Disaster Program ("NDP") loan. Your signature below serves as acknowledgment of such waiver.

You must meet all of the NIFA NDP eligibility requirements. This includes, but is not limited to, maximum household income limits. By signing below, you are certifying that your household income does not exceed 50% of the Area Median Income applicable in the county where the home for purchase is located.

The grant may be used for down payment and/or closing cost assistance needed to purchase the home. NIFA will not allow any cash back at closing. You will not be required to pay back any portion of the grant funds and there are no closing fees associated with the grant.

This Borrower Notice and Certification is provided by NIFA and must be signed prior to closing. Please acknowledge you have received and read this by signing in the space provided below.

Borrower

Date

Co-Borrower

Date

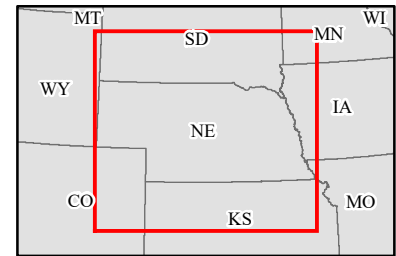
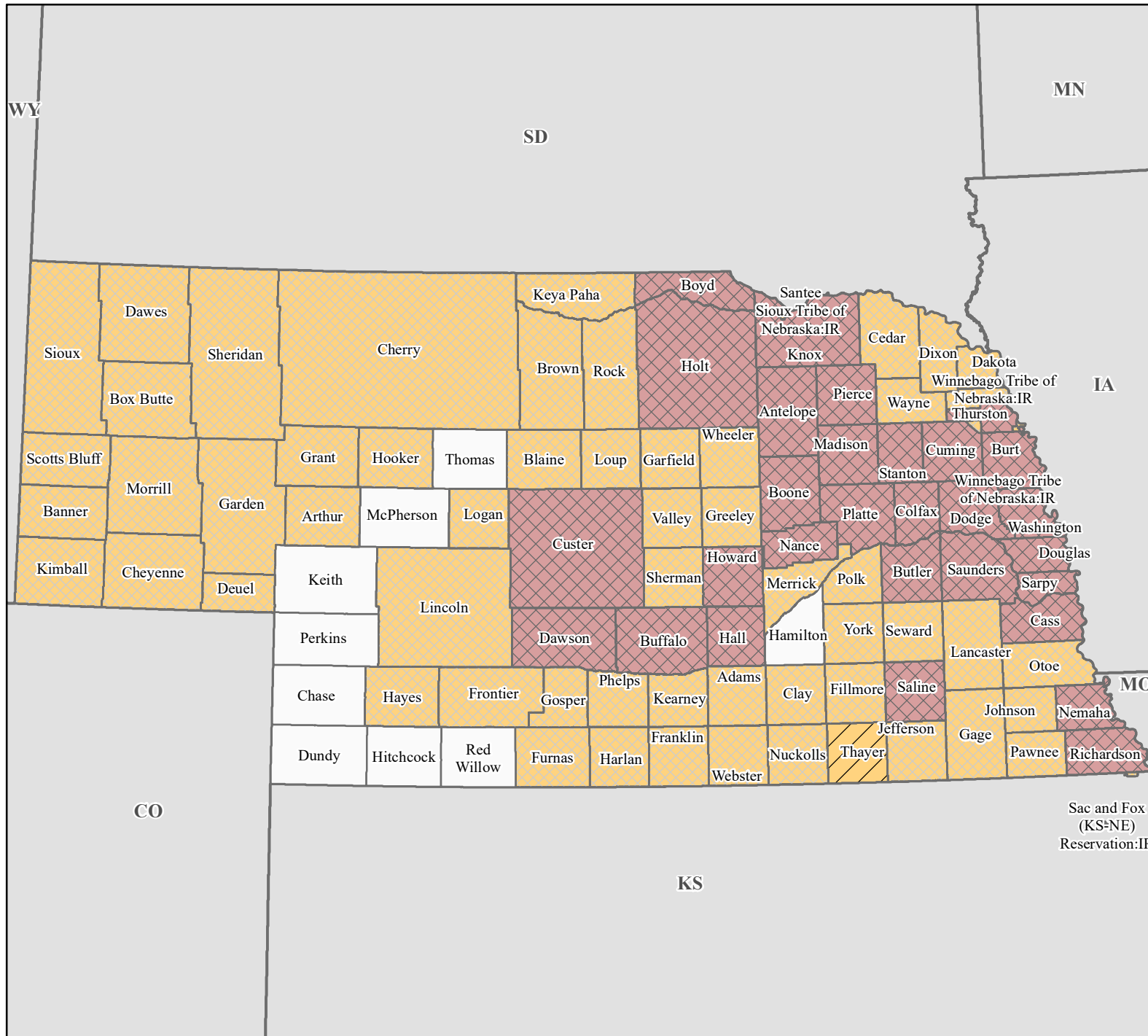
Non-Purchasing Spouse

Date

FEMA-4420-DR, Nebraska Disaster Declaration as of 10/10/2019



FEMA

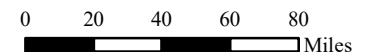
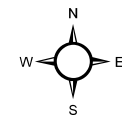


Data Layer/Map Description:
The types of assistance that have been designated for selected areas in the State of Nebraska.

All counties and Indian Tribes in the State of Nebraska are eligible to apply for assistance under the Hazard Mitigation Grant Program.

Designated Counties

- No Designation
- Public Assistance (Categories A and B)
- Individual Assistance and Public Assistance (Categories A - G)
- Public Assistance (Categories A - G)



Data Sources:
FEMA, ESRI;
Initial Declaration: 03/21/2019
Disaster Federal Registry Notice:
Amendment #12: 10/10/2019
Datum: North American 1983
Projection: Lambert Conformal Conic