Nebraska Affordable Housing Trust Fund
HOME Investment Partnership Program
Community Development Block Grant Program

2003 Northeast and Southeast
Investment Zone
Application Guidelines
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Individuals who are hearing and/or speech impaired and have a TDD, may contact the Department through the
Statewide Relay system by calling (800) 833-7352 (TDD) or (800) 833-0902 (voice). The relay operator should be asked
to call DED at (800) 426-6505 or (402) 471-7999.
NEBRASKA AFFORDABLE HOUSING
PROGRAM APPLICATION GUIDELINES

Introduction
The Nebraska Department of Economic Development Nebraska Affordable Housing Program is intended to (1) address housing conditions related to community economic development needs; (2) expand equal housing opportunities; (3) create public/private partnerships to address housing needs holistically (linking housing with supportive services to promote economic self-sufficiency and family preservation); and (4) promote and advance the goals of the 2000-2005 Nebraska Consolidated Plan for Housing and Community Development.

The Nebraska Affordable Housing Program is funded with resources from two U.S. Department of Housing and Urban Development Programs - the Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships (HOME) Program and the state-funded Nebraska Affordable Housing Trust Fund (NAHTF).

This manual contains information on how to make an application for investment from the Nebraska Affordable Housing Program including the Application Forms/Instructions and the Application Guidelines, which contain information about the State and Federal statutes, regulations and policies that govern the use of funds received through the program.

INVESTOR OUTCOME OUTLINE
Before applying to the Nebraska Affordable Housing Program, read carefully the following section which details the types of projects, programs, and organizations the Department will invest in and its goals for the 2003 Program Year funds. Also contained is this section are the givens and assumptions that the Department housing programs operate within. Givens are the constraints spelled out in laws and regulations that cannot be changed. Assumptions are the ideas the Department has formed and operates within after over 10 years of experience in housing. Projects funded in the 2003 Program Year will need to operate under these givens and assumptions as well.

Givens
- Legislative and Statutory Givens include: income restrictions, rent restrictions, eligible recipients, factors for award consideration, eligible activities, eligible housing, eligible beneficiaries, and commitment to coordinated development activities.
- Control Agency Givens (HUD and other State Agencies) include: payments must be provided on a reimbursement basis only, projects cannot begin non-administrative activities until after Notice of Release of Funds, thorough and detailed review at application before funding, that includes requiring evidence and documentation of expected program compliance, and maintaining an ongoing commitment to ensure program compliance.
- Department Givens include: attention to geographic and regional variation in distribution of funds, there is a priority for projects that result in maintaining or creating homeownership, there is attention to leveraging and partnering with NIFA to avoid duplication and to be collaborative in housing efforts, housing for special needs populations must include dependable, ongoing, appropriate supportive services for the population to be served, CDBG programs and projects must have an overall community revitalization and/or economic development benefit beyond the direct benefit to the beneficiary, there must be a defined, documented and substantiated market for housing development, local housing projects and programs must be done in coordination with broader community and economic development efforts, projects must have procured for program administration to identify key participants and to show readiness; and due to the highly competitive nature of Nebraska Affordable Housing Program funding, only projects with substantial commitment of all other critical funding sources for feasibility can be provided with DED funding commitment.

Northeast and Southeast Zone Givens
- Affordable housing demand exceeds the limited supply of safe decent and affordable housing.
- DED will maximize the impact of our investments through leveraging subsidies (buying or rehabbing more units with less dollars) or reach persons with very low incomes through deeper subsidies.

Assumptions
- Assisting new homeowners and existing homeowners is the most direct contribution affordable housing can make to economic development. This activity increases/maintains individual assets and disposable income.
- There are more similarities than differences when it comes to affordable housing challenges in communities in the state. For example, ability to pay by the beneficiary; willingness to pay by the beneficiary; lack of contractors to work on affordable housing; shortage of professionals to administer Nebraska Affordable Housing Programs; high costs for construction; lender participation; and lack of funding resources.
- Because state and federal housing resources are limited, these should not replace local and private resources.
- Housing Development (new construction) activities are high-risk. Single-family housing development must be done incrementally and infrastructure must only be financed when all other needed subsidies are identified and the market is documented, because of the requirement that all beneficiaries be low-income.
- Assessing the success of an affordable housing project is best done by considering the financial feasibility of the project, a documented market and the previous success in accomplishing previous housing and community development goals of both the community where the project is located and the primary individual responsible for implementation of the project.
- Local Governments are most successful in implementing activities such as owner-occupied rehabilitation, down-payment assistance programs, and infrastructure for housing development.
- Public Housing Authorities have varied and broad ability to participate in housing development, however they are still relatively inexperienced in this area. Public Housing Authorities have many advantages, such as the ability to obtain and maintain adequate staffing, property management experience, and legal advantages in property ownership.
- Not for profit housing organizations are most successful that have local support and funding.
- Another model for successful Not for profit housing organizations is being multidisciplined in the services
Northeast and Southeast Zone Assumptions

- Housing investments will have a bigger impact in communities that are working on overall community and economic development strategies.
- Housing investments in communities that have aggressive housing preservation strategies, and a recent Comprehensive Plan with zoning regulations will result in longer-term benefits in the communities.
- DED is willing to invest more subsidy per unit to reach households with very low incomes and special needs.
- DED is more likely to invest in projects where risk is shared or minimized through a variety of strategies.
- Increasing the number of affordable housing units through new construction is needed in Eastern Nebraska to keep up with demand.
- The largest rental housing gap in Eastern Nebraska is in family housing.
- Rental and long term lease/purchase projects require a strong housing market over a period of 15-20 years.
- Housing preservation is an inexpensive method of providing affordable housing.
- Most communities can show a need for housing rehabilitation.
- Housing rehab has become a higher capacity activity, due to lead based paint rules.
- Poor housing conditions and values adversely affects communities’ ability to support new construction. Thus, the removal of dilapidated housing and upgrading substandard housing are important steps to supporting new construction.
- Projects that incorporate Fair Housing Design Standards will help serve underserved and special needs markets and meet the long-term needs of residents as they age within the unit.

Investment Portfolio Balance

- The Department would like to invest more dollars in fewer customers and balance that with geographic coverage of affordable housing services across the state. The Department would like our investments to result in increased stability to continue to provide affordable housing services in order to foster an environment for more long-term planning.
- With regard to owner-occupied rehabilitation programs, we are primarily interested in buying service. The current methods and approaches are generally adequate to address the problem of sustaining affordable housing for homeowners with the additional benefit of community revitalization. However, we would like to buy change in regard to developing formal long-term relationships with rehabilitation program administrators to establish a more reliable funding stream.
- With regard to purchase/rehabilitate/resale we are interested in buying 75% service and 25% change. We would like to see a balance within programs between higher income, less rehabilitation programs and very low-income income, greater rehabilitation programs to diversify the local portfolio in investments.
- With regard to down-payment assistance, we are interested in buying 75% service and 25% change to preserve successful solutions and programs while continuing to explore (1) more cost-effective solutions, (2) solutions that serve the lowest income individuals possible (including emphasis on assisting persons with disabilities in purchasing homes) and (3) less duplication of programs and services in geographic areas of the state.
- With regard to family rental housing and new family subdivisions for homeownership we are interested in buying 25% service and 75% change. We are most interested in exploring (1) more cost-effective solutions, (2) solutions that serve the lowest income individuals possible, (3) approaches that can be used to coordinate with department business development and economic development activities, (4) more private sector and small local developer participation and (5) approaches that are the best fit for a community, including a realistic market.
- With regard to providing housing to persons with special needs, we are interested in buying service in relation to owner-occupied rehabilitation for physical accessibility and buying change in other areas to serve theses populations.
- Finally with regard to elderly rental housing we are interested in buying change. We would like to invest in programs that meet the needs of small communities (5,000) or less) in serving elderly residents by developing 1-5 rental units. We realize these programs would more than likely require more Nebraska Affordable Housing Program subsidy and not be feasible to use Low-Income Housing Tax Credit equity as additional subsidy.
- We are primarily interested in working with established agencies in implementing Nebraska Affordable Housing Programs and projects. However, we are interested in working with new agencies in geographic areas that do not have an active, successful, established agency. This expands to areas that may have an established agency that is unwilling or uninterested in implementing programs that are needed in that area. In this statement, we consider an established agency to be only an agency that has a
successful, satisfactory history of implementing the department’s Nebraska Affordable Housing Programs. We are interested in establishing a process that allows for ongoing, thorough analysis of agencies to measure their progress and success.

Performance Targets
- 5 non-profit housing organizations will begin participation in the capacity building process in the 2003 Program Year and will achieve targets and milestones identified in the Outcome Framework Target Plan developed between the recipient and the department.
- 200 owner-occupied homes will be targeted to be rehabilitated as a result of 2003 DED NAHP funds.
- 300 low-income homebuyers will be targeted to purchase homes partially through assistance from 2003 DED NAHP funds for homebuyer programs.
- 150 rental units from persons who are low-income will be targeted to be developed or preserved due to the investment of 2003 DED NAHP funds.
- 20 low-income Native American Nebraskans will be targeted to be assisted partially through assistance from 2003 DED NAHP funds.
- 20 low-income persons with special needs will be targeted to be assisted partially through assistance from 2003 DED NAHP funds.

Application and Award Process
Applications are prepared at the applicant's expense. Applications will be accepted by the Nebraska Department of Economic Development according to the application cycles shown. Applications are reviewed on a competitive basis using the selection criteria in the Application Guidelines.

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<tr>
<th>NEBRASKA AFFORDABLE HOUSING PROGRAM</th>
<th>APPLICATION ACCEPTANCE</th>
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</thead>
<tbody>
<tr>
<td><strong>1st Application Cycle</strong></td>
<td>Application Due Date</td>
</tr>
<tr>
<td><strong>2nd Application Cycle</strong></td>
<td>September 26, 2003</td>
</tr>
</tbody>
</table>

**2nd Application Cycle is subject to available funds in each Investment Zone.

Applications will be accepted during this cycle based on U.S. Postal Service postmark date or date of delivery by other means.

At the end of the application period the Department scores applications and determines which applications will receive awards.

Thresholds for Application Acceptance
Applications will be returned and not considered if they fail to meet any of the following threshold prior to review: (1) applicant is eligible; (2) activities are eligible and comply with national objectives and state Nebraska Affordable Housing Program priorities; (3) applicant has no significant, unresolved audit finding; (4) applicant has no legal actions under way that may significantly impact implementation of the project; (5) applicant has adopted authorizing participation resolution or certification if applicant is a local government, and (6) applicant has achieved the percentages of CDBG, HOME, or NAHTF funds obligated or drawn down for prior CDBG, HOME and NAHTF awards as follows (all awards will be looked at, not just within the housing program): This is based on the funding source for the current award, not the source the applicant is seeking.

| 2001 CDBG Awards Drawn Down | 90%    |
| 2000 CDBG Awards Drawn Down | 100%   |
| 1999 & Prior Awards        | 100%   |

The percentage for obligated funds shall be documented during scoring and shall be figured at the date the application is received by DED. The percentage for funds drawn down shall be figured by DED based on the final application acceptance date, except for applicants awarded funds after the initial award date where funds drawn down shall be based on a proportionate number of months lapsed since initial grant award. DED shall contact an applicant if additional information is required.

Allocation of Funds
Investments into regions will be done in accordance with the 2003 Annual Action Plan.

Application Review
The investment selection process will be carried out in accordance with the 2003 Annual Action Plan.

Contract Highlights
The following are the contract highlights.

<table>
<thead>
<tr>
<th>Time of Performance</th>
<th>24 months for Rental Construction</th>
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<tbody>
<tr>
<td></td>
<td>36 months for Homebuyer New Construction</td>
</tr>
<tr>
<td></td>
<td>24 months for Homebuyer w/o New Construction</td>
</tr>
<tr>
<td></td>
<td>12 months for Owner-Occupied Rehab w/potential annual renewal</td>
</tr>
<tr>
<td></td>
<td>15 months for Capacity Building</td>
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</tbody>
</table>

| Special Conditions | These Conditions, normally involving such matters as environmental reviews and affirmatively furthering fair housing, must be satisfied, usually within 90 days, before funds will be released. |

| Disbursement of Funds (Draws) | Disbursements are made after costs are incurred. Recipients of rental and capacity building funds must document and submit documentation when draws are requested. |

| Affordability Restrictions | Contracts require restrictions on rental amounts and to whom units may be rented. Such restrictions typically are for several years and must be monitored by the Recipient. The restrictions are enforced through various legal instruments. |
NORTHEAST AND SOUTHEAST ZONE
HOMEBUYER PROGRAM

A. Eligible Applicants
Eligible applicants are local or regional non-profit 501(c)(3) or 501(c)(4) housing or related service organizations, local units of government, Public Housing Authorities, and state-designated Community Housing Development Organizations.

Special Policies Regarding Eligible Applicants
Special policies affecting eligible applicants are:

For projects including a request for NAHP for off-site infrastructure development (such as street paving) for new residential subdivisions: if the primary applicant is a non-profit housing organization or Public Housing Agency the applicable local government must include an additional Part I General Information, Exhibit A, Exhibit B, Exhibit C, Exhibit D and Exhibit E to ensure eligibility for Community Development Block Grant funds for infrastructure improvement for new residential subdivisions.

1. A municipality may not submit an application for projects undertaken outside its corporate limits unless the projects either: (a) occur within its zoning jurisdiction; or (b) involve property acquired by the municipality prior to project implementation through purchase, donation or as a permanent easement.

2. A county may not submit an application for projects undertaken within the corporate limits or zoning jurisdiction of a municipality unless the projects involve either: (a) public facilities within an eligible incorporated municipality that are owned or operated by the county; or (b) activities provided county wide, either directly by the county or through contract with another local or area agency.

3. A joint application must include a written agreement made in accordance with state law which (a) stipulates that the parties will cooperate in undertaking the project; (b) delineates responsibilities and authorities of each party with respect to grant administration; and (c) authorizes one of the parties to act as primary agent for administrative and monitoring purposes.

4. If an application requires participation of entities that are not eligible applicants, each such entity must provide written assurance that it concurs with the project and is committing its resources, if any are stated in the application.

B. Eligible Activities

1. Awards for new construction, purchase/rehabilitate/resale or acquisition of eligible housing. (Such awards may constitute matching funds to secure other sources of funding needed to undertake new construction or acquisition of eligible housing.)

2. Acquisition of eligible housing units for the purpose of maintaining the continued affordability of such eligible housing.

3. Eligible housing that makes affordable housing more accessible to Elderly Persons or Persons Who Have Special Housing Needs.

4. Eligible housing providing housing in areas determined by the Department to be of critical importance for the continued economic development and economic well-being of the community and where, as determined by the Department, a shortage of affordable housing exists.

5. Direct Homebuyer Assistance.

6. Housing education programs developed by recipients in conjunction with affordable housing. Such education programs shall be directed toward preparing potential homebuyers to purchase affordable housing and post-purchase education.

C. Ineligible Activities
The general rule is that any activity not specifically authorized under Eligible Activities is ineligible to be carried out with NAHP funds. This section further identifies ineligible activities.

1. The purchase of mobile homes, properties that will not be assessed as real property, and properties that will not have permanent/fixed foundations.

2. Furnishings and personal property, to include the purchase of equipment, fixtures, motor vehicles, furnishings or other personal property that is not an integral structural fixture.

3. The following activities if not directly related to eligible housing activities: acquisition of property and easements, public facilities development or improvements, relocation, clearance, and demolition.

4. Owner-occupied rehabilitation.

D. Eligible Costs

New Construction: NAHP funds may be used for new construction of housing. Any project that includes the addition of dwelling units outside the existing walls of a structure is considered new construction.

Rehabilitation: This includes the alteration, improvement or modification of an existing structure. Rehabilitation may include adding rooms, which are not dwelling units, outside the existing walls of a structure. Conversion, a type of Rehabilitation, is changing the use of an existing structure to one of affordable residential housing. Units cannot be added beyond the building envelope. Conversion of a structure to commercial use is prohibited.

Reconstruction: This refers to rebuilding a structure on the same lot where housing is standing at the time of project commitment. NAHP funds may be used to build a new foundation or repair an existing foundation. Reconstruction also includes replacing a substandard manufactured house with a new manufactured house. During reconstruction, the number of rooms per unit may change, but the number of units may not.

Site Improvements: Site improvements must be in keeping with improvements to surrounding standard projects. They include new, on-site improvements (sidewalks, utility connections, sewer and water lines, etc.) where none are present. Building new, off-site utility connections to an adjacent street is also
eligible. Off-site infrastructure is not eligible as an NAHP expense, but may be eligible for match credit.

**Acquisition of Property:** Acquisition of existing standard property, or substandard property in need of rehabilitation, is eligible. This includes direct assistance to homebuyers.

**Acquisition of Vacant Land:** Acquisition of vacant land is allowed only if construction on an NAHP project will begin within 12 months of purchase. Land banking is prohibited.

**Demolition:** Demolition of an existing structure may be funded only if construction will begin on the NAHP project within 12 months of demolition.

**Relocation Costs:** Both permanent and temporary relocation assistance are eligible costs. Staff and overhead costs associated with relocation assistance are also eligible.

**Project-related Soft Costs:** These must be reasonable and necessary and can include: finance-related costs; credit reports, title binders and insurance; surety fees; recordation fees, transaction taxes; legal and accounting fees, including cost certification; appraisals; environmental reviews; builders’ or developers’ fees; architectural, engineering and related profession services; homebuyer counseling; project audit costs; affirmative marketing and fair housing services to prospective tenants of an assisted project; and staff costs directly related to projects.

### E. Eligible Properties

NAHP funds may be used for one-to four-unit properties that are privately or publicly owned. A variety of housing types are eligible, including: 1) single-family (one unit) homes, 2) two-to four-unit properties, 3) condominium units in a single-family or multifamily building, 4) manufactured housing, or 5) cooperative units in a single-family or multifamily building.

### F. Grant Amounts

The maximum grant amount is **$400,000.** This amount is to be used as a guideline. Amount of award will be determined on a case-by-case basis with consideration given to the number of applications and scoring and ranking criteria.

### G. Program Design and Project Requirements

The items on the following list are requirements for the type of program you are applying. Read them carefully. They indicate rules of the DED NAHP program as well as items that are required to be submitted as attachments to your application.

1. **The grantee can choose to limit eligibility to first time homebuyers. A first time buyer shall not currently own or have any interest in other real property used for residential purposes. This restriction generally applies to the previous three years. A variety of ownership options are available. They include fee simple title, a 99-year leasehold interest, and ownership or membership in a condominium or cooperative unit. Other options can be discussed with the Department.**

2. **The maximum purchase price or after-rehab value cannot exceed the Section 203(b) Single Family Mortgage Limit. The 203(b) limit can be found at [http://crd.neded.org/appgui.html](http://crd.neded.org/appgui.html).**

3. **The Nebraska Affordable Housing Program financial assistance provided to the buyer by the subrecipient cannot exceed the Maximum per unit NAHP Subsidy. A listing of the 221(d) 3 subsidy limits by county can be found at [http://crd.neded.org/appgui.html](http://crd.neded.org/appgui.html). No additional per unit maximum subsidies are being imposed by the Department, other than those dictated by HUD. However, lower per unit subsidies by activity will generally be considered more cost effective. The program guidelines must address the need for the level of subsidy being proposed. In addition, if higher per unit subsidies are needed, for instance because you plan to serve very low incomes, explain why the higher than average subsidies are needed.**

4. **The NAHP financial assistance provided to the buyer by the subrecipient shall usually be secured by a second mortgage or other security agreement as approved by DED. The payment is used to reduce the purchase price and may be used as part of the down payment required depending on the first mortgage source.**

5. **Activities involving new construction must contain site and preliminary architectural plans as an attachment.**

6. **Newly-constructed housing must meet or exceed the 1998 International Model Energy Code and the Nebraska Energy Office must approve building specifications.**

7. **Full architectural plans and specifications must be submitted to the Nebraska Energy Office at the time of application.**

8. **Property purchased by a new homebuyer must be occupied as a principal residence by the first buyer and subsequent buyers for a period of at least 5 years from the date that NAHP funds are invested in the property. Periods of affordability are based on the level of investment of NAHP funds in each individual project. Five years is the minimum period of affordability, applying to projects funded with less than $15,000 of NAHP assistance. Projects funded with $15,000 to $40,000 of NAHP assistance have a 10-year period of affordability, and any project with an NAHP investment greater than $40,000 has a 15-year period of affordability. Renting a unit is not permitted unless the tenant is part of a short-term lease/purchase program in which the unit will be purchased within 36 months. Deed restrictions or other enforcement mechanisms must reflect this occupancy requirement.**

9. **All programs must be in compliance with the Fair Housing Act.**

10. **All units assisted with NAHP funds must be made to meet Housing Quality Standards.**

11. **All programs must comply with HUD’s lead-based paint regulation requirements. Purchase/renovate properties must include rehabilitation procedures, including LBP procedures, in the application.**

12. **Activities not related to new construction will be completed within 24 months of award and activities involving new construction will be completed within 36 months of award.**

13. **Commitment of all other investors must be shown at the time of application. Commitments must be valid for 6 months past the DED application date.**

14. **The match requirement for homebuyer programs is 10%.**

15. **Program Guidelines must be included as an attachment to the application.**
o) If your organization is undertaking infrastructure activities (site improvements or streets) you are required to request a Wage Decision from DED.

p) Persons assisted with NAHP Homebuyer funds may have incomes at or below 100% of the area median income. Income limits can be found at http://crd.neded.org/appgui.html.

q) Activities involving new construction* and/or subdivision infrastructure development require a site and project specific Feasibility Study. Applicants are highly encouraged to use an experienced firm or organization that does not have a financial interest or connection to the project. The Feasibility Study must be less than one year old. Please submit as an attachment.

r) Activities involving new construction* and/or subdivision infrastructure require a site visit and review. The site visit must be requested from Pamela Forster in writing (e-mail is adequate) at least 45 days prior to the application due date. Submit a copy of the site review with the application.

s) Activities involving new construction* and/or subdivision infrastructure require a development Performa showing an incremental development schedule and construction costs over time as part of the application.

t) If applying as a non-profit, attach a copy of the IRS ruling of 501 (c) 3 or 501 (c) 4 status. For 501(c) -4 organizations, an IRS ruling or a letter from an attorney verifying the organization is operating as a 501 (c)-4 must be submitted.

u) Indicate the level of Environmental Review that needs to be conducted for your application activities.

**H. Selection Process and Criteria**

a) Selection process

Applicants meeting threshold requirements are reviewed by DED on a competitive basis according to the selection criteria in the matrix below. Applicants ranking highest in competitive order shall be selected for funding, subject to the amount available.

Applications recommended for approval through this process will be presented to DED's Director. The Director may make grant awards provided all established criteria are met.

The selection of grantees is a competitive process.

DED may contact and negotiate with the applicant as to the terms and conditions of Nebraska Affordable Housing Program financial assistance. Negotiations may include: necessity or appropriateness of Nebraska Affordable Housing Program assistance based upon gap financing; cost-effectiveness of Nebraska Affordable Housing Program funds per housing unit; reasonableness of costs; the minimizing of Nebraska Affordable Housing Program funds necessary to stimulate the private investment; and verification of the terms and conditions of non-Nebraska Affordable Housing Program financial commitments:

b) Selection Criteria

The chart shows each criterion’s score.

<table>
<thead>
<tr>
<th>SELECTION CRITERIA</th>
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<tr>
<td>Characteristic</td>
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<tr>
<td>Demonstrates</td>
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<tr>
<td>Cost-effectiveness</td>
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<td>Readiness</td>
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<td>Reasonableness</td>
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<td>Sub-Total Points</td>
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<td>partners</td>
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<td>Probability</td>
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<td>Planning</td>
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<tr>
<td>Total Points</td>
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* New construction projects involving downpayment assistance (direct subsidy) only, where no development subsidy is involved, do not need to submit a feasibility study, site review, site plan or proforma.
NEBRASKA AFFORDABLE HOUSING PROGRAM
HOMEBUYER APPLICATION INSTRUCTIONS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked effectively. Application narratives should be thorough and concise. The Department reserves the right to verify all information and to consult with other agencies on the proposed project.

Generally, there are more applicants requesting funds than there are funds available. Applicants must carefully read and review the Application Guidelines and the selection criteria to develop a competitive application.

In submitting your application, these instructions must be followed:

☑ Submit original and two (2) complete copies of the application.

☑ Do not staple.

☑ No less than 2" top margin and 1" side and bottom margins.

☑ Table of Contents must be included.

☑ All pages must be numbered in sequence at the bottom of the page.

☑ All Exhibits must be labeled at the bottom of the page, right-hand corner.

☑ All Attachments must be labeled at the bottom of the page, right-hand corner.

See next page for an example of what your application should look like.

Failure to follow these instructions will result in your application being returned.

For Application Assistance Please Contact Your Investment Zone Manager:

Pamela Forster, Eastern Housing Specialist
Nebraska Department of Economic Development
PO Box 94666
301 Centennial Mall South
Lincoln, NE  68509-4666
Email: pforster@neded.org
Telephone: (402) 471-4169 or (800) 426-6505
Fax: (402) 471-8405
This is a diagram of what your Application should look like.

All parts must be completed according to instructions before an application will be considered for funding. Applicants shall be contacted by DED if their application is incomplete. Incompleteness applies only to Part I - General Information and Part II - Funding Summary. If deficiencies are completed in a timely manner, DED will resume the review process.
Type or Print All Information

1. APPLICANT IDENTIFICATION

Applicant ____________________________
Contact ______________________________
Address ______________________________
City/State/Zip _________________________
Telephone # __________________________
Fax Number __________________________
Federal Tax ID Number __________________
Email Address _________________________

2. PERSON PREPARING APPLICATION

Name ________________________________
Address ______________________________
City/State/Zip _________________________
Telephone # __________________________
Preparer’s Tax ID# / SS# ________________
Email Address _________________________

Application Preparer (check one)
☐ Local Staff  ☐ Out-of-State Consultant
☐ In-State Consultant  ☐ Non-Profit Organization
☐ Economic Development District  ☐ Other, Specify ______

3. HOMEBUYER ACTIVITIES (CHECK ALL THAT APPLY)

☐ Downpayment assistance on existing homes
☐ Downpayment assistance on new homes
☐ Purchase/rehab/resell
☐ New construction housing development
☐ Subdivision infrastructure
☐ Land Acquisition
☐ Short-term Lease Purchase
☐ Other _________________

4. INVESTMENT ZONE (CHECK ONLY ONE)

☐ Northeast Zone
☐ Southeast Zone

Note: All activities are limited to the zone you selected and cannot cross into another zone.

5. TYPE OF APPLICANT

☐ Unit of Local Government ☐ Local Housing Authority
☐ Non-Profit 501(c)(3) ☐ Non-Profit 501(c)(4)
☐ CHDO (State Designated) ☐ Other, specify ______

6. SERVICE AREA

Area to be served (city, county, region, etc. Please list all communities)

______________________________
______________________________
Legislative District ______
Congressional District ______

7. PROGRAM SUMMARY:
Attach a 1-2 page description of the project for which NAHP funds are requested (List other partners if submitting a joint application).

____________________________________________________________________
____________________________________________________________________

8. CERTIFYING OFFICIAL:

To the best of my knowledge and belief, data and information in this application are true and correct, including any commitment of local or other resources. This application has been duly authorized by the governing body of the applicant. This applicant will comply with all Federal and state requirements governing the use of NAHP funds.

Signature in ink ________________________
Typed Name and Title __________________
Date Signed __________________________

Attest ________________________________
Typed Name and Title __________________
Date Signed __________________________

SUBMIT THE ORIGINAL AND TWO COPIES (UNBOUND) OF THE ENTIRE APPLICATION TO:

Nebraska Department of Economic Development Division of Community and Rural Development PO Box 94666 - 301 Centennial Mall South Lincoln, NE 68509-4666 (402) 471-7999  (800) 426-6505 Fax (402) 471-8405

Individuals who are hearing and/or speech impaired and have a TDD, may contact the Department through the Statewide Relay system by calling (800) 833-7352 (TDD). The relay operator should be asked to call DED at (800) 426-6505 or 402-471-7999.
<table>
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<td>Total Project Costs</td>
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</tbody>
</table>

**NOTE:** Clarification for the above activities should be directed to DED.

Complete the following information for **ALL** Activities

- Number of Units less than 50% Median Income ____
- Number of Units 51%-60% Median Income ____
- Number of Units 61%-80% Median Income ____
- Number of Units 81%-100% Median Income ____

---

¹ Acquisition of Property applies to both Down payment Assistance for previously owned homes and Down payment Assistance with New Construction.

² Demolition is a support activity and must be done in conjunction with another activity.

³ Relocation is a support activity and must be done in conjunction with another activity.

⁴ Project-related Soft Costs maximums are 8% for activities in which the applicant will own, sponsor or develop housing. Other activities have a maximum of 7%. If homebuyer or homeowner education classes are included in the program you may add 1%.

⁵ Paint testing, risk assessments, and clearance testing are not subject to the maximums but are limited to $1,000 per unit and supporting documentation must accompanying the application.

⁶ General Administration maximums are 4%. If a CHDO is awarded CHDO funds General Administration will be awarded in the form of CHDO Operating.
PART III. PROJECT BUDGET & FINANCING
Refer to the instructions for the specific information that must be included.

PART IV. PROJECT DESIGN AND IMPACT
Refer to the instructions for the specific information that must be included.

PART V. REQUIRED EXHIBITS
Refer to the instructions for the specific information that must be included.

Submit the original and two copies of the application form and all application materials.
DO NOT FOLD OR STAPLE.
APPLICATION INSTRUCTIONS AND REQUIREMENTS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked. If you have any questions concerning the forms or the instructions contact your Program Representative.

PART I: GENERAL INFORMATION INSTRUCTIONS

Type or print all information except where signatures are required.

Box 1: Provide the requested information.

Box 2: Enter the name, mailing address and telephone number of the person who prepared the application. If prepared by a firm, identify the staff contact person. Check the appropriate application preparer status box.

Box 3: Check the appropriate box(es) for the type of activity(ies) for which the application is made.

Box 4: Indicate which Investment Zone your projects will be located in.

PART II: FUNDING SUMMARY

PART III: PROJECT BUDGET & FINANCING

Provide a detailed budget for the proposed program, including housing administration and general administration.

Program Costs

List for each activity the major costs by line item. Major line item costs for Housing Administration include "soft" costs such as providing homebuyer education, architectural, engineering, legal fees, appraisal costs, housing inspection fees and other expenses to carry out the housing program. Program costs are the "hard" costs of acquisition, rehabilitation or construction costs. The total line item costs for each activity must equal the totals by activity shown on Part II.

Administration Costs

Project-related Soft Costs (activity number 0580)

The project related soft costs, or housing management, budget should include all costs of administrative and support activities for the housing proposal except construction costs for housing rehabilitation, and the actual costs of real property acquisition, demolition, clearance, etc. Major line item costs under the housing administration activity may include (but are not limited to) program design (i.e. development of housing program guidelines), program promotion, application review, work write-ups, inspections, office rent, supplies, homebuyer education - counseling, etc. Housing administration costs should include a developer’s fee for Rehabilitation and/or New Construction Activities. Paint testing, risk assessments and clearance testing are project-related soft costs but are not subject to the maximums.

General Administration (activity number 0181)

The general administration budget includes those costs that are administrative in nature and are attributable to the receipt of the award. Common line item costs in this activity are environmental review, HOME activity set-ups, audits, labor standards enforcement, preparation of required grant progress reports and draws, etc. If many of the general administration duties are to be performed by local government personnel, it is acceptable to use salaries and benefits as a line item costs. However, it should be noted what specific duties are to be performed under the salaries and benefits line item.
PART IV: PROJECT DESIGN & IMPACT

NARRATIVE INFORMATION
On separate sheets of paper answer the following questions for the type of activity you are proposing. Limit your total narrative to no more than twelve 8 1/2-by-11-inch sheets of paper (application review will stop at 12 pages.) Number each page and section. Attach the narrative portion following the application forms before any Exhibits or Attachments.

A. List the Performance Targets for your project.
   Example: Ten homes will be purchased in the Village of Huskeyville and occupied by first-time homebuyers whose incomes are at or below 80% of the area median income for Otis County by January 25, 2005.

B. List the Milestones related to your Performance Targets.
   Example: December 31, 2003 4 homebuyers have been approved by local lender. February 2, 2004, 4 homes have had inspections and are known to meet HQS. March 22, 2004, permanent financing loans close on first 4 homes.

C. List the Workplan items related to your Performance Targets and Milestones.

D. Describe the community/area revitalization efforts in your program area.
   What community and economic development projects in your program area have been undertaken to build on strengths in the past three years? What activities are happening to produce long-term change? Who is undertaking those activities? Describe the local action plans for short and long term projects in your program area.

E. Describe the community planning processes in your program area. How did your community or region determine housing was a priority for change? What types of citizen participation processes, studies, strategic planning have been conducted in your program area over the last three years? Does your program area have recent comprehensive plans? What are the other priorities in your community or region?

F. Describe the overall housing efforts in your program area. Describe additional housing regulations, strategies, programs and projects in your program area. Does your area have building and/or housing codes? Please describe. What strategies are being worked on to rehab substandard housing or remove dilapidated housing units?

G. Describe your market and your customer. Define the numbers and characteristics of the customers you will assist. How are they different from the broader population of low-income people with housing needs? Whom are you targeting? Profile two or three people typical of those to be served by your idea and explain why they want what you are offering but not why you think they need it. Name the other organizations whose involvement you will need and indicate why they will assist you. Are they committed to assisting you? No letters of support will be accepted.

H. Describe your product or service. Specify your proposed project, what are its advantages? Why will it achieve better results than the current method of affordable housing? What will your product cost the customer? The NAHP program? The community? Your organization? How will your product meet the Department’s housing goals? How will your product change your community or region?

I. Describe the Key Individuals in your project. Who will have the most responsibility for the project? Have they been successful in the past? Is this a priority for them? Without sending a resume, describe their capacity.

J. Describe your Organizational Supports. What similar projects has your organization undertaken? How did you measure success? What did you identify as strengths your organization possesses? List specific resources that your organization will contribute to the project? Why are those resources critical?

Investment Zone Priorities
You are not required to answer the following questions, however, your answers to these will be helpful in the event applications score evenly.

K. How does this project address issues as they relate to community economic development need?

L. How does this project expand equal housing opportunities?

M. How does this project create public/private partnerships to address housing needs holistically (linking housing with supportive services to promote economic self-sufficiency and family preservation)?

N. Does this project add new units to the housing stock?

O. Does the project include non-elderly households, in addition to the elderly?
PART V: REQUIRED EXHIBITS

The following EXHIBITS include certification and documentation requirements of grant applicants. These EXHIBITS must be submitted with the application. Include these items in the application appendix rather than intersperse them within the application.

EXHIBIT A - Notice of Required Public Hearing or Public Meeting Notice (completed by all applicants)

EXHIBIT B - Resolution Authorizing Chief Elected Official (completed by local government applicants only)

EXHIBIT C - Residential Antidisplacement and Relocation Assistance Plan (completed by all applicants)

EXHIBIT D – Statement of Assurances and Certifications (completed by local government applicants only)

EXHIBIT E – Citizen Participation Plan (completed by local government applicants only)

EXHIBIT F - Housing Conditions Summary (completed by all applicants)

EXHIBIT G - Applicant Certification Form (completed by non-profit applicants only)

EXHIBIT H - Authorizing Resolution for Non-profit Applicants (completed by non-profit applicants only)

EXHIBIT I – Employer Assisted Housing (required if project involves employer assisted housing)

EXHIBIT J – Short-term Lease/Purchase (required if project is a lease/purchase program)

EXHIBIT K – Non-traditional Construction Workforce (only required if project is utilizing special workforce, i.e. Bar-None, high school students, YouthBuild)

ATTACHMENTS - Provide supplemental documentation identified in the instructions (i.e. program guidelines, rehabilitation procedures with lead-based paint procedure, etc.)
NORTHEAST AND SOUTHEAST ZONE
OWNER-OCCUPIED REHAB PROGRAM

A. Northeast and Southeast Zone Program Areas
The Northeast and Southeast Zone will Award a maximum of four owner-occupied rehabilitation programs. Applicants must choose one of the following areas:

1) Northeast Nebraska communities and region, not including the City of Omaha
2) The City of Omaha
3) Southeast Nebraska communities and region, not including the City of Lincoln
4) The City of Lincoln

All applicants must demonstrate the capacity to serve the entire designated region.

B. Eligible Applicants
Eligible applicants are local or regional non-profit 501(c)(3) or 501(c)(4) housing or related service organizations, cities, and Public Housing Authorities.

Special Policies Regarding Eligible Applicants
Special policies affecting eligible applicants are:

1. A city may not submit an application for projects undertaken outside its corporate limits unless the projects either: (a) occurs within its zoning jurisdiction; or (b) involve property acquired by the city prior to project implementation through purchase, donation or as a permanent easement.

2. A joint application must include a written agreement made in accordance with state law which (a) stipulates that the parties will cooperate in undertaking the project; (b) delineates responsibilities and authorities of each party with respect to grant administration; and (c) authorizes one of the parties to act as primary agent for administrative and monitoring purposes.

3. If an application requires participation of entities that are not eligible applicants, each such entity must provide written assurance that it concurs with the project and is committing its resources, if any are stated in the application.

C. Eligible Activities
NAHP Funds are awarded for Community Housing Rehabilitation programs for Owner Occupied Rehabilitation. Activities eligible for assistance under these guidelines are authorized in Section 105(a) of the amended 1974 HCD Act for the CDBG Program.

All activities listed in this application may be funded with NAHP funds.

1. Rehabilitation (including rehabilitation which promotes energy efficiency) of residential owner-occupied homes.

2. Special projects directed to the removal of material and architectural barriers, which restrict the mobility, and accessibility of elderly and persons with disabilities.

3. Payment of reasonable administrative costs and carrying charges related to the planning and execution of the housing activities.

D. Ineligible Activities
The general rule is that any activity not specifically authorized under Eligible Activities is ineligible to be carried out with NAHP funds. This section further identifies ineligible activities.

1. Mobile homes, properties that are not assessed as real property, and properties that do not have permanent/fixed foundations.

2. Furnishings and personal property, to include the purchase of equipment, fixtures, motor vehicles, furnishings or other personal property not an integral structural fixture.

3. NAHP homeowner funds may not be used for the construction of new permanent residential structures or for any program to subsidize or assist such new construction, except under special circumstances as provided under or authorized by federal provisions. For the purpose of this paragraph, activities in support of the development of lower income housing including clearance, site assemblage, provision of site improvements and provision of public improvements and certain housing pre-construction costs, are not considered as activities to subsidize or assist new residential construction. Additionally, facilities owned and operated by public or nonprofit entities which are designed for use in providing shelter for persons having special needs are considered public facilities and, therefore, not subject to the prohibition of new housing construction.

4. Activities involving acquisition of property and easements, public facilities development or improvements, relocation, clearance, and demolition, if not directly related to the housing activities.
D. Eligible Properties
NAHP funds may be used for one-to four-unit properties that are owner-occupied. A variety of housing types are eligible, including: 1) single-family (one unit) homes, 2) two-to four-unit properties, 3) condominium units in a single-family or multifamily building, 4) manufactured housing that is assessed as real property and has a fixed/permanent foundation, or 5) cooperative units in a single-family or multifamily building.

F. Grant Amounts
The maximum grant amount is $500,000 for the regional applications (Northeast region or Southeast region). The maximum grant amount is $100,000 for the city applications (Omaha or Lincoln). This amount is to be used as a guideline. Amount of award will be determined on a case-by-case basis with consideration given to the number of applications and scoring and ranking criteria. The 2003 owner-occupied rehab awards will be one-year contracts that can be renewed on an annual basis, if performance targets are met.

G. Distribution Criteria
Select from the following criteria to distribute funding in your area:

1) Target certain communities, counties, neighborhoods, or demographic populations, as part of an overall long-term plan that covers the program area. Describe your reasons for targeting certain communities, counties, neighborhoods, or demographic populations.
2) First come – first serve to Very Low Income households (up to 50% of AMI). Show a marketing strategy that covers the entire area and includes aggressive strategies to affirmatively further fair housing to underserved populations.
3) Develop community or neighborhood revitalization criteria to reward areas that are working on overall community and economic development efforts.
4) Develop criteria that measures project appropriateness, impact, cost-effectiveness, coordination with other efforts and readiness.

Note: You can combine the above choices. However, the first-come first-serve option is available only if you are serving Very Low Income households.

Explain the reasons for choosing the above method(s) and how you plan to implement it.

H. Community Input/Citizen Participation Process
Your program must have a process for obtaining community input and citizen participation for guidance in developing your owner-occupied rehab program. Describe how you plan to obtain community and citizen input for developing your program. Also include how you will obtain input from persons of low income and underserved populations.

I. Program Design and Project Requirements
The items on the following list are requirements for the type of program you are applying. Read them carefully. They indicate rules of DED NAHP program as well as items that are required to be submitted as attachments to your application.

a) Applications may be made to establish a program, which provides funds for self-amortizing loans, principal buy-downs, loans and/or deferred loans to owners for the rehabilitation of substandard private residential property, which they occupy or will occupy upon completion of the approved rehabilitation.

b) The after-rehab value cannot exceed the Section 203(b) Single Family Mortgage Limit. The 203(b) limit can be found at http://crd.neded.org/appgui.html.

c) The rehabilitation hard costs cannot exceed 50% of the after rehab value.

d) The Nebraska Affordable Housing Program financial assistance provided to the owner by the subrecipient cannot exceed the Maximum per unit NAHP Subsidy. A listing of subsidy limits by county can be found at http://crd.neded.org/appgui.html. No additional per unit maximum subsidies are being imposed by the Department, other than those dictated by HUD. However, lower per unit subsidies by activity will generally be considered more cost effective. The program guidelines must address the need for the level of subsidy being proposed. In addition, if higher per unit subsidies are needed, for instance because you plan to serve very low incomes, explain why the higher than average subsidies are needed.

e) Local program design is the responsibility of the grantee including the setting of limits for Nebraska Affordable Housing Program assistance per unit in consideration of local markets and public participation.

f) Applicants for owner-occupied housing rehabilitation activities are required to meet all cost-effective energy-efficiency building standards developed by the Nebraska Energy Office for each unit rehabilitated. Copies are available from the DED.

g) All programs must be in compliance with the Fair Housing Act.

h) All units assisted with NAHP funds must be made to meet Housing Quality Standards at a minimum.

i) All programs must comply with HUD’s lead-based paint regulation requirements. Applications must include rehabilitation procedures, including LBP procedures as an attachment.

j) Activities will be completed within 12 months of award.

k) Commitment of all other investors must be shown at the time of application. Commitments must be valid for 6 months past the DED application date.

l) The match requirement for homeowner programs is 10%.

m) Proposed Program Guidelines must be included as an attachment to the application.

n) Persons assisted with NAHP Homeowner funds must have incomes at or below 80% of the area median income. Income limits can be found at http://crd.neded.org/appgui.html.

o) Owner-occupied rehab has a five-year minimum affordability period. If the property is sold within five years of the assistance, recapture provisions will apply.

p) If applying as a non-profit, attach a copy of the IRS ruling of 501(c) 3 or 501(c) 4 status. For 501(c)-4 organizations, an IRS ruling or a letter from an attorney verifying the organization is operating as a 501(c)-4 must be submitted.

q) Indicate the level of Environmental Review that needs to be conducted for your application activities.
J. Selection Process and Criteria

a) Selection process
Applicants meeting threshold requirements are reviewed by DED on a competitive basis according to the selection criteria in the matrix below. Applicants ranking highest in competitive order shall be selected for funding, subject to the amount available.

Applications recommended for approval through this process will be presented to DED's Director. The Director may make grant awards provided all established criteria are met.

The selection of grantees is a competitive process.

DED may contact and negotiate with the applicant as to the terms and conditions of Nebraska Affordable Housing Program financial assistance. Negotiations may include: necessity or appropriateness of Nebraska Affordable Housing Program assistance based upon gap financing; cost-effectiveness of Nebraska Affordable Housing Program funds per housing unit; reasonableness of costs; the minimizing of Nebraska Affordable Housing Program funds necessary to stimulate the private investment; and verification of the terms and conditions of non-Nebraska Affordable Housing Program financial commitments:

b) Selection Criteria
The chart shows each criterion’s score.

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NEBRASKA AFFORDABLE HOUSING PROGRAM
OWNER-OCCUPIED REHAB APPLICATION
INSTRUCTIONS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked effectively. Application narratives should be thorough and concise. The Department reserves the right to verify all information and to consult with other agencies on the proposed project.

Generally, there are more applicants requesting funds than there are funds available. Applicants must carefully read and review the Application Guidelines and the selection criteria to develop a competitive application.

In submitting your application, these instructions must be followed:

☑ Submit original and two (2) complete copies of the application.

☑ Do not staple.

☑ No less than 2" top margin and 1" side and bottom margins.

☑ Table of Contents must be included.

☑ All pages must be numbered in sequence at the bottom of the page.

☑ All Exhibits must be labeled at the bottom of the page, right-hand corner.

☑ All Attachments must be labeled at the bottom of the page, right-hand corner.

See next page for an example of what your application should look like.

Failure to follow these instructions will result in your application being returned.

For Application Assistance Please Contact Your Investment Zone Manager:

Pamela Forster, Eastern Housing Specialist
Nebraska Department of Economic Development
PO Box 94666
301 Centennial Mall South
Lincoln, NE 68509-4666
Email: pforster@neded.org
Telephone: (402) 471-4169 or (800) 426-6505
Fax: (402) 471-8405
This is a diagram of what your Application should look like.

All parts must be completed according to instructions before an application will be considered for funding. Applicants shall be contacted by DED if their application is incomplete. Incompleteness applies only to Part I - General Information and Part II - Funding Summary. If deficiencies are completed in a timely manner, DED will resume the review process.
## NORTHEAST AND SOUTHEAST ZONE OWNER-OCCUPIED REHAB PROGRAM APPLICATION

Nebraska Department of Economic Development (DED)

### PART I. GENERAL INFORMATION

**TYPE OR PRINT ALL INFORMATION**

### 1. APPLICANT IDENTIFICATION

| Applicant | __________________________ |
| Contact | __________________________ |
| Address | __________________________ |
| City/State/Zip | __________________________ |
| Telephone # | ( ) |
| Fax Number | ( ) |
| Federal Tax ID Number | __________________________ |
| Email Address | __________________________ |

### 2. PERSON PREPARING APPLICATION

Name | __________________________ |
Address | __________________________ |
City/State/Zip | __________________________ |
Telephone # | __________________________ |
Preparer’s Tax ID# / SS# | __________________________ |
Email Address | __________________________ |

- [x] Local Staff
- [ ] Out-of-State Consultant
- [ ] In-State Consultant
- [ ] Non-Profit Organization
- [ ] Economic Development District
- [ ] Other, Specify ________

### 3. HOMEBUYER ACTIVITIES (CHECK ALL THAT APPLY)

- Owner-occupied Rehabilitation Program ______

### 4. AREA APPLYING FOR (CHECK ONLY ONE)

- [ ] Northeast Zone w/o Omaha
- [ ] City of Omaha
- [ ] Southeast Zone w/o Lincoln
- [ ] City of Lincoln

### 5. TYPE OF APPLICANT

- [x] Unit of Local Government
- [ ] Local Housing Authority
- [ ] Non-Profit 501(c)(3)
- [ ] Non-Profit 501(c)(4)
- [ ] CHDO (State Designated)
- [ ] Other, specify ________

### 6. SERVICE AREA

Area to be served (city, county, region, etc. Please list all communities)

Legislative District _______
Congressional District _______

### 7. PROGRAM SUMMARY:

Attach a 1-2 page description of the program for which NAHP funds are requested (List other partners if submitting a joint application).

________________________________________________________________________

________________________________________________________________________

### 8. CERTIFYING OFFICIAL:

To the best of my knowledge and belief, data and information in this application are true and correct, including any commitment of local or other resources. This application has been duly authorized by the governing body of the applicant. This applicant will comply with all Federal and state requirements governing the use of NAHP funds.

Mayor/Chairperson | Typed Name and Title | Date Signed
| __________________________ | __________________________ |

Clerk | Typed Name and Title | Date Signed
| __________________________ | __________________________ |

**DED USE ONLY**

Application Number 03-HO-2003

Date Received

SUBMIT THE ORIGINAL AND TWO COPIES (UNBOUND) OF THE ENTIRE APPLICATION TO:

Nebraska Department of Economic Development
Division of Community and Rural Development
PO Box 94666 - 301 Centennial Mall South
Lincoln, NE 68509-4666
(402) 471-7999 (800) 426-6505 Fax (402) 471-8405
## OWNER-OCCUPIED REHAB PROGRAM

### PART II. FUNDING SUMMARY  *(Round amounts to the nearest hundred dollars.)*

<table>
<thead>
<tr>
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Clarification for the above activities should be directed to DED.

**Note:** This table **does not** calculate the totals.

**Accomplishments:**
- Proposed number of Housing Units to be rehabilitated: ______________

### PART III. PROJECT DESIGN AND IMPACT

Refer to the instructions for the specific information that must be included in narrative form.

### PART IV. PROJECT BUDGET & FINANCING

Refer to the instructions for the specific information that must be included.

### PART V. REQUIRED EXHIBITS

Refer to the instructions for the specific information that must be included.

Submit the original and two copies of the application form and all application materials.

**DO NOT FOLD OR STAPLE.**

---

³ Project Soft Costs can be no more than 7% of the total award amount. Applicant may add 1% if homeowner education will be provided.

⁴ Paint testing, risk assessments, and clearance testing are not subject to the maximums but are limited to $1,000 per unit and supporting documentation must accompany the application.

⁵ General Administration can be no more than 4% of the total award amount.

⁶ These activities are support activities and if performed must be done in conjunction with Housing Rehabilitation.
APPLICATION INSTRUCTIONS AND REQUIREMENTS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked. If you have any questions concerning the forms or the instructions contact your Program Representative.

PART I: GENERAL INFORMATION

Type or print all information except where signatures are required.

Box 1: Provide the requested information.

Box 2: Enter the name, mailing address and telephone number of the person who prepared the application. If prepared by a firm, identify the staff contact person. Check the appropriate application preparer status box.

Box 3: Check the appropriate box(es) for the type of activity for which the application is made.

Box 4: Check the area you are applying for.

Box 5: Check the appropriate application type box under which funds are being requested.

Box 6: Indicate the area where the program will take place. Enter the appropriate Congressional and Legislative District(s) information.

Box 7: Give a short description of the project including type, number and size of units for which funds are requested. Include a list of other applicants if a joint application is being submitted.

Box 8: Only the signature of the applicant's chief official will be accepted. Alternate signatures (e.g., city council president, city manager) are not allowed, except where there exist extenuating circumstances (e.g., chief elected official is out for an extended period), and the applicant receives prior written approval from DED. Type the name and title of both signers and the date of their signatures.

PART II: FUNDING SUMMARY

PART III: PROJECT BUDGET & FINANCING

Provide a detailed budget for the proposed program, including housing administration and general administration.

Program Costs

List for each activity the major costs by line item. Major line item costs for Housing Administration include “soft” costs such as providing homebuyer education, architectural, engineering, legal fees, appraisal costs, housing inspection fees and other expenses to carry out the housing program. Program costs are the "hard" costs of acquisition, rehabilitation or construction costs. The total line item costs for each activity must equal the totals by activity shown on Part II.

Administration Costs

Project-related Soft Costs (activity number 0580)

The project related soft costs, or housing management, budget should include all costs of administrative and support activities for the housing proposal except construction costs for housing rehabilitation, and the actual costs of real property acquisition, demolition, clearance, etc.

Major line item costs under the housing administration activity may include (but are not limited to) program design (i.e. development of housing program guidelines), program promotion, application review, work write-ups, inspections, office rent, supplies, homebuyer education - counseling, etc. Housing administration costs should include a developer’s fee for Rehabilitation and/or New Construction Activities. Paint testing, risk assessments and clearance testing are project-related soft costs but are not subject to the maximums.

General Administration (activity number 0181)

The general administration budget includes those costs that are administrative in nature and are attributable to the receipt of the award. Common line item costs in this activity are environmental review, HOME activity set-ups, audits, labor standards enforcement, preparation of required grant progress reports and draws, etc. If many of the general administration duties are to be performed by local government personnel, it is acceptable to use salaries and benefits as a line item costs. However, it should be noted what specific duties are to be performed under the salaries and benefits line item.
PART IV: PROJECT DESIGN & IMPACT

NARRATIVE INFORMATION

On separate sheets of paper answer the following questions for the type of activity you are proposing. Limit your total narrative to no more than twelve - 8 1/2-by-11-inch sheets of paper (application review will stop at 12 pages.) Number each page and section. Attach the narrative portion following the application forms before any Exhibits or Attachments.

a) List the Performance Targets for your project.
   Example: Ten owner-occupied homes will be rehabilitated in the Village of Huskeyville and occupied by homeowners whose incomes are at or below 80% of the area median income for Otis County by January 25, 2005.

b) List the Milestones related to your Performance Targets.
   Example: December 31, 2003 4 homeowners have been identified.
   February 2, 2004, 4 homes have had inspections and work write-ups are complete.

c) List the Work plan items related to your Performance Targets and Milestones.
   Example: Publish intent to accept applications for assistance – October 1, 2003.

d) Describe the community/area revitalization efforts in your program area. What community and economic development projects in your program area have been undertaken to build on strengths in the past three years? What activities are happening to produce long-term change? Who is undertaking those activities? Describe the local action plans for short and long term projects in your program area.

e) Describe the community planning processes in your program area. How did your community or region determine housing was a priority for change? What types of citizen participation processes, studies, strategic planning have been conducted in your program area over the last three years? Does your program area have recent comprehensive plans? What are the other priorities in your community or region?

f) Describe the overall housing efforts in your program area. Describe additional housing regulations, strategies, programs and projects in your program area. Does your area have building and/or housing codes? Please describe. What strategies are being worked on to rehab substandard housing or remove dilapidated housing units?

g) Describe your market and your customer. Define the numbers and characteristics of the customers you will assist. How are they different from the broader population of low-income people with housing needs? Whom are you targeting? Profile two or three people typical of those to be served by your idea and explain why they want what you are offering but not why you think they need it. Name the other organizations whose involvement you will need and indicate why they will assist you. Are they committed to assisting you? No letters of support will be accepted.

h) Describe your product or service. Specify your proposed project, what are its advantages? Why will it achieve better results than the current method of affordable housing? What will your product cost the customer? The NAHP program? The community? Your organization? How will your product meet the Department’s housing goals? How will your product change your community or region?

i) Describe the Key Individuals in your project. Who will have the most responsibility for the project? Have they been successful in the past? Is this a priority for them? Without sending a resume, describe their capacity.

j) Describe your Organizational Supports. What similar projects has your organization undertaken? How did you measure success? What did you identify as strengths your organization possesses? List specific resources that your organization will contribute to the project? Why are those resources critical?

Investment Zone Priorities

You are not required to answer the following questions, however, your answers to these will be helpful in the event applications score evenly.

k) How does this project address issues as they relate to community economic development need?

l) How does this project expand equal housing opportunities?

m) How does this project create public/private partnerships to address housing needs holistically (linking housing with supportive services to promote economic self-sufficiency and family preservation)?

n) Does this project add new units to the housing stock?

o) Does the project include non-elderly households, in addition to the elderly?
PART V: REQUIRED EXHIBITS

The following EXHIBITS include certification and documentation requirements of grant applicants. These EXHIBITS must be submitted with the application. Include these items in the application appendix rather than intersperse them within the application.

**EXHIBIT A** - Notice of Required Public Hearing or Public Meeting Notice (completed by all applicants)

**EXHIBIT B** - Resolution Authorizing Chief Elected Official (completed by local government applicants only)

**EXHIBIT C** - Residential Antidisplacement and Relocation Assistance Plan (completed by all applicants)

**EXHIBIT D** – Statement of Assurances and Certifications (completed by local government applicants only)

**EXHIBIT E** – Citizen Participation Plan (completed by local governments only)

**EXHIBIT F** - Housing Conditions Summary (completed by all applicants)

**EXHIBIT G** - Applicant Certification Form (completed by non-profit applicants only)

**EXHIBIT H** - Authorizing Resolution for Non-profit Applicants (completed by non-profit applicants only)

**EXHIBIT K** – Non-traditional Construction Workforce (only required if project is utilizing special workforce, i.e. Bar-None, high school students, YouthBuild)

**ATTACHMENTS** - Provide supplemental documentation identified in the instructions (i.e. program guidelines, rehabilitation procedures with lead-based paint procedure, etc.)
NORTHEAST AND SOUTHEAST ZONE RENTAL PROGRAM

A. Eligible Applicants

Eligible applicants are Nebraska local or regional non-profit 501(c)(3) or 501(c)(4) housing or related service organizations, local units of government, Public Housing Authorities, and state-designated Community Housing Development Organizations.

Special Policies Regarding Eligible Applicants

Special policies affecting eligible applicants are:

For projects including a request for NAHP for on-site infrastructure development (such as street paving) for new residential subdivisions, including rental housing: if the primary applicant is a non-profit housing organization or Public Housing Agency, the applicable local government must include an additional Part I General Information, Exhibit A, Exhibit B, Exhibit, C, Exhibit D and Exhibit E to ensure eligibility for Community Development Block Grant funds for infrastructure improvement for new residential subdivisions.

1. A municipality may not submit an application for projects undertaken outside its corporate limits unless the projects either: (a) occur within its zoning jurisdiction; or (b) involve property acquired by the municipality prior to project implementation through purchase, donation or as a permanent easement.

2. A county may not submit an application for projects undertaken within the corporate limits or zoning jurisdiction of a municipality unless the projects involve either: (a) public facilities within an eligible incorporated municipality that are owned or operated by the county; or (b) activities provided county wide, either directly by the county or through contract with another local or area agency.

3. A joint application must include a written agreement made in accordance with state law which (a) stipulates that the parties will cooperate in undertaking the project; (b) delineates responsibilities and authorities of each party with respect to grant administration; and (c) authorizes one of the parties to act as primary agent for administrative and monitoring purposes.

4. If an application requires participation of entities that are not eligible applicants, each such entity must provide written assurance that it concurs with the project and is committing its resources, if any are stated in the application.

B. Eligible Activities

NAHP funds will be available for affordable rental housing for families, elderly, and/or special needs populations. Activities include acquisition and rehabilitation of existing rental housing, adaptive reuse, lease/purchase programs that lead to ownership, new construction, and rehabilitation of existing affordable rental units.

C. Eligible Costs

New Construction: NAHP funds may be used for new construction of rental housing. Any project that includes the addition of dwelling units outside the existing walls of a structure is considered new construction.

Rehabilitation: This includes the alteration, improvement or modification of an existing structure. Rehabilitation may include adding rooms, which are not dwelling units, outside the existing walls of a structure. Conversion, a type of Rehabilitation, is changing the use of an existing structure to one of affordable residential housing. Units cannot be added beyond the building envelope. Conversion of a structure to commercial use is prohibited.

Reconstruction: This refers to rebuilding a structure on the same lot where housing is standing at the time of project commitment. NAHP funds may be used to build a new foundation or repair an existing foundation. During reconstruction, the number of rooms per unit may change, but the number of units may not.

Site Improvements: Site improvements must be in keeping with improvements to surrounding standard projects. They include new, on-site improvements (sidewalks, utility connections, sewer and water lines, etc.) where none are present. Building new, off-site utility connections to an adjacent street is also eligible. Off-site infrastructure is not eligible as an NAHP expense, but may be eligible for match credit.

Acquisition of Property: Acquisition of existing standard property, or substandard property in need of rehabilitation, is eligible. After acquisition, units must meet rental occupancy, affordability and lease requirements.

Acquisition of Vacant Land: Acquisition of vacant land is allowed only if construction on an NAHP project will begin within 12 months of purchase. Land banking is prohibited.

Demolition: Demolition of an existing structure may be funded only if construction will begin on the NAHP project within 12 months of demolition.

Relocation Costs: Both permanent and temporary relocation assistance are eligible costs. Staff and overhead costs associated with relocation assistance are also eligible.

Project-related Soft Costs: These must be reasonable and necessary and can include: finance-related costs; credit reports, title binders and insurance; surety fees; recordation fees; transaction taxes; legal and accounting fees, including cost certification; appraisals; environmental reviews; builders’ or developers’ fees; architectural, engineering and related profession services; tenant counseling, provided the recipient of counseling ultimately becomes the tenant or owner of an NAHP unit; project audit costs; affirmative marketing and fair housing services to prospective tenants of an assisted project; and staff costs directly related to projects.

Capitalization of Project Reserves: NAHP funds may be used to fund an initial operating deficit reserve for new construction and rehabilitation projects for the initial rent-up period. The reserve may be used to pay for project operating expenses, scheduled payments to a replacement reserve and debt service for a period of up to 18 months.
D. Grant Amounts

Amount of award will be determined on a case-by-case basis with consideration given to the number of applications; scoring and ranking criteria.

E. Program Design and Project Requirements

The items on the following list are requirements for the type of program you are applying. Read them carefully. They indicate a limited number of rules for DED NAHP program as well as items that are required to be submitted as attachments to your application. Subsidy layering review guidelines are in accordance with CPD Notice 98-1.

a) Rents for NAHP-assisted units are strictly controlled and tenants must be low-income. Rents for NAHP projects cannot exceed HUD-prescribed limits known as HOME Rents. This applies regardless of the NAHP funding source. In most projects there will be two rent levels, the High HOME Rent and Low HOME Rent. Actual rents for NAHP-assisted units may be less than, but not more than, these ceilings. HUD annually publishes rent limits and they can be found at http://crd.neded.org/appgui.html. All rents must be adjusted downward for tenant-paid utility expenses.

b) In projects with 5 or more NAHP-assisted units at least 20% of the NAHP-assisted units must be for persons with incomes at or below 50% of the area median income and those persons shall pay the Low HOME rent or less. The remaining NAHP-assisted units must be for persons with incomes at or below 60% of the area median income and those persons shall pay the High HOME rent or less. HUD annually published income limits and they can be found at http://crd.neded.org/appgui.html. *Note that other funding sources, such as Low Income Housing Tax Credits, may impact the rent and income structure of NAHP-assisted projects. Consult with an experienced housing developer to ensure appropriate rent and income structure.

c) Eligible development costs in mixed-income developments must be allocated proportionately between NAHP-assisted and unassisted units.

d) Rents and income requirements must be maintained and monitored for a minimum of five to 20 years, depending on the amount of NAHP funds provided per unit.

Rehabilitation or acquisition of existing structures, including reconstruction and conversion carries a 5 year affordability period for NAHP investment per unit of $15,000 or less, 10 years for NAHP investment per unit of $15,000-$40,000 and 15 years for NAHP investment per unit of more than $40,000.

New construction, including acquisition of new units carries a 20 year affordability period for NAHP investment per unit of any dollar amount.

Rent and income restrictions must be enforced through deed restrictions, covenants running with the land, or other mechanisms that are not affected by the term of the mortgage or transfer of ownership.

e) Award recipients will be required to conduct annual review of rents and utility allowances as well as annual recertifications of tenant incomes on NAHP-assisted units.

f) The Nebraska Affordable Housing Program financial assistance provided to the project cannot exceed the Maximum per unit NAHP Subsidy. A listing of 221(d)3 subsidy limits by county and adjusted for bedroom size can be found at http://crd.neded.org/appgui.html.

g) As an attachment to the application submit a Sources/Uses of Funds statement for the project. The Sources/Uses of Funds statement should reflect the project development budget and should list:

1) all proposed sources (both private and public) of funds and the dollar amount(s) for each respective source, and

2) all uses of funds (including acquisition costs, rehabilitation/or construction costs, financing costs and professional fees) associated with the project.

In relation to the Sources for Funds submit: (1) commitment letters with all terms and conditions for all mortgages, grants, subordination agreements, bridge (interim) loans and investment tax credits (historical, low-income, if applicable) and (2) if the applicant is a partnership, a copy of the partnership agreement, which will indicate the cash contributions by the general partner(s) and/or limited partner(s).

In relation to the Uses for Funds submit: (1) earnest money agreement, option or closing statement for land and/or building(s); (2) construction cost estimate; (3) construction contract or preliminary bid(s); (4) agreements governing the various reserves which are capitalized at closing (to verify that the reserves cannot be withdrawn later as fees or distributions); (5) appraisal (to substantiate the value of the land and the value of the property after rehabilitation or the structure being built); and (6) if low-income housing tax credits are utilized, documentation on the syndication costs (legal, accounting, tax opinion, etc.) from the organization/individual who will syndicate and sell the offering to ensure that the project can support the fees necessary to syndicate/fund the project. All assumptions in the offering should be verified in the supporting documentation.

The applicant should also provide supporting documentation for all other costs as specified in the Sources/Uses of Funds statement. If the documentation is not adequate and does not support the costs as stated, DED will request additional documentation, a second opinion and/or reference from the appropriate source (i.e. another construction cost estimator, another architect or lawyer), or deny the project NAHP funding. It should be noted that for projects with tax credits to be sold, the proceeds from the sale of these credits must be identified as a source of funding.

h) As an attachment to the application certify to the governmental assistance provided or to be provided to a project. If no such governmental assistance is to be
provided at the time of the application or in the future, the applicant should certify to that fact. The applicant should also certify that should other governmental assistance be sought in the future, DED will be notified promptly. These assurances may take the form of a certification.

i) Submit the Project Development Budget using Exhibits 100(1) and 100(2).

DED will review the project development budget to determine whether the development costs are necessary and reasonable, taking into consideration the long-term needs of the project as well as the objectives of the NAHP Program.

As in the Sources/Uses of Funds statement, the budget should include all costs associated with the development of the project regardless of the funding sources. The budget line items may include, but should not be limited to: construction "hard" costs, soft costs (architectural, engineering, legal and appraisal fees), marketing costs, construction loan interest, developer fees, real estate taxes, insurance, all loan fees, building permits, relocation and consultant fees. The project development budget should reflect the total costs as in the "uses" section of the Sources and Uses of Funds statement.

DED will also review to ensure that the costs being funded by the NAHP Program are eligible and the NAHP funds per unit do not exceed the maximum per-unit subsidy limits.

DED will focus on the project's quality, and construction costs, architectural and engineering fees and consulting fees. DED will determine what costs are necessary depending on the project's activity (new construction vs. rehabilitation, occupied vs. unoccupied). The determination of "reasonableness" of the costs should be based on all of the following factors: (1) costs of comparable projects in the same geographical area; (2) the qualifications of the costs estimators for the various budget line items and (3) comparable costs published by recognized industry cost index services.

j) Submit as an attachment to your application a proforma (project income and expense statement) which should include achievable rent levels, market vacancies and operating expenses and also specify the consequences of tax benefits, if any, and any other assumptions used in calculating the project cash flow to determine the reasonableness of the rate of return on the equity investment. The proforma should represent, at a minimum, the term of the NAHP affordability requirements, plus 5-years but longer if applicable (e.g., 15-year compliance period for low-income housing tax credit projects). DED will ensure the cash flow projections are reasonable in light of the present economic conditions since the rate of return on the investment is partially predicated on the cash flow. The cash flow projections should neither be unduly conservative nor overly optimistic.

INCOME

* All income should be included in the proforma (commercial, residential, laundry, etc.).

* All additional equity contributions to the operating budget (e.g., staged tax credit equity payments, funds to cover anticipated initial operating deficit) should be shown as income.

* The rate of increase for income should be no higher than 2 percent per year for the average project.

OPERATING EXPENSES

* All cash expenses should be included and reflect the project's type (rental, cooperative, condominium), size (number of units), services and costs provided by the locality (garbage collection, tax abatements, water and sewer charges) and type of mechanical systems (electric vs. gas).

* Expenses should always be trended higher than income on an annual basis, e.g., increases of 4 to 4.5 percent per year (as compared to 2 percent for income).

* Operating expenses reflect an accurate and appropriate figure.

* The vacancy rate should be a minimum of 5 percent on an annual basis (regardless of project type, size or market conditions).

* Property management fees should be approximately 5-7 percent of gross rents. Please note that the 5-7 percent range is based solely on the managing agent's property management responsibilities. If social services are included in the rent and the managing agent has the responsibility to coordinate/provide such services, the fee may be higher based on additional responsibilities.

EXPENSES

* All partnership distributions (surplus cash) should be included as expenses.

* All debt service should be included in the cash flow projections.

* All non-cash expenses should be included such as depreciation, amortization of fees and amortization of principal.

If the income/expense statement does not meet the guidelines and/or the supporting documentation presented is not adequate to justify the projections in the proforma, the income/expense analysis in the appraisal will be reviewed for consistency and/or verification. The expense sources (property management firm, tax authority, water/sewer department) may be contacted for verification of the costs.

The project cash flow shall be defined as: the spendable cash generated annually (at the end of the yearly period) after all operating expenses and debt service payments have been deducted from the gross revenues of the property. The determination of a reasonable rate of return on the equity investment will be based on an evaluation of the individual project as it compares to market standards for similar investments. Using data contained in the project application, DED may evaluate several factors (e.g., cash on cash return, the internal rate of return, net equity) in determining a "reasonable" rate of return for the project.
k) Applicants must request a site review from Pamela Forster in writing (e-mail is adequate) at least 45 days before the application due date. Please submit with the application.

l) Rental projects require a site and project specific Feasibility Study. Applicants are highly encouraged to use an experienced firm or organization that does not have a financial interest or connection to the project. The Feasibility Study must be less than one year old. Please submit as an attachment.

m) Applicants must include a copy of a sample lease and written tenant selection policies and criteria. Please include as an attachment.

n) All programs must be in compliance with the Fair Housing Act.

o) All units assisted with NAHP funds must be made to meet Housing Quality Standards at a minimum.

p) All programs must comply with HUD’s lead-based paint regulation requirements. Applications must include rehabilitation procedures, including LBP procedures as an attachment.

q) Activities will be completed within 24 months of award.

r) Applications must contain site and preliminary architectural plans as an attachment. Preliminary architectural plans must be submitted to the Nebraska Energy Office at the time of application. Full architectural plans and specifications must be submitted to the Nebraska Energy Office prior to Release of Funds.

s) Applications will contain evidence of site control as an attachment. Site control evidence must be valid for 6 months after DED application date.

t) Applications will contain evidence of proper zoning for the project as an attachment.

u) Applications will contain a statement from the Architect and/or builder ensuring that the project will meet the 1998 International Energy Conservation Code.

v) Commitment of all other investors must be shown at the time of application. Commitments must be valid for 6 months past the DED application date. There is one exception: although it is preferred that LIHTCs are committed at the time of application, it is not required. In the case where LIHTCs are not committed through a reservation or a conditional reservation, the application must document a clear date when a reservation of LIHTCs is expected and show all other project resources such as 1) commitment of other funding, 2) availability of land, and 3) estimated project costs, will be available at the time of receipt of the LIHTC reservation.

w) If your project will have 12 or more NAHP-assisted units you are required to request a Wage Decision from DED.

x) If applying as a non-profit, attach a copy of the IRS ruling of 501 (c) 3 or 501 (c) 4 status. For 501(c)-4 organizations, an IRS ruling or a letter from an attorney verifying the organization is operating as a 501 (c)-4 must be submitted.

y) Indicate the level of Environmental Review that needs to be conducted for your application activities.

F. Selection Process and Criteria

a) Selection process

Applicants meeting threshold requirements are reviewed by DED on a competitive basis according to the selection criteria in the matrix below. Applicants ranking highest in competitive order shall be selected for funding, subject to the amount available.

Applications recommended for approval through this process will be presented to DED’s Director. The Director may make grant awards provided all established criteria are met.

The selection of grantees is a competitive process.

DED may contact and negotiate with the applicant as to the terms and conditions of Nebraska Affordable Housing Program financial assistance. Negotiations may include: necessity or appropriateness of Nebraska Affordable Housing Program assistance based upon gap financing; cost-effectiveness of Nebraska Affordable Housing Program funds per housing unit; reasonableness of costs; the minimizing of Nebraska Affordable Housing Program funds necessary to stimulate the private investment; and verification of the terms and conditions of non-Nebraska Affordable Housing Program financial commitments.

b) Selection Criteria

The chart shows each criterion’s score.

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NEBRASKA AFFORDABLE HOUSING PROGRAM
RENTAL APPLICATION INSTRUCTIONS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked effectively. Application narratives should be thorough and concise. The Department reserves the right to verify all information and to consult with other agencies on the proposed project.

Generally, there are more applicants requesting funds than there are funds available. Applicants must carefully read and review the Application Guidelines and the selection criteria to develop a competitive application.

In submitting your application, these instructions must be followed:

☑ Submit original and two (2) complete copies of the application.

☑ Do not staple.

☑ No less than 2" top margin and 1" side and bottom margins.

☑ Table of Contents must be included.

☑ All pages must be numbered in sequence at the bottom of the page.

☑ All Exhibits must be labeled at the bottom of the page, right-hand corner.

☑ All Attachments must be labeled at the bottom of the page, right-hand corner.

See next page for an example of what your application should look like.

Failure to follow these instructions will result in your application being returned.

For Application Assistance Please Contact Your Investment Zone Manager:

Pamela Forster, Eastern Housing Specialist
Nebraska Department of Economic Development
PO Box 94666
301 Centennial Mall South
Lincoln, NE 68509-4666
Email: pforster@neded.org
Telephone: (402) 471-4169 or (800) 426-6505
Fax: (402) 471-8405
This is a diagram of what your Application should look like.

All parts must be completed according to instructions before an application will be considered for funding. Applicants shall be contacted by DED if their application is incomplete. If deficiencies are completed in a timely manner, DED will resume the review process.
NORTHEAST AND SOUTHEAST ZONE
RENTAL HOUSING APPLICATION
Nebraska Department of Economic Development (DED)
2003
PART I. GENERAL INFORMATION

**TYPE OR PRINT ALL INFORMATION**

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<tr>
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</tr>
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<td></td>
<td>□ CHDO</td>
</tr>
<tr>
<td></td>
<td>□ Developer</td>
</tr>
<tr>
<td></td>
<td>□ Organization</td>
</tr>
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| 3. HOUSING ACTIVITIES (Check all that apply and indicate number of units) |
|-----------------|-----------------|-----------------|-----------------|
| Single family   | Number of units | Elderly         | Number of units |
| Duplex          | Number of units | Rehabilitation  | Number of units |
| Multi-family     | Number of units | Infrastructure (part of rental housing development) | Number of units |

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<th>4. TYPE OF APPLICANT</th>
<th>5. SERVICE AREA</th>
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<td>Other, specify</td>
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<tr>
<td>□ Other, specify</td>
<td>Congressional District (s)</td>
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<th>6. Investment Zone (check only one)</th>
<th>7. Project Name and Location</th>
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<td>□ Southeast Zone</td>
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</table>

Note: all activities are limited to the zone you selected and cannot cross into another zone

8. PROGRAM SUMMARY: Attach a 1-2 page description of the project for which NAHP funds are requested (List other partners if submitting a joint application).
<table>
<thead>
<tr>
<th>Activity Code</th>
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<th>National Objective</th>
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<th>Trust Fund</th>
<th>Home Fund</th>
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**1000 TOTAL COSTS**

**9. CERTIFYING OFFICIAL:**
To the best of my knowledge and belief, data, information, and documentation in this application is true and correct, including any commitment of local or other resources. The governing body, local or regional housing authority, or non-profit organization has duly authorized this application. This applicant will comply with all Federal and State requirements governing the use of NAHP funds. Signing the application form commits the applicant to notifying the Department of Economic Development of any changes to the original application after the application is submitted within 30 days of the change. This includes Sources statement, Uses statement (including but not limited to other federal assistance to the project) and 15-year operating proforma.

Signature in ink
Typed Name and Title
Date Signed

Attest
Typed Name and Title
Date Signed

* These activities are not included in the Project Soft Cost Maximum.
APPLICATION INSTRUCTIONS AND REQUIREMENTS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked. If you have any questions concerning the forms or the instructions contact your Program Representative.

PART I: GENERAL INFORMATION

Type or print all information except where signatures are required.

Box 1: Provide the requested information.

Box 2: Enter the name, mailing address and telephone number of the person who prepared the application. If prepared by a firm, identify the staff contact person. Check the appropriate application preparer status box.

Box 3: Check the appropriate box(es) for the type of activity for which the application is made.

Box 4: Check the appropriate box for the type of applicant for which the application is being made.

Box 5: Indicate the area where the program will take place. Enter the appropriate Congressional and Legislative District(s) information.

Box 6: Indicate which Investment Zone your project(s) will be located in.

Box 7: Give a short description of the project including type, number and size of units for which funds are requested. Include a list of other applicants if a joint application is being submitted.

Box 8: Only the signature of the applicant’s chief official will be accepted. Alternate signatures (e.g., city council president, city manager) are not allowed, except where there exist extenuating circumstances (e.g., chief elected official is out for an extended period), and the applicant receives prior written approval from DED. Type the name and title of both signers and the date of their signatures.

PART II: FUNDING SUMMARY

PART III: PROJECT DESIGN & IMPACT

NARRATIVE INFORMATION

On separate sheets of paper answer the following questions for the type of activity you are proposing. Limit your total narrative to no more than twelve - 8 1/2-by-11-inch sheets of paper (application review will stop at 12 pages.) Number each page and section. Attach the narrative portion following the application forms before any Exhibits or Attachments.

a) List the Performance Targets for your project.
   Example: Wizard Apartments in the Emerald City will be occupied by 24 households whose incomes are at or below 60% of the area median income for Toto County by June 30, 2005.

b) List the Milestones related to your Performance Targets.

c) List the Work plan items related to your Performance Targets and Milestones.

d) Describe the community/area revitalization efforts in your program area. What community and economic development projects in your program area have been undertaken to build on strengths in the past three years? What activities are happening to produce long-term change? Who is undertaking those activities? Describe the local action plans for short and long term projects in your program area.

e) Describe the community planning processes in your program area. How did your community or region determine housing was a priority for change? What types of citizen participation processes, studies, strategic planning have been conducted in your program area over the last three years? Does your program area have recent comprehensive plans? What are the other priorities in your community or region?

f) Describe the overall housing efforts in your program area. Describe additional housing regulations, strategies, programs and projects in your program area. Does your area have building and/or housing codes? Please describe. What strategies are being worked on to rehab substandard housing or remove dilapidated housing units?

g) Describe your market and your customer. Define the numbers and characteristics of the customers you will assist. How are they different from the broader population of low-income people with housing needs? Whom are you targeting? Profile two or three people typical of those to be served by your idea and explain why they want what you are offering but not why you think they need it. Name the other organizations whose involvement you will need and indicate why they will assist you. Are they committed to assisting you? No letters of support will be accepted.

h) Describe your product or service. Specify your proposed project, what are its advantages? Why will it achieve better results than the current method of affordable housing? What will your product cost the customer? The NAHP program? The community? Your organization? How will your product meet the Department’s housing goals? How will your product change your community or region?
i) Describe the Key Individuals in your project. Who will have the most responsibility for the project? Have they been successful in the past? Is this a priority for them? Without sending a resume, describe their capacity.

j) Describe your Organizational Supports. What similar projects has your organization undertaken? How did you measure success? What did you identify as strengths your organization possesses? List specific resources that your organization will contribute to the project? Why are those resources critical?

Investment Zone Priorities
You are not required to answer the following questions, however, your answers to these will be helpful in the event applications score evenly.

k) How does this project address issues as they relate to community economic development need?

l) How does this project expand equal housing opportunities?

m) How does this project create public/private partnerships to address housing needs holistically (linking housing with supportive services to promote economic self-sufficiency and family preservation)?

n) Does this project add new units to the housing stock?

o) Does the project include non-elderly households, in addition to the elderly?

PART IV: REQUIRED EXHIBITS
The following EXHIBITS include certification and documentation requirements of grant applicants. These EXHIBITS must be submitted with the application. Include these items in the application appendix rather than intersperse them within the application.

EXHIBIT A - Notice of Required Public Hearing or Public Meeting Notice (completed by all applicants)

EXHIBIT B - Resolution Authorizing Chief Elected Official (completed by local government applicants only)

EXHIBIT C - Residential Antidisplacement and Relocation Assistance Plan (completed by all applicants)

EXHIBIT D – Statement of Assurances and Certifications (completed by local government applicants only)

EXHIBIT E – Citizen Participation Plan (completed by local governments only)

EXHIBIT F - Housing Conditions Summary (completed by all applicants)

EXHIBIT G - Applicant Certification Form (completed by non-profit applicants only)

EXHIBIT H - Authorizing Resolution for Non-profit Applicants (completed by non-profit applicants only)

EXHIBIT K – Non-traditional Construction Workforce (only required if project is utilizing special workforce, i.e. Bar-None, high school students, Youth Build)

EXHIBIT 100(1) – Detailed Construction Cost Breakdown (completed by all applicants)

EXHIBIT 100(2) – Project Cost Schedule (completed by all applicants)

EXHIBIT 110 – Low Income and Market Rate Unit Information (completed by all applicants)

ATTACHMENTS - Provide supplemental documentation identified in the instructions (i.e. statement of sources/uses, verification of zoning, etc.)
NORTHEAST AND SOUTHEAST ZONE CAPACITY BUILDING PROGRAM

A. Eligible Applicants

Local or regional non-profit 501(c) 3 or 501(c) 4 housing or related service organizations are eligible to apply.

B. Eligible Activities

Operating expenses (not project related) for housing development organizations.

C. Ineligible Activities

Project-specific expenses are not eligible.

D. Award Amounts

The maximum Operating Grant is $40,000. An organization can receive only one 2003 program year Housing Capacity Building Grant.

E. Program Design and Project Requirements

The items on the following list are requirements for the type of program you are applying. Read them carefully. They indicate rules of DED NAHP program as well as items that are required to be submitted as attachments to your application.

   a) Matching funds must be at least equal to 10% of the award amount.

   b) Commitment of all other investors must be shown at the time of application.

   c) Applicant organizational mission must be consistent with priorities of the 2000-2005 Consolidated Plan.

   d) Applicant organization must be an existing organization providing housing services to a designated region or a new organization providing housing services to a designated region that is not currently being served.

   e) Attach a copy of the IRS ruling of non-profit 501 (c) 3 or 501 (c) 4 status.

F. Selection Process and Criteria

a) Selection process

Applicants meeting threshold requirements are reviewed by DED on a competitive basis according to the selection criteria in the matrix below. Applicants ranking highest in competitive order shall be selected for funding, subject to the amount available.

Applications recommended for approval through this process will be presented to DED’s Director. The Director may make grant awards provided all established criteria are met.

The selection of grantees is a competitive process.

DED may contact and negotiate with the applicant as to the terms and conditions of Nebraska Affordable Housing Program financial assistance. Negotiations may include: necessity or appropriateness of Nebraska Affordable Housing Program assistance based upon gap financing; cost-effectiveness of Nebraska Affordable Housing Program funds per housing unit; reasonableness of costs; the minimizing of Nebraska Affordable Housing Program funds necessary to stimulate the private investment; and verification of the terms and conditions of non-Nebraska Affordable Housing Program financial commitments:

b) Selection Criteria

The chart shows each criterion’s score.

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<thead>
<tr>
<th>SELECTION CRITERIA</th>
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<tr>
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<td>Desired Results</td>
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<td>Probability</td>
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<td>Total Points</td>
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</table>
NEBRASKA AFFORDABLE HOUSING PROGRAM
CAPACITY BUILDING APPLICATION INSTRUCTIONS

This section contains all forms and exhibits to be submitted so that your application can be scored and ranked effectively. Application narratives should be thorough and concise. The Department reserves the right to verify all information and to consult with other agencies on the proposed project.

Generally, there are more applicants requesting funds than there are funds available. Applicants must carefully read and review the Application Guidelines and the selection criteria to develop a competitive application.

In submitting your application, these instructions must be followed:

☑ Submit original and two (2) complete copies of the application.

☑ Do not staple.

☑ No less than 2" top margin and 1" side and bottom margins.

☑ Table of Contents must be included.

☑ All pages must be numbered in sequence at the bottom of the page.

☑ All Exhibits must be labeled at the bottom of the page, right-hand corner.

☑ All Attachments must be labeled at the bottom of the page, right-hand corner.

See next page for an example of what your application should look like.

For Application Assistance Please Contact Your Investment Zone Manager:

Pamela Forster, Eastern Housing Specialist
Nebraska Department of Economic Development
PO Box 94666
301 Centennial Mall South
Lincoln, NE  68509-4666
Email: pforster@neded.org
Telephone: (402) 471-4169 or (800) 426-6505
Fax:  (402) 471-8405
# NORTHEAST AND SOUTHEAST ZONE CAPACITY BUILDING GRANT APPLICATION

Nebraska Affordable Housing Trust Fund (NAHTF)
Nebraska Department of Economic Development (DED)

## PART I. GENERAL INFORMATION

### 1. APPLICANT IDENTIFICATION

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Federal ID #

### 2. PERSON PREPARING APPLICATION

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Preparer’s Tax ID / SS#

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Application Preparer (check one)

- [ ] Local Staff
- [ ] Out-of-State Consultant
- [ ] In-State Consultant
- [ ] Non-Profit Organization
- [ ] Economic Development District
- [ ] Other

### 3. TYPE OF APPLICANT

- [ ] Non-Profit 501 (c) 3 housing provider
- [ ] Non-Profit 501 (c) 4 housing provider

### 4. SERVICE AREA

Area to be served (city, county, region, etc)

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<tr>
<th>Legislative District</th>
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<tr>
<th>Congressional District</th>
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</table>

### 5. INVESTMENT ZONE (check only one)

- [ ] Northeast Zone
- [ ] Southeast Zone

Note: all activities are limited to the zone you selected and cannot cross into another zone

### 6. PROGRAM SUMMARY:

Attach a 1-2 page description of the project for which Housing Capacity Building funds are requested (List other partners, if submitting a joint application).

### 7. CERTIFYING OFFICIAL:

To the best of my knowledge and belief, data, information, and documentation in this application are true and correct, including any commitment of local or other resources. The governing body or non-profit organization has duly authorized this application. This application will comply with all State requirements governing the use of Housing Capacity Building funds.

<table>
<thead>
<tr>
<th>Signature in ink</th>
<th>Typed Name and Title</th>
<th>Date Signed</th>
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</table>

**SUBMIT THE ORIGINAL AND TWO COPIES (UNBOUND) OF THE ENTIRE APPLICATION TO:**

Nebraska Department of Economic Development, Community and Rural Development Division
PO Box 94666 - 301 Centennial Mall South
Lincoln, NE 68509-4666
(402) 471-3119 (800) 426-6505 Fax (402) 471-8405
## PART II. FUNDING SUMMARY

(Round amounts to the nearest hundred dollars.)

<table>
<thead>
<tr>
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<td><strong>Total Program Costs</strong></td>
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</tbody>
</table>

Clarification for the above activities should be directed to DED.

Submit the original and two copies of the application form and all application materials.

**DO FOLD OR STAPLE**
APPLICATION REQUIREMENTS

PART I: GENERAL INFORMATION

Type or print all information except where signatures are required.

Box 1: Provide the applicant information as requested.

Box 2: Enter the name, mailing address and telephone number of the person who prepared the application. If prepared by a firm, identify the staff contact person. Check the appropriate application preparer status box.

Box 3: Check the appropriate applicant type box under which funds are being requested.

Box 4: Provide the Area to be served, Legislative and Congressional District

Box 5: Indicate which Investment Zone your capacity building will be located in.

Box 6: Give a short description of the project activities in measurable terms for which funds are requested. Include a list of other partners if a joint application is being submitted.

Box 7: Only the signature of the applicant's Executive Director or Board Chair will be accepted. Type the name and title of both signers and the date of their signatures.

PART II: FUNDING SUMMARY

Enter funds requested for Housing Capacity Building Grant. Enter the amount of other funds that you are committing to each activity and identify the source. Housing Capacity Building Grant funds may only reflect 90% of the total Capacity Building budget.

- Round amounts to the nearest hundred dollars. Identify the sources of other funds.

PART III: PROJECT DESIGN & IMPACT

NARRATIVE INFORMATION

On separate sheets of paper answer the following questions for the type of activity you are proposing. Limit your total narrative to no more than twelve - 8 1/2-by-11-inch sheets of paper (application review will stop at 12 pages.) Number each page and section. Attach the narrative portion following the application forms before any Exhibits or Attachments.

**Examples are taken from Blue Valley Community Action Agency 2002 Outcome Framework Plan.

a) List the Performance Targets for your program.
   Example: Of the approximately 98 families served by the annual weatherization program, between October 1, 2001 and September 30, 2002, 100% of the families will achieve healthier and safer living conditions. Ten percent will be monitored to provide evidence of the energy savings and reduction of their energy costs by at least 25%.

b) List the Milestones related to your Performance Targets.
   Example: Beginning October 1, 2002, 110 approved applications will be filed and kept in county binder waiting for weatherization. On the 25th of each month bid packets will be submitted on homes that have been inspected, anticipating 7-8 homes per month.

c) List the Work plan items related to your Performance Targets and Milestones.
   Example: October 1, 2002 BVCA Service Centers begin to take applications from clients requesting weatherization. Initial inspections are scheduled on a weekly basis.

d) Describe the community/area revitalization efforts in your program area. What community and economic development projects in your program area have been undertaken to build on strengths in the past three years? What activities are happening to produce long-term change? Who is undertaking those activities? Describe the local action plans for short and long term projects in your program area.

e) Describe the community planning processes in your program area. How did your community or region determine housing was a priority for change? What types of citizen participation processes, studies, strategic planning have been conducted in your program area over the last three years? Does your program area have recent comprehensive plans? What are the other priorities in your community or region?

f) Describe the overall housing efforts in your program area. Describe additional housing regulations, strategies, programs and projects in your program area. Does your area have building and/or housing codes? Please describe. What strategies are being worked on to rehab substandard housing or remove dilapidated housing units?

g) Describe your market and your customer. Define the numbers and characteristics of the customers you will assist. How are they different from the broader population of low-income people with housing needs? Whom are you targeting? Profile two or three people typical of those to be served by your idea and explain why they want what you are offering but not why you think they need it. Name the other organizations whose involvement you will need and indicate why
they will assist you. Are they committed to assisting you? No letters of support will be accepted.

h) **Describe your product or service.** Specify your proposed program, what are its advantages? Why will it achieve better results than the current method of affordable housing? What will your services cost the customer? The NAHP program? The community? Your organization? How will your services meet the Department’s housing goals? How will your services change your community or region?

i) **Describe the Key Individuals in your project.** Who will have the most responsibility for the program? Have they been successful in the past? Is this a priority for them? Without sending a resume, describe their capacity.

j) **Describe your Organizational Supports.** What similar programs have your organization undertaken? How did you measure success? What did you identify as strengths your organization possesses? List specific resources that your organization will contribute to the program? Why are those resources critical?

**Investment Zone Priorities**

You are not required to answer the following questions, however, your answers to these will be helpful in the event applications score evenly.

k) **How does this program address issues as they relate to community economic development need?**

l) **How does this program expand equal housing opportunities?**

m) **How does this program create public/private partnerships to address housing needs holistically (linking housing with supportive services to promote economic self-sufficiency and family preservation)?**

n) **Does this project add new units to the housing stock?**

o) **Does the project include non-elderly households, in addition to the elderly?**

---

**PART IV: ATTACHMENT**

a) Attach a copy of the IRS ruling of 501 (c)- 3 status. For 501 (c)- 4 organizations, an IRS ruling or a letter from an attorney verifying the organization is operating as a 501(c)-4 must be submitted.
NOTICE OF REQUIRED PUBLIC HEARING OR PUBLIC MEETING
ON APPLICATION FOR
NEBRASKA AFFORDABLE HOUSING PROGRAM FUNDS

NOTICE IS HEREBY GIVEN that on (Date) in the (Place) the (Name of the Local Government Unit, Non-Profit, etc.) will hold a public hearing or meeting as applicable concerning an application to the Department of Economic Development for a Nebraska Affordable Housing Program Grant. This grant is available for local affordable housing activities.

The (Name of the Local Government Unit, Non-Profit) is requesting (exact amount of funds) for (Detailed project description which must include: all project activities to be undertaken; the requested amount of funds for each activity; the estimate of the total amount of requested NAHP funds which will benefit low and moderate income people; the amount and source of local matching funds, if any; and the plans for minimizing displacement of people as a result of NAHP and/or activities and for assisting person actually displaced.)

The grant application will available for public inspection at (place). All interested parties are invited to attend this public hearing at which time you will have an opportunity to be heard regarding the grant application. Written testimony will also be accepted at the public hearing scheduled for (time), (date), (address, room number) Written comments addressed to (contact person) at (address) will be accepted if received on or before (date).

Individuals requiring physical or sensory accommodations including interpreter service, Braille, large print, or recorded materials, please contact (contact person) at (address, phone number) no later than (date).

This language must be used for the official public hearings and must be submitted with either Proof of Publication or Certificate of Posting, and a summary of citizens’ comments.
RESOLUTION AUTHORIZING CHIEF ELECTED OFFICIAL
TO SIGN AN APPLICATION
FOR NEBRASKA AFFORDABLE HOUSING PROGRAM FUNDS

--Sample Format--

Whereas, the (Name of the Local Government Unit), Nebraska, is an eligible unit of a general local government authorized to file an application under the Housing and Community Development Act of 1974 as Amended for Small Cities Community Development Block Grant Program, and, Cranston-Gonzalez National Affordable Housing Act of 1990 (HOME Program) funds distributed by the Department of Economic Development through the Nebraska Affordable Housing Program.

Whereas, the (Name of the Local Government Unit), Nebraska, has obtained its citizens' comments on community development and housing needs; and has conducted public hearing(s) upon the proposed application and received favorable public comment respecting the application which for an amount of (Amount of Money) for (Description of the project); and,

NOW, THEREFORE, BE IT RESOLVED BY

(Controlling Governmental Body) of (Name of the Local Government Unit), that the (Title of Chief Elected Official) be authorized and directed to proceed with the formulation of any and all contracts, documents or other memoranda between (Name of the Local Government Unit) and the Nebraska Department of Economic Development so as to effect acceptance of the grant application.

Signed

__________________________
Title

__________________________
Date

Use the language in this sample resolution and provide an original signature or a certified copy of the authorizing resolution.
RESIDENTIAL ANTIDISPLACEMENT AND
RELOCATION ASSISTANCE PLAN

The ____________________________ will replace all occupied and vacant occupiable low/moderate-income dwelling units demolished or converted to a use other than as low/moderate-income housing as a direct result of activities assisted with Community Development Block Grant (CDBG) funds provided under the Housing and Community Development Act of 1974, as amended and the Cranston-Gonzalez Affordable Housing Act of 1990 (HOME Program) and Nebraska Affordable Housing Trust Fund.

All replacement housing will be provided within three years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the ____________________________ will make public and submit to DED the following information in writing:

1. A description of the proposed assisted activity;
2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low/moderate-income dwelling units as a direct result of the assisted activity;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
5. The source of funding and a time schedule for the provision of replacement dwelling units; and
6. The basis for concluding that each replacement dwelling unit will remain a low/moderate-income dwelling unit for at least 10 years from the date of initial occupancy.

The ____________________________ will provide relocation assistance, according to either the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (49 CFR Part 24) or 24 CFR 570.496a(c) to each low/moderate-income family displaced by the demolition of housing or by the conversion of a low/moderate-income dwelling to another use as a direct result of assisted activities.

Consistent with the goals and objectives of activities assisted under the CDBG, and NAHTF programs, the ____________________________ will take the following steps to minimize the displacement of persons from their homes:

1. Maintain current data on the occupancy of houses in areas targeted for Nebraska Affordable Housing Program assistance.
2. Review all activities prior to implementation to determine the effect, if any, on occupied residential properties.
3. Include consideration of alternate solutions when it appears an assisted project will cause displacement, if implemented.
4. Require private individuals and businesses to consider other alternatives to displacement causing activities, if they are requesting Nebraska Affordable Housing Program assistance.

Signed ____________________________
Title ____________________________ Subscribed in my presence and sworn to before me.
Date ____________________________ Notary Public (Not required if on letterhead)
STATEMENT OF ASSURANCES AND CERTIFICATIONS

The (Name of the Local Government Unit) (Applicant) hereby assures and certifies to the Nebraska Department of Economic Development (the Department) regarding an application for Nebraska Affordable Housing Program (NAHP) funds, the following:

THRESHOLD CERTIFICATIONS
1. There are no significant unresolved audit findings relating to any prior grant award from the federal and/or state government that would adversely affect the administration of this grant.
2. No legal actions are underway or being contemplated that would significantly impact the Applicant’s capacity to effectively administer the program, and to fulfill the NAHP program; and
3. No project costs have been incurred which have not been approved in writing by the Department.

FEDERAL COMPLIANCE CERTIFICATIONS
4. It will adopt and follow a residential anti-displacement and relocation assistance plan, which will minimize displacement as a result of activities assisted with NAHP funds.
5. It will conduct and administer its programs in conformance with:
   a. Title VI of the Civil Rights Act of 1964 (Pub. L. 88-352), and the regulations issued pursuant thereto (24 CFR Part 1).
   b. Title VIII of the Civil Rights Act of 1968 (Pub. L. 90-284), as amended, administering all programs and activities relating to housing and community development in a manner to affirmatively further fair housing, and will take action to affirmatively further fair housing in the sale or rental of housing, the financing of housing and the provision of brokerage services.
   c. The Fair Housing Act of 1988 (42 USC 3601-20) and will affirmatively further fair housing.
6. It will not attempt to recover any capital costs of public improvements assisted in whole or part by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless (1) grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than grant funds, or (2) for purposes of assessing any amount against properties owned and occupied by persons of LMI who are not persons of very-low income, the recipient certifies to the State that it lacks sufficient grant funds to comply with the requirements of clause (1).
7. It will comply with all provisions of Title I of the Housing and Community Development Act of 1974, as amended, which have not been cited previously as well as with other applicable laws.

CITIZEN PARTICIPATION PLAN CERTIFICATION
8. It certifies that a detailed citizen participation plan is on file that includes:
   a. Providing and encouraging citizen participation with particular emphasis on participation by lower income persons who are residents of slum and blight areas in which funds are proposed to be used to include target areas as identified in the application.
   b. Providing citizens with reasonable and timely access to local meetings, information, and records relating to the Applicant's proposed and actual use of funds.
   c. Furnish citizens with information, including but not limited to, the amount of NAHP funds expected to be made available for the current fiscal year, including NAHP funds and anticipated program income; the range of activities that may be undertaken with NAHP funds; the estimated amount of NAHP funds to be used for activities that will meet national objective of benefit to low- and moderate-income people, and the proposed NAHP activities likely to result in displacement and the grantee's anti-displacement and relocation plans.
   d. Providing technical assistance to groups representative of persons of low- and moderate income that request such assistance in developing groups. The level and type of assistance is to be identified with the plan.
   e. Provide for public hearings, for the purpose of obtaining citizen's views and responding to proposals and questions. The hearings must cover community development and housing needs, development of proposed activities and a review of program performance. There must be reasonable notice of the hearings and they must be held at times and locations convenient to potential or actual beneficiaries, with accommodations for the handicap. Public hearings are to be conducted in a manner to meet the needs of non-English speaking residents where a significant number of non-English speaking residents can be expected to participate.
f. Provide citizens with reasonable advance notice of, and opportunity to comment on proposed activities in the application to the state and for grants already made, activities which are added to, deleted or substantially changed from the application to the state.

g. Provide citizens the address, phone number and times for submitting complaints and grievances and provide timely written responses to written complaints and grievances within 15 working days where practicable.

SPECIAL REQUIREMENTS AND ASSURANCES.

9. The Applicant will comply with the Administrative Requirements of the program, those applicable items in the 1995 Consolidated Plan, Title I of the Housing and Community Development Act of 1974, Public Law 93-383, as amended, and 24 CFR Part 570 including parts not specifically cited below and the following laws, regulations and requirements, both federal and state, as they pertain to the design, implementation and administration of the local project, if approved:

CIVIL RIGHTS AND EQUAL OPPORTUNITY PROVISIONS.
- Section 109 of the Housing and Community Development Act of 1974, As Amended
- Age-Discrimination Act of 1975, As Amended (42 U.S.C. 6101, et. seq.)
- Section 504 of the Rehabilitation Act of 1973, As Amended (29 U.S.C. 794) and the Americans with Disability Act
- Executive Order 11246, As Amended
- Executive Order 11063, As Amended by Executive Order 12259 (24 CFR Part 107)

ENVIRONMENTAL STANDARDS AND PROVISIONS.
- Section 104(f) of the Housing and Community Development Act of 1974, As Amended
- Title IV of the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4831) and the Implementing Regulations found at 24 CFR Part 35
- The Clean Air Act, As Amended (42 U.S.C. 7401, et. seq.)
- The Safe Drinking Water Act of 1974 [42 U.S.C. Section 201, 300(f), et. seq., and U.S.C. Section 349 as Amended, particularly Section 1424(e) (42 U.S.C. Section 300H-303(e)]
- The Fish and Wildlife Coordination Act of 1958, As Amended, (16 U.S.C. Section 661, et. seq.)
- EPA List of Violating Facilities
- HUD Environmental Standards (24 CFR, Part 51, Environmental Criteria and Standards and 44 F.R. 40860-40866, July 12, 1979)
- Flood Insurance
- Executive Order 11988, May 24, 1978: Floodplain Management (42 F.R. 26951, et. seq.)
- Executive Order 11990, May 24, 1977: Protection of Wetlands (42 F.R. 26961, et. seq.)
- Environmental Protection Act, NEB. REV. STAT. 81-1501 to 81-1532 (R.R.S. 1943)
- Historic Preservation

LABOR STANDARDS AND PROVISIONS.
- Section 110 of the Housing and Community Development Act of 1974, As Amended
- Davis-Bacon Act, As Amended (40 U.S.C. 276-a - 276a-5); and Section 2; of the June 13, 1934 Act., As Amended (48 Stat. 948.40 U.S.C. 276(c), Popularly Known as The Copeland Act
- Contract Work Hours and Safety Standards Act (40 U.S.C. 327, et. seq.)
- Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701(u)]
FAIR HOUSING STANDARDS AND PROVISIONS.
• Section 104(a)(2) of the Housing and Community Development Act of 1974, As Amended
• Public Law 90-284, Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3601, et. seq.). As Amended by the Fair Housing Amendments Act of 1988
• Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, As Amended (42 U.S.C. 4630) and the Implementing Regulations Found at 49 CFR Part 24
• Relocation Assistance Act, NEB. REV. STAT. 76-1214 to 76-1242 (R.S. Supp. 1989)
• Nebraska Civil Rights Act of 1969 20-105 to 20-125, 48-1102 and 48-1116
• Uniform Procedures for Acquiring Private Property for Public Use, NEB. REV. STAT. 25-2501 to 25-2506 (R.R.S. 1943)

ADMINISTRATIVE AND FINANCIAL PROVISIONS.
• U.S. Office of Management and Budget Circular A-87 "Cost Principles for State and Local Governments"
• U.S. Office of Management and Budget Circular A-102 "Uniform Administrative Requirements for Grants-in-Aid to State and Local Governments"
• 24 CFR 570.503 - Grant Administration Requirements for Use of Escrow Accounts for Property Rehabilitation Loans and Grants
• 24 CFR 570.488 to 570.499a - States Program: State Administration of CDBG Non-entitlement Funds
• Community Development Law, NEB. REV. STAT. 18-2101 to 18-2144 (R.S. Supp. 1982)
• Public Meetings Law, NEB. REV. STAT. 18-1401 to 18-1407 (R.R.S. 1943)

MISCELLANEOUS.
• Hatch Act of 1938, As Amended (5 U.S.C. 1501, et. seq.)

The Applicant hereby certifies that it will comply with the above stated assurances.

Signed _____________________________________

Title _____________________________________ Subscribed in my presence and sworn to before me.

Date _____________________________________ _____________________________
Notary Public (Not required if on letterhead)
(SAMPLE)
CITIZEN PARTICIPATION PLAN
(NAME OF VILLAGE), NEBRASKA

A. Participation by Citizens
All citizens, including low and moderate income citizens, shall be requested and encouraged to participate in the assessment of community issues, problems and needs, the identification of potential solutions, and priority to such issues, problems and needs, as follows:

1. All citizens shall be periodically requested to complete a community needs survey to identify community and neighborhood issues, problems and needs.
2. All citizens shall be notified by publication and posting of all meetings to discuss the identified needs, potential solutions and solution priorities.
3. All citizens, particularly low and moderate income citizens, shall be afforded the opportunity to serve on the various community improvement task forces established by the Village Board.

B. Access to Meetings, Information and Records
Notice of public meetings conducted by the Village Board and Planning Commission shall be published and posted not later than six (6) days prior to such meetings.

Agendas of all such meetings shall be available at the Village Clerk’s Office for public inspection.

All meetings where NAHP projects or applications are to be discussed shall be published and posted at least six (6) days prior to such meetings and all information and records concerning such NAHP projects or applications shall be available for public inspection at the Office of the Village Clerk.

All meetings will be held at Village Hall, which is accessible to the handicapped.

C. Specific NAHP Project Information
All citizens shall be provided with information regarding specific NAHP projects through public meetings and publication of notices which provide all pertinent information regarding any NAHP project including, but not limited to, the following:

1. The amount of NAHP funds expected to be made available to the Village for the current fiscal year, including NAHP funds and anticipated program income;
2. The specific range of activities that may be undertaken with NAHP funds;
3. The estimated amount of NAHP funds to be used for activities that will meet the national objective of benefit to low and moderate income persons, and;
4. A description of any proposed NAHP funded activities that are likely to result in displacement of persons along with the Village’s anti-displacement and relocation plans.

D. Provisions for Technical Assistance to Citizens
The Village Clerk shall maintain current information of available resources for community improvement efforts and NAHP programs available and provide such information upon request by any citizen or group representing any citizen or group of citizens and the Village Clerk shall provide assistance in developing proposals to address issues, problems and needs identified by such citizen or citizens.

E. Public Hearing on NAHP Activities
The Village shall cause a minimum of two (2) public meetings or hearings to be conducted with regard to any NAHP application. One (1) such meeting or hearing shall be conducted at the initiation of any such application and a second public hearing shall be held during implementation of any NAHP funded activity to obtain citizen input, comments or opinions with regard to such application(s) and with regard to program or project performance.

The Village Clerk shall act as the contact person for all questions, comments or concerns expressed by any citizen with regard to any NAHP program or project and shall forward any such questions, comments or concerns to the Village Board at the next regular meeting of the Village Board immediately following expression of such questions, comments or concerns. The Village Clerk shall also be responsible for transmitting the Village Board’s response to any such question, comment or concerns to the citizen or citizens expressing the same.
F. Needs of Non-English Speaking Citizens
Although it is not anticipated that non-English speaking persons will participate in the citizen participation process, the Village Clerk shall make arrangements for oral or written translation of information regarding any NAHP program, application or project upon request by such non-English speaking persons or representatives of such persons.

G. Compliance/Grievance Procedures
The Village Clerk shall post a notice at the Village Office which provides name, telephone number, address and office hours of the Village Clerk for citizens who wish to file a complaint or grievance regarding any NAHP program, project or application.

Individuals wishing to submit a complaint or file a grievance concerning activities of or application for NAHP funds may submit a written complaint or grievance to the Village Clerk.

The Village Clerk shall present such complaint or grievance to the Village Board at the next regular meeting of the Village Board, where it shall be reviewed by the Board members. The individual submitting such complaint or grievance shall be notified of such meeting and shall be given the opportunity to make further comments at such meeting. The Village Board shall issue a written response to any complaint or grievance within five (5) working days following the meeting at which a response is formulated. Such response shall be mailed to the individual citizen(s) submitting the complaint or grievance by the Village Clerk to the last known address of said citizen(s).

In the event the nature of the complaint or grievance is determined to be a matter requiring immediate action, a special meeting of the Village Board shall be called to review the matter within ten (10) working days of receipt of such complaint or grievance.

H. Adoption
This Citizen Participation Plan is hereby adopted by action of the Village Board of Trustees of the Village of (Name of Village), Nebraska.

________________________________________________________________________
(Name of Chairman), Chairman

________________________________________________________________________
Attest: (Name of Village Clerk), Village Clerk
HOUSING CONDITIONS SUMMARY

This Exhibit must be completed for all activities including Purchase/Rehab/Resale and Owner Occupied Rehabilitation.

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Approximately what percentages of units were built:  

% prior to 1940

% 1940 - 1960

% after 1960

How many owner-occupied units in the target area will be rehabilitated to HUD Section 8 Housing Quality and cost effective Nebraska Energy Office energy efficiency building standards for persons at or below 50% of median income? ______;  
51% to 80% of median income? ________;  
81% to 100% of median income? ________

Number of LMI occupied units not suitable for rehabilitation to be demolished ______ and number of LMI households being provided relocation assistance ______.

Number of vacant units not suitable for rehabilitation to be demolished ______.
EXHIBIT G

APPLICANT CERTIFICATION FORM

WHEREAS, ________________________________ (the “Applicant”) is applying to the State of Nebraska for assistance from the Nebraska Affordable Housing Program; and

WHEREAS, APPLICANT understands it is necessary that certain conditions be met as part of the application requirements;

THEREFORE, APPLICANT certifies as follows:

1. APPLICANT is eligible for award under state statutes and program guidelines and agrees to comply with all applicable federal, state and local regulations in the event that this application is selected for funding.

2. APPLICANT will minimize displacement as a result of activities assisted with Nebraska Affordable Housing Program resources and assist persons displaced as a result of such activities.

3. APPLICANT will actively market in an on-going manner all housing units and services funded through the Nebraska Affordable Housing Program.

4. APPLICANT is prepared and has the authority within its charter or by-laws or through statutory regulations to enter into a contractual agreement with the Nebraska Department of Economic Development for acceptance and use of Nebraska Affordable Housing Program moneys, and makes this application and these certifications with the full cognizance (and approval) of its governing body.

Signed: _________________________________________  
(Officer)  
Name: ___________________________________________  
Title: ___________________________________________
Date: ___________________________________________

Attested: ________________________________________  
(Officer)  
Name: ___________________________________________  
Title: ___________________________________________
Date: ___________________________________________

Use the language in this sample form and provide an original signature or a certified copy of applicant certification.
Sample Resolution

AUTHORIZING RESOLUTION FOR NON-PROFIT APPLICANTS
RESOLUTION NO. ________________

A resolution of the (AUTHORIZING BOARD) of (NAME OF ORGANIZATION) authorizing the submission of an application(s) for 2003 Nebraska Affordable Housing Program Funds, certifying that said application(s) meets the community’s housing and community development needs and the requirements of the Nebraska Housing Trust Fund program, and authorizing all actions necessary to implement and complete the activities outlined in said application.

WHEREAS, the (AUTHORIZING BOARD) of (NAME OF ORGANIZATION) is desirous of undertaking affordable housing development activities; and

WHEREAS, the State of Nebraska is administering the Nebraska Affordable Housing Program; and

WHEREAS, the Nebraska Affordable Housing Program requires that funds benefit low-income households; and

WHEREAS, the activity in the application addresses the community’s low-income population housing needs; and

WHEREAS, a recipient of Nebraska Affordable Housing Program is required to comply with the program guidelines and State regulations.

NOW, THEREFORE BE IT RESOLVED THAT the (AUTHORIZATION BOARD) of (ORGANIZATION OR AGENCY) authorize application to be made to the State of Nebraska, Department of Economic Development for 2003 Nebraska Affordable Housing Program, and authorize (NAME AND POSITION OF INDIVIDUAL) to sign application and contract or grant documents for receipt and use of these funds, and authorize the (NAME AND POSITION OF INDIVIDUAL) to take all actions necessary to implement and complete the activities submitted in said application(s); and

THAT, the (AUTHORIZATION BOARD) of (ORGANIZATION OR AGENCY) will comply with all State regulations and Nebraska Affordable Housing Program policies.

Passed and adopted by the (AUTHORIZATION BOARD) of (ORGANIZATION OR AGENCY) this _________ day of __________________, 2003.

_____________________________________
Title of person signing

ATTEST:  APPROVED AS TO FORM:
_____________________________________
Title of person signing  Organization’s Attorney

Use the language in this sample resolution and provide an original signature or a certified copy of the resolution.
Address the following if the program will include employer assisted housing.

1. Participating Employer(s): Provide a statement of commitment from the employer.

2. Describe the service area of the program.

3. What is the amount of employer contribution per beneficiary?

4. What is the amount of Nebraska NAHP applicant contribution per beneficiary?

5. What type of homebuyer counseling curriculum is being used?

6. Are there additional employer requirements (e.g. time of service to business)?

7. Describe how homeowner program guidelines address the unique nature of employer-assisted housing such as, how applicants will be chosen. Was a model for employer-assisted housing used to develop this program? If so, was it adjusted to meet the needs of the employer, proposed beneficiaries and the housing market of the area?

8. Discuss how the program will be marketed to all eligible employees, specifically affirmative marketing to historically under-served populations.

9. Will the employer provide the employer contribution to employees who are eligible, but are over-income for the applicant contribution?

10. Describe other successful employer-assisted housing programs administered by the Nebraska NAHP applicant and/or proposed administrator for the program.

11. Describe other successful employer-assisted housing programs administered in the general geographic area of the proposed program.
Address the following if the program consists of short-term lease/purchase.

1. What is the estimated lease period of each unit?

2. Provide an operating proforma for the lease period detailing operating expenses, operating reserves, maintenance expenses, insurance, taxes, debt service, rent income, etc. (Include all applicable items, not just those listed). Explain how rent income will be adequate for expenses.

3. What portion of tenant rent will be reserved for home purchasing costs? How will these funds be managed until the home purchase? How will these funds be distributed if the tenant does not become the homebuyer?

4. Explain how tenant rent is reasonable for the income levels to be served?

5. Discuss how the Homebuyer Program Guidelines address the unique nature of a lease/purchase program. For example: How will tenants/homebuyers be selected? If the program applicant is currently eligible for purchasing a home and interested, does the program allow for immediate purchase?

6. Describe the Homeowner Counseling Curriculum that will be used.

7. How will the program be marketed? Specifically describe affirmative marketing steps to historically underserved populations.

8. Was a model for short-term lease/purchase used to develop this program? If so, was it adjusted to meet the needs of the proposed beneficiaries and the housing market of the area?

9. Describe other successful lease/purchase programs administered by the Nebraska NAHP applicant and/or proposed administrator for the program.

10. Describe other successful lease/purchase programs administered in the general geographic area of the proposed program.
NON-TRADITIONAL CONSTRUCTION WORKFORCE

Address the following if the program will utilize a non-traditional construction workforce.

1. What type of workforce will the Nebraska NAHP applicant be using (e.g. high school students, YouthBuild participants, etc.)?

2. How is the workforce supervised and trained?

3. How will the quality of work be ensured that it will be as good or better than a traditional construction contractor?

4. What are the cost savings to the construction costs of the program due to the use of the non-traditional construction workforce? Explain what the costs would be for a traditional construction contractor compared to the non-traditional construction workforce.

5. Discuss how the implementation timeline is customized to meet the needs of the non-traditional construction workforce. Explain how many homes will be rehabilitated/constructed in each month after a Notice of Release of Funds on the Nebraska NAHP award (months can be referred to as Month 1, Month 2, etc.)

6. Was a model for using a non-traditional construction workforce used to develop this program? If so, was it adjusted to meet the needs of the proposed workforce, proposed beneficiaries and the housing market of the area?

7. Describe other successful programs administered by the Nebraska NAHP applicant and/or proposed administrator for the program using a non-traditional construction workforce.

8. Describe other successfully administered in the general geographic area of the proposed program using a non-traditional construction workforce.
# DETAILED CONSTRUCTION COST BREAKDOWN

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Subtotal: 0
# DETAILED CONSTRUCTION COST BREAKDOWN

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Property appraisal $____ $____ $____ $____ $____

(Appraisal - To evaluate feasibility, cost (If appraisal for lender requirement only, do not include in basis).

Tax credit fees’ $____ $____ $____ $____ $____

Environmental study $____ $____ $____ $____ $____

Market study $____ $____ $____ $____ $____

RE Attorney $____ $____ $____ $____ $____

* RE Consultant $____ $____ $____ $____ $____

* Tax credit consultant fee $____ $____ $____ $____ $____

* Contractor overhead $____ $____ $____ $____ $____

* Contractor profit $____ $____ $____ $____ $____

* Developer overhead $____ $____ $____ $____ $____

* Developer fee $____ $____ $____ $____ $____

Title and recording $____ $____ $____ $____ $____

Bond premium $____ $____ $____ $____ $____

Credit report $____ $____ $____ $____ $____

Perm. loan orig. fee $____ $____ $____ $____ $____

Perm. loan enhancement $____ $____ $____ $____ $____

Cost of underwriter $____ $____ $____ $____ $____

Counsel fee $____ $____ $____ $____ $____

Organizational $____ $____ $____ $____ $____

Tax opinion $____ $____ $____ $____ $____

Rent-up reserves $____ $____ $____ $____ $____

Operating reserves $____ $____ $____ $____ $____

Other $____ $____ $____ $____ $____

Other $____ $____ $____ $____ $____

Total residential costs: $____ $____ $____ $____ $____

Total commercial space costs: $____
### LOW-INCOME AND MARKET RATE UNIT INFORMATION

**TOTAL NUMBER OF UNITS IN THE PROJECT:** __________

**TOTAL NUMBER OF NAHTF-ASSISTED UNITS IN PROJECT:** __________

**TOTAL NUMBER OF HOME-ASSISTED UNITS IN PROJECT:** __________

**LIHTC UNITS:** __________

#### A) Low income units only

(Enter characteristics of the unit - enter a corresponding # or "Yes" - if appropriate)

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<th># of Units</th>
<th>(1) x (2) Total Square Feet</th>
<th># of baths per unit</th>
<th>Dishwasher</th>
<th>Refrigerator</th>
<th>Parking Facilities</th>
<th>Weather/Refuse Hook up</th>
<th>Weather/Furnished</th>
<th>Fire Sprinklers</th>
<th>Security System</th>
<th>(3) Gross Monthly Rent Per Unit</th>
<th>(4) Gross Monthly Rent Less Supportive Services</th>
<th>(5) Less Tenant Paid Utility</th>
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<th>(5) = (6)</th>
<th>(1) x (6) Total Net Monthly Rent</th>
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#### B) Market rate units only

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<th># of Units</th>
<th>(2) Sq. Footage per Unit</th>
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<th># of baths per unit</th>
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<th>Parking Facilities</th>
<th>Weather/Refuse Hook up</th>
<th>Weather/Furnished</th>
<th>Fire Sprinklers</th>
<th>Security System</th>
<th>(3) Gross Monthly Rent Per Unit</th>
<th>(4) Gross Monthly Rent Less Supportive Services</th>
<th>(5) Less Tenant Paid Utility</th>
<th>(3) - (4)</th>
<th>(5) = (6)</th>
<th>(1) x (5) Total Net Monthly Rent</th>
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Total Net Monthly Rent Income from Low Income Units = __________

Total Net Monthly Rent Income from Market Units = __________

Other monthly income sources + __________

Vacancy Allowance % Less: Vacancy Allowance Amount - __________

TOTAL NET MONTHLY INCOME FROM HOUSING UNITS + __________

TOTAL NET MONTHLY INCOME FROM COMMERCIAL SPACE + __________

Estimated annual increase in rental rates %

TOTAL NET MONTHLY INCOME FOR THE PROJECT = __________

EXHIBIT 110