

2022

**NEBRASKA
AFFORDABLE HOUSING
TRUST FUND**

APPLICATION GUIDELINES

NEBRASKA DEPARTMENT OF
ECONOMIC DEVELOPMENT
2022 PROGRAM YEAR

NEBRASKA

Good Life. Great Opportunity.

DEPT. OF ECONOMIC DEVELOPMENT



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FUNDING CYCLE TIMELINE

The NAHTF program is authorized and further described within Neb. Rev. Stat. §58-701 through 58-711, these Application Guidelines and the 2022 Qualified Allocation Plan found on [DED website](#) under Plans & Reports.

Application Portal and Grants Management System (GMS); AmpliFund

To administer NAHTF, DED uses a grants management system (GMS), AmpliFund. GMS User Guides, with instructions for accessing and using of the system to apply or implement a NAHTF award, and other resources are available on DED’s AmpliFund website page, <https://opportunity.nebraska.gov/amplifund/>.

Funding Cycle Timeline for Housing Project and Technical Assistance

Date	Action	Time and Location	Responsible Parties
February 3, 2022	2022 NAHTF Application Guidelines and Links to Pre-Application & Full-Application are posted	Application Guidelines	DED
February 11, 2022	2022 NAHTF Pre-Application Recorded Workshop Available for Viewing (Recording)	Recording Link on NAHTF webpage Registration for Open Office Hours NED Training/Events	DED, Applicant, and Application Preparer
February 22, 2022	Open Office Hours for Pre-Application (Webex)	9:00 a.m. – 10:00 a.m. (Central) Registration for Open Office Hours NED Training/Events	DED, Applicant, Application Preparer
March 3, 2022	Pre-Application Submission by 6:00 PM (Central)	Pre-Application Link accessed at NAHTF webpage	Applicant
March 11, 2022	2022 NAHTF Application Recorded Workshop Available for Viewing (Recording)	Recording Link to be provided on NAHTF webpage Registration for Open Office Hours NED Training/Events	DED, Applicant, and Application Preparer
March 15; March 16; March 22; March 24, 2022	2022 NAHTF Application Open Office Hours (Webex)	9:30am – 11:00pm (Webex) (3/15 ,3/22) 2:00pm – 3:30pm (Webex) (3/16, 3/24) Registration link to be provided NED Training/Events	DED, Applicant, and Application Preparer
March 18, 2022	Site Review Forms Due for New Construction, Rental Rehab & Conversion Projects (for sites identified prior to application)	Submit to DED Housing Program Representative. NEW FORM found on NAHTF web page under Forms & Templates>Reporting Forms	Applicant, Application Preparer
March 31, 2022	Submission of Rental Budgets and Rental Proforma’s Due	Submit to DED Housing Program Representative. Rental Budget & Pro-Forma is on NAHTF webpage .	DED, Applicant, and Application Preparer
May 5, 2022	Full Application must be submitted in AmpliFund by 6:00 PM (Central).	Full Application can be accessed on NAHTF webpage	Applicant
After July 31, 2022	Award Letters distributed	Email Communication	DED

SUMMARY OF CHANGES

The Department is continually evaluating programs and ways to improve the efficiency while maintaining the integrity and overall mission of the NAHTF program. In doing so, the Department strives to improve processes and thus, provide a more streamlined efficient program where possible; and applicants should be aware that there may be significant changes to processes and guidelines from those used in previous years. One example is the removal of NEPA Environmental Review Record requirement enacted in the 2021 NAHTF cycle and continuing forward. (NEPA is a regulation followed by Federally funded programs which requires the completion of environmental review records prior to Release of Funds). Returning applicants will notice a change to amounts and required documentation in the General Administration and Housing Management budget categories. Review *Section 6: Eligible Costs* to learn more about.

Applicants and Recipients with open projects under NAHTF should rely on their contracts and program guidelines when administering their awards. These application guidelines pertain to the 2022 NAHTF application cycle. Questions or requests for technical assistance should be directed to the housing program representative for your region found on the [DED NAHTF program page](#).

As preparation for application, the Department encourages potential applicants to review this document thoroughly, as well as the 2022 NAHTF Qualified Allocation Plan (QAP) available on the Department's [website](#) under Plans & Reports.

The Department has a new mailing list. Applicants should sign up for the mailing lists of their choice prior to submitting application in order to assure any important announcements are received. Follow this link to sign up: [Join Our Mailing List](#). The link is also found in the footer of every DED webpage.

1 INTRODUCTION

The Nebraska Affordable Housing Trust Fund (NAHTF) was established by the 1996 Nebraska Affordable Housing Act (Neb. Rev. Stat. §58-701 through 58-711). The Act was adopted to address the state's affordable housing needs and called for a portion of the documentary stamp tax from Nebraska real estate transactions to be transferred to the NAHTF providing a resource

to increase the supply and improve the quality of affordable housing in Nebraska and to encourage economic development and promote the general prosperity of all Nebraskans. On February 3, 2022, the Department published a NAHTF Qualified Allocation Plan detailing the program effective July 1, 2022 – June 30, 2023 (2022 Program Year.)

DED's role in NAHTF projects is as an investor and a partner. As an investor, DED is seeking applications for quality housing projects that will provide the best investments of State resources to promote affordable housing. As a partner, DED is interested in providing input as early as possible in project design and in working closely with the applicants to address any obstacles encountered during project development and implementation. NAHTF awards are conditional in nature meaning that an application selected for award is contingent on fulfilling the conditions outlined in the contract. Furthermore, NAHTF is structured as a reimbursement only award and recipients are expected to submit payment requests for transacted expenditures only, unless specifically approved by NDED on a case-by-case basis.

The Department expects to distribute \$12,750,000 in NAHTF Funds for Housing Projects and Nonprofit Technical Assistance for the 2022 program year. NAHTF funds are eligible to serve households up to 120% Area Median Income (AMI). Find AMI Data on the NAHTF web page ([Data For Applicants and Grantees](#)).

Per the requirements of the Nebraska Affordable Housing Act, DED shall put forth its best effort to allocate not less than 30% of NAHTF allocation to each of Nebraska's three U.S. Congressional Districts. It is anticipated that \$3,825,000 will be allocated within each district for eligible Housing Projects and Nonprofit Technical Assistance for the 2022 program year. This amount reflects approximately 90% of the estimated NAHTF allocation. The remaining 10%, or \$1,275,000 are discretionary funds, have no restriction with regard to congressional district distribution and can be used at the discretion of the Department. The Department intends to use up to \$1,000,000 in discretionary funds in conjunction with the 2023 joint application with the Nebraska Investment Finance Authority 9% Low-Income Housing Tax Credit program, with a maximum project award of \$500,000. Access to these funds will be made through the NIFA LIHTC 2023 joint application. For further information, contact [Mechele Grimes](#), DED Housing Specialist (HOME & HTF). These awards will only be invested in projects where federal procedural restrictions are a barrier to providing DED federal funding to an otherwise financially

feasible, quality project, determined at the sole discretion of the Department. Generally, DED awards the applications that meet all threshold requirements and rank highest within their Congressional District, pending the amount of funding available for that district.

2 APPLICATION PROCESS SUMMARY

Applications are submitted using the grants management system (GMS), AmpliFund, at any time after the Application Guidelines are posted on the DED website. Applicants follow the “Apply Now” link on the NAHTF webpage, create a user profile in the GMS application portal, and complete the application forms. The user profile allows for saving of partially completed applications until the Applicant is ready to submit their form. For consideration of an award, an application must be finalized and submitted by the Applicant (or their preparer) on or prior to the due date. Instructions for completing and submitting the application must be carefully followed to ensure accuracy and avoid unnecessary corrections in post-award. A review committee issues recommendation of top scoring applications to the DED Director, or their designee, for final approval. To meet fiscal responsibilities, DED reserves the right to establish the maximum-awarded amount of funds in any given year. DED sends formal notification to all applicants following official action by the Director.

GMS User Guides, with detailed instructions for accessing and using of the application portal, and other resources are available on DED’s website. A direct link to [AmpliFund Resource page](#) is on page 3. *Tip: Bookmark the [AmpliFund Resource](#) page on computer browser for easy referral.*

Pre-recorded workshops and open office hours will also be made available to applicants. Applicants are expected to view the pre-recorded workshops prior to participating in the open office hours. For additional assistance with project application reach out to DED Housing Program Staff and for specific technical assistance related to the use of the grant management system (GMS), AmpliFund contact DED.Support@nebraska.gov.

There are two types of applications available to an applicant: the Housing Program Application and the Technical Assistance Application. Applicant will be asked to choose which type of project they are applying for under the **Application Forms** section. A separate application is required for each application type submitted.

Housing Application: This is for projects involving the creation of, or rehabilitation of, housing units and/or projects providing homebuyer assistance. There are three project types: Homebuyer, Homeowner, and Rental. Homebuyer and Rental projects involve creation of new units and/or the acquisition and rehabilitation of existing units and may provide Direct Homebuyer Assistance, while Homeowner projects are expressly for the rehabilitation of existing units under private ownership.

Technical Assistance Application: This application is to support eligible nonprofit, community or neighborhood-based organizations that support the creation of affordable housing. A Technical Assistance project will serve to substantially increase the recipient's ability to produce affordable housing. The four activities listed as options in the application are as follows: Improve Current Services and Activities; Planning and/or Implementation of a New Program, Service or Project; Expansion of Service Area; and Capacity Building for Undertaking New Housing-related Activities.

3 ELIGIBLE APPLICANTS

Eligible applicants for NAHTF awards include local and governmental subdivisions, public housing authorities, community action agencies, and community-based, neighborhood-based, or reservation-based nonprofit 501(c)(3) or 501(c)(4) organizations. Applicants may partner with for-profit developers, builders, lenders, human service providers, and state or federal agencies. The eligible applicant organization must be the applicant for the NAHTF funds.

Applicants apply for any of four project types available in a single program year. Each project proposed requires a separate application to be submitted:

- **Homeowner Rehabilitation** – commonly referred to as Owner-Occupied Rehabilitation (OOR) and involves rehabilitation of existing units of eligible homeowners.
- **Rental**– involving either new construction or rehabilitation of existing units.
- **Homebuyer**– involving new construction or purchase/rehab/resale (PRR) of existing units and both may include Homebuyer Assistance (HBA) or HBA may occur as a project of its own.
- **Technical Assistance/Capacity Building** – is applied for by eligible non-profits who will use NAHTF funding to increase the capacity of an organization that will assist in producing affordable housing units as a result.

Properties that will be financed with Low-Income Housing Tax Credits (LIHTC) are not eligible in this NAHTF application cycle, but the allocation set aside for this specific purpose will be done through the NIFA LIHTC 2023 joint application. Eligible applicants applying for a 2023 joint application with the Nebraska Investment Finance Authority 9% Low-Income Housing Tax Credit program may apply for NAHTF funds only if the project can prove a barrier exists to providing DED federal funding to an otherwise financially feasible, quality project, determined at the sole discretion of the Department. For further information, contact Mechele Grimes, DED Housing Specialist (HOME & HTF).

Projects that involve properties previously financed with LIHTC, HOME, and/or NAHTF that have successfully completed their required Period of Affordability may also apply for NAHTF. See Other Application Cycles, Section 10.

Ineligible Applicants: Whereas otherwise eligible based upon the statutory requirements and thresholds, the following are explicitly ineligible:

- Applications involving previous projects that have not completed their affordability period in NAHTF, HOME or HTF are not eligible to apply.
- Applicants with open NAHTF awards that have not met DED Eligibility Threshold Milestones by time of Full Application due date (May 5, 2022) will be ineligible. See **Section 9: Selection Criteria and Process** for the Milestone Table and details.

4 ELIGIBLE ACTIVITIES

The activities listed below are eligible for NAHTF assistance, as provided in **Section §58-706** of the Nebraska Affordable Housing Act.

- New construction, rehabilitation, or acquisition of housing to assist low-income and very low-income families;
- Matching funds for new construction, rehabilitation, or acquisition of housing units to assist low-income and very low-income families;
- Technical assistance, design and finance services, and consultation for eligible nonprofit community or neighborhood-based organizations involved in the creation of affordable housing;
- Matching funds for operating costs for housing assistance groups or organizations, when such grants or loans will substantially increase the recipient's ability to produce affordable housing;

- Mortgage insurance guarantees for eligible projects;
- Acquisition of housing units for the purpose of preservation of housing to assist low-income or very low-income families;
- Projects making affordable housing more accessible to families with elderly members or members who have disabilities;
- Projects providing housing in areas determined by DED to be of critical importance to the continued economic development and well-being of the community and where, as determined by DED, a shortage of affordable housing exists;
 - *For the 2022 program year, Disaster Recovery Housing Projects (must be included in DR-4420) and projects resulting in new units are determined to be of critical importance and are included in the Housing Projects Funding Cycle.*
- Infrastructure projects necessary for the development of affordable housing (support activity implemented in conjunction with the development of affordable housing only);
- Down payment and closing cost assistance;
- Demolition of existing vacant, condemned, or obsolete housing, industrial buildings or infrastructure (support activity implemented in conjunction with the development of affordable housing only);
- Housing education programs developed in conjunction with affordable housing projects. Education programs must be directed toward:
 - Preparing potential homebuyers to purchase affordable housing; post-purchase homeowner education;
 - Target audiences eligible to utilize the services of housing assistance groups/organizations;
 - Developers interested in the rehabilitation, acquisition, or construction of affordable housing.
- Support for efforts to improve programs benefiting homeless youth;
- Vocational training in the housing and construction trades industries by nonprofit groups.
- Weatherization and solar or other energy improvements to make utilities for housing more affordable.

5 INELIGIBLE ACTIVITIES

Ineligible activities and the costs associated with them are ineligible if they are not directly related to and in support of a priority (Primary) eligible housing activity. These ineligible activities include, but are not limited to housing education, acquisition of property and easements, infrastructure improvements, relocation, site clearance, and demolition and any activities otherwise listed as Support Activities under Eligible Costs, Section 6. The above costs listed are eligible for reimbursement when they are directly related to a Primary Activity of New Construction, Rental new construction & Rehabilitation, Direct Homebuyer Assistance (HBA), Purchase Rehab Resale or Rehabilitation (PRR).

Additionally, New Construction project costs shall not include furnishings and personal property that are not an integral structural fixture including the purchase of equipment, fixtures, and motor vehicles.

Note: primary appliances are eligible for NAHTF funds in new construction and rehabilitation activities, e.g., stove, fridge, washer, dryer, dishwasher, and microwave; one per unit of each.

New Construction using Mobile homes is an ineligible cost. Mobile homes as defined by the Department means a movable or portable dwelling constructed to be towed on its own chassis, connected to utilities, and designed with or without a permanent foundation for year-round living. It may consist of one or more units that can be telescoped when towed and expanded later for additional capacity, or of two or more units, separately towable but designed to be joined into one integral unit. Manufactured homes are eligible. At the time of project completion, the manufactured housing unit must be connected to permanent utility hook-ups and must be located on land that is owned by the manufactured housing unit owner.

Note: Construction, architectural, and/or engineering documents that do not bear the seal of a state licensed architect or professional engineer may be in violation of state law. Contact the Nebraska Board of Engineers and Architects for requirements at (402) 471-2021; ea.nebraska.gov or nbea.office@nebraska.gov.

Technical Assistance Project: If project awarded is a Technical Assistance project, ineligible activities and the costs associated with them would be any cost not deemed appropriate or directly related to the activity awarded and the Performance Plan goals outlined in the appendix to the Contract.

6 ELIGIBLE COSTS

The NAHTF budget is divided between Primary, Support and Administration activities. Primary Activities are those that are directly tied to either the creation of, or rehabilitation of, housing units or to projects providing homebuyer assistance. Every project must include a Primary Activity in order to be eligible and every Support Activity must be conducted in tandem with a Primary Activity. For example, Acquisition is a support activity and has to be combined with new unit creation (Primary Activity) in order to be eligible for reimbursement. DED may on occasion allow costs not identified below on a case-by-case basis if deemed relevant and necessary to the success of the project. When building the project budget the summation of Primary Activities plus Support Activities must remain at or below the maximum of \$500,000. The sum of Primary plus Support activities is referred to as Total Project Costs (TPC).

Total Project Costs (TPC) is the amount used to calculate maximum allowable NAHTF-funded General Administration and Housing Management. Eligible costs used in the creation of project budget are further described in Section.

Tip: Eligible Project Costs can only be expended after Release of Funds. If project has activity that is not clearly defined below, consult your housing program representative during the application and budget development phase.

Technical Assistance: (TA Only Activity) Technical Assistance costs are those associated with a Technical Assistance application only. They are related to the awarded project in fulfillment of activities selected in the application and should be directly related to the carrying out of the goals listed in the approved Performance Plan. If awarded, DED and recipient will review and finalize the Performance Plan together prior to contract execution. The Performance Plan is added as an Appendix to the Contract. Examples of costs might include, but are not limited to design and finance costs, consultation, strategic planning, and other costs specific to the attainment of the award's Performance Plan goals. General Administration and Housing Management are not eligible expenses for Nonprofit Technical Assistance applications.

New Construction: (Primary Activity) Costs related to the building of a new structure(s) for single or multiple housing units. Any project that includes the addition of dwelling units outside the existing walls of a structure is considered new construction. Additional eligible costs that may be

added as line items under New Construction when applicable are Reconstruction, Relocation, and Site Improvements. [Site Reviews required, see note at end of section.]

- **Reconstruction:** This refers to rebuilding a structure on the same lot where housing is standing at the time of project commitment, including building a new foundation or repairing 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. NOTE: Applicants with this type of project should consult with their Housing Representative to determine whether it will be a Support or a Primary Activity.
- **Relocation Costs:** Both permanent and temporary relocation assistance is an eligible cost. Staff and overhead costs associated with relocation assistance are also eligible.
- **Site Improvements:** Site improvement costs must be consistent with surrounding properties within the scope of the project. Examples include new, on-site improvements (sidewalks, utility connections, sewer and water lines, etc.) where none are present.

Note: Nebraska Department of Environment & Energy (NDEE): New construction projects are required to have plans and specifications approved through NDEE to ensure compliance with the most recent International Energy Conservation Code. NDEE approval is typically required prior to Release of Funds. Applicants should submit information as early in the project as possible in order to avoid delay in reaching Release of Funds. Contact NDEE for forms, 402-471-3683; <http://dee.ne.gov>.

Acquisition: (Support Activity) Acquisition of vacant land is eligible cost. This is tracked as a separate budget category line in new construction projects. Acquisition of existing housing units in need of rehabilitation does not use this Acquisition budget category, i.e., Purchase/Rehab/Resale Activity.

Tip: Creation of a separate budget category for Acquisition Activity is a change from past program years.

Purchase/Rehab/Resale: (Primary Activity) The acquisition of an existing housing unit in need of rehabilitation is allowed. Rehabilitated up to DED minimum rehab standards and sold to an income eligible household. This is a budget category that includes all costs related to a PRR, including acquisition of the housing unit, site-improvements, and rehabilitation/construction costs (up to \$40,000 per unit of NAHTF-funded rehabilitation costs). Units that require more than the maximum NAHTF allowed for rehab may use other sources to complete the unit. If NAHTF-funded

Homebuyer Assistance (HBA) is also offered in a project, that will be tracked as a separate category.

Note: \$40,000 is an increase over previous year allowance for rehabilitation costs.

Homebuyer Assistance: (Primary Activity) Homebuyer Assistance (HBA) funds are resources used to assist with costs associated with the purchase of a home, including down payment, closing costs and fees. Homebuyer Assistance funds can be used for homebuyer projects; new construction, PRR or as a standalone project activity.

Rental Project Reserves: (Support Activity) Ongoing expenses incurred from the normal day-to-day activity of managing a rental unit. Reserves include replacement, operating and rent-up reserves. This is a separate budget line item for Rental Projects and are funded by NAHTF reimbursement into a specific reserve account upon project completion.

Rehabilitation: (Primary Activity) These costs include the alteration, improvement or modification of an existing structure. Owner-Occupied Rehabilitation and Rental Rehabilitation projects use this activity. (Up to \$40,000 per per unit limit on NAHTF-funded rehab costs). This category is not used for Purchase/Rehab/Resale budgets. Rehabilitation may include adding rooms that 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. Relocation, and Rental Project Reserves are also allowable costs under budget category of Rehabilitation for Rental projects.

Note: Site Review is required on Rental Rehab and Rental Conversion project types. Please consult your program representative with questions. See note at end of section.

Infrastructure Improvements: (Support Activity) These costs are for the building of new, off-site utility connections usually to an adjacent street. For budget creation, this is a separate category line item and must be conducted in combination with a primary activity, i.e. Homebuyer New Construction, Rental New Construction.

Note: This is different from utility hook-up costs which are considered New Construction costs. Site Review is needed. See Site Review note at end of this section.

Demolition: (Support Activity) Demolition is a support activity and must be done in conjunction with another housing activity. It may be funded if the property meets the following definition of a blighted structure. Demolition should be a separate line item in the budget for projects. A blighted

structure includes, but is not limited to, any dwelling, garage, outbuilding, warehouse, commercial building, or any other structure or part of a structure, which:

- a) Because of the effects of fire, wind, flood, or other natural disaster;
- b) Because of physical deterioration; or
- c) Because of demolition, or partial demolition, not carried out to completion within a reasonable period of time; is no longer habitable as a dwelling or, in the case of a non-dwelling structure, is no longer useful for the purpose for which the non-dwelling structure was intended, and which has been designated by a NAHTF applicant, as detrimental to the public health or safety in its present condition and use.

Developer Fee: (Support Activity) Developer Fee funds are resources allowed for rental and homebuyer projects. These resources assist in covering the risk and time required to act as a developer and/or general contractor in charge of a major construction project. Applicant must identify in finance portion of application how developer fees were determined, (i.e., % of construction costs, etc.). If funded with NAHTF funds, Developer Fee will be expected to fund any unplanned cost overruns that the construction or rehabilitation contingency budget could not cover. Developer Fees may not be collected from the project until Primary Activity has been completed. The Developer Fee is a separate line item in the budget for all projects.

Housing Management: Housing Management is an administrative cost with a maximum budget allowance of up to 12% of the total amount of NAHTF project costs, not to exceed \$5,000 per unit. (*Project Costs do not include General Administration, Housing Management or LBP Costs*). These are costs that are generally tied back to specific addresses assisted by the project funds. Typical costs include finance-related costs; credit reports; title binders and insurance; surety fees; recordation fees; transaction taxes; legal and accounting fees (address-related); cost certifications; appraisals; and related professional services; homebuyer education/counseling; and staff costs directly related to projects. No hard costs are included.

Note: Housing Management costs will be reimbursed on a per unit basis upon DED receiving proof of unit completion. Other than documentation of unit completion the Department will not require any other source documentation for Housing Management costs incurred. The Department recommends recipients track their Housing Management costs for each project file to provide them with historical data useful for planning/budgeting for future award applications and for reporting to their own governing authorities.

Lead-Based Paint Testing (LBP): Applicants may choose to request up to \$1500 per unit in NAHTF funded assistance to be budgeted for lead-based paint testing and assessments. This is not a required budget category and applicants should review the Lead-Based Paint Q & A document provided on the NAHTF webpage and included in the Addendum of these Application Guidelines. Note: Any unused amount in this budget category for 2022 awards remaining at end of contract shall be recaptured by DED for use in future funding cycles. This category will not be eligible for budget amendment.

General Administration: General Administration costs must be reasonable. 2022 applicants can request up to 8% of the total amount of NAHTF project costs; not to exceed \$20,000 total in General Administration Costs. These are costs that are generally associated with activities related to award management. Typical costs include staff time to fulfill Special Conditions, accounting of funds, payment requests, Request for Proposals for services, marketing the program as a whole (not individual addresses, completion of fair housing activity, completion of reports, closeout and monitoring. Also allowed are affirmative marketing and fair housing services to prospective tenants of an assisted project. A one-time draw request of up to 10% of General Administration project budget will be allowed at time of Release of Funds to assist with expenses related to Special Conditions. Following the initial draw, the remaining draws can be made after 25%, 50%, and 75% of project costs have been expended. (In other words, at least 25% additional NAHTF project costs have to be expended prior to each additional request for General Administration reimbursement.) The schedule for reimbursement of General Administration costs will be defined in the contract. The Department recommends recipients track their general administration costs for their own project files to provide their organization with historical data useful for planning/budgeting for future award applications and for reporting to their own governing authorities.

Note: When completing payment requests for draws on General Administration, support documentation will not be a requirement.

Site Reviews: All new construction, rental rehabilitation and conversion, infrastructure and acquisition activities funded through NAHTF require a DED site review. If a new construction project will not have site(s) identified by the time of full application submission applicant should discuss this aspect of the project with their Housing Program Representative prior to application. If site is identified prior to application, applicant must submit request for site review by March 18,

2022, in order to have it approved for submission with Full Application. Site review requests after Notice of Award must be submitted 45 days prior to acquisition of property to the DED Housing Program Representative unless Housing Representative has agreed to period less than 45 days. (PRR and OOR projects do not require site review.)

7 MATCHING REQUIREMENTS & LEVERAGE

Matching Funds are not required to be eligible to submit a 2022 NAHTF application. Applicants providing match are joining DED in the investment of resources and risk, therefore they are awarded points for taking on such. Match is considered cash available at the time of application. The cash may not be a loan or repaid to another organization. Only project related costs incurred by the applicant are eligible. Source documentation will be required to document an awardee's cash expenditure (match) on eligible project expenses. All cash match must be expended by the DED recipient during the contract period and must be expended in proportion to the amount of NAHTF project costs drawn per line item in the contract budget.

Cash match points will not be awarded for general administration, housing administration, lead-based paint testing and/or project related soft costs and match in those categories will not be included in the contract. Any expenses incurred prior to award are not eligible as match but may demonstrate project readiness and local support and be included in the information provided by applicant in the Leverage Table.

Costs charged to the project must be incurred after Notice of Award for limited general administration costs related to completion of Special Conditions items. All other costs must be incurred after achievement of Release of Fund (ROF); this includes match and NAHTF-funded costs.

For consistency, to determine whether funds are considered match and eligible to receive match points, all the following items must be met:

- Funds are unrestricted cash funds available at the time of application.
- Project related costs and/or invoice must be incurred by the applicant during the contract period (after ROF).
- Project related costs and/or invoice must be expended by the applicant during the contract period (after ROF).

Additionally, applicants must use the required [DED Cash Match Documentation Form](#) found in the Matching Funds section of application and on the DED webpage under Application Guidelines. This form is required to be signed by the applicant organization. If the funds do not meet all above items, they can be considered Leveraged Funds instead.

Note: NAHTF cannot be used as match for any DED-funded HOME, CDBG, or HTF applications or in projects funded with Nebraska Rural Workforce Housing Funds (RWHF). CDBG and HOME Program Income cannot be used as matching funds for an NAHTF application.

Leverage: NAHTF resources are not intended to fund entire projects. They are restricted to the contract period. Project financing beyond the NAHTF funds and additional resources not meeting the definition of cash match, are considered leverage. Other project financing may include owner equity, bank financing, private investment, or other public funds. Homeowner mortgages and rental payments are not considered project financing, therefore are not leveraged funds. NAHTF projects that leverage other funds are capable of providing more housing opportunities and economic growth in the community. Applicant will be asked to upload documentation verifying amount of funds being leveraged for proposed project. For example, provide a letter from a bank detailing the loan amount and terms.

8 AWARD AMOUNTS

The 2022 set maximum an application may request for a NAHTF Housing Project award is \$500,000 in NAHTF funded project costs (excludes General Administration, Housing Management, and Lead-Based Paint). In addition, applicants will be eligible to request up to 8% in project costs of General Administration not to exceed \$20,000 and up to 12% of project costs in Housing Management not to exceed \$5,000 per NAHTF-assisted unit. The set maximum request for a Nonprofit Technical Assistance award is \$40,000.

DED reserves the right to fund or not fund applications, to exceed the suggested maximums, to adjust allocations among the categories to allow for flexibility to ensure congressional district distribution requirements, organization capacity, urgent housing needs, or other geographic considerations. Any NAHTF funds remaining from the annual funding cycle, or any additional funds may be used, at DED's discretion, to increase any of the above-mentioned activities or an additional funding cycle, such as a demonstration program, when determined necessary.

Contract Periods: Rental Rehabilitation and Rental New Construction Projects, Homebuyer New Construction, Homebuyer Assistance, Purchase/Rehab/Resale, and Owner-Occupied Rehabilitation projects will be recommended for a **36-month** contract period. Nonprofit Technical Assistance, and all other projects will be recommended for a **24-month** contract period.

9 SELECTION CRITERIA AND PROCESS

Criteria for selection has been developed for the 2022 NAHTF Housing Project and Technical Assistance Funding Cycle Applications. State resources are limited and there is an increasing demand for NAHTF award distribution, therefore cash match, leveraging other funds, and demonstrating repayment and/or efficient and timely use of NAHTF resources are priority objectives.

All Housing Project applications will be scored in one application pool. Nonprofit Technical Assistance applications will be scored in a separate application pool. All Housing Project applications, meeting basic threshold requirements, will be reviewed and scored by DED on a competitive basis according to this Selection Criteria Matrix:

SELECTION CRITERIA FOR HOUSING PROJECTS	
<u>Criteria</u>	<u>Points Possible</u>
Project Design	100
Need and Impact	100
Project Financing	100
Capacity and Collaboration	100
Disaster Recovery DR-4420 (must be reflected in narratives)	10
Affordability Period <ul style="list-style-type: none"> • 5 years = 0 points • 6 years = 5 points • 7 years = 10 points • 8 years = 15 points • 9 years = 20 points • 10+ years = 25 points 	25
New Units Created (1 unit = 5 points, not to exceed 25 points)	25
Matching Funds [Match ÷ Total NAHTF Award (Project Costs)] x 100 x .5 <small>*(Department will round up to nearest whole number for Matching Funds Points)</small>	50
Total Possible Points	510

All Nonprofit Technical Assistance applications, meeting basic threshold requirements, will be reviewed, and scored competitively according to this Selection Criteria Matrix:

SELECTION CRITERIA FOR NONPROFIT TECHNICAL ASSISTANCE	
<u>Criteria</u>	<u>Points Possible</u>
Performance Plan (Goals and Work Plan)	200
Impact on Housing Production	100
Sustainability	100
Organizational and Financial Management	100
Total Possible Points	500

In addition to the above selection criteria, the NAHTF program legislation includes the following First Priorities:

- Serves the lowest income occupant
- Serves qualified occupants for the longest period of time
- Projects located wholly or in part within a designated Enterprise Zone, pursuant to the Enterprise Zone Act, Nebraska Revised Statutes §13-2101 through 13-2112
- Projects located in a designated Opportunity Zone, pursuant to the Federal Tax Cuts and Jobs Act, Public Law 115-97
- Projects located wholly or in part within an area that has been declared an Extremely Blighted Area under Nebraska Revised Statutes §18-2101.02

Projects being considered as first priority must meet threshold, minimum scoring criteria, be financially viable, and applicants must demonstrate capacity.

Additionally, applicants with current DED NAHTF Housing awards must meet the milestones outlined in the table below by the due date of the pre-application (March 3, 2022). If these milestones are not met by March 3, 2022, the applicant must provide a detailed plan (DED Housing Milestone Plan) with their pre-application outlining how previous NAHTF housing awards will be in compliance with the milestones by the date of full application (May 5, 2022). DED will consult with applicants on a case-by-case basis if

necessary. Applicants not meeting the milestones outlined in the table below by May 5, 2022, will not be eligible for funding in the 2022 NAHTF application cycle.

NAHTF Program Year	Milestone
2017 and earlier	100% of funds drawn
2018	90% of funds drawn
2019	60% of funds drawn
2020	30% of fund drawn
2021	Must have achieved Release of Funds by May 5, 2022

9.1 THRESHOLD REVIEW

At the conclusion of the application period, the Department will conduct Threshold Review of all applications received. Clarifying information may be requested of applicants. When providing clarifying information, applications may not be changed and/or altered. All NAHTF applications are reviewed to determine that Threshold Review criteria is met and the application can be considered for scoring and award.

Threshold Questions

Did the Applicant submit a Pre-Application by the required due date?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the Applicant an eligible applicant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are activities described in the project eligible?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is requested amount within the maximum set for NAHTF total project costs?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Does applicant meet required milestones identified in QAP for current DED Housing awards in the NAHTF program?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA

Failure of the Application to meet all of the threshold requirements (Threshold Questions) will result in the Application not being scored or funded during the 2022 NAHTF Cycle.

Pre-Applications must be completed within the grant management system, AmpliFund, by 6:00 pm (Central) by March 3, 2022. Pre-Applications are required for the Housing Project and Technical Assistance Funding Cycle.

All Full Applications must be completed within the grant management system, AmpliFund, by 6:00 pm (Central) by May 5, 2022, for the Housing Project and Technical Assistance Funding Cycle.

No hardcopy submissions will be accepted.

9.2 SCORING AND AWARD

For those applications meeting Threshold, competitive scoring will be conducted. The applications will be scored and ranked statewide, with the highest scoring projects being recommended in the order that they are ranked, with best efforts to allocate not less than 30% of the NAHTF allocation to Congressional Districts 1, 2, and 3. Applicants must score a minimum of **240** total points on the application in order to be considered for an award recommendation.

Once the review and scoring process is completed, the Department will announce the NAHTF awards. The announcement or award of funds for 2022 NAHTF Housing and Technical Assistance Funding Cycle applications will occur at a date after July 31, 2022. Program representatives will notify and schedule contract review with successful applicants. During the contract review, the applicants and the Department will clarify information in the application. Applicants may be required to submit items to DED by an agreed upon due date in order to achieve contract execution. If items requested during the contract review are not received by the Department by the agreed upon due date, the applicant may no longer be eligible to receive the NAHTF funds.

Applicants requesting 2022 NAHTF funds cannot begin project implementation or incur any project costs until after Notice of Release of Funds (ROF). The only exception is expenses related to fulfilling special conditions items in the General Administration budget category. At the conclusion of the cycle and award announcement, DED Housing staff will be available for consultation on awarded and non-awarded applications. The Department's priority will be to assist those recipients that have been selected for award. Staff will make time available for non-selected applicants as time allows.

9.3 NON-SELECT APPLICANTS

Due to the competitive nature of the program and the limited amount of funds available in state aid each program year, some projects may not be selected for award. DED issues formal notice of non-selection to applicants not receiving an award. To assist applicants in improving their applications in future funding cycles, non-select applicants may request a follow up meeting with their Housing Representative to discuss opportunities for improvements to project and/or application for future funding cycles.

10 OTHER APPLICATION CYCLES

DED/NIFA Low Income Housing Tax Credit Application Cycles

The Nebraska Investment Finance Authority (NIFA) administers the Low-Income Housing Tax Credit (LIHTC) process. Through a joint application with NIFA, the Department distributes the majority of HOME and National Housing Trust Funds (HTF). No NAHTF funds will be utilized as HOME Match for the 2022 Program Year. Details on the distribution of LIHTCs and HOME/HTF/NAHTF HOME Match funds within the combined DED/NIFA application process can be found within NIFA's Qualified Allocation Plan (<https://www.nifa.org/res-dev/application>).

For questions regarding the requirements for obtaining HOME or HTF funds in a joint DED/NIFA application, please contact [Mechele Grimes](mailto:mechele.grimes@nebraska.gov) at (402) 309-4536 or by email at mechele.grimes@nebraska.gov.

Additional Funding Cycle

DED may elect to open an additional Funding Cycle, such as a Demonstration Program, in the event that NAHTF funds are not fully allocated in the Housing Project and Technical Assistance Funding Cycle, to utilize discretionary funds, or any additional NAHTF funds. In the event an additional Funding Cycle is authorized, appropriate notification will be given, and application forms or process provided.

11 APPLICATION RESOURCES

Workshops

The Department will be providing **pre-recorded** workshops for both the Pre-Application and Full Application. Dates and times are found on the Funding Cycle Timeline, page 3 of this document.

Links will be provided to the pre-recorded workshops on the NAHTF webpage under **2022 NAHTF Recorded Workshops**.

Applicants should view the recordings before submitting questions to their Housing Representatives and prior to joining the Open Office Hours.

Open Office Hours

The Department will conduct Open Office Hours (also found on Timeline, page 3) for applicants that have viewed the workshops and would like an opportunity to ask questions and obtain more information pertaining to the Application Guidelines. DED Housing Representatives will lead the Open Office Hours. Registration for Open Office Hours will be posted at this link: <https://opportunity.nebraska.gov/training/>.

Applicants are encouraged to submit questions ahead of time for consideration. Questions for Open Office Hours should pertain to the application itself; Application Guidelines, timing, etc., rather than on the use of the grant management system, AmpliFund.

AmpliFund

Information and guidance for using the grant management system (GMS), AmpliFund can be found on the [AmpliFund Resource](https://opportunity.nebraska.gov/amplifund/#nahtf) page [https://opportunity.nebraska.gov/amplifund/#nahtf]. Applicants using AmpliFund for the first time should utilize the resources on the [AmpliFund Resource](#) page to become familiar with the process of applying within the GMS. See Quick Link for Nebraska Affordable Housing Trust Fund and use the Application Tab for User Guides. See below AmpliFund video links that familiarize a viewer with navigating through an application. Note that the NAHTF application will not exactly mirror the videos as there have been changes in the questions and parts of application. Additionally, questions and assistance on using AmpliFund can be obtained by contacting DED.Support@nebraska.gov. The DED AmpliFund Support team will assist applicants with technical issues regarding the use of the grant management system, AmpliFund.

This is a list of videos helpful to completing each section of the Application within the GMS.

Opportunity & Project Information:

[AmpliFund Video Link – Opportunity & Project](#)

Forms Page

[AmpliFund Video Link - Forms](#)

Budget

[AmpliFund Video Link - Budget](#)

Submit

[AmpliFund Video Link - Submit](#)

Tip: First time AmpliFund users may find this link helpful: [How To Apply](#). When using the [AmpliFund](#) page applicants should be choosing “Application” tab and will find useful information under both the “Frequently Asked Questions” and “Nebraska Affordable Housing Trust Fund” sections.

DED Housing Program Staff

Applicants may also contact their DED Regional Housing Program Representative and are encouraged to do so early in the application planning process if they have project specific questions. Staff coverage areas and contact information are found on the NAHTF web page at [Contact Your DED Housing Staff](#).

12 GETTING STARTED

A link to the Application (Pre-App and Full App) are found on the [DED NAHTF](#) webpage. The applicant will be guided to sign in as an existing AmpliFund user or will be guided to set up an account. When application guidelines refer to “project,” this includes technical assistance applications. All Pre-Applications and Full Applications are prepared at the Applicant’s expense and submitted via the GMS, AmpliFund. Applicants should follow the instructions within the 2022 application itself and these Application Guidelines. If applicant has issues with access to or using AmpliFund they should contact DED.Support@nebraska.gov.

12.1 NAMING APPLICATION

Applications will be identified by the name on the application. Follow the instructions below for how to name the application including using the appropriate abbreviations for Type and Activity.

Naming Format: (PreApp) 2022NAHTF (Applicant Organization) (Type) (Activity)

- **PreApp**_22NAHTF_ Anywhere City_ HB_ NC
- 2022NAHTF_ Any Organization_ RH_ Rehab

Type abbreviations	Activity abbreviations
HB=Homebuyer	NC=New Construction
HO=Homeowner	Rehab = Rental Rehab or Rehab Conversion
RH=Rental	PRR= Purchase/Rehab/Resale
	OOR=Owner Occupied Rehab
	HBA= Homebuyer Assistance (DPA/Closing Costs)

The GMS system (AmpliFund) will not allow the same name to be used for both Applications. Therefore, “Pre-App” should be dropped when naming the Full Application, leaving the rest of the name the same.

13 APPLICATION GUIDANCE

Pre-Application: Pre-Application is due by 6:00pm (Central), March 3, 2022. Pre-Applications are required.

The information provided through the Pre-Application process is critical for DED Housing staff to provide technical assistance to potential applicants and to assist DED for planning sufficient staff time for application review and scoring. No Hardcopy submissions will be accepted.

Full Application: The Full Application is due by 6:00pm (Central), May 5, 2022.

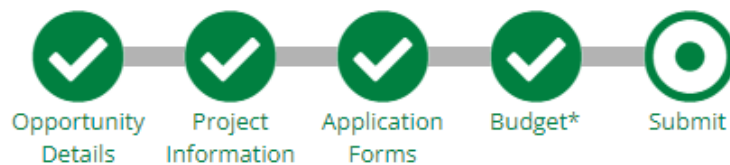
The electronic system will not allow applications to be submitted past deadline.

THINGS TO REMEMBER AS YOU STEP THROUGH THE APPLICATION

- Use the [AmpliFund Resource page](#) for guidance on “How to Apply,” and on how to add an External User who applies on behalf of another organization, and to learn basic navigation of the 2022 application.

Tip: On the [AmpliFund Resources page](#), select the NAHTF Quick Links Tab and choose NAHTF User Guide found in the Application tab.

- Applicant must fill in all required questions (marked with an asterisk). When section is completed, Mark as Complete; select Save & Continue to be automatically forwarded to the next section. You may return to any section prior to submission to make changes. Remember to Save & Continue after making changes. **Do not select Submit until Application is complete and has been reviewed by your team or authorizing individual.**
- Frequently Asked Questions will be updated as needed from feedback received during the Open Office Hours and will be included on the [NAHTF webpage](#) under Application Guidelines.
- Addendum will include a list of Terms & Definitions and Additional Resources.
- Each form needs to be clicked on, filled in per the instructions supplied on the respective form, Marked as Complete, and Saved when finished. You will not be able to Review and Submit until all sections have a checkmark. [Refer to AmpliFund NAHTF User Guide for details.]



- SAVE OFTEN as you work on application within AmpliFund to avoid unexpected loss of input due to platform timing out.
- Questions with an asterisk are required, but in some cases may need applicant to input “NA” (not applicable) in order to move forward.
- Applicant should follow the directions provided within sections or with each question throughout the online application. Contact your Housing Representative for assistance

The following guidelines are supplemental and do not address every question on the application. Several fields within the application are common to both Pre-Application and Full Application.

Opportunity Details [Same for both Pre-App and Full App]

This is the first page you will see when signing into the application. Applicant will need to click Apply to get started. Applicant will choose either an application that has been started previously or will Start New Application.

Project Information [Same for both Pre-App and Full App]

Application Name

See Section 12.1 for directions on naming application.

Tip: Do not forget to add “Pre-App” to the beginning of the name for Pre-Application submission. Remove “Pre-App” when naming the Full Application.

Award Requested

Enter amount of NAHTF being requested. (Project Costs plus NAHTF-Funded Administrative Costs.) Amount does not include match contribution.

Cash Match Contribution

Complete Cash Match Contributions if any. Match is not a requirement of the application.

Tip: The total Award Budget is auto calculated after filling in the amount of Award Requested and any Cash Match Contribution.

Primary Contact Information

The Primary Contact should be a person on staff with the applicant organization. This person may be different than the Application Preparer. The Primary Contact will be cc'd in all application correspondence from the Department. This Contact can also be the Local Contact (requested in Full Application). For award notification purposes, the Authorizing Individual and Local Contact will be notified.

Application Forms [Differ between Pre-App and Full-App]

Pre-Application: There is only one form in the Pre-Application. Click on Part 01: Pre-Application to enter the Form and fill in all required Fields.

Project Activity: Here the Applicant will need to select which type of Application they will continue with. Choose either Housing or Technical Assistance. If Applicant will be applying for both Housing Program and Technical Assistance they will need to complete two separate Applications and name them accordingly.

- Before leaving the Pre-Application Form, Mark as Complete; Save and Continue.

Tip: If Applicant plans to apply for more than one Housing Type, i.e. Homeowner, Homebuyer, P/R/R, etc., a separate application is needed for each and will be named accordingly. (See Section 12.1: Naming Project)



Budget: See Budget Section at end of Section 13 for instructions.

Tip: Budget for the TA application will only need to show a Total Amount Requested (\$40,000 maximum) plus match (if applicable) under one line item named “Technical Assistance.”

Submit: You may Review before Submitting. See AmpliFund User Guide for details.

Pre-Application (1) Form

Forms

Name
Part 01: Pre-Application
 25  it

Full Application (4) Forms

Forms

Name
Part 01: Project Details
Part 02: Housing
Part 03: Technical Assistance
Part 04: Terms of Acceptance
 25  it

Part 01: PROJECT DETAILS [Same fields requested in Pre-App & Full App]

**Pre-App requests these under Part 01: Pre-Application*

Applicant Information

Provide name and contact information of Applicant Organization. Use the organization’s legal name and select corresponding Type and answer all applicable fields. *Tip: Fields with an (*) are required in order to proceed. Applicant may use N/A for “not applicable” when necessary.*

Authorizing Individual

The person DED will contact regarding award announcement. This person should be authorized to sign contracts and other legal documents on behalf of the organization. For a general local government, it is typically the chief elected official. For all other applicants it is the person given authority to submit applications and execute contracts for State funding. If authorizing individual is not also the application preparer, the Authorizing Individual is responsible for internally authorizing the application preparer to sign and submit the application on behalf of the applicant organization. *Note: This differs from 2021 process. A separate authorizer signing document is no longer a required upload. This person will receive correspondence regarding award announcements.*

Preparer Information

Application Preparer is person responsible for preparing the application and may or may not be a staff member of the applicant organization. This person will sign under Terms of Acceptance stating that they are authorized to submit the application on behalf of the applicant organization.

Local Contact [Full Application only]

Contact must work for Applicant organization. The Local Contact will be responsible for adding additional users if the Applicant organization does not have an AmpliFund Recipient account yet. Local Contact and Authorizing Individual will receive correspondence regarding Award announcements.

DED Housing Award Eligibility Milestones [Pre-Application Threshold]

Pre-Application: Applicants with current DED Housing awards through the NAHTF program will complete a table to determine if open NAHTF awards are compliant with identified milestones. If milestones are not compliant at time of **pre-application**, applicant must upload a detailed plan (DED Housing Milestone Plan) outlining how the open housing award will be compliant with the milestones by date of full application (May 5, 2022). If recipient does not have an open DED award, check the box “The table has been left blank because I do not have applicable information to fill out.”

Full Application: Applicant will be instructed to enter the date of their Pre-Application submission and to verify whether open applicant awards will be compliant by due date of Full Application, May 5, 2022.

District Indicator

Applicant indicates the Congressional District where majority of project will take place. Applicants are not restricted to working in a single Congressional District.

Service Area

Applicant chooses either County(ies) or City(ies) to define the area the proposed project will serve. The service area should include all counties or all cities that project will be open to serving and may not necessarily reflect the total area an applicant organization serves on a regular basis.

Tip: Program Guidelines for a project (uploaded during Full Application) should also describe service area of project and match the service area defined in this application field.

Identify Project Region

See Addendum for Housing Representative Map. If the project will cover multiple regions, contact a member of the Housing Team to help identify applicable region.

NAHTF Legislation First Priorities

Select all that apply. Refer to Section 9 *Selection Criteria and Process* for more information.

Disaster Recovery

Select only if the project is located in an Individual Assistance and Public Assistance DR-4420 declared county **and** if project's activity **and** beneficiaries will be clearly articulated as central to disaster recovery efforts within the Project's Program Guidelines (uploaded in Full Application) and application narratives.

Tip: A map link is provided in the application to find which counties are designated 4420-DR.

Instructions for Applicant Specific Uploads

Applicants have the option to add additional uploads to support their application. Read through the directions in Part 01 for how to reference uploads within narratives. Uploads can be added to Part 04: Terms of Acceptance. Applicant will need to select application type and place upload under the applicable section heading. Space for 2 uploads per section are given.

Tip: Example for referencing in narrative: (See ABCHousing_ProgramChart_P.3)

Part 02: HOUSING

Follow the conditional questions carefully to choose the correct type of Housing Project being applied for. **There are three types: Homeowner (OOR); Homebuyer; and Rental.**

Tip: If not a Housing Application, applicant will still need to enter Part 02; select "no" and Mark as Complete; Save & Continue to Part 03: Technical Assistance. This same rule applies to Part 03.

Housing Application Narrative Sections

Housing Application has four main sections: Project Design, Need & Impact, Project Financing and Capacity & Collaboration. Within each section are short answer questions as well as longer narrative opportunities. When a narrative is requested, there are several questions provided as criteria to cover. Applicants should be prepared to provide a clear and concise narrative response to the questions posed, except when not relevant to their particular project type. Supplemental materials to information given in the narrative can be attached in *Part 04 Terms of Acceptance*

under Applicant Specific Uploads. These should not replace the narrative but be used as a complement to the narrative and uploads should be referenced within a narrative.

Selecting Housing Project Type

Homeowner Project (OOR) – one that involves owner-occupied rehabilitation (OOR) for units owned by eligible homeowners.

Homebuyer Project– one that involves new construction or the acquisition & rehabilitation of housing units for sale and may also include activity of Homebuyer Assistance (HBA) for eligible homebuyers. Includes Purchase Rehab Resale (PRR) projects where NAHTF recipient organization purchases home for rehabilitation and resells to eligible homebuyer. PRR project may also offer HBA.

Rental Project - one that involves new construction or rehabilitation of units to serve eligible tenants.

Project Activities

Applicant should select only activities to be funded by NAHTF and/or Match. Do not select activities that are funded solely by Leverage or have already taken place. Refer to Section 6 *Eligible Costs* for full description of activities.

Primary Activities: At least one primary activity must be selected for project to be eligible. In projects that combine Homebuyer Assistance there may be two Primary Activities selected. Homebuyer Assistance may also be a stand-alone project activity.

Support Activities: Support Activities are tracked as separate Budget line items. For example, in a New Construction project, if NAHTF funds will be used for acquisition, the budget shall track the acquisition cost as a separate category under Support Activities.

Administrative Costs: Applicant is not required to use NAHTF funding for Administrative Costs. There are three types. See table below. See Section 6 for description and budget allowance.

Activities listed in the Application form correspond to the table below. These activities are also Budget Categories. Applicant should select only activities that will be funded with NAHTF and/or with Matching Funds. Activities not funded with NAHTF should be identified and explained within the Project Financing narrative of the Full Application; including the funding source and any maximums related to it. The Project's Development Pro-Forma is expected to cover all NAHTF-funded activities and the non-NAHTF funded activities that make up the total development cost.

*Primary Activities + Support Activities = Total Project Costs
Total Project Costs (TPC) must be \$500,000 or less.*

Primary Activities	Support Activities	Administrative Costs
New Construction*	Developer Fee*	Housing Management
Homebuyer Assistance *	Demolition*	General Administration
Purchase Rehab Resale*	Rental Reserves*	Lead Based Paint Testing (LBP)
Rehabilitation*	Acquisition*	
	Infrastructure Improvements*	

*Use TPC to figure budget allowances for General Administration and Housing Management. LBP is based on \$1500 per unit allowance.

Tip: Activity names are also Budget Category titles. Costs to be reimbursed by NAHTF or Match dollars will be budgeted under these Activity/Budget Categories.

Affordability Period

The number of years a project is required by contract to keep units affordable and available to beneficiaries in the targeted AMI.

NAHTF Housing Beneficiaries and Target AMI

Pre-Application: Applicant will indicate the maximum AMI to be targeted by the project. AMI maximum should be one of the following: 120%; 100%, 80%, or 60%. There is an opportunity for applicant to explain in narrative any additional prioritized AMI's.

Full Application: Applicant will be able to indicate one or more levels of AMI the project plans to target along with a corresponding # of units dedicated to that AMI. The Project may choose to target a specific # of units for one or more AMI levels listed. Applicant should be aware that if project is awarded, the number of NAHTF units proposed at each AMI level will be entered into the contract.

PROJECT DESIGN

This section's questions will give details about the project and the units created or rehabilitated. Applicants should provide clear and concise answers in each space provided. Address all suggested criteria unless not applicable to the proposed project. Watch for requested uploads within each section. Requested uploads in this section will be dependent on type of project.

Site Review

Projects that include new construction, rental rehabilitation or conversion, infrastructure and/or acquisition require a site review 30-45 days prior to acquisition. In order to have a site review

completed for upload to your application, it must be submitted to DED by March 18, 2022. Site Reviews must be completed on the latest form's version found on the [NAHTF webpage](#) under Forms & Templates; scroll down to Reporting Forms to find [Nebraska Site Review Form](#).

NEED & IMPACT

Applicants should provide clear and concise answers in each space provided. Address all suggested criteria unless not applicable to the proposed project. Housing Studies or the links to them will be uploaded as applicable. Applicant should articulate the benefits this proposed project will provide the greater community and/or service that promote the creation or preservation of housing. No uploads are required. Any supplemental material should be referenced and uploaded in *Part 04: Terms of Acceptance*.

PROJECT FINANCING

Applicant will identify all the funding sources and how they will be used in the project. Answer all fields that are applicable to the project. Uploads requested in this section are the Pro-Forma, Leverage Documentation and Matching Funds Documentation.

Developer Fee

Applicant will answer questions specific to Developer Fee if applicable to the project. See *Section 6 Eligible Costs* for details on the Developer Fee. The Developer Fee will be a separate line item in the NAHTF budget.

Total Development Cost (TDC)

This is the entire project cost - including costs paid by leveraged funding sources, NAHTF, cash match and/or other sources. Other costs making up the TDC may include administrative and other soft costs charged to the project.

Tip: Leverage is a funding source expended during the contract period but does not meet the Match definition. It is not included in the contract budget.

Total Project Cost (TPC)

The Total Project Cost (TPC) for a NAHTF project is the sum of Primary Activities plus Support Activities that will be funded by NAHTF award during the contract period. The TPC maximum allowed is \$500,000. Total Project cost does not include Administrative Expenses, i.e., General Administration, Housing Management, Lead Based Paint Testing. This TPC amount is used to

calculate the NAHTF-funded allowance for General Administrative and Housing Management Costs charged to a project.

Tip: Lead-Based Paint Testing is based on \$1500 per unit allowance and is not a required budget item. [See Addendum for LBP Q&A.]

Development Pro-Forma

Projects requiring a Pro-Forma to be uploaded to the Full Application are Rental (new construction, rehab & conversion), Purchase/Rehab/Resale, New Construction, and subdivision Infrastructure Improvements. (OOR and HBA projects do not require a Pro-forma).

Rental Projects are required to submit a **specific** DED Development Pro-Forma by **March 31, 2022**, to their Housing Representative and will also upload it to the Full Application. The DED approved Rental Pro-Forma spreadsheet can be downloaded from either the Pre-Application, Full Application, or off the NAHTF webpage under Application Guidelines. Non-rental projects do not have a required Pro-Forma template and are encouraged to work with their project partners to prepare one for the Full Application.

Leverage

These are other resources used to finance the project, do not meet the definition of match, and are not included in the contract budget. Project financing beyond the NAHTF funds, as well as any cash match, are considered leverage. Other project financing may include owner equity, bank financing, private investment, or other public funds. Homeowner mortgages and rental payments are not considered project financing, therefore are not leveraged funds. Applicant will upload Leverage documentation of other sources committed to the project and will fill out the Leverage Table.

Matching Funds

Refer to *Section 7: Matching Requirements* for details on the contribution of matching funds to the project. If applicable, Applicant will be asked to download the match documentation form to complete and have signed on organization letterhead.

CAPACITY & COLLABORATION

Provide information on the team put together to accomplish the proposed project. Be clear and concise in the space provided for answers. Address each of the bullet points provided. Applicant

can use UPLOAD fields for Housing application in *Part 04: Terms of Acceptance* for any supplemental material referenced in these narratives.

[Part 03: TECHNICAL ASSISTANCE \(Application\)](#)

The Technical Assistance application has four main parts: Performance Plan, Impact on Housing Production, Sustainability, and Organization & Financial Management.

Applicant should follow Application instructions to complete each field. Some sections have required uploads within the sections. If applicant has supplemental material, they may upload those in *Part 04* under **Applicant Specific Uploads for Technical Assistance**.

Tip: If not a Technical Assistance application, Mark as Complete and Save and Continue.

[Project Activities \[Technical Assistance Application\]](#)

Applicant can select any that will apply to their project.

- Improve current services and activities
- Planning costs for new program, service or project
- Expand service area
- Build capacity to undertake new activities

Performance Plan Narrative and Goals

Complete the Goal and Work plan narrative addressing the questions listed. Applicant is asked to provide 5-7 goals or plan of action steps for accomplishing the objectives. If awarded, recipient and housing representative will review the goals together. Goals will be included in DED contract as Appendix A. Each goal has 4 parts: Name, Completion Date (estimate), Description, and list of typical expenses expected to be related to completing the goal, i.e., staff time, supplies, travel.

Example Goal for TA with Activity of “Build capacity to undertake new activities”:

TA Goal Name: Purchase Construction Software Program for tracking costs.

Completion Date: April 30, 2023

Description: Staff research, RFP process, purchase program, training

Typical Expenses: Staff time; equipment; software license fees, training costs.

Impact on Housing

Applicant should articulate the benefits this proposed project will provide the greater community and/or service area in housing development and/or services that promote the creation or

preservation of housing. No uploads are required. Any supplemental material should be referenced and uploaded in *Part 04: Terms of Acceptance*.

Sustainability

Applicant should answer all criteria unless not applicable. Articulate whether this project will be sustainable beyond the life of the contract or, if not applicable, explain how this project will impact future plans for the organization. No uploads are required. May use *Part 04* for support material.

Organizational and Financial Management

Applicant should answer all criteria unless not applicable. Applicants that are contributing match will download the match documentation template to complete on organization's own letterhead, obtain authorizing individual's signature, and Upload to the application.

Leverage Fund Documentation upload is requested if applicable. Provide letters of documentation for other sources of funding in the project that will take place during contract period.

The organization will also upload the most recent board approved Balance Sheet and Income and Expense Statement.

Part 04: TERMS OF ACCEPTANCE

Applicant Specific Uploads: Part 04 includes a section that applicant may use to upload any additional material to support the narratives in the application. Select either Housing or Technical assistance to indicate the type of Application being completed. This will bring up the appropriate sections for uploading supplemental material to. There are two upload fields offered per section. A pdf with several documents that have been properly referenced within the narrative can be uploaded as one document.

Terms of Acceptance: Lastly, the Application Preparer will identify if they also serve as the Authorizing Individual. The Application Preparer can sign and date underneath the Terms of Acceptance on behalf of the Applicant organization.

BUDGET

When completing the Budget Template, each Budget Line Item will correspond with an Activity Category selected in Part 01 of Application. When inputting Direct Cost include the NAHTF-funded amount plus any Cash Match contributed to that category. If project has Match, change "Non-Grant Funded" to "Yes". Enter in the Match Dollar Amount. Detailed line-item costs are not required. The NAHTF funded or match funded total for each category is the only input needed. *Tip: Total Budgeted Field will equal the Direct Cost Field. Review Total Budgeted amount for accuracy after Saving. Review Section6: Eligible Costs and [AmpliFund Resource](#) page*

Technical Assistance: Applicant should add only one line item named “**Technical Assistance.**” Enter the Total Amount (**NAHTF + Match**) into Direct Cost field. A total requested amount is all that is required. Applicants have already given information on types of costs in the Performance Plan goals section.

Housing Project: Budget line items are totals requested for each Activity and do not have to be broken down into specific expenses. One line item per activity is all that is needed stating the total amount requested (including Match) for each Activity. Any matching funds to be applied to that activity are to be entered into the same Activity line item and not as a separate line item. Instructions for how to enter budget numbers is found in the Budget Activity description after clicking on the “+” sign for that Activity. **DO NOT ENTER LEVERAGED OR IN-KIND FUNDS.**

Primary Activities + Support Activities = Total Project Costs Total Project Costs (TPC) must be \$500,000 or less.		
Primary Activities	Support Activities	Administrative Costs
New Construction*	Developer Fee*	Housing Management
Homebuyer Assistance *	Demolition*	General Administration
Purchase Rehab Resale*	Acquisition *	Lead Based Paint Testing (LBP)
Rehabilitation*	Infrastructure Improvements*	
	Rental Reserves*	

* Use TPC to figure budget allowance for Administrative Costs
LBP is based on \$1500 per unit allowance.

SUBMIT

From the Submit page you will be able to **Download and Review** your application by clicking the **Review** button. The Authorizing Individual should review the completed application before Application Preparer clicks the **Submit** button. No changes will be allowed once the application has been submitted. Once every section in the timeline has a checkmark you will be able to click Submit.

14 ADDENDUM

Total Development Cost (TDC) – This is the entire project cost - including costs paid by leveraged funding sources, NAHTF, cash match and/or other sources. Other costs making up the TDC may include administrative and other soft costs charged to the project.

Total Project Cost (TPC): The Total Project Cost (TPC) for a NAHTF project is the sum of Primary Activities plus Support Activities that will be funded by NAHTF award during the contract period. The TPC maximum allowed is \$500,000. Total Project cost does not include Administrative Expenses, i.e., General Administration, Housing Management, Lead Based Paint Testing. This TPC amount is used to calculate the NAHTF-funded allowance for General Administrative and Housing Management Costs charged to a project.

Construction Contingency: Amount set aside in expense budget to cover construction/rehab cost over-runs and unforeseen but necessary expenses. FYI: On Rental Projects – this budget item is not NAHTF eligible for cost allocation purposes. All units are claimed in new construction and PRR projects.

Direct Homebuyer Assistance: This is a form of direct assistance to the homebuyer. It is provided at time of closing to pay down the mortgage and/or closing costs related to a homebuyer unit. The Department advises that HBA should be based on applicant need rather than a set amount. It may be in the form of a performance based forgivable loan, and/or loan with terms. Applicants should describe terms clearly within application and program guidelines.

Project Funding Gap: Example: Cost of construction is \$150,000, current financing available for construction is \$120,000; Therefore the Funding Gap = \$30,000.

Sales Proceeds: The amount received for sale of home [Sale price of home less closing costs and down payment assistance]. Proceeds may cover all or portion of NAHTF funds used for construction/rehab costs. Portion not covered remains as a subsidy in the development cost of unit.

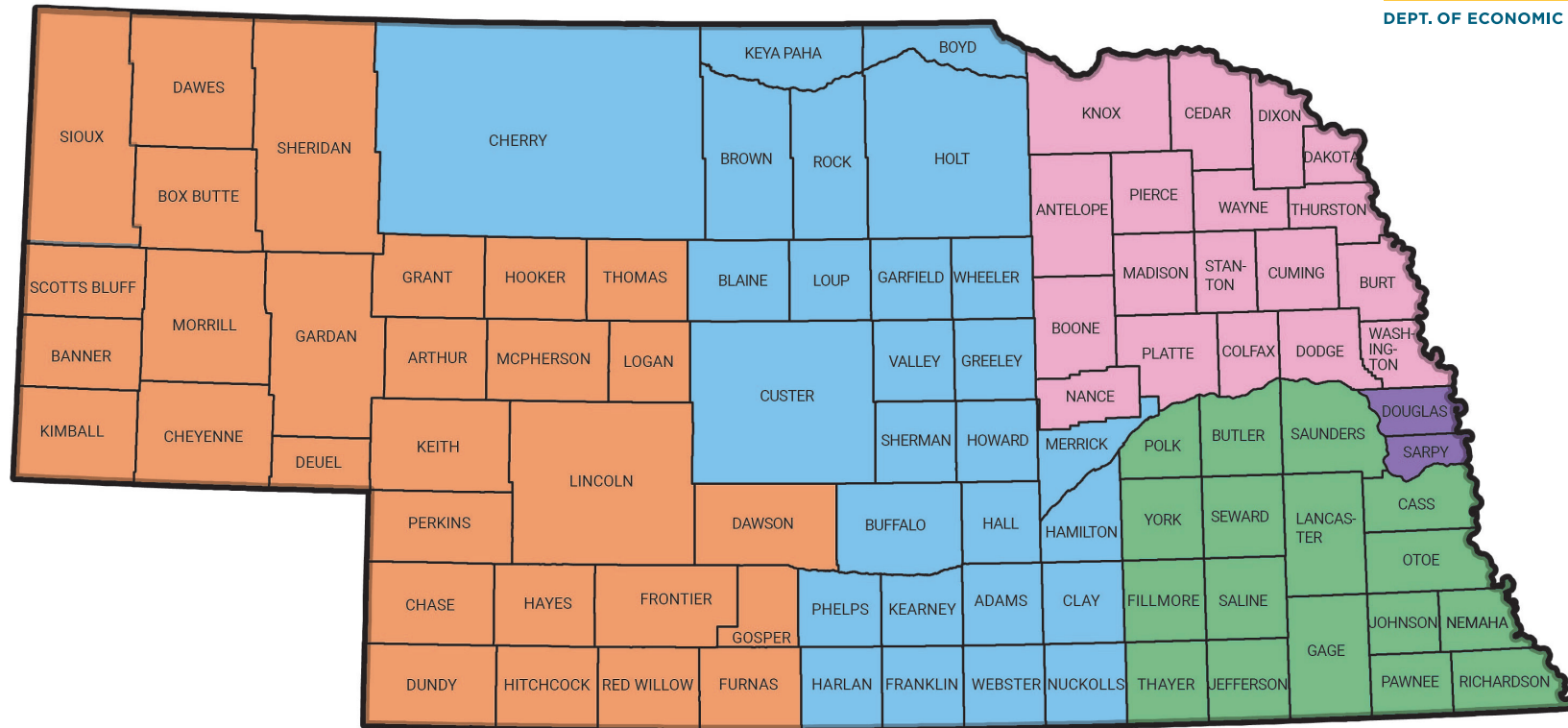
Developer Fee: Developer Fee funds are resources allowed for rental and homebuyer projects. These funds assist in covering the risk and time required to act as a developer and/or general contractor in charge of a major construction project. NAHTF funded developer fee is tracked as a separate budget category. If funded with NAHTF funds, Developer Fee will be expected to fund any unplanned cost overruns that the construction or rehabilitation contingency budget could not cover. Therefore, Developer Fees are deferred and paid after Primary Activity has been completed. The Developer Fee is a separate line item in the budget for all projects. May be determined as a percentage of the Total Project Cost or dependent on fluctuating factors; either way, methodology for arriving at the fee should be clearly explained in an application.

Leverage: These are other resources used to finance the project, do not meet the definition of match, and are not included in the contract budget. Project financing beyond the NAHTF funds, as well as any cash match, are considered leverage. Other project financing may include owner equity, bank financing, private investment, or other public funds. Homeowner mortgages and rental payments are not considered project financing, therefore are not leveraged funds. Applicant will upload Leverage documentation of other sources committed to the project and will fill out the Leverage Table. Only funds leveraged during the contract period should be included in the leveraged funds form.

Development Subsidy: Amount of assistance used to construct or rehabilitate a unit and is not recaptured via loan repayment, title transfer or sales proceeds. This assistance remains with the unit. It can also be described as the difference between the cost to develop the home and the appraised value when it will not be paid by the homebuyer.

Gap Subsidy: The difference between the value of the home and the purchase price of the home (a form of direct homebuyer assistance)

Nebraska Department of Economic Development: Housing Program Representative Regions (NAHTF, CDBG, HOME, & HTF)



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NEBRASKA DEPARTMENT OF ECONOMIC DEVELOPMENT

NAHTF Lead-Based Paint



Applies to program years 2021 and beyond.

Q. What State of Nebraska statutes apply to my NAHTF award?

A: Neb. Rev. Stat. §§71-6318 to 71-6331.01 and Neb. Rev. Stat. §§71-162 to 71-162.05. These statutes govern the licensing of firms partaking in lead-based paint abatement as defined here: https://www.nebraska.gov/rules-and-regs/regsearch/Rules/Health_and_Human_Services_System/Title-178/Chapter-23.pdf

Q. What is lead-based paint abatement?

A: The Nebraska Department of Health and Human Services (DHHS) defines lead-based paint abatement as any measure or set of measures designed to permanently eliminate lead-based paint hazards. Abatement does not include renovation, remodeling, landscaping, or other activities when such activities are not designed to permanently eliminate lead-based paint hazards but instead are designed to repair, restore, or remodel a structure or dwelling even if such activities may incidentally result in a reduction or elimination of lead-based paint hazards.

Example: You are replacing all of the window frames in a home for the purpose of a remodel. The window frames may have contained lead-based paint. Replacing them will permanently eliminate the lead-based paint hazard. However, this elimination is incidental to the remodeling. Therefore, the activity is not abatement as defined by DHHS.

Example: You are replacing windows in a home after a child in the home was found to have elevated levels of lead in the child's blood. You believe deteriorating paint on the window frames may have been the source of lead. Therefore, the activity is abatement.

Q. Does NAHTF require abatement of lead-based paint hazards?

A: No, NAHTF does not require LBP abatement. However, recipients may choose to abate lead-based paint hazards. In that case, a licensed abatement contractor would need to be used.

Q. I am still unsure if my project involves lead-based paint abatement.

A: Contact DHHS: Doug Gillespie, Program Manager, Office of Environmental Health Hazards & Indoor Air. Doug.Gillespie@nebraska.gov 402-471-0548

Q. What do I need to do if my project includes abatement?

A: You must work with a licensed abatement contractor, certified by Nebraska DHHS. The contractor must follow HUD guidelines for abatement by a certified individual. See 1997 revision of Chapter 7: HUD Guidelines for the Evaluation and Control of LBP Hazards [https://dhhs.ne.gov/Lead%20Documents/ HUD%202012%20Guidelines%20complete.pdf](https://dhhs.ne.gov/Lead%20Documents/HUD%202012%20Guidelines%20complete.pdf). You can look up a firm's license from the state of Nebraska here: <https://www.nebraska.gov/LISSearch/search.cgi>

Q. What other lead-based paint rules and regulations apply to my NAHTF award?

A: The Environmental Protection Agency (EPA) Renovation, Repair, & Painting (RRP) Rule applies to all housing units constructed before 1978. Therefore, the RRP Rule applies to all NAHTF projects that involve pre-1978 housing units. This would cover many properties in owner-occupied rehab (OOR) and purchase, rehab, resale (PRR) projects as well as rental rehab. RRP does not apply to New Construction.

Q. What does the RRP Rule require?

A: The RRP Rule requires that any contractors (including general contractors and subcontractors) performing renovation, repair, and painting projects that disturb lead-based paint in homes built before 1978 must (1) be certified by EPA, (2) use certified renovators who are trained by EPA-approved training providers, and (3) follow lead-safe work practices.

Note: If your organization is acting as a general contractor for your NAHTF project in pre-1978 housing, your organization needs to be certified by the EPA as an RRP Renovation Firm. If you are hiring a general

contractor, EPA recommends keeping record of all contractors' up-to-date certifications on file.

Q. How do I know if a contractor is RRP certified?

A: You can check at <https://cfpub.epa.gov/flpp/pub/index.cfm?do=main.firmSearch>. Anyone who is paid to perform work that disturbs paint in housing and child-occupied facilities built before 1978 must be certified.

Q. Does the RRP Rule require testing for LBP before work begins?

A: No, the RRP Rule does not require testing for LBP hazards before work begins. Certified renovators may either (A) Test for the presence of lead-based paint or (B) Assume lead-based paint is present.

(A) Test for the presence of lead-based paint.

If the presence of lead-based paint is confirmed in a test, then all renovators must follow lead-safe work practices and conduct a cleaning verification at the end of the job in compliance with the RRP Rule requirements.

If lead-based paint is found not to be present by a certified renovator conducting a test, then lead-safe work practices do not need to be followed in that area of the project. For example, if a lead-based paint test of one window frame tests negative, then lead-safe work practices do not need to be followed for that window's renovation only. Subsequent windows would need to be tested and confirmed negative. Results from one window's test cannot be inferred for other windows.

(B) Assume lead-based paint is present.

If lead-based paint is assumed to be present, then all renovators must follow lead-safe work practices and conduct a cleaning verification at the end of the job in compliance with the RRP Rule requirements.

Q. Does the RRP Rule require LBP clearance testing at the end of a project?

A: No, the RRP Rule does not require LBP clearance testing and sampling of dust by an independent third party. The RRP Rule only requires that the certified renovator who performed the work conducts a cleaning verification at the end of the job.

Q. Does the HUD Lead-Safe Housing Rule apply to NAHTF projects?

A: The HUD Lead-Safe Housing Rule (LSHR) applies to federally assisted housing projects only. NAHTF is state-funded. If your project is only assisted by NAHTF and does not include any federal sources of funding, the LSHR does not apply. However, if you are layering NAHTF with a federal subsidy, LSHR may apply to your project.

Q. What if my project ends up with unused LBP funds in the NAHTF budget?

A: Contact your regional program representative if you are interested in initiating an amendment to your project's budget.

Q. I still have questions about LBP that were not answered in this FAQ document.

Contact **Doug Gillespie** at DHHS for general LBP questions.

Doug.Gillespie@nebraska.gov 402-471-0548

Contact EPA for questions specific to the RRP Rule.

Crystal McIntyre, Residential, Regional Coordinator; Lead-Based Paint Renovation/Repair/Painting (RRP), Compliance Assistance; Rules; License Info; Certification/Training Classes. 913-551-7261

National Lead Information Center Hotline 1-800-424-5323.

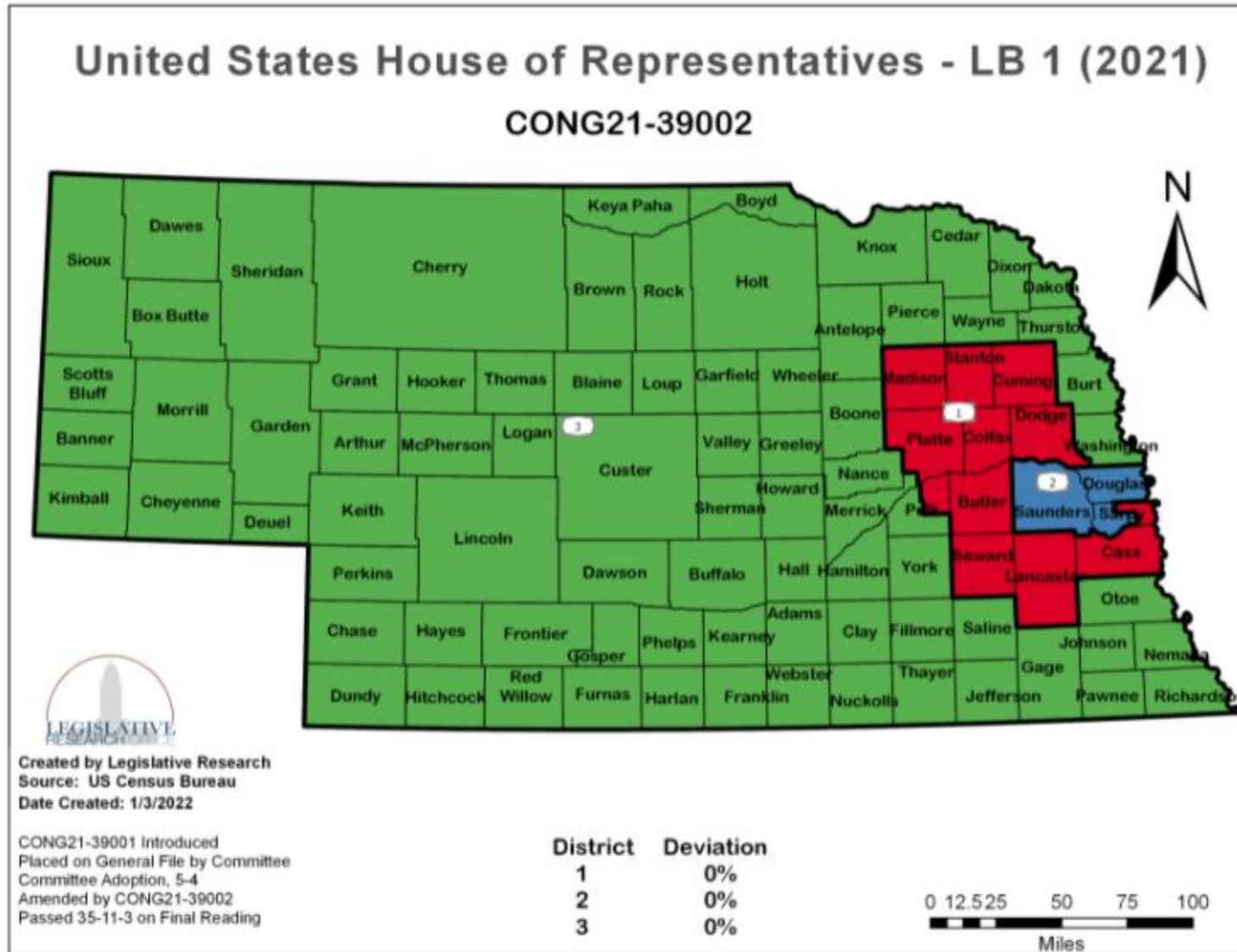
Nebraska LBP Helpful Links:

- [DHHS Lead Homepage](#)
- [Nebraska Lead Rules & Regulations](#)
- [Information on Lead Based Paint Credentials from Nebraska](#)
- [Nebraska LBP License Lookup](#)

EPA RRP Rule Helpful Links:

- [EPA RRP Homepage](#)
- [Information for RRP Contractors](#)
- [EPA RRP Resources](#)
- [Abatement vs RRP Discussion](#)
- [EPA RRP License Lookup](#)
- [EPA Lead FAQ](#)

Attachment 1 – Nebraska U.S. House of Representatives Congressional Districts



(Place on Letterhead)

2022 NAHTF Match Commitment

[Enter NAHTF Applicant Organization]

We are committing [Enter \$ Amount] cash match to support the 2022 NAHTF application titled [Enter Application Name] requesting [Enter \$ Amount] in Nebraska Affordable Housing Trust Funds. We recognize that only project related costs incurred by [Enter Applicant Organization] are eligible as cash match. Per the requirements of the 2022 NAHTF Application, [Enter Applicant Organization] recognizes that cash match points are not eligible for general administration, housing administration, lead-based paint testing and/or project related soft costs and match in those categories will not be included in the contract. Additionally, all cash match must be incurred by and expended by [Enter Applicant Organization] during the contract period (after Release of Funds) in proportion to the amount of NAHTF project costs drawn per line item in the contract budget, and will be documented in payment requests.

Name: [Enter Authorized Individual - Printed Name]

Signature(s): _____

Date: Click or tap to enter a date.