

# 2022

## RURAL WORKFORCE HOUSING FUND (RWHF)

### Application Guidelines



**NEBRASKA**

Good Life. Great Opportunity.

**DEPT. OF ECONOMIC DEVELOPMENT**

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## 2022 RWHF TIMELINE

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Date	Action	Location	Responsible Parties
12/23/2022	Application Guidelines are posted. Application cycle open.	<a href="#">RWHF Website</a> ; <a href="#">RWHF Amplifund App</a>	DED
1/24/2023	<b>Required Letter of Intent must be received by 6:00 PM CST.</b>	Email <a href="mailto:nick.dropinski@nebraska.gov">nick.dropinski@nebraska.gov</a>	Applicant
3/23/2023	<b>Full Application must be submitted by 6:00 PM CST.</b>	<a href="#">Amplifund</a>	Applicant
5/12/2023	Award Letters distributed		DED
TBD, if needed	Additional Application Cycles if all RWHF funds are not awarded in first cycle.	Announcement will be made by press release, email notifications, DED website and listservs.	DED

**Please submit Letters of Intent to:**  
**Nick Dropinski at [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov)**  
**by Tuesday, January 24<sup>th</sup>, 2023, 6:00 p.m. CST**

**The application must be completed in**  
**Amplifund here:**

<https://ne.amplifund.com/Public/Opportunities/Details/d8154b96-fc8e-48e8-94a5-99bfde9f4948>

# CHAPTER 1: INTRODUCTION TO THE NEBRASKA RURAL WORKFORCE HOUSING FUND

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## 1.1 BACKGROUND AND PURPOSE

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The Nebraska Rural Workforce Housing Investment Act went into effect on August 26, 2017, and allowed for the one time transfer of funds from the Nebraska Affordable Housing Trust Fund to the Rural Workforce Housing Investment Fund. Administered by the Department of Economic Development (DED), the Act provides for resources to eligible non-profit development organizations to support the creation of rural workforce housing investment funds to encourage development of workforce housing in Nebraska's rural and underserved regions. The Act recognized that current economic conditions, and limited availability of modern housing units, impacts the ability of rural communities to recruit and retain a world-class workforce. A lack of workforce housing affects the ability to maintain and develop viable, stable, and thriving communities. A housing shortage in rural areas also impacts the ability of local private, nonprofit, and public employers to grow and prosper.

The Rural Workforce Housing Investment Funds (RWHF) can be invested in any municipality in a county with a population of fewer than one hundred thousand inhabitants as determined by the most recent federal decennial census. Currently, Douglas, Lancaster and Sarpy counties are excluded. Projects funded with investment funds from the RWHF program must take place within the extraterritorial zoning jurisdiction of a municipality located within one of the remaining ninety (90) eligible counties.

Workforce housing is defined in the Act as housing that meets the needs of today's working families; housing that is attractive to new residents considering relocation to a rural community; owner-occupied housing units that cost not more than three hundred twenty-five thousand dollars (\$325,000) or rental housing units that cost not more than two hundred fifty thousand dollars (\$250,000) per unit, including land and infrastructure costs; owner occupied and rental housing units for which the cost to substantially rehabilitate exceeds fifty percent (50%) of a unit's assessed value; upper story housing; and housing that does not receive National Housing Trust Funds, Federal Low-Income Housing Tax Credits, Nebraska Affordable Housing Tax Credits, Community Development Block Grants, HOME Investment Partnerships Program funds, or funds from the Nebraska Affordable Housing Trust Fund.

Prioritization for the Rural Workforce Housing Investment Funds is based on a demonstrated and ongoing housing need, low unemployment rate, difficulty filling employment positions, demonstrated commitment to growing housing stock, projects reasonably ready for occupancy in a period of twenty-four months, and the capacity to manage a workforce housing investment fund. Regional workforce housing investment funds require local matching funds, are intended to revolve and allow for reinvestment in workforce housing projects into the future.

Through a competitive application process in 2017-2018, awards were made to fourteen organizations utilizing all funds available at that time. A new allocation of funds by the Nebraska Legislature in 2020 allowed DED to open another competitive application cycle, which resulted in seventeen awards. In 2022, the Nebraska Legislature allocated additional funds to allow for another competitive application cycle. DED shall make its best effort to assure that grant funds awarded to non-profit development organizations are targeted to the geographic communities or regions with the most pressing economic and employment needs and that the allocation of grant funds provide equitable access to all eligible geographic areas

DED's role in the RWHF is as an investor and a partner. As an investor, DED is seeking quality applications for grants to rural workforce housing investment funds, resulting in rural workforce housing projects that will provide the best investment of state resources to promote the development of workforce housing. As a partner, DED is interested in providing input as early as possible in fund development or project design. The Department will work closely with the applicants and subsequent grantees to address any obstacles encountered during fund development, project development, and implementation.

## 1.2 RURAL WORKFORCE HOUSING FUND 2022

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In April, 2022 the Nebraska Legislature approved, and the Governor signed an appropriations bill that allowed for a transfer of \$29,785,330 of state general funds to the Rural Workforce Housing Investment Fund. This allocation will be granted through a competitive application process to successful eligible applicants that administer or intend to administer, a rural workforce housing investment fund in at least one community in an eligible county, multiple eligible counties, or statewide. **Douglas, Lancaster and Sarpy counties are ineligible.**

Funds shall be awarded to successful competitive applicants based upon a demonstrated and ongoing workforce housing need as identified by a recent housing study; low unemployment rate; difficulty attracting workers and filling employment positions; a demonstrated commitment to growing its housing stock; and projects that can reasonably be ready for occupancy in a period of twenty-four (24) months. Eligible applicants must demonstrate their capacity to administer an investment fund and expertise in housing development.

Non-profit development organizations are limited to submit one application in an application cycle, are limited to a maximum cumulative grant amount of \$1,000,000 in a two-year period. The cumulative amount for any single grantee is determined at the discretion of the Department Director through fiscal year 2026-2027. The amount of grant funds awarded under the 2022 Rural Workforce Housing Fund will be determined through a competitive application process, with consideration given to the number of applications, geographic distribution, scoring and ranking criteria. **The minimum award will be \$100,000 and maximum award will be \$1,000,000.**

### **RWHF PROGRAM REQUIREMENTS:**

#### **A. ELIGIBLE APPLICANTS:**

The RWHF funds must be granted to an eligible regional or statewide non-profit development organization that meets at least one of the following:

- **501(c)(3), 501(c)(4), or 501(c)(6)** housing or related service organization;
  - with a designated service area of at least one community in an eligible county, one eligible county, multiple eligible counties, or statewide;
  - shall invest, or intend to invest, in workforce housing eligible activities;
  - shall use any fees, interest loan repayments, or other funds it received as a result of the administration of the grant to support qualified activities;
  - have an active board of directors with expertise in development, construction, and finance that meets at least quarterly to approve all qualified investments made by the non-profit development organization;
  - have a formal investment plan and proven expertise to invest unused workforce housing investment fund balances; and
  - have an annual review of all financial records conducted by an independent certified public accountant.
  
- **NDO** – Nonprofit Development Organization as previously designated by DED, under HUD regulations, including:
  - Central Nebraska Economic Development, Inc.
  - Dawson County Area Economic Development Council
  - Economic Development Corporation of Buffalo County, Inc.
  - Grand Island Area Economic Development Corporation
  - Hastings Economic Development Corporation
  - Invest Nebraska Corporation
  - MAPA Foundation
  - Northeast Economic Development, Inc.
  - Panhandle Regional Development, Inc.

- Siouxland Economic Development Corporation
  - South Central Economic Development District, Inc.
  - Southeast Nebraska Development, Inc.
  - West Central Nebraska Development District, Inc.
- **CHDO** – Community Housing Development Organization previously designated by DED, under HUD regulations, including:
    - High Plains Community Development Corporation
    - Lincoln County Community Development Corporation
    - NeighborWorks Northeast Nebraska

**B. ELIGIBLE ACTIVITIES:**

Projects must take place within the extraterritorial zoning jurisdiction of a community in an eligible county. The RWHF housing units may not receive National Housing Trust Funds, Federal Low-Income Housing Tax Credits, Nebraska Affordable Housing Tax Credits, Community Development Block Grants, HOME Investment Partnerships Program (HOME) funds, or funds from the Nebraska Affordable Housing Trust Fund.

The intent of the workforce housing investment funds is long range, continual investment in workforce housing projects. The funds are intended to perpetuate. The RWHF eligible activities of a non-profit development organization include:

1. New construction of owner-occupied or rental housing in a community with demonstrated workforce housing needs;
2. Substantial repair or rehabilitation of dilapidated housing stock, for which the cost to rehabilitate exceeds fifty percent (50%) of the unit’s assessed value;
3. Upper story housing development;
4. Rehabilitation that includes the conversion of an existing building into housing.

Infrastructure development associated with workforce housing is an eligible use of RWHF in association with the above eligible activities, proportionate to the number of workforce housing units and subject to the RWHF price limits. DED will rely on the non-profit development organization’s fund investment plan to identify proportionality.

For owner occupied housing units, costs cannot exceed \$325,000 per unit. For rental units, costs cannot exceed \$250,000 per unit. These limits for owner occupied and rental units include land and infrastructure costs.

Projects receiving funding through the awarded RWHF funds, must be reasonably ready for occupancy in a period of twenty-four (24) months from the date of Release of Funds.

**C. QUALIFIED ACTIVITIES:**

RWHF qualified activities include: purchase and rental guarantees, loan guarantees, loan participations, and other credit enhancements or any form of assistance designed to reduce the cost of workforce housing related to the eligible activities of the non-profit development organization. Forgivable loans and grants are allowed with RWHF; however, financing structures that provide for RWHF to revolve in the rural workforce investment funds are preferred.

If an awarded RWHF applicant fails to engage in the initial qualified activity within twenty-four (24) months of the date of the release of funds, the applicant shall return the grant funds to the Department for credit to the Rural Workforce Housing Fund.

**D. INELIGIBLE ACTIVITIES:**

Any activity not specifically authorized under Eligible and Qualified Activities is ineligible to be carried out with RWHF funds. This section further identifies ineligible activities:

1. Furnishings and personal property not an integral structural fixture including the purchase of equipment, fixtures, and motor vehicles;
2. Mobile homes, as defined by the Department; *Mobile homes 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.*
3. Housing that receives National Housing Trust Funds, Federal Low-Income Housing Tax Credits, Nebraska Affordable Housing Tax Credits, Community Development Block Grants, HOME Investment Partnerships Program (HOME) funds, or funds from the Nebraska Affordable Housing Trust Fund.
4. Housing administration costs.
5. Grant administration costs.

Grant Administration and Housing Administration costs for the RWHF at the project level can be supported with local matching funds, fees, loan repayments, interest and other funds and will need to be determined by the applicant and included within the Fund Investment Plan as eligible or ineligible costs.

#### **E. HOUSING STUDY:**

A current assessment of the housing needs of a community or region, is required to apply for the RWHF program. The study may not be more than ten years old. **If the housing study is older than five years, please include an updated self-assessment along with the study.** Third party housing studies, as well as self-assessments are acceptable. The assessment should include the existing housing conditions within the community and the goals and initiatives addressing the community's housing concerns. Identification of workforce housing needs must be included in the assessment, as well as a summary of housing projects and initiatives completed in the community over the last five years (i.e. new single and multi-family housing construction, owner and rental housing rehabilitation, demolition activity, new subdivision development, etc.). An update may be made to studies older than five years, as long as the required current information is included and provides for current conditions. In the case of regional applications, all existing community or county studies should be included along with a self-assessment and summary of the remaining areas in the region. **A housing study is a threshold requirement. Applications without a housing study(ies) will not be reviewed, scored or eligible for award.**

#### **F. MATCHING FUNDS:**

RWHF applications require a minimum fifty percent, i.e. fifty cents for one dollar of grant funds, (i.e. ½:1) of matching funds. Matching funds are cash contributions from individuals, businesses, foundations, local and regional political subdivisions, or other non-profit organizations to a workforce housing investment fund administered by a nonprofit development organization. The matching cash contributions are donations to the workforce housing investment fund with the intent of the fund revolving locally and perpetually financing workforce housing projects. Allowable match also includes funds committed by the Nebraska Investment Finance Authority (NIFA), in the event NIFA has match funding for the RWHF program, and applicants applying are eligible under NIFA's guidelines. **Funds already expended or committed to projects cannot be used as match. For existing RWHF grantees, funds already included in existing investment funds are not eligible match.**

Applicants are not required to have the matching funds on hand at the time of application. The applicant must provide documentation of the date, amount, and identify the source of the matching funds on hand and/or committed at the time of application. Sample Donor Commitment forms can be found in Chapter 3. Organizations may use their own pledge and donor forms with DED approval, prior to application submittal. Documentation of the match should include the amounts and sources of the matching funds. Identify matching funds exceeding the ½:1 minimum requirement. **Evidence of the full commitment of all matching funds prior to the application due**

**date is a threshold requirement. Applications without the match documentation will not be reviewed, scored or eligible for award.**

If the application is approved for funding, the match funds must be available at the time of drawdown. Bank and/or NIFA certification, if applicable, will be required as documentation prior to drawdown of RWHF. The matching funds will be shown in the Sources and Uses of Funds in the contract. Successful applicants will have sixty (60) days to convert commitments to cash on deposit.

## **G. LETTER OF INTENT**

All 2022 RWHF applicants are required to submit a Letter of Intent to allow the Department to verify eligibility, provide technical assistance, allow sufficient time for application review and plan for scoring. Only full applications, submitted by eligible applicants that have submitted a Letter of Intent by the due date, will be accepted. The Letter of Intent form can be found in Chapter 3. **The Letter of Intent is a threshold requirement and due no later than Tuesday, January 24<sup>th</sup>, at 6:00 p.m. CT. Applications not preceded by a Letter of Intent will not be reviewed, scored or eligible for award. Letters of Intent can be emailed to Nick Dropinski, [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov).**

## **H. REPORTING:**

Workforce housing investment funds, funded through the RWHF, are subject to reporting requirements. Each awardee shall submit an annual report to the Department, to be included as part of the Department's annual status report required under section 81-1201.11. The report shall certify that the non-profit development organization meets the requirements of the Rural Workforce Housing Investment Act and shall include a breakdown of funded program activities. The annual report shall include, but not limited to:

1. The name, location, and geographical region served by the reporting non-profit development organization;
2. The number, amount, and type of workforce housing investment funds invested in qualified activities;
3. The number, geographical location, type and amount of investments made;
4. A summary of matching funds and where such matching funds were generated; and
5. The results of the required annual review of all financial records conducted by an independent certified public accountant.

If an awardee fails to file a complete annual report by February 15 of the following year, the Department may, at the discretion of its director, impose a civil penalty of not more than five thousand dollars for such violation. All money collected by the Department pursuant to this subsection shall be remitted to the State Treasurer for distribution in accordance with Article VII, Section 5, of the Constitution of Nebraska.

If an awardee ceases administration of a workforce housing investment fund, it shall file an annual report with the Department in a form and manner required by the Department director. Before July 1, 2027, any unallocated grant funds shall be returned to the Department for credit to the Rural Workforce Housing Fund. On and after July 1, 2027, any unallocated grant funds shall be returned to the Department for credit to the General Fund.

## **1.3 SCORING AND SELECTION**

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Applications meeting the threshold requirements will be reviewed, scored and ranked statewide. The highest scoring projects will be recommended for award in the order that they are ranked with consideration for geographic distribution. For purposes of determining geographical distribution, at the time of application submittal each applicant must designate the community(ies), county or counties to be served under the fund. DED reserves the right to fund or not fund applications based on the Director's discretion.

The Department will notify successful applicants and schedule contract review. During the contract review, the applicants and the Department will clarify information in the application, and applicants may be required to submit items to DED by an agreed upon due date. 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 RWHF funds.

**THRESHOLD REQUIREMENTS:**

Failure of the application to meet all threshold requirements will result in the application not being reviewed, scored or eligible for award during the Application Cycle. Clarifying information may be requested of applicants during the threshold review. The following checklist is provided as a reference to ensure the applicant has included all required information:

Letter of Intent submitted by the due date.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Applicant is an eligible applicant as defined in the Application Guidelines which includes: Regional non-profit 501(c)(3), 501(c)(4) or 501 (c)(6) housing or related service organizations; NDO; or CHDO?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Certificate of Good Standing from the Nebraska Secretary of State is provided.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the full application submitted to DED by the required due date (including: required exhibits, attachments, and page numbers and sections indicated on each page)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Minimum fifty percent (1/2:1) eligible cash match as evidenced by pledge forms, letters of commitment, or fund balance.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Housing study(ies) are provided. Applicant has provided a summary of housing needs in the region including workforce housing needs.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Applicant has provided unemployment rate, key employers, numbers of employees, open employment opportunities for the region.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**SELECTION CRITERIA:**

The following Selection Criteria provides information for the review and scoring of each application. All applications received by the due date and meeting all threshold requirements will be reviewed and scored by DED on a competitive basis according to the Selection Criteria.

**Full Application Scoring:**

Characteristic	Criteria	Points Possible
<b>I. Demonstrated Need</b>		
	Summary of workforce housing needs of the region, including housing study(ies) specific to community(ies) or county(ies) where RWHF will be invested.	
	Major employers with number of employees	
	Open positions within the region	
	Unemployment rate	
	<b>Possible Points</b>	<b>100</b>
<b>II. Capacity</b>		
	Capacity to administer a workforce investment fund, including board expertise	
	Housing development experience, including board expertise	
	Demonstrated collaboration with housing development organizations, employers, economic development in the region	
	Fundraising and fund development	
	Fund investment plan	
	Fund administrator qualifications	
	<b>Possible Points</b>	<b>100</b>
<b>III. Impact</b>		
	Impact Workforce Housing Investment Fund will have on need	
	Documentation of other workforce housing development efforts taking place in the region or community	
	Plans to address remaining workforce housing needs	
	<b>Possible Points</b>	<b>100</b>
<b>IV. Readiness</b>		
	Potential projects to be financed under the Workforce Housing Investment Fund	
	Workforce housing project selection process	
	Implementation schedule	
	Matching funds on hand in the fund	
	<b>Possible Points</b>	<b>100</b>
<b>V. New Applicant</b>	<b>No previous RWHF award</b>	<b>25</b>
<b>VI. New Region</b>	<b>Community or county not previously awarded</b>	<b>25</b>
<b>VII. Match</b>	<b>Local matching funds exceeding 1/2:1 requirement</b>	<b>up to 50</b>
	<b>Total Possible Points</b>	<b>500</b>

**ADDITIONAL INFORMATION:**

For specific questions regarding the RWHF application process, please contact Nick Dropinski, Workforce Housing Specialist by phone 402-580-0713, or email [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov).

## CHAPTER 2: RWHF APPLICATION

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These instructions and forms are designed for applicants applying for Non-Profit Development Organization Approval and RWHF Funding in the 2022 Application Cycle. **All applications are prepared at the Applicant's expense.** Applications must be submitted in Amplifund by the Application Due Date (March 23<sup>rd</sup>, 2023).

**The following sections are for reference only.**

**The application must be completed in Amplifund here:**

<https://ne.amplifund.com/Public/Opportunities/Details/d8154b96-fc8e-48e8-94a5-99bfde9f4948>

### 2.1 LETTER OF INTENT - REQUIRED

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The Letter of Intent is **required**. Only applicants that submit a Letter of Intent by the Letter of Intent due date will have a full application reviewed. A sample Letter of Intent is provided in Chapter 3. Provide the information, complete the document on letterhead, and **submit via email** to [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov) by **January 24<sup>th</sup>, 2023 at 6:00 p.m. CT.**

### 2.2 REQUIRED DOCUMENTATION & APPLICATION INSTRUCTIONS

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This section contains all forms and exhibits required for submission and is for reference only. **All forms and exhibits must be completed in Amplifund. See Amplifund link above.** 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 fund and potential projects.

#### Required Documentation

Below is an outline of the RWHF Application contents. **It is for reference only. All applications will be submitted in Amplifund.** <https://ne.amplifund.com/Public/Opportunities/Details/d8154b96-fc8e-48e8-94a5-99bfde9f4948>

#### Part I. General Information

#### Part II. Funding Summary and Investment Fund Budget Summary

#### Part III. Non-Profit Development Organization Approval

#### Part IV. Application Questions

#### Part V. Exhibits

#### Part VI. Terms of Acceptance

#### Exhibits

- 100 Authorizing Resolution
- 101 Housing Study(ies)
- 102 Donor Pledge Forms and/or Commitment Forms
- 103 Verification of Match on Hand
- 104 Fund Investment Plan
- 105 Implementation Plan
- 106 Funds Invested (Required for 2020 RWHF grantees only)

#### Attachments for Non-Profit Development Organization Approval

- A Certificate of Good Standing
- B Charter/Articles of Incorporation/By-Laws/Board Resolution
- C Letter from IRS for 501(c) designation
- D Board Members and Areas of Expertise
- E Board Approved Investment Plan

- F Most recent Annual Review
- G Key Staff Resumes/Consultant Contract/Statement
- H Financial Accountability Notarized Statement/CPA Certification
- I Bank Information Letter
- J Applicant Specific Attachments

## 2.3 SUBMISSION INSTRUCTIONS

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**Letter of Intent** - An electronic copy of the Letter of Intent must be emailed to [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov) and **received by DED by 6:00 pm (CST) on January 24, 2023.**

**Full Application** - Must be completed in Amplifund and **received by DED by 6:00 pm (CST) on Thursday, March 23<sup>rd</sup>, 2023.**  
Amplifund application link: <https://ne.amplifund.com/Public/Opportunities/Details/d8154b96-fc8e-48e8-94a5-99bfde9f4948>

Individuals who are hearing and/or speech impaired and have a TTY, may contact the Department through the Statewide Relay System by calling (711) INSTATE (800) 833-7352 (TTY) or (800) 833-0920 (voice). The relay operator should be asked to call DED at (800) 426-6505 or (402) 471-3111. Additional information is at the Nebraska Relay website <http://www.nebraskarelay.com/>.

Nebraska Relay offers Spanish relay service for our Spanish-speaking customers. Spanish-to-Spanish (711) or 1-888-272-5528/ Spanish-to-English (711) or 1-877-564-3503. Nebraska le ofrece el servicio de relevo a nuestros clientes en español. Los consumidores de TTY pueden escribir por máquina en español y las conversaciones serán retransmitidas en español y inglés.

### **ADDITIONAL INFORMATION:**

For specific questions regarding the RWHF application process, please contact Nick Dropinski, Workforce Housing Specialist, by phone 402-580-0713, or email [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov).

## 2.3 APPLICATION INSTRUCTIONS AND FORMS

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### **Application found here:**

<https://ne.amplifund.com/Public/Opportunities/Details/d8154b96-fc8e-48e8-94a5-99bfde9f4948>

Amplifund Help can be found here: <https://opportunity.nebraska.gov/amplifund/>

A technical assistance session will be made available to those who successfully submit a Letter of Intent by the due date.

In Amplifund, Save frequently. Save & Continue to progress to the next sections. All sections will need to be Marked as Complete before submission.

### **PROJECT INFORMATION**

Enter the application name, award request, cash match contribution, and primary contact information.

### **PART I: GENERAL INFORMATION**

Enter all contact and organizational information. Select all municipalities where the RWHF will be targeted.

## **PART II: FUNDING SUMMARY AND INVESTMENT FUND BUDGET SUMMARY**

Enter dollar amounts into the appropriate boxes in the funding summary table. Include the requested RWHF Funds and Matching Funds to be included in the Award Contract.

Under Investment Fund Budget Summary, upload a detailed budget for the rural workforce housing investment fund, including sources of funds on hand, detailed commitments, fund operating costs and matching funds. Include a projected budget for the proposed, or potential, workforce housing projects to be funded from the workforce housing investment fund. Please describe the source of all Matching Funds. **Funds already expended or committed to projects cannot be used as match. For past and existing RWHF grantees, funds already included in existing investment funds are not eligible match.**

## **PART III: NON-PROFIT DEVELOPMENT ORGANIZATION APPROVAL FORM INSTRUCTIONS:**

Complete the following sections by uploading the required documentation to verify that the organization meets all requirements. Enter the specific page number that the relevant information can be found when necessary. Requirements are in five areas: Legal status, Organizational structure, Capacity and experience, Financial standards, and Fund Investment Plan

## **PART IV: APPLICATION QUESTIONS:**

Answer the Application Questions in the narrative boxes provided in Amplifund.

Please use citations within the narrative if referencing exhibits or attachments. For sections that require further documentation beyond requested exhibits, please include the documentation as an *Applicant Specific Attachment* in Part V: Exhibits.

### **Demonstrated Need:**

- Summary of workforce housing of the region, including the required housing study(ies) specific to community(ies) of county(ies) where RWHF will be invested
- List major employers and number of employees
- List open positions of major employers within the region
- Unemployment rate of the proposed service area

### **Capacity:**

- Identify the capacity of the applicant to administer a workforce housing investment fund, include board expertise
- Identify the organization's housing development experience, including staff and board expertise
- Demonstrated collaboration with housing development organizations, employers, economic development in the region
- Fundraising and fund development
- Match committed and on hand
- Fund investment plan
- Fund administrator qualification

### **Impact:**

- Impact Workforce Housing Investment Fund will have on need
- Describe other workforce housing development efforts taking place in the community or region.
- Plans to address remaining workforce housing needs

### **Readiness:**

- Potential projects to be financed under the Workforce Housing Investment Fund
- Workforce housing project selection process
- Implementation plan
- Match on hand in the fund

## **PART V: EXHIBITS**

Upload the required Exhibit 100 Authorizing Resolution. A sample can be found in Chapter 3 below. Exhibit L: Letters of Support is not required. Exhibit 106 RWHF 2020 Grantee Fund Investment Summary is required for 2020 RWHF Recipients only. A sample summary can be found in Chapter 3 below.

## **PART VI: TERMS OF ACCEPTANCE**

Complete the terms of acceptance by entering name, checking the box, and date signed.

## **BUDGET**

Under the Expense Budget, Eligible Activities, click the + sign to add a line item.

Name: Eligible Activities

Direct Cost: The total amount of the requested award and cash match.

Non-Grant Funded: Select "Yes"

Cash match: Enter the amount of matching funds

Select Create

Example:

If the RWHF request is for \$100,000, that requires a minimum of \$50,000 in matching funds. The total direct cost would be \$150,000.

### Budget

[Help](#)[Download](#)[Save & Continue](#)



#### Budget View Settings

### Options

Line Items  Non-Grant Funded

#### Proposed Budget

### Expense Budget

Category	Grant Funded	Non-Grant Funded	Total Budgeted
<b>+ Eligible Activities</b>	\$100,000.00	\$50,000.00	\$150,000.00
Eligible activities  	\$100,000.00	\$50,000.00	\$150,000.00
<b>Total Expense Budget Cost</b>	<b>\$100,000.00</b>	<b>\$50,000.00</b>	<b>\$150,000.00</b>

### Revenue Budget

Grant Funding		
Award Requested	\$100,000.00	\$100,000.00
<b>Subtotal</b>	<b>\$100,000.00</b>	<b>\$100,000.00</b>
Non-Grant Funding		
Cash Match	\$50,000.00	\$50,000.00
<b>Subtotal</b>	<b>\$50,000.00</b>	<b>\$50,000.00</b>
<b>Total Revenue Budget Cost</b>		<b>(\$150,000.00)</b>
<b>Total Overall Budget Cost</b>		<b>\$0.00</b>

[✓ Mark as Complete](#)[Save & Continue](#)

## **SUBMIT**

Ensure all sections are Marked as Complete. Follow on-screen instructions, review, and submit.

## CHAPTER 3: EXHIBITS AND ATTACHMENTS

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The checklist of exhibits and attachments below is for reference only. All exhibits and attachments must be upload with the application in Amplifund. Application here: <https://ne.amplifund.com/Public/Opportunities/Details/d8154b96-fc8e-48e8-94a5-99bfde9f4948>

### LETTER OF INTENT

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The Letter of Intent is required. Place on letterhead and submit via email to [nick.dropinski@nebraska.gov](mailto:nick.dropinski@nebraska.gov) by January 24, 2023 at 6:00 p.m. CT.

### EXHIBITS

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Clearly identify each exhibit title within the file name when uploading in Amplifund.

Example: Exhibit 101 Housing Study.pdf

- Exhibit 100** Authorizing Resolution (sample format provided)
- Exhibit 101** Housing Study(ies)
- Exhibit 102** Individual Donor Commitment Form and/or Entity Commitment Fund (Samples provided)
- Exhibit 103** Verification of Match on Hand
- Exhibit 104** Fund Investment Plan
- Exhibit 105** Implementation Plan
- Exhibit 106** RWHF 2020 Grantee Fund Investment Summary (required for RWHF 2020 grantees only)

### ATTACHMENTS NON-PROFIT DEVELOPMENT ORGANIZATION APPROVAL FORM

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Clearly identify each attachment name in within file name when uploading in Amplifund.

Example: Attachment A: Certificate of Good Standing.pdf

- Attachment A:** Certificate of Good Standing
- Attachment B:** Charter/Articles of Incorporation/By-Laws/Board Resolution
- Attachment C:** Letter from IRS for 501(c) designation, or CPA/Attorney Statement
- Attachment D:** Board Members and Areas of Expertise
- Attachment E:** Board Approved Investment Plan
- Attachment F:** Annual Audit, or reviewed year-end Financial Statement
- Attachment G:** Key Staff Resumes/Consultant Contract/Statement
- Attachment H:** Financial Accountability Notarized Statement/CPA Certification
- Attachment I:** Bank Information Letter
- Attachment J, etc:** Applicant Specific Attachments

(Place on Letterhead)

**2022 RURAL WORKFORCE HOUSING FUND (RWHF)  
LETTER OF INTENT**

Name of Applicant

Address

Contact Name

Phone

Email

Amount of RWHF grant funds intending to apply for:

Amount of matching funds intending to raise:

Service area of the organization:

Service area of the fund:

Primary community(ies) or county(ies), if applicable:

**INSTRUCTIONS:** Retain the original for your files. Do not mail to DED. Email a .pdf copy following the instructions within the application guidelines.



**SAMPLE**

**AUTHORIZING RESOLUTION**  
(NAME OF ORGANIZATION)

**RESOLUTION NO** \_\_\_\_\_

A resolution of the (AUTHORIZING BOARD) of (NAME OF ORGANIZATION) authorizing the submission of an application for 2022 Nebraska Rural Workforce Housing Funds, certifying that said application meets the community’s workforce housing and community development needs and the requirements of the Nebraska Rural Workforce Housing Fund, 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 workforce housing development activities; and

WHEREAS, the State of Nebraska is administering the Nebraska Rural Workforce Housing Investment Fund; and

WHEREAS, a recipient of Nebraska Rural Workforce Housing Fund is required to comply with the program guidelines and State regulations; and

WHEREAS, the (NAME OF ORGANIZATION) has not been disbarred from receiving federal funding; and

WHEREAS, the (NAME OF ORGANIZATION) has no significant unresolved audit findings relating to any prior grant award from the federal or state government which would adversely affect administration of this grant; and

WHEREAS, no legal actions are underway or being contemplated that would significantly impact (NAME OF ORGANIZATION) capacity to effectively administer the program and to fulfill the RWHF activities. .

NOW, THEREFORE BE IT RESOLVED THAT the (AUTHORIZING BOARD) of (ORGANIZATION OR AGENCY) authorize application to be made to the State of Nebraska, Department of Economic Development for 2020 Nebraska Rural Workforce Housing Fund, 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 (AUTHORIZING BOARD) of (ORGANIZATION OR AGENCY) will comply with all State regulations and Nebraska Rural Workforce Housing Fund policies.

Passed and adopted by the (AUTHORIZING BOARD) of (ORGANIZATION OR AGENCY) this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.

\_\_\_\_\_  
Organization Chairperson, President or Authorized Executive

\_\_\_\_\_  
Date Signed

**Use the language in this sample resolution and sign in BLUE ink.**

**SAMPLE**

**2022 RURAL WORKFORCE HOUSING INVESTMENT FUND  
INDIVIDUAL DONOR COMMITMENT FORM**

**Applicant Organization Information**

Organization Name:

Street Address:

City:                State:                Zip:

Contact Person:

Phone:                Email:

**Donor Information**

Name:

Street Address:

City:                State:                Zip:

Contact Person:

Phone:                Email:

I/We are committed to donating \$                for the Rural Workforce Housing Investment Fund.

Printed Name(s):

Signature(s): \_\_\_\_\_

Date:

**SAMPLE**  
(PLACE ON LETTERHEAD)

**2022 RURAL WORKFORCE HOUSING INVESTMENT FUND  
ENTITY COMMITMENT FORM**

**The Rural Workforce Housing Investment Fund Commitment Form** must be completed by an official to confirm that funds are available. A **letter** on the **entity's** letterhead is required. It must include the following information. All documents must be original and bear the signature and title of the entity's official.

**Applicant Organization Information**

Organization Name:

Street Address:

City:                      State:                      Zip:

Contact Person:

Phone:                      Email:

**Commitment Entity Information**

Entity Name:

Street Address:

City:                      State:                      Zip:

Contact Person:

Phone:                      Email:

Entity Name:                      is committed to donating \$                      for the Rural Workforce Housing Investment Fund.

Entity Name:

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

Date:

**EXHIBIT 106 RWHF 2020 GRANTEE FUND INVESTMENT SUMMARY**  
 (Applicable to 2020 RWHF grantees only)

2020 RWHF Award Amount: \_\_\_\_\_  
 Matching Funds Amount: \_\_\_\_\_  
 Total Workforce Housing Investment Fund: \_\_\_\_\_  
 \_\_\_\_\_

Provide the following income information received from: \_\_\_\_\_

Loan Payments: \_\_\_\_\_  
 Interest: \_\_\_\_\_  
 Additional Donations: \_\_\_\_\_  
 Other: \_\_\_\_\_

Balance in Fund **January 1, 2023:** \_\_\_\_\_  
 (attach bank statement)

List Expenses to date:

Expenses	Date	Amount	Vendor or Paid To
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Provide Brief Narrative of Fund Investments:

Click or tap here to enter text.



## **Public Comments on the 2022 Rural Workforce Housing Fund Application**

### **Kathy Hoell**

After reviewing the draft application guidelines, I was extremely disappointed. As a person with a disability, which is the largest minority in the country there was obviously no attempt to consider people with disabilities to help solve any rural workforce issue. Not all people with disabilities want to live in an urban area, they are forced to. Most often it is the only option they have because that is where they can get a job and where they can find housing.

In my opinion, the best approach that I would like to see DED follow is to give extra points for any grantee that include Visitability Standard in any project they build or remodel. Visitability Standards are:

- No-step/zero grade entrance with a 36" door into the unit's main floor (at least one)
- Minimum 32" clear space opening in interior doorway
- Minimum 36" wide hallways
- First floor bathroom which allows for wheelchair access (while maintaining privacy)
- Reinforcement in bathroom walls to permit future installation of grab bars
- Modification in location of light switches, electrical outlets, and environmental controls

I am suggesting this is because it is possible that members of the workforce and their families that you are trying to entice need accessible housing. By not providing accessible housing these small communities are missing out on a large portion of the workforce that they are want to move to their communities. When doing new construction these VISIBLE standards do not cost much more than building a non-accessible house. Individuals with and without disabilities can live in a home with modifications so, it only makes sense for these projects to put an emphasis on accessibility.

If the project is to build large apartment complexes, Visitability Standards would not apply since there are other regulations that cover buildings with that multiple units. This would have the most effect on any project being considered that plans on building single family homes, duplexes, and triplexes whether for rent or for sale.

Nebraska is currently developing an Olmstead Plan which is a result of a Supreme Court decision that all states must develop a plan to integrate people with disabilities to live, work and play in the in the least restrictive environment. Housing and Employment are big components of this. DED could truly help with this by offering a substantial number of points to any organization applying for funding willing to incorporate these standards into their plans. In an ideal world, DED would require standards like these in any project that they are helping to fund.

Thank you very much for the opportunity to comment on the draft application guidelines.

Kathy Hoell  
4604 Victoria Ave.  
Papillion, NE 68133  
(402)677-6662  
[khoell@cox.net](mailto:khoell@cox.net)

**Deanna Henke**

> On Oct 27, 2022, at 3:47 PM, Deanna Henke <raven402@icloud.com

As a person with a disability, I see important changes that need to be made to the grant application.  
> There is no mention of affordable and accessible housing for people with disabilities such as myself. Not planning for this is effectively ignoring 20%~25% of the workforce from having an option to live in any of the housing units.

> Just installing a grab bar in a bathroom does not make it accessible. It would need:

> Hallways, entrance doors and doorways that are wide enough to

> accommodate a wheelchair

>

> Lowered counter tops and cupboards

>

> No “lip” or steps needed to enter unit

>

> Roll in shower

>

> Reinforced walls so grab bars can be installed

>

> Outlets and controls ( thermostats, light switches, etc) put where a

> person in a wheelchair can reach them Please make these accommodations in homes with multiple bedrooms as well since people with disabilities have kids, families also.

>

> When accommodations are made people who are “able-bodied “can also access and use the units so it is not cutting those people out of the option of living there. All this would do is give you a larger pool of individuals who would be able to live and work in the community where these housing units are.

There are other accommodations that I have not listed here but this would be a great beginning and definitely needs to be part of the solution when building new housing for rent or sale.

> Also there are so few units that people with a disability can live in that a person using the property for a rental would not only have their unit full at all times but would even have a waiting list potentially so that they don’t have a house sitting empty for months. These units need to be affordable as well.

> People in a wheelchair are not the only people with disabilities. Please follow guidelines that would make your units accessible to all people.

>

> Thank you

> Deanna Henke

**Response to Ms. Hoell and Ms. Henke**

Thank you for your comments. Within the application, all applicants are required to discuss the housing needs of the community they serve and the diversity of the population they are targeting. For added clarity, we have updated language under the Need section to specify that applicants should include ADA accommodations and visibility standards in their consideration.

### **Roger Nadrchal- NeighborWorks Northeast**

I have reviewed the draft guidelines. Is the limitation of one application per applicant statute/regulatory or a DED guideline? Reason I ask is that being a regional organization, I have 2 communities wanting us to apply for funds in their respective communities. So it restricts us to just submit one application even though if we could submit 2 it would be 2 complete different communities/projects.

Roger

### **Response to Mr. Nadrchal**

Thank you for your comment. The limitation of one application per applicant not to exceed one million dollars over a two-year period is in statute.

### **Kelly Gentrup-SEND**

Our team did meet last week and have a couple of public comments. See comments below -

1. 5 year timeframe for Housing Study. Some of our small communities who have a housing study (which aren't very many), the numbers don't really change during that 5 year timeframe. Our comment is to see if that 5 years can be extended to between 7 and 10. Also, does the housing study need to be a full fledged study or can it be an analysis of their housing inventory?
2. Thoughts on current contract. It ended on June 30, 2022 but we have not heard anything just on that we may need to continue to report on those funds. Are the federal requirements still placed on these funds? If so, will there be a new contract?
3. Can you use revolved RWHF funds as a match? We noticed that it does say previous applicants cannot use RWHF as a match, does that also include the funds that have already been revolved through?
4. With the amount of time it takes to administer these projects, we feel as though admin dollars should be packaged into the grant award, similar to CDBG.
5. Finally, on page 2 of the guidelines, it mentions the owner-occupied housing units that cost not more than three hundred twenty--five thousand dollars (\$325,000) or rental housing units that cost not more than two hundred fifty thousand dollars (\$250,000) per unit. Does that mean that the cost to build cannot exceed \$325,000 and \$250,000 or the cost to sell cannot exceed \$325,000 and \$250,000 or both? The way it reads to us is that we cannot build for more than \$325,000 but can potentially sell for more.

Thanks Nick!

--

### **Kelly Gentrup**

*Director of Development Services*

Southeast Nebraska Development District

(402) 475-2560

[www.sendd.org](http://www.sendd.org)

### **Response to Ms. Gentrup**

Thank you for your comments.

1. The Department has changed the housing study timeframe to ten years. For housing studies older than five years, applicants must include an updated self-assessment to consider the validity of an older housing study to their current needs.



2. All previous RWHF contracts are independent of any potential 2022 awards and must report as outlined in the applicable contract. All 2022 RWHF recipients will enter new contracts. There are no federal requirements imposed on the state RWHF program.
3. Any previous RWHF award must be maintained separately in its existing investment plan /revolving loan fund account. No prior RWHF funding or match can be used as matching funds in the 2022 application.
4. The use of RWHF act funds for administration is not an eligible or qualified activity by statute. Grant administration can be supported with local matching funds, fees, loan repayments, and interest, or other funding determined by the applicant.
5. The \$325,000 maximum applies to *both* the cost to construct and sales price. The \$250,000 maximum applies to the cost to construct a rental unit.

## **Cliff Mesner- Mesner Development**

Nick,

I have not had time to review all of the guidelines yet and may not but I did want to comment on two things.

- 1) Do not do more than one round this year. If communities are not ready in January they will not be in April or June. Some of the communities are not ready because they don't have housing studies and they never get started on them because they think the money will be spent before they get to it. Just let the money set and do another round next year. Otherwise you will end up funding some marginal projects in the second round.
- 2) Make sure the Letter of Intent is not too soon. The time from final approval until the letter of intent is required is pretty short for communities that are just starting to look at this. I am honestly sure how important the LOI is under these circumstances. It's value was in guessing how many communities you might have but there may not be enough communities this time with \$30 million. Personally, I would drop this for now.

I may make more comments later if I get time to review it more carefully.

Clifford Mesner

Mesner Development Co.

1415 16th St., Suite 200

PO Box 335

Central City, NE 68826

Ph: 308-946-3826

Fax: 308-946-3827

Cell: 308-940-0545

[www.mesnerdevelopment.com](http://www.mesnerdevelopment.com)

### **Response to Mr. Mesner**

Thank you for your comments. The Department intends to offer additional cycles until the funds are expended. Housing studies up to ten years old are valid, with an updated self-assessment.

Communities can also conduct their own objective analysis, such as a Housing Study Lite, so long as it is an accurate assessment of their housing needs.

## **Carol Bodeen- NHDA**

Nick,

On behalf of the Nebraska Housing Developers Association and its Policy Committee, we submit the following for Public Comment on the 2022 RWHF Application Guidelines Draft.

As always, we greatly appreciate the work of the Department in administering the many programs that help our communities and state!

### *Public Comment #1:*

*We propose removing the limitation of only one application per cycle per organization. There are several successful organizations that serve multiple communities and a limitation of one application can prove to be an obstacle for development. In practice, the match requirement, and subsequently the matching fund providers, is the biggest driver of the geographic boundaries of a single RWHF application.*

### *Public Comment #2:*

*The grant maximum of one million dollars to any one nonprofit development organization over a two-year period is based in statute, and as such is not something DED has authorization to unilaterally change as a guideline. We request that the Nebraska Department of Economic Development and the Governor actively pursue amending this statutory provision during the 2023 Legislative Session to better align the Rural Workforce Housing Fund program with the Middle Income Workforce Housing Fund program, which has a grant maximum of five million dollars to any one non-profit development organization over a two year period.*

*The limitations on applications from and grants to single organizations hinders their ability to serve multiple communities. The objective of the RWHF is to address the housing shortage in rural areas and to enhance the ability of these communities to recruit and retain a quality workforce. We request the Department take the lead in removing these program caps to enable our members to better serve rural Nebraska.*

***Carol Nelson Bodeen*** | Director of Policy & Outreach

Nebraska Housing Developers Association | 3883 Normal Blvd, Ste 102, Lincoln, NE 68506

(402) 435-0315 | [carol@housingdevelopers.org](mailto:carol@housingdevelopers.org)

[www.housingdevelopers.org](http://www.housingdevelopers.org)

## **Response to Ms. Nelson Bodeen**

Thank you for your comments. You are correct that the maximum award to any single organization is based in statute. In the event of a second round, maximum award restrictions to an individual recipient may be considered.