

2025

Nebraska Affordable Housing Trust Fund Application Guidelines

2025 Program Year

Nebraska Affordable Housing Trust Fund (NAHTF)

V1.2

NEBRASKA

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FUNDING CYCLE TIMELINE

2025 NAHTF ANTICIPATED TIMELINE	
<u>Anticipated Dates*</u>	<u>Action</u>
Tuesday, November 20, 2024	NCHH Quarterly Meeting-Review of Proposed 2025 NAHTF QAP
Thursday, December 2, 2024	Proposed QAP Posted & Public Comment Period Begins
Thursday, January 3, 2025	QAP Public Comment Period Ends
Thursday, February 20, 2025	Final QAP Posted
Thursday, February 20, 2025	2025 NAHTF Application Guidelines Posted and 2025 NAHTF Funding Cycle Opens
Thursday, March 6, 2025	Virtual Open Office Hour from 10:00am to 11:00am (CT)
Thursday, March 13, 2025	2025 NAHTF Full Application Pre-Recorded Workshop Available
Thursday, March 20, 2025	2025 NAHTF Pre-Applications Due by 5:00pm (CT)
Thursday, March 27, 2025	Site Review Forms are due in order to receive approvals prior to application submission. <i>Site reviews are <u>required</u> for all Rental projects at time of application.</i>
Thursday, April 3, 2025	Virtual Open Office Hour; <i>from 10:00am to 11:00am</i> (CT)
Thursday, May 1, 2025	Virtual Open Office Hour; <i>from 10:00am to 11:00am</i> (CT)
Thursday, May 22, 2025	2025 NAHTF Applications Due by 5:00pm (CT)
Wednesday, December 31, 2025	Award Announcements will be made prior to this date.

**Anticipated Dates are subject to change.*

1 Introduction

The following application guidelines pertain to the 2025 NAHTF application cycle for a state funded program administered by the Nebraska Department of Economic Development (the Department). This is not an all-inclusive or exhaustive guide. When further clarification is needed for either specific project requirements or application questions, the Department may be consulted to review on a case-by-case basis.

This *NAHTF Application Guidelines* document is designed to support the applicant in successful application completion. The application itself provides instructions and guidance for answering questions. When instructions have been provided within the application itself, they are generally not repeated in this document.

The section titled *Post Award Management and Implementation* is a general overview of compliance requirements. It is the responsibility of the applicant to review all sections provided



in this document prior to submitting application.

Applicants must also sign up for the Department's NAHTF mailing list to ensure they receive any announcements regarding the application guidelines, workshops, or other important information during the application cycle. Follow this link to sign up: [Join Our Mailing List](#).

Applicants should familiarize themselves with the resources, trainings and additional application documents located on the Nebraska Affordable Housing Trust Fund web page at this link: <https://opportunity.nebraska.gov/programs/housing/nahtf/>

The first point of contact for application and program questions is the Housing Program Representative for your region. To find a region and contact information go to the NAHTF web page and click on blue box titled [Contact DED Housing](#).

In the event the 2025 NAHTF Application Guidelines are updated during the application cycle, a notice will go out to the NAHTF mailing list to alert applicants of the newest version posting. Applicants should consult the *Record of Change* found on the last page of this document to review any changes that may affect their application.

Important:

All applicants must use their own AmpliFund account to submit the application. A third-party application preparer (one who is not on staff with the applicant) **must be added as an external user to the applicant's own AmpliFund account.** Applications that are not submitted through the applicant's own AmpliFund account will risk having the application rejected.

For assistance with adding an External User, go to the [AmpliFund](#) Resources page, search "External User Guide" and "How to Add Users" for instructions on using the applicant's account for application submission.

Application Links

Applications are accessed from the NAHTF web page:
<https://opportunity.nebraska.gov/programs/housing/nahtf/>

PDF copies of each application may be downloaded from the NAHTF web page. A downloaded copy will provide all application questions, including "conditional" questions. However, when completing an online application, the conditional questions will only be viewable based on the selected answer to a previous question.

2 Program Overview

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 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. The Department will make best efforts to allocate not less than 30% of the NAHTF allocation to Congressional Districts 1, 2, and 3. For information on allocation of funds refer to the Department's 2025 NAHTF Qualified Allocation Plan at this link: <https://opportunity.nebraska.gov/programs/plans-reports/>.

The Department's role in NAHTF projects is as an investor and a partner. As an investor, the Department is seeking applications for quality housing projects that will provide the best investments of State resources to promote affordable housing. As a partner, the Department is interested in providing input as early as possible in project design and in working closely with 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. NAHTF is structured as a **reimbursement only** award and recipients are expected to submit payment requests for transacted expenditures only, unless specifically approved by the Department on a case-by-case basis.

Any NAHTF funds remaining from the annual funding cycle or any additional funding cycle may be used, at the Department's discretion, to increase any NAHTF activities, to create an additional funding cycle, or be rolled forward to the next cycle, whenever and whichever is determined necessary.

For the latest information on all Department administered housing programs and investment funds see <https://opportunity.nebraska.gov/programs/housing/>.

2.1 Program Priorities

The Program serves beneficiaries that make at or below 120% of the Area Median Income (AMI) in the county they reside in. The Department priorities for the 2025 NAHTF cycle are as follows:

- New Affordable Housing Units for Homebuyers
- New Affordable Rental Housing Units
- Acquisition and Rehabilitation of Existing Housing Units for Resale
- Financial Assistance for non-profits involved in the creation of affordable housing development requesting funding for one or more of the following activities:
 - Organizational Capacity Building by providing salary support for a new hire
-Must be filling a newly created position/role



- Office Equipment, Software and Office/Workplace Improvements
- Strategic Planning
- Funding for Housing Study
- Training & Education related to housing development (for staff and board)
- Fees for architecture and engineering designs and consultation in preparation for a future affordable housing project
-Cannot be fees related to a currently funded NAHTF project or 2025 NAHTF application

Highest Program Priority Consideration

The Department has identified the creation of new affordable single-family housing and new rental units as its highest priority for the 2025 Program Year cycle. Therefore, scoring will reflect this prioritization of housing creation (new construction and conversion).

2.2 Application and Service Area Limitations

Housing Development Projects

- Application must serve only one Congressional District.
 - Projects may only serve ONE Congressional District per application. All units in a project must land in only one Congressional District per project application. In order to serve two different Congressional Districts, an applicant would need to submit two applications, one for each Congressional District.
 - An applicant can submit a maximum of three (3) Housing Development applications in the 2025 NAHTF application cycle.
 - If submitting more than one application within the same congressional district, the applications must be for different housing types, i.e., homebuyer, homeowner, or rental, or must be performing different activities within the same project type, i.e., rental conversion is a different activity than rental new construction.

Nonprofit Technical Assistance

- An applicant may only submit one (1) application per cycle.

2.3 Funding Maximums

Housing Development Projects

- \$750,000 maximum per application/project for non-administrative activities.



- Rehabilitation activity has a NAHTF investment maximum of \$40,000 per unit; not to exceed \$750,000 per project for the following project types:
 - Homeowner Owner-Occupied Rehabilitation
 - Rental Rehabilitation (not conversion)
 - Homebuyer Assistance Only with minor Rehabilitation
- Administrative activity funding may be requested over and above the \$750,000 stated above. The requests for funding these activities may not exceed the following caps:

General Administration –

- \$20,000 per application/project.

Housing Management –

- \$5,000 per unit, not to exceed \$75,000 for the following types:
 - New Construction (Homebuyer and Rental); Purchase/Rehab/Resale (PRR); Rental Conversion; Rental Rehabilitation; and projects providing Homebuyer Assistance only with minor Rehabilitation.
- \$2,500 per unit, not to exceed \$75,000 for the below type:
 - Homebuyer Assistance Only (projects providing only down payment and closing cost assistance to eligible homebuyers).

Lead-Based Paint Testing and Assessments –

- \$1,500 per unit for the following types only:
 - Homeowner Owner-Occupied Rehabilitation (OOR), Rental Rehabilitation (**not** Conversion) and Purchase/Rehab/Resale.

NOTE: Applicants requesting support for lead-based paint testing are encouraged to review a rehabilitation project with the Department of Health and Human Services (DHHS) to determine whether the testing is required for their rehabilitation project.

Technical Assistance Projects

- \$50,000 per application/project.
- This project type does not have administrative activities.

3 Selection Criteria and Process

State resources are limited and there is an increasing demand for NAHTF award distribution. The Department strives to distribute NAHTF resources to assist eligible applicants in leveraging private financing on quality projects and programs for the creation of affordable housing that addresses local needs.



3.1 Selection Criteria

Below is a list of priority selection criteria taken into consideration when evaluating Housing Development applications:

- Threshold Requirements Met (includes Milestones achieved for open NAHTF awards);
- NAHTF 2025 Program Priorities
- Project Design
- Project Readiness
- Presence of Cash Match
- Presence of Other Funding Sources as Leverage
- Level of Local Government Support
- Project's Financial Documentation
- Capacity and Experience in Housing Development
- Application's Ranking Within a Congressional District
- Available Funding

Technical Assistance applications will be reviewed and scored using applicable criteria in the above list, evaluation of the Performance Plan goals submitted for funding and review of the Applicant Organization's financials.

Additionally, the competitive scoring process considers the Legislation's First Priorities:

- Serves the lowest income occupants (households serving households at or below 80% AMI).
- Serves qualified occupants for the longest period of time (affordability period).
- 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 are located, wholly or in part, within a designated Opportunity Zone, pursuant to the Federal Tax Cuts and Jobs Act. Public Law 115-97.
- Projects located within an area that has been declared an Extremely Blighted Area under Nebraska Revised Statutes §18-2101.02.

3.2 Evaluation

At the conclusion of the application period, applications will be evaluated to determine if they meet minimum qualifications based on a Threshold Review and be considered for evaluation and scoring. Clarifying information may be requested of applicants. When providing clarifying information, applications themselves may not be changed and/or altered. Failure of the



application to meet all of the threshold requirements (Threshold Questions) may result in the application not being scored or funded. Applicants with applications that do not pass the initial Threshold Review will be notified within 90 days of application due date that their application will not be scored and will be given reason for the decision.

Applicants designated as 501(c)(3) or 501(c)(4) must upload a Federal Tax-exempt IRS Letter of Determination or a CPA/Attorney statement to both the pre-application and full application to ensure they are eligible applicants at the time of application submission. The Department may request at any time prior to contract execution to see an applicant's most recent Form 990.

Once applicants pass the Threshold Review, applications will be reviewed and competitively scored using both objective and subjective scoring criteria. Applications requiring the submission of a Development Worksheet will also undergo a financial evaluation as part of the scoring process. The Department will make the best efforts to allocate not less than 30% of the NAHTF allocation to Congressional Districts 1, 2, and 3.

Projects that do not require submission of a Development Worksheet, or do not have the opportunity to submit unit designs, cost estimates, site reviews, etc., by nature of the project type will not have the same opportunity for points as other project types. This correlates with the fact that the Department has placed high priority on new unit creation for the 2025 NAHTF program cycle. This may or may not be a factor in final award determination since final award funding is influenced by the number of applications, amount of funding available, mix of project types, and objective and subjective factors and priority selection criteria listed above. Threshold Review and evaluation tables are found in the Appendix of these Application Guidelines.

The Department reserves the right to fund or not fund applications, to exceed the maximums, to adjust requested award amounts within budget line items and to adjust allocations, all to allow for flexibility to ensure congressional district distribution requirements, reasonable cost allowance, organizational capacity, meeting urgent housing needs, or other geographic considerations.

All applicants will be emailed a notice of an award or a notice of non-select. Non-select applicants are encouraged to re-submit in a subsequent cycle. 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. To assist applicants in improving their applications in future funding cycles, non-select Applicants may request a follow up meeting with a Housing Program Representative to discuss opportunities for improvements to their project and/or application for future funding cycles.



3.3 Milestones and Compliance Requirements

Applicants with open NAHTF Housing awards must meet the milestones outlined in the table below by the due date of the pre-application (March 20, 2025). If these milestones are not met by March 20, 2025, the Applicant must provide a detailed plan within their pre-application outlining how previous NAHTF housing awards will be in compliance with the milestones by the date of full application (May 22, 2025). An open NAHTF award is an award that has not received a Certificate of Completion from the Department.

Applicants not meeting the milestones outlined in the table below by May 22, 2025 will not be eligible for funding in the 2025 NAHTF application cycle.

Milestones Table

NAHTF Program Year	Milestone
2021 and earlier	100% of NAHTF funds drawn
2022	75% of NAHTF funds drawn
2023	30% of NAHTF funds drawn
2024	Must have received Notice of Release of Funds by May 22, 2025

Any applicant that is also a prior recipient with unresolved monitoring Findings (meaning Finding is more than 30 days old) at time of Pre-Application deadline, must address the Finding(s) and timing of the resolution by sending an email to their Housing Program Representative within 30 days following the pre-application deadline. If an applicant has monitoring Findings that are not resolved by Full Application deadline or if additional monitoring Findings are found (and are more than 30 days old) at time of full application deadline, the applicant may be at risk of being ineligible for a 2025 award. Questions regarding outstanding monitoring Findings should be directed to Ben Mellema at <mailto:benjamin.mellama@nebraska.gov>.

4 Eligible Applicants

Eligible Applicants for NAHTF include:

- Local and Governmental subdivisions
- State and federally recognized local or regional Public Housing Authorities or Agencies
- Community Action Partnership Agencies
- Community-based, Neighborhood-based, or Reservation-based nonprofits with tax exempt status of 501(c)(3) or 501(c)(4) with a mission that includes affordable housing development and/or services.



Applicants designated as 501(c)(3) or 501(c)(4) must upload a Federal Tax-exempt IRS Letter of Determination or a CPA/Attorney statement to both the pre-application and full application to ensure they are eligible applicants at the time of application submission. The Department may request at any time prior to contract execution to see an applicant's most recent Form 990. The Department uses Guidestar.org to verify active nonprofit status and Form 990 submissions. Applicants are encouraged to keep their Form 990 submissions up to date so as not to risk losing their nonprofit status.

For-profit entities working in conjunction with an eligible applicant organization are eligible to receive benefit from the NAHTF funds as a partner in the project but will not be acting as a sub-recipient. The eligible applicant organization must be the applicant for the NAHTF funds and shall be the entity that enters into a contract with the Department and will be the responsible entity for the project requirements, goals, and compliance throughout the affordability period.

All applicants must be registered to do business within the State of Nebraska and be listed on the Nebraska Secretary of State's website unless exempt from doing so. Exceptions include municipalities, villages, Development Districts and Public Housing Authorities.

The Department designates those receiving awards under the NAHTF program as recipients. A recipient is an entity that receives an award to carry out a project funded by NAHTF in partnership with the State to create or rehabilitate affordable housing units or in the case of a technical assistance award, carries out an activity that will impact a nonprofit's ability to increase affordable housing development. Households (homebuyers, homeowners, tenants) that have the potential to receive the direct benefit of affordable housing funded with NAHTF are not considered recipients but are instead referred to as the potential beneficiaries of projects carried out with NAHTF funds.

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

- Applicants with open NAHTF awards that have not met the Department's Eligibility Milestones by time of full application due date will be ineligible.
- Applicants that do not meet Threshold criteria as established by the Department may be deemed ineligible for scoring at the Department's discretion.
- Applicants that have not provided proof of non-profit status at time of application submission.

The circumstances below will require further review and may lead to a determination of ineligibility.



- Applicants that do not have a mission related to the creation of affordable housing.
- Applicants that have unresolved monitoring Findings at time of application submission.
- Applicants that are non-compliant with any open NAHTF awards may be deemed ineligible to receive an award in the 2025 NAHTF cycle. Being noncompliant includes, but is not limited to, not meeting the draw down milestones as described in an open NAHTF agreement/contract.
- Applicants that do not submit a required Development Worksheet with full application may be determined ineligible for scoring or award.

5 Eligible Activities

The Nebraska Affordable Housing Act describes eligible activities for NAHTF assistance in Section 58-706 of the Nebraska Affordable Housing Act. The Department has four basic project types that eligible activities may be performed under: Homebuyer, Homeowner, Rental and Technical Assistance. These Application Guidelines describe the eligible activities available for each of the project types in sections that follow. If further assistance is needed applicants are encouraged to contact a Housing Program Representative.

Eligible Activities listed in the Nebraska Affordable Housing Act Section 58-706:

- 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 housing preservation 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 2025 Program Year, housing units specific to disaster recovery must be located in DR-4420 or other officially declared disaster area.*
- Infrastructure projects necessary for the development of affordable housing (support activity implemented in conjunction with the development of affordable housing units only)
- Down payment and closing cost assistance;
- Demolition of existing vacant, condemned, or obsolete housing or industrial buildings or infrastructure (*support activity implemented in conjunction with the development of affordable housing units 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 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; and,
- Weatherization and solar or other energy improvements to make utilities for housing more affordable.

6 Application Submission Information

6.1 Due Dates for Pre-Application and Full Application

Pre-Application is due by 5:00pm (Central), March 20, 2025.

Full Application is due by 5:00pm (Central), May 22, 2025.

The Department recommends submitting at least two (2) days ahead of the deadline to leave room for any possible technical issues that may arise. Electronic submission will not allow applications to be submitted past the deadline. A “**Success**” message will appear on your screen and the **primary contact** email address (entered on the Project Information section) will receive an email notifying of the date and time of the submission that reads, ‘**Application Submit Success Notification**’. The primary contact must be on staff with the applicant



organization. An application preparer may check the application status by logging into the applicant's portal. **The Department will not reopen applications once they have been submitted.**

6.2 Submission Process

Applications are submitted electronically through the Grant Management System (GMS), AmpliFund, at any time after the application open date and on or before the application deadline. Applicants can access links to the applications from the NAHTF web page. Follow the application links provided to create a user profile in the GMS application portal and complete the application forms.

Applicant organizations that have never used AmpliFund will need to **register** to create the organization's applicant account. Users can be added to the account and be given permission to log in and complete an application.

How to Register and Create an Account: <https://dednebraska.zendesk.com/hc/en-us/articles/6656490568987-Registering-for-the-Applciant-Portal>

If the applicant organization already has an AmpliFund account, a new user should **not** Register, instead a User in the applicant organization needs to add the new User to the organization's account.

How to Add Users: <https://dednebraska.zendesk.com/hc/en-us/articles/6655814375835-How-to-Add-Users>

If you are a 3rd party application preparer (External User) you must be given 'Applicant Portal Access' by the applicant organization.

How to Apply on Behalf of Another Organization: <https://dednebraska.zendesk.com/hc/en-us/articles/13817463376155-External-User-Guide-How-to-Apply-on-Behalf-of-Another-Organization>

The Department will process all applications and conduct a threshold review and a competitive scoring process. NAHTF applications will be reviewed and competitively scored using both objective and subjective scoring criteria. Upon completion of scoring, award decisions are made.

At the Department's discretion, clarifying information may be requested of applicants at any point in the process following application submission. When providing clarifying information applications may not be changed and/or altered.

All applicants will receive letters of selection or non-selection, or other communication. Applicants with applications that do not pass the initial threshold review will be notified within



90 days of application due date that their application will not be scored and will be given reason for the decision.

An applicant's ability to follow application instructions and articulate the project's impact on housing supply will reflect favorably during the application evaluation phase. Other favorable items considered during evaluation may include the demonstration of organizational capacity for effective and efficient fund management and project management experience which demonstrates to the Department that an applicant will be a reliable recipient who will use awarded funds in a manner consistent with the law and requirements of NAHTF.

Timely Receipt and Completeness Requirements

Applications must be submitted by the application deadlines before 5:00 (CT). Applications must be completed via AmpliFund and must fully comply with all requirements within the time period specified. Applications that are found incomplete or missing required attachments may be denied scoring and review. Applicants should plan to submit at least two (2) days ahead to minimize the risk of any last-minute technology issues. The Department is not able to assist applicants with submission once the deadline has passed.

A pre-application is required for each project type.

A pre-application is required regardless of whether the same entity is submitting more than one application. The information provided through the pre-application process is critical for the Department's housing staff to provide technical assistance to potential applicants and to assist the Department in planning sufficient staff time for application review and scoring. No hardcopy submissions will be accepted. See the timeline for pre-application due date.

There are two types of full applications.

The two types of applications are the ***Housing Development Application*** and the ***Technical Assistance Application***. Work on full applications may begin at any time after the posting of these Application Guidelines. The user profile allows for saving of partially completed applications until the applicant is ready to submit their completed application. 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.

All pre-applications and full applications are prepared at the applicant's expense.

Applicants should follow the instructions within the application itself and refer often to these Application Guidelines for additional detail. If an applicant has issues with access to or using AmpliFund they should contact AmpliFund Support through one of the methods listed in the Section titled Application Resources.



Applicants may download a PDF copy of the application.

A PDF of the entire application may be downloaded from the NAHTF web page. All conditional questions will be shown on the PDF download. **Caution:** *If an applicant downloads their own application after beginning the application and has already saved some or all of their work, the download will not show all conditional questions available depending on the applicant's answers completed and saved up to that time.*

Several questions in the application are conditional questions based on specific project types. This means an applicant will need to select either "Yes" or "No" to a question before the next questions will appear. If a question field has an asterisk (*), it means that it is a required answer field. However, if the question does not apply to the project type, the applicant may answer by entering "N/A" for "not applicable" to allow applicant to "Mark as Complete" when ready to move to next part of application.

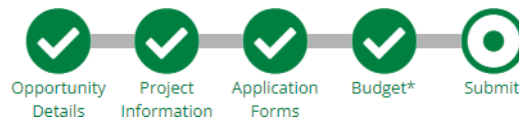
Important Reminders!

- Contact a Housing Program Representative to discuss the project.
- Early preparation is essential to a quality application.
- External Users acting as application preparers **must be added as an external user to the Applicant's own AmpliFund Account.**
- Correctly name the application! (See next section for instructions.)
- Preparers can SAVE their work and return to editing applications throughout the process.
- Applicants and Preparers are expected to review recorded workshops and supplemental material during the application process.
- The Department preference is to have budgets created using whole numbers divisible by 10 when creating the NAHTF budget and Development Worksheets.
- The project's Program Guidelines need to be created early and will be useful for completing the online application.
- Applicants have an option to upload supplemental material to support their application in the "Specific Applicant Upload" fields. Reference the supplemental material within an appropriate narrative or answer box.
- There are no character limits for narrative answers. Applicants are encouraged to provide clear, concise answers.
- Do not select "Submit" until the application is complete and has been reviewed by your project team or Authorizing Individual.
- Applicant must fill in all required questions (marked with an asterisk). Answer with "N/A" if question is not applicable to the project.
- When a section is completed, select "**Mark as Complete**" and select "**Save & Continue**"



to be automatically forwarded to the next section.

- **SAVE OFTEN** as you work on the application within AmpliFund to avoid unexpected loss of input due to platform timing out.
- Applicant must follow the directions provided within the application itself and consult these Application Guidelines throughout the application period. Contact a Housing Program Representative for assistance as needed.
- Applicants should download a copy of their completed application prior to submitting.
- Applicants will not be able to submit until all sections have a checkmark.



6.3 Naming the Application

Applications will be identified by the name given in the **Project Information Section** of the application. It is very important to name the application correctly. The table below defines the abbreviations and there are examples provided for the various project types. Be sure to use the appropriate abbreviations for the type and primary activity NAHTF is being requested for.

The GMS system (AmpliFund) will not allow the same name to be used for both the pre-app and the full applications. Therefore, “PreApp” is added to the beginning of the pre-application name and is dropped when naming the full application, leaving the rest of the name the same.

Important!! Do NOT use the name of the preparer organization when naming the application unless applicant organization and preparer organization are the same entity.

Abbreviation = Type	Abbreviation = Primary Activity
TA=Technical Assistance	NC = New Construction (Homebuyer or Rental)
HB=Homebuyer	PRR = Purchase/Rehab/Resale
HO=Homeowner	HBA = Homebuyer Assistance (DPA/Closing Costs)
RH=Rental	HBA Rehab = Homebuyer Assistance with Rehab
	Conv = Rental Conversion
	Rehab = Rental Rehab
	OOR = Owner Occupied Rehabilitation



Naming the Technical Assistance Application

Format for naming a Technical Assistance application (replace *Applicant Name* with the name of the entity applying for award):

TA Pre-Application: PreApp_2025 NAHTF_*Applicant Name*_TA

TA Full Application: 2025 NAHTF_*Applicant Name*_TA

Remove “PreApp” when naming the full application.

Naming the Housing Development Application

Format for naming a Housing Development application (replace *Applicant Name* with the name of the entity applying for award):

HD Pre-Application: PreApp_2025 NAHTF_*Applicant Name*_(Type) (Primary activity)

HD Full Application: 2025 NAHTF_*Applicant Name*_(Type) (Primary activity)

Remove “PreApp” when naming the full application.

Find the description below that best describes your project’s primary activities.
If needed, please ask for assistance before submitting the application.

Homebuyer project with activity of New Construction

Note: Add “HBA” only if project will also be requesting NAHTF for HBA activity.

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* HB NC HBA

Full App Name: 2025 NAHTF *Applicant Name* HB NC HBA

Homebuyer project with activities of Purchase/Rehab/Resale

Note: Add “HBA” only if project will also be requesting NAHTF for HBA activity.

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* HB PRR HBA

Full App Name: 2025 NAHTF *Applicant Name* HB PRR HBA

Homebuyer project with ONLY an activity of direct Homebuyer Assistance only

Note: Add “Rehab” only if project will be requesting funding for Rehabilitation activity.

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* HB HBA Rehab

Full App Name: 2025 NAHTF *Applicant Name* HB HBA Rehab

Homeowner project with activity of owner-occupied rehabilitation (OOR)

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* HO OOR

Full App Name: 2025 NAHTF *Applicant Name* HO OOR



Rental project with activity of New Construction

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* RH NC

Full App Name: 2025 NAHTF *Applicant Name* RH NC

Rental project with activity of Conversion

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* RH Conv

Full App Name: 2025 NAHTF *Applicant Name* RH Conv

Rental project with activity of Rehabilitation

Pre-App Name: PreApp 2025 NAHTF *Applicant Name* RH Rehab

Full App Name: 2025 NAHTF *Applicant Name* RH Rehab

6.4 Site Review Requirements

A site review is required for the following projects:

- Homebuyer New Construction
- Rental New Construction
- Rental Conversion
- Rental Rehabilitation
- Projects with support activities of infrastructure or acquisition

All Rental projects must have sites approved and uploaded to the project application.

Speculative rental rehabilitation projects are not eligible in the 2025 cycle. The exception to this is when an applicant is creating a purchase/rehab/lease-to-own project of vacant single-family units in which the applicant will purchase the units for rehab and will enter into a lease-to-own contract with an eligible tenant; this type will not require a site review.

Homebuyer new construction projects require an approved site review prior to beginning any activity on a site. Approved site reviews uploaded to Homebuyer applications will reflect positively on project readiness which the Department puts a high priority on.

If a site is identified prior to application submission, the applicant will need to request a site review by the due date listed in timeline to assure that a Housing Program Representative will have time to review prior to full application submission. Site review requests received after the Notice of Award must be submitted 45 days prior to starting the project unless the Housing Program Representative has agreed to a period less than 45 days. (HBA only, PRR and



OOR projects do not require a site review.)

Sites that are under ownership prior to application submission ensure the project is ready to proceed if awarded. As evidence of a project's readiness to proceed the applicant can upload proof of ownership or recorded option. Proof documents include a document from the Register of Deeds office or other recorded ownership or option to purchase documentation proving the site is owned by either the developer/owner partnering with the project or the applicant at the time of application.

If a project has an option in place, the applicant should mention this in the Project Description Summary and include documentation in the upload field provided for this purpose. Having a site owned or under control is considered a readiness factor and valuable information for reviewers.

7 Technical Assistance Application

Technical Assistance awards are provided to eligible nonprofit community or neighborhood-based organizations involved in the creation of affordable housing. The application must demonstrate how the award will substantially increase the recipient's ability to produce affordable housing.

Pre-Application

A pre-application is required before a full application may be submitted. Refer to the timeline for the pre-application due date.

Required Uploads

- Housing Milestone Plan, if applicable (*upload to Pre-Application only*)
- Federal Tax-Exempt IRS Determination Letter for 501(c)(3) or 501(c)(4) applicants
- Balance Sheet (*Most Recent and Approved by Authorized Individual or Governing Board*)
- Income and Expense Statement (*Recent Fiscal YR. & Approved by Authorized Individual or Board*)
- Match Documentation Form, if applicable (*On letterhead & signed by authorized individual*)*

Match Documentation Form must be downloaded from the NAHTF web page section titled Application Guidelines. <https://opportunity.nebraska.gov/programs/housing/nahtf/>.

Cash Match and Other Funding Sources

For information on Cash Match and Other Funding Sources go to those respective sections in the Application Guidelines.



7.1 Contract Begin/End Date

The contract begin date for awarded Technical Assistance projects will be the date on the Notice of Award letter. Projects awarded for the 2025 NAHTF cycle will have a contract end date of no more than two years from the date of Notice of Award.

7.2 Eligible Activities and Performance Plan Goals

Technical Assistance awards are provided to eligible nonprofits including community or neighborhood-based organizations, housing assistance groups, or organizations involved in the creation of affordable housing whose proposed project demonstrates how it will increase the recipient's ability to produce affordable housing. Applicants may select from any of the eligible activities listed below. The project may request funding for more than one eligible activity.

Reminder: The maximum request for total project may not exceed \$50,000.

Eligible Activities

The following are eligible activities available for selection in the Technical Assistance application. More than one may be selected to request funding for:

- **Salary support for a new hire to fill a newly created position.**
 - Typical expenses: direct salary support for the new hire for duration of contract.
- **New Office Equipment, Software and Office/Workplace Improvements**
 - Typical expenses: computers, printers, ink, software and licensing fees, new office rent (for duration of contract), costs for office/workplace improvements, such as new classroom furniture, updated technology systems, signage, etc.
- **Strategic Planning**
 - Typical expenses: consultant fees, venue rental, materials, printing, supplies, etc.
- **Housing Study Funding**
 - Typical expenses: consultant fees, materials, printing. etc.
- **Training/Education specific to Housing Development**
 - Typical expenses: course registration/fees; travel, lodging, mileage, meals (when accompanied by detailed receipts).
- **Fees for architecture and engineering designs and consultation in preparation for a future affordable housing project**
 - Typical expenses: invoices covering the fees for consultation and/or designs related



to planning for a specific affordable housing project. The Department reserves the right to set additional requirements not yet expressed in these Application Guidelines.

-cannot be fees related to a currently funded NAHTF project or 2025 NAHTF application

Notes:

- Technical Assistance awards will not reimburse the salaries of existing staff for the ordinary and typical fulfillment of their role.
- If requesting support for a new hire salary, applicant should explain the plan for sustaining the new position after the contract ends within the *Impact, Sustainability and Collaboration* section.
- If requesting support for office rent, the applicant will need to explain the plan for covering rent expense after the contract ends within the *Impact, Sustainability and Collaboration* section.
- Costs for providing food and drink for meetings related to specific goals, i.e. strategic planning, are ineligible expenses. (Meals related to individual travel expenses are eligible.)
- Honorariums (gifts/prizes) are an ineligible expense.
- Projects involving construction or rehabilitation of office space and/or housing units are not eligible expenses for Technical Assistance projects.

Performance Plan Goals

Applicants must provide Performance Plan goals for each activity selected when completing the application. Each goal must include an estimated cost to complete, a list of funding sources to be used, and description of costs typically associated with the goal. Every activity selected from the list above will be required to have at least one goal associated with it. If the project is awarded, the Performance Plan will be reviewed prior to contract execution. The Performance Plan is added as “Exhibit A” to the Technical Assistance contract.

If the project is awarded, the Department may choose to award some goals and not others and may need to suggest additional goals for successfully completing the project. All activities selected and their respective goals must be completed within the contract period.

Examples of Technical Assistance costs might include, but are not limited to, salary costs associated with new staff hired for a newly created position, consultant fees, strategic planning costs, funding for a third-party housing study, training and education for staff and board



members, and other costs specific to the attainment of the award's Performance Plan goals.

If the applicant is requesting funding for fees related to architecture and engineering designs in preparation for a future housing project, it is recommended they provide cost estimates from a firm by uploading to one of the "Applicant Specific Uploads" sections provided in the application. The Department recognizes that the applicant may still need to procure for a firm and that these are only general estimates and not indicative of having selected a firm.

7.3 Ineligible Activities

General Administration, Housing Management and Lead-Based Testing are not eligible activities for nonprofit Technical Assistance applications.

Ineligible activities under a Technical Assistance project award and the costs associated with them include any cost not deemed appropriate by Department staff upon review or not directly related to the Performance Plan goals outlined in Exhibit A of the contract.

NAHTF Technical Assistance awards may not be used in conjunction with any other State-administered Federal or State-funded applications.)

7.4 Project Description Summary

The applicant will provide a Project Description Summary to provide reviewers with a clear understanding of the project's main objectives. Answers may include, but are not limited to, the items listed below.

- Description of the objective(s) to be achieved with NAHTF funding
- Amount of NAHTF being requested to accomplish the objectives
- Amount of match being committed by the applicant, if any
- Amount of leverage being committed from other funding sources, if any
- Brief timeline for accomplishing the project's objectives

7.5 Organization Description Summary

The applicant will provide a description of the applicant organization and include information that demonstrates capacity and strength for administering a NAHTF award. This is an opportunity to speak about the unique nature of an organization and why NAHTF is needed to carry out the activities requested. Answers may include, but are not limited to, the items listed below.

- Organization Mission Statement



- Brief Organization History
- Staff Names, Roles and Experience
- Organizational Structure and Priorities
- Description of public and private revenue sources available for general operations
- Describe why NAHTF is needed as a resource to accomplish the activities selected

7.6 Impact, Sustainability and Collaboration

The applicant is asked to provide short answers to the below questions.

- Describe how successful completion of this project will assist the organization in having a greater impact on creating new housing units and/or improving existing housing stock in the future.
- Explain ways in which nonprofit interacts with the area it serves, level of support received from the community and how this impacts the nonprofit's sustainability.
- Does this project create a new long-term financial need, i.e., new salary, rent, etc., to be budgeted for in the future? If so, explain how the new financial need will be sustained in the future.
- Will the applicant need to re-apply for additional NAHTF Nonprofit Technical Assistance funds to continue these project goals in future cycles?

7.7 Financial Management

If awarded, recipients are required to manage their financial resources in accordance with state laws and procedures for expending and accounting for the State's own funds. The Department has established a financial management framework that allows for the appropriate recording and reporting of the receipt and expenditures of a State-funded project. Recipients are required to maintain effective internal control over the State award and agree to comply with statutes, regulations, and terms and conditions of the NAHTF contract agreement.

Within the application, the applicant is asked to describe the organization's policies and processes for internal controls and financial management. Such internal controls include the basic oversight process for procurement and bill payment processing, process of approving financial documents, etc. This can be a very basic summary to provide reviewers with general knowledge for how the organization handles fiscal responsibility.

Applicants will upload the following financial documentation:

- Most Recent Balance Sheet (Board Approved or Approved by Authorized Individual)



- Income and Expense Statement (Recent Fiscal Year and Board Approved or Approved by Authorized Individual)

Note: If financials are not board certified in time for application submission, the application preparer is certifying by uploading that the authorized individual named earlier in this application has reviewed the "unapproved" uploaded financial documents and has approved their submission for use in this application.

8 Housing Development Application

8.1 General Application and Program Information

There are three (3) distinct housing *project* applications within the Housing Development Application portal: **Homebuyer, Rental and Homeowner.**

Only one (1) project application at a time may be submitted within the Housing Development portal. For example, if an applicant is applying for a Homebuyer New Construction project and a Homebuyer Purchase/Rehab/Resale project, they must submit two (2) separate Housing Development applications.

An application will be rejected if more than one (1) project application was completed within the same Housing Development portal. If the applicant is applying for three (3) different projects, the Housing Development portal will be entered three (3) separate times, and each application will have a name describing one (1) project. (See *Naming the Application* to be sure you are following instructions for naming each application being submitted.)

Applicants are expected to follow all the instructions provided within the application. They may contact a Housing Program Representative if needing assistance with understanding terms, requirements and other application or project specific questions.

Several questions in the application are conditional questions based on specific project types. This means an applicant will need to select either “Yes” or “No” to a question before the next questions will appear.

If a question field has an asterisk (*), it means that it is a required answer field. However, if the question does not apply to the project type, the applicant may answer by entering “N/A” for “not applicable” to allow applicant to “Mark as Complete” when ready to move to next form within the application. All forms “Mark as Complete” selected before application will be able to submit.

Pre-Application

A pre-application is required before a full application may be submitted. Refer to the timeline for the pre-application due date. Every project must have a separate pre-application.



Housing Development Application

The full application contains the sections listed below.

Opportunity Details

Project Information

Application Forms (5)

Form 01: Applicant, Preparer, and Local Contact Information

Form 02: Homebuyer Project Application

Form 03: Rental Project Application

Form 04: Homeowner Project Application

Form 05: Terms of Acceptance

Submit

The applicant must complete **Project Information** and within the **Application Forms** section the applicant must complete Form 01 and Form 05.

An applicant must choose no more than one of the remaining forms to complete; choosing from either Form 02, Form 03, or Form 04.

The form to be completed depends upon the project activities being applied for. An application will be rejected if it is submitted with more than one project application completed within it.

Application Uploads

All required documents must be uploaded into the application in order for the application to be considered complete. Follow all application instructions to determine if an upload is required. Request assistance if you are unsure.

Below is a list of both required and optional uploads requested within the Housing Development Application. During the application period, the Department may advise applicants of additional uploads requested but not listed below.

Several uploads are dependent on how the applicant has answered a previous question. Forms with an asterisk (*) must be downloaded from the NAHTF web page under section titled Application Guidelines. <https://opportunity.nebraska.gov/programs/housing/nahtf/>.

- Housing Milestone Plan, if applicable (*Pre-Application only*)
- Alternate Activity Verification Document (*Pre-Application Only. Must have approval to use.*)
- Federal IRS Letter for 501(c) designation, or CPA/Attorney Statement, if applicable
- Maps: Enterprise Zone, Blighted, Extremely Blighted



- Exhibits 1 Project Description Summary
- Exhibit 2 Organization Description Summary
- Exhibit 3 Project Need and Impact Summary
- Market Assessment, if applicable
- Housing Study, if applicable (*upload if not available online*)
- Other Data Sources, if applicable
- Program Guidelines (*created specifically for the project*)
- Cost Estimates, if applicable
- Architectural Designs, if applicable
- Site Review Form, if applicable (*must be signed by Housing Program Representative*)*
- Proof of Site Ownership or Option to Purchase
- Development Worksheet, if applicable*
- Match Documentation Form, if applicable (*on letterhead and signed by authorized individual*)*
- Applicant Specific Uploads, i.e. letters of commitment, supplement material, etc. (*optional*)

Activity Designations

Housing development projects have three (3) activity designations: **primary**, **support**, and **administrative**. Every project must include a primary activity in order to be eligible. Support and administrative activity requests are optional. If requesting a support activity, the total NAHTF request for primary **plus** support activities must not exceed \$750,000. If needing assistance contact a Housing Program Representative to discuss the project and the eligible activities.

Maximum Per Unit Subsidy

The NAHTF/HOME Maximum Per Unit Subsidy table applies to Homebuyer and Rental new Construction, Purchase/Rehab/Resale and Rental Conversion projects. (Rental Rehabilitation and Homeowner Owner-Occupied Rehabilitation have a NAHTF investment maximum of \$40,000 per unit for the Rehabilitation activity). The table is found on the NAHTF web page. The amount of NAHTF a project may invest on a per unit basis may not exceed the per unit dollar limitations established in the table. The table is updated annually.

Home Value and After-Rehab Sales Price Limits

Home Value and After-Rehab Sales Price Limits apply to Homebuyer New Construction, Purchase/Rehab/Resale, and projects providing only direct Homebuyer Assistance as a



standalone project. (Homeowner-Occupied Rehabilitation (OOR) projects are exempt from these limits.) The table is found on the NAHTF web page.

IMPORTANT! The table is built to show the U.S. Department of Housing and Urban Development (HUD) 95% sales price limit. NAHTF has a **140% sales price limit** for existing and new units. Follow instructions for calculating the NAHTF sale price limit.

Affordability Period

Applicants must select the number of years they are committing to keeping the project units affordable, and in accordance with occupancy and income eligibility requirements. If awarded this will be the years entered into the contract. (See *Affordability Restrictions*.)

8.2 Ineligible Activities and Project Limitations

Activities and the costs associated with them are considered ineligible for reimbursement when they are not directly related to a NAHTF funded activity or if they have been expended prior to receiving a notice of Release of Funds. The only exception to this is a limited amount of General Administration costs which may be incurred after Notice of Award (NOA) for purpose of completing Special Conditions requirements.

Except for a limited amount of General Administration expenses incurred for Special Conditions, **all other project activity expenses incurred prior to receiving a notice of Release of Funds will be deemed ineligible.**

NAHTF funded project development costs will not include furnishings and personal property that are not an integral structural fixture including the purchase of equipment, and motor vehicles. *Note: primary appliances that are eligible for NAHTF funds in new construction and rehabilitation activities, include stove, fridge, washer, dryer, dishwasher, and microwave; one per unit of each.*

Construction or rehabilitation done on mobile homes is not an eligible cost. Mobile homes, as defined by the Department, are movable or portable dwellings constructed to be towed on their own chassis, connected to utilities, and designed for use with or without a permanent foundation for year-round living. The applicant may request a review by the Department prior to application submission if needing a determination of eligibility. (*Modular homes are eligible for NAHTF funding. Units must be connected to permanent utility hook-ups and located on land owned by the housing unit owner or a Department-approved land trust.*)

Rental rehabilitation projects that are speculative, meaning they do not have sites identified at time of application, are not eligible. **However**, a rental rehabilitation project with **specific sites identified at time of application**, whether units are single-family, duplex, tri-plex or multi-family, are eligible to apply.



The Department does not allow homebuyers, renters or homeowners to complete rehabilitation work themselves. Licensed contractors should be hired to complete the necessary rehabilitation work to bring each housing unit up to the Department's approved Minimum Rehabilitation Standards. In addition, contractors must be purchasing the supplies and material necessary for the rehabilitation work and directly charging (invoicing) the NAHTF Recipient for reimbursement from the NAHTF award.

8.3 Project Limitations; Layering of Funding

Projects that have other State or Federal funds involved in the project, whether confirmed or anticipated, must be reviewed and cleared as eligible for layering with a NAHTF award prior to application submission. Contact a Housing Program Representative to discuss the project if there is the potential for any state or federal funding to have an effect on the project you are applying for.

Projects providing NAHTF funded homebuyer assistance (HBA) to homebuyers as a standalone program may not share beneficiaries with another NAHTF funded homebuyer project as this causes a duplication of beneficiaries.

NAHTF awards cannot be used as cash match for any Department-administered Federal or State-funded applications.) In addition, Federal programs and state programs, **including but not limited to**, Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Community Development Block Grant Disaster Relief (CDBG-DR), National Housing Trust Fund (HTF) and any state-administered programs funded with American Rescue Plan Act (ARPA) cannot be used as matching funds for a NAHTF application. This restriction includes any Program Income from state-administered Federal programs.

New Units

Projects planning to build new units financed with Low-Income Housing Tax Credits (LIHTC), HOME, HTF and/or any other federal or state-administered funds are not eligible to receive NAHTF funding for the project. Also see "Site Limitations" below.

Existing Units

Projects that involve existing units being previously financed with LIHTC, HOME, HTF and/or NAHTF or any other federal or state-administered funds must have successfully completed their required period of affordability in order to be eligible to apply for the current NAHTF award cycle.

Existing housing units funded by Rural Workforce Housing Funds (RWHF) and Middle Workforce Housing Funds (MWHF) cannot be included in a NAHTF project except for very limited exceptions as follows:



- RWHF or MWHF units that have been built and are for sale may be purchased using funding from a 2025 NAHTF Homebuyer Assistance Only project award.
- If a NAHTF project will use RWHF construction funding as a funding source, beneficiaries of the NAHTF project **cannot** be households making below 100% AMI per 2023 legislation (LB191). (Recipients must contact their Housing Program Representative if RWHF loans are part of the financing prior to submitting the application.)

Limitations on Sites Funded with Other Sources

If a NAHTF project will be submitting **sites** for review that have been acquired by using funds from other federal programs (i.e., HOME Investment Partnerships Program, National Housing Trust Fund, American Rescue Plan Act, Community Development Block Grant, etc.) or state-administered programs (i.e., Rural Workforce Housing Fund, Middle Income Workforce Housing Fund, etc.) applicants must contact their Housing Program Representative to discuss and receive guidance on whether these sites will be eligible for NAHTF funding and must disclose this aspect within the Project Description Summary on the application.

American Rescue Plan Act

A NAHTF new construction project may involve sites acquired or improved prior to NAHTF application with funding from the **Rural Community Recovery Program (RCRP)**, **American Rescue Plan Act (ARPA)**, including but not limited to the **Qualified Census Tract Affordable Housing Program (QCT AHP)** and or other ARPA Recovery Programs administered by a unit of local government or the State of Nebraska. These programs may provide funding for acquisition and/or site prep for the purpose of development into new affordable housing units but cannot provide hard costs of new construction so as not to overlap with NAHTF project. The NAHTF project will not reimburse any activity already being financed by another state-administered project, i.e., acquisition, site-improvement, etc.. Applicants must discuss this aspect of the project with their Housing Program Representative before proceeding with the NAHTF application. Any income or affordability restrictions will require consultation with a Housing Program Representative to determine compliance with the most restrictive program.

8.4 Contract Begin/End Date

The contract begin date for awarded Housing Development projects will be the date of the Notice of Award letter. Projects awarded for the 2025 NAHTF cycle will have an anticipated contract end date of April 30, 2028.

The project is expected to begin expending primary activity costs within six (6) months of receiving the Release of Funds and to take advantage of the 2026 construction season.



All units must be completed and/or all beneficiaries must be served by the contract end date. All activity expenses funded with NAHTF, including General Administration and Housing Management must be expended prior to the contract end date.

8.5 Beneficiaries to be Served

The project must serve households serving at or below 120% average median income (AMI) for the county the project units are located in. The Rental Development Worksheet will provide a cost allocation to assist applicants by determining the required number of units that will need to be rent-restricted. If the project is awarded, the AMI numbers entered in the application will be used for the contract pending a cost allocation review by the Department.

Homebuyer and Homeowner

All units to be completed for homebuyer and homeowner projects will be considered affordable units and subject to affordability restrictions. The applicant will be required to indicate the AMI being targeted. The applicant may choose more than one AMI to serve.

Rental

Rental projects will undergo cost allocation to determine the number of units that must remain affordable rent-restricted units throughout the affordability period.

The applicant will indicate the AMI of the beneficiaries to be served by the affordable units. The AMI numbers entered must not include market-rate units being completed during the project. The applicant may choose more than one AMI to serve.

Tip: Applicant must enter “0” for any AMI’s not being served in order to SAVE the form and move forward.

Housing Study

Applicants with third party housing studies should be using the data to support the need for their project. The application provides space for including a link to an online published housing study or, if the study is not available online the applicant will be able to upload the housing study to the application. It is recommended that the applicant identify the sections and page numbers that support the need for their project. This can be done in the Project Description Summary or by uploading a Housing Study Summary in the upload section that is provided for “Supporting Data” under Exhibit 3.

If a published housing study has not been updated within the last 10 years, it is recommended that more recent data be gathered from additional sources to demonstrate the need for the project being applied for. The additional data may include, but is not limited to, market assessment, census.gov data, community surveys, or other data gathered for purposes of this



application in order to demonstrate the need for the project type being applied for.

Data Sources

Applicants who want to include data on the number of households in the project's service area and the population of the service area may find the following links helpful:

Census.gov/QuickFacts- <https://www.census.gov/quickfacts/>

American Community Survey - <https://www.census.gov/programs-surveys/acs/data.html>

Payment Request Documentation

The Department requires supporting documentation and proof of payment to accompany payment requests for reimbursement of all primary and support activities. See *Administrative Activities* and *Award Disbursement* sections for all details.

8.6 Program Guidelines

The foundational document of every project is the project's Program Guidelines created by the applicant specifically for the housing project being applied for in this application. The Department recommends applicants create their Program Guidelines prior to filling out the online application. Applicants must use the Program Guidelines Checklist specific to their project to ensure all requirements are covered within the project's Program Guidelines.

The applicant's governing body does not have to approve the Program Guidelines prior to application submission. However, it is a sign of project readiness if they have been reviewed by the governing body prior to submission. If awarded, the Program Guidelines will be reviewed by the Department, and changes could be required before final approval.

The Program Guidelines will be used to complete the Project Design Questions by copying and pasting to demonstrate competency of the guidelines in covering specific areas of the program requirements.

Attention Rental Projects: If awarded, the project's Program Guidelines submitted to the Department for approval shall contain an appendix with the list of documents below. These documents are not required uploads for the application. However, the applicant's project team should be made aware of these requirements for Release of Funds as early on in the project as possible.

- Proposed Lease Agreement
- Transition Plan and Policies for a lease-to-own project
- Tenant Selection Policy
- Tenant Rules and Regulations
- Statement for Governing Net Cash Flow



- Statement for Governing Reserves - For both Operating and Replacement Reserves

Note: The Lease Agreement, Tenant Selection Policy, and Tenant Rules and Regulations should be in accordance with state law and be reviewed by legal counsel.

8.7 Disaster Recovery

Projects are determined to be disaster recovery projects when they are focused on a long-term recovery effort from a natural disaster. The disaster recovery focus must be reflected as a central theme in the Program Guidelines and clearly designed to address a need resulting from the disaster and whose beneficiaries would be households affected by the disaster declared in 4420-DR counties or in another area that has received a disaster declaration by the State of Nebraska. The project service area must be located in a declared county to qualify. Disaster Recovery 4420-DR counties are found at this link: <https://www.fema.gov/disaster/4420>.

8.8 Enterprise Zones; Blighted Areas

Projects have an opportunity for a priority point if units are located in an Enterprise Zone or Extremely Blighted Area.

Generally, communities hold maps for the zones and blighted areas when a community has one of these zones/areas designated in or near their border. Non-profits may need to seek assistance from community/village clerks to confirm the designation of these zones/areas within the project service area.

Applicants can follow the links below for additional information to assist with a determination:

Enterprise Zone: <https://opportunity.nebraska.gov/programs/community/enterprise-zones/>

Designated Blighted Area: <https://nebraskalegislature.gov/laws/statutes.php?statute=58-504>

Enterprise Zone

Applicants will indicate whether all or a portion of the project units will be located within an Enterprise Zone. If project units are located within an Enterprise zone the applicant must upload a map that clearly shows the Enterprise Zone boundary and must mark the location of all units that will be located within that boundary. If all project units will be within the boundary of the Enterprise Zone, the applicant may indicate directly on the map that “all project units will land within the boundary shown,” rather than marking each individual unit address.

If the project has unknown sites at the time of application, and the application indicates that some or all project units will be located within an Enterprise Zone, an applicant awarded NAHTF will be required by contract to uphold the commitment made in the application to use NAHTF to fund some or all units in an Enterprise Zone; whichever is indicated in application.



Extremely Blighted or Blighted Area

If **all** units in the project are located within an Extremely Blighted or Blighted Area, the applicant will be eligible for a priority point. They must show that **all** project units will be located within an officially designated Blighted or Extremely Blighted Area by uploading a map showing the area boundary and location of units within the designated area in order to receive a priority point. The map is only required if **all** project units are within the boundary of the designated area. (See *Appendix* for Scoring Details.)

The map must be labeled as either “Extremely Blighted” or “Blighted” to be accepted. The map must show the area’s boundary and demonstrate or state that **all** units will be located within the boundary.

If the project has unknown sites at the time of application and indicates on the application that **all** project units will be located within an Extremely Blighted or Blighted area, the applicant will be required by contract to uphold the commitment to use NAHTF to fund all units within the boundary shown on the map. If all units will be within an Extremely Blighted or Blighted area, the Project Service Area must align with the map(s) being uploaded. When a Project Service Area includes cities or counties that do not have blighted designations, the map will not be accepted, and project is not eligible for that point.

8.9 Estimates and Architectural Designs

These documents speak to project readiness but are not a requirement of the application. Applicants have the opportunity to upload cost estimates and/or architectural designs related to this project. The cost estimates must clearly identify the entity providing the estimates and that they are specifically created for the project being applied for. The designs must clearly align with the site location and unit descriptions for the project being applied for. If the designs will be used for other NAHTF applications, applicants must identify on the upload the names of other applications uploading the same designs.

9 Homebuyer Projects Overview

Homebuyer projects are designed to finance either new construction (creation of new units for sale to eligible homebuyers), or purchase/rehab/resale (PRR) (the purchase of existing units for rehabilitation and resale to eligible homebuyers) and providing direct homebuyer assistance (HBA) in tandem with another homebuyer activity or as a standalone primary activity.

Homebuyer Application (Apply for only one of the below project types per application.)

- Homebuyer New Construction
- Homebuyer Purchase/Rehab/Resale



- Homebuyer Assistance Only
- Homebuyer Assistance with Rehabilitation

General information for each Homebuyer type and their primary activities are described in the following subsections. For information about support and administrative activities available for each type go to the respective sections titled *Support Activities* and *Administrative Activities*.

Setting a Sale Price - New Construction and Purchase/Rehab/Resale projects will sell homes to eligible homebuyers. Recipients of NAHTF are expected to seek a market valuation or full appraisal prior to setting a unit's sale price. A recipient may assess the market by receiving an as-built or as-rehabbed appraisal or a final appraisal of a completed unit to inform them for making a sale price decision. A recipient may also work with a realtor or other experienced real estate professional who is able to pull comps and assist in setting a sale price representative of the current market. Identifying the property's market value will ensure the advertised sale price is not artificially lowered below market value which could have a negative impact on future neighborhood comps. Recipients are encouraged to discuss a unit's sale price with their Housing Program Representative prior to setting a sale price and prior to marketing a unit.

When a NAHTF funded unit has a sale price based on market value, and the eligible homebuyer is unable to afford the mortgage (after applying the NAHTF direct homebuyer assistance), the gap can be filled with another funding source or in some cases, an Affordability Subsidy can be applied at the time of closing to create a mortgage that is affordable to the homebuyer. This will have the effect of lowering the net proceeds received at closing and thereby fewer proceeds will be available for use on the construction of successive project units. (See *Terms and Definitions* for more information on Affordability Subsidy.)

Contractor Profit and Overhead - A NAHTF Recipient that is acting in the role of Developer/Owner can hire contractors (builders and/or subcontractors) to construct or rehabilitate units. Contractor Profit and Overhead are eligible costs under the New Construction and Rehabilitation activities.

Developer Fee - A Developer Fee is an eligible development cost in projects with the activities of new construction and purchase/rehab/resale. When the NAHTF Recipient is the Developer/Owner of units for sale to eligible homebuyers, the net proceeds remaining after all housing units have been sold become unrestricted after the contract end date and are considered the Developer Fee for the project.

The Department's recommended maximum for a New Construction project Developer Fee is 10% of the project's Total Development Cost and for a Purchase/Rehab/Resale project the recommended maximum is 5% of the project's Total Development Cost.



Cost Certification - Homebuyer projects involving new construction and PRR will be submitting a cost certification document at the end of the project to provide the Department with the actual cost to build each unit.

Required Development Worksheet – Homebuyer projects involving new construction and purchase/rehab/resale activities must submit a Development Worksheet. The Department will perform underwriting and will make funding decisions on a case-by-case basis after reviewing all aspects of a project’s financing, including the use of revolving proceeds to fund the project.

If the project is awarded, the Department may determine an award investment amount less than requested based on the evaluation of the Development Worksheet and other review factors. *See section titled “Development Worksheet” for more information.*

Partnering with a For-Profit Developer/Owner

Use of NAHTF - Homebuyer projects may partner with a for-profit developer/owner who will own and sell the units to an eligible homebuyer. These projects must structure the NAHTF assistance as a non-forgivable loan with payment terms. The amount of developer fee, any development subsidy, direct homebuyer assistance and/or affordability subsidy that reduced the unit’s proceeds can be deducted from the Developer/Owner’s loan balance. Structuring a loan so the NAHTF Recipient receives repayment will leverage the NAHTF award to be used in future housing projects by the Recipient.

Agreement with Developer/Owner - If a project has a for-profit developer/owner the terms for a Developer Fee and return of any remaining proceeds from the sale of units will be described in the agreement between the developer/owner and the NAHTF recipient. This agreement will be submitted to the Department for review prior to receiving a Release of Funds notification.

10% Owner Equity Requirement - The for-profit developer/owner must participate in the financing of the project by contributing owner equity of at least ten (10) percent of the non-administrative NAHTF amount requested. This 10% will be considered the match requirement from the for-profit Developer/Owner and must be included as owner equity in the application’s Leverage Table used to describe other sources of funding.

9.1 New Construction Project (Homebuyer)

Homebuyer New Construction Eligible Activities

Primary: new construction, homebuyer assistance

Support: acquisition, demolition, infrastructure improvements

Administrative: General Administration, Housing Management

New construction units must meet all local and state building code requirements.



Nebraska Department of Environment & Energy (NDEE)

New construction projects are required to have plans and specifications approved through the Nebraska Department of Environment & Energy (NDEE) to ensure compliance with the most recent International Energy Conservation Code.

If awarded, applicants should submit information as early in the project as possible in order to avoid a delay in reaching Release of Funds. Contact NDEE for forms, 402-471-3683; <http://dee.ne.gov>.

Primary Activities for Homebuyer New Construction Project

The primary activities eligible for a new construction project are described below. For details on the Support and Administrative activities go to sections specific to those activities.

New Construction Activity

The new construction activity involves any development hard costs related to the building of a new housing unit. The project's development soft costs are supported by the Housing Management allowance and other funding sources in the project.

On-site improvement Costs are eligible under the new construction activity. On-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. Applicants who are unsure whether an activity cost is eligible for reimbursement under the new construction activity should consult with a Housing Program Representative.

Homebuyer Assistance Activity (HBA)

NAHTF Homebuyer Assistance is a direct subsidy to the homebuyer to cover downpayment and/or closing costs. New construction projects must provide a minimum of one thousand dollars (\$1,000) as NAHTF funded Homebuyer Assistance and may not exceed 20% of a unit's sale price.

The NAHTF homebuyer assistance may be provided as a forgivable loan or non-forgivable loan with terms. The homebuyer assistance can be funded with the NAHTF award budget, or the project may be structured to fund homebuyer assistance with proceeds at closing. Both methods require the amount to be restricted so as not to exceed 20% of the sale price of the unit.

If down payment and closing cost assistance exceeding 20% of the sale price is required to make the mortgage affordable to a homebuyer, an affordability subsidy may be applied at closing by funding with seller proceeds. For details see *Terms and Definitions*; Affordability Subsidy.

The project's Program Guidelines must explain how the amount of homebuyer assistance to be



provided to an eligible homebuyer will be determined, the sources to be used and the maximum amount allowed per homebuyer from NAHTF and any other funding source.

The HBA provided must be secured for the duration of the affordability period through use of a Deed of Trust and Promissory Note (Recapture Provision) or by recording a Restrictive Covenant (Resale Provision). Homebuyer projects are required to submit drafts of the security instruments prior to receiving a Release of Funds notification.

Projects are encouraged to put in place a method for determining the amount of direct homebuyer assistance for an eligible homebuyer, i.e. use of debt-to-income ratio, maximums, elimination of Private Mortgage Insurance (PMI) requirement, etc.

9.2 Purchase/Rehab/Resale Project (Homebuyer)

Purchase/Rehab/Resale Eligible Activities

Primary: Purchase/Rehab/Resale; Homebuyer Assistance

Support: None

Administrative: General Administration, Housing Management, Lead-Based Paint Testing

A Purchase/Rehab/Resale (PRR) project involves the acquisition and rehabilitation of an existing housing unit by an NAHTF recipient for resale to an eligible homebuyer. The NAHTF budget will use one primary activity of Purchase/Rehab/Resale to support both the acquisition and the rehabilitation of unit.

The units must meet all local and state building code requirements. The acquired unit must be rehabilitated up to the Department's Minimum Rehab Standards and sold to an income eligible household. Other funding sources may be used in tandem with the NAHTF funding to complete the unit if necessary.

PRR projects do not use the Rehabilitation Activity and do not have a cap for the amount of NAHTF used on Rehabilitation.

Primary Activities for a Purchase/Rehab/Resale Project

There are two primary activities eligible for a Purchase/Rehab/Resale project described below. For details on the Support and Administrative activities go to sections specific to those activities.

Purchase/Rehab/Resale (PRR)

The PRR activity includes costs for both acquisition and rehabilitation costs of the unit. Some necessary on-site improvements may be funded under this activity. **PRR projects do not have a cap on the amount of rehabilitation cost allowed per unit.**

Rehabilitation of existing units may include upgrades to both the interior and exterior and the



work performed must bring the entire structure up to the Department's Minimum Rehabilitation Standards and meet all applicable local and state building code requirements. PRR projects are not subject to the \$40,000 cap per unit described in Rental Rehabilitation and Owner-Occupied Rehabilitation projects.

Homebuyer Assistance (HBA)

NAHTF Homebuyer Assistance is a direct subsidy to the homebuyer to cover downpayment and/or closing costs. Purchase/Rehab/Resale projects must provide a minimum of one thousand dollars (\$1,000) as NAHTF funded homebuyer assistance and may not exceed 20% of a unit's sale price.

The NAHTF homebuyer assistance may be provided as a forgivable loan or non-forgivable loan with terms. The homebuyer assistance can be funded with the NAHTF award budget, or the project may be structured to fund homebuyer assistance with proceeds at closing. Both methods require the amount to be restricted so as not to exceed 20% of the sale price of the unit.

If down payment and closing cost assistance exceeding 20% of the sale price is required to make the mortgage affordable to a homebuyer, an affordability subsidy may be applied at closing by funding with seller proceeds. For details see *Terms and Definitions*; Affordability Subsidy.

The project's Program Guidelines must explain how the amount of homebuyer assistance to be provided to an eligible homebuyer will be determined, the sources to be used and the maximum amount allowed per homebuyer from NAHTF and any other funding source.

The HBA provided must be secured for the duration of the affordability period through use of a Deed of Trust and Promissory Note (Recapture Provision) or by recording a Restrictive Covenant (Resale Provision). Homebuyer projects are required to submit drafts of the security instruments prior to receiving a Release of Funds Notification.

Projects are encouraged to put in place a method for determining the amount of direct homebuyer assistance for an eligible homebuyer, i.e. use of debt-to-income ratio, maximums, elimination of the Private Mortgage Insurance (PMI) requirement, etc.

9.3 Homebuyer Assistance Only Project (Homebuyer)

Homebuyer Assistance Only Eligible Activities

Primary: homebuyer assistance, rehabilitation

Support: None

Administrative: General Administration, Housing Management, Lead-Based Paint Testing*

**Lead-based paint testing is eligible when a project involves rehabilitation activity*



A Homebuyer Assistance Only project is a standalone project that provides direct homebuyer assistance (HBA) to eligible homebuyers of properties in the form of down payment and closing cost assistance. NAHTF investment for the HBA activity may not exceed twenty percent (20%) of a unit's sale price. Other funding sources including cash match may be used.

A Homebuyer Assistance Only project that will also provide funding for rehabilitation will have two primary activities; homebuyer assistance and rehabilitation. There are no support activities for this project type.

Projects providing NAHTF funded homebuyer assistance (HBA) to homebuyers as a standalone program may not share beneficiaries with another NAHTF funded homebuyer project as this causes a duplication of beneficiaries.

Developer Fee is not an eligible expense for projects providing primarily homebuyer assistance.

Primary Activities for a Homebuyer Assistance Only Project

There are two primary activities eligible for a Homebuyer Assistance Only project and they are described below. For details of Support and Administrative activities go to sections specific to those activities.

Homebuyer Assistance (HBA)

Homebuyer Assistance is a direct subsidy to a homebuyer to cover downpayment and/or closing costs of purchasing a single-family unit. The amount of HBA funded with NAHTF may not exceed 20% of the unit's sale price. Existing properties must meet the Department's Minimum Rehabilitation Standards in order to receive NAHTF-funded direct homebuyer assistance.

The project's Program Guidelines must explain how the amount of homebuyer assistance to be provided to an eligible homebuyer will be determined, the sources to be used and the maximum amount allowed per homebuyer from NAHTF and any other funding source.

The HBA provided must be secured for the duration of the affordability period through use of a Deed of Trust and Promissory Note (Recapture Provision). Homebuyer projects are required to submit drafts of the security instruments prior to receiving a Release of Funds Notification.

Projects are encouraged to put in place a method for determining the amount of direct homebuyer assistance for an eligible homebuyer, i.e. use of debt-to-income ratio, maximums, elimination of the Private Mortgage Insurance (PMI) requirement, etc.

Rehabilitation

The Rehabilitation activity is an eligible activity for projects offering direct Homebuyer Assistance with minor rehabilitation. Rehabilitation of existing units may include upgrades to



both the interior and exterior, and the work performed must bring the entire structure up to the Department's Minimum Rehabilitation Standards and meet all applicable local and state building code requirements.

Typical costs include but are not limited to energy efficient upgrades like a new roof, new HVAC system, exterior upgrades, paint and flooring. The maximum NAHTF investment allowed for the Rehabilitation activity is \$40,000 per unit. Other funding sources including cash match may be used along with NAHTF to fund the rehabilitation activity.

10 Rental Projects Overview

Rental housing projects are designed to finance either new construction or the acquisition and/or rehabilitation of pre-identified rental units or the conversion of non-residential buildings into affordable rental housing units. Projects must ensure a portion of, or all units, are affordable to tenants making at or below 120% of area median income.

Rental Application (Apply for only one of the project types below per application.)

- Rental New Construction
- Rental Rehabilitation
- Rental Conversion

General Rental Project Information

Rental Rates – Applicants will describe how rental rates have been determined and will provide information on how the proposed rents compare to the market rates of the community.

Rental Vacancy Rate – The applicant will determine a vacancy rate to use for the project when completing the Rental Development Worksheet. The average vacancy rate for Nebraska based on various data sources ranges from 5% to 7%. The applicant may input a vacancy rate of 5% but not to exceed 7%. If using a lower vacancy rate than the 5%, the applicant needs to provide a source and explanation for the vacancy rate decision.

Rentwise Housing Provider Education – This education is not a requirement. Applicants submitting for rental projects that demonstrate having either the property owner, landlord or person responsible for the property management of the project's completed units may receive points for having completed the online *Rentwise Housing Provider Education* prior to application submission.

To learn more, go to <https://training.rentwise.org/> and sign up. Questions regarding the Housing Provider Education may be directed to Amber Marker at Nebraska Housing Developers Association; amber@housingdevelopers.org or 402-435-0315 extension # 2.



Note: *This course is different than the Tenant Education course which is a requirement of all NAHTF Rental projects.*

Contractor Profit and Overhead - A NAHTF Recipient that is acting in the role of developer/owner can hire contractors (builders and/or subcontractors) to construct or rehabilitate units. Contractor Profit and Overhead are eligible costs under the New Construction and Rehabilitation activities.

Developer Fee – A Developer Fee is an eligible cost in Rental New Construction projects. When the NAHTF recipient is acting as the developer/owner of a rental new construction project, the recipient will be receiving the cash flow from the new units. The Department recommendation is that the recipient may use the project's cash flow to fund a Deferred Developer Fee of up to 5% of the Total Development Cost when cash flow is sufficient.

Note: A Developer Fee is not an eligible cost for Rental Rehabilitation or Rental Conversion projects.

Security Instruments - The NAHTF investment must be secured for the duration of the affordability period through use of a Deed of Trust and Restrictive Covenant. The security instruments must be recorded prior to receiving a Release of Funds notification. The Department will work with recipients to review security documents prior to recording them with the county. If the NAHTF recipient is the owner of the rental units, the Department will be responsible for creating the security instruments for execution.

Nebraska Department of Environment & Energy (NDEE) - New Construction projects are required to have plans and specifications approved through Nebraska Department of Environment & Energy (NDEE) and **Rental Conversion** projects also have this requirement when renovation alters an existing building's value by 50% or more) to ensure compliance with the most recent International Energy Conservation Code. If awarded, applicants should submit information to NDEE as early on in the project as possible in order to avoid a delay in reaching Release of Funds. Contact NDEE for forms, 402-471-3683; <http://dee.ne.gov>.

Partnering with a For-Profit Developer/Owner

NAHTF Assistance - Rental projects partnering with a for-profit developer/owner must provide the NAHTF assistance as a loan with terms. The loan may not be 100% forgivable but it may be structured as a partially forgivable loan as needed to make the project viable and able to support affordable units. The terms may be flexible in both interest and repayment terms so as to provide an incentive to the for-profit developer/owner without being 100% forgivable. Structuring a loan to a for-profit developer/owner will allow the NAHTF recipient to leverage loan payments for use in future housing projects.



10% Owner Equity Requirement - The for-profit developer/owner must participate in the financing of the project by contributing owner equity of at least ten (10) percent of the non-administrative NAHTF amount requested. This 10% will be considered the match requirement from the for-profit Developer/Owner and must be included as owner equity in the application's Leverage Table used to describe other sources of funding.

If awarded, NAHTF recipients must work with their legal counsel to create a developer agreement between themselves and the for-profit developer to ensure the NAHTF program requirements will be followed.

10.1 New Construction Project (Rental)

Rental New Construction Eligible Activities

Primary: New Construction

Support: Acquisition, Demolition, Infrastructure Improvements, Rental Reserves

Administrative: General Administration, Housing Management

New construction units must meet all local and state building code requirements, including NDEE compliance.

Primary Activity for a Rental New Construction Project

There is only one primary activity for a Rental New Construction project. For details on the Support and Administrative activities go to sections specific to those activities.

New Construction

The new construction activity involves any development hard costs related to the building of a new housing unit. The project's development soft costs are supported by the Housing Management allowance and other funding sources in the project. (See *Administrative Costs* for list of development soft costs typically supported by Housing Management activity allowance.)

On-site improvement costs are eligible under the new construction activity. On-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.

10.2 Rehabilitation Project (Rental)

Rental Rehabilitation Eligible Activities

Primary: Rehabilitation

Support: Acquisition, Rental Reserves

Administrative: General Administration, Housing Management, Lead-Based Paint Testing



Primary Activity for a Rental Rehabilitation Project

Rehabilitation is the only primary activity for a Rental Rehabilitation project. For details on the Support and Administrative activities go to sections specific to those activities.

Rehabilitation

Rehabilitation of existing units may include upgrades to both the interior and exterior and the work performed must bring the entire structure up to the Department's Minimum Rehabilitation Standards and meet all applicable local and state building code requirements.

Typical costs include but are not limited to energy efficient upgrades like new roof, new HVAC system, exterior upgrades, paint and flooring.

The maximum NAHTF investment allowed for the Rehabilitation activity is \$40,000 per unit. Other funding sources including cash match may be used along with NAHTF to fund the Rehabilitation activity. *(The \$40,000 cap does not apply to rental conversion projects.)*

Note: Applicants with a Purchase/Rehabilitation/Lease-to-own project should review their project with their housing program representative prior to application. Under this project type a vacant unit is purchased by the NAHTF recipient, rehabilitated for the purpose of entering into a lease-to-own contract with an eligible tenant. This project type will not be required to submit a site review.

10.3 Conversion Project (Rental)

Rental Conversion Eligible Activities

Primary: Rehabilitation

Support: Acquisition, Rental Reserves

Administrative: General Administration, Housing Management

Conversion of an existing structure into affordable rental residential housing is referred to as a Rental Conversion project. Conversion projects typically involve a commercial building, having a non-residential use, or one that has been deemed uninhabitable and will require substantial renovation that alters an existing building's value by 50% or more for the purpose of creating affordable housing units.

Applicants should discuss their project with a Housing Program Representative to be sure the project fits as a rental conversion project prior to application. If the Department approves the applicant's pre-application as a conversion project the Rehabilitation activity will NOT be bound by the \$40,000 per unit cap.

Rental Conversion projects must meet all local and state building code requirements, including NDEE compliance.



Primary Activity for a Rental Conversion Project

There is only one primary activity (Rehabilitation) for a Rental Conversion project. For details on the Support and Administrative activities go to sections specific to those activities.

Rehabilitation (Conversion)

These costs include the alteration, improvement, or modification of an existing structure. Rental conversion projects must meet all applicable local and state building code requirements.

11 Homeowner Projects Overview

Homeowner Owner-Occupied Rehabilitation (OOR) projects are expressly for the rehabilitation of existing units under private ownership. The property must be occupied by an income eligible homeowner as their principal residence. It must remain the principal residence throughout the contract affordability period.

Homeowner OOR projects must meet all local and state building code requirements.

Security Instruments

Homeowner OOR projects must secure the amount of NAHTF rehabilitation activity throughout the affordability period through use of a Deed of Trust and Promissory Note (Recapture Provision) or by recording a Restrictive Covenant (Resale Provision). Homeowner projects are required to submit drafts of the security instruments prior to receiving a Release of Funds Notification.

Developer Fee is not an eligible activity/expense for this project type.

11.1 Owner-Occupied Rehabilitation Project (Homeowner OOR)

Homeowner Owner-Occupied Rehabilitation Eligible Activities

Primary: Rehabilitation

Support: None

Administrative: General Administration, Housing Management, Lead-Based Paint Testing

Primary Activity for Owner-Occupied Rehabilitation (OOR)

There is only one primary activity (Rehabilitation) eligible for an Owner-Occupied Rehabilitation project. There are no Support Activities available for OOR projects. For details of Support and Administrative activities go to sections specific to those activities.

Rehabilitation (Homeowner OOR)

Rehabilitation is the only primary activity for OOR projects. Rehabilitation of existing units may include upgrades to both the interior and exterior and the work performed must bring entire



structure up to the Department's Minimum Rehabilitation Standards and must meet all applicable local and state building code requirements.

Typical costs include but are not limited to energy efficient upgrades like a new roof, new HVAC system, exterior upgrades, paint and flooring.

The maximum NAHTF investment allowed for the Rehabilitation activity is \$40,000 per unit. Other funding sources including cash match may be used along with NAHTF to fund the Rehabilitation activity.

12 Support Activities

Support activities that may request NAHTF funding are not stand-alone activities but must be directly related to, or in support of, a project's primary activity. Not every support activity is available to every project type. The project type is indicated in the parentheses following the support activity name.

Note: Technical Assistance projects do not have support activities.

Land Acquisition (Homebuyer and Rental New Construction)

Acquisition of vacant land is an eligible cost for homebuyer new construction and rental new construction projects. This is tracked as a separate budget category when NAHTF is requested.

Building Acquisition (Rental Rehabilitation and Rental Conversion)

Acquisition of an existing building for use in providing affordable housing units is an eligible cost for rental rehabilitation and rental conversion projects. This is tracked as a separate budget category when NAHTF is requested.

Note: A purchase/rehab/resale project (which includes acquiring an existing home to be rehabilitated) does not use acquisition as a separate budget category, and therefore, applicant does not select acquisition as a support activity for this project type.

Rental Reserves (Rental New Construction, Rental Rehabilitation and Rental Conversion)

Reserves are an eligible cost for rental projects. Reserves are for covering ongoing expenses incurred from the normal day-to-day activity of managing a rental unit throughout the affordability period. Reserves include **replacement, operating and rent-up reserves**. If NAHTF is requested, a separate budget line item is created in the NAHTF budget for rental reserves supported by NAHTF. Reserves are funded by NAHTF reimbursement upon documentation of unit completion and proof that reserve amounts have been placed into a separate bank account dedicated to the project's rental reserves. (See *Terms and Definitions* for more details.)

Infrastructure Improvements (Homebuyer and Rental New Construction)

These costs are for the building of new off-site utility connections usually to an adjacent street



and typically as part of a housing division. Such infrastructure costs might include major electric and gas lines along a new residential street, street paving, streetlights, etc. For budget creation, this is a separate category line item and must be conducted in combination with a primary activity. Infrastructure reimbursement will be made in proportion to the completion of units and upon proof that a unit has been sold to an eligible homebuyer or provided to an eligible tenant. A site review is needed when requesting this activity.

Note: This is different from a unit's utility hook-up costs which are considered new construction costs.

Demolition (Homebuyer and Rental New Construction)

Demolition is a support activity used only when done in conjunction with another housing activity, typically homebuyer or rental new construction. Demolition is a separate line item in the budget for projects involving the demolition of whole structures on lots for the purpose of building a new unit or multi-family units. In other words, the Demolition activity involves the removal of an existing building. It may be funded if the property meets the definition of a blighted structure as listed below.

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:

- i. Because of the effects of fire, wind, flood, or other natural disaster; or
- ii. Because of physical deterioration; or
- iii. Because of demolition, or partial demolition, not carried out to completion within a reasonable period of time;
- iv. 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.

13 Administrative Activities

This section describes the three (3) types of Administrative Activities that the Department has determined to set a maximum allowance be made available for request to support the administration and some development soft costs associated with administering a NAHTF award. These activities are optional for applicants to request and are available for all Housing Development projects.

Technical Assistance awards do not include budgets for General Administration, Housing Management, or Lead-Based Testing. Therefore, the guidance below is specific to Housing



Development applications only.

General Administration

A General Administration allowance is offered to offset costs that are generally associated with administration related to award management. Applicants will need to refer to the Application Guidelines for a list of typical General Administration costs. Applicants may request General Administration in \$5,000 increments up to \$20,000 total, i.e., \$0, \$5,000, \$10,000, \$15,000 or \$20,000 regardless of the number of units or amount of NAHTF requested in non-administrative activities.

Note: When completing payment requests for General Administration no support documentation or proof of payment are required.

Applicants should evaluate the need for General Administration by past experience with NAHTF award administration when applicable, as well as project type and number of units being proposed in the application in order to make a reasonable request. The Department may reduce the request at its discretion when making an award funding decision.

The following is a list of typical activity costs covered in whole or in part by the General Administration allowance.

- Accounting of Funds
- Marketing program as a whole
- Fair Housing and affirmative marketing services to prospective homebuyers, homeowners or tenants of an assisted project
- Advertising, public notices, hearings, etc. related to marketing the program; staff time and fees needed to carry these out
- Completion of Fair Housing activities
- Completion of reports for the Department
- Completion of Payment Requests/Draws
- Closeout & Monitoring; staff time needed to complete
- Special Conditions completion; staff time needed to complete

If awarded, a one-time payment request of up to 10% of the total General Administration budget must be drawn after receiving a Notice of Release of Funds to assist with expenses related to completing Special Conditions. Following the initial draw, the remaining draws can be made after 25%, 50%, 75% and 100% of non-administrative 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. All payment



requests must be submitted prior to the contract end date.

The Department recommends NAHTF 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.

Housing Management

These are costs that generally are tied back to specific addresses being assisted by the project funds. Applicants are eligible to request up to \$5,000 in Housing Management per completed unit defined in the contract, not to exceed \$75,000 on projects with a primary activity of new construction (Homebuyer and Rental), Rental Conversion, Rental Rehabilitation and Homebuyer Purchase/Rehabilitation/Resale.

Applicants with the only primary activity being Homebuyer Assistance will be eligible to request up to \$2,500 per unit in Housing Management, not to exceed \$75,000 per award. If a project will be providing homebuyer assistance with minor rehabilitation, the rehabilitation must be documented in order to receive \$5,000 per unit. Otherwise, unit completion will be reimbursed at \$2,500 per unit for up to \$5,000 per unit not to exceed \$75,000.

Rental projects may request \$5,000 per unit for all units to be completed within the contract period (includes both market rate and NAHTF affordable units).

The Housing Management allowance is included as a source when demonstrating a project's sources and uses in the Development Worksheet. A project may have additional soft costs over and above the Department's allowance (\$5,000 per unit; cap of 75,000).

Housing Management costs will be reimbursed on a per unit basis upon the Department receiving proof of unit completion (i.e., closing disclosure document or lease up as documented in Rental Per Unit Beneficiary Report).

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.

Typical costs supported by the Housing Management allowance are as follows:

Staff related costs supported by Housing Management:

- Accounting and bookkeeping related to project addresses including billing contractors
- Application Processing for eligible homebuyers, tenants, & homeowners
- Household Income Verification



- Eligibility of builders/contractors (registered to do business in Nebraska)
- Homebuyer Education/Counseling
- Maintaining applicant files
- Meetings with applicants (Homebuyers, Homeowners, Tenants) and Contractors
- Work write-ups (typically for projects involving rehabilitation)
- Pre-construction conferences, requesting bids, bid meetings, correspondence
- Relocation Costs for the temporary or permanent relocation of residents due to a NAHTF funded project.
- Title Binders, Title Insurance, Surety Fees, Recording Fees when paid by the DED Recipient. (These may be paid by homebuyers as is typical with market rate units)
- Appraisals (When Recipient pays for an as-built (or after-rehab) appraisal for purposes of setting the sale price.) (Lender required appraisals are typically paid by homebuyers of market rate units)
- Credit Reports (These may be paid by homebuyers as is typical with market rate units.)
- Mortgage Loan processing & Underwriting fees owed to a lender when paid by the DED Recipient (These may be paid by homebuyers as is typical with market rate units.)

Development Soft Costs supported by Housing Management:

- Legal Fees (address related)
- Address-related Professional Services, i.e., surveys, attorneys, inspections, etc.
- Mowing/Maintenance of project site/lot
- Utility costs during construction or rehabilitation paid by unit owner (not eligible for Homeowner OOR projects)
- Property Insurance that is carried by the site owner until the unit is completed and sold to eligible homebuyer. (not eligible for Homeowner OOR projects)
- Builder's Risk Policy
- Transaction Fees and Finance Fees (Interest on construction loan and line of credit)
- Property Taxes paid by project owner during construction/rehabilitation period. (does not include Homeowner OOR projects)

Note 1: Holding costs and the development soft costs listed above are considered Housing Management expenses and applicants need to take into consideration these costs if procuring for a third party to perform some of the Housing Management activities in a project.

Note 2: The Department does not consider the following costs to be Housing Management costs: building permits, portable toilets, demolition waste, roll-off dumpster fees and other similar fees related to construction sites. They must be included as new construction or rehabilitation activity costs.



Lead-Based Paint Testing (LBP)

Lead-Based Paint Testing may be requested for up to \$1,500 per unit in NAHTF funded assistance to be budgeted for lead-based paint assessments and testing. Any unused amount in this budget category remaining at the end of the contract will be recaptured by the Department for use in future funding cycles. This category will not be eligible for budget amendment.

Applicants can review the *Lead-Based Paint Q & A* document provided on the NAHTF web page for more information. In order to better understand lead-based paint testing and how it relates to a particular project, applicants are encouraged to contact the Department of Health and Human Services (DHHS) with questions regarding lead-based paint requirements for Nebraska projects. Applicants can find a contact for DHHS at this link: <https://dhhs.ne.gov/pages/lead.aspx>.

14 Cash Match and Other Funding Sources

14.1 Cash Match Requirements and Restrictions

Cash Match is unrestricted cash available immediately upon award from the applicant's own funds to be used in the project during the contract period. The Cash Match may not be a loan paid to another organization or recaptured by the applicant and must remain in the project for the duration of the contract period.

Technical Assistance Application – Cash Match is not a requirement for Technical Assistance projects. Points will not be awarded for the Cash Match committed to NAHTF Technical Assistance projects. However, projects that commit Cash Match must still be documented within payment requests when Cash Match is used for costs related to a Performance Goal.

Housing Development Application – Committing a cash match is not a requirement for NAHTF Housing Development projects. Cash match is a cash commitment to the project from the applicant's own funds. Projects will be required to document the use of the cash match on payment requests. Applicants with Housing Development projects that are providing a cash match as part of their application are joining the Department in the investment of resources and risk, therefore they are awarded points for taking on such.

The match in Housing Development applications may be committed only in the primary and/or support activities that an applicant is also requesting NAHTF to support. Cash match points will not be awarded for General Administration, Housing Management, Lead-Based Paint Testing. Any cash match shown in the application budget for these categories at time of application will not be included in the NAHTF contract if awarded.



*If the applicant is working with a for-profit developer who will own the completed units, the amount of owner equity in the project will be considered the for-profit entity's "match" and will be entered into the Leverage Table of the application. **Do not include this amount on the NAHTF Match Documentation Form.** The owner equity amount will be evaluated during review of other funding sources in the project.*

Cash Match Documentation Form

Applicants offering cash match must download and complete the *2025 Cash Match Documentation Form* from the NAHTF web page. **Templates used in previous cycles will not be accepted.** The form must be on the organization's own letterhead and signed by the authorized individual in order for the cash match to be considered during review of either the Housing Development Application or Technical Assistance Application.

The Cash Match Documentation Form MUST NOT BE ALTERED by applicants but must be filled out as instructed in order to receive match points.

Applicants providing cash match recognize that only project related costs incurred by the Department recipient are eligible. The total cash match must be expended by the recipient during the contract period. These cash matching funds must be satisfactorily incurred and expended by the recipient for the use (Activity) as outlined in the contract and requested, at a minimum, in proportion to NAHTF costs submitted for reimbursement of the same budget line item. **All** cash match must be documented in payment requests and must be supported by documentation as required by the Department including but not limited to source documentation and proof of payment.

In summary, to determine whether funds used as cash match are eligible the following items must be true:

- Cash match amount is unrestricted cash available from the applicant's own funds.
- Cash match amount is being committed by the entity entering the contract with the Department, i.e., the applicant.
- Cash match is not being committed to administrative budget categories.
- Cash match is only being committed to a primary or support activity that NAHTF is being requested for.
- The *Cash Match Documentation Form* has been signed and submitted on the applicant's letterhead as instructed.

If awarded, in order for the cash match to be applied, the following items must be true:

- Cash match applied to a payment request that has funded the payment of an expense incurred by the applicant and paid for by the applicant during the contract period (after



ROF).

- Cash match is being applied, at a minimum, in proportion to the NAHTF funding being requested for reimbursement under the same activity.
 - For example: If cash match is 10% of an activities total budget amount; the match will be applied to at least 10% of each invoice in that activity until the entire match has been expended.

NAHTF awards cannot be used as cash match for any of the Department administered Federal or State-funded applications. Federal-administered and State-administered programs, including but not limited to, CDBG, HOME, CDBG-DR and any state-administered programs funded with American Rescue Plan Act (ARPA) cannot be used as matching funds for a NAHTF application. This restriction includes any Program Income from state-administered Federal programs.

Tip: Any expenses incurred prior to the award are not eligible as match but may demonstrate project readiness and applicants are encouraged to include details about pre-development costs within the application.

14.2 Other Funding Sources and Use of Proceeds

NAHTF resources are not intended to fund an entire project's costs. Leveraged funds are other resources used for project financing that are not part of the cash match being declared for the project. They are sources used to finance the project **during the contract period**. They are not included in the contract budget and are not submitted with payment requests. Examples of other funding sources leveraged for project financing during the open contract period may include owner equity, private investment, or other public funds. Funding sources that stay with the project as opposed to being paid back are extremely powerful in leveraging the NAHTF dollars.

Technical Assistance Project: Technical Assistance projects have an opportunity within the Performance Goal section to describe other funding sources being used in a particular project goal.

Housing Development Project: An applicant will complete the Leverage Table within the application by listing all funding sources in the project (**other than NAHTF and Cash Match**). The Leverage Table will include the source name, the amount committed, the activity the source will be funding and whether or not the funding source requires repayment to the source during the contract period.

Not all leverage sources will be given leverage points. For example, a line of credit or construction loan are financing sources that will be paid back through NAHTF reimbursement,



cash flow (Rental) or proceeds from the sale of a unit (Homebuyer). These sources will have less impact on the financial evaluation than sources such as owner equity, a grant from an industry partner or community foundation which are sources that are typically not expected to be paid back.

Applicants are encouraged to include letters of commitment for sources that do not require repayment which will demonstrate project collaboration and readiness as well as confirm a strong financial commitment.

The Leverage Table will include only sources supporting the hard cost of a primary or support activity taking place during the open contract period.

Typical leverage sources to include on the Leverage Table:

- An Applicant's Own Funds (in excess of the amount committed to match)
- Owner Equity (for-profit developer/owner)
- Private Investment, i.e. industry partners
- Community Contributions
- Other Nonprofit Investments, i.e. Federal Home Loan Bank, USDA, etc.
- Non-DED grants or awards (must be committed prior to award application)
- Line of Credit or Construction Loan
- Conventional Permanent Financing (Rental Projects)

The below must not be included on the Leverage Table.

- Deferred Fees
- Donated/In-Kind Land or Services
- Uncommitted Sources
- Uncommitted Charitable Contributions
- Anticipated Homebuyer or Homeowner Cash Contributions from project units
- Anticipated Homebuyer Mortgage, Rent or Loan Payments received from project units
- Sources funding General Administration, Housing Management or Lead-Based Paint Testing Costs
- Sources funding Pre-Development Costs
- Sources funding Post-Development Costs

Uncommitted Sources

The Department will not base award decisions on uncommitted funds. The project financing must be based on committed funding at time of application to ensure it will be able to move forward quickly upon notice of Release of Funds. Therefore, a project application should not include as source funding any uncommitted TIF, future charitable or in-kind donations, or any



other funding that has not been committed to the project at time of application. If NAHTF is awarded, the sources of funding listed at time of application may be updated within the Development Worksheet to include any newly confirmed funding sources after consultation with the Department. The applicant is given an opportunity to declare any uncommitted sources they are anticipating will replace other funding sources listed in the Leverage Table and currently being relied upon to fund the project.

For-Profit Developer/Owner Requirement

For-profit entities acting as the developer/owner of the project are receiving benefit of NAHTF assistance and will be required to participate in financing the project with an amount equal to at least ten (10) percent of the amount of NAHTF non-administrative assistance requested and it must be identified as owner equity. This provision is a requirement of the Nebraska Affordable Housing Act (LB86 2019). This 10% will be considered a match from the for-profit Developer/Owner and the amount will have a positive impact on the financial evaluation when it is included on the Leverage Table as Owner Equity.

Use of Proceeds

Per NAHTF program requirements, the net proceeds generated through the sale of a NAHTF-funded homebuyer unit must be used as a source of funding for subsequent units during the open contract period. The use of proceeds will be demonstrated in the project's cash flow on the Homebuyer Development Worksheet. The net proceeds available as a source of funding are influenced by several factors including the cost to build per unit, the unit's sale price, the developer fee and whether any development or direct homebuyer subsidies are being funded by a unit's sale proceeds. The amount of proceeds remaining after all units are sold is expected to be reasonable for a nonprofit entity engaging in a state-funded project. Proceeds and loan payments remaining after the contract end date will be unrestricted. Those remaining funds have the potential to be used as seed funding for additional housing projects or as a Developer Fee.

Pre-Development Costs

Pre-Development costs to complete planning, engineering, and site acquisition are some of the costs that an applicant may have already expended prior to applying. Pre-development costs cannot be included in the application's Leverage Table. NAHTF does not track or reimburse for pre-development costs. Applicants have an opportunity to describe pre-development costs in a question within the application.

If awarded, the Department will review all funding sources listed in the application and Development Worksheet. The Department may choose to include specific requirements in the recipient's contract regarding how the leveraged funds are documented during the NAHTF contract period.



15 Development Worksheet

All Development Worksheets must be uploaded to the application as an **Excel** document. Applicants must use the required version downloaded from the web page. Incorrect or old versions will be rejected. Applications are at risk of being ineligible for scoring if the required version is incomplete. Incomplete Development Worksheets or ones that fail to meet financial thresholds will score poorly.

Submission of a Development Worksheet is a requirement for project types listed below.

- Homebuyer New Construction
- Homebuyer Purchase/Rehab/Resale
- Rental New Construction
- Rental Conversion
- Rental Rehabilitation
- Projects involving infrastructure or acquisition combined with a primary activity

15.1 Homebuyer Project Development Worksheet

Applicants must download and complete the Homebuyer Development Worksheet from the NAHTF web page. This completed worksheet must be uploaded to the application. The completed worksheet will be used by the Department to underwrite the project.

Optional: *An applicant may choose to upload their own internal project financials in addition to the required Homebuyer Development Worksheet. The Department will review them as a reference during the course of underwriting, however this upload is optional. If uploading, the applicant should use the Applicant Specific Uploads section at the end of the application.*

The applicant may be contacted to discuss the project's financing if clarifying information is needed to complete the underwriting process. The Department will review each homebuyer project's inputs, revenue and cash flow as part of the underwriting process when making funding decisions.

The project's financial review will include, but is not limited to:

- Was the Homebuyer Development Worksheet completed as instructed?
- Will project units be owned by the Recipient or by a for-profit Developer/Owner?
- What is the average amount of proceeds expected from each unit?
- What is the amount of Other Funding Sources being used to finance the project?
- Is the NAHTF amount being requested adequate or does it over subsidize the project?
- What is the amount of NAHTF investment per unit being requested?



- Is the NAHTF per unit investment within the prescribed limit established by the HOME/NAHTF Maximum Subsidy Per Unit Table?
- Will the Developer Fee be distributed to the recipient after the sale of each unit or after all units are completed?
- The Department will evaluate the amount of net proceeds remaining after all units are sold.
- Does project have a Developer Fee? If yes, what is the Developer Fee as a percent of Total Development Cost?

The following numbers will be needed to complete the Homebuyer Development Worksheet:

- NAHTF Budget Request
- Cash Match
- Other Funding Sources
- Amount of Other Funding Sources requiring repayment during the contract period.
- Number of Units
- Number of Bedrooms (PRR may choose average)
- Number of Bathrooms (PRR may choose average)
- Cost to Build per unit (PRR will show acquisition and rehabilitation as separate amounts)
- Market Value/Sale Price
 - The applicant should provide an explanation for how sale price is being determined if project will not be setting the sale price at market value.
- Maximum NAHTF Homebuyer Assistance per unit
- Maximum Other Sources of Homebuyer Assistance per unit, if any
- Average Mortgage per unit required for targeted AMI
- Homebuyer Cash Deposit required, if any
- Seller Closing Costs as a % of Sale Price

15.2 Rental Project Development Worksheet

Applicants with rental projects must submit a completed Rental Development Worksheet with the application in order to be considered for scoring. **Rental Projects must use the required Rental Development Worksheet downloaded from the NAHTF web page.** During review of the application, a cost allocation analysis will be performed to be sure the applicant is claiming minimum required number of units to remain affordable for the affordability period as prescribed by the NAHTF program.

Development soft costs are typically covered by both Housing Management activity allowance and other funding sources in the project. (See *Administrative Activities* for list of development soft costs typically supported by Housing Management activity allowance.)



Note: Applicants can consult with a Housing Program Representative and request the Department review the project's Development Worksheet if the number of affordable units determined by cost allocation will make the project infeasible. (Affordable units are those that will have rents that stay within the rent limit allowance prescribed by the Department for the length of the affordability period.)

Rent Limits

The gross monthly rent per unit may not exceed the 65% line for the county the project is located in as currently published by HUD in the HUD HOME Program Rents Table found on the NAHTF web page. The table includes the cost of utilities in the gross monthly rent limit. Therefore, the applicant must include the tenant paid utility allowance as part of the gross monthly rent amount. If the applicant does not know the average utility costs expected for their units, the Department recommends applicants use the utility cost allowances established by the housing authority for the area the project is located in as a guide.

When making decisions on the rent to be charged, the Department recommends reviewing the market area of the project and what is common for the area. It is possible that the maximum rent limit allowed is higher than what the project demographics can afford. The applicant must be able to support the decision made regarding the amount of rent being charged for NAHTF-assisted affordable units.

If the applicant believes the targeted AMI can afford a rent that is higher than the 65% limit on the HUD HOME Program Rents Table, the applicant should discuss this aspect with their Housing Program Representative during the application process. Requests to charge a rent that is higher than the 65% rent limit will require the applicant to submit a justification for the rent amount as a separate document in the *Applicant Specific Uploads* section at the end of the application. The rent per NAHTF-assisted unit and the justification document will be reviewed by the Department as part of the evaluation process.

Rental Development Worksheet Details

Rental projects must refer to Page 3 of the *Rental Program Guidelines Checklist* (downloaded from NAHTF web page). Page 3 has important information including financial threshold requirements for completing the Rental Development Worksheet.

16 Notice of Award

Following the review and scoring process, the Department will announce the NAHTF awards with a press release. Prior to the press release the Department issues written Notices of Award (NOA) via email to recipients of an award. The NOA will outline the *maximum anticipated* award amount. These funds will be reserved for the potential recipient until the award agreement



(contract) is signed by both the Department and the recipient or until such time it is determined that an award agreement cannot be entered into between the recipient and the Department.

Note: Approval of an application for award does not constitute the incorporation of any statements in the application that conflict with the NAHTF Application Guidelines or the contract if awarded.

Following the Department's Notice of Award, Housing Program Representatives will meet with recipients. A Contract Review Agreement will be signed off on by all parties present at the review. The Award Agreement (contract) will then be created and issued to the recipient's authorized signer via DocuSign.

The authorized signer may download a copy of the contract from DocuSign for review by the recipient's governing body. The authorized signer must review, sign, date, and return the agreement via DocuSign to accept the NAHTF award. Once all parties have signed the agreement, the award account will be activated, and recipients will follow specific instructions emailed with how to access the award in AmpliFund. Recipients will be asked to complete the **Recipient Grant Manager** field on the details page of the AmpliFund award account. Recipients are also required to provide the [State of Nebraska W-9 and ACH Enrollment Form](#) via AmpliFund.

Once the recipient's award account is activated, the recipient can complete the required Special Conditions items as listed in the contract. When the recipient has satisfactorily completed all Special Conditions, a **Notice of Release of Funds will be issued** via email. Primary and support activity costs can begin to be incurred for the project, along with all administrative costs, **only after** the Notice of Release of Funds has been received.

16.1 Special Conditions Requirements

Following the contract execution the recipient enters the Special Conditions phase of the project. Funding will not occur until the Special Conditions listed in the contract are met. Once all uploads are completed the Department will review and approve within 30 days. Below are the typical Special Conditions items listed by project type. On a case-by-case basis recipients may be asked to submit other documents as part of the Special Conditions phase. Recipients are advised to contact a Housing Program Representative with any questions.

Homebuyer Special Conditions

- NAHTF Program Grantee Information Sheet
- Authorization to Request Funds
- Fair Housing Activity*



- Program Guidelines
- Development Worksheet, if applicable
- Lease-to-Own Transition Plan, if applicable
- W-9/ACH Enrollment Form (completed within AmpliFund)
- Drafts of Security Instruments

If New Construction project:

- Nebraska Department of Environment & Energy (NDEE) Review Letter & Form
- Site Review approved by the Department

Rental Project Special Conditions

- NAHTF Program Grantee Information Sheet
- Authorization to Request Funds
- Fair Housing Activity*
- Program Guidelines
- Development Worksheet (must use Department approved template)
- Cash Flow Distribution Plan
- Agreement for Governing Reserves
- Tenant Selection Process
- Proposed Lease Agreement
- Recorded Security Agreements.
- W-9/ACH Enrollment Form (completed within AmpliFund)
- Site Review approved by the Department (also required for rental rehabilitation)

If Rental New Construction or Conversion (when renovation alters value by 50% or more):

- Nebraska Department of Environment & Energy (NDEE) Review Letter & Form

The following are applicable if rental project has a Lease-Purchase option where the transfer to home ownership will take place within the affordability period:

- Transition Plan
- Net Sales Proceeds Plan
- Homebuyer Program Guidelines

Homeowner (OOR) Project Special Conditions

- NAHTF Program Grantee Information Sheet



- Authorization to Request Funds
- Fair Housing Activity*
- Program Guidelines
- W-9/ACH Enrollment Form (completed within AmpliFund)
- Drafts of Security Instruments

Technical Assistance Project Special Conditions

- NAHTF Program Grantee Information Sheet
- Authorization to Request Funds
- Fair Housing Activity*
- W-9/ACH Enrollment Form (completed within AmpliFund)

** The Fair Housing Activity described for Special Conditions must be unique from actions taken in previous awards so as to ensure diverse Fair Housing Activities are being conducted and information is reaching new audiences with each Department award an applicant is administering. The requirement to submit documentation demonstrating the action that was actually taken does not need to be submitted during the Special Conditions phase, but such documentation must be submitted as an upload to the original Special Conditions item prior to closing of the award.*

16.2 Award Disbursement

NAHTF awards will be disbursed on a reimbursement basis using AmpliFund. Award reimbursements are also called payment requests. No project costs can be expended prior to recipient receiving a Notice of Release of Funds (ROF). Though a limited amount of General Administration costs may be incurred prior to ROF (and after NOA), no reimbursements will be made until ROF is achieved. Due to compliance changes that may take place during the open contract period the guidance is subject to change. Changes to the process will typically be communicated through the [DED Email List](#) and by the project's Housing Program Representative.

To receive reimbursement, the recipient must create one expense for each supporting document. Support Documentation (invoice) must be attached to each expense. Proof of payment must also be included as an attachment with each expense. Expenses will be tracked against the recipient's budget line items. The recipient will submit a payment request to the Department for the date range covering expenses sought for reimbursement. Reimbursements should begin within thirty (30) days following ROF and may be submitted monthly and no less than once every three (3) months.



The Department may reject the payment request and require resubmission if the source documentation or proof of payment is incomplete, funds are requested for ineligible costs, or other issues are identified. Upon the Department's approval of payment requests, the Department will disburse funds on a reimbursement basis up to the amount detailed in the payment request documentation. An email from the AmpliFund Administrator will give notice to the Recipient Grant Manager that the Department has approved or denied the request for payment.

Funds are transferred electronically to the account designated on the State of Nebraska ACH Enrollment Form. The email address recipient provides on the State of Nebraska ACH Enrollment Form will be notified once the payment has been processed. Recipients can find detailed instructions for how to submit payment requests in the [DED Grants Help Center](#). Payment of the reimbursement is subject to the recipient's submission of supporting documentation and proof of payments for review and approval by the Department.

"Source Documentation" includes receipts, invoices, timesheets, etc., with sufficient information to demonstrate the amount of the cost and the allowability, applicability, and reasonableness of the cost.

"Proof of Payment" means canceled checks, bank statement, confirmation of wire or automated clearing house transfer, or similar documentation which provides substantiating evidence that payment has been made as claimed.

All payment requests for awarded NAHTF must be submitted to the Department within the contract period. All NAHTF not requested within this time period may be de-obligated from the contract by the Department.

17 Post Award Management & Implementation

The below items are common to the Department contracts and applicants should familiarize themselves with these requirements prior to application.

17.1 Determining Income Eligibility of Beneficiaries

NAHTF follows the HUD HOME Income Limits which are posted on the NAHTF web page and on the [HUD Exchange](#). Recipients need to use the income limits that are in effect at the time of income determination for their program and during annual income verification for rental projects.

The Department requires awardees to use the Annual (Gross) Income definition found at 24 CFR Part 5.609 (also referred to as the "Part 5" or "Section 8" method) to determine applicant income eligibility. This is the same income verification process followed by the *HOME*



Investment Partnership program and *National Housing Trust Fund* which is based on anticipated gross income during the next 12 months.

A written resource that recipients can use is the *Technical Guide for Determining Income and Allowances for the HOME Program*. This resource provides an explanation and examples of computing annual income, and sample income verification forms for use on verifying annual income of tenants (also a requirement of NAHTF program). It reviews general requirements for determining and calculating income in order to determine HOME Program eligibility (**same eligibility requirements are used for NAHTF**); provides an overview of the three allowable definitions of income; and reviews how to determine income using each of the three definitions.

The *Technical Guide for Determining Income and Allowances for the HOME Program* can be downloaded from the NAHTF web page. It is located under *Forms & Templates>Performance of NAHTF Contract*.

Applicants are responsible for assuring they have the staff capacity and training necessary to follow 24 CFR Part 5.609. The HUD Exchange is a resource for training and support.

17.2 Affordability Restrictions

A project must meet the affordability requirements of the program and of the contract throughout the entire period of affordability listed in the *Table of Project Requirements* on the contract. Below are the affordability restrictions described by project type.

Homebuyer Projects

The affordability requirements relate to the eligibility of beneficiaries (including the income eligibility, ownership of the property eligibility, and the occupancy as the principal residence of the homebuyer requirement) which must be enforced throughout the affordability period by the recipient.

The recipient must enforce the affordability requirements through the imposition of liens, deed restrictions, covenants, recapture requirements, resale restrictions, or any combination of such legal instruments as required under the project's Program Guidelines or as prescribed by the Department. Any time during the Time of Performance of the contract and during the period of affordability, the Department may require documentation verifying the existence of and the proper recordation of the legal instrument used by the recipient to enforce the affordability requirements.

Beginning on the date of unit completion and subsequent sale to an eligible homebuyer, each Trust Fund-assisted unit must remain the principal residence of the homebuyer throughout the affordability period established in Recital C of contract. If the home does not continue to be the



principal residence of the original homebuyer for the duration of the period of affordability, then resale restrictions or recapture provisions will be followed. The affordability period for each unit begins once the unit has been sold to an eligible homebuyer.

Rental Projects

The affordability requirements relate to the occupancy (tenant income eligibility) and the cost of housing (rent limitations) at initial occupancy and throughout the period of affordability. In general, the project must be occupied by income-eligible households and is subject to rent limitations throughout the affordability period.

The recipient must enforce the occupancy-eligibility and rent limitation requirements through the imposition of liens, deed restrictions, land use restriction agreements, covenants, or any combination of such legal instruments as required under the project's Program Guidelines or as prescribed by the Department. Any time during the Time of Performance of the contract and during the period of affordability, the Department may require documentation verifying the existence of and the proper recordation of the legal instrument used by the recipient to enforce the eligibility and affordability requirements.

The NAHTF "affordable rent" units must remain affordable for the affordability period established in Recital C of the contract. Project completion occurs, and the affordability period begins, when 100% lease-up is achieved of ALL units in the project. The Certificate of Completion letter for the project will be the official record that defines project completion and the affordability period for rental units. *Note: Rental rehabilitation projects with existing tenants may have special circumstances for determining the start of the affordability period and the Department shall be consulted to make a determination.*

Homeowner Projects

The affordability requirements relate to the ownership of the property and the occupancy as the principal residence which must be enforced throughout the affordability period by the recipient.

The recipient must enforce the eligibility and affordability requirements through the imposition of liens, deed restrictions, covenants, recapture requirements, resale restrictions, or any combination of such legal instruments as required under the project's Program Guidelines or as prescribed by the Department. At any time during the Time of Performance of the contract and during the period of affordability, the Department may require documentation verifying the existence of and the proper recordation of the legal instrument used by the recipient to enforce the eligibility and affordability requirements.

Beginning on the project completion date, the NAHTF-assisted units must remain the principal



residence of the homeowner throughout the affordability period established in Recital C of the contract. If a housing unit does not continue to be the principal residence of the original homeowner for the duration of the period of affordability, the resale restriction or recapture provisions will be followed as indicated in the contract. The completion date is the date of final inspection signed off by the unit owner, the construction/rehabilitation contractor, and a recipient's representative.

Technical Assistance Projects

Technical Assistance contracts are not subject to an affordability period. They are a two-year contract with all obligations ending after monitoring and close-out.

17.3 Accounting for NAHTF by the Recipient

A separate bank account for the NAHTFs is not required; however, NAHTFs must be accounted for separately in the books and records of a recipient in such a manner as **to allow funds tracing and a current status review of the NAHTFs at all times. One exception is when NAHTF is funding Rental Project Reserves. Refer to Section 3.3 for guidance.** Upon request, a recipient must provide evidence to the Department that other sources of funding for the project have been contributed pursuant to the application and the *Sources and Uses of Funds Table* contained in the contract.

The recipient must keep all records concerning the NAHTFs in a manner which is consistent with generally accepted accounting principles. Payment requests for reimbursement will require both source documentation and proof of payment. Source documentation includes, but is not limited to, contracts, invoices, brochures, and other data, as appropriate evidence of the necessity for such expenditures. Proof of payment of expended funds will be shown in the form of cancelled checks, bank statements, evidence of wire transfer or electronic payment, or any other accepted means of proving proof of payment from recipient to vendor or employee.

Proof of payment must be clearly documented to allow for easy tracking back to invoices. The Department reserves the right to reject payment requests for inadequate source documentation including inadequate proof of payment documentation.

17.4 Monitoring Duties of Recipient

During the period of affordability, the recipient will undertake, be responsible for, and complete all monitoring activities required by the Department and must maintain documentation of such monitoring activities on a current basis and for five (5) years after the period of affordability. Monitoring responsibilities are dependent on project type and are



related to the eligibility and occupancy requirements. Rental projects also include monitoring of rent limits. The Department may at any time request proof of monitoring.

17.5 Insurance

The recipient agrees to provide insurance coverage for real property acquired or improved with NAHTFs that is, at a minimum, equivalent to the insurance that the recipient provides for its other property or agrees to ensure that such insurance coverage is provided by the owner of the real property.

17.6 Applicability to Developers, Contractors, Subcontractors

Provisions listed in a contract with the Department will be made binding on any developer, contractor or subcontractor of the recipient, and the recipient will, nonetheless, remain fully obligated under the provisions of the Department's contract.

The recipient must review each contractor and subcontractor registration with the state entities listed below. The best practice is to verify that a contractor is registered at the time they are hired and kept on file for future reference and monitoring.

- (a) Nebraska Secretary of State. The recipient must verify that any contractor of the recipient must be authorized to transact business in the State of Nebraska.

Nebraska Secretary of State: <https://www.nebraska.gov/sos/corp/corpsearch.cgi?nav=search>

- (b) Nebraska Department of Labor. Contractors and subcontractors are expected to meet all applicable requirements of the Nebraska Contractor Registration Act and provide a current, valid certificate of registration to the recipient for its records.

Department of Labor: <https://dol.nebraska.gov/conreg/Search>.

NOTE: A contractor or subcontractor that is a sole proprietorship is not required to register with the Nebraska Secretary of State; however, they **must** be registered with the Nebraska Department of Labor.

17.7 Verification of Work Eligibility Status for New Employees

The recipient is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of new employees physically performing services within the State of Nebraska.

In this context, "new employees" means employees hired on or after the effective date of this contract. A "federal immigration verification system" means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (8 U.S.C. 1324a), known as the E-Verify Program, or an equivalent



federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of a newly hired employee.

This contractual obligation to verify work eligibility status for new employees physically performing services within the State of Nebraska also applies to *any and all contractors/ subcontractors* utilized by the recipient in performing this contract.

The recipient will be responsible to the Department for enforcing this requirement with its contractors/ subcontractors.

17.8 Records and Recordkeeping

When applicable to the project, recipients must maintain documentation of monitoring activities on a current basis and for five (5) years after the period of affordability ends. In addition, the recipient will keep other records concerning the project for five (5) years after the Department issues a Certificate of Completion letter to the recipient.

If any claim, litigation, or audit is started before the expiration of the record retention periods, the records must be retained until all claims, litigation, or audit findings involving the records have been resolved.

17.9 Access to and Inspection of Records; Reports

The Department and any duly authorized officials of the state will have full access to and the right to examine, audit, excerpt, and transcribe any and all of the recipient's records pertaining to the project.

The Department may conduct performance review monitoring visits and may audit the recipient's records, including records that pertain to the required matching contribution, for compliance. In addition, a cost certification audit may either be conducted by the Department or requested by the Department to be done by independent accountants at the recipient's expense.

Within thirty (30) days following completion of the project and final disbursement of the NAHTFs, or upon request by the Department, the recipient shall provide to the Department, in a format as prescribed, a Beneficiary Per Unit Report, a Final Financial Report, and documentation of completion of Fair Housing Activity as prescribed during Special Conditions.

Other reports may be required prior to receiving a Certificate of Completion and may include but are not limited to Certification of Compliance with Nebraska Department of Environment & Energy which applies to new construction and when applicable, to rental conversion projects.

17.10 Conflict of Interest



The conflict-of-interest provisions apply to any person who is an employee, agent, consultant, officer, or elected or appointed official of the recipient (“Covered Person”).

No Covered Person may participate in the selection, award, or administration of an agreement supported by Trust Funds if they have a real or apparent conflict of interest. Such a conflict of interest would arise when the Covered Person, any member of their immediate family, their partner, or an organization which employs or is about to employ any of the above has a financial or other interest in or a tangible personal benefit from a firm considered for an agreement.

No Covered Person may solicit or accept gratuities, favors, or anything of monetary value from contractors, potential contractors, or parties to subcontracts. *This stipulation must be included in all other contracts and subcontracts related to the Project.*

No Covered Person or any member of their immediate family may occupy an NAHTF-assisted unit during the Period of Affordability.

Organizational conflicts of interest would arise if the recipient were unable or appears to be unable to be impartial in conducting a procurement action involving an organization because of real or perceived relationships with a parent company, affiliate, or subsidiary organization.

In the event a prohibited conflict of interest arises or may potentially arise, the recipient must inform the Department. Upon a written request, exceptions may be granted by the Department on a case-by-case basis when it is determined that such an exception will serve to further the purposes of the NAHTF program and the effective and efficient administration of the Project.

17.11 Special Requirements and Assurances

Per relevant federal/state statutes and the Guidelines, the recipient acknowledges it may not discriminate in its operation or in Project activities on the basis of age, religion, sex, race, color, national origin, disability, or familial status.

The recipient further agrees to comply with all provisions of the Americans with Disabilities Act (ADA) with respect to hiring, training, and employment practices including reasonable accommodation of persons with disabilities in hiring, training, and employment practices and in assuring access by persons with disabilities to facilities and services provided by the recipient to the general public.

The recipient agrees to comply with all applicable provisions of the Revised Statutes of Nebraska and all federal and local laws **when applicable** to the Project and **when applicable** to the use of Trust Funds including, but not limited to, the following:

- Relocation Assistance Act, §§ 76-1214 to 76-1242, Reissue Revised Statutes of Nebraska (1996).



- Nebraska Fair Housing Act, §§ 20-301 to 20-344, Reissue Revised Statutes of Nebraska (1997).
- Uniform Procedures for Acquiring Private Property for Public Use, §§ 25-2501 to 25-2506, Reissue Revised Statutes of Nebraska (1995).
- Nebraska Uniform Energy Efficiency Standards, §§ 81-1608 to 81-1626, Reissue Revised Statutes of Nebraska (2019), or applicable version.
- The Nebraska Fair Employment Practices Act.
- Nebraska Nongame and Endangered Species Conservation Act, §§ 37-801 to 37-811, Reissue Revised Statutes of Nebraska (1998).
- State Procurement Act, Neb. Rev. St. §§ 73-802 et seq.
- Foreign Adversary Contracting Prohibition Act, Neb. Rev. St. §§ 73-901 et seq.
- Pacific Conflict Stress Test Act, Neb. Rev. St. §§ 81-831 et seq.
- Civil Rights Act of 1964.
- Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988.
- Age Discrimination Act of 1975.
- The Housing for Older Persons Act of 1995.
- The Equal Employment Opportunity Act.
- The Vietnam Era Veterans' Readjustment Act of 1974 (revised Jobs for Veterans Act of 2002).
- The Immigration Reform and Control Act of 1986.
- Flood Disaster Protection Act of 1973.
- Clean Air and Federal Water Pollution Control Act, as amended.
- Fair Labor Standards Act of 1938, as amended.
- Verification of Lawful Presence for Public Benefits Eligibility, Neb. Rev. Stat. §§ 4-108 to 4-114.
- Nebraska Lead-Based Paint Abatement Licensing; Neb. Rev. Stat. §§ 71-6318 to 71-6331.01 and Neb. Rev. Stat. §§ 71-162 to 71-162.05, the Administrative Procedure Act and 184 NAC 1.
- The Environmental Protection Agency (EPA) Renovation, Repair, & Painting (RRP) Rule; additional information on this rule can be found at <https://www.epa.gov/lead>.

18 Application Resources

Applicants may contact a Housing Program Representative and are encouraged to do so early in the application planning process if they have application or project specific questions.

Staff coverage areas and contact information is found on the NAHTF web page in a box titled *Contact DED Housing*. The web page link:

<https://opportunity.nebraska.gov/programs/housing/nahtf/>.

Pre-Recorded Application Workshops



Links will be provided to any pre-recorded workshops on the NAHTF web page under *2025 NAHTF Recorded Workshops*. See Funding Cycle Timeline for dates and times.

Open Office Hours for NAHTF Applicants

Applicants and application preparers are invited to attend open office hours (dates and times found on Funding Cycle Timeline). Participants are expected to view available workshops prior to joining an open office hour session.

These sessions provide an opportunity for applicants to ask application-related questions and to obtain additional clarification regarding the application process and application guidelines. Applicants can seek technical assistance from a Housing Program Representative with project specific questions. Registration links for open office hours will be posted at this link: <https://opportunity.nebraska.gov/training/>.

Frequently Asked Questions

Applicants are expected to review the NAHTF Frequently Asked Questions provided in the Appendix. If the Department determines a question will bring clarification that is not otherwise covered in these application guidelines it will be posted on the NAHTF web page as a FAQ. FAQ's will be in a blue box titled "Frequently Asked Questions." Any questions posted will also be addressed during Open Office Hours. Applicants are encouraged to contact a Housing Program Representative for assistance at any time during the application process.

19 AmpliFund User Guides and Customer Support

To administer this program, the Department uses a GMS known as AmpliFund. Applications will be submitted, and awards will be managed through the GMS. User Guides, with detailed instructions for accessing and using the application portal, and other resources are available on the Department's website. The help portal is organized by topic. You can enter key words into the search bar to find specific articles. *Tip: Bookmark the [DED Grants Help Center](#) page on your computer browser for easy referral.*

19.1 Application User Guides

[NAHTF: Application User Guide](#) will assist with how to apply and navigate through the application in the AmpliFund system.

For instructions on registering for an AmpliFund account, please see **User Management**

(<https://dednebraska.zendesk.com/hc/en-us/categories/7865709789851-User-Management>).

19.2 Award User Guide

If awarded, follow the link to find instructions for next steps on managing your award:



Getting Started with your Award (<https://dednebraska.zendesk.com/hc/en-us/categories/7865773985307-Getting->)

19.3 AmpliFund Customer Support

If you need help using the GMS to apply or manage your award, you can reach out to customer support in three different ways:

1. Call toll-free 1 (844) 735-0239
 - Available from 7:00am-7:00pm CDT
2. Online chat
 - Available from 8:00am-4:00pm CDT
3. Email support@ne-amplifund.zendesk.com

20 Appendix

20.1 Scoring and Threshold Details

Applicable Project Type	THRESHOLD REVIEW for Housing Development & Technical Assistance Applications	Determination
All Project Types	Applicant submitted a pre-application by the required due date.	Eligible or Ineligible for scoring
All Project Types	Applicant applied using the applicant's own AmpliFund account. A Third-Party Preparer account will not be accepted. Application will be rejected.	Eligible or ineligible for scoring.
All Project Types	Applicant is eligible to apply. If applicant is 501c3 or 501c4, must upload the IRS Tax-exempt Determination Letter. If letter is not available, applicant may upload CPA or Attorney letter certifying non-profit status. At the Department's discretion, the most recent Form 990 may be requested for making decision of eligibility. Non-profit applicants must have no red flags* on non-profit status. <i>*The Department will use GuideStar.org as a resource for checking nonprofit status and presence of any red flags.</i>	Eligible or ineligible for scoring.
All Project Types	Applicant selected correct Congressional District for Project Service Area. If not, flag for review and decision. If allowed, a resubmission correction is required within 24 hours of notification.	Eligible or ineligible for scoring.
Housing Development	Project Service Area selected by applicant (area the units will be located in) includes no more than one Congressional District (does not apply to Technical Assistance Application). If not, flag for review and	Eligible or ineligible for scoring.



	decision. If allowed, a resubmission correction is required within 24 hours of notification.	
All Project Types	Applicant is within the application submission limitations, i.e. only one submission for Technical Assistance and no more than 3 applications submitted for Housing Development. If submitting more than one application within the same Congressional District, the applications must be for different housing types, i.e., homebuyer, homeowner, or rental, or must be performing different activities within the same project type, i.e., rental conversion is a different activity than rental new construction.	Eligible or ineligible for scoring.
Housing Development	Housing Development Application Portal – The Housing Development Application contains an application for one specific project by completing only one of the following forms: Form 02, 03 or 04. Completing more than one of these forms per submission will be cause for rejecting the application.	Eligible or ineligible for scoring.
All Project Types	Required milestones identified in QAP for current NAHTF Housing awards must be met by submission due date.	Eligible or Ineligible for scoring.
All Project Types	All NAHTF activity budget requests must be within allowed limits per the 2025 Application Guidelines. If limits exceeded, flag for review and decision.	Eligible or ineligible for scoring.
All Project Types	Applications with Federal or other State-Funded awards being used to finance the project must be reviewed for eligibility. Such funding must be disclosed in the Project Summary Description.	Eligible or ineligible for scoring.

Points Possible for Housing Development Applications Includes Subjective, Objective and Development Worksheet Evaluation				
Project Types	Total Point Possible	Objective Points Possible	Subjective Points Possible	Development Worksheet Points Possible
Homebuyer New Construction	100	30	50	20
Rental New Construction	100	30	50	20
Rental Conversion	100	30	50	20
Homebuyer Purchase/Rehab/Resale	95	25	50	20
Rental Rehabilitation	95	25	50	20
Homeowner-Occupied Rehabilitation	95	45	50	N/A
Homebuyer Assistance Only w/Rehab	95	45	50	N/A
Homebuyer Assistance Only	90	40	50	N/A



Applicable Project Type	Objective Scoring for Housing Development Applications (2025 DED Priorities have highest point possibility)	Points Possible
All Project Types	Naming Application Applicant has correctly named application according to directions found in Application Guidelines and workshops.	1
All Project Types	Cash Match Calculation 1:1 = 5 points Cash Match divided by NAHTF Request* X 5 = Pts. (round to nearest hundredth) Example 1: [75,000/750,000] X 5 = .5 point Match Commitment Letter is uploaded on letterhead, unaltered and signed. * NAHTF request does not include General Administration, Housing Management or Lead-based Paint Testing.	5
All Project Types	Enterprise Zone Any or all units will be located in an Enterprise Zone. Map must be uploaded and must identify boundary of Project Service Area clearly demonstrating units will be at least in part located within the Enterprise Zone. If not clearly showing some portion of Project Service Area being located within a clearly identified Enterprise Zone, the point will not be awarded. Projects with unknown sites will be required by contract to uphold any commitment made to serving units in an Enterprise Zone.	1
All Project Types	Extremely Blighted Area or Blighted Area All units are located in an officially designated Extremely Blighted Area. (1) OR All units are located in an official designated Blighted Area. (.5) Map must be uploaded. Map must be labeled “Extremely Blighted” or “Blighted” to receive point. Map must identify the boundary of the Project Service Area and show that ALL units will be located within the Extremely Blighted or Blighted boundary to receive point. If the Project Service Area includes cities or counties that do not have blighted designations the project will not be eligible for this point. Projects with unknown sites will be required by contract to uphold a commitment made in application to serve all units in an Extremely Blighted or Blighted area.	1
All Project Types	General Administration Request Request is \$20,000 = 0 points Request is \$15,000 = 1 point Request is \$10,000 = 1.5 points Request is \$5,000 = 2 points	2
All Project Types	Affordability Period 5 years = 0 pts 9 years = 1.75 6 years = 1.00 10 years = 2.00 7 years = 1.25 8 years = 1.50	2
All Project Types	Beneficiary AMI Selection Project will serve a portion or all Beneficiaries/units making 80% or below average median income (AMI): Calculate: [# of 80% AMI + # of 60% AMI divided by Total of ALL Units (includes Mkt. Rate)]	1



	100% of units serve at or below 80% AMI = 1.00 75-99% of units serve at or below 80% AMI = .75 50-74% of units serve at or below 80% AMI = .50 25-49% of units serve at or below 80% AMI = .25 1-25% of units serve at or below 80% AMI = .15	
All Project Types	Other Funding Sources Project has sources (other than match) being used in the project that do not require repayment, i.e. owner equity, community contribution, industry contributions, etc.	1
Homebuyer NC Homebuyer PRR	Homebuyer Project – Developer/Owner Applicant will own 100% of the completed project unit(s) for sale to eligible homebuyers.	2
Rental NC Rental Rehab Rental Conversion	Rental Project – Developer/Owner Applicant will own 100% of the completed project unit(s).	2
Homebuyer PRR HBA w/Rehab Rental Rehab Homeowner OOR	Rehabilitation Project Five (5) points shall be given for applications dedicated to the rehabilitation of existing units. (Purchase/Rehab/Resale, HBA w/Rehab, Rental Rehab, or Owner-Occupied Rehabilitation)	5
Homebuyer NC Rental NC Rental Conversion	All New Construction or Rental Conversion Project Ten (10) points shall be given for applications dedicated to creation of new units (Homebuyer New Construction, Rental New Construction & Rental Conversion)	10
Homebuyer NC	Site Review Project has uploaded an approved site review for all sites in the project.	4
HBA Only HBA w/Rehab	HBA Only or HBA w/Rehab Project will serve first-time homebuyers only.	3
Rental NC Rental Rehab Rental Conversion	Rentwise Housing Provider Education Rental Projects proving that property managers and/or owner has completed the online Rentwise Housing Provider Education will receive 4 points. (The Rentwise Website will be used for verifying course completion.) This is NOT the same as Rentwise Tenant Education which is a requirement of the program.	4
<i>Points below are used to balance the score table and are based on project type</i>		
Homeowner OOR	Twenty-six (26) shall be given for projects dedicated to the rehabilitation of single-family owner-occupied units.	26
Homebuyer PRR	Four (4) points shall be given for projects dedicated to the purchase/rehab/resale of single-family units.	4
Homebuyer HBA Only	Twenty-three (23) points shall be given for projects dedicated to providing only Homebuyer Assistance in form of downpayment assistance and/or closing costs.	23
HBA w/Rehab	Twenty-three (23) points shall be given for projects dedicated to providing only Homebuyer Assistance with NAHTF funded rehabilitation.	23



Subjective Criteria for Review of Housing Development Applications (50 points possible)	
Application Accuracy and Completeness Score (Variable; 0-5 points available)	
Reviewer's assessment of overall quality of project and application.	
Project Design (Variable; 0-20 points available)	
Project Service Area selected on Form 01 aligns with the Project Description Summary.	
Project Description Summary is well written, sufficiently addresses bullet points listed within the question and answers do not conflict with other information presented in the application.	
Visitability and Accessibility - New Construction projects must demonstrate a commitment to making physical unit design decisions with a favorable impact on seniors or beneficiaries with disabilities or provide explanation for why it is infeasible to do so. <i>Rehabilitation projects are not required to make design decisions based on visitability, however, if they have incorporated such design factors into their project they should describe them or may give explanation for why it is not feasible to do so.</i>	
Questions reflecting the project's Program Guidelines are well done, have followed requirements listed on Program Guidelines Checklist and demonstrate knowledge and capacity for administering the program if awarded.	
Organization and Project Team Capacity (0-10 pts)	
Organization Description Summary demonstrates experience and capacity to administer the project and sufficiently addresses all bullet points listed within the question.	
Need and Impact (Variable; 0-5 points available)	
Descriptions provided for Need and Impact were well written and supported by data sources uploaded to Exhibit 3.	
Housing Study, Market Assessment and Other Data: Overall, application provided data useful to reviewers for verifying the need and/or impact for this project type. Examples of data include but are not limited to excerpts from housing study, market assessment, surveys, unit designs, waitlists, U.S. Census data, etc.	
Project Readiness (0-10 pts)	
COST ESTIMATES UPLOADED, if applicable. Application uploaded Cost Estimates. Cost estimates were well documented and clearly related to the project being applied for. Estimates were submitted on letterhead of the company providing the estimates. Estimates provided a per unit cost.	
ARCHITECTURAL DESIGNS UPLOADED, if applicable. Application included an upload with Architectural Designs for project. The upload was well documented and clearly related to the project being applied for. If designs would be used for additional NAHTF project applications, this is also noted on the designs.	
SITE OWNERSHIP, if applicable Application demonstrates that applicant or for-profit developer/owner either owns the site(s) or has an option to purchase in place at time of application submission. Project provided proof of ownership as an upload (Deed or an Official Record on file with Register of Deeds). If site has an option to purchase, the project has uploaded proof of the option (Deed or Official Record on file with Register of Deeds).	



PROJECT TIMELINE

Project Description Summary included timeline that confirms project will be ready to begin expending primary activity costs within 6 months of receiving Release of Funds and expects to take advantage of the 2026 construction season. If not, applicant gives explanation and confirms expectation that project will be able to expend NAHTF award in a timely manner to assure completion by contract end date.

ADDITIONAL READINESS FACTORS

Project readiness factors considered may include, but are not limited to:

- Site readiness: ownership, option, completed site review.
- Evidence of public input obtained and recorded within one year of application date.
- Evidence of local government support for project.
- Letters of support or financial commitments are uploaded in *Applicant Specific Uploads* section.

Development Worksheet Evaluation Rental and Homebuyer Projects (20 points available)

Homebuyer Projects – The project will be underwritten using the total number of units to be completed within the contract period that are subject to affordability restrictions throughout the Period of Affordability.

Rental Projects – The project will be underwritten and will verify the required number of units that must remain affordable and are subject to affordability restrictions throughout the Period of Affordability.

Underwriting will be based on project type and factors reviewed may include but are not limited to the following:

Development Worksheet Completed per Instructions

Review of Other Funding Sources

Owner Equity (For-profit Developer/Owner)

Applicant Funding (in excess of cash match commitment)

NAHTF investment maximums are within limits prescribed

NAHTF Request Per Unit

Use of Revolving Proceeds (Homebuyer)

Developer Fee as a percent of Total Development Cost (Homebuyer)

Project Cash Flow demonstrates project is able to meet obligations (Rental)

Adherence to specific finance requirements per project type (*Refer to Application Guidelines*)



Technical Assistance Application Scoring Criteria (60 Points Available)	
Project Design (0-40 available) Variable.	
<ul style="list-style-type: none"> Project Description Summary is clearly stated, and key information is addressed. Scored for quality of project and demonstrates capacity. Organization Description Summary is clearly stated, and key information is addressed. Scored for quality of project and demonstrates capacity. Performance Plan goals are measurable and align with selected activities. Description and estimates of expenses are identified, reasonable and eligible. 	
Impact, Sustainability and Collaboration (0-15 available) Variable.	
<ul style="list-style-type: none"> Applicant demonstrates how an award will impact capacity of organization to increase housing development activity. Applicant has a plan for sustainability of a new long-term financial need, if applicable. Applicant adequately demonstrates collaboration with community and area it serves. A Match Commitment or Other Funding Sources are being used to support the project in addition to NAHTF. 	
Financial Management (0-5 available) Variable.	
<ul style="list-style-type: none"> Financial documentation or other data uploaded demonstrates financial stability. Description of policies and processes for internal controls is acceptable. 	

Tiebreaking Factors for Housing Development and Technical Assistance Applications [Will be used at DED discretion]	Points Possible
In the event of ties, applications receiving points for Legislative First Priorities (Enterprise, Opportunity, Extremely Blighted, serve lowest income for longest period of time) or are determined to be a Disaster Recovery project will be used to determine final rankings by giving 1 additional point to those that have been verified to meet any of these criteria. If still needed, any of the below may be implemented at DED discretion to break ties for determining final award determination.	0-4
Impact calculation: Example: # of proposed units divided by # of Housing Units in Service Area Based on Housing Stock Analysis for Project Service Area, the project with greatest impact will receive one point. <i>[Will not apply to HBA Only projects.] Data source: DED Research Housing Stock Analysis</i>	1
Lowest NAHTF requested per unit. Based on average NAHTF assistance requested per unit. <i>(Found by adding primary plus support activity requests and dividing by number of units to be completed during contract.)</i> 2 points to application with lowest NAHTF assistance required per unit.	0-2
If past recipient of NAHTF, the number of requests for contract extensions of recipient's open or closed awards will be calculated. (# of previous awards reviewed for tie breaker determination will be at DED discretion.) <ul style="list-style-type: none"> 0 contract period extensions = 2 points 1 contract period extension = 1 point 2 or more contract period extensions = 0 points 	0-2
If past recipient of NAHTF, the number of payment request rejections received in past 12 months will be calculated for any DED funded awards to recipient (either open or closed awards and occurring prior to full application submission date). <ul style="list-style-type: none"> Zero (0) rejections of payment requests = 3 points No more than 2 rejection of payment requests = 2 points No more than 3 rejections of payment requests = 1 point 4 or more payment rejections will receive 0 points. 	0-3



20.2 Terms and Definitions

Terms and definitions are provided in **alphabetical order** below.

Affordability Period - The number of years a project must adhere to the contract's affordability restrictions. For a Homebuyer and Homeowner project, the affordability restrictions relate to the eligibility of beneficiaries (including income eligibility, ownership of the property, and occupancy as the principal residence of the homebuyer) all of which must be enforced throughout the Affordability Period by the recipient.

For Rental projects the affordability requirements relate to the income eligibility and rent-restriction requirements for the number of NAHTF-assisted units established by contract. In general, the project must be occupied by income-eligible households and is subject to rent limitations throughout the Affordability Period. (See *Affordability Restrictions* in Section 16 for more details.)

Affordability Subsidy (Homebuyer projects) – This is a direct subsidy to an eligible homebuyer that is needed when the Homebuyer Assistance (down payment of 20% of sales price) is not enough to make the unit affordable to the targeted AMI. It should be calculated prior to closing so that a homebuyer is aware of the subsidies being applied and the presence of security instruments and any repayment terms.

An Affordability Subsidy is also created when a seller has artificially lowered the sales price below the market value (as determined by an appraisal). This creates instant equity in the unit and the Department wants to ensure that the amount of equity does not encourage a homebuyer to sell prior to the affordability period and recoup equity they did not contribute to. Therefore, the Department requires the affordability subsidy to be secured for repayment.

The key to determining if there is an Affordability Subsidy is to know the market value. This can be determined prior to marketing the unit by using an "as-built" or "as-rehabbed" appraisal or seeking a recommendation from a real estate professional who uses comps to make a reasonable assumption of market value. The method and documentation of determining the market value must be kept in the recipient's project file.

Homebuyers need to be made aware of the terms of repayment of the Affordability Subsidy. While NAHTF funded Homebuyer Assistance (down payment of up to 20%) may be forgivable after the affordability period ends, an Affordability Subsidy must be repaid when title transfers.

Note: If the seller is a for-profit builder, an Affordability Subsidy provided to the homebuyer will be deducted from the balance of the NAHTF assistance loan payment owed to the NAHTF recipient.



Securing the Affordability Subsidy

This assistance must be protected through either Resale Provisions (secured by a covenant) or Recapture Provisions (secured by a lien) for the length of the Affordability Period.

Affordability Subsidy and Homebuyer Assistance sources and amounts must be listed separately on the promissory note along with the terms for repayment. The project's Program Guidelines must be clear on how both types of NAHTF assistance to the homebuyer will be structured including limits, repayment terms and security documents.

The Department will work with recipients by reviewing security documents prior to closing on a unit to assist with identifying the subsidies in the project and amounts to be secured using the appropriate recorded legal document based on whether Recapture or Resale Provision will be enforced.

Construction Contingency – When project is figuring the hard costs of construction or rehabilitation they may be figuring in a contingency amount calculated as a percent of hard costs to cover construction/rehab cost over-runs and unforeseen but necessary expenses. The Department recommends homebuyer new construction projects use a 5% contingency rate and rehabilitation projects use a 10% contingency rate when figuring out the hard costs of construction.

Deferred Developer Fee - This is specific to Rental Projects. The Deferred Developer Fee is a source of funding committed by the Developer (typically when Developer is not the owner of completed units) that covers up-front costs of developing a unit and is paid back after units are completed. The Developer is investing in the development costs with the intention of receiving the investment back through the cash flow from leased-up units. The DSCR must demonstrate it can support paying a Deferred Developer Fee.

Development Subsidy - This is a subsidy created when the cost to build a unit exceeds the market value of a unit. The full amount of NAHTF used to construct a unit will not be recaptured from the sale of the unit. The market value should be determined prior to marketing the unit by using an "as-built" or "as-rehabbed" appraisal or by seeking a recommendation from a real estate professional who uses comps, experience and expertise to provide a unit's market value. The method and documentation of determining the market value must be kept in the recipient's project file.

A Development Subsidy does not go directly to the homebuyer but instead benefits the unit developer/owner; it makes the development of an affordable housing unit more feasible by funding the gap remaining after sale of unit. For example, a house costs \$250,000 to build, but only appraises at \$200,000, the Development Subsidy needed to fill the gap is \$50,000.



The Department does not require a Development Subsidy to be secured. It is seen as that amount of NAHTF funding used to construct the unit that has been “left in the unit” and not recaptured from sale of the unit to an eligible homebuyer. If the entire cost to build or rehabilitate a unit is recaptured through the sale of the unit then there is no Development Subsidy.

Fair Housing Activity - The recipient must complete a NAHTF Fair Housing form within the AmpliFund grant management system identifying the project’s fair housing representative’s name and contact information. The recipient must submit a description of the action it will take during the course of the project to fulfill any requirements to affirmatively further fair housing. Following the completion of such action, the recipient must also submit documentation demonstrating the action that was actually taken, including the details of such action (e.g., when the action occurred, who participated, who benefited, etc.).

The Fair Housing activity described must be unique from actions stated in fulfillment of this special conditions item in previous NAHTF awards so as to ensure diverse Fair Housing Activities are being conducted and information is reaching new audiences with each NAHTF award an applicant is administering.

The requirement to submit documentation demonstrating the action that was actually taken needs not be submitted within the time frame for completion of the special conditions, but such documentation must be submitted prior to closing of the award.

Holding Costs - Holding costs are Housing Management expenses generally associated with new construction and rehabilitation projects. Holding costs are costs an applicant incurs while owning a property prior to selling to an eligible homebuyer. Typical holding cost expenses are mowing, taxes, property insurance, and utility bills that take place prior to the sale of the unit to an eligible homebuyer. These costs should not be billed under NAHTF new construction or rehabilitation activities. The only exception is when property insurance in the form of a Builder’s Risk policy is being paid for by the for-profit developer/owner in a new construction or rental conversion/rehabilitation project. In this circumstance the amount of the Builder’s Risk Policy assigned to the address of a NAHTF funded unit may be charged to the New Construction or Rehabilitation activity. Contact a Housing Program Representative if unsure whether a cost is eligible under Housing Management.

Homebuyer Assistance - Homebuyer Assistance is a direct subsidy to the homebuyer provided at time of closing. The assistance is in the form of down payment and/or closing costs. The Department allows for up to 20% of the home’s sale price per unit to be budgeted in this category. It may be structured as either a forgivable loan pro-rated over the length of the affordability period or a non-forgivable loan with repayment terms.



For example, a household at 120% of the Area Median Income is purchasing a newly constructed house for \$175,000 and the lender requires 20% of the sale price (\$175,000 x 20% = \$35,000) to be able to close on their loan. The homebuyer has \$5,000 in their own cash to apply at time of closing, therefore \$30,000 in NAHTF funded Homebuyer Assistance is provided to the homebuyer at closing.

Securing the Homebuyer Assistance:

This assistance must be protected through either Resale Provisions (secured by a covenant) or Recapture Provisions (secured by a lien) for the length of the Affordability Period.

The Homebuyer Assistance and Affordability Subsidy sources and amounts must be listed separately on the promissory note along with the terms for repayment. The project's Program Guidelines must be clear on how both types of NAHTF assistance to the homebuyer will be structured including limits, repayment terms and security documents.

When a project does not use NAHTF to fund Homebuyer Assistance (either by NAHTF budget request or funded by proceeds), the applicant will need to protect the NAHTF investment by using the resale provision which uses a covenant restriction restricting the future sale of a unit to only a program eligible homebuyer.

The Department will work with recipients by reviewing security documents prior to closing on a unit to assist with identifying the subsidies in the project and amounts to be secured.

Mobile Home – A mobile home as defined by the Department is a movable or portable dwelling constructed to be towed on its own permanent chassis or hitch, connected to utilities, and designed with or without a permanent foundation for year-round living. Mobile homes and trailers are not eligible to receive NAHTF funding.

Modular Home - Modular homes are eligible for NAHTF funding. A modular home is built in sections in a factory to meet state, local or regional building codes. Once assembled, the modular unit becomes permanently fixed to one site. At the time of project completion, the modular housing unit must be connected to permanent utility hook-ups and must be located on land that is owned by the modular housing unit owner or the Department approved land trust. A modular home must also bear a label certifying that it was built in compliance with National Manufactured Home Construction and Safety Standards, 24 C.F.R. 3280 et seq., promulgated by the United States Department of Housing and Urban Development, and is taxed as real property. For more information on mobile and modular home definitions see: [https://www.ecfr.gov/current/title-24/subtitle-B/chapter-XX/part-3280/subpart-A/section-3280.2#p-3280.2\(Manufactured%20home\)](https://www.ecfr.gov/current/title-24/subtitle-B/chapter-XX/part-3280/subpart-A/section-3280.2#p-3280.2(Manufactured%20home)).

Note: Construction, architectural, and/or engineering documents that do not bear the seal of a State of Nebraska 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.

On-Site Improvement Costs – These costs are eligible under the new construction activity. On-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.

Recapture Provision – Recapture provision is a choice declared in homebuyer and homeowner contracts. It is enacted when there is non-conformance of eligibility, occupancy, and/or affordability period requirements and ensures the recouping of Trust Funds. If the home is sold prior to the end of the affordability period, the net proceeds will be used to pay back the homebuyer assistance per any contract stipulations.

Resale Provision – Resale provision is a choice declared in homebuyer contracts that says the recipient will ensure the housing unit is made available for subsequent sale only to a program eligible homebuyer and that such homebuyer will use the property as their principal residence throughout any remaining period of affordability. This can have an effect of burdening the sale in the future whereby use of the recapture provision allows for a home to be sold without restriction.

Recipient Grant Manager – This is an individual identified on the Award Details page of the award account and will be considered by the Department as the first point of contact to use when sending correspondence regarding the award. The Recipient Grant Manager will typically receive all automated AmpliFund Notifications. This person may or may not be a person identified in the application. Therefore, recipients are asked to input the name of the Recipient Grant Manager into the account prior to receiving Release of Funds.

Sales Proceeds - The amount received for sale of a home in a homebuyer project. Proceeds will recover all or a portion of the NAHTF funds used for new construction or PRR activity. During open contract, proceeds must be used to fund subsequent new construction or PRR activities.

Rental Project Reserves – Rental Project Reserves are eligible for funding by NAHTF. Rental Project Reserves include funding for replacement, operating and rent-up reserves (definitions below). When requested, rental reserves are a separate budget line item for rental projects.

Reserves are meant to meet any shortfall in project income during the project affordability period. The reserves can be used only for project operating expenses, scheduled payment for replacement reserves and rent-up expenses to allow the project to maintain a positive cash position even when all the units are not leased. If the proposed project includes a request for NAHTF funded rental reserves, such reserves shall be funded only after units are complete and upon proof that reserve amounts have been placed into a separate bank account dedicated to



the project's rental reserves. A plan for the governing of reserve funds will be required if awarded. Following below is a further explanation of the three types of rental reserves.

Rent-up Reserves – Project may include in their Development Cost Schedule funding specifically dedicated to covering operating expenses during the initial period of rent-up. NAHTF does not set a minimum amount for this type of reserve. However, funding earmarked for Rent-up Reserves should not be retained longer than eighteen (18) months following completion of units. Remaining rent-up reserves may be used to fund operating expense reserves. The project's plan for Governing Reserves should include a plan for re-allocation of the remaining balance of rent-up reserves after the first eighteen (18) months.

Replacement Reserves – Project must fund Replacement Reserves from the cash flow with a minimum deposit of \$300 per unit annually throughout the affordability period. The Replacement Reserves are treated as an annual expense on the Operating Expense tab of the Rental Development Worksheet. Replacement reserves are not shown on the Development Cost Schedule unless the project is choosing to pre-fund that reserve account for the first year.

Operating Reserves – These reserves are meant to meet any shortfall in project income due to vacancy or unexpected costs exceeding revenue. The project must show a minimum of three (3) months of operating expenses including the debt service on the Development Cost Schedule. The reserve can be used only for project operating expenses, scheduled payments to replacement reserves and debt service. A minimum of three (3) months of Operating Reserves including debt service must be kept throughout the affordability period. It is funded by the cash flow. The plan for Governing Reserves must specify how reserves are funded and when reserves may be used.

Visitability – The Department recognizes a growing need for accessible and visitable units for seniors and people with disabilities. The Department wants applicants to consider ways their project is able to incorporate modifications that reduce barriers for seniors and people with disabilities in a home environment, i.e. zero grade entrance, door widening, grab bars, locations of light switches, electrical outlets and environmental controls.

All new construction projects must be considering accessibility and visitability when designing units and be able to describe how they are being incorporated. If it is not feasible to do so with the project, an applicant should provide an explanation as to the reasons why.

Below is information provided by Assistive Technology Partnership (ATP).

ATP Housing Visitability – All ground floor units must be visitable to the maximum extent feasible, unless doing so would impose an undue financial burden on the project. A visitable



design provides that new single-family homes, duplexes, and triplexes are more accessible and usable to people with disabilities.

ATP Visitability Definition - A new single-family home, duplex, or triple unit housing:

- 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 doorways
- 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.

20.3 Lead-Based Paint Testing

Lead-Based Paint Question and Answer Resource is found on the [NAHTF web page](#) under Application Guidelines and Grant Administration. Applicants can find a contact for DHHS regarding lead-based paint requirements at this link: <https://dhhs.ne.gov/pages/lead.aspx>.

20.4 Checklists for Creating Program Guidelines

Applicants will need to download the Program Guidelines Checklist for their project type from the [NAHTF web page](#). The checklists include Department requirements for inclusion in the project's Program Guidelines. If awarded, the project's Program Guidelines will be reviewed by a Housing Program Representative and there may be changes requested. The final Program Guidelines must be approved by a recipient's governing body and the Department.

20.5 Frequently Asked Questions

GENERAL

Q: What are some reasons I am getting an error message when clicking "Mark as Complete" on a section of the application?

A: Check to be sure all questions have been completed. If a question has an asterisk it is a required question. For narrative answers that do not apply to your project you may enter NA for not applicable. If it is a numerical field be sure to check that you have either entered a number or entered a zero "0" in order to not receive an error.

Q: Is an EIN notification letter enough to prove nonprofit status?

A: No, an Employer Identification Number letter is not sufficient documentation of an organization's tax-exempt number and does not verify non-profit status.

Q: How does the Department determine if an organization is an eligible 501c(3) or 501c(4) nonprofit?



A: Applicants with a status of 501c(3) or 501c(4) are required to upload their IRS Letter of Determination to both the pre-application and the full application as verification of nonprofit status. If one is not readily available the Department will accept an CPA/Attorney letter certifying the status. The Department consults GuideStar.org to verify an applicant is listed in their database as an active nonprofit. Nonprofits are flagged for further review if the entity is not found on the database or if the entity's information is flagged due to possible status revocation. Consult the IRS website if you need a copy of your IRS tax-exempt determination letter.

Q: Can a 501(c)(6) organization apply for NAHTF?

A: For the purposes of the Nebraska Affordable Housing Trust Fund an applicant that is a community-based neighborhood-based or reservation-based nonprofit must be a 501(c)(3) or 501(c)(4) organization.

Q: Does applicant need to be registered to do business in the State of Nebraska?

A: Yes. All applicants must be registered to do business within the State of Nebraska and be listed on the Nebraska Secretary of State's website unless exempt from doing so. Exceptions include municipalities, villages, Development Districts and Public Housing Authorities.

Q: How do I find whether contractors and subcontractors are authorized to transact business in the State of Nebraska?

All contractors and subcontractors are expected to comply with all Nebraska Secretary of State and Department of Revenue registration requirements, including any registration requirements pertaining to types of business entities (e.g., person, partnership, foreign/domestic limited liability company, association, or foreign/domestic corporation). As part of your due diligence in choosing your contractors and subcontractors for this project, you will need to check their registration status with both:

- Nebraska Secretary of State <https://www.nebraska.gov/sos/corp/corpsearch.cgi?nav=search>;
- Department of Labor <https://dol.nebraska.gov/conreg/Search>.

Q: Without significant outside funding, projects in smaller communities may only be able to commit to one or two units for a project. This is also due to the shortage of contractors who can work within a committed timeframe. Are smaller projects less likely to get funding?

A: It is not possible to predict how any given project might score based on the amount being requested in any given application cycle. Every year there is a different mix of projects. Applicants should demonstrate that the project addresses a legitimate need in their community, that it is financially solid and able to be completed in the allowed timeframe. Applicants should also show how a project can impact the area based on the number of housing units currently existing, and how the project will impact that base number. A project may be



smaller in scope than others but have a larger impact based on the location and housing stock in the area it is proposed in.

Q: The Application Guidelines state that NAHTF is not intended to fund 100% of a project. Is there a best practice for deciding how much funding to request?

A: It is correct that the NAHTF resources are not intended to fund entire projects. However, applicants showing NAHTF as the sole funding source may still apply. They should articulate why there are no additional funding sources being included in their particular project. An applicant that has directly funded pre-development costs from other sources and is now requesting NAHTF for a phase of the project may describe this in the Project Description Summary. Every project and the areas they plan to serve are different. The key is to request the amount of funding needed to make the project successful and sustainable. The application should make the case for the amount of need being requested. Work closely with your project team which may include developers, lenders, realtors, etc. as their expertise can assist with figuring out the numbers needed to make the project work.

Q: Do projects need to follow the National Environmental Protection Act requirements?

A: No. Projects are not required to follow the National Environmental Protection Act (NEPA) Federal regulations. If funded, the Department contract will refer to provisions of the Revised Statutes of the State of Nebraska and all federal and local laws, that *may be applicable* to the project. It is the responsibility of the recipient to understand what the laws are that govern their type of project and to rely on their legal counsel for questions regarding such.

Q: Can funds spent outside of the contract period be identified as leveraged funds? (Ex: purchase of a building or rehabilitation of building prior to application or notice of award.)

A: No. For consistency for all applications, the Department has determined that only funds leveraged during the contract period should be included in the leveraged funds table. This ensures consistent information and data for statutory reporting requirements of leveraged funds. Applicants are encouraged to include within their narratives any additional funds already spent or anticipated to be spent throughout a multi-phase project (outside the contract period) to provide the Department with a full understanding of the project.

Q: What is the difference between cash match and Other Sources (leverage)?

A: Cash Match is a type of leverage. *However*, it is in a different funding source category than leverage as it is cash on hand at time of award from the applicant's own funds. It is being committed to the project by the applicant in order to fund a portion of the (non-administrative) project costs. Cash Match must be recorded on payment requests and supported by source documentation and proof of payment. Other Sources of funding are not recorded on payment requests.



Q: Can funds already expended be used as cash match?

A: No. Cash match is an applicant's unrestricted cash available upon award. Applicants providing match as part of their application are joining the Department in the investment of resources and risk, therefore they are awarded points for taking on such. The applicant is responsible for incurring the project costs paid for with their match and will provide proof of payment on the payment request forms. Applicants must fill out the Cash Match Documentation Form and upload it to their application in order to receive points.

Q: Can the for-profit developer who owns the completed units (developer/owner) private provide the applicant's cash match?

A: Cash match is an applicant's unrestricted cash on hand at time of award. A for-profit developer/owner does not meet the definition of an eligible applicant. The amount of owner equity a for-profit developer/owner is putting into the project will be their match and should be input on the Leverage Table of the application. Leverage Sources are also receiving an evaluation during scoring.

Q: Can rent income or mortgage payments be considered cash match for the project?

A: Rent income and mortgage payments generated from the NAHTF project that is being applied for cannot be listed as Cash Match or as a source of financing for the project (leverage) and should not be included in the leverage table.

Q: Will the pre-application be evaluated for approval to proceed?

A: The Department housing staff will review the pre-application, and a Housing Program Representative will notify you once the pre-application has been reviewed. However, applicants may begin work on their full application prior to hearing from their Housing Program Representative and are encouraged to do so.

Q: Is there a maximum NAHTF amount allowed for demolition activity?

A: There is not a maximum NAHTF funded amount for demolition. However, demolition is a support activity and must be done in conjunction with a primary activity. The maximum allowed for primary **plus** support activities is \$750,000.

Q: What limits do we use for determining income limits?

A: The table for income limits is located on the NAHTF web page. Scroll to the bottom of web page to find section labeled "*Data for Applicants and Grantees.*" The table is typically updated in June. Therefore, if awarded, an applicant will need to refer to the latest income limits table when beginning to qualify homebuyers or tenants. Contact your Housing Program Representative if you have questions regarding the table.

Q: Is housing specific to seniors (55+) something that NAHTF funds can be used for exclusively?



A: Applicants can limit their project to elderly households age 55 and older. If they identify this in their application it will be carried over into the contract if funded. This is typically included in “Table of Project Requirements” on the contract.

Q: Are there limits for amount of NAHTF subsidy allowed per unit on projects?

A: The maximum amount of NAHTF investment per unit for Homebuyer New Construction and Rental New Construction and Rental Conversion projects is found on the current NAHTF/HOME Maximum Per Unit Subsidy table on the NAHTF web page under section titled “Data for Applicants and Grantees.” The NAHTF investment maximum allowed for the Rehabilitation Activity is \$40,000 per unit.

Q: Can TIF be used in a NAHTF project?

A: TIF is short for Tax Increment Financing. If a project has been awarded TIF this should be included on the Leverage Table and the Project Description Summary should explain how it will be applied to the project. It demonstrates that the community is supporting the project by providing TIF financing as a way to fund the infrastructure needed for the project. TIF is a source of leverage but does not fit the definition of cash match. TIF should not be included on the Leverage Table if it has not been awarded by time of award application. Instead, it should be included in the question reserved for “Uncommitted Sources.” If approved during the open contract period, a TIF award may replace Other Sources of Funds upon review with the Department.

Note: The Rental Development Worksheet has space for applicants to describe the use of TIF in the project at the bottom of the Sources and Uses tab and should include how the TIF will be used and status for approving its use in the project.

RENTAL PROJECTS

Q: Where can we find average utility rates to use for the Rental Development Worksheet?

A: The Department recommends using the Housing Authority for the area the project is located in to obtain utility allowance (UA) averages. Experienced developers/builders may also have a solid idea of what to expect for the type of units being created in a certain location/region or area.

Q: How do I figure out the amount of rehabilitation allowed in the Rental Rehab project?

A: NAHTF assistance for Rental Rehabilitation of a unit has a cap of \$40,000 per unit up to \$750,000. For example, a project of a multi-family complex with 4 units may request \$160,000 in the Rehabilitation category. A unit that requires more than \$40,000 in NAHTF investment is permitted to use additional funding sources, including match to bring it up to the Department Minimum Rehabilitation Standards.

Q: Does the \$40,000 cap for Rehabilitation activity apply to Rental Conversion projects?



A: The \$40,000 per unit NAHTF investment maximum for Rehabilitation activity does not apply to Rental Conversion projects. Rental Conversion projects involve a building, having non-residential use, or one that has been deemed uninhabitable and, will require substantial renovation that alters an existing building's value by 50% or more for the purpose of creating affordable housing units.

Q: Can a Rental Rehabilitation project request a Developer Fee?

A: A NAHTF funded Developer Fee is not an eligible activity for Rental Rehabilitation or Rental Conversion projects.

Q: How do I figure the amount allowed for Housing Management in a Rental project that is creating a 12-unit complex and 6 will remain affordable (NAHTF-assisted) throughout the affordability period.

A: If the project will be completing 12 new Rental units using NAHTF funding and if all 12 will be completed during the open contract period, where 6 are Market rate and 6 will be claimed as NAHTF-Assisted & Affordable units. the Applicant may request up to \$60,000 in Housing Management. (12 X \$5,000 = \$60,000). The Housing Management request may not exceed \$75,000 regardless of the number of units being completed.

Q: Is acquisition an eligible cost for Rental Projects that have a private developer/owner who will acquire the site and own the completed units?

A: Acquisition taking place after Release of Funds is an eligible cost for rental projects when a for-profit entity is working in conjunction with an eligible applicant organization. The for-profit entity must submit the closing statement to the recipient. The recipient will reimburse the for-profit entity for amount of NAHTF acquisition budgeted and will use the closing statement as the source documentation and the recipient's canceled check as proof of payment to request reimbursement from the Department.

Q: Are Rental Reserves an eligible activity for projects with private developer/owners of Rental Projects? How are they documented for reimbursement?

A: Yes, rental projects with a for-profit developer/owner may request NAHTF to fund rental reserves. Reserves are funded by NAHTF reimbursement upon documentation of unit completion and proof that reserve amounts have been placed into a separate bank account dedicated to the project's rental reserves. The project will be required to provide a Statement for Governing Reserves as a Special Conditions item.

Q: Is lead based paint testing necessary for Rental Conversion projects?

A: No.

Q: Do Rental Conversion projects have to abide by the maximum subsidy per unit amounts?

A: Yes – Rental Conversions must abide by the NAHTF/HOME Maximum Per Unit Subsidy



Limits available on the Department's NAHTF web page. The amount of NAHTF that may be invested on a per unit basis must not exceed the limits established in the most current NAHTF/HOME Maximum Per Unit Subsidy Limit table.

Q: If a conversion project involves commercial property renovation on the main level and apartments upstairs – how are construction costs divided?

A: NAHTF will only fund the housing portion of mixed-use projects. The Rental Development Worksheet has a Development Cost Schedule tab. Enter the estimated expenses related to the housing units only on the Development Cost Schedule. This may mean coming up with the ratio of housing square footage versus the commercial square footage and figuring amounts of construction expenses to attribute to each. At the very bottom is a space for entering the amount attributed to the commercial space. We encourage applicants to work closely with their developer, contractor, and other project team members to complete project estimates.

Q: When a Rental Project is renovating part of the main floor for commercial space, is there a formula based on square footage to determine what is appropriate to ask as a portion of electrical, plumbing, roof, HVAC install costs?

A: The Department recommends applicants work with a knowledgeable contractor to discuss estimating costs. A project with both residential and commercial space needs to clearly articulate the amount of square footage that is commercial vs the amount of space that is residential in order to split those costs. NAHTF will only support the residential costs. As invoices come in for the project that have both commercial and residential related expenses, the project will need to define the portion of each invoice that is housing related in order to get reimbursement.

Q: Is Tenant Education a requirement for Rental Projects?

A: Yes, The Department does require tenant education to be provided and validated with a certificate of completion in order to stay in compliance with NAHTF guidelines. This is stated in the Program Guidelines Checklist. Rentwise is a common resource. Other educational programs may be submitted to the Department for approval and use in a project. Applicants who are awarded NAHTF funding should work with the project partners/developers in the early stages of project to plan for tenant education. It is recommended that tenant applications include an agreement to complete tenant education and provide proof of completion prior to the move-in date. Property Management/Owners may provide an incentive for potential tenants to attend. Typically, NAHTF-assisted units have lower rents than market-rate, which provides a degree of incentive for new tenants.

Q: Is the Rentwise Housing Provider Education a requirement?

A: No. This is not a requirement. The Department encourages applicants with rental projects to consider this education for owners, landlords and property managers responsible for



managing rental units using a NAHTF investment. The full application will provide a space for uploading proof of completion.

Q: What are the Rental Rate Limits?

A: Using the HUD HOME Rent Limit table found on the Department NAHTF web page; rents should be no more than the 65% rent limit established by HUD for the area project is located in. However, if the Fair Market Rent (FMR) limit shown on the HUD table is lower than the 65% rent limit, the project may need to consider using the FMR as the limit. Ultimately, the project needs to be able to support the decision for rent amount set on the income restricted NAHTF-assisted units. The rents need to make sense for the project and the area that the project is located in. The units need to be affordable to the targeted AMI population also.

Rent Limits are updated yearly and, if awarded, recipients will need to refer to the most recent table on the NAHTF web page to be sure the units remain in compliance.

Q: What types of units may be involved in rental rehab projects?

A: A rental rehabilitation project with sites identified, whether the units are single-family, duplex, tri-plex or multi-family, may be submitted for consideration. Rental Rehabilitation projects that are speculative in nature (those that do not have sites **identified at time of application**) will not be eligible. It is recommended that applicants complete a pre-application for their rental project and review the project with their Program Housing Representative prior to full application. Purchase/Rehab/Lease-to-Own projects do not require site review.

HOMEBUYER PROJECTS

Q: What is the radon requirement for a project having only one primary activity of Homebuyer Assistance?

A: A Homebuyer project including only the primary activity of Homebuyer Assistance (typically provided as down payment assistance) must include in the Program Guidelines a policy of informing homebuyers of radon risk including the provision of educational material and providing a test kit to the homebuyer. Applicants should refer to the Homebuyer Program Guidelines Checklist on the NAHTF web page for more details.

When designing a program, NAHTF applicants are encouraged to consider the safety and well-being of their potential beneficiaries in drafting their radon policy. Applicants will outline their policy within the narrative question of the application and if the policy exceeds the minimum standard, the narrative is an opportunity to share their decision to do so. Radon is a growing concern and likely present across all of Nebraska. The Department encourages applicants to be informed. View the State Agency Training given by DHHS (Part 2) found on NAHTF webpage under Training and Workshops.



Q: How does an applicant predict the cost of building a new single-family home within NAHTF limits?

A: Applicants are encouraged to work closely with their project team which typically includes a developer, contractor, lender, etc. These project team members can provide expertise as to the market conditions and the cost of building a single-family home. The amount of NAHTF investment per unit is subject to the NAHTF/HOME Subsidy Limit Table. The current table is found on the NAHTF webpage under section titled “Data for Applicants and Grantees.” Applicants will need to research whether the targeted AMI will be able to afford the unit being planned and take into consideration several factors, i.e., down payment requirements, Property insurance taxes, etc.

Q: How do we determine the amount of Homebuyer Assistance to provide and budget for?

A: Typically, projects determine the maximum amounts of NAHTF Homebuyer Assistance based on a number of factors that include the Average Median Income (AMI) the project will be targeting, the housing market, cost of the unit to build, etc. Each project will come up with their own Program Guidelines and shall include a maximum amount of Homebuyer Assistance they will provide to a Homebuyer. The Department only allows up to 20% of the home’s sale price to be funded with NAHTF Homebuyer Assistance and recommends estimating the NAHTF budget for the Homebuyer Assistance category based on the maximum amount a project will provide.

The Department recommends projects describe the method to be used for determining amount based on ratios or other factors for determination. For example, a project may wish to provide down payment amounts that keep an applicant from spending over 30% of their household income on housing costs and also requires that applicants have a personal debt to income ratio (DTI) of 41% (as an example) or less. The amount provided may be based on what is needed to satisfy the lender’s requirements for providing the mortgage. For the purpose of creating the budget, the Department recommends deciding on a maximum per unit and building the budget to fit that. The method for determining amount per homebuyer to be allowed should be described in the application and in the project’s Program Guidelines.

Q: Are Purchase/Rehab/Resale projects allowed to have a lease to own component?

A: Yes, an applicant may purchase a property, rehabilitate the project with NAHTF funding, and enter into a lease to own contract with a tenant who will have option to purchase after a set number of years. The project will be considered a Rental project, and a Rental Development Worksheet will be required. The applicant has to be the purchaser of the housing unit and responsible for the rehabilitation of the unit prior to entering a contract for lease to own. Applicants should discuss the project with their Housing Program Representative prior to submitting application for additional guidance. Describe the unique



aspects of the project in the project description summary of the application and the Program Guidelines will need to clearly articulate the Lease to Own process.

Q: Do Purchase/Rehab/Resale projects have a \$40,000 cap?

A: Homebuyer Purchase/Rehab/Resale projects are ones where the applicant is the owner (the entity that purchases and rehabs the project for resale to eligible homebuyer). The owner/developer of PRR projects must be the eligible applicant. The amount of NAHTF investment for rehabilitation activity is not capped at \$40,000 per unit. The proceeds from sale of a unit are expected to be used in the acquisition and rehabilitation of subsequent units until the project is completed.



Record of Change

Find the version identifier and published date on the cover page of this document. Summary of Changes includes a brief description of the revisions.

Version	Date	Summary of Changes <i>Recorded changes do not include any nonsubstantive formatting, grammar or spelling updates made to the document.</i>
1.1	3.18.25	<p>Pg. 4 Funding Timeline; Edit day of week for 3/13/25.</p> <p>Pg. 11 Section 3.3; Monitoring Findings clarification.</p> <p>Pg. 15 Section 6.2; added links for registering a new account and how to add third-party application preparers.</p> <p>Pg. 20 Section 6.4; Site review exception for purchase/rehab/lease-to-own projects.</p> <p>Pg. 45 Section 10.2; Note for Purchase/Rehab/Lease-to-Own.</p> <p>Pg. 67 Section 17.6; Sole proprietorship exempt from SOS requirement.</p> <p>Pg. 71 Section 18; clarification for new FAQ's.</p> <p>Pg. 73 Section 20; Added table of points possible per project type.</p> <p>Pg. 74, 75 Section 20; Objective Score Table; edits to "Cash Match" and "Rentwise Housing Provider Education" narratives.</p>
1.2	4.24.25	<p>Pg. 11 Section 3.3; Change Certificate of Compliance to Certificate of Completion.</p> <p>Pg. 22 Section 7.2; TA Eligible Activities: removal of "wages" as typical expense for Training/Education activity.</p> <p>Pg. 38 Section 9.1; HBA clarification for new construction projects.</p> <p>Pg. 40 Section 9.2; HBA clarification for PRR projects.</p> <p>Pg. 58 Section 15.2; Reference to Housing Management listed as a source in Rental Project Development Worksheet is removed from 2nd paragraph.</p> <p>Pg. 63 Section 17.1; Determining Income Eligibility; rewritten for clarification and resource information. Remove CPD Calculator as recommended tool.</p>

