2025

NEBRASKA AFFORDABLE HOUSING TRUST FUND

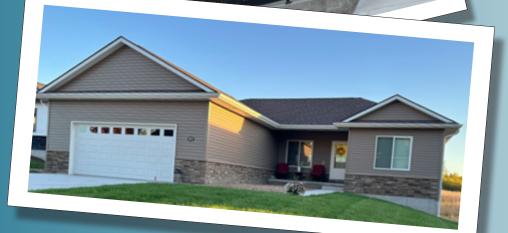
QUALIFIED ALLOCATION PLAN

NEBRASKA DEPARTMENT OF ECONOMIC DEVELOPMENT EFFECTIVE JULY 1, 2025 - JUNE 30, 2026 (2025 PROGRAM YEAR)



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DEPT. OF ECONOMIC DEVELOPMENT



NAHTF 2025 QAP

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Introduction

The Nebraska Affordable Housing Trust Fund (NAHTF) was established by the Nebraska Affordable Housing Act (Neb. Rev. Stat. §§58-701 through 58-711) in 1996. The Act, which was adopted to address the state's affordable housing needs, called for a portion of the documentary stamp tax from Nebraska real estate transactions to be transferred to the NAHTF. These funds are distributed to support the provision of decent, affordable housing statewide, to encourage economic development and promote the general prosperity of all Nebraskans.

As stipulated by the Act, the Nebraska Department of Economic Development (DED) is required to develop an annual Qualified Allocation Plan (QAP) concerning the distribution of NAHTF resources throughout the state. DED has developed the 2025 QAP with input gathered through four (4) Listening Sessions held for housing stakeholders in October 2024 and November 2024. Another source of input on the State's housing needs is the Nebraska Strategic Housing Council. The Council along with support from the Nebraska Department of Economic Development and a coalition of representatives from all levels of government, local agencies, nonprofits, businesses, and developers from across the state created a bold plan to create fundamental changes in statewide housing efforts: *Nebraska's Strategic Housing Framework* (www.NIFA.org/housing-framework).

Housing continues to be a priority need for federal programs overseen by DED. NAHTF goals and priorities are integrated into the Nebraska Department of Economic Development's Consolidated Plan to support the State's overall commitment to housing.

Nebraska Commission on Housing and Homelessness (NCHH)

Recognizing the strong link between housing, homelessness, and near homeless issues, the Nebraska Commission on Housing and Homelessness (NCHH) was established by Executive Order 98-4 in 1998. It consolidated the work of the Nebraska Affordable Housing Commission, the Nebraska Interagency Council on the Homeless, and the Affordable Housing Trust Advisory Committee.

The Commission serves to make recommendations to DED and the Nebraska Department of Health and Human Services (DHHS) regarding the operation of the NAHTF and the Homeless Shelter Assistance Trust Fund (HSATF), respectively; to serve as an advisory body on housing and homelessness; to assist with education, advocacy, coordination, and cooperation; and integrate recommendations from Nebraska's Consolidated Plan and DED's Annual Action Plan for the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), National Housing Trust Fund (HTF), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) with other statewide strategic planning initiatives that involve affordable housing, homelessness, and other housing issues.

DED provides an update of the NAHTF program and is open to receiving input at each quarterly NCHH meeting. Recommendations for the 2025 program year were specifically discussed at the November 20, 2024, NCHH quarterly meeting.

Public Comment Process

The 2025 QAP is submitted for a 30-day public comment period beginning on December 2, 2024. The public comment period concludes on January 3, 2025 at 11:59 PM (CT). All written comments are submitted to the Department on or before January 3, 2025, at <u>ded.publiccomment@nebraska.gov</u> and are included as Attachment 4 within this document.

Allocation of Funds

DED's spending authority for the 2025 NAHTF program year is anticipated to be \$12,750,000 for NAHTF activities, also known as government aid. State Administration costs are estimated to be \$1,250,000 and this amount is not reflected in the government aid appropriation. The Department's actual spending authority for government aid and state administration costs is subject to legislative appropriation authority.

Per state law, new contracts entered into with recipients under the Nebraska Affordable Housing Trust Fund during the 2025 Program Year cannot exceed the spending authority approved during the 2025 Nebraska Legislative

Session.

Per the requirements of the Nebraska Affordable Housing Act, DED shall put forth its best effort to allocate no less than 30% of NAHTF monies to each of Nebraska's three (3) U.S. Congressional Districts (<u>https://www.census.gov/mycd/</u> or refer to Attachment 2).

The following table outlines the anticipated distribution of NAHTFs for the 2025 program year, dependent upon receipts and available authorized spending authority as set by the 2025 Nebraska Legislative Session:

Estimated	I NAHTF	NAHTF Activities	
Government Aid Allocation			
\$11,475,000	Housing Funding Cycle(s) – 90% of Appropriation		
	Subject to Congressional District Distribution		
	\$11,325,000	Housing Projects	
	\$150,000 Nonprofit Technical Assistance		
\$ 1,275,000	Discretionary Funds - 10% of Appropriation		
\$12,750,000	Projected NAH	TF Total Aid Appropriation	

The Department anticipates awarding 90 percent of available spending authority through the Housing Funding Cycle(s). The remaining ten (10) percent, are discretionary funds, have <u>no restriction</u> with regard to congressional district distribution, stated priorities or other requirements and rankings. The remaining discretionary funds can be used at the discretion of the Department.

If NAHTF receives a proposed distribution higher or lower than estimated in the table above, funding will be distributed using the same funding proportions outlined above and subject to available spending authority and receipts.

DED 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 among the categories in the table above, all to allow for flexibility to ensure congressional district distribution requirements, reasonable cost allowance, organizational capacity, meeting urgent housing needs, geographic need or other considerations.

Any NAHTF balance remaining from the annual funding cycle or any additional funding cycle may be used, at DED's discretion, to increase any of the eligible project activities, to create an additional funding cycle, or to be carried forward to the next cycle, whenever and whichever is determined necessary. If Application Guidelines are updated during the application cycle, a notice will go out to the NAHTF mailing list to alert potential applicants of the latest version.

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. All nonprofits must upload the Federal Tax-exempt Letter of Determination into the pre-application and full application verifying they are an active tax-exempt organization at time of application submission.

For-profit entities working in conjunction with an eligible Applicant Organization are eligible to receive benefit of 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 the DED contract and will be responsible entity for the project requirements, goals, and compliance throughout the affordability period.

Eligible Activities and 2025 Program Priorities

The Program serves beneficiaries that make at or below 120% of the Area Median Income (AMI) in the county they reside in. Beneficiaries in many Nebraska communities who are making at or near 120% AMI are considered a household in need of affordable workforce housing.

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. The Application Guidelines provide direction for determining the project type an activity falls under. 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 lowincome 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, Disaster Recovery Housing Projects (must be included in DR-4420) and projects resulting in new units are determined to be of critical importance and are included in the Housing Projects Funding Cycle.
- Infrastructure projects necessary for the development of affordable housing (support activity implemented in conjunction with the development of affordable housing 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.

Program Priorities for the 2025 NAHTF program are:

- New Affordable Housing Units for Homebuyers
- New Affordable Rental Housing Units
- Preservation and Rehabilitation of Existing Housing Units for Resale
- Financial Assistance for non-profits that support affordable housing development. Funding for the following activities may be requested:
 - Organizational Capacity Building by providing salary support for a new hire *-Must be filling a newly created position/role*
 - Office Equipment, Software and Technology
 - Strategic Planning
 - Funding for Housing Study
 - Training & Education related to housing development (for staff and board members)
 - 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

DED 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/rental conversion).

Funding Maximums and Limitations

NAHTF funding will be utilized in the annual competitive housing application cycle (i.e., funding cycle) with the below application limitations:

Housing Development Projects

- Application must serve <u>only one</u> Congressional District.
- Applicant Organization can submit a maximum of two (2) Housing Development applications in the 2025 NAHTF application cycle.
 - If submitting 2 applications 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.
- Homebuyer New Construction and all Rental projects must have sites identified and must have received a DED site review approval at the time of full application submission.

Nonprofit Technical Assistance

• Applicant may only submit one (1) application per cycle.

Housing Development NAHTF Request Maximum

The 2025 NAHTF maximum request per application will be \$650,000. This does not include General Administration, Housing Management and Lead-Based Paint allowances.

The Primary Activity of Rehabilitation has a \$40,000 cap per unit for amount that NAHTF will fund for Rental Rehabilitation and Homeowner Owner-Occupied Rehabilitation projects. Other sources may be used to fund rehabilitation costs that exceed the NAHTF assistance cap.

General Administration Activity Allowance

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 2025 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. Applicants should evaluate the need for General Administration by past experience with NAHTF award administration, as well as project type and number of units being proposed in the application in

order to make a reasonable request. DED may reduce the request at its discretion when making award funding decision.

Housing Management Activity Allowance

Housing Management Allowance is offered to offset costs that generally tie back to specific addresses assisted by the project funds. Applicants will need to refer to 2025 Application Guidelines for a list of typical Housing Management costs. Applicants are eligible to request up to \$5,000 in Housing Management per completed units defined in 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.

Lead-Based Paint Testing Activity Allowance

Applicants may request up to \$1,500 per unit to be used on Lead Based Paint testing and assessments only for use on Homeowner Owner-Occupied Rehabilitation, Rental Rehabilitation (not Conversion) and Purchase/Rehab/Resale projects. Unused amounts in this category shall be recaptured by DED and are not eligible for budget category amendments.

Projects Partnering with a For-Profit Developer/Owner

Homebuyer New Construction Projects

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

Rental New Construction or Rental Rehabilitation Projects

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. If receiving a partially forgivable loan, the for-profit developer/owner must participate in the financing of the project by contributing a minimum of ten (10) percent of the NAHTF award request as owner equity. The terms may be flexible in both interest and repayment period so as to provide incentive to the for-profit developer/owner without being 100% forgivable. Structuring a loan to developer/owners will allow the DED Recipient to leverage loan payments for use in future housing projects as a revolving loan fund.

Developer Fee Maximum

A Developer Fee is an eligible development cost in projects with the activities of new construction and purchase/rehab/resale. NAHTF will allow a project to assess a Developer Fee as a percent of the unit's sale price. Homebuyer projects may assess a Developer Fee of up to 3% of the unit's Sale Price and may deduct that amount from the proceeds gained from the sale of the unit.

Applicants reducing proceeds to fund a Developer Fee will still be eligible to request Housing Management and General Administration allowances that further assist with funding staff costs incurred by a project.

The amount of Developer Fee being reduced from the sale proceeds must be demonstrated on the Development Worksheet submitted with application and the remaining proceeds from sale of the unit must be returned to the project fund for use on funding subsequent units. DED reserves the right to reduce the amount of award request if a Developer Fee allowance is exceeded.

DED expects the amount of proceeds left over after the sale of all units or the amount of cash flow generated from a Rental project to be reasonable for a nonprofit entity engaging in a state-funded project.

NAHTF Recipients are expected to work with their legal counsel to create contractor and developer agreements when working with for-profit contractors and developer/owners on a NAHTF project.

Contractor Profit and Overhead:

A DED Recipient that is acting in the role of Developer/Owner shall hire contractors to construct or rehabilitate units. Contractor Profit and Overhead are eligible costs under the New Construction and Rehabilitation activities.

Technical Assistance Project Cost Maximum

The 2025 NAHTF maximum for Nonprofit Technical Assistance award is \$50,000 over a two-year period. General Administration, Housing Management and Lead Based Paint Testing are <u>not</u> eligible expenses for Nonprofit Technical Assistance applications. Refer to 2025 Application Guidelines for any funding caps on specific eligible activities.

Cash Matching Funds

Matching funds are unrestricted cash resources pledged by the Applicant for use in the project to be available if project is awarded. Cash match may not be a loan or paid back to another entity or to the Applicant during the contract period. There is no match requirement for Applicants of NAHTF Housing Development Projects or Nonprofit Technical Assistance applications. However, points will be awarded for cash match committed to NAHTF Housing Development Projects when demonstrated that cash match is committed from the Applicant's own funds. Points will not be given for any other source of cash match. There will be no points given for match of Technical Assistance projects.

Applicants providing cash match must sign the 2025 match commitment form submitted with application on Applicant's letterhead recognizing that only project related costs <u>incurred by the DED recipient</u> are eligible to be paid with match funds. All cash match must be <u>expended by the DED Recipient</u> during the contract period and must be expended, at a minimum, in proportion to the amount of NAHTF project costs drawn per line item in the contract budget with the Department. Cash Match can only be committed for use in activities that Applicant is requesting NAHTF to fund. Cash match points will not be awarded for general administration, housing management, lead-based paint testing and/or project related soft costs and any cash match in these categories at time of application will not be included in a DED contract if awarded.

Other Funding Sources (Leverage)

NAHTF resources are not intended to fund entire projects. DED will prioritize projects that demonstrate the use of Other Funding Sources that remain with the project rather than need to be paid back. Other Funding Sources that stay with the project as opposed to being paid back are extremely powerful in leveraging the NAHTF dollars. Not all leverage sources will be given leverage points. A line of credit or construction loan are financing sources that will be paid back through NAHTF reimbursement or proceeds from sale of a homebuyer unit. These types just described are an example of financing sources that are not eligible for leverage points. However, an award from and industry partner or a community foundation that is not expected to be paid back is a leverage source that will be evaluated for possible points.

For-profit entities acting as Developer/Owner of the project receiving benefit of NAHTF assistance will be required to provide an amount as leverage at least equal to ten (10) percent of the amount of NAHTF assistance provided to the project and it must be identified as owner equity. This provision is a requirement of the Nebraska Affordable Housing Act (LB86 2019).

Leveraging Proceeds, Loan Payments & Cash Match

Projects receiving sale proceeds or loan repayments must return them to the Project Fund for use in completing subsequent units prior to contract end date. The Applicant must demonstrate the use of these when completing the project's Development Worksheet and this should inform their decision on the amount of NAHTFs needed to

complete the number of project units being proposed. Leveraged proceeds and loan payments remaining after the contract end date will be unrestricted. Those funds have the potential to be used as seed funding for additional housing projects or as a Developer Fee.

Cash match recouped from the sale of units is also expected to be used on subsequent units within the contract period as it may not be a source that is paid back to another entity or to the Applicant.

Pre-Development Costs

Pre-development costs are not considered "leverage" when evaluating the application because they have taken place outside the proposed open contract period. Information regarding all pre-development expenditures that took place prior to application submission is still valuable information to reviewers to understand the entire scope of a project. Applicants are encouraged to include pre-development cost information in the Project Description Summary of their application.

Application Guidelines and Use of AmpliFund

Application Guidelines for the 2025 NAHTF application cycle will be posted on the DED website upon opening of the funding cycle. The Application Guidelines include detailed program information, application timeline, basic instructions, and will serve to answer common application-related questions. Application Guidelines change from cycle to cycle and should be reviewed carefully even when Applicant is a returning Applicant to the NAHTF program. Applicants are advised to review the *Post Award Management and Implementation* section of the Application Guidelines to help them determine whether their organization has the capacity to administer a NAHTF award.

Both the 2025 NAHTF pre-application and the full application will be submitted electronically via AmpliFund, an electronic management software system. Applications must be submitted to DED electronically on or before the specified due date which is provided in this QAP and in the Funding Timeline found in the Application Guidelines. No hard copy pre-applications or full applications will be accepted.

Instructions for the use of the electronic database, AmpliFund, is available at the DED Grants Help Center.

Application Deadlines and Technical Assistance

The 2025 NAHTF application cycle is anticipated to open on February 6, 2025. Preliminary applications (preapplications) are required prior to acceptance of a full application. This requirement provides DED the ability to offer technical assistance to Applicants and to adequately plan for application processing and scoring.

The Pre-Application due date is anticipated as Thursday, March 6, 2025 by 5:00pm (Central Time) The Full Application due date is anticipated as Thursday, May 8, 2025 by 5:00pm (Central Time)

Pre-recorded Workshops will be made available on the NAHTF webpage following the posting of the QAP and Application Guidelines. Applicants should refer to the Application Guidelines for publish dates and are encouraged to watch the recordings prior to attending Open Office Hours or in-person workshops that might be offered.

Open Office Hours will be provided for Applicants who have completed a pre-application. These virtual open office hours will review Frequently Asked Questions and allow for Applicants to ask application-related questions. **Project** specific questions should be directed to a DED Housing Program Representative. Any pre-recorded or in-person workshops offered are recommended to all Applicants, whether they are new or returning to the NAHTF Housing Funding Cycle. Applicants taking advantage of training made available through in-person or recorded workshops, training videos and open office hours tend to score higher than those who do not.

Other topic-related recorded videos may come available during the application cycle. Applicants are advised to watch for announcements of such resources on the NAHTF website or via the <u>DED mailing list</u>. Applicants are advised to reach out to the DED Housing Program Representative for their area to request technical assistance in order to receive project specific guidance that may not be covered in recorded workshops, videos, open office hours, etc. (see

Attachment 3).

Selection Criteria and Process

DED will process all applications and conduct a Threshold Review to determine projects that may be scored. Applicants with applications that do not pass the initial Threshold Review will be notified within ninety (90) days of application due date that their application will not be scored and will be given the reason for the decision. At DED's discretion, clarifying information may be requested of Applicants at any point in the process following application submission. When providing clarifying information applications may <u>not</u> be changed and/or altered. Upon completion of a Threshold Review, applications move through an objective and subjective scoring process for determining a ranking within the project's congressional district.

State resources are limited and there is an increasing demand for NAHTF award distribution. DED 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.

Priority Selection Criteria considered when evaluating Housing Development applications includes, but is not limited to:

- Threshold Requirements (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.

Housing Development applications will be reviewed and scored both objectively and subjectively using the criteria listed above, and, if applicable, financial documentation provided on a Development Worksheet will be evaluated. If the project is awarded, DED may determine the investment amount to be less than requested based on how the application demonstrated the use of sale proceeds or loan payments and other factors considered during the review of the Development Worksheet. DED reserves the right to not fund an application based on the Development Worksheet information alone, i.e., worksheet is not completed as instructed or the information does not meet DED's standard for project viability.

Additionally, the competitive scoring process considers the NAHTF program 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 located within an area that has been declared an Extremely Blighted Area under Nebraska Revised Statutes §18-2101.02.

Projects that do not require Development Worksheet, unit designs, cost estimates, etc. by nature of the project type will not have the same opportunity for points as project types requiring these items. This correlates with the fact that the Department has placed a 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.

All Applicants will be sent letters of selection or non-selection, or other communication by email prior to the official Press Release being sent out.

Milestones and Compliance Requirements

Applicants with open DED NAHTF Housing awards must meet the milestones outlined in the table below by the due date of the pre-application (March 6, 2025). If these milestones are not met by March 6, 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 8, 2025). DED will consult with Applicants on a case-by-case basis if necessary.

Applicants not meeting the milestones outlined in the table below by May 8, 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 8, 2025

Any Applicant that is also a prior Recipient with unresolved monitoring Findings by the Pre-Application deadline but expect to resolve the Findings prior to Full Application deadline, must address the Findings and timing of resolution in the Pre-Application. If Findings are not resolved by Full Application deadline the Applicant may be deemed ineligible. Questions regarding outstanding monitoring Findings should be directed to Ben Mellema at ben.mellama@nebraska.gov.

Additionally, Applicants that are noncompliant with any open NAHTF awards may not be eligible 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.

2025 NAHTF Anticipated Timeline

2025 NAHTF ANTICIPATED TIMELINE			
Anticipated Dates	Action		
Tuesday, November 20, 2024	NCHH Quarterly Meeting-Review Proposed 2024 NAHTF QAP		
Thursday, December 2, 2024	Proposed QAP Posted & Public Comment Period Begins		
Thursday, January 3, 2025	QAP Public Comment Period Ends		
Thursday, February 6, 2025	Final QAP Posted		
Thursday, February 6, 2025	2025 NAHTF Application Guidelines Posted and		
	2025 NAHTF Funding Cycle Opens		
Thursday, February 20, 2025	Virtual Open Office Hour from 10:00am to 11:00am (CT)		
Thursday, March 6, 2025	2025 NAHTF Pre-Applications Due by 5:00pm (CT)		
Friday, March 7, 2025	2025 NAHTF Full Application Pre-Recorded Workshop Available		
Thursday March 13, 2025	Virtual Open Office Hour; from 10:00am to 11:00am (CT)		
Thursday, March 21, 2025	Site Review Forms Due for New Construction, Rental Rehabilitation and		
	Rental Conversion Projects (All New Construction and rental rehab projects		
	must have DED approved site reviews at time of submission.)		
Thursday, April 10, 2025	Virtual Open Office Hour; from 10:00am to 11:00am (CT)		
Thursday, May 8, 2025	2025 NAHTF Applications Due by 5:00pm (CT)		
Wednesday, December 31, 2025	Award Announcements will be made prior to this date.		

Amendments to QAP

DED reserves the right to make changes to the Nebraska Affordable Housing Trust Fund QAP and any applicable amendments at its discretion. If DED determines it is necessary to amend the QAP the proposed amendment will be submitted to the DED Director for review and approval. If approved, a press release will be issued, and the proposed amendment will be made available on the DED website (opportunity.nebraska.gov) for a 14-day public comment period. At the end of 14 days the Director will issue final approval of Amendment. The QAP including any amendments, will subsequently be made available on the agency website.

QAP Contact Information

Lynn Kohout, Director of Housing Nebraska Dept. of Economic Development 245 Fallbrook Blvd, Suite 002 Lincoln, NE 68521 (402) 440-2599 or (800) 426-6505

Barb Pierce, Housing Specialist - NAHTF Nebraska Dept. of Economic Development 245 Fallbrook Blvd, Suite 002 Lincoln, NE 68521 (402) 936-4587 or (800) 426-6505

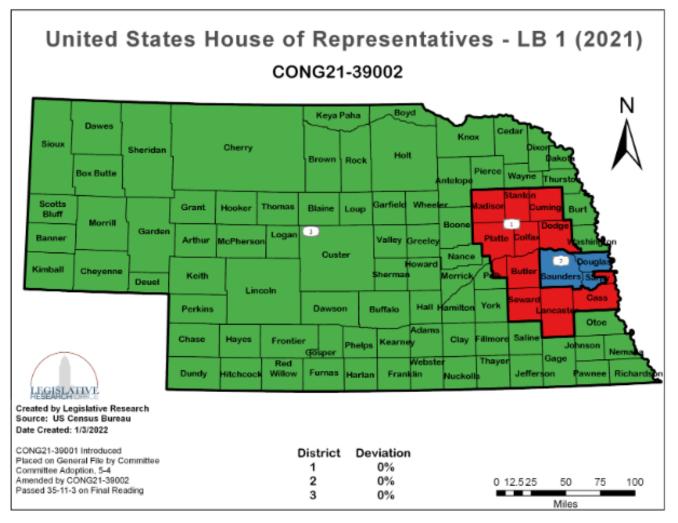
Applicable Project Type	THRESHOLD REVIEW for Housing Development & Technical Assistance Applications	Determination
All Project Types	Applicant submitted a pre-application by the required due date.	Eligible or Ineligible for scoring.
All Project Types	Applicant is eligible to apply. If Applicant who is 501c3 or 501c4, must upload the IRS Tax-exempt Determination Letter. If no letter uploaded, Applicant will be contacted to verify status. At DED discretion, the most recent Form 990 may be requested for making decision of eligibility. Non-profit Applicant must have no red flags* on non-profit status. *DED will use GuideStar.org as a resource for checking nonprofit status and presence of any red flags.	Eligible or ineligible for scoring.
All Project Types	Applicant must select correct Congressional District for Project Service Area and Project Service Area may not include more than one Congressional District. Flag for review and decision. If allowed, a resubmission correction is required within 24 hours of notification.	Eligible or ineligible for scoring.
All Project Types	Applicant must apply within Applicant Organization's AmpliFund portal.	Eligible or ineligible for scoring.
All Project Types	Required milestones identified in QAP for current DED Housing awards must be met by submission due date.	Eligible or ineligible for scoring.
All Project Types	When any State-administered awards are listed as other source of funding in Leverage Table or Development Worksheet, the application will be flagged for review and decision.	Eligible or ineligible for scoring.
All Project Types	All NAHTF requests must be within allowed limits per the 2025 Application Guidelines. If limits exceeded, flag for review and decision.	Eligible or ineligible for scoring.
Homebuyer NC Rental NC Rental Rehab Rental Conversion	Projects that require a site review must have site chosen and site review approved by DED prior to application submission. Projects without an approved site review are ineligible.	Eligible or ineligible for scoring.

Points Possible for Housing Development Applications Includes Subjective, Objective and Development Worksheet Evaluation				
Project Types	Total Points 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 or w/Rehab	85	35	50	N/A

Points Possible for Non-Profit Technical Assistance Applications			
Criteria	Points Possible		
Project Design Variable.	0-40		
Impact, Sustainability and Collaboration Variable.	0-15		
Financial Management Variable.	0-5		
Total Possible Points	60		

Attachment 2 – Congressional Districts Map

https://nebraskalegislature.gov/about/congress_map.php



Attachment 3 - NDED Housing Program Representative Map

Nebraska Department of Economic Development: Housing Division



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Programs Administered by the Housing Division

- Community Development Block Grant (CDBG) Housing
- HOME-American Rescue Plan (HOME-ARP)
- HOME Investment Partnerships Program (HOME)
- Middle Income Workforce Housing Investment Fund (MWHF)
- National Housing Trust Fund (HTF)
- Nebraska Affordable Housing Trust Fund (NAHTF)
- Pandemic Relief Housing Program (PRH)
- Rural Workforce Housing Fund (RWHF)
- Rural Workforce Housing Land Development Program (RWLD)

Attachment 4 – Public Comments (To be included in Final QAP when posted.)