

# 2020

## NEBRASKA AFFORDABLE HOUSING TRUST FUND

## APPLICATION GUIDELINES

NEBRASKA DEPARTMENT OF  
ECONOMIC DEVELOPMENT

**NEBRASKA**  
Good Life. Great Opportunity.  
DEPT. OF ECONOMIC DEVELOPMENT



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## INTRODUCTION

DED's role in NAHTF projects is as an investor and a partner. As an investor, DED is seeking applications for quality housing projects that will provide the best investments of State resources to promote affordable housing. As a partner, DED is interested in providing input as early as possible in project design and working closely with the applicants to address any obstacles encountered during project development and implementation.

The Department expects to distribute \$10,300,000 in NAHTF Funds for Housing Projects and Nonprofit Technical Assistance for the 2020 program year. NAHTF funds are eligible to serve households up to 120% Area Median Income (AMI). <https://opportunity.nebraska.gov/grow-your-community/data-for-applicants-and-grantees/#limits-data>

The Department strives to improve processes and simplify the NAHTF program for use by more applicants. The 2020 Application Guidelines and a new electronic application process have changed significantly over those from previous years. The Department encourages potential applicants to review this document thoroughly, reach out to DED Housing Program Staff, and review the 2020 NAHTF Qualified Allocation Plan (QAP) available on the Department's website at: <https://opportunity.nebraska.gov/grow-your-community/reports-plans/>. Attendance at the Application Workshops is also strongly encouraged.

Per the requirements of the Nebraska Affordable Housing Act, DED shall put forth its best effort to allocate not less than 30% of NAHTF allocation to each of Nebraska's three U.S. Congressional Districts. It is anticipated that \$3,090,000 will be allocated within each district for eligible Housing Projects and Nonprofit Technical Assistance for the 2020 program year. This amount reflects approximately 90% of the estimated NAHTF allocation.

Generally, DED awards those grant applications that meet all threshold requirements and rank highest within their Congressional District, pending the amount of funding available for that district.

# Housing Project and Technical Assistance Funding Cycle Timeline

Date	Action	Location	Responsible Parties
February 6, 2020	2020 NAHTF Application Guidelines are posted	<a href="http://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#forms">http://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#forms</a>	DED
February 19, 2020	2020 NAHTF Pre-Application Workshop (WebEx)	WebEx – Website Streaming 1:30 p.m. (Central)	DED, Applicant, and Application Preparer
March 12, 2020	Pre-Application completed by 6:00 PM Central.	AmpliFund: <a href="https://afg-ne-prod-app-srv.azurewebsites.us/Public/Opportunities/details/c0f74911-da1b-4bb7-9b2e-445c3f9866b4">https://afg-ne-prod-app-srv.azurewebsites.us/Public/Opportunities/details/c0f74911-da1b-4bb7-9b2e-445c3f9866b4</a>	Applicant
March 24, 2020	2020 NAHTF Application Workshop (WebEx)	WebEx – Website Streaming 1:30 p.m. (Central)	DED, Applicant, and Application Preparer
March 30- April 10, 2020	2020 NAHTF Application Workshop (In-Person)	TBD 1 Workshop per Program Rep's Region	DED, Applicant, and Application Preparer
April 16, 2020	2020 NAHTF Application Workshop (WebEx)	WebEx – Website Streaming 10:00 a.m. (Central)	DED, Applicant, and Application Preparer
May 13, 2020	Full Application must be completed by 6:00 PM Central.	AmpliFund: <a href="https://afg-ne-prod-app-srv.azurewebsites.us/Public/Opportunities/details/5ef3995c-4849-4969-a605-5217612a3b36">https://afg-ne-prod-app-srv.azurewebsites.us/Public/Opportunities/details/5ef3995c-4849-4969-a605-5217612a3b36</a>	Applicant
After July 1, 2020	Award Letters distributed		DED

## Eligibility

### **Eligible Applicants**

Eligible applicants for NAHTF include:

1. Governmental subdivisions
2. Public housing authorities
3. Community action agencies
4. Community-based, neighborhood-based, or reservation-based nonprofit 501(c)(3) or 501(c)(4) organizations

For-profit entities are eligible to receive NAHTF funds when working in conjunction with one of the other eligible applicant. The eligible applicant organization must be the applicant for the NAHTF funds.

Properties previously financed, or properties that will be financed with Low-Income Housing Tax Credits (LIHTC) are not eligible. See Other Application Cycles & Funding Sources, page 10.

## **Eligible Activities**

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

- New construction, rehabilitation, or acquisition of housing to assist low-income and very low-income families;
- Matching funds for new construction, rehabilitation, or acquisition of housing units to assist low-income and very low-income families;
- Technical assistance, design and finance services, and consultation for eligible nonprofit community or neighborhood-based organizations involved in the creation of affordable housing;
- Matching funds for operating costs for housing assistance groups or organizations, when such grants or loans will substantially increase the recipient's ability to produce affordable housing;
- Mortgage insurance guarantees for eligible projects;
- Acquisition of housing units for the purpose of preservation of housing to assist low-income or very low-income families;
- Projects making affordable housing more accessible to families with elderly members or members who have disabilities;
- Projects providing housing in areas determined by DED to be of critical importance to the continued economic development and well-being of the community and where, as determined by DED, a shortage of affordable housing exists;
  - For the 2020 program year, Disaster Recovery Housing Projects and Workforce Housing Investment Projects are determined to be of critical importance and are included in the Housing Projects Funding Cycle.
- Infrastructure projects necessary for the development of affordable housing (support activity implemented in conjunction with the development of affordable housing only);
- Downpayment and closing cost assistance;
- Demolition of existing vacant, condemned, or obsolete housing, industrial buildings or infrastructure (support activity implemented in conjunction with the development of affordable housing only);
- Housing education programs developed in conjunction with affordable housing projects. Education programs must be directed toward:
  - Preparing potential homebuyers to purchase affordable housing;
  - Post-purchase homeowner education;
  - Target audiences eligible to utilize the services of housing assistance groups/organizations;
  - Developers interested in the rehabilitation, acquisition, or construction of affordable housing.
- Support for efforts to improve programs benefiting homeless youth;
- Vocational training in the housing and construction trades industries by nonprofit groups.

## **Ineligible Activities**

Any activity not specifically authorized under Eligible Activities is ineligible to be conducted with NAHTF funds. This section further identifies ineligible activities:

- Furnishings and personal property not an integral structural fixture including the purchase of equipment, fixtures, and motor vehicles;
- Mobile homes, as defined by the Department; *Mobile homes means a movable or portable dwelling constructed to be towed on its own chassis, connected to utilities, and designed with or without a permanent foundation for year-round living. It may consist of one or more units that can be telescoped when towed and expanded later for additional capacity, or of two or more units, separately towable but designed to be joined into one integral unit; or*
- The following activities, if not directly related to eligible housing activities including, but not limited to: housing education, acquisition of property and easements, public facilities development or improvements, relocation, clearance, and demolition.

## Eligible Costs

**New Construction:** This includes the building of a new structure(s) for single or multiple housing units. Any project that includes the addition of dwelling units outside the existing walls of a structure is considered new construction. All new construction activities funded through NAHTF require a DED site review. If site is identified prior to application, applicant must request a site review by April 17<sup>th</sup>, 2020. New construction projects are required to have plans and specifications approved through the Nebraska Energy Office to ensure compliance with the most recent International Energy Conservation Code.

**Rehabilitation:** This includes the alteration, improvement or modification of an existing structure. Rehabilitation may include adding rooms that are not dwelling units, outside the existing walls of a structure. **Conversion**, a type of Rehabilitation, is changing the use of an existing structure to one of affordable residential housing. Dwelling units cannot be added outside the existing walls of the structure.

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

**Site Improvements:** Site improvements 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. Building new, off-site utility connections to an adjacent street is also eligible.

**Acquisition of Property:** Acquisition of existing standard property, or substandard property in need of rehabilitation, is eligible.

**Acquisition of Vacant Land:** Acquisition of vacant land is allowed. The use of the land must be protected by a restrictive covenant ensuring that the only eligible future use is housing for income-qualified households.

**Demolition:** Demolition of an existing structure, as a support activity, may be funded if the property meets the following definition of a blighted structure. A *blighted structure* includes, but is not limited to,

any dwelling, garage, outbuilding, warehouse, commercial building, or any other structure or part of a structure, which:

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

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

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

## **Grant Amounts**

The 2020 suggested maximum NAHTF award is \$500,000 for any Housing Project application. The maximum Nonprofit Technical Assistance activity award is \$40,000 over a two-year period and \$30,000 for one year when serving statewide, or more than one congressional district.

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

## **Contract Periods**

Rentals, New Construction, Homebuyer Assistance, and Purchase, Rehab, Resale projects will be recommended for a 36-month contract period. Owner Occupied Rehab, Nonprofit Technical Assistance, and all other projects will be recommended for a 24-month contract period.

## **Selection Criteria and Process**

This Scoring Criteria has been developed for the 2020 NAHTF Housing Project and Technical Assistance Funding Cycle Applications. All Housing Project applications will be scored in one application pool. Nonprofit Technical Assistance applications will be scored in a separate application pool. With the implementation of the electronic system, application numbers will no longer be assigned to applications.



All Housing Project applications, meeting basic threshold requirements, will be reviewed and scored by DED on a competitive basis according to this Selection Criteria Matrix:

<b>SELECTION CRITERIA FOR HOUSING PROJECTS</b>	
<b><u>Criteria</u></b>	<b><u>Points Possible</u></b>
Project Design	100
Need and Impact	100
Project Financing	125
Capacity and Collaboration	75
Disaster Recovery (must be reflected in narratives)	50
Affordability Period (5 years = 0 points, 6-9 years = 10 points, 10 or more years = 25 points)	25
New Units Created (1 unit = 5 points, not to exceed 25 points)	25
Matching Funds (Match ÷ Total NAHTF Award = %, 1% = .5 point)	50
<b>Total Possible Points</b>	<b>550</b>

Nonprofit Technical Assistance applications are scored as a separate pool of applications during the funding cycle. All Nonprofit Technical Assistance applications, meeting basic threshold requirements, will be reviewed and scored competitively according to this Selection Criteria Matrix:

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

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

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



## **Threshold Review**

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

### **Threshold Questions**

Did the Applicant submit a Pre-Application by the required due date?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the Applicant an eligible applicant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are activities eligible?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has the Applicant shown significant progress (including expenditures through drawdowns) on prior CDBG, HOME, HTF, RWHF, and NAHTF awards? In general, DED will review projects that have been previously funded.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA

Failure of the Application to meet all of the threshold requirements (Threshold Questions) will result in the Application not being scored or funded during the 2020 NAHTF Cycle.

Pre-Applications must be completed within the electronic application system, AmpliFund, by 6:00 pm (Central) by March 12<sup>th</sup>, 2020. Pre-Applications are required for the Housing Project and Technical Assistance Funding Cycle.

All FULL APPLICATIONS must be completed within the electronic application system, AmpliFund, by 6:00 pm (Central) by May 13<sup>th</sup>, 2020 for the Housing Project and Technical Assistance Funding Cycle.

**No hardcopy submissions will be accepted.**

### **Application Scoring and Award**

For those applications meeting Threshold, competitive scoring will be conducted. The applications will be scored and ranked statewide, with the highest scoring projects being recommended in the order that they are ranked, with best efforts to allocate not less than 30% of the NAHTF allocation to Congressional Districts 1, 2, and 3.

**Applicants must score a minimum of 200 total points on the application in order to be considered for an award recommendation.**

**The announcement or award of funds for 2020 NAHTF Housing and Technical Assistance Funding Cycle applications will not occur prior to July 1, 2020.**

Once the review and scoring process is completed, the Department will announce the NAHTF awards. Program representatives will notify and schedule contract review with the successful applicants. During the contract review, the applicants and the Department will clarify information in the application. Applicants may be required to submit items to DED by an agreed upon due date. If items requested

during the contract review are not received by the Department by the agreed upon due date, the applicant may no longer be eligible to receive the NAHTF funds.

Applicants requesting 2020 NAHTF funds cannot begin project implementation, or incur any project costs until after Notice of Release of Funds (ROF).

At the conclusion of the cycle and award announcement, DED Housing staff will be available for consultation on awarded and non-awarded applications. The Department's priority will be to assist those grantees that have been selected for award. Staff will make time available for non-selected applicants as time allows.

## **Other Application Cycles & Funding Sources**

### **DED/NIFA Low Income Housing Tax Credit Application Cycles**

The Nebraska Investment Finance Authority (NIFA) administers the Low Income Housing Tax Credit (LIHTC) process. Through a joint application with NIFA, the Department distributes the majority of HOME and National Housing Trust Funds (HTF). No NAHTF funds will be utilized as HOME Match for the 2020 Program Year. Details on the distribution of LIHTCs and HOME/HTF/NAHTF HOME Match funds within the combined DED/NIFA application process can be found within NIFA's Qualified Allocation Plan (<https://www.nifa.org/res-dev/application>)

For questions regarding the requirements for obtaining HOME or HTF funds in a joint DED/NIFA application, please contact Mechele Grimes at (402) 309-4536 or by email at [mechele.grimes@nebraska.gov](mailto:mechele.grimes@nebraska.gov). For more information regarding NIFA's application process, please contact Sara Tichota at (402) 434-3900 or by email at [sara.tichota@nifa.org](mailto:sara.tichota@nifa.org).

### **Additional Funding Cycle**

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

## **Resources**

### **Workshops**

The Department will be conducting a pre-application workshop February 19<sup>th</sup>, 2020. Additionally, the Department will conduct application workshops in March and April to give applicants the opportunity to ask questions and obtain more information about the guidelines and instructions for using electronic submission of AmpliFund. In-person workshop dates and locations will be determined after pre-applications have been submitted. The 2020 Application Guidelines and application process have changed significantly from previous years. **Attendance at one of the 2020 Application Workshops, in addition to the pre-application workshop, is strongly encouraged.**

### **DED Housing Program Staff**

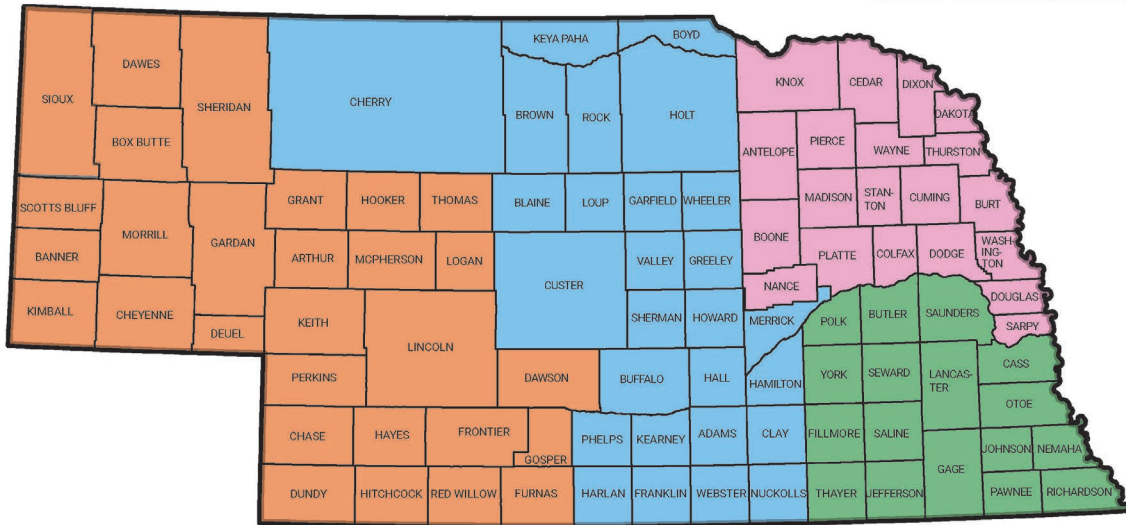
Please contact your DED Regional Housing Program Representative early in the application planning process. Staff coverage areas and contact information are noted below.

## AmpliFund

Information and guidance for using AmpliFund system can be found at the link below. Videos and user guides provide applicants a step by step of performing tasks and operations within AmpliFund. Additionally, questions and assistance can be obtained by selecting the “Help” button within the system.

<https://opportunity.nebraska.gov/amplifund/#NAHTF>

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



**Housing Manager**  
Lynn Kohout  
402-440-2599  
lynn.kohout@nebraska.gov

**Housing Specialist (HOME and HTF)**  
Mechele Grimes  
402-309-4536  
mechele.grimes@nebraska.gov

**Housing Specialist (NAHTF and CDBG)**  
Evan Clark  
402-471-4679  
402-430-0898 (Cell)  
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**Application Coordinator**  
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kylee.bischoff@nebraska.gov

**Compliance Coordinator**  
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kara.lacey@nebraska.gov

**Western**  
Kristi McClung  
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308-289-3935 (Cell)  
kristi.mcclung@nebraska.gov

**Central**  
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308-202-0177  
laura.hart@nebraska.gov

**Northeast**  
Mechele Grimes  
402-309-4536  
mechele.grimes@nebraska.gov

**Southeast**  
Nick Dropinski  
402-471-2095  
402-580-0713 (Cell)  
nick.dropinski@nebraska.gov

## PRE-APPLICATION INSTRUCTIONS

As part of the NAHTF application process, applicants are **required** to submit a Pre-Application. The Pre-Application consists of the Opportunity Details, Project Information, and Application Forms (Part 01: General Information, Part 02: Project Details, and Part 03: Electronic Signature). The Pre-Application provides DED with information about potential housing projects and award recipients prior to submitting the final Full Application. This information is critical for DED Housing staff to provide technical assistance to potential applicants and schedule sufficient staff time for application review and scoring.

A Pre-Application Workshop will be held February 19, 2020 via WebEx – Website Streaming at 1:30 p.m. (Central). All applicants are encouraged to participate.

**All Pre-Applications and Full Applications are prepared at the Applicant's expense.**

**Pre-Applications are submitted via a new electronic system in 2020 and are due March 12, 2020.**

<https://ne.amplifund.com/Public/Opportunities/Details/c0f74911-da1b-4bb7-9b2e-445c3f9866b4>

## **Opportunity Details**

The Opportunity Details page provides applicants information regarding the 2020 NAHTF funding cycle, including: the opportunity information, submission information, eligibility information, and additional information.

## **Project Information**

### **Application Information**

Provide the name of the proposed project, total amount of award requested, and the amount of cash match (if any) for proposed project. Total amount of award requested will then equal the total amount of NAHTF funds being requested plus the amount of matching funds being provided. **Matching funds are not required.**

### **Primary Contact Information**

Provide the requested information for the main contact responsible for the application.

## **Application Forms**

### **Part 01: General Information**

**(For use within the Housing Project and Technical Assistance Funding Cycle)**

#### **Applicant Information**

Provide the requested information. Check the appropriate applicant type box under which funds are being requested. If this is a joint application, check the appropriate type of applicant for the lead applicant.

#### **Application Preparer Information**

If the Application Preparer is different from the Applicant, check the appropriate box. Provide the requested information. Check the appropriate application preparer box.

### **Part 02: Project Details**

Identify if organization will be applying for more than one project. If the organization is applying for multiple projects, the organization will need to submit separate pre-applications.

#### **Project Activity**

Enter the amount of NAHTF funds that are being requested. Check appropriate box identifying type of activity for application. If application is for Housing Projects, applicant must identify type of Housing project (Homeowner, Rental, or Homebuyer). If there is an additional eligible activity (provided in Section §§58-706 of the Nebraska Affordable Housing Act, see page 5), provide proposed activity. Applicant must also identify whether or not project will serve as a Disaster Recovery Housing Project if applying for Housing Projects.

### **District Indicator**

Choose the Congressional District where the *majority* of project will be located. Applicants are not restricted to working in a single Congressional District. If serving multiple districts, check each district project serve.

### **Service Area**

Select all Legislative Districts that applicant's organization serves. Select all Cities and/or Counties the proposed project will serve. For region or countywide projects, select all of the counties. Any projects specific to a city or village should select the city or village and the corresponding county.

### **Project Description**

For Housing Projects, applicants must submit a concise Project Description. The Project Description should summarize the project, including but not limited to: the type of project, where the project will take place, who the project will serve, a timeline, and a description of the development team.

For Nonprofit Technical Assistance applications, applicants must submit Summary. The summary must include: the purpose of the Nonprofit Technical Assistance, the service area, activities, and a timeline.

### **Open Grants Information**

Applicant must complete the Open Grants Information table for CDBG, HOME, HTF, RWHF, and NAHTF programs. If grantee does not have an open DED grant, check the box "The table has been left blank because I do not have applicable information to fill out."

### **Part 03: Electronic Signature**

Provide the requested information. The Certifying Official for a unit of general local government is the chief elected official. The Certifying Official for a nonprofit, community action agency, or public housing authority applicant is the official authorized by the governing body to sign applications for state and federal funding.

### **For Further Questions**

Contact information for additional questions can be found on the For Further Questions page. This page must be marked as Complete in order to submit pre-application.

### **Submit**

Once applicant has completed all sections and forms, pre-application can be downloaded and reviewed. When ready to submit, submit button can be clicked. Pre-applications will not be able to be changed after submitting.

**Pre-applications must be submitted by 6:00pm (Central), March 12, 2020. The electronic system will not allow pre-applications to be submitted past this time.**

# APPLICATION INSTRUCTIONS

This section contains instructions for all forms and uploads to be submitted so that your application can be scored and ranked effectively. Application narratives should be thorough, concise, and within defined character limits. The Department reserves the right to verify all information and to consult with other agencies on the proposed project. All Pre-Applications and Full Applications are prepared at the Applicant's expense.

Generally, there are more applicants requesting funds than there are funds available. Applicants must carefully read and review these Application Guidelines, reviewed the 2020 NAHTF Qualified Allocation Plan, and **have submitted the required Pre-Application** to develop a competitive application.

Applications for 2020 NAHTF Cycle will be submitted electronically through AmpliFund website: <https://ne.amplifund.com/Public/Opportunities/Details/5ef3995c-4849-4969-a605-5217612a3b36>

AmpliFund will prompt required fields and sections, based on project activity or type. Sections designated with an \* are required.

**Applications are due May 13, 2020 by 6:00pm (Central).** The system will no longer be available after 6:00pm (Central).

**NOTE:** When application guidelines refer to "project," this includes technical assistance applications.

**Below is an outline of the 2020 NAHTF Application:**

- Opportunity Details**
- Project Information**
- Application Forms**
  - Part 01: General Information**
  - Part 02: Project Details**
  - Part 03: Application Questions**
  - Part 04: Leveraged Funds (if applicable)**
  - Part 05: Electronic Signature**
  - For Further Questions**
- Budget Template**
- Performance Plan**
- Submit**

## Opportunity Details

The Opportunity Details page provides applicants information regarding the 2020 NAHTF funding cycle, including: the opportunity information, submission information, eligibility information, and additional information.

## **Project Information**

### **Application Information**

Provide the name of the proposed project, total amount of award requested, and the amount of cash match (if any) for proposed project. Total amount of award requested will then equal the total amount of NAHTF funds being requested plus the amount of matching funds being provided. **Matching funds are not required.**

### **Primary Contact Information**

Provide the requested information for the main contact responsible for the application.

## **Application Forms**

### **Part 01: General Information**

#### **Applicant Information**

For the organization applying for NAHTF funds, provide the name, tax id number, and applicant type. Identify whether or not the applicant's contact person is the same individual that is registered in the portal. Provide the contact person's information.

#### **Application Preparer Information**

Identify if the application preparer is different from that applicant. If yes, provide the requested information. (Ex: Development District is preparing application for a village or city. Provide information for individual from Development District that is completing the application.)

### **Part 02: Project Details**

Identify if organization will be applying for more than one project. If the organization is applying for multiple projects, the organization will need to submit separate applications. Select the date Pre-application was submitted for this project.

#### **Project Details**

Enter the amount of NAHTF funds that are being requested. Provide a brief and concise project description.

#### **District Indicator**

Choose the Congressional District where the *majority* of project will be located. Applicants are not restricted to working in a single Congressional District. If serving multiple districts, check each district project serve.

#### **Service Area**

Select all Legislative Districts that applicant's organization serves. Select all Cities and/or Counties the proposed project will serve. For region or countywide projects, select all of the counties. Any projects specific to a city or village should select the city or village and the corresponding county.

#### **NAHTF Program Legislation First Priorities**

Select the type of activity for your project, Housing Projects or Nonprofit Technical Assistance.



For Housing Projects applications, enter the number of beneficiaries that will be served at 80%, 100%, and 120% of the Area Median Income, including the total number of beneficiaries served through the project, and select the affordability period of proposed project. For both applications, identify if the project will be located in an Enterprise Zone, Opportunity Zone, or an Extremely Blighted Area.

## **Part 03: Application Questions**

### **Program Activities**

Select the type of activity for your project, Housing Projects or Nonprofit Technical Assistance.

For Housing Projects applications, identify the type of project and whether or not the project will be for Disaster Recovery. Disaster recovery efforts and how the project is related must be clearly articulated within housing narratives. Select all activities that the proposed project includes. If there is an additional eligible activity (provided in Section §§58-706 of the Nebraska Affordable Housing Act, see page 5), provide proposed activity. Identify if project will create new units during the contract period and the number created. New Units are newly constructed units or new housing units resulting from the conversion of a building. This must take place after Release of Funds.

For Nonprofit Technical Assistance applications, select all activities that apply. If there is an additional eligible activity (provided in Section §§58-706 of the Nebraska Affordable Housing Act, see page 5), provide proposed activity.

### **Applicant Specific Uploads**

Applicants are able to upload up to four (4) applicant specific items for each narrative section. When referencing an upload, include the title of the upload and identify the specific page number in upload.

### **Housing Projects**

For each section, provide a narrative responding to requested information and questions. AmpliFund will prompt questions and required uploads based on project activity/type.

Project Design – Up to 100 points possible. 13,200 character limit (about 4 pages)

Homebuyer Projects:

Provide a project description clearly articulating the proposed housing project. The project description should include:

- *Identify type of project, target population, and where it will be located.*
- *Identify all project activities such as the new construction of housing units, infrastructure development, demolition, the rehabilitation of existing housing units, etc.*
  - *Identify if NAHTF will be used to assist homebuyers with down payment and/or closing cost assistance, and explain the terms of assistance.*
- *Provide details on the total number of units proposed and the type of units to be constructed or rehabilitated including:*
  - *Single-family units, duplexes, etc.*
  - *Number of bedrooms and number of bathrooms in each unit.*
  - *Total number of square feet in each unit, including projected cost per square foot.*
- *Describe any interest from potential beneficiaries, including information on a waiting list.*
- *Provide an anticipated timeline for the project, outlining major milestones.*
  - *These milestones must be entered into the Performance Plan.*

### Homeowner Projects:

Provide a project description clearly articulating the proposed housing project. The project description should include:

- *Identify type of project, target population, and where it will be located.*
- *Describe any interest from potential beneficiaries, including information on a waiting list.*
- *Provide an anticipated timeline for the project outlining major milestones.*
  - *These milestones must be entered into the Performance Plan.*
- *Provide a synopsis of the community's program guidelines for the proposed project. (Referencing Program Guidelines for this question is not sufficient)*
  - *Describe how the amount of assistance provided per unit is determined.*
  - *Provide an explanation of how a unit is determined to be infeasible.*

### Rental Projects:

Provide a project description clearly articulating the proposed housing project. The project description should include:

- *Identify type of project, the target population, and where it will be located.*
- *Identify all project activities such as the new construction of rental units, infrastructure development, demolition, the rehabilitation of existing rental units, conversion of property to rental units, etc.*
- *Provide details on the total number of proposed units and the type of units to be constructed, rehabilitated, or converted including:*
  - *Single-family units, duplexes, triplexes, multifamily, etc.*
  - *Number of bedrooms and number of bathrooms in each unit.*
  - *Total number of square feet in each unit, including projected cost per square foot.*
- *Describe any interest from potential beneficiaries, including information on a waitlist.*
- *Provide an anticipated timeline for the project outlining major milestones.*
  - *These milestones must be entered into the Performance Plan.*

### Uploads (AmpliFund will prompt required uploads):

- *Proposed Lease Agreement*
- *Tenant Selection Policy*
- *Tenant Rules & Regulations*
- *Transition Plan*
- *Program Guideline Checklist*
- *Program Guidelines*
- *Proposed Architectural, Engineering, or Site Plans*

### Need & Impact – Up to 100 points possible. 13,200 character limit (about 4 pages)

- *Describe the local need for the proposed NAHTF project and how it was determined.*
- *Describe how the proposed project impacts the need in the community or service area.*
- *Is housing identified in the applicant's strategic/comprehensive plan?*
  - *If yes, provide the current status of the housing activities indicated in the plan.*
- *What other housing projects are taking place in the community or service area?*

### Uploads (AmpliFund will prompt required uploads):

- *Housing Study*
- *Executive Summary of Housing Study*

Project Financing – Up to 125 points possible. 13,200 character limit (about 4 pages)

- *Identification of how NAHTF will be invested in the project and the activities to be funded.*
  - *Describe how local resources and other public or private financing tools are being maximized in the project. (Bank financing, USDA DPA, NIFA, Investment Clubs, LB840 etc.)*
  - *Describe how the developer's fee was determined, if applicable.*
  - *If NAHTF funds will be provided as a construction loan, describe the terms and assistance.*
  - *Describe the estimated cost of NAHTF funds per unit and square foot.*
- *Describe the actual financial commitment of leveraged funds, how they were raised or provided, and how the leveraged funds will be utilized within the proposed project.*
  - *Leveraged funds are other resources used to finance the project and are not included in the contract budget. Must be reflected in Leveraged Funds table.*
- *Does the proposed project include matching funds? If so, describe how they were raised or provided, and how the matching funds will be utilized within the proposed project.*
  - *Match is considered cash available at the time of application. The cash may not be a loan or repaid to another organization.*
- *Do NAHTF funds revolve?*
  - *If so, describe how the funds will revolve during and after the contract period.*

For Homebuyer assistance activities: *Describe how the organization will determine the amount provided to beneficiaries.*

For Rental projects: *Describe how rental rates were determined and how do they compare to the market rates of the community.*

Uploads (AmpliFund will prompt required uploads):

- *Leveraged Funds*
- *Development Pro-Forma as Excel Spreadsheet*

Matching Funds – Up to 50 points possible. 1,650 character limit (about 1/2 page)

- *Describe the actual financial commitment of matching funds.*

Uploads (AmpliFund will prompt required uploads):

- *Match Documentation*

Capacity & Collaboration – Up to 75 points possible. 9,900 character limit (about 3 pages)

- *List the names of the key players that will be involved in the NAHTF project and describe their responsibilities and experience with this type of project.*
- *Describe the practices in place for managing the progress of the project.*
- *Identify the relationships the applicant has with contractors, consultants and other professionals that will be beneficial to the project?*
- *What was the public's involvement and input for the development of this proposed project? (ex: public meetings and attendees, strategic planning, marketing/social media, etc.)*
- *Describe the process for referring ineligible beneficiaries to other organizations or available programs.*

Address the following question for RENTAL PROJECTS ONLY:

- *Management Capacity – Identify the management team for the proposed project and their ability to manage the project.*

Uploads (AmpliFund will prompt required uploads):

- *Public Hearing Documentation*
- *Property Portfolio*

## **Nonprofit Technical Assistance**

For each section, provide a narrative responding to requested information and questions. AmpliFund will prompt questions and required uploads based on project activity/type.

Goals & Work Plan – Up to 200 points possible. 9,900 character limit (about 3 pages)

- *Identify the organization’s service area. (The Department does take into consideration the geographic service area of the applicant, in comparison to other applicants.)*
- *Identify 5-7 new measurable goals the applicant intends to achieve through the financial support of this Nonprofit Technical Assistance application.*
  - *These goals must be entered into the Performance Plan.*

Impact on Housing Production – Up to 100 points possible. 6,600 character limit (about 2 pages)

- *Identify how the financial support of this Nonprofit Technical Assistance Application will assist in addressing the housing need in the service area.*
- *Based on the measurable goals identified in the Goals & Work Plan section, identify how achieving these goals will impact the housing need in the service area*

Sustainability – Up to 100 points possible. 6,600 character limit (about 2 pages)

- *Describe how the communities within the service area support the organization (examples may include volunteer activities, board member involvement, financial contributions, etc.) and how the community support builds long term financial sustainability of the organization.*
- *Describe the established relationships the applicant has developed that are critical to ensuring the success of the organization.*
- *Identify the applicant’s goals for developing new relationships in an effort to build the organization’s capacity and financial independence through this Nonprofit Technical Assistance.*
- *Explain how the Nonprofit Technical Assistance funds prepares the organization for future success.*
- *Financially, what other resources will the organization utilize when the Nonprofit Technical Assistance ends?*

Uploads (AmpliFund will prompt required uploads):

- *Public Hearing Documentation*

Organizational & Financial Management – Up to 100 points possible. 9,900 character limit (about 3 pages)

- *Describe the organizational structure of your nonprofit.*
- *How does the organization plan for its financial needs?*

- *What other public and private financial resources are available to the organization?*
- *What policies and processes does the organization have in place that ensures good internal controls and accuracy?*
- *How is the organization's financial information reported, reviewed, and analyzed to address the needs of the organization?*
- *Does the proposed project include matching or leveraged funds? If so, describe how they were raised or provided, and how the matching or leveraged funds will be utilized within the proposed project.*
- *Match is considered cash available at the time of application. The cash may not be a loan or repaid to another organization*
- *Leveraged funds are other resources used to finance the project and are not included in the contract budget. Must be reflected in Leveraged Funds table.*

Uploads (AmpliFund will prompt required uploads):

- *Match Documentation*
- *Leveraged Funds*
- *Balance Sheet*
- *Income & Expense Statement*

#### **Part 04: Leverage**

Identify if your proposed project includes leveraged funds. (*Leveraged funds are other resources used to finance the project and are not included in the contract budget. Homebuyer mortgages and rental payments are not leveraged funds.*) If yes, enter total dollar amount of leveraged funds. Provide the total project cost (award + match + leverage). In the provided table, identify each activity leveraged funds will be used for. Enter the source of leveraged funds and total amount of leveraged funds for each specified activity.

#### **Part 05: Electronic Signature**

Provide the requested information. The Certifying Official for a unit of general local government is the chief elected official. The Certifying Official for a nonprofit, community action agency, or public housing authority applicant is the official authorized by the governing body to sign applications for state and federal funding.

#### **For Further Questions**

Contact information for additional questions can be found on the For Further Questions page. This page must be marked as Complete in order to submit application.

#### **Budget Template**

When completing the Budget Template, enter the amount of NAHTF funds being requested and any matching funds into the applicable category. **DO NOT ENTER LEVERAGED OR IN KIND FUNDS.** For each category that funds will be utilized, enter the specific line items or activity the funds will be used for. Total Budgeted column will equal Grant Funded + Cash Match columns. When entering line items, applicants should be as specific as possible for costs and provide a description. Budget categories are listed below, with activity information. Program costs are the "hard" costs of projects and administration/management costs are the "soft" costs of projects.

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

**01. New Construction – Hard Costs**

New Construction funds can be used for rental or homebuyer projects. See Eligible Costs, page 5 for additional information.

**02. Homebuyer Assistance – Hard Costs**

Homebuyer Assistance funds are resources used to assist with costs associated with the purchase of a home, including closing costs and fees. Homebuyer Assistance funds can be used for homebuyer projects.

**03. Purchase Rehab Resale – Hard Costs**

Purchase Rehab Resale funds are resources used to for homebuyer projects. Budget should indicate each phase of the project.

**04. Rehabilitation – Hard Costs**

Rehabilitation Funds can be used for rental, homeowner, or homebuyer projects. See Eligible Costs, page 5 for additional information.

**05. Demolition – Hard Costs**

Demolition is a support activity and must be done in conjunction with another housing activity. Demolition funds can be used for rental, homeowner, or homebuyer projects. See Eligible Costs, page 5 for additional information.

**06. Acquisition –Hard Costs**

Acquisition funds are a support activity and can be used for rental or homebuyer projects. See Eligible Costs, page 5 for additional information.

**07. Site Improvements – Hard Costs**

Site Improvements funds are a support activity and can be used for rental, homeowner, or homebuyer projects. See Eligible Costs, page 5 for additional information.

**08. Rent-up Reserves – Soft Costs**

Rent-up Reserve funds are resources for rental projects. Reserves are meant to meet any shortfall in project income during the project affordability period. The reserve can be used only for project operating rent up reserves to allow the project to maintain positive cash position even though all the units are not leased. Reserves remaining at the end of 18 months may be retained as reserves in the project at the discretion of DED. If the proposed project development budget includes NAHTF-funded reserves, a plan for the disposition of any remaining funds at the end of the 18-month period will be required if awarded.

**09. Operating Reserves – Soft Costs**

Operating Reserve funds are resources used for rental projects. Reserves are meant to meet any shortfall in project income during the project affordability period. The reserve can be used only for project operating expenses, scheduled payments to replacement reserves and debt service. Reserves remaining at the end of 18 months may be retained as reserves in the project at the discretion of DED.

If the proposed project development budget includes NAHTF-funded reserves, a plan for the disposition of any remaining funds at the end of the 18-month period will be required if awarded.

#### **10. Housing Management – Soft Costs**

NAHTF housing management maximum is 12% of the total amount of NAHTF hard costs. Housing management funds are resources used for rental, homeowner, or homebuyer project. The project related soft costs or housing management budget should include all costs of administrative and support activities for the housing proposal **except** hard costs (construction costs and the actual costs of real property acquisition, demolition, clearance, etc.).

Major line item costs under the housing administration activity may include (but are not limited to) program design (i.e. finalizing housing program guidelines), program promotion, application review, work write-ups, inspections, office rent, supplies, homebuyer education - counseling, etc.

#### **11. General Administration – Soft Costs**

NAHTF general administration maximum is 8% of the total amount of NAHTF hard costs. General Administration funds are resources used for rental, homeowner, and homebuyer projects. The general administration budget includes those costs that are administrative in nature and are attributable to the receipt of the award. Common line item costs in this activity are environmental review, audits, labor standards enforcement, preparation of required grant progress reports and draws, etc. It is acceptable to use salaries and benefits as line item costs. However, the specific duties that are to be performed should be noted under the salaries and benefits line item.

#### **12. Lead Based Paint Testing – Soft Costs**

Lead Based Paint Testing funds are resources used for rental, homeowner, and homebuyer projects. Paint testing, risk assessments and clearance testing are project-related soft costs but are subject to the \$1,500 NAHTF funds per unit maximum.

#### **13. Technical Assistance – NA**

Technical Assistance funds are resources used for Nonprofit Technical Assistance applications.

#### **14. Additional Eligible NAHTF Activities**

Additional Eligible NAHTF Activities must be an activity identified by Eligible activities as provided in Section 58-706 of the Nebraska Affordable Housing Act, see page 5.

## **Performance Plan**

Applicants must complete the Performance Plan with details specific to the proposed project. When completing the Performance Plan, the more details that can be provided about the project, methods and strategies for completion of the identified goals, and the information about persons responsible for the goals will assist with implementation and DED application review process.

### **Number of Units**

Required for rentals, homeowner, and homebuyer projects. Identify the total number of units served by NAHTF funds and total units to be served.



**Percentage of AMI**

Required for rental, homeowner, and homebuyer projects. Enter the number of beneficiaries to be served at each AMI.

**Amount of Rent**

Required for rental projects. Enter the combined proposed amount of total monthly rent generated for all units in project.

**Leveraged Funds**

Required for all applications. Provide the total proposed amount of leveraged funds.

**Completion Dates**

Required for all applications. Enter the completion dates for all identified goals.

**Measurable Goals**

Required for Nonprofit Technical Assistance applications. Enter each measurable goal identified in the work plan.

**Applicant Specific Goal(s) – Optional**

Enter any additional goals applicant plans to accomplish.

**Submit**

Once applicant has completed all sections and forms, application can be downloaded and reviewed. When ready to submit, submit button can be clicked. Applications will not be able to be changed after submitting.

**Applications must be submitted by 6:00pm (Central), May 13, 2020. The electronic system will not allow applications to be submitted past this time.**

**Uploads, Definitions, Additional Resources****Proposed Lease Agreement**

Proposed Lease Agreement must contain the educational services the tenant must participate in.

The lease agreement cannot contain any prohibited provisions either explicitly stated or implied. For a list of prohibited provisions contact DED Housing Program staff.

**Transition Plan**

*(Transition Plan Applicable to Lease-Purchase Programs only.)*

Plan must detail how the units will transition from rental to homeowner. Transition Plan must detail, in addition to rent, the tenant contributions to be used at time of home purchase and how these funds will be managed.

## **Tenant Selection Policy**

Provide a copy of the proposed Tenant Selection Policy.

## **Tenants Rules & Regulations**

Provide a copy of the proposed Tenants Rules & Regulations.

## **Housing Study**

For county or regional-wide projects, provide a synopsis of the Executive Summary from the main communities or counties that will be served.

## **Project Calculators**

Project Calculators are tools which can be used when determining budget and costs per units, per square foot, or project. Project Calculators are to be used as a guide or tool and are not required for the application. They can be found at: <https://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#guidelines>.

## **Program Guidelines and Reuse Plan**

Program Guidelines and Reuse Plan should include all items identified in applicable checklist. When submitting Program Guidelines and Reuse Plan, the Applicant should upload the completed form in addition to Program Guidelines.

<https://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#guidelines>

## **Proposed Architectural, Engineering, or Site Plans**

Provide a copy of the proposed plans for development.

## **Development Pro-Forma**

The Development Pro-Forma is applicable to purchase/rehab/resale, rental, new construction and/or subdivision infrastructure development projects. Rental applications are required to use DED Development Pro-Forma which can be found at: <https://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#guidelines>. A purchase/rehab/resale, homebuyer new construction, or subdivision infrastructure development project may use their own Development Pro-Forma.

**Development Pro-Forma must be uploaded as an excel spreadsheet.**

## **Leveraged Funds Documentation**

Provide documentation verifying amount of funds being leveraged for proposed project. For example, provide a letter from a bank detailing the loan amount and terms.

## **Matching Funds Documentation**

Provide documentation verifying amount of matching funds for proposed project. For example, provide a letter from a donor detailing amounts of funding contributions.

## **Property Portfolio**

Describe the applicant's portfolio of projects/properties that evidence competent management and oversight. If the applicant is not managing the property, please provide the management company and answer these questions for the management company.

## **Public Hearing**

Public Hearing documentation should include a copy of the Notice of Public Hearing posting, a copy of the sign in sheet, including all in attendance, and a copy of any public comments received. If no public comments were provided, applicant must provide a statement that no comments were provided. Applicant must use the Notice of Public Hearing template:

<https://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#guidelines>

## **Balance Sheet**

Provide the most recent board approved balance sheet.

## **Income & Expense Statement**

Provide the most recent board approved income & expense statement.

## **New Units Created**

New Units are newly constructed units or new housing units resulting from the conversion of a building. This must take place after Release of Funds. Example: Duplex = 2 units.

## **Terms for Homebuyer Activities:**

*Development Subsidy* – difference between the cost to develop the home (build or acquire and rehabilitate) and the appraised value of the home that will not be paid by the homebuyer.

*Direct Homebuyer Assistance* – subsidy provided for the costs of purchasing the home, including closing costs and fees.

*Gap Subsidy* – the difference between the value of the home and the purchase price of the home (a form of direct homebuyer assistance).

*Newly constructed homes* – a new home is one that has not been previously occupied.

*Previously Existing Homes* – an existing home is one that has been previously occupied.

## **Disaster Recovery Housing Project**

Disaster Recovery Housing Projects are not intended to emergency housing needs but rather addressing long-term recovery efforts from a natural disaster. Disaster recovery efforts and how the project is related to disaster recovery housing needs must be clearly articulated within the application narratives.

## **Workforce Housing Investment Project**

Workforce Housing Investment Projects are projects designed to emulate the Rural Workforce Housing Fund (RWHF). Key components of the RWHF program include local matching funds and revolving the funds to continuously invest in new housing projects meeting the workforce housing needs of the community or region. Projects are restricted to the NAHTF requirements such as AMI, and all communities and regions are eligible.

## **Frequently Asked Questions**

DED will provide an FAQ document to assist with commonly received questions about the application and electronic system, AmpliFund. The FAQ document will be updated and reposted (with the updated date) weekly or as needed. The document will be available at:

<https://opportunity.nebraska.gov/program/nebraska-affordable-housing-trust-fund/#guidelines>