

2022

MIDDLE INCOME WORKFORCE HOUSING FUND (MWHF)

Second Cycle Application Guidelines



NEBRASKA

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2022 MWHF TIMELINE – ROUND TWO

Date	Action	Location	Responsible Parties
October 4, 2023	Application Guidelines are posted. Application cycle open.	MWHF Website	NDED
November 14, 2023	Required Letter of Intent must be received by 5:00 PM CT.	Email: nick.dropinski@nebraska.gov	Applicant
January 4, 2024	Full Application must be submitted by 5:00 PM CT.	Completed in MWHF AmpliFund	Applicant
February 21, 2, 2024	Notices of Award Distributed	Tentative Date	NDED
TBD, if needed	Additional Application Cycle if all MWHF funds are not awarded	Announcement will be made by press release, email notifications, NDED website, and mail lists.	NDED

*In the event the MWHF funds are not all awarded in the 2022-2023 application cycle, the Department will initiate an additional application cycle. If initiated, the additional application cycle will follow the same competitive application and award process.

**Please submit Letters of Intent to:
Nick Dropinski at nick.dropinski@nebraska.gov
by November 14, 2023, 5:00 p.m. CT**

**The application must be complete in
Amplifund here:**
<https://ne.amplifund.com/Public/Opportunities/Details/aa8e71a2-0238-4812-9ac7-feacc25cd51f>

CHAPTER 1: INTRODUCTION TO THE NEBRASKA MIDDLE INCOME WORKFORCE HOUSING FUND (MWHF)

1.1 BACKGROUND AND PURPOSE

The Nebraska Middle Income Workforce Housing Investment Act went into effect on August 17, 2020, and allowed for the one-time state general fund transfer of funds to the Middle Income Workforce Housing Investment Fund. Administered by the Nebraska Department of Economic Development (NDED), the Act provides for resources to eligible non-profit development organizations to support the creation of workforce housing investment funds to encourage development of owner-occupied workforce housing in Nebraska’s older urban neighborhoods, majority minority communities and underserved neighborhoods and communities. The Act recognized that current economic conditions, and limited availability of modern housing units, impacts the ability of these communities to maintain residential stability. Low rates of homeownership and a lack of high-quality, non-income restricted rental housing negatively affects the ability of residents of such neighborhoods and communities to achieve housing stability and invest in their neighborhoods and communities. A lack of workforce housing affects the ability of neighborhoods and communities to maintain and develop viable, stable, and thriving economies. A shortage of quality housing in such areas also impacts the ability of local private, nonprofit, and public employers to grow and prosper.

Impediments exist to the construction, rehabilitation, and financing of urban workforce housing. Comparable home sale and appraisal prices do not justify the cost of new construction homes. There is a lack of space that would be large enough for development to achieve cost efficiencies. Due to generations of disinvestment, these neighborhoods and communities frequently receive a stigma that negatively impacts the residential real estate market.

The Middle Income Workforce Housing Investment Funds (MWHF) can be invested to develop attractive housing options that lead to the recruitment and retention of a world-class workforce in Nebraska’s older urban communities in counties with a population greater than one hundred thousand inhabitants as determined by the most recent federal decennial census. Currently, this includes **Douglas, Lancaster, and Sarpy counties only**. Housing projects funded with investment funds from the MWHF program must take place within the City of Lincoln or within or adjacent to a qualified census tract in Douglas or Sarpy counties as described in 26 U.S.C. 42(d)(5)(b). https://www.huduser.gov/portal/sadda/sadda_qct.html

Workforce housing is defined in the Act as owner-occupied housing units that cost no more than \$330,000 to construct; owner-occupied housing units for which the cost to substantially rehabilitate exceeds 50% of a unit’s before-construction assessed value, and the after-construction appraised value of the building alone is at least \$125,000, but not more than \$275,000; upper story housing for occupancy by a homeowner; and housing that does not receive National Housing Trust Funds, Federal Low-Income Housing Tax Credits, Nebraska Affordable Housing Tax Credits, Community Development Block Grants, HOME Investment Partnerships Program funds, Nebraska Affordable Housing Trust Funds, or American Rescue Plan Act funds.

Prioritization for the Middle Income Workforce Housing Investment Funds is based on a demonstrated need for additional owner-occupied housing in a neighborhood or community with a higher-than-state-average unemployment rate, a demonstrated commitment to growing housing stock, projects reasonably ready for occupancy in a period of twenty-four months, and the capacity to manage a workforce housing investment fund. Workforce housing investment funds require local matching fund, are intended to revolve to the extent possible, and allow for reinvestment in workforce housing projects into the future.

Through a competitive MWHF application process in 2020-2021, awards were made to ten organizations utilizing all funds available at the time. In 2022, the Nebraska Legislature allocated additional funds to allow for another competitive application cycle. DED shall make its best effort to assure that grant funds awarded to non-profit development organizations are targeted to the geographic communities with the most pressing economic and employment needs and that the allocation of grant funds provide equitable access to all eligible geographic areas.

NDED’s role in the MWHF is as an investor and a partner. As an investor, NDED is seeking quality applications for matching grants to workforce housing investment funds, resulting in owner-occupied workforce housing projects that will provide the best investment of state resources to promote the development of workforce housing. As a partner, NDED is

interested in providing input as early as possible in fund development or project design. The Department will work closely with the applicants and subsequent grantees to address any obstacles encountered during fund development, project development, and implementation.

1.2 MIDDLE INCOME WORKFORCE HOUSING FUND 2022

The 2022 Nebraska Legislature approved and amended the Act, and the Governor signed, an appropriations bill that allowed for a transfer of approximately \$19,788,150 of state general funds to the Middle Income Workforce Housing Investment Fund. This allocation will be granted through a competitive application process to successful eligible applicants that administer or intend to administer, a workforce housing investment fund in at least one community in an eligible county. Counties eligible for MWHF are **Douglas, Lancaster and Sarpy only**. Housing projects funded through the investment funds must be located in the City of Lincoln, or within or adjacent to a Qualified Census Tract in Douglas or Sarpy counties as described in 26 U.S.C. 42(d)(5)(B) as such section existed on January 1, 2022.

https://www.huduser.gov/portal/sadda/sadda_qct.html

Funds shall be awarded to successful competitive applicants based upon a demonstrated need for additional owner-occupied housing in a neighborhood or community that has a higher-than-state average unemployment rate, exhibits a demonstrated commitment to growing its housing stock, reduces barriers to the development and purchase of owner-occupied housing with flexible forms of assistance, including grants, forgivable loans, and other forms of long-term, patient financing, and projects that can reasonably be ready for occupancy in a period of twenty-four (24) months. Eligible applicants must demonstrate their capacity to grow and manage a workforce housing investment fund. Matching funds are also required, a minimum of \$0.50 per dollar (½:1) cash match.

Non-profit development organizations are limited to submit one application in an application cycle and are limited to a maximum cumulative award amount of \$5,000,000 in a two-year period. The amount of funds awarded under the 2022 Middle Income Workforce Housing Fund will be determined through a competitive application process, with consideration given to the number of applications, geographic distribution, and scoring criteria. **The minimum award will be \$100,000 and maximum award will be \$5,000,000.**

2022 MWHF awards from the first application cycle were announced June 5, 2023. A total of \$7,500,000 was awarded to three organizations of the approximately \$19,788,150 available. At the beginning of fiscal year 2023-2024, an additional cash allocation to the MWHF increased the approximate available amount to award to \$17,823,192. The Department is initiating a second application round for the 2022 program year cycle for the remaining approximately \$17,823,192. The minimum award amount will remain at \$100,000. The maximum award amount will remain at \$5,000,000. Previous recipients that wish to apply must calculate the amount of MWHF awarded when determining their request to ensure they do not exceed the \$5,000,000 maximum in a two-year period.

A non-profit development organization that previously received a 2020 MWHF award is not eligible for additional funds unless the organization has expended at least fifty percent (50%) of the 2020 award. 2020 MWHF recipients are eligible to apply but may not draw upon funds until this threshold is met.

MWHF PROGRAM REQUIREMENTS:

A. ELIGIBLE APPLICANTS:

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

- **501(c)(3), 501(c)(4), or 501(c)(6)** housing or related service organization;
 - with a designated service area of at least one community in an eligible county, one eligible county, multiple eligible counties, or statewide;
 - shall invest, or intend to invest, in workforce housing eligible activities;
 - shall use any fees, interest, loan repayments, or other funds it received as a result of the administration of the award to support qualified activities;
 - have an active board of directors with expertise in development, construction, and finance that meets at least quarterly to approve all qualified investments made by the non-profit development organization;
 - have a formal investment plan and proven expertise to invest unused workforce housing investment fund balances; and
 - have an annual audit of all financial records conducted by an independent certified public accountant.

B. ELIGIBLE ACTIVITIES:

Housing projects must take place within the City of Lincoln, or within or adjacent to a Qualified Census Tract (QCT) as described in 26 U.S.C. 42(d)(5)(b) in a community in **Douglas, Lancaster, or Sarpy counties only**. The HUD map of QCTs is available here: https://www.huduser.gov/portal/sadda/sadda_qct.html. The MWHF housing projects may not receive National Housing Trust Funds, Federal Low-Income Housing Tax Credits, Nebraska Affordable Housing Tax Credits, Community Development Block Grant funds, HOME Investment Partnerships Program funds, Nebraska Affordable Housing Trust Funds, or American Rescue Plan Act funds.

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

1. New construction of owner-occupied housing in a neighborhood and community with a demonstrated need for housing that is affordable and attractive to first time homebuyers, middle-income families, and the emerging workforce;
2. Substantial repair or rehabilitation of dilapidated housing stock for homeowners or homebuyers, for which the cost to rehabilitate exceeds fifty percent (50%) of the unit's assessed value;
3. Upper story housing development for occupation by a homeowner;
4. Rehabilitation that includes the conversion of an existing building into housing for occupation by a homeowner.

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

For owner-occupied housing units, the cost of construction shall not exceed \$330,000. Land acquisition, demolition, and off-site utility costs are not included in the maximum cost calculation. For substantial rehabilitation of homeowner/homebuyer units, such costs shall exceed 50% of the unit's before-construction assessed value and the after-construction appraised value of the building alone shall be at least \$125,000 but not more than \$275,000. Construction/rehabilitation and conversion costs to convert a building into owner occupied housing may not exceed \$275,000 per housing unit. These limits include infrastructure costs.

Projects receiving funding through the awardee’s MWHF funds must be reasonably ready for occupancy in a period of twenty-four (24) months. **All housing projects funded must be located in the City of Lincoln or within or adjacent to a Qualified Census Tract in Douglas or Sarpy County, as designated by HUD in years 2022, 2023, and following years.**

Link to map: https://www.huduser.gov/portal/sadda/sadda_qct.html

C. QUALIFIED ACTIVITIES:

All MWHF housing projects/activities must take place within the City of Lincoln, or within or adjacent to a Qualified Census Tract in Douglas, Lancaster, or Sarpy County. MWHF qualified activities include: purchase guarantees, loan guarantees, loan participations, and other credit enhancements or any form of assistance designed to reduce the cost of workforce housing related to the eligible activities of the non-profit development organization. Second mortgages, down payment assistance, forgivable loans and grants are allowed with MWHF. Financing structures that provide for MWHF to revolve in the workforce investment funds are preferred.

If an awarded MWHF applicant fails to engage in the initial qualified activity within an eligible geography within twenty-four (24) months of the date of the drawdown of the MWHF award, the applicant shall return the awarded funds to the Department for credit to the Middle Income Workforce Housing Fund.

D. INELIGIBLE ACTIVITIES:

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

1. Furnishings and personal property not an integral structural fixture including the purchase of equipment, fixtures, and motor vehicles;
2. Mobile homes, as defined by the Department; *Mobile homes means a movable or portable dwelling constructed to be towed on its own chassis, connected to utilities, and designed with or without a permanent foundation for year-round living. It may consist of one or more units that can be telescoped when towed and expanded later for additional capacity, or of two or more units, separately towable but designed to be joined into one integral unit.*
3. Housing that receives National Housing Trust Funds, Federal Low-Income Housing Tax Credits, Nebraska Affordable Housing Tax Credits, Community Development Block Grants, HOME Investment Partnership Program (HOME) funds, funds from the Nebraska Affordable Housing Trust Fund, or American Rescue Plan Act funds.
4. Housing administration costs.
5. Grant administration costs.

Grant administration and housing administration costs for the MWHF at the project level can be supported with local matching funds, fees, loan repayments, interest and other funds and will need to be determined by the applicant and included within the fund investment plan as eligible or ineligible costs.

E. HOUSING NEED:

A demonstrated need for additional owner-occupied housing is a requirement to apply for the MWHF program. The housing need may be demonstrated with a recent housing study, not be more than five years old, or a letter from the planning department of the city in which the fund is intending to operate. The letter must state that the proposal is in line with the city’s most recent consolidated plan submitted under 24 C.F.R. part 91, subpart D. **The housing study or city planning department letter is a threshold requirement. Applications without this documentation will not be reviewed, scored or eligible for award.**

F. MATCHING FUNDS:

MWHF applications require a minimum of \$0.50 per dollar, (i.e. 50% of requested award) match. Matching funds are cash contributions from individuals, businesses, foundations, local and regional political subdivisions, or other non-profit organizations to a workforce housing investment fund administered by a nonprofit development organization. The

matching cash contributions are donations to the workforce housing investment fund with the intent of the fund to revolve locally as much as possible and continue to finance future workforce housing projects. **Funds already expended or committed to projects cannot be used as match.** Funds already included in an existing MWHF investment fund are not eligible match.

Applicants are not required to have the matching funds on hand at the time of application. The applicant must provide documentation of the date, amount, and identify the source of the matching funds on hand and/or committed at the time of application. Sample donor commitment forms can be found in Chapter 3. Organizations may use their own pledge and donor forms with NDED approval, prior to application submittal. Documentation of the match should include the amount and source of the matching funds. Identify matching funds exceeding the fifty percent match minimum requirement. **Evidence of the full commitment of all matching funds prior to the application due date is a threshold requirement. Applications without the match documentation will not be reviewed, scored or eligible for award.**

If the application is approved for funding, the matching funds must be available at the time of payment request/drawdown. Bank certification will be required as documentation prior to drawdown of MWHF. The matching funds will be shown in the Sources and Uses of Funds in the contract.

G. LETTER OF INTENT

All 2022 MWHF Round Two applicants are required to submit a Letter of Intent to allow the Department to verify eligibility, provide technical assistance, allow sufficient time for application review and plan for scoring. Only full applications, submitted by eligible applicants that have submitted a Letter of Intent by the due date, will be accepted. The Letter of Intent form can be found in Chapter 3. **The Letter of Intent is a threshold requirement. Applications not preceded by a Letter of Intent, by November 14, 2023 will not be reviewed, scored, or eligible for award. Letters of Intent must be emailed to Nick Dropinski, nick.dropinski@nebraska.gov.**

H. REPORTING:

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

1. The name and geographical location of the non-profit development organization;
2. The number, amount, and type of workforce housing investment funds invested in qualified activities;
3. The number, geographical location, type, and amount of investments made;
4. A summary of matching funds and where such matching funds were generated; and
5. The results of the required annual audit by a CPA.

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

If an awardee ceases administration of a workforce housing investment fund, it shall file an annual report with the Department in a form and manner required by the Department director. Before July 1, 2029, any unallocated grant funds shall be returned to the Department for credit to the Middle Income Workforce Housing Fund. On and after July 1, 2029, any unallocated grant funds shall be returned to the Department for transfer to the General Fund.

1.3 SCORING AND SELECTION

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

THRESHOLD REQUIREMENTS:

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

Letter of Intent submitted by the due date.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Applicant is an eligible applicant as defined in the Application Guidelines which includes: Regional non-profit 501(c)(3), 501(c)(4) or 501 (c)(6) housing or related service organizations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Certificate of Good Standing from the Nebraska Secretary of State is provided.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the full application submitted to NDED by the due date (including: required exhibits, attachments, and page numbers and sections indicated on each page)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Minimum fifty percent eligible cash match as evidenced by pledge forms, letters of commitment, or fund balance.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A demonstrated need for additional owner-occupied housing is required. A link to the housing study and/or letter from city planning department is provided.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

SELECTION CRITERIA:

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

Full Application Scoring:

Characteristic	Criteria	Points Possible
I. Demonstrated Need		
	Summary of workforce housing needs of the community or neighborhood, including a link to the housing study or letter from the city planning department where MWHF will be invested.	
	Unemployment rate of the community or neighborhood.	
	Possible Points	100
II. Capacity		
	Capacity to administer a workforce housing investment fund, including staff and board expertise.	
	Housing development experience, including staff and board expertise.	
	Demonstrated collaboration with city officials, housing development organizations, employers, and economic development organizations in the region.	
	Fundraising and fund development.	
	Fund administrator qualifications.	
	Possible Points	100
III. Investment Plan and Impact		
	Fund investment plan.	
	Impact the workforce housing investment funds will have on need.	
	Possible Points	200
IV. Readiness		
	Potential projects to be financed under the workforce housing investment fund.	
	Workforce housing project selection process.	
	Implementation plan.	
	Matching funds on hand in the fund.	
	Possible Points	100
V. New Applicant	No previous MWHF award	25
	Total Possible Points	525

ADDITIONAL INFORMATION:

For specific questions regarding the MWHF application process, please contact Nick Dropinski, Workforce Housing Specialist, by phone 402-580-0713, or email nick.dropinski@nebraska.gov.

CHAPTER 2: MWHF APPLICATION

These instructions and forms are designed for applicants applying for Non-Profit Development Organization Approval and MWHF Funding in the 2022 Application Cycle. **All applications are prepared at the Applicant's expense.**

2.1 REQUIRED LETTER OF INTENT

The Letter of Intent is **required**. Only applicants that submit a Letter of Intent by the Letter of Intent due date will have a full application reviewed. The Letter of Intent template is provided in Chapter 3. Provide the information, complete the document on letterhead, and submit via email to nick.dropinski@nebraska.gov by the due date.

2.2 REQUIRED DOCUMENTATION FOR SUBMISSION

This section contains all forms and exhibits required for submission but is for reference only. All forms and exhibits will be completed in Amplifund. The link will be provided in the Final Application Guidelines. Application narratives should be thorough and concise. The Department reserves the right to verify all information, and to consult with other agencies on the proposed fund and potential projects.

Required Documentation

Below is an outline of the MWHF Application contents. **It is for reference only. All applications must be submitted in Amplifund.** <https://ne.amplifund.com/Public/Opportunities/Details/aa8e71a2-0238-4812-9ac7-feacc25cd51f>

Part I. General Information

Part II. Funding Summary and Investment Fund Budget Summary

Part III. Non-Profit Development Organization Approval

Part IV. Application Questions

Part V. Exhibits

Part VI. Terms of Acceptance

Exhibits

- 100 Authorizing Resolution
- 101 Link to online Housing Study and/or City Planning Department Letter
- 102 Donor Pledge Forms and/or Commitment Forms
- 103 Verification of Match on Hand
- 104 Fund Investment Plan
- 105 Implementation Plan
- 106 MWHF 2020/2022 Grantee Investment Fund Summary (required for 2020/2022 MWHF recipients only)

Attachments Non-Profit Development Organization Approval Form

- A Certificate of Good Standing
- B Charter/Articles of Incorporation/By-Laws/Board Resolution
- C Letter from IRS for 501(c) designation
- D Board Members and Areas of Expertise
- E Evidence of Board Approval of Fund Investment Plan (Exhibit 104)
- F Annual Audit, or reviewed year-end Financial Statement
- G Key Staff Resumes/Consultant Contract/Statement
- H Financial Accountability Notarized Statement/CPA Certification
- I Bank Information Letter
- J Applicant Specific Attachments

2.3 SUBMISSION INSTRUCTIONS

Letter of Intent - An electronic copy of the Letter of Intent must be emailed to nick.dropinski@nebraska.gov by **5:00 pm CT on November 14, 2023**. A Letter of Intent template can be found in Chapter 3 below.

Full application - Must be completed in Amplifund and submitted to DED by 5:00 p.m. CT on January 4, 2024.

Amplifund application link: <https://ne.amplifund.com/Public/Opportunities/Details/aa8e71a2-0238-4812-9ac7-feacc25cd51f>

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

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

ADDITIONAL INFORMATION:

For specific questions regarding the MWHF application process, please contact Nick Dropinski, Workforce Housing Specialist, by phone 402-471-2095, or email nick.dropinski@nebraska.gov.

For assistance on applying in Amplifund, instructions and guides can be found here: <https://opportunity.nebraska.gov/amplifund/>

2.4 APPLICATION INSTRUCTIONS AND FORMS

Application found here:

<https://ne.amplifund.com/Public/Opportunities/Details/aa8e71a2-0238-4812-9ac7-feacc25cd51f>

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

PROJECT INFORMATION

Enter the application name, award request, cash match contribution, and primary contact information. When naming your application, include the name of the applicant organization.

PART I: GENERAL INFORMATION

Enter all contact and organizational information. Select all geographies where the MWHF will be targeted.

PART II: FUNDING SUMMARY AND INVESTMENT FUND BUDGET SUMMARY

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

Under Investment Fund Budget Summary, upload a detailed budget for the MWHF investment fund, including sources of funds on hand, detailed commitments, fund operating costs and matching funds. Include a projected budget for the proposed, or potential, workforce housing projects to be funded from the workforce housing investment fund. Please describe the source of all Matching Funds.

Funds already expended or committed to projects cannot be used as match.

For existing MWHF grantees, funds already included in existing investment funds are not eligible match.

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

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

PART IV: APPLICATION QUESTIONS:

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

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

Demonstrated Need:

- Summary of the owner-occupied workforce housing need of the neighborhood or community, including the required link to the housing study online and/or city planning department letter where MWHF will be invested
- Unemployment rate of the neighborhood or community where the MWHF will be invested

Capacity:

- Describe the capacity of the applicant to administer a workforce housing investment fund, including staff and board expertise
- Describe the organization's housing development experience, including staff and board expertise
- Demonstrated collaboration with housing developers including for profit and non-profit, local employers, and community and economic development organizations in the community
- Identify the fundraising activities including match committed and on hand
- Identify the fund administrator qualifications

Investment Plan and Impact:

- Fund investment plan
- Impact workforce housing investment fund will have on the owner-occupied workforce housing need

Readiness:

- Potential projects to be financed under the workforce housing investment fund
- Workforce housing project selection process
- Implementation plan
- Match on hand in the fund
- **2020 MWHF Grantees only: if 50% of the 2020 funds have yet to be expended, describe the ability to meet that threshold prior to a 2022-2023 award**

PART V: EXHIBITS

Upload the required Exhibit 100 Authorizing Resolution. A sample can be found in Chapter 3 below. Exhibit L: Letters of Support is not required. Exhibit 106 MWHF 2020/2022 Grantee Fund Investment Summary is required for 2020/2022 MWHF Recipients only. A sample summary can be found in Chapter 3 below. Any additional uploads you wish to include in your application can be uploaded in this section.

PART VI: TERMS OF ACCEPTANCE

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

BUDGET

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

Name: Eligible Activities

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

Non-Grant Funded: Select "Yes"

Cash match: Enter the amount of matching funds and select "Dollar."

Select Create

Example:

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

Budget

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



Budget View Settings

Options

Line Items Non-Grant Funded

Proposed Budget

Expense Budget

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

Revenue Budget

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

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

SUBMIT

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

CHAPTER 3: EXHIBITS AND ATTACHMENTS

The checklist of exhibits and attachments below is for reference only. All exhibits and attachments must be upload with the application in Amplifund. Application here: <https://ne.amplifund.com/Public/Opportunities/Details/aa8e71a2-0238-4812-9ac7-feacc25cd51f>

LETTER OF INTENT

The Letter of Intent is required. Place on letterhead and submit via email to nick.dropinski@nebraska.gov by November 14, 2023 at 5:00 p.m. CT.

EXHIBITS

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

Example: Exhibit 101 Housing Study.pdf

- Exhibit 100** Authorizing Resolution (sample format provided)
- Exhibit 101** Link to online Housing Study and/or City Planning Department Letter
- Exhibit 102** Individual Donor Commitment Form and/or Entity Commitment Fund (Samples provided)
- Exhibit 103** Verification of Match on Hand
- Exhibit 104** Fund Investment Plan
- Exhibit 105** Implementation Plan
- Exhibit 106** MWHF 2020/2020 Grantee Investment Fund Summary (required for 2020/2022 MWHF recipients only)

ATTACHMENTS NON-PROFIT DEVELOPMENT ORGANIZATION APPROVAL FORM

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

Example: Attachment A: Certificate of Good Standing.pdf

- Attachment A:** Certificate of Good Standing
- Attachment B:** Charter/Articles of Incorporation/By-Laws/Board Resolution
- Attachment C:** Letter from IRS for 501(c) designation, or CPA/Attorney Statement
- Attachment D:** Board Members and Areas of Expertise
- Attachment E:** Evidence of Board Approval of Fund Investment Plan (Exhibit 104)
- Attachment F:** Annual Audit, or reviewed year-end Financial Statement
- Attachment G:** Key Staff Resumes/Consultant Contract/Statement
- Attachment H:** Financial Accountability Notarized Statement/CPA Certification
- Attachment I:** Bank Information Letter
- Attachment J:** Applicant Specific Attachments

(Place on Letterhead)

**2022 MIDDLE INCOME WORKFORCE HOUSING FUND (MWHF) – ROUND TWO
LETTER OF INTENT**

Name of Applicant

Address

Contact Name

Phone

Email

Amount of MWHF grant funds intending to apply for:

Amount of matching funds intending to raise:

Service area of the organization:

Service area of the fund:

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

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

SAMPLE

AUTHORIZING RESOLUTION
(NAME OF ORGANIZATION)

RESOLUTION NO _____

A resolution of the (AUTHORIZING BOARD) of (NAME OF ORGANIZATION) authorizing the submission of an application for 2022 Nebraska Middle Income Workforce Housing Funds – Round Two, certifying that said application meets the community’s workforce housing and community development needs and the requirements of the Nebraska Middle Income Workforce Housing Fund, and authorizing all actions necessary to implement and complete the activities outlined in said application.

WHEREAS, the (AUTHORIZING BOARD) of (NAME OF ORGANIZATION) is desirous of undertaking workforce housing development activities; and

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

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

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

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

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

NOW, THEREFORE BE IT RESOLVED THAT the (AUTHORIZING BOARD) of (ORGANIZATION OR AGENCY) authorize application to be made to the State of Nebraska, Department of Economic Development for 2022 Nebraska Middle Income Workforce Housing Fund, and authorize (NAME AND POSITION OF INDIVIDUAL) to sign application and contract or grant documents for receipt and use of these funds, and authorize the (NAME AND POSITION OF INDIVIDUAL) to take all actions necessary to implement and complete the activities submitted in said application(s); and

THAT, the (AUTHORIZING BOARD) of (ORGANIZATION OR AGENCY) will comply with all State regulations and Nebraska Middle Income Workforce Housing Fund policies.

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

Organization Chairperson, President or Authorized Executive

Date Signed

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

EXHIBIT 100

**2022 MIDDLE INCOME WORKFORCE HOUSING INVESTMENT FUND – ROUND TWO
INDIVIDUAL DONOR COMMITMENT FORM**

Applicant Organization Information

Organization Name:

Street Address:

City: State: Zip:

Contact Person:

Phone: Email:

Donor Information

Name:

Street Address:

City: State: Zip:

Contact Person:

Phone: Email:

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

Printed Name(s):

Signature(s): _____

Date:

EXHIBIT 102

SAMPLE
(PLACE ON LETTERHEAD)

**2022 MIDDLE INCOME WORKFORCE HOUSING INVESTMENT FUND – ROUND TWO
ENTITY COMMITMENT FORM**

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

Applicant Organization Information

Organization Name:

Street Address:

City: State: Zip:

Contact Person:

Phone: Email:

Commitment Entity Information

Entity Name:

Street Address:

City: State: Zip:

Contact Person:

Phone: Email:

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

Entity Name:

Signature: _____

Date:

EXHIBIT 102

EXHIBIT 106 MWHF 2020/2022 GRANTEE FUND INVESTMENT SUMMARY

(Applicable to 2020/2022 MWHF grantees only)

2020/2022 MWHF Award Amount: _____
Matching Funds Amount: _____
Total Workforce Housing Investment Fund: _____

Provide the following income information received from:

Sale Proceeds: _____
Loan Payments: _____
Interest: _____
Additional Donations: _____
Other: _____

Balance in Fund **January 1, 2024**: _____
(attach bank statement)

List Expenditures to date:

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

Provide Brief Narrative of Fund Investments:

Provide the following information for Investments made:

Date	Location	Developer	Project Name	Project Type	MWFH Award Amount	Matching Funds Amount	Number of Units	Loan Terms (if applicable)	Sales Price

(Add additional Investment Lines as needed)

Project Type instructions: New Construction, Rehabilitation, Upper Story, etc.

Loan Details Instructions: Include the Rate, Term, and Interest Rate of Loan

Public Comments on the 2022 Middle Income Workforce Housing Fund Application (Public comments were received for Round 1. Round 2 is funded through same program year.)

Jim Clements- Project Houseworks

On behalf of Project Houseworks, a nonprofit affordable housing organization, we request that the Nebraska Department of Economic Development consider revising the Middle Income Workforce Housing Fund Application guidelines. Specifically we would ask for consideration to change the current application deadline from May 4, 2023, to after June 9, 2023, which would be the latest date the current Nebraska legislative session would end. There is a pending bill, LB 629, which would reduce the current match requirement from 50% to 25%.

We are looking at pursuing this funding, but it would make it easier for us and other non-profit affordable housing agencies to deploy these funds if the match requirement was lowered.

Thank you for the consideration and all your work on this.

Angela Smith- Spark CDI

We reviewed the draft application for MWHF. The only feedback we had was related to the due date. Since there is pending legislation with LB629, which has an emergency clause so that it might go into effect immediately, we were hoping the final application due date might be pushed to **after** the end of the legislative session on June 9th.

Thank you for the opportunity to provide feedback!

DED Response to Mr. Clements and Ms. Smith

Thank you for your comments. Currently, the Governor's budget provides spending authority for the Middle Income Workforce Housing Fund through the end of the 2022-2023 fiscal year ending June 30, 2023. In order to deploy as many of these funds as possible, the application deadline must allow adequate time for review, notice of award, and contract execution prior to the end of the fiscal year.