

2024 Nebraska Affordable Housing Trust Fund (NAHTF)
Housing Development Application
Pre-Recorded Guidance
Posted March 8, 2024

NEBRASKA



Getting Started

How do I apply?

A pre-application is required. If a project meets eligibility requirements, a completed application is submitted to the Department of Economic Development by the due date indicated below. All applications are submitted electronically using the links provided. The Department encourages applicants to contact their regional Housing Program Representative with questions, and to sign up for the DED mailing list found at the footer of this webpage. Awarded Housing Development projects receive a 3 year contract and awarded Technical Assistance projects receive a 2 year contract.

["How to Apply" – AmpliFund Application User Guide](#)

[2024 NAHTF Application Guidelines](#)

NAHTF Housing Development Pre-Application

[PDF copy of Application](#)

Application Period:

Open Date – 2/8/2024 5:00 AM Central Standard Time

Close Date – 3/7/2024 5:00 PM Central Standard Time

[Apply Now](#)

NAHTF Technical Assistance Pre-Application

[PDF Copy of Application](#)

Application Period:

Open Date – 2/8/2024 5:00 AM Central Standard Time

Close Date – 3/7/2024 5:00 PM Central Standard Time

[Apply Now](#)

NAHTF Housing Development Application

[PDF copy of Application](#)

Application Period:

Open Date – 2/8/2024 5:00 AM Central Standard Time

Close Date – 5/9/2024 5:00 PM Central Standard Time

[Apply Now](#)

NAHTF Technical Assistance Application

[PDF copy of Application](#)

Application Period:

Open Date – 2/8/2024 5:00 AM Central Standard Time

Close Date – 5/9/2024 5:00 PM Central Standard Time

[Apply Now](#)



ELIGIBLE APPLICANTS

- Governmental Subdivisions
- Public Housing Authorities
- Community Action Agencies
- 501(c)(3) or 501(c)(4): Community-based, Neighborhood-based, or Reservation-based Nonprofits. (Must upload IRS Letter of Determination of tax-exempt status.)

The eligible applicant may partner with for-profit developers, builders, lenders, human service providers, and state or federal agencies to develop and/or implement the project. The applicant must be one of the eligible entities listed above. Applicants should have an agreement in place when working with for-profit developers who will also be the owners of the completed units.

All applicants must be registered to do business within the State of Nebraska and be listed on the Secretary of State's website. Exceptions are municipalities, villages, development districts and public housing authorities.



Additional Resources

❖ **Pre-Application Recorded Guidance**

Pre-applications are a requirement. Be sure to review the recorded Pre-Application Guidance. There are several items reviewed on the pre-app guidance that are relevant to the full application and will not be repeated in this recording.

❖ **Application Guidelines**

Check for latest version uploaded on the NAHTF web page. See **Record of Change** to find out what has been updated.

❖ **Frequently Asked Questions**

FAQ's will be posted periodically as needed in the Q & A box on the NAHTF web page. The first FAQ's have been included in the Appendix of the Application Guidelines.

❖ **Supplement Slide Deck**

Applicants should review these slides prior to making full application.

❖ **Open Office Hours Slide Deck**

Slides presented during Open Office Hours may be posted under Training and Workshops.



2024 Housing Priorities

2.1 DED Housing Priorities

The Nebraska Affordable Housing Act allows for DED to set priorities for each program year. The 2024 DED Housing Priorities are listed below. All projects will serve beneficiaries who make at or below **120% area median income** for the county the project units will be located in.

- New Affordable Housing Units for Homebuyers
- New Affordable Rental Housing Units
- Acquisition and Rehabilitation of Existing Housing Units for Resale
- Financial Assistance for non-profits engaged in housing development requesting funding for one or more of the following activities:
 - Organizational Capacity Building
 - Strategic Planning and Housing Study Funding
 - Staff Training for Housing Development Activities

Scoring will reflect a prioritization on the creation of new housing units.

Final award determinations are influenced by the number of applications, amount of funding available, mix of project types, objective, subjective and pro forma evaluations.



Application Forms: Form 03 (Program Guidelines)

Section 9.4 Application Guidelines

Program Guidelines

Program Guidelines need to be created and uploaded to this application. The Program Guidelines must be specific to this award application.

A checklist is provided by project type on the NAHTF webpage for use by Applicant to be sure all requirements are covered in a project's Program Guidelines. Download and complete the checklist (instructions below).

Hints:

- The Applicant's governing body must approve guidelines prior to receiving Release of Funds but does not have to approve prior to application submission.
- If awarded, Program Guidelines will be reviewed by the Department, and changes could be required, to bring them into alignment with most recent DED program requirements.

Instructions for Uploading Program Guidelines and the Corresponding Checklist for Project Type

- Go to NAHTF website at <https://opportunity.nebraska.gov/nahtf>.
- At Application Guidelines, download the Program Guidelines Checklist for the project type.
- Complete the Checklist to align with the project's program guidelines.
- Upload completed Checklist below.
- Upload the Program Guidelines below.

UPLOAD: Program Guidelines *

Choose File

UPLOAD: Program Guidelines Checklist *

Choose File

☐ Refer to the Program Guidelines Checklist for your Project Type when creating your Program Guidelines.
Download the checklist from the NAHTF web page.



Cash Match Documentation Form

Download form from NAHTF web page
Application Guidelines & Grant Administration

[IMPORTANT – This must be on Applicant Organization's letterhead to be accepted.]

2024 NAHTF Match Commitment

[Enter Name of NAHTF Applicant Organization]

[Enter APPLICANT Name] is committing [Enter \$ Amount] **cash** match to support the 2024 NAHTF application titled [Enter Application Name] which is requesting [Enter \$ Amount] in Nebraska Affordable Housing Trust Funds. We, the applicant, understand this is cash match that will be made available for use on the project within 30 days of receiving a Notice of Award letter from the Department of Economic Development. Cash match will only be committed to activities being funded by NAHTF.

The source for this cash match is: [Describe or name the source of Cash Match]

If awarded, the amount of the cash match will be put into a designated project fund owned by the applicant within 30 days of receiving a Notice of Award letter. These designated match funds will be used by the applicant organization to pay for match funded activities as described in the NAHTF budget submitted within the application. The cash match may not be a loan or repaid to applicant or another organization and must remain in the NAHTF funded project for the duration of the contract period.

Review Section 7.1 of Application Guidelines before committing cash match.



Leverage

Leveraged funds are defined as other non-NAHTF resources used for funding the hard costs of a primary and/or a support activity during the open contract period. NAHTF resources are not intended to fund entire projects. Projects will receive a score based on amount of leverage as a percent of the Total Development Cost (TDC). $TDC = \text{Trust Fund Request} + \text{Cash Match} + \text{Leverage}$

Examples of leverage include:

- Bank Line of Credit
- Non-DED Awards
- Private Investment
- Owner Equity

A for-profit entity that will own the completed units must participate in the project financing by providing a minimum of 10% of the amount of NAHTF non-administrative assistance as owner equity. This should be clearly listed in the pro forma packet's Sources and Uses section.

The Leverage Table should NOT include the following:

- Cash Match
- Homebuyer or Homeowner Contributions
- Homebuyer Mortgage or Rent Payments
- General Administration Costs
- Housing Management Costs
- Pre-Development Costs
- Post-Development Costs
- Proceeds from sale of the project's NAHTF funded units

See Section 7.2 of Application Guidelines



Application Tips Regarding Leverage....

- Complete the Leverage Table in the application.
- Supplement the application with leverage commitment letters uploaded at the end of Form 04 under section titled *Applicant Specific Uploads for Project Financing*.
- Leverage Table should align with project pro forma packet.
- Complete the pre-development question in Form 04.
- Mention pre-development costs in the application's Project Description Summary in Form 02.



Reminder: When filling out your full application, applicant should refer to Section 9 of the 2024 Application Guidelines which is specific to the Housing Development Application

9 Housing Development Application

The Housing Development Application is for projects involving the creation of new units, or rehabilitation of existing housing units, and/or projects providing direct homebuyer assistance to eligible homebuyers. **Pre-Application Submission is a requirement** in order to be considered for full application. Applicants needing assistance with the Pre-application form can watch the pre-recorded Pre-Application workshop, submit a question using the NAHTF Question & Answer link (found with Application link on NAHTF webpage), contact AmpliFund support, or [a](#) Housing Program Representative.



How to make your application stand out....

- Name the application correctly!
- Build the budget as instructed!
- Review the Application Guidelines.
- Review the recorded guidance/workshops.
- Review the 2024 NAHTF FAQ's.
- Use a proofreader to catch mistakes.
- Give consistent answers.
- Give concise answers.



Project Planning Tips....

- Create a project that is ready to go as soon as Release of Funds is granted.
 - Site is under control or owned by the applicant or project partners.
 - Zoning is in place.
 - Architectural designs are ready.
 - Project pro forma packet is solid and based on well-informed cost amounts or actual bids received.
- Put together a strong project team with experience and skills needed to make the project a success.
- Set up a meeting with a program housing representative to discuss the project.



Projects that perform well during application cycle will:

- Align with NAHTF Housing Priorities described in Qualified Allocation Plan and in the Application Guidelines.
- Include Cash Match.
- Include Leveraged Funds.
- Demonstrate an intent to revolve the NAHTF funds through use of loans to developers, homebuyers, or homeowners.
- Demonstrate level of local government support and participation.
- Demonstrate capacity and housing development experience of applicant.
- Have a history of timely use of NAHTF resources when applicant has been a previous recipient.



Housing Development Application

Form 02 of Application (Section 9, Application Guidelines)

A strong Project Description Summary will include the following:

- ☐ Project Type (Homebuyer, Rental, Homeowner)
- ☐ Project Service Area (where units will be located, i.e. city, county)
- ☐ Number of Units/Beneficiaries
- ☐ Beneficiary AMI being targeted
- ☐ NAHTF activity names & amounts being requested for project
- ☐ Other Sources being used to support the project (Leverage)
- ☐ A general unit description if known, i.e. # of bedrooms, bath, SF, etc.
- ☐ Additional details helpful to understanding the scope of the project
- ☐ Potential impact on service area, i.e., provide population and # of households in area to demonstrate impact.



Housing Development Application

Form 02 of Application (Section 9, Application Guidelines)

A strong Organization Description Summary will include the following:

- ☐ Organization Mission Statement
- ☐ Brief Organizational History
- ☐ Organizational Priorities
- ☐ Staff Names, Roles and Experience
- ☐ Geographic Area of Influence (may be different than the project service area.)
- ☐ Housing Development Experience of Staff and Project Team
- ☐ Description of Partner Collaboration, i.e. project partners, municipal, housing and/or community organizations



Project Pro Forma Packet is required for the following:

- ☐ Homebuyer Projects (New Construction and Purchase Rehab Resale)
- ☐ Rental Projects (New Construction, Rehabilitation, and Conversion)
 - Early Submission is not a requirement for the 2024 cycle.
 - ALL **rental** projects **MUST USE** the 2024 rental excel spreadsheet downloaded from the NAHTF web page after February 8th.

Project Pro Forma Packet is not required for these:

- ☐ Homeowner Rehabilitation Projects (Owner-occupied Rehabilitation Projects)
- ☐ Homebuyer Assistance Only Projects
- ☐ Homebuyer Assistance with Rehabilitation Projects

See Section 9.6 for
Pro Forma details!

Work with your Project Team and industry experts to develop a sound Pro-Forma.



Application Guidelines & Grant Administration

Application Guidelines

Search:

Title	File Type	Date
01 2023 NAHTF Application Guidelines	PDF	February 9, 2023
02 Homebuyer Program Guidelines Checklist	Word	February 9, 2023
03 Rental Program Guidelines Checklist	Word	February 9, 2023
04 Homeowner Program Guidelines Checklist	Word	February 28, 2023
05 NAHTF Match Documentation Form	Word	February 9, 2023
06 Rental Pro-Forma Project Design Spreadsheet	Excel	February 9, 2023
07 Housing Development Pro-Forma Sample	Excel	February 9, 2023
08 Budget and Cost Analysis Calculators for OOR and Homebuyer projects	Excel	February 24, 2023
Lead-based Paint Q&A	PDF	February 25, 2022
NAHTF FAQ – 2022	PDF	April 25, 2022
Nebraska Site Review Form	PDF	October 27, 2022

Show per page

11 files

Important!!

Review the last page (page 3) of the Rental Program Guidelines Checklist for guidance on completing the required pro forma packet.



CREATING THE BUDGET (Section 9.8 Application Guidelines)

Application Tips:

- NAHTF request for budget line items must not exceed maximums allowed.
- NAHTF program does not track in-kind financing resources in the NAHTF application budget or contract.

HINT: Steps for creating the budget were demonstrated in the Recorded Pre-Application Guidance.

Tips for Creating the NAHTF Budget

- **Only select activities that NAHTF will be supporting.**
- **Item Type** – This may remain as Non-Personnel for all activities
- **Name** – Enter the Category Name. (Category and Activity Name are the same.)
- **Direct Cost** – Enter sum of NAHTF request **plus Cash Match**, if any.
- **Non-Grant Funded** – Answer “yes” if Cash Match is being applied to the activity.
- **Grant Funded** – Amount of NAHTF being requested for that activity. It will auto-calculate to subtract amount of Cash Match (if any) from Direct Cost.
- **Cash Match** – Enter amount, if applicable.
- **Total Budgeted** is auto-calculated to equal Grant Funded plus Cash Match.



A couple more tips...

- **SAVE OFTEN** to avoid unexpected loss of input due to platform timing out.
- Asterisk means “Required” - Need to enter “0” or NA into fields that are not applicable to your project type in order to proceed.
- Download your completed application before submitting.



Rehabilitation projects should review:

- **Q&A on Lead Based Paint**
On NAHTF webpage under Application Guidelines

For questions about Nebraska's lead-based paint requirements contact DHHS.

Office of Environmental Health Hazards & Indoor Air

Email: dhhs.asbestoslead@nebraska.gov

Phone: 402-471-0386

NEBRASKA DEPARTMENT OF ECONOMIC DEVELOPMENT NAHTF Lead-Based Paint



Applies to program years 2021 and beyond.

Q. What State of Nebraska statutes apply to my NAHTF award?

A: Neb. Rev. Stat. §§71-6318 to 71-6331.01 and Neb. Rev. Stat. §§71-162 to 71-162.05. These statutes govern the licensing of firms partaking in lead-based paint abatement as defined here: [https://www.nebraska.gov/rules-and-regs/regsearch/Rules/Health and Human Services System/Title-178/Chapter-23.pdf](https://www.nebraska.gov/rules-and-regs/regsearch/Rules/Health%20and%20Human%20Services%20System/Title-178/Chapter-23.pdf)

Q. What is lead-based paint abatement?

A: The Nebraska Department of Health and Human Services (DHHS) defines lead-based paint abatement as any measure or set of measures designed to permanently eliminate lead-based paint hazards. Abatement does not include renovation, remodeling, landscaping, or other activities when such activities are not designed to permanently eliminate lead-based paint hazards but instead are designed to repair, restore, or remodel a structure or dwelling even if such activities may incidentally result in a reduction or elimination of lead-based paint hazards.

Example: You are replacing all of the window frames in a home for the purpose of a remodel. The window frames may have contained lead-based paint. Replacing them will permanently eliminate the lead-based paint hazard. However, this elimination is incidental to the remodeling. Therefore, the activity is not abatement as defined by DHHS.

Example: You are replacing windows in a home after a child in the home was found to have elevated levels of lead in the child's blood. You believe deteriorating paint on the window frames may have been the source of lead. Therefore, the activity is abatement.

Q. Does NAHTF require abatement of lead-based paint hazards?

A: No, NAHTF does not require LBP abatement. However, recipients may choose to abate lead-based paint hazards. In that case, a licensed abatement contractor would need to be used.

Q. I am still unsure if my project involves lead-based paint abatement.

A: Contact DHHS: Doug Gillespie, Program Manager, Office of Environmental Health Hazards & Indoor Air. Doug.Gillespie@nebraska.gov 402-471-0548

Q. What do I need to do if my project includes abatement?

A: You must work with a licensed abatement contractor, certified by Nebraska DHHS. The contractor must follow HUD guidelines for abatement by a certified individual. See 1997 revision of Chapter 7: HUD Guidelines for the Evaluation and Control of LBP Hazards [https://dhhs.ne.gov/L%20Documents/ HUD%202012%20Guidelines%20complete.pdf](https://dhhs.ne.gov/L%20Documents/HUD%202012%20Guidelines%20complete.pdf). You can look up a firm's license from the state of Nebraska here: <https://www.nebraska.gov/LISSearch/search.cgi>

Q. What other lead-based paint rules and regulations apply to my NAHTF award?

A: The Environmental Protection Agency (EPA) Renovation, Repair, & Painting (RRP) Rule applies to all housing units constructed before 1978. Therefore, the RRP Rule applies to all NAHTF projects that involve pre-1978 housing units. This would cover many properties in owner-occupied rehab (OOR) and purchase, rehab, resale (PRR) projects as well as rental rehab. RRP does not apply to New Construction.

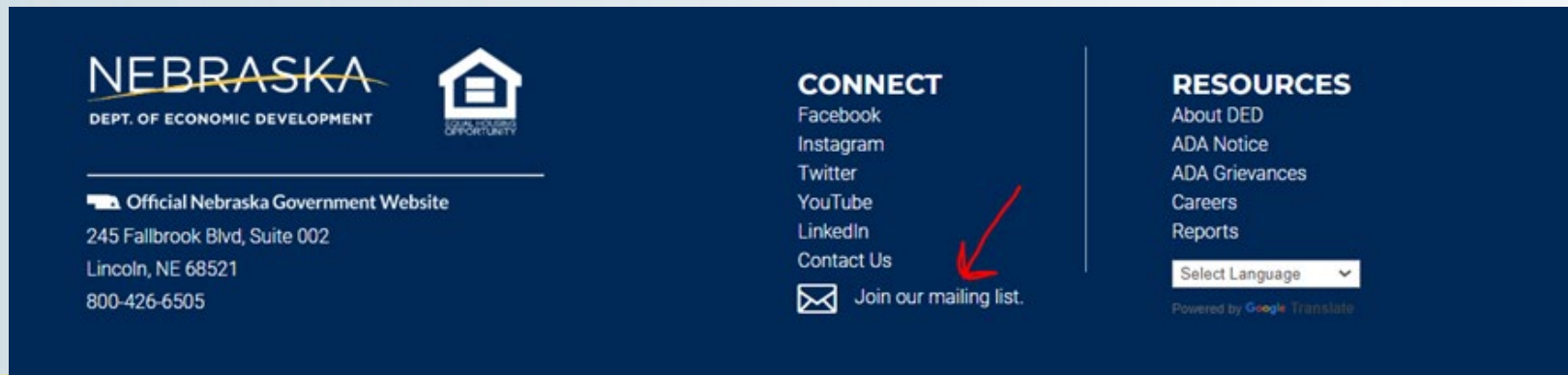
Q. What does the RRP Rule require?

A: The RRP Rule requires that any contractors (including general contractors and subcontractors) performing renovation, repair, and painting projects that disturb lead-based paint in homes built before 1978 must (1) be certified by EPA, (2) use certified renovators who are trained by EPA-approved training providers, and (3) follow lead-safe work practices.

Note: If your organization is acting as a general contractor for your NAHTF project in pre-1978 housing, your organization needs to be certified by the EPA as an RRP Renovation Firm. If you are hiring a general

REMINDERS – MARK YOUR CALENDARS!

- ❖ Site Review Forms are due **March 21st**.
- ❖ Application Due Thursday, **May 9 at 5:00pm (CT)**
Do NOT wait until the last day.
- ❖ Stay Informed - **JOIN OUR MAILING LIST**



The screenshot shows the footer of the Nebraska Department of Economic Development website. It is divided into three main sections: contact information, social media links, and resources. The contact section includes the department's name, address, and phone number. The connect section lists various social media platforms and a mailing list sign-up link, which is highlighted with a red arrow. The resources section lists various informational links and a language selection dropdown.

NEBRASKA
DEPT. OF ECONOMIC DEVELOPMENT

Official Nebraska Government Website
245 Fallbrook Blvd, Suite 002
Lincoln, NE 68521
800-426-6505

CONNECT
Facebook
Instagram
Twitter
YouTube
LinkedIn
Contact Us
Join our mailing list.

RESOURCES
About DED
ADA Notice
ADA Grievances
Careers
Reports
Select Language
Powered by Google Translate



VIRTUAL OPEN OFFICE HOURS

Open Office Hours will be focused on questions specific to completing the full application in AmpliFund. Project specific questions need to be submitted either to your Housing Program Representative or to the 2024 NAHTF Q & A form found on the NAHTF webpage.

❖ **Open Office Hours** (Offered to those who submit pre-applications):

- **March 14 @ 10:00 am (CT)**
- **April 11 @ 10:00 am (CT)**

Registration links here: <https://opportunity.nebraska.gov/training/>

❖ **Submit Questions** and check for FAQ using the NAHTF Application Q & A link [HERE](#).



AmpliFund Customer Support

- If you need help using the AmpliFund Grant Management System while working on an Application, you can reach customer support by one of the ways listed below:

1. Call toll-free 1 (844) 735-0239 • Available from 7:00am-7:00pm CDT

2. Online chat - Available from 8:00am-4:00pm CDT

<https://ne-amplifund.zendesk.com>

3. Email support@ne-amplifund.zendesk.com



Have Questions?

Email or call a Housing Program Representative

Find Contact Information Here:

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

Barb Pierce, Housing Specialist

barb.pierce@nebraska.gov

