

Nebraska Housing Developers Association

All Seasons Affordability Program III

In partnership with
First National Bank of Omaha
Program Overview

All Seasons Affordability Program is an owner-occupied rehabilitation program designed to replace old energy-inefficient HVAC units. The Nebraska Housing Developers Association (NHDA) acts as the non-profit sponsor and First National Bank of Omaha is the FHLBank member applicant for this grant funded through FHLBank of Topeka Affordable Housing Program.

Eligible Property Locations: All counties in Nebraska.

Grant Award: \$772,500
Units: 75

Commitments: All units – Completion of homeowner education (Post Purchase) program delivered by an approved REACH Affiliate Organization/NHDA Approved Provider
All units – Offered Financial Education and/or Credit Counseling, Education/Training Programs, Mental/Behavioral Health Services
42 units – Income at 50% or below AMI
18 units – Income at 60% or below AMI
15 units – Income at 80% or below AMI

Targets: 38 units or 50% of the units – Special Needs (55+; Mentally or Physically disabled; Person recovering from physical, alcohol or drug abuse; Person recovering from mental/emotional abuse; Person with HIV/AIDS)
38 units or 50% of the units – Large Units (At least 3 bedrooms)
38 units or 50% of the units – Located in Federally Declared Disaster Area
15 units or 20% of the units – FHLBank Topeka Member Financial Participation (\$500 Donation – Already Received)

Application: Homeowner complete & submit NHDA All Seasons Application for the potential of being approved loan applications must:

1. Be owner-occupied homeowners in Nebraska
2. Be a household with income at or below 50%, 60% or 80% AMI
3. Meet 2: Be special needs, have a home that is considered a large unit or located in a federally declared disaster area
4. HVAC Systems being replaced must meet outlined guidelines

Participation/Fees: Homeowner must apply. Approved REACH Affiliate organizations can be reimbursed up to \$100 for cost of Post Purchase Homeowner Education; \$1,000 Sponsorship Fee to NHDA for each HVAC rehabilitated home. Maximum of \$500 available for final inspection. **Leaving an average of approximately \$8,800 available for the actual HVAC rehabilitation.**