

Nebraska Housing Developers Association

All Seasons Affordability Program II

Program Guidelines & Definitions

An average of \$9,750 in owner-occupied HVAC replacement assistance is available to qualifying homeowners. Homeowners with no HVAC system(s) or ones that are not currently functioning will be given first priority.

Fees: \$100 may be reimbursed for homebuyer education: Up to \$100 to the Approved REACH Affiliate Organization that provided the homebuyer education to the borrower.

In addition, a \$1,000 Sponsorship fee will be provided to the Nebraska Housing Developers Association for all completed projects.

Up to \$500 is also available for a 3rd party inspection.

Leaving an average of approximately \$8,150 available for the actual HVAC replacement.

Eligible Property Locations: All counties in Nebraska.

Type of assistance available:

100% Grant (no payment, no interest)

No retention agreement

Regulations/Guidelines: All requests must meet these regulations/guidelines.

- ◆ Unit must be an owner-occupied unit in a single-family or multifamily building, including condominiums, cooperative housing, or manufactured housing (A structure, transportable in one or more sections, which is built on a permanent frame and is designed to be used as a dwelling when connected to the required utilities.) and be the owner's primary residence. Must be current on all mortgage payments and taxes.

- ◆ Meet Income Eligibility

- ◆ Have heating system and/or cooling system that meets both of the following:

- Out of Warranty
- Operating at less than 92% efficiency for heating and/or less than 14 Seer for AC

(Written Documentation must be provided by a qualified HVAC technician)

- ◆ Meet Mandatory Commitments (as stated below)
- ◆ Meet at least 1 target (as stated below)
- ◆ 2 estimates are required from different HVAC companies.
- ◆ Homeowner will choose an HVAC company to do the work as long as they are registered with the Nebraska Department of Labor and locally licensed (if applicable) and the estimate for rehab costs fall within the allowable guidelines.
- ◆ Rehabilitation costs must be feasible, and funding must be available.
- ◆ The fee for homebuyer education shall not exceed \$100 per unit.
- ◆ The fee for nonprofit sponsor shall not exceed \$1,000 per unit.
- ◆ Rehabilitation costs must be at least \$3,500 excluding sponsor fee and homeowner education costs.
- ◆ These funds cannot be used in conjunction with any other FHLBank funds. i.e., other AHP or HPS funding.
- ◆ New heating systems installed will not be less than 92% efficient (unless not possible).
- ◆ New cooling systems installed will not be less than 14 Seer.
- ◆ Homeowners must sign off on all completion documents.

- ◆ Homeowners must allow third-party inspector to inspect after completion and must sign final cost certification and third-party inspection forms.
- ◆ **Mandatory Commitments:** All Program Participants must meet the following commitments:
 - ◆ **Completion of homebuyer education delivered by an Approved REACH Affiliate Organization/NHDA Approved Provider**
Must provide a copy of the signed Homebuyer Education Completion Certificate. Homebuyer education must be received within the last year prior to completion of the rehabilitation. Homebuyer education may be completed after the application has been approved. Fees charged for homebuyer education are the responsibility of the Homeowner. The certificate must be signed by the provider if face-to-face or homeowner if completed online.
 - ◆ **Offer Financial Education and/or Credit Counseling**
The homeowner must complete an affidavit. If accepted a memo or certificate is required prior to the start of rehabilitation work. May be provided by someone other than the REACH affiliate. Fees charged for the above are the responsibility of the Homeowner if requested.
 - ◆ **Income Targeting Commitment**
Must be at or below 50% of AMI (30 units)
Must be at or below 60% of AMI (24 units)
Must be at or below 80% of AMI (18 units)
Income Verification Documentation: Signed tax return form; pay stub within last 60 days; third-party income verification.

Income Limits

See Current Affordable Housing Program Income Limits under Program Overview, Process, Guidelines & Definitions on the NHDA website. The maximum income Limit is 80%.

Targeting

Targeting: All Application Requests must commit to at least 1 target:

- Special Needs (36 units or min 50% of the units)**
Definition: Households consisting of one or more residents who are elderly (55 years or older), mentally or physically disabled persons, persons recovering from physical, alcohol or drug abuse, or persons with HIV/AIDS.
Documentation required: See below *
- Large Unit (36 units or min 50% of the units)**
Definition: A unit with 3 or more bedrooms.
Documentation required: Documentation from County Assessor or Full Appraisal

***The Special Needs categories and examples of acceptable documentation are as follow:**

- Elderly: Verify resident is age 55 or older.
 - o Copy of driver's license or birth certificate – OR –
 - o Copy of a Social Security award letter – OR –

- Mentally or physically disabled persons: If documentation does not verify a permanent disability, ensure the documentation submitted is dated within the current or previous calendar year.
 - o Copy of a disability award letter such as Social Security Disability – OR –
 - o A letter from the referring social service agency or doctor confirming the resident is disabled.

- Persons recovering from physical, alcohol or drug abuse:
 - o A letter from the referring social service agency confirming the resident is recovering from physical, alcohol or drug abuse – OR –
 - o An affidavit, signed by the resident, that verifies s/he is in recovery from physical, alcohol or drug abuse

- Persons with HIV/AIDS:
 - o A letter from the referring social service agency or doctor confirming the resident has HIV/AIDS – OR –
 - o An affidavit signed by the resident that verifies s/he has HIV/AIDS