

# Nebraska Housing Developers Association

## All Seasons Affordability Program

*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:** \$540,000

**Units:** 60 (Avg \$9,000 /per unit)

**Commitments:** All units – Completion of homebuyer education program delivered by an approved Affiliate Organization/NHDA Approved Provider  
**REACH** All units – Offered Assistance to find or sustain employment and/or Job Training  
All units – Offered Financial Education and/or Credit Counseling  
18 units or 30% of the units – Income at 50% or below AMI  
18 units or 30% of the units – Income at 60% or below AMI  
24 units or 40% of the units – Income at 80% or below AMI

**Targets:** 30 units or 20% of the units – Special Needs (55+; Mentally or Physically disabled; Person recovering from physical, alcohol or drug abuse; Person with HIV/AIDS)  
30 units or 50% of the units – Large Units (At least 3 bedrooms)  
12 units or 20% of the units – FHLBank Topeka Member Financial Participation (\$500 Donation – Already Received)  
1 unit – Abatement of Hazardous Environmental Conditions

**Application:** Homeowner complete & submit NHDA All Seasons Application

For 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 at least 1 target
4. HVAC Systems being replaced must meet outlined guidelines

**Participation/Fees:** Homeowner must apply. Approved REACH Affiliate organizations can be reimbursed up to \$500 for cost of homebuyer education; \$500 Sponsorship Fee to NHDA for each HVAC rehabilitated home. Average of \$500 set a side for final inspection. **Leaving an average of approximately \$7,500 available for the actual HVAC rehabilitation.**