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
- 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.