# Nebraska Housing Developers Association
# All Seasons Affordability Program IV

***Program Guidelines & Definitions***

An average of $15,100 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 Post Purchase Homeowner Education: Up to $100 to the Approved REACH Affiliate Organization that provided the Post Purchase Homeowner 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 $13,500 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. Documentation of affixture required.) and be the owner's primary residence.
- Non-occupying co-borrowers and co-owners are not permitted.
- Must be current on all mortgage payments and taxes.
- Meet income eligibility.
- Have a heating system and/or cooling system that meets the following:
  - 10 years or older
  - Out of Warranty

  **(Written Documentation must be provided by a qualified HVAC technician)**
- Meet Mandatory Commitments (as stated below)
- Meet at least 3 targets (as stated below)
- At least 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 falls within the allowable guidelines.
- Rehabilitation costs must be feasible, and funding must be available.
- The fee for Post Purchase Homeowner 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.
- New furnaces installed will not be less than 95% efficient (unless not possible).
- New central air systems installed will not be less than 13.4 SEER2.
- New heat pumps will not be less than 14.3 SEER2.
- Homeowners must sign off on all completion documents.

**Regulations/Guidelines– Continued:**

- Homeowners must allow a third-party inspector to inspect after completion and must sign final cost certification and third-party inspection forms.
- This program is not to help those who are selling their home.

**Mandatory Commitments:** All Program Participants must meet the following commitments:

- **Completion of Post Purchase Homeowner Education delivered by an Approved REACH Affiliate Organization/NHDA Approved Provider (eHome America)**
  ***https://reachne.ehomeamerica.org/sponsor_user/sponsor_main***
  Must provide a copy of the signed Post Purchase Homeowner Education Completion Certificate. Post Purchase Homeowner Education must be received within the last year prior to completion of the rehabilitation. Post Purchase Homeowner Education may be completed after the application has been approved. Fees charged for Post Purchase Homeowner 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, Education/Training Programs, Mental/Behavioral Health Services**
  The homeowner must complete an Affidavit of Promotion of Empowerment. 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 (60 units)
  Must be at or below 80% of AMI (40 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:** All Application Requests must meet at least 3 targets:

- ☐ **Special Needs (75 units or min 75% 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, persons recovering from mental/emotional abuse or persons with HIV/AIDS.
  *Documentation required:* See below *

- ☐ **Large Unit (50 units or min 50% of the units)**
  *Definition:* A unit with 3 or more bedrooms.
  *Documentation required:* Documentation from County Assessor, Full Appraisal or Affidavit of 3 Bedrooms.

- ☐ **Located within a Federally Declared Disaster Area (50 units or min 50% of the units)**
  Definition: Counties with a "Major Disaster Declaration" (Individual Assistance and/or Public Assistance) from the Federal Emergency Management Agency (FEMA)
  Documentation required: Maps of eligible counties can be found on our website at https://housingdevelopers.org/what-we-do/collaborative-housing-initiatives/all-seasons-affordability-program/allseason-documents.html

- ☐ **Located within a Rural Area of Nebraska (50 units or min 50% of the units)**
  Definition: FHLBank utilizes United States Department of Agriculture (USDA) Economic Research Service (ERS) Rural-Urban Continuum Codes (RUCC) 4 through 9 to designate a county as rural as demonstrated via the USDA ERS - Rural-Urban Continuum Codes webpage.
  Documentation required: List of counties and their RUCC codes can be found on our website at https://housingdevelopers.org/what-we-do/collaborative-housing-initiatives/all-seasons-affordability-program/allseason-documents.html

- ☐ **Located outside of Douglas, Lancaster, Cuming, Dawson, Dodge or Platte Counties**

***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 recovering from mental/emotional abuse:
  - o A letter from the referring social service agency confirming the resident is recovering from mental/emotional abuse – OR –
  - o An affidavit, signed by the resident, that verifies s/he is in recovery from mental/emotional 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