

**2011 APPLICATION FOR THE
NEBRASKA AFFORDABLE HOUSING PROGRAM**
Nebraska Department of Economic Development (NDED)
PART I. GENERAL INFORMATION

Pre-application Number (if applicable): 11-_____

DED USE ONLY

Application Number
11-HO-

Date Received

TYPE OR PRINT ALL INFORMATION

<p>1. APPLICANT IDENTIFICATION Name: <u>Lincoln County</u> Contact: <u>Nancy Striebel</u> Address: <u>301 North Jeffers</u> City/State/Zip: <u>North Platte, NE 69101</u> Phone: <u>308-534-5095/308-534-4350</u> Fax: <u>308-696-0085</u> Email: _____ Tax ID: _____ Duns #: _____</p>	<p>2. APPLICATION PREPARER INFORMATION Name: <u>Nancy Striebel</u> Address: <u>PO BOx 1413</u> City/State/Zip: <u>North Platte, NR 69101</u> Phone: <u>308-534-5095</u> Fax: <u>308-696-0085</u> Email: <u>lccdo5095@windstream.net</u> Application Preparer (check one) <input type="checkbox"/> Local Staff <input type="checkbox"/> Out-of-State Consultant <input type="checkbox"/> In-State Consultant <input checked="" type="checkbox"/> Non-Profit Organization <input type="checkbox"/> Economic Development District <input type="checkbox"/> Other _____</p>
<p>3. HOUSEHOLD BENEFICIARIES (complete one option) # <u>9</u> at or below 50% of the Area Median Family Income # <u>1</u> at or below 80% of the Area Median Family Income</p>	<p>4. REGION INDICATOR (check all that apply) <input type="checkbox"/> Panhandle – Region 1 (Western Investment Zone) <input type="checkbox"/> North Central – Region 2 (Central Investment Zone) <input checked="" type="checkbox"/> Southwest – Region 3 (Western Investment Zone) <input type="checkbox"/> South Central – Region 4 (Central Investment Zone) <input type="checkbox"/> Northeast – Region 5 (Northeast Investment Zone) <input type="checkbox"/> Southeast – Region 6 (Southeast Investment Zone) <input type="checkbox"/> Lincoln – Region 8 (Southeast Investment Zone)</p> <p>6. Type of Applicant <input type="checkbox"/> Unit of Local Government</p>
<p>5. HOUSING ACTIVITIES <input checked="" type="checkbox"/> Owner Occupied Rehabilitation</p>	<p>7. SERVICE AREA Area to be served (city, county(ies)). Please list: <u>Lincoln Counth: Brady, Hershey, Maxwell, North Platte, Sutherland, Wallace, Wellfleet</u> Nebraska Legislative District(s) <u>42</u> Nebraska Congressional District(s) <u>3</u></p>

8. CERTIFYING OFFICIAL:

To the best of my knowledge and belief, data and information in this application is true and correct, including any commitment of local or other resources. The governing body of the applicant has duly authorized this application. This applicant will comply with all Federal and state requirements governing the use of NAHP funds.

Signature in ink: _____ Typed Name and Title: _____ Date Signed: _____

SUBMIT THE ORIGINAL (UNBOUND and TWO-HOLE PUNCHED) AND FOUR COPIES OF THE ENTIRE APPLICATION TO:

Nebraska Department of Economic Development
Division of Community and Rural Development
PO Box 94666 - 301 Centennial Mall South
Lincoln, NE 68509-466

Individuals who are hearing and/or speech impaired and have a TDD, may contact the Department through the Statewide Relay system by calling (800) 833-7352 (T) The relay operator should be asked to call DED at (800) 426-6505 or 402-471-7999.

HOMEOWNERPROGRAM

PART II. FUNDING SUMMARY (ROUND AMOUNTS TO THE NEAREST DOLLAR)

Activity Code	Activity	CDBG Funds	Other Funds	Total Funds	Sources of Other Funds
0530	Housing Rehabilitation	\$200,000	\$30,000	\$230,000	First National Bank
0523	Relocation ¹				
0580	Housing Management ²	\$25,000		\$25,000	
0580a	Paint Testing / Risk Assessments / Clearance Testing ³	\$15,000		\$15,000	
0180	Total Non-Administration				
	Subtotal				
0181	General Administration ⁴	\$20,000		\$20,000	
1000	TOTAL PROGRAM COSTS	\$260,000	\$30,000	\$290,000	

Clarification for the above activities should be directed to NDED.

Note: Table does not calculate totals.

¹ Relocation is a support activity and must be done in conjunction with a targeted revitalization program.

² Housing Management/Project-related Soft Costs (excluding paint testing, risk assessments, and clearance testing) recommended maximum is 10% of the total CDBG funds.

³ Paint testing, risk assessments, and clearance testing are not subject to the *recommended* maximums but are limited to \$1,500 per unit and supporting documentation must accompany the application.

⁴ General Administration recommended maximum is 8% of the total CDBG funds.

One Page Summary

In Lincoln County Nebraska ten (10) low income home owners will receive assistance from the Owner Occupied Rehab Program that will correct major system deficiencies such as correcting lead base paint issues, repairing or replacing plumbing, heating, electrical, or roof problems. Houses receiving this assistance must meet, as a minimum, Nebraska Rehab Standards, Minimum Standards for Rehab. Up to \$20,000 will be spent per house. Families eligible for this program will be 80% of median income or below. For a family of four people the household income is \$46,950 and below. Gross annual income is determined using HUD 24 CFR Part 5 Annual Income. This program features loans, forgivable deferred loans and grants to the qualifying homeowner. Loans for up to \$20,000 at 3% interest for a term of ten years are available for families whose income is from 80% to 51% AMI for Lincoln County. Grants of \$5,000 and forgivable deferred loans up to \$15,000 are available to home owners whose income is 50% and below AMI for Lincoln County. The deferred loans are forgiven on annually from the date of closing—when the construction is completed. In addition First National Bank—North Platte offers to LCCDC applicants a \$20,000 loan for a ten year term at 3% interest. The guidelines for the loan from First National Bank are the same as the guidelines for LCCDC's Owner Occupied Rehab Program.

Part III. Proposed Project Budget

Owner Occupied Rehabilitation

The budget is based upon the completion of up to \$20,000 in repairs for 10 houses in Lincoln County.

0530	construction on 10 houses at \$20,000 each	\$200,000
0580a	Lead testing & clearance for 10 houses	15,000
0580	Project related soft costs	
	Promotion	500
	Application Review	5,000
	Work write-ups	6,000
	Inspections	6,000
	Legal & other fees	3,000
	Rent, phone, Internet, copies, supplies	
4,500		
0181	Administration	
	Environmental Reviews	2,000
	General project supervision	7,000
	Draw request preparation	
5,000		
	Training	4,000
	Audit	<u>2,000</u>
	Total	\$260,000

NEBRASKA AFFORDABLE HOUSING PROGRAM
 Nebraska Department of Economic Development (NDED)
PART I. GENERAL INFORMATION

Pre-application Number (if applicable): 11-

DED USE ONLY	
Application Number	11-TFHP-
Date Received	

TYPE OR PRINT ALL INFORMATION

<p>1. APPLICANT IDENTIFICATION Name: <u>Lincoln County CDC</u> Contact: <u>Nancy Striebel</u> Address: <u>220 North Dewey St. PO Box 1413</u> City/State/Zip: <u>North Platte, NE 69103</u> Phone: <u>308-534-5095</u> Fax: <u>308-696-0085</u> Email: <u>lccdo5095@windstream.net</u> Tax ID: <u>47-0798426</u> Duns #: <u>02546260</u></p>	<p>2. APPLICATION PREPARER INFORMATION Name: <u>Nancy Striebel</u> Address: <u>220 North Dewey St. PO Box 1413</u> City/State/Zip: <u>North Platte, NE 69103</u> Phone: <u>308-534-5095</u> Fax: <u>308-696-0085</u> Email: <u>lccdo5095@windstream.net</u> Application Preparer (check one) <input checked="" type="checkbox"/> Local Staff <input type="checkbox"/> Out-of-State Consultant <input type="checkbox"/> In-State Consultant <input type="checkbox"/> Non-Profit Organization <input type="checkbox"/> Economic Development District <input type="checkbox"/> Other _____</p>						
<p>3. HOMEBUYER PROGRAM ACTIVITIES (check all that apply) <input checked="" type="checkbox"/> Construction costs for newly constructed homes <input type="checkbox"/> Development subsidy on newly constructed homes <input checked="" type="checkbox"/> Direct Homebuyer Assistance for newly constructed homes (gap subsidy, down-payment assistance, closing costs) <input type="checkbox"/> Infrastructure development <input type="checkbox"/> Direct Homebuyer Assistance for previously existing homes (gap subsidy, down-payment assistance, closing costs) <input type="checkbox"/> Rehabilitation following homebuyer purchase as a support activity to direct homebuyer assistance <input type="checkbox"/> Developer purchase of existing homes for rehabilitation and resale <input type="checkbox"/> Rehabilitation during developer ownership <input type="checkbox"/> Development subsidy on developer purchased and rehabilitated homes <input type="checkbox"/> Direct Homebuyer Assistance for developer purchased and rehabilitated homes (gap subsidy, down-payment assistance, closing costs)</p>	<p>4. REGION INDICATOR <input type="checkbox"/> Panhandle - Region 1 (Western Investment Zone) <input type="checkbox"/> North Central - Region 2 (Central Investment Zone) <input checked="" type="checkbox"/> Southwest - Region 3 (Western Investment Zone) <input type="checkbox"/> South Central - Region 4 (Central Investment Zone) <input type="checkbox"/> Northeast - Region 5 (Northeast Investment Zone) <input type="checkbox"/> Southeast - Region 6 (Southeast Investment Zone) <input type="checkbox"/> Lincoln - Region 8 (Southeast Investment Zone)</p> <p>6. HOUSEHOLD BENEFICIARIES # <u>3</u> at or below 80% of the Area Median Family Income # ___ at or below 100% of the Area Median Family Income</p>						
<p>5. SERVICE AREA Area to be served (city, county(ies). Please list: <u>Lincoln County; North Platte</u> Nebraska Legislative District(s) <u>42</u> Nebraska Congressional District(s) <u>3</u></p>	<p>7. TYPE OF APPLICANT</p> <table> <tr> <td><input type="checkbox"/> Unit of Local Government</td> <td><input type="checkbox"/> Local Housing Authority</td> </tr> <tr> <td><input checked="" type="checkbox"/> Non-Profit 501(c)(3)</td> <td><input checked="" type="checkbox"/> Non-Profit 501(c)(3) CHDO</td> </tr> <tr> <td><input type="checkbox"/> Non-Profit 501(c)(4)</td> <td><input type="checkbox"/> Non-Profit 501(c)(4) CHDO</td> </tr> </table>	<input type="checkbox"/> Unit of Local Government	<input type="checkbox"/> Local Housing Authority	<input checked="" type="checkbox"/> Non-Profit 501(c)(3)	<input checked="" type="checkbox"/> Non-Profit 501(c)(3) CHDO	<input type="checkbox"/> Non-Profit 501(c)(4)	<input type="checkbox"/> Non-Profit 501(c)(4) CHDO
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8. CERTIFYING OFFICIAL:

To the best of my knowledge and belief, data and information in this application is true and correct, including any commitment of local or other resources. The governing body of the applicant has duly authorized this application. This applicant will comply with all Federal and state requirements governing the use of NAHP funds.

Signature in ink: _____ Typed Name and Title: Misty Robertson, President Date Signed: 4/8/2011

SUBMIT THE ORIGINAL (UNBOUND and TWO-HOLE PUNCHED) AND FOUR COPIES OF THE ENTIRE APPLICATION TO:

Nebraska Department of Economic Development
 Division of Community and Rural Development
 141 Box 94466 - 301 Centennial Mall South Lincoln, NE 68509-4666

Applicants may use scanning system (which requires use of a PDF) to submit the Department through the Statewide Relay system by calling (800) 833-7353 (TDD) or (402) 471-7999. The relay operator should be asked to call DED at (800) 426-6505 or 402-471-7999.

HOMEBUYER PROGRAM
PART II. FUNDING SUMMARY (Round amounts to the nearest dollar)

Code	Activity	NAHTF Funds	Other Funds	Total Funds	Source(s) of Other Funds
0501	Site Improvements				
0502	Streets				
0520	Direct Homebuyer Assistance ¹				
0521	Acquisition of Vacant Land		30,000		CHDO Reuse
0522	Demolition ²				
0523	Relocation ³				
0530	Housing Rehabilitation ⁴				
0531	SF Purchase/Rehab/Resale				
0541	Conversion				
0541	Reconstruction				
0542	SF New Construction Homebuyer ⁵	225,000		225,000	
	Subtotal	225,000	30,000	255,000	
0580	Housing Management ⁶	22,500			
0580a	Hsg. Mgt.: Paint Testing/Risk Assessments/ Clearance Testing ⁷				
	Subtotal	22,500			
0181	General Administration ⁸	18,000			
1000	Total Project Costs	265,500	30,000	295,000	

260,000
Clarification for the above activities should be directed to NDED.

Note: Table does not calculate totals.

¹ Applies to Direct Homebuyer Assistance for previously owned homes and new construction and includes down-payment assistance, closing costs and gap subsidy (the difference between the appraised value and the sale price of the home).

² Demolition is a support activity and must be done in conjunction with another activity.

³ Relocation is a support activity and must be done in conjunction with another activity.

⁴ Homeowner rehabilitation is a support activity to direct homebuyer assistance for previously owned homes.

⁵ New Construction includes the hard costs for acquiring land, constructing homes and development subsidy (the difference between the cost to develop and build the home and the appraised value of the home).

⁶ Housing management recommended maximum is 10% of total NAHTF Funds.

⁷ Paint testing, risk assessments, and clearance testing are limited to \$1,500 per unit.

⁸ General Administration recommended maximum is 5% of total NAHTF Funds.

Item #8 Summary

In Lincoln County Nebraska three (3) 'tiny' houses will be constructed on vacant 'in-fill' lots. These houses will be sold to low-income households two households at 80% and below; one household will be at 50% and below AMI for Lincoln County.

These houses are 860 square feet. The houses are two bedrooms, one and one-half bathroom, utility room, kitchen and living area. The houses are all electric. The cost per house is:

Lot acquisition	\$4,000-7,000
Construction	62,500
Down payment assistance	5,000
Real estate commission	<u>1,500</u>
Total	\$76,000

The houses are sold to first time home buyers for what is affordable to them. The average mortgage is \$56,000 to \$59,000. The home owners are required to put a minimum of \$750 in down payment and closing costs into the purchase. The price the houses are listed us \$62,500. The fist tiny house LCCDC competed was sold before the house was completed for \$60,000.

The typical person these houses are sold to are single parent families who are employed as a physician's assistant, three person family who primary employment is Wall-Mart Distribution Center, or single person with special needs. This addresses an identified housing need in the 2010 North Platte-Lincoln County Housing Study.

Part III.

Home Ownership—Tiny Houses

The budget is based upon the completion of up to 3 houses constructed on 'in-fill' lots that are less than 900 square feet of living space.

	Description	NAHP	Match
0521	Acquisition of 3 vacant lots		\$21,000
0542	Construction of 3 houses	\$225,000	
0580	Promotion		
	Application review		
	Work write-ups		
	Inspections		
	Legal & other fees		
	Rent, phone, Internet, copies, supplies	22,500	
0181	Administration		
	General Project supervision		
	Draw request preparation		
	Training		
	Audit	18,000	
	Total	\$265,500	\$21,000

Part IV. Implementation Schedule