Small but Mighty: Navigating Disaster Recovery

Nebraska Investment Finance Authority
Special Achievement: SA

HFA Staff Contact
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Introduction
In March of 2019, a “bomb cyclone” roughly equivalent in power to a category 2 hurricane moved across Nebraska. Blizzard conditions and excessive rainfall contributed to rapid melting of ice and snow and created a perfect storm that brought devastation throughout Nebraska. The ground condition in combination with abundant rainfall and snowmelt resulted in flooded rivers that breached levees, damaged infrastructure, and destroyed thousands of homes and businesses. Nebraska experienced one of the worst natural disasters in the history of the state with damage stretching across 70 percent of its counties. Eighty-four out of 93 counties received a presidential disaster declaration indicating that the level of destruction left almost no community in the state untouched. There was an estimated total housing loss of $173 million with a resulting estimated recovery-funding gap of $81 million. (Hagerty Consulting Baseline Conditions Report May 2020).

The 2019 disasters heavily impacted the economy, causing an estimated $1.3 billion in economic damages. The economic aftereffects of the 2019 disasters are likely to have the most consequential long-term impacts on the state (Attachment of FEMA 4420 DR, Nebraska Disaster Declaration as of October 10, 2019).

Nebraskans received just over $27 million in individual assistance. Twenty-four million dollars were for housing assistance, and $3 million were devoted to other needs. Dodge, Douglas, and Sarpy Counties received the most individual assistance, with a total of over $18 million.

Responding to an Important State Need – Small but Mighty
The Nebraska Investment Finance Authority (NIFA) has a small but mighty staff. Our twenty-eight staff members wear many hats and perform many jobs. The flooding disaster of 2019 is yet another example of how NIFA staff pulled together to provide assistance in trying times. In the midst of our annual affordable housing conference, NIFA staff immediately responded to the flood, holding meetings at the event and responding to calls for assistance. Immediately following our annual conference, staff toured impacted areas including the Village of Lynch in Boyd County and St. Edward in Boone County, two of the hardest hit communities.

Within days, Governor Pete Ricketts issued an executive order to establish The Governor’s Task Force on Housing. Co-chaired by NIFA and the Nebraska Department of Economic Development, the top priority of the task force was to ensure that Nebraskans displaced by the flood could readily find adequate and affordable housing.

NIFA also began to serve in a recovery support functions with the Federal Emergency Management Agency and the Nebraska Emergency Management Agency in their efforts to address the state’s needs. NIFA serves as a co-facilitator of the housing Recovery Support Function (RSF), providing technical assistance and training focused on local impact and long-term recovery support. NIFA staff additionally served on the steering committee of the Sarpy County Housing Study, funded in part by NIFA, to specifically address needs that resulted from the flooding.

Program Development
Program development began shortly after the flooding occurred and reached across all departments at NIFA.
**The Homeownership Department** created the Disaster Housing Homeownership Program. In response to the Major Disaster Declaration announced on March 21, 2019, NIFA launched its Natural Disaster Program ("NDP").

NIFA’s Natural Disaster Fund was designated for the counties and Santee Sioux Reservation that have been approved by FEMA for Individual Assistance. Parameters of the Fund were as follows:

- $3 million funding allocation.
- Primary residence in one of the declared counties or reservation (owned or rented).
- Increased purchase price limit from $250,000 to $283,000.
- First-time homebuyer required can be waived.
- 50 basis-point reduction for all loan products.
- Closing cost assistance grants for household at or below 50 percent of the Area Median Income.
- 180-day extended loan reservation for new construction.

NIFA allocated $741,736 for seven borrowers.

Six of the seven displaced borrowers who participated in the program received loans that allowed them to move from mobile homes to permanent homes.

**The Rental Department** provided temporary relief to displaced Nebraskans seeking housing by allowing Low Income Housing Tax Credit (LIHTC) owners to request a waiver to rent to over-income households.

NIFA was able to grant temporary relief to owners of Low Income Housing Tax Credit (LIHTC) properties under Rev. Proc. 2014-49 to rent units to displaced individuals who are not qualified as low-income households (displaced individuals are individuals who have been displaced from their principal residence, which is or was located in one of the counties or reservations approved for Individual Assistance by FEMA).

There were 12 properties in eight cities throughout Nebraska approved to provide Temporary Housing to Displaced Individuals. Five displaced households were housed in those properties.

All property owners were notified and NIFA maintained on its website a list of properties that requested and were approved to provide units to displaced individuals. This information was also made available to the Nebraska Emergency Management Agency and their regional offices.

NIFA also worked with Socialserve, the entity that hosts [housing.ne.gov](http://housing.ne.gov), to encourage LIHTC owners to keep their property listings updated with current available units. Socialserve made 327 calls to update listings and sent out emails to the property manager contact list. By the end of March, the number of available units increased from 508 to 584.

NIFA’s competitive application for LIHTC already had points available for a development located in an area with a Presidential Disaster Declaration and demonstrated loss of housing. These points had not been deployed before, but when the deadline for competitive LIHTC applications occurred within days of the flooding, NIFA was able to award points to applications proposed in communities that were most impacted. The ability to quickly react to the current circumstances created by the disaster was a key element to delivering much needed housing resources to communities. As a result, 134 units of affordable housing were approved in disaster impacted communities in the month after the disaster occurred.
The Communication and Outreach Department expanded existing Housing Study Grant and Outreach Partnership programs.

NIFA opened a third round of its annual Housing Study Grant program to quickly respond to the planning needs of impacted communities. The Housing Study Grant Program is used to stimulate ideas for comprehensive development plans encompassing housing, community, and economic development opportunities in Nebraska. Normally consisting of two rounds of funding, the additional round provided grants for three organizations in Gage, Knox, and Sarpy counties, some of the hardest-hit counties. Awarded funds totaled $42,140 with matching local funds of $43,860 for a total of $86,000 dedicated toward new housing studies. None of the three counties had any formal disaster plan for housing prior to their studies. The need continues, and more than a dozen other communities have cited flooding as a reason for their grant request since then.

NIFA’s award-winning Outreach Partnership Program provides funding to local community development organizations to expand their knowledge and use of NIFA’s programs in the generation of affordable housing stock and to increase their long-term capacity to meet the affordable housing needs of their community. NIFA also provides appropriate technical assistance to the partner.

NIFA quickly adapted added funding for an additional three nonprofit partners serving communities directly impacted by the flooding. In addition, the program goals were adjusted to fit disaster recovery by focusing their efforts on damage survey, dissemination of education materials, identification of potential lots, identification of flood mitigation activities, facilitation of a long-term community revitalization committees, funding resource opportunities, grant application submission, and host regional meetings to share and engage communities.

The Central Nebraska Economic Development District was the first partner to apply and was awarded a $50,000 three-year Disaster Recovery Outreach Partnership grant. Their service area covers 15 Nebraska counties, all of which were affected by the flooding. This new iteration of our traditional program will focus on support and/or facilitation of disaster recovery efforts, including identification of housing needs and development of housing units for the benefit of residents within the service area. One additional partner has submitted their documents and a third has been identified. This will result in a $450,000 investment in impacted communities.

We believe that a pound of preparation is worth an ounce of cure, and that the funds we invest into these communities will pay back a hundredfold with the damage prevented and housing saved in future events, as well as the assurance that those currently impacted will have their housing crises better addressed.

Small but Mighty.....In Conclusion
The road to recovery for Nebraska is a long process that will continue to evolve over time. NIFA’s small by mighty staff has developed a presence throughout our 93 counties and has demonstrated repeatedly that we are a collaborative agency dedicated to improving the lives of everyone in Nebraska. From home loans to technical assistance to offering informative webinars to participation in a multitude of task forces, NIFA will be there every step of the way.
Custer County Foundation Seeks Donations for Flood Relief Fund

Custer County experienced a devastating flood on March 15th causing widespread damage throughout the county and state. Preliminary numbers are estimating the loss to Custer County at $4.71 million, public, and $3 million, private. In response to the devastation, the Custer County Foundation established a flood relief fund to assist Custer County residents.

The Custer County Foundation is seeking monetary donations to assist individuals that experienced loss due to the flooding. All donations received by the Foundation will be distributed back, 100%, to Custer County residents. Please make your Donations payable to Custer County Foundation and note “Flood Relief” in the memo line. You can either mail donations to PO Box 304 Broken Bow, NE 68822, or make donations online by going to www.custercountyfoundation.org, select “2019 Flood Relief” under the Giving tab.

Custer County residents seeking assistance will need to fill out an application and schedule an appointment with Central Nebraska Community Action Partnership (CNCAP). Assistance is available for both housing and certain agricultural losses. Because of IRS Classifications that govern the Custer County Foundation, it is partnering with CNCAP to assist with the relief efforts to individuals. CNCAP has the organizational capacity and expertise to serve individuals. The application is available for download on the Foundation’s website at www.custercountyfoundation.org or by calling the office 308-872-2232. To schedule an appointment with CNCAP, contact Tiffany Foley 308-872-6013. Assistance will be distributed on a first come first serve basis.

The Custer County Foundation is a 501(c)3 non-profit, tax exempt organization that was created in 1991 to promote charitable giving for the good of the communities of Custer County. The steady growth of the Foundation is driven by donors’ generosity, and the ideas and beliefs that the Custer County Foundation can make a difference in the lives of the people who live and work in Custer County. The Foundation exists because of people who have a desire to give back to the community where they live, prosper, work, and play.
Kimball hired as CNEDD Disaster Recovery Coordinator

Centennial Nebraska Economic Development District (CNEDD) announced the hiring of Callaway area resident Carla Kimball, as a Disaster Recovery Coordinator. She began her duties on Aug. 19, and is already identifying programs that can help the region, according to a release from CNEDD.

“Carla comes to us with a tremendous passion for helping communities, with previous experience in serving as the Callaway Economic Development Director,” the release stated.

CNEDD state it will be vital to helping each of the counties and communities with disaster recovery through long-term planning, identification of potential funding resources, and partnering with area emergency managers to assist communities with disaster and mitigation planning for the future.

“This year’s disaster was a terrible blow to our region, but we know that rural Nebraskans are resilient. Our goal is to play a role in helping our communities recover as quickly as possible to enhance our economic resiliency for the future,” says Judy Petersen, CNEDD Executive Director. “We want to thank the Nebraska Investment Finance Authority for their generous funding which enabled us to hire Carla for this important position.”

Kimball will be contacting counties and communities to learn of disaster damage so she can provide the recovery services that best fit needs.

Reach Kimball by phone, email, and at her new Callaway Office as follows: Phone – 402-394-1755; email: disaster@cnedd.org; and at the office starting Sept. 1 at 108 W. Kimball, Callaway.
Housing and roads are long-term recovery focus

At least 15 bridges are damaged or washed out

Fulton has granted the waiver of penalties and interest for late returns or payments of taxes that are due on or after March 15 through April 14; so long as the returns are filed and payments made by April 15.

For further information, call 800-742-7474 (in Nebraska) or (402) 471-9579, or visit the department's website.

Bellevue officials will provide updates

Bellevue city officials and others will provide an update on flood cleanup and related topics at a forum scheduled for 2 p.m. Friday. The forum will be held at the Bellevue Junior Sports Association, 1001 High School Drive.

Free legal help available

Free legal help is available for low-income flood survivors in Nebraska through the Nebraska Legal Aid's Disaster Relief Project. People affected by flooding can go to www.disaster.legalaid.nebraska.org for more information.

Fans can bring donations to CHI Health Center

Creston fans who will attend the Bluejays’ Friday night men’s basketball game at the CHI Health Center are asked to bring cleaning supplies, blankets, water, and canned food with them to donate. Donations will be accepted at Chevy pickup trucks parked near entrances to the convention center.

Deadline waiver is granted for some taxpayers

Nebraska taxpayers who have been directly affected and who are unable to file timely tax returns have been granted a waiver, state officials said Thursday. Tax Commissioner Tony

City of Valley puts out dumpsters for cleanup

Floodwaters have mostly receded in the city of Valley, according to City Councilwoman Cindy Grove, who also heads the Valley Days Foundation.

She said there's a list of about 50 people who have requested help clearing up who aren't able to do it on their own. The City of Valley has placed dumpsters along several streets and accepted larger items such as appliances at the city yard at 210 N. Locust St.

Those hoping to volunteer can find more information on the city's Facebook page or by emailing cityvalleyne@gmail.com.

Minnesota governor sends helicopter, crew

Minnesota Gov. Tim Walz has sent Minnesota Army National Guard troops to Nebraska to help deal with flooding.

Walz signed an executive order Thursday in response to Nebraska's request for helicopter support. Minnesota sent one CH-47 Chinook helicopter with 10 crew members to support flood response operations in Nebraska.

Walz is a Nebraska native and retired Minnesota National Guard member.

Missouri River levels remain high

The Missouri River at Yankton, South Dakota, set a record for high water Wednesday and has started to drop.

The National Weather Service said the river had reached 28.12 feet on Wednesday. That is above the
Housing and roads are long-term recovery focus

record of 27.3 feet, set June 27, 2011.
At 7 a.m. Thursday, the river depth at Rulo was 27.81 feet. The river isn’t expected to fall below 17-foot flood stage until sometime in April, according to the weather service forecast.
North of Rulo, the city of Brownville reported a Missouri River depth of 42.23 feet at 6:15 a.m. That’s nearly 8 feet above flood stage. The river isn’t expected to return to its banks there until sometime next month.
At Omaha, the Missouri River had fallen to 32.18 feet as of 6:15 a.m. The weather service expects it fall below the 29-foot flood stage by Saturday night.
Pottsmouth, where flood stage is 26 feet, showed a depth of 34.25 Thursday morning. Blair reported 28.87 feet, slightly more than 2 feet above flood stage.

Continued
Mayor: Plant damage worse than expected

This historic flooding has caused Plattsmouth officials to issue a Water Emergency Order requesting residents to conserve water as much as possible, and even prohibiting certain water activities.

Lambert said the residents are doing “reasonably well” in following this order.

“Now there is room for improvement,” he added.

U.S. Sen. Deb Fischer was in town last Saturday inspecting the damage, Lambert said.

Fischer agreed that the damage is tremendous, he said.

“Something huge has happened, how can we possibly help you?” Lambert said.

U.S. Rep. Jeff Fortenberry has also been working hard for the area behind the scenes, Lambert said.

Certainly, there is concern on the federal level on this historic event.

Last Thursday, President Trump approved Nebraska’s expedited request for federal disaster assistance.

“Thank you to the president for his quick approval of Nebraska’s request,” said Fischer.

This certainly helps us and all the people who have flood damage,” Lambert said.

“Thank you to President Trump for his quick approval of Nebraska’s request,” Gov. Pete Ricketts said in a statement through his office.

“Nebraskans have already been stepping up to help begin the journey to recovering from the most widespread natural disaster in our state’s history. As we rebuild together, Federal assistance is a key part of ensuring that we keep Nebraska strong and growing,” Ricketts said.

The president’s action makes federal funding available to affected individuals in nine Nebraska counties, including Cass.

Assistant can include grants for temporary housing and home repairs, low cost loans to cover uninsured property losses and other programs to help individuals and business owners recover from the effects of this disaster, according to the president’s press office.

“I’m grateful for the president’s expedited decision,” U.S. Sen. Ben Sasse of Nebraska said through his office.

“We’ve got a long recovery ahead, but Nebraskans are going to get the job done. Our people don’t quit — I’ve met multiple parents who have lost their homes, but as soon as they get to shelters their families start to organize volunteers. That’s who we are. Nebraskans have grit, and we’re grateful for the support of our federal partners as we work to rebuild our communities."

Lambert said the city will work directly with officials from the Federal Emergency Management Agency, FEMA.
Floodwaters surround parts of Plattsmouth’s wastewater treatment plant March 15. Plattsmouth Mayor Paul Lambert said Tuesday that both the wastewater treatment plant and the city’s well fields had sustained a large amount of damage. Crews were pumping water out of the wastewater treatment plant on Tuesday.
The Flood and Devastation of 2019. These Pictures Were Taken at Various Times on Wednesday through Sunday by Me and Various People. It will be a Disaster that will live for Generations in this Area

From Holt County Sheriff’s Office on March 14th
During the early morning hours of March 14, 2019 the Spencer Dam was compromised causing the Niobrara Bridge approximately 23 miles north of O’Neill to fail. All emergency personnel in Boyd and Holt Counties were activated.

O’Neill Fire and Rescue utilized rope rescue training to rescue an individual whose residence was in-line with the dam breach. The residence was completely surrounded by ice and water.

Angels Straw Bale Saloon was destroyed as a result of the Spencer Dam breach. A residence adjacent to the Saloon was also destroyed. Kenneth Angell, who resides at the residence, is believed to be missing at this time. Search and rescue efforts were hampered by inclement weather conditions and rapidly moving flood waters created by the breach in the dam. The search will continue as weather conditions improve and as more resources become available.

This Update Is From Boyd County Sheriff Chuck Wede on Sunday, March 17th

*To squash some rumors the Highway 11 bridge south of Butte did not collapse. It is still closed and the only way to get to Boyd County at this time is either the bridge north of Newport, Nebraska or by going via Yankton.

*The search continues for missing person Ken Angell.

*The West end of Knox County has been cut off from Knox County Sheriff’s due to the loss of the bridge at Niobrara. The Boyd County Sheriff is currently servicing western Knox County.

*Anyone that needs cattle moved there have been some PBR Cowboys that have arrived and will help with moving cattle. Currently airplanes are searching for any cattle that need assistance. If you need assistance with moving cattle call Boyd County Sheriff Chuck Wede at 402-340-7072.

*The Village Of Butte water restriction has been lifted. The boil water advisory remains in effect until further notice. If you are in need of water for livestock it will be available at the fire hydrant at the west end of the baseball field. The Butte Firehall will be open to anyone needing to fill containers of water.

*Supplies are available for people in the Lynch, Mosow, Verdel and surrounding areas at the Lynch Community Hall. Please come and take what you are needing. Even those that didn’t have water in their homes but are housing others. Lons and lots of supplies have been donated. On an additional note... Lynch Fire/Rescue and community give a big thank you to those that have contacted us and made those donations. More story on Page 2.
Here is the latest RWD #2 statement on the water issue as of Tuesday morning.

"The Boyd County Rural Water District #2 is working with several contractors to get the line replaced under the Niobrara River. In the interim, we are looking at several different options to get non-potable water back into our system. When it does become available, it will NOT be suitable for human consumption!! More information will be released as it become available."
This is the Mormon Bridge on Highway 12 West of Niobrara. This chunk of bridge was washed away Thursday.
Newspaper: ADVOCATE
Location: Spencer, Nebraska
Left to Right: Governor Pete Ricketts, U.S. Senator Ben Sasse and State Senator Tim Gragert were in Lynch Saturday to get a briefing and to help unload supplies at the Lynch Community Hall.

Village of Bristow looking South Towards Highway 12
Newspaper: ADVOCATE
Location: Spencer, Nebraska

Spencer Looking East Towards the Ponca Creek

Lynch Village
Newspaper: ADVOCATE
Location: Spencer, Nebraska

Highway 11 Bridge Between Butte and Atkinson

Volunteers are the Community Hall in Lynch taking and sorting out donations. The Hall was really filling up over the weekend.
VIDEO and National Coverage

And the Floods Came: Nebraska 2019 Documentary

The story of the worst natural disaster in modern Nebraska history is told in “And the Floods Came: Nebraska 2019,” a production of the news unit at NET, Nebraska’s PBS & NPR Stations. [http://pivotal.netnebraska.org/nebraska-floods/](http://pivotal.netnebraska.org/nebraska-floods/)

These images reveal the historic and horrific flooding in Nebraska and nearby states

Pence arrives in Nebraska as U.S. Midwest reels from historic floods

Historic floods that killed 4 and displaced hundreds force 75 Nebraska cities to issue emergency declarations

Nebraska floods have broken records in 17 places across the state

2019 Flood: $19 million in Damage: Game and Parks Still Working to Recover

Nebraska governor calls flooding "most widespread destruction we've ever seen in our state's history"
Images of the 2019 Flood

10 miles Northeast of Columbus, Nebraska

Arlington, Nebraska
Images of the 2019 Flood

Big Papillion Creek - Omaha, Nebraska

A “cattle island” created by the flooding. Many farmers had no idea where their cattle were because this is all they could see of their land.
Images of the 2019 Flood

Highway 275 & Highway 91 North of Scribner, Nebraska

Elkhorn River - Elkhorn, Nebraska
Images of the 2019 Flood

Farm - Fremont, Nebraska

Ice Jams - Fremont, Nebraska
Images of the 2019 Flood

Highway 13 in Nebraska

Highway 35 near Wakefield, Nebraska
Images of the 2019 Flood

Holt County, Nebraska

Trailer Park - Plattsmouth, Nebraska
Images of the 2019 Flood

Pierce County, Nebraska

Pierce County, Nebraska
Images of the 2019 Flood

Spencer Dam Break - Holt County, Nebraska

Spencer Dam Break - Holt County, Nebraska
Images of the 2019 Flood

Nickerson, Nebraska

Platte County, Nebraska
TO: Participating Lenders  
FROM: NIFA Homeownership Team  
DATE: April 18, 2019  
SUBJECT: Update #19-12, Natural Disaster Program

In response to the Major Disaster Declaration announced on March 21, 2019, NIFA is launching its Natural Disaster Program ("NDP") to provide $3 million in loan financing to eligible borrowers for the purchase of an existing or new construction property located in Nebraska. The NDP is applicable to the following declared counties: Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington Counties and the Santee Indian Reservation. (NOTE: The NDP financed property is not required to be located in one of the declared counties).

**Borrower Eligibility Requirements:** The NDP is available to individuals who 1) owned or rented and 2) lived in a property located in one of the declared counties. A copy of a homeowner’s insurance claim or personal property renter’s claim is required to determine eligibility. **NIFA has the authority to waive the first-time homebuyer requirement for prior homeowners.**

**Household Income & Purchase Price Limits:** The household income and purchase price limits of NIFA’s existing Homeownership Programs apply to the NDP (see attached Appendix I). In calculating household income limits for the NDP, NIFA will include the gross income sources of individuals 18 years or older who will live in the home as their primary residence.

**NDP Loan Programs & Rates:** Eligible loan programs include: Military Home, First Home Targeted, First Home and Homebuyer Assistance ("HBA"). Government and conventional loans are permitted with NDP. For NDP loans, NIFA will offer interest rates that are lower than the interest rates of its existing Homeownership Programs (see attached Appendix I). As with NIFA’s existing program rates, NDP loan interest rates are subject to change without prior notice.

**Disaster Assistance Grants:** In addition to the NDP loan financing available to all eligible borrowers, NIFA will offer a limited number of Disaster Assistance Grants to borrowers whose household income does not exceed 50% of the Area Median Income ("AMI"). The grant may be used towards down payment and/or closing costs and is limited to $5,000 per household. The grant may not be combined with the HBA Program. Grant income limits and other requirements are included in the attached Appendix I.

**Loan Application Process:** Loan applications will be processed on a first-come, first-serve basis. Participating Lenders must submit a complete loan application package to NIFA’s office for approval to receive an allocation of funds. A NIFA Team Specialist will reserve the loan in Lender Online and will notify the Participating Lender of the reservation. A final commitment of funds will be issued once the pre-closing package and HBA closing package, if applicable, is approved by NIFA. Please refer to the attached Appendix II for more information.

If you have any questions, please let us know.
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Household Income Limits:

<table>
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<tr>
<th>County (Non-Target)</th>
<th>1-2 Persons</th>
<th>3 or more Persons</th>
<th>County (Non-Target)</th>
<th>1-2 Persons</th>
<th>3 or more Persons</th>
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<tbody>
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<td>Adams</td>
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<td>Nemaha</td>
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<td>93,840</td>
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</table>

**Household Income Definition**

NIFA will include all gross income sources for individuals 18 years or older who will live in the home as their primary residence. This includes base pay, overtime, commissions, bonuses, tips, self-employed income, social security, disability, unemployment, child support, alimony, part-time income and interest income from assets in excess of $5,000.
NATURAL DISASTER PROGRAM
APPENDIX I

Purchase Price Limits:

<table>
<thead>
<tr>
<th>Number of Units</th>
<th>Existing &amp; New Construction Non-Target Counties</th>
<th>Existing &amp; New Construction Target Counties</th>
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<td>Two Units</td>
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<td>390,000</td>
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<tr>
<td>Four Units</td>
<td>480,000</td>
<td>590,000</td>
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</table>

*Borrowers must live in one of the units as their primary residence. In determining NDP program eligibility, NIFA will include net rental income in the total household income calculation. New construction of 2-4 units is only eligible in target areas. In non-target areas, a 2-4 unit must be at least five years old.

NDP Loan Financing:

<table>
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<tr>
<th>Program Name</th>
<th>Government Rate</th>
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<td>First Home (non-target areas)</td>
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<td>3.750</td>
<td>0% + 0%</td>
<td>3.500 – 4.490447</td>
</tr>
<tr>
<td>-FHA, RD and conventional loans</td>
<td></td>
<td></td>
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<td>3.750 – 4.631156</td>
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<tr>
<td>Homebuyer Assistance (HBA)</td>
<td>4.000 – 1st rate</td>
<td>4.250 – 1st rate</td>
<td>0% + 0%</td>
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<td>-Maximum 5% second amount</td>
<td>1.000 – 2nd rate</td>
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<td>-Second term of 120 months</td>
<td></td>
<td></td>
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*This is not an advertisement for credit as defined in Regulation Z. Contact a NIFA Participating Lender for Annual Percentage Rate (“APR”) information. Interest rates are subject to change without prior notice.

1) Regular rate loan reservations are valid for 60 days. Extended rate loan reservations (new construction only) are valid for 150 days and are subject to a .50% upfront fee that is only refundable when the loan closes within the 150-day reservation period.

2) Government loan products: FHA 203b, USDA Rural Development and VA

3) Conventional loan products: Fannie Mae HFA Preferred (97% maximum LTV and low mortgage insurance)
**Disaster Assistance Grants - Household Income Limits:**

<table>
<thead>
<tr>
<th>County</th>
<th>1 Person</th>
<th>2 Persons</th>
<th>3 Persons</th>
<th>4 Persons</th>
<th>5 Persons</th>
<th>6 Persons</th>
<th>7 Persons</th>
<th>8 Persons</th>
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<tbody>
<tr>
<td>Adams</td>
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<td>31,800</td>
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<td>Howard</td>
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<tr>
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<tr>
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<td>51,000</td>
</tr>
<tr>
<td>Washington</td>
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<td>Wayne</td>
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<td>37,450</td>
<td>40,200</td>
<td>43,000</td>
<td>45,750</td>
</tr>
<tr>
<td>All Other</td>
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<td>39,450</td>
<td>42,200</td>
<td>44,900</td>
</tr>
</tbody>
</table>

**Disaster Assistance Grants – Other Requirements:**

<table>
<thead>
<tr>
<th>Total Funding Amount</th>
<th>Limited Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant Amount</td>
<td>$5,000 per household</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eligible Loan Programs</th>
<th>Military Home, First Home Targeted and First Home (HBA is not eligible and may not be combined with grant funds).</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Minimum Borrower Investment</th>
<th>All borrowers must have a minimum investment of $500 (gifts are permitted subject to agency guidelines). No cash back at closing.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Loan Application Disclosure</th>
<th>All borrowers and non-purchasing spouses must sign the Borrower Notice and Certification (Form K) at loan application.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pre-Closing Approval</th>
<th>Participating Lenders are required to submit a complete Pre-Closing Package to NIFA for approval at least 5 business days before closing.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Closing Approval</th>
<th>Participating Lenders must submit the final Closing Disclosure to NIFA for approval before closing. Once approved, Lender Online will generate a Legally Enforceable Obligation Letter including the grant amount. The Obligation Letter must be included in the FHA case binder for insuring purposes and in the loan file delivered to US Bank for purchase.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Lien Requirement</th>
<th>None; borrowers are not required to pay back any portion of the grant.</th>
</tr>
</thead>
</table>
NATURAL DISASTER PROGRAM
APPENDIX II

LOAN APPLICATION TRANSMITTAL

Loan Information:

Borrower Name(s):________________________________________________________

Property Address:________________________________________________________

Property County:_________________________ Purchase Price:__________________

1st Loan Amount:______________ HBA 2nd Loan Amount (if applicable):__________

Disaster Assistance Grant Amount (if applicable):______________________________

Estimated Household Income:____________________ Household Size:___________

Loan Program: ____ Military Home  ____ First Home Targeted  ____ First Home  ____ HBA

Loan Type: ____RD ____FHA ____VA ____Conv  Estimated Closing Date:__________

Previous Property Information:

Property Address:________________________________________________________

Property County:_________________________ Own or Rent:____________________

Lender Information:

Lender Name:_____________________________ Contact Name:__________________

Phone Number:_________________________ Email Address:____________________

Required Loan Documents:

______ Loan Application  ______ Executed Purchase Agreement or Construction Agreement

______ Homeowner’s Insurance Claim  ______ Personal Property Renter’s Claim or Notarized Affidavit

______ Borrower Notice & Certification (Form K; if applicable)
**Loan Application & Closing Process:**

Step #1: NIFA will process loan applications on a first-come, first-serve basis. All loan application packages are submitted via secure email to homeownership@nifa.org. Once reviewed, a NIFA Team Specialist will enter the loan reservation in Lender Online (LOL) and will notify the lender of the allocation of funds.

Step #2: A Pre-Closing Package must be submitted in LOL at least 5 business days prior to closing. All loan deficiencies must be cleared before closing.

Step #3: *This step only applies to HBA loans or first mortgage loans with grant funds.* A complete HBA Closing Package must be submitted in LOL at least one full business day prior to closing. Once approved, LOL will generate a Legally Enforceable Obligation Letter (“Obligation Letter”). The Obligation Letter must be included in the FHA case binder for insuring purposes and in the loan file delivered to U.S. Bank for purchase. *Participating Lenders are not authorized to close until this step is completed.*

Step #4: A Post-Closing Package must be submitted in LOL at least 10 business days after closing. All loan deficiencies must be cleared before NIFA will issue their final approval.
NAME OF BORROWER: ________________________________

NAME OF CO-BORROWER: ________________________________

PROPERTY ADDRESS: ________________________________

You are receiving this Borrower Notice and Certification because you have applied for a Nebraska Investment Finance Authority (NIFA) Disaster Assistance Grant in an amount not to exceed $5,000 in conjunction with a first mortgage loan. Eligible NIFA first mortgage programs include Military Home, First Home Targeted and First Home.

NIFA has the authority to waive the first-time homebuyer requirement for prior homeowners who are eligible for a NIFA Natural Disaster Program (“NDP”) loan. Your signature below serves as acknowledgment of such waiver.

You must meet all of the NIFA NDP eligibility requirements. This includes, but is not limited to, maximum household income limits. By signing below, you are certifying that your household income does not exceed 50% of the Area Median Income applicable in the county where the home for purchase is located.

The grant may be used for down payment and/or closing cost assistance needed to purchase the home. NIFA will not allow any cash back at closing. You will not be required to pay back any portion of the grant funds and there are no closing fees associated with the grant.

This Borrower Notice and Certification is provided by NIFA and must be signed prior to closing. Please acknowledge you have received and read this by signing in the space provided below.

__________________________  __________________________
Borrower                   Date

__________________________  __________________________
Co-Borrower                Date

__________________________  __________________________
Non-Purchasing Spouse      Date
The types of assistance that have been designated for selected areas in the State of Nebraska. All counties and Indian Tribes in the State of Nebraska are eligible to apply for assistance under the Hazard Mitigation Grant Program.

**Designated Counties**

- No Designation
- Public Assistance (Categories A and B)
- Individual Assistance and Public Assistance (Categories A - G)
- Public Assistance (Categories A - G)

**Data Sources:**
FEMA, ESRI;
Initial Declaration: 03/21/2019
Disaster Federal Registry Notice: Amendment #12: 10/10/2019
Datum: North American 1983
Projection: Lambert Conformal Conic