

Scoring Criteria

Applications for the Homebuyer and Rental Assistance Projects will be scored through written applications and interviews and evaluated on a regional basis. All applications for Owner-Occupied Rehabilitation, Non-Profit Operating Assistance, and CHDO Operating Assistance will be scored based on the written application only (no interview will be held) and evaluated on a state-wide basis.

Homebuyer, Owner Occupied Rehabilitation, and Rental Assistance Projects

With the exception of Owner-Occupied Rehabilitation applicants, all applicants meeting basic threshold requirements will be invited to interview in person with NDED and have the application reviewed by NDED on a competitive basis according to the Selection Criteria Matrix below. Applicants ranking highest in competitive order shall be selected for funding, subject to the amount of funding available. Applications will be scored using information gathered in the written application and from the in-person interview. Owner-Occupied Rehabilitation applicants will be judged on the written application only and evaluated on a statewide basis.

Applications recommended for approval through this process will be presented to NDED’s Director. The Director will determine the grant award amounts, provided that all established criteria are met.

NDED may negotiate with the applicant as to the terms and conditions of NAHP financial assistance. Negotiations may include: necessity or appropriateness of NAHP assistance based upon gap financing; cost-effectiveness of NAHP funds per housing unit; reasonableness of costs; the minimizing of NAHP funds necessary to stimulate the private investment; loan repayment terms of NAHP funds; and verification of the terms and conditions of non-NAHP financial commitments.

SELECTION CRITERIA MATRIX		
Characteristic	Criteria	Points
I. Demonstrates Desired Results		
	a) Meets Department Priorities (Community Need Factors for OOR)	50
	b) Reasonableness	50
	c) Community and Economic Development Planning Efforts	50
POSSIBLE RESULTS POINTS:		150
II. Probability of Producing Desired Results		
	a) Level of Readiness to Proceed	50
	b) Demonstrated Capacity	50
	c) Cost-Effectiveness and Appropriateness	50
POSSIBLE PROBABILITY POINTS:		150
TOTAL POINTS POSSIBLE:		300

I. Demonstrates Desired Results

a) Meets Department Priorities (Homebuyer and Rental) – check all that apply

1. Employer Assisted Housing Program with a significant financial contribution of an employer or group of employers, minimum \$50,000 per project contribution	<input type="checkbox"/> Yes 25 pts	<input type="checkbox"/> No 0 pts	
2. Housing projects designed to assist in rehabilitating units located over retail locations or in the change of use of existing non-residential buildings to housing	<input type="checkbox"/> Yes 25 pts	<input type="checkbox"/> No 0 pts	
3. Resource Stewardship projects - Any housing project that will ensure good stewardship of resources by incorporating the use of energy saving innovations and energy conservation. Each project would require that all mechanical systems installed will be Energy Star rated; all new floor coverings installed will contain recycled content or be renewable resource products; any appliances/fixtures that are installed will be water conserving and builder/contractor will follow a written waste reduction, recycle and reuse plan	<input type="checkbox"/> Yes 25 pts	<input type="checkbox"/> No 0 pts	
4. Homebuyer assistance programs including down-payments/closing cost assistance with rehabilitation programs and purchase/rehabilitate/resell programs	<input type="checkbox"/> Yes 20 pts	<input type="checkbox"/> No 0 pts	
5. Homebuyer assistance programs not including rehabilitation on existing homes	<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
6. New construction housing for homeowners	<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
TOTAL POINTS POSSIBLE:			50

OR

a) Meets Department Priorities/Community Need Factors (Owner-Occupied Rehabilitation)

Community Need Factors (CNF) scoring on four statistical factors (each valued at 0, 5, 10, 15, or 20 points) that measure the applicant’s economic distress: (a) population change, based on the applicant’s percent change in population from 1990 to the most current year for which the U.S. Bureau of the Census has reported a count or estimate compared to the statewide percent change in population; (b) income, based on the most recent estimate of per capita income for the applicant reported by the U.S. Bureau of the Census compared to the state per capita income; (c) unemployment, based on the most recent unemployment rate of the applicant’s county reported by the Nebraska Department of Labor compared to the state average unemployment rate; and (d) retail sales change, based on the applicant’s percent change in net taxable sales from 1990 to the most recent year reported by the Nebraska Department of Revenue compared to the state percent change in net taxable sales. With a maximum score of 20 points on each of the four factors, the maximum possible total CNF total score for an applicant is 80. CNF scoring categories for 2010 are:

SCORING CATEGORIES FOR COMMUNITY NEEDS FACTORS

<u>Population Change, 1990 - 2008 (State Increased 13.0%)</u>		<u>1999 Per Capita Income as Percent of State Average</u>	
>=13.0%	0	>=100.0%	0
(3.5)% - 12.9%	5	90.0% to 99.9%	5
(20.0)% - (3.6)%	10	80.0% to 89.9%	10
(36.5)% - (20.1)%	15	70.0% to 79.9%	15
<=(36.6)%	20	<=69.9%	20

<u>2006 County Unemployment Rate as Percent of State Average</u>		<u>Net Taxable Sales Change, 1990 - 2006 (State Increased 103.2%)</u>	
<=100.0%	0	>=103.2	0
100.1% to 133.3%	5	61.7% - 103.1%	5
133.4% to 166.6%	10	20.1% - 61.1%	10
167.7% to 199.9%	15	(21.5)% - 20.0%	15
>=200.0%	20	<=(21.6)%	20

Population Change. To receive any points in the population change category, an applicant must have a population increase less than the statewide average percent increase. From 1990 to 2006, the state population increase was 13.0 percent. To receive the maximum of 20 points in this category, an applicant must have a decrease in population greater than that of the Nebraska county with the greatest percent decrease in population. From 1990 to 2006, Blaine County had the highest percent decrease at -36.6 percent.

Income. To receive any points in the income category, an applicant must have a per capita income less than the state average. In 1999—the most recent year for which the U.S. Bureau of the Census reports income data for communities—the state per capita income was \$19,613. To receive the maximum of 20 points in this category, an applicant must have a per capita income less than 70 percent of the state average.

Unemployment. To receive any points in the unemployment category, an applicant must be in a county with an unemployment rate greater than the state average. In 2006, the state unemployment rate was 3.3 percent. To receive the maximum of 20 points in this category, an applicant must be in a county with an unemployment rate at least double the state average.

Retail Sales Change. To receive any points in the retail sales category, an applicant must have an increase in net taxable sales less than the state percent increase. From 1990 to 2005, net taxable sales in the state increased 97.5 percent. To receive the maximum of 20 points in this category, an applicant must have a decrease in net taxable sales greater than that of the Nebraska county with the greatest percent decrease in net taxable sales. From 1990 to 2006, Rock County had the highest decrease at -21.6 percent.

b) Reasonableness: the project will meet a demonstrated need of the community and market

1. The market indicates a need for the product and services.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
2. A Site-Specific Market Study has been conducted for proposed project.			<input type="checkbox"/> Yes 15 pts	<input type="checkbox"/> No 0 pts	
3. Local housing and buildings codes have been adopted and are enforced.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
4. Funding is highly leveraged.	<input type="checkbox"/> Highly leveraged with proof of firm commitments. 5 pts	<input type="checkbox"/> Highly leveraged; no firm commitments. 1 pt		<input type="checkbox"/> No 0 pts	
5. Project or program will be developed in collaboration with local and regional plans being implemented by other agencies or development organizations.			<input type="checkbox"/> Yes 1 pt	<input type="checkbox"/> No 0 pts	
6. Project includes exterior façade improvements or construction.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
7. Firm commitment to make at least 1 unit visitable.			<input type="checkbox"/> Yes 2 pts	<input type="checkbox"/> No 0 pts	
8. Firm commitment to make at least 1 unit accessible.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
9. Proof of waiting list or interest sheets.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
TOTAL POINTS POSSIBLE:					50

c) Community and Economic Development Planning Efforts: the project is part of an overall community or regional economic development/community development effort

1. Community Needs Assessment conducted within last 3 years.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
2. Community Needs Assessment showed project was a priority.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
3. Economic Development Certified Community.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
4. There is evidence of aggressive strategies in the community or region to demolish dilapidated buildings.	<input type="checkbox"/> Yes 6 or more per year 10pts	<input type="checkbox"/> Yes 2-5 per year 5 pts		<input type="checkbox"/> No 0 pts	
5. The project is located in a community or region that is working on other community development goals (including housing, citizen participation, public works, leadership development, etc.).			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
6. Documentation of project design based on low income input.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
7. There is evidence of aggressive strategies in the community or region to rehabilitate substandard properties.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
TOTAL POINTS POSSIBLE:					50

II. Probability of Producing Desired Results

a) Level of Readiness to Proceed:

1. Resources and Commitments are in place to proceed.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
2. Adjacent neighbor input was considered.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
3. Program Guidelines	<input type="checkbox"/> Meet DED requirements and board approved. 10 pts	<input type="checkbox"/> Meet DED requirements, not board approved. 5 pts.	<input type="checkbox"/> Incomplete or no guidelines submitted 0 pts.		
4. Required zoning, infrastructure and utilities in place.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
5. Project administrator has been identified.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
6. Grantee has an established line of credit for project costs.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
7. Grantee has correctly completed Environmental Determination of Level of Review form.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
TOTAL POINTS POSSIBLE:					50

b) Demonstrated Capacity

1. The applicant has the capacity and commitment to implement the project in a timely manner.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
2. Implementation Schedule is feasible and realistic.			<input type="checkbox"/> Yes 3 pts	<input type="checkbox"/> No 0 pts	
3. Pre-Application submitted to DED.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
4. The applicant has been successful in similar projects in the past.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
5. Administrator for the project has the capacity and commitment to implement the project in a timely manner.			<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
6. Application and corresponding parts complete when submitted.			<input type="checkbox"/> Yes 3 pts	<input type="checkbox"/> No 0 pts	
7. Applicant has 2 or fewer findings on most recent monitoring visit.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
8. Applicant turns in reports on time.			<input type="checkbox"/> Yes 4 pts	<input type="checkbox"/> No 0 pts	
9. Applicant has expended all housing grant funds received in 2007 and prior and has expended at least 80% of all housing grant funds received in 2008.			<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
TOTAL POINTS POSSIBLE:					50

c) Cost-Effectiveness and Appropriateness: appropriate size, scope, and rent schedule for incomes being served.

1. Homebuyer/tenant education is required.	<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
2. Documentation that low-income households provided input on housing needs.	<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
3. The project duplicates another project in the region.	<input type="checkbox"/> No 5 pts	<input type="checkbox"/> Yes 0 pts	
4. The amount of administration and project soft costs are appropriate to achieve the proposed results.	<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
5. The project is appropriate for the size and scope of the funds requested.	<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
6. Project will serve at least one household below 60% AMI.	<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
7. Recycled products will be used in the project.	<input type="checkbox"/> Yes 10 pts	<input type="checkbox"/> No 0 pts	
8. Project is making use of existing buildings.	<input type="checkbox"/> Yes 5 pts	<input type="checkbox"/> No 0 pts	
TOTAL POINTS POSSIBLE:			50

Scoring Criteria for NAHTF Non-Profit & CHDO Operating Assistance Projects

Applicants meeting basic threshold requirements will be reviewed by NDED on a competitive basis according to the Selection Criteria Matrix below. Applicants ranking highest in competitive order shall be selected for funding, subject to the amount of funding available. Applications will be scored using information gathered in the written application only.

Applications recommended for approval through this process will be presented to the Director of NDED. The Director will determine the grant award amounts, provided that all established criteria are met.

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Review criteria will include priority for projects that demonstrate the following characteristics:

I. Demonstrates Desired Results

- a) Cost-Effectiveness and Appropriateness: the organization is increasing capacity or maintains operations with appropriate milestones and timelines.
- b) Collaboration: Evidence of strong, effective collaboration with Community Action Agencies and/or Development Districts.
- c) Reasonableness: the organization will meet a demonstrated need of the community or region and the proposed customers and demonstrate the ability to continue to meet the need without NAHP assistance after 3 years, if applying for capacity building.

II. Probability of Producing Desired Results

- a) Commitment of All Partners: status of commitment from all other funding sources and support of the community and the region.
- b) Demonstrated Capacity: for successful development and long-term management and ownership by the key person(s) responsible for the implementation of the project; readiness, willingness and ability to work in partnership and cooperation with the Department during the application review phase is a key indicator of capacity.
- c) Consistency with Local Planning: the project is consistent with an overall community or regional economic development/community development comprehensive or regional plan.