

Housing Preservation Grant Program Application – per RD Instruction 1944-N

Prepared by Habitat for Humanity of Columbus, Nebraska for public comment ending September 8, 2026.

USDA Housing Preservation Grant (HPG)

Habitat for Humanity of Columbus, Nebraska Application

Statement of Activities

(i) A complete discussion of the type of and conditions for financial assistance for housing preservation, including whether the request for assistance is for a homeowner assistance program, a rental property assistance program, or a cooperative assistance program.

Habitat for Humanity of Columbus, Nebraska (HFH Columbus) is seeking funds for housing preservation through the USDA Rural Development Housing Preservation Grant (HPG) program. These funds will support *Habitat for Heroes*, an initiative designed specifically to honor and assist veteran homeowners in Platte County who are living in aging, substandard, or unsafe housing conditions.

Habitat for Heroes provides financial assistance for essential home repairs to very low- and low-income veteran homeowners. Eligible repairs may include roofing, HVAC, plumbing, electrical, accessibility modifications, structural stabilization, and weatherization measures. Priority is given to projects that directly affect the health and safety of occupants or prevent further deterioration of the home.

Veteran homeowners apply directly to HFH Columbus for assistance through the Habitat for Heroes program. HFH Columbus reviews applications for eligibility, verifies income, homeownership, and veteran status, and determines repair needs through home inspections. The organization will then leverage HPG funds to complete the repairs for eligible households.

Assistance may be structured as grants, particularly for very low-income households and veterans with urgent health, safety, or accessibility needs. In some cases, HFH Columbus may structure assistance as a very low-interest loan for households able to contribute toward their repair costs. Loan repayments will be placed into a revolving loan pool dedicated to supporting future veteran home repairs through *Habitat for Heroes*.

All work will comply with USDA Rural Development standards for existing dwellings or applicable local building codes.

(ii) The process for selecting recipients for HPG assistance, determining housing preservation needs of the dwelling, performing the necessary work, and monitoring/inspecting work performed.

Applicants will be screened for eligibility based on income, veteran status, homeownership, and primary residence status. Housing conditions will be assessed by HFH Columbus's Construction Manager and/or Executive Director, using inspection checklists and photographic documentation. Work will be performed by licensed contractors and/or trained volunteers. HFH Columbus will monitor progress through site visits, require contractor compliance with specifications, and conduct final inspections before project closeout.

(iii) A description of the process for identifying potential environmental impacts in accordance with § 1944.672 of this subpart, and the provisions for compliance with Stipulation I, A-G of the PMOA (RD Instruction 2000–FF available in any Rural Development office) in accordance with § 1944.673 (b) of this subpart. With the exception of Stipulation I, D of the PMOA, this may be accomplished by adoption of Exhibit F–1 of this subpart (available in any Rural Development office), or another process supplying similar information acceptable to Rural Development.

To comply with the environmental review requirements outlined by Rural Development, HFH Columbus will complete a visual assessment of each home before any work is initiated. If potential environmental concerns are identified, they will be further evaluated so that repair activities will be designed and carried out in a way that minimizes environmental impact.

In addition to meeting USDA's required process, HFH Columbus will incorporate environmentally responsible construction standards into repair projects whenever feasible. The organization will prioritize the use of sustainable and durable materials, such as FSC-certified lumber and Malarkey Vista® Class 4 Impact-Resistant shingles, which extend the life of roofing systems and reduce landfill waste. Where applicable, repairs will also include weatherization measures, energy-efficient HVAC upgrades, and water conservation improvements such as storm water management.

This approach will ensure that all projects comply with federal environmental review requirements and contribute to safer homes for veterans.

(iv) The development standard(s) the applicant will use for the housing preservation work; and, if not the Rural Development standards for existing dwellings, the evidence of its acceptance by the jurisdiction where the grant will be implemented.

HFH Columbus will comply with the Rural Development standards for existing dwellings as the baseline for all housing preservation work. All repairs will also comply with the City of

Columbus building codes and Platte County requirements, including any applicable inspections and permitting processes.

In addition to meeting USDA and local jurisdiction standards, HFH Columbus applies its experienced organizational construction practices to ensure quality, safety, and long-term durability. All repair work will be supervised by the HFH Columbus Construction Manager and/or Executive Director, and completed by licensed contractors or trained volunteers under professional oversight.

(v) The time schedule for completing the program.

Habitat for Heroes is an ongoing program at HFH Columbus, which receives applications year-round and budgets for veteran home repairs within each fiscal year.

For the purposes of this HPG grant, the program will operate for a 24-month period beginning within 60 days of the grant being awarded. Homeowner selection will occur within the first 90 days, with most projects completed within 60-90 days from start.

(vi) The staffing required to complete the program.

The Construction Manager will oversee technical aspects; the Executive Director will provide program oversight; and manage documentation, reporting, and compliance. Licensed contractors will perform specialized trades work, supplemented by volunteers when appropriate.

(vii) The estimated number of very low- and low-income minority and nonminority persons the grantee will assist with HPG funds; and, if a rental property or cooperative assistance program, the number of units and the term of restrictive covenants on their use for very low- and low-income.

HFH Columbus estimates serving 8-10 veteran households. Of these households, HFH Columbus estimates 80% will be very low-income and up to 20% low-income. Beneficiaries may include both minority and non-minority veterans.

(viii) The geographical area(s) to be served by the HPG program.

The program will serve residents of Platte County, Nebraska, including the City of Columbus, Cornlea, Duncan, Platte Center, and other surrounding rural communities.

(ix) The annual estimated budget for the program period based on the financial needs to accomplish the objectives outlined in the proposal. The budget should include proposed direct and indirect administrative costs; such as personnel, fringe benefits, travel, equipment, supplies, contracts, and other cost categories, detailing those costs for which the

grantee proposes to use the HPG grant separately from non-HPG resources, if any. The applicant budget should also include a schedule (with amounts) of how the applicant proposes to draw HPG grant funds, i.e., monthly, quarterly, lump sum for program activities, etc.

The estimated budget for *Habitat for Heroes* over the 24-month program period is \$198,000. This budget will include \$100,000 in HPG funds and \$98,000 in matched funds from other sources.

The \$100,000 budgeted in HPG funds will include \$15,000 in administrative costs for personnel (15% of the HPG award) and \$85,000 directly towards home repairs for veteran homeowners. The \$98,000 in matched funds will include an estimated \$4,000 in cash donations and \$45,000 from in-kind labor and materials. HPG funds will be drawn quarterly based on project completion schedules.

(x) A copy of an indirect cost proposal when the applicant has another source of Federal funding in addition to the Rural Development HPG program.

HFH Columbus is always seeking funding to serve people in need in Platte County. While there are active grant applications and fundraising initiatives in progress for *Habitat for Heroes*, none of the pending requests are for Federal funding at this time.

(xi) A brief description of the accounting system to be used.

HFH Columbus uses QuickBooks for Nonprofits, with internal controls for grant tracking. HPG funds will be maintained in separate grant accounts for reporting and auditing purposes.

(xii) The method of evaluation to be used by the applicant to determine the effectiveness of its program which encompasses the requirements for quarterly reports to Rural Development in accordance with 7 CFR 1944.683(b) and the monitoring plan for rental properties and cooperatives (when applicable) according to 7 CFR 1944.689;

Program success will be measured by number of households served vs. projected, percentage of households served that are very low-income, and completion of projects within budget and timeline. Quarterly reports will be submitted to Rural Development per 7 CFR 1944.683(b). HFH Columbus will include the HPG recipient's name, address, income, household size, race, amount of rehabilitation work, and amount of HPG funds used.

(xiii) The source and estimated amount of other financial resources to be obtained and used by the applicant for both HPG activities and housing development and/or supporting activities.

For HPG activities, estimated financial resources will primarily include \$4,000 from cash donations and \$45,000 from in-kind labor and materials. Other sources may include grant funding from local, private foundations.

(xiv) The use of program income; if any, and the tracking system used for monitoring same.

Not applicable. HFH Columbus does not anticipate receiving income for this program.

(xv) The applicant's plan for disposition of any security instruments held by them as a result of its HPG activities in the event of its loss of legal status.

Not applicable. HFH Columbus will not require liens or security instruments for this program. If any are acquired, they will be transferred to a comparable nonprofit or local government agency in the event of loss of legal status.

(xvi) Any other information necessary to explain the proposed HPG program.

Habitat for Heroes builds on HFH Columbus's existing track record in managing home repair programs for low-income households and specifically targets the unmet needs of aging and disabled veterans in rural Nebraska.

(xvii) The outreach efforts outlined in 7 CFR 1944.671(b).

HFH Columbus will continue its outreach for the *Habitat for Heroes* program, which includes partnering with the local Veterans of Foreign Wars (VFW), Platte County Veteran's Services, distribution of program flyers, and public announcements through local media channels and the organization's social media.