



Nebraska Energy Efficient Housing Application New Home Construction (for Pre-Sold Homes)

FORM

M10

• To be completed by Applicant / Builder / Design Professional / Certified Home Energy Rater

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Home Owner's Name and Mailing Address			Builder's Name and Mailing Address		
Name			Name		
Mailing Address			Company Name		
City		State	Mailing Address		Zip Code
Area Code and Telephone Number		Fax Number	City		State Zip Code
Federal Tax ID. Number or Social Security Number		County	Area Code and Telephone Number		Fax Number
Legislative District	Congressional District		Federal Tax ID. Number or Social Security Number		

Design Professional's Name and Mailing Address			Certified Home Energy System Rater's Name and Mailing Address		
Name			Name		
Company Name			Company Name		
Mailing Address		State	Mailing Address		State Zip Code
Area Code and Telephone Number		Fax Number	Area Code and Telephone Number		Fax Number
Federal Tax ID. Number or Social Security Number		Email	Federal Tax ID. Number or Social Security Number		Email

Property Description and Mailing Address		
Property Mailing Address		
City		State Zip Code
Legal Description:		
County	Legislative District	Congressional District

Financing Options	
<input type="checkbox"/> 2.5% Nebraska Energy Office (NEO) Construction Loan.	Amount Requested \$ _____
Nebraska lender to be used for construction financing, if applicable:	
Name _____	
Mailing Address _____	
Telephone _____	
Contact Person _____	

A NEO loan for construction of a new house can include the costs of the lot, Home Energy Rating, design and plans, material and equipment to be installed in the house, building permits, utility installation or connection, general contractor, subcontractors and wages paid to employees, as well as loan fees charged by the lender. The cost of services by the borrower and the borrower's family or friends who are not actual employees or contractors engaged in the construction business are not eligible.

To qualify for financing as a new home, application must be made to the Energy Office and loan approval received through a Nebraska lender prior to the start of construction. For purposes of these loans, construction of a site-built house is considered to start when any permanent structure is placed on top of the footings.

Conventional Construction Loan or Self Financing

To qualify as an ENERGY STAR[®], Five Star Plus new home with a HERS rating score of 50 or less under the Nebraska Energy Efficient Housing Loan Program, application must be made to the Energy Office and the Energy Office's approval of the plan received in writing prior to the start of construction, which, for a site-built house, is considered to start when any permanent structure is placed on top of the footings. Under this option, numbers 4 and 5 of the instructions would not apply.

Instructions

1. Verify compliance with program eligibility requirements:

- Applicant is a resident of Nebraska
- House is a single-family, detached house located in Nebraska
- Construction on house has **not** yet started
- If requesting a 2.5% NEO Construction Loan, the loan amount will not exceed \$417,000 or the cost of construction, whichever is less up to the appraised value of the home as completed. The construction loan may be for 100% of the appraised value of the home as completed, or more than the permanent loan take-out commitment, as long as the lender determines the borrower has sufficient resources, or can provide additional collateral, to cover any amount over the permanent loan take-out commitment.

2. Complete this form and send it to the Energy Office at the address listed below along with hardcopies of:

- Construction drawings and specifications showing inclusion of all required products, dimensions, R-values, efficiencies, mechanical design, etc. (These will not be returned).
- Home Energy Rating System (HERS) reports, from plans, which shows the home meets Energy Efficient Housing Loan Program requirements, and shows the program inputs used by the HERS Rater and HVAC sizing (a copy of the Building File Report, ENERGY STAR[®] Summary and Equipment Sizing Summary). (These will not be returned).

3. The Energy Office will review the application for compliance with the requirements and notify you that either (a) the plans and application comply and you may apply for a loan from your lender, or (b) the plans and/or application

is deficient in specific areas and you have the opportunity to revise and resubmit. (The plans must reflect all efficiency criteria in the HERS reports, proper duct sealing and equipment sizing.)

4. **Apply for a construction loan** to the Nebraska lender of your choice identified on the front page. You must provide the lender with proof of Energy Office acceptance, cost quotes and whatever other documentation the lender may require.
5. **Lender will notify you** when the loan has been approved (by the lender's underwriters) and a Commitment Agreement has been signed by the Energy Office. Do **NOT** begin construction prior to receiving notification from your lender that the Energy Office has committed funds to your project. Construction is considered to start when any permanent structure is placed on top of the footings.
6. **During and after construction** the HERS Rater will need to inspect the home to ensure the construction is completed according to the plans and ENERGY STAR[®] requirements, and provide the Energy Office with associated completed checklists and final HERS Rating.
7. **The design professional, contractor, and HERS Rater** must work together to ensure inspections are properly completed during construction. The HERS Rater should provide the design professional with a copy of the "ENERGY STAR[®] Requirements, Thermal Bypass Inspection Checklist," with the design professional providing copies to the contractor. From that checklist the design professional, contractor and HERS Rater will need to coordinate times that inspections will be required. The contractor will then need to ensure that the HERS Rater is contacted to perform inspections when required.

Signatures

I hereby authorize the Nebraska Energy Office to obtain future utility usage, cost and billing information for the property listed above. I also certify that all the information supplied on this form and attachments is true and correct to the best of my knowledge and belief and that I will permit my lender and the Nebraska Energy Office, as they deem necessary, to have access to the subject property and records in order to make on-site inspections of the construction being financed.

**sign
here** ▶

Applicant Signature _____

Date _____

I hereby confirm that I have read and will comply with above stated instructions, that I am in possession of a current set of building plans and the home will be built without deviation from those plans, and that I will coordinate with the HERS rater to facilitate any required inspections during and after construction.

**sign
here** ▶

Contractor Signature _____

Date _____

We hereby confirm that we have read and will comply with above stated instructions, and will work with the contractor to ensure the Contractor has current plans and information regarding inspection requirements.

**sign
here** ▶

Design Professional Signature _____

Date _____

HERS Rater Signature _____

Date _____