Home Attainability Program
Alpine Vista – Term Sheet

1. Program Overview	The Alpine Vista Home Attainability Program will provide an incentive to qualified homebuyers purchasing a primary residence in the 145-unit Alpine Vista community in Washoe County, Nevada. The program assistance of $27,500 will be applied toward down payment assistance.
2. Program Goals	Provide down payment, below market financing and closing costs that will make new home ownership attainable for Nevadans who meet the program guidelines. This program is delivered through a partnership between the State of Nevada and the builder , Desert Wind, combining public funding and builder provided incentives to enhance home ownership attainability.
3. Program Allocation	$4,000,000
4. Borrower Eligibility Criteria	Eligible borrowers must qualify for and meet all requirements of the Alpine Vista Attainability Program. Allowable first mortgage loans will be "Qualified Mortgages" (QM) that are 30-year fixed rate loans from the Federal Housing Administration, U.S. Department of Veterans Affairs (VA), Fannie Mae and Freddie Mac. • Homebuyers do not need to be a first-time homebuyer. • Borrowers must be a resident of Nevada for a minimum of 6 months prior to the reservation*. ○ *Exception: This requirement may be waived for borrowers relocating to Nevada to fill a critical essential worker position (see pages 4-6 of this document). Documentation of employment/hire will be required to be submitted in the eHousingPlus Compliance File submitted Post-Closing. • Purchase Price limit to $806,500 (see Agency Guidelines) • Borrower household income must not exceed the following: **HUD 2026 150% AMI Income Limits** **County** — **150% AMI** Washoe County — $175,200

	• Each borrower must complete a homebuyer education course before closing. The pre-purchase course provider must be approved by the Nevada Housing Division. • The homebuyer will work through the program's approved mortgage lender. The lender will be the borrower's point of contact throughout the process, working with the homebuyer to obtain a qualifying mortgage and registration for the loan.
5. Property/Loan Eligibility Criteria	• The property must be a new single-family home, within the Alpine Vista community in Washoe County, Nevada. • Census tract: 26.20 • The home must be the borrower's primary residence. • Meet all applicable program guidelines and Ginnie Mae (FHA, VA), Fannie Mae and Freddie Mac underwriting guidelines.
6. Program Exclusions	Borrowers who have previously used a Nevada Housing Division loan are not eligible.
7. Structure of Assistance and Buydown	• Homebuyers will receive $27,500 in down payment assistance, which will be applied toward the down payment. • A promissory note evidencing the down payment assistance will have a term of thirty (30) years, in favor of NHD, and will be recorded as a junior lien on the property. Funds must be repaid to NHD in the event of a sale, refinance, or at the end of the 30-year term. • Builder Contribution 4% of the total loan amount for rate buydown
8. Per Household Assistance	Program assistance is fixed at $27,500 per household to be used for down payment assistance and additional closing costs.
9. Reimbursement of Assistance	Down Payment Assistance – available in a single, lump-sum disbursement. Once it is determined all DPA component requirements have been met, U.S. Bank reimburses the lender who pre-funds the DPA at closing.
10. Estimated Number of	Up to 145 homes.

Participating Households	
11. Program Inception/ Duration	The Alpine Vista Home Attainability Program will begin on June 15, 2026, and will continue until funding is reserved or the Alpine Vista community is sold out.
12. Program Lender	All Home is Possible approved lenders.
13. eHP Compliance Checklist	**Items to be uploaded in the compliance file include:** • FINAL SIGNED CLOSING DISCLOSURE (TRID form) • FINAL SIGNED 1003 • Copy of Nevada Driver's License or State-Issued I.D. **OR** • Verification of Employment (VOE) for critical worker profession • NHD Worker Advantage High-Cost Loan Acknowledgment • Homebuyer Education Certificate • Real Estate Purchase Contract • Warranty Deed • Fraud Report – Must verify borrower(s) real property ownership history. • Real Property Search – Required ONLY for a non-purchasing spouse, include all pages.

Critical Worker Professions

1. Health Care – Includes doctors, nurses, technicians, home health aides, and support staff working in medical facilities.

- **Physicians** – Diagnose illnesses, prescribe treatments, and manage patient care.
- **Registered Nurses (RNs)** – Provide and coordinate patient care, educate patients, and offer support to families.
- Licensed Practical Nurses (LPNs) / Licensed Vocational Nurses (LVNs) – Provide basic medical care under the direction of RNs and physicians.
- **Nurse Practitioners (NPs)** – Offer advanced nursing care, diagnose and treat illnesses, and prescribe medications.
- **Medical Assistants** – Perform administrative and basic clinical tasks in healthcare settings.
- **Surgical Technologists** – Prepare operating rooms, assist in surgeries, and manage sterile equipment.
- **Radiologic Technologists** – Perform diagnostic imaging procedures such as X-rays, CT scans, and MRIs.
- Laboratory Technicians – Conduct medical lab tests to help diagnose and treat diseases.
- Pharmacists – Dispense medications and provide information about their safe use.
- **Home Health Aides** – Assist patients with daily living activities in their homes.
- **Physical Therapists** – Help patients improve mobility and manage pain through therapeutic exercises.
- Occupational Therapists – Assist patients in regaining skills for daily living and work.
- **Medical Receptionists** – Schedule appointments, manage patient records, and greet patients.

2. Education – Includes teachers, administrators, support staff, and education aides in public or private educational institutions.

- Elementary School Teachers – Teach basic academic and social skills to young students.
- **Middle School Teachers** – Educate students in grades 6–8 in specific subjects.
- **High School Teachers** – Instruct students in grades 9–12 in academic, technical, or vocational subjects.
- **Special Education Teachers** – Work with students who have a wide range of learning, mental, emotional, or physical disabilities.
- **School Administrators** – Oversee operations, programs, and staff in schools, including principals and vice principals.
- **School Counselors** – Provide academic guidance, career advice, and personal counseling to students.

- **School Librarians / Media Specialists** – Manage library resources and teach information literacy.
- Instructional Coordinators – Develop and oversee curriculum and teaching standards.
- **Teacher Aides / Paraeducators** – Assist teachers with classroom instruction and student support.
- **School Secretaries / Office Staff** – Handle administrative tasks and communication in school offices.
- **Custodians / Janitors** – Maintain cleanliness and safety in school buildings.
- **School Bus Drivers** – Transport students safely to and from school and activities.

List of Essential Worker Mortgage Lending Guideline

3. Public Safety – Includes police officers, firefighters, EMTs, correctional officers, and other emergency responders.

- **Police Officers** – Enforce laws, maintain public order, and protect lives and property.
- Firefighters – Respond to fires, medical emergencies, and hazardous situations.
- **Emergency Medical Technicians (EMTs) and Paramedics** – Provide emergency medical care and transport patients.
- Correctional Officers – Supervise individuals in jails, prisons, and detention facilities.
- **Sheriffs and Deputy Sheriffs** – Perform law enforcement duties at the county level.
- **State Troopers / Highway Patrol Officers** – Enforce traffic laws and respond to highway incidents.
- **Dispatchers** – Receive emergency calls and coordinate responses by police, fire, and EMS.
- **Search and Rescue Personnel** – Locate and assist people in distress in urban, wilderness, or disaster environments.
- **Border Patrol Agents** – Monitor and secure national borders.
- Wildland Firefighters – Combat fires in forests, grasslands, and other natural areas.
- **Hazardous Materials (HazMat) Technicians** – Respond to and contain chemical, biological, or radiological incidents.
- **Public Safety Divers** – Conduct underwater search, rescue, and recovery operations.

4. Construction Labor – Includes skilled and unskilled laborers in residential, commercial, or public works construction.

- **Carpenters** – Construct, repair, and install building frameworks and structures made from wood and other materials.

- **Masons** – Work with brick, block, stone, and concrete to build walls, walkways, and other structures.
- Electricians – Install, maintain, and repair electrical wiring, equipment, and fixtures.
- **Plumbers, Pipefitters, and Steamfitters** – Install and repair piping systems for water, gas, and drainage.
- **Roofers** – Install, repair, and replace roofing systems.
- **Painters** – Apply paint, stain, and coatings to buildings and other structures.
- **Heavy Equipment Operators** – Operate machinery such as bulldozers, excavators, and cranes.
- **Concrete Finishers** – Pour, level, and finish concrete for floors, sidewalks, roads, and other structures.
- **General Laborers** – Perform physical tasks such as site cleanup, material handling, and assisting skilled tradespeople.
- **Glaziers** – Install and replace glass in windows, skylights, and other fixtures.
- **Drywall Installers and Finishers** – Hang drywall panels and prepare surfaces for painting or finishing.
- Ironworkers – Install structural and reinforcing steel in buildings, bridges, and roads.