

1. Who is Eligible:

- a. Customers having a 1998 lease with the Hardship Clause included.
- b. Property held in the name of an entity such as a corporation, partnership, or limited liability company will not qualify.
- c. Hardships do not transfer to the alternate lease or to an assignment of the current lease.

2. How is the Hardship Lease Fee Calculated:

- a. The District will utilize Nebraska’s Homestead Exemption standards.
  - i. Example for age related customers
    - Be 65 or older before January 1 of the application year;
    - Own and occupy the homestead continuously from January 1 through August 15;
    - Have the qualifying household income.

3. How is the Hardship Program Enhanced:

- a. The State’s annually updated, qualifying income limit tables will be used as Central’s starting point.
- b. Central will calculate hardship lease income limits by increasing the State’s qualifying income limits for all Homestead Exemption categories by 25%.
- c. Example: 2016, Married, 72-year-old customers, Annual income, \$47,500, Related Tier: 1

CNPPID Income Limit (1.25X State Limit)	Hardship Lease Fee
	Johnson Lake Tier 1
≤\$40,250	\$337.50
\$40,251 - \$42,375	\$528.75
\$42,376 - \$44,625	\$720.00
\$44,626 - \$46,750	\$911.25
\$46,751 - \$48,875	\$1,102.50
\$48,876 - \$51,125	\$1,293.75
\$51,126 - \$53,250	\$1,485.00
\$53,251 - \$55,375	\$1,676.25
\$55,376 - \$57,625	\$1,867.50
\$57,626 - \$59,750	\$2,250.00
≥\$59,751	No Reduction

4. Proposed annual process:

- a. The State’s income limits for all Homestead Exemption categories will be reviewed and Central’s income limits calculated by multiplying the State’s limits by 1.25.
- b. Prior to December 1<sup>st</sup>, customers will provide to Central the same documentation that they would to the state/county for the Homestead Exemption.
- c. Customers will sign an affidavit stating that this is their primary residence as required for eligibility into the State’s Homestead Exemption.
- d. Customers will inform Central of their desire to either pay their lease fee as a lump sum or through monthly installments with no interest penalty accrued.
- e. Eligibility will be established and the hardship lease fee amount determined by Central (or a Central contractor)
- f. The Accounting department will be notified of the hardship qualification, associated hardship lease fee amount, and payment preference by January 1<sup>st</sup>.
- g. Billing statements will be sent with the revised hardship lease fee amount.

5. Nebraska Homestead Exemption qualifying Income and Central’s Hardship Relief Lease Fee Table for 2017.

Persons Over Age 65 Single				Central's Hardship Relief Lease Fees					
2016 State income limit		1.25X State income limit		Johnson Lake Current Tier					Plum Creek
				1	2	3	4	5	1
\$0	\$27,400	\$0	\$34,250	\$338	\$135	\$68	\$68	\$17	\$450
\$27,401	\$28,800	\$34,251	\$36,000	\$529	\$212	\$106	\$106	\$26	\$733
\$28,801	\$30,300	\$36,001	\$37,875	\$720	\$288	\$144	\$144	\$36	\$1,017
\$30,301	\$31,700	\$37,876	\$39,625	\$911	\$365	\$182	\$182	\$46	\$1,300
\$31,701	\$33,100	\$39,626	\$41,375	\$1,103	\$441	\$221	\$221	\$55	\$1,583
\$33,101	\$34,500	\$41,376	\$43,125	\$1,294	\$518	\$259	\$259	\$65	\$1,867
\$34,501	\$36,000	\$43,126	\$45,000	\$1,485	\$594	\$297	\$297	\$74	\$2,150
\$36,001	\$37,400	\$45,001	\$46,750	\$1,676	\$671	\$335	\$335	\$84	\$2,433
\$37,401	\$38,800	\$46,751	\$48,500	\$1,868	\$747	\$374	\$374	\$93	\$2,717
\$38,801	\$40,300	\$48,501	\$50,375	\$2,250	\$900	\$450	\$450	\$113	\$3,000
\$40,301		\$50,376	\$0						

Persons Over Age 65 Married				Central's Hardship Relief Lease Fees					
2016 State income limit		1.25X State income limit		Johnson Lake Current Tier					Plum Creek
				1	2	3	4	5	1
\$0	\$32,200	\$0	\$40,250	\$338	\$135	\$68	\$68	\$17	\$450
\$32,201	\$33,900	\$40,251	\$42,375	\$529	\$212	\$106	\$106	\$26	\$733
\$33,901	\$35,700	\$42,376	\$44,625	\$720	\$288	\$144	\$144	\$36	\$1,017
\$35,701	\$37,400	\$44,626	\$46,750	\$911	\$365	\$182	\$182	\$46	\$1,300
\$37,401	\$39,100	\$46,751	\$48,875	\$1,103	\$441	\$221	\$221	\$55	\$1,583
\$39,101	\$40,900	\$48,876	\$51,125	\$1,294	\$518	\$259	\$259	\$65	\$1,867
\$40,901	\$42,600	\$51,126	\$53,250	\$1,485	\$594	\$297	\$297	\$74	\$2,150
\$42,601	\$44,300	\$53,251	\$55,375	\$1,676	\$671	\$335	\$335	\$84	\$2,433
\$44,301	\$46,100	\$55,376	\$57,625	\$1,868	\$747	\$374	\$374	\$93	\$2,717
\$46,101	\$47,800	\$57,626	\$59,750	\$2,250	\$900	\$450	\$450	\$113	\$3,000
\$47,801		\$59,751	\$0						

Disabled Veterans and Disabled Individuals Single				Central's Hardship Relief Lease Fees					
				Johnson Lake Current Tier					Plum Creek
2016 State income limit		1.25X State income limit		1	2	3	4	5	1
\$0	\$30,900	\$0	\$38,625	\$338	\$135	\$68	\$68	\$17	\$450
\$30,901	\$32,300	\$38,626	\$40,375	\$529	\$212	\$106	\$106	\$26	\$733
\$32,301	\$33,700	\$40,376	\$42,125	\$720	\$288	\$144	\$144	\$36	\$1,017
\$33,701	\$35,200	\$42,126	\$44,000	\$911	\$365	\$182	\$182	\$46	\$1,300
\$35,201	\$36,600	\$44,001	\$45,750	\$1,103	\$441	\$221	\$221	\$55	\$1,583
\$36,601	\$38,000	\$45,751	\$47,500	\$1,294	\$518	\$259	\$259	\$65	\$1,867
\$38,001	\$39,400	\$47,501	\$49,250	\$1,485	\$594	\$297	\$297	\$74	\$2,150
\$39,401	\$40,900	\$49,251	\$51,125	\$1,676	\$671	\$335	\$335	\$84	\$2,433
\$40,901	\$42,300	\$51,126	\$52,875	\$1,868	\$747	\$374	\$374	\$93	\$2,717
\$42,301	\$43,700	\$52,876	\$54,625	\$2,250	\$900	\$450	\$450	\$113	\$3,000
\$43,701		\$54,626	\$0						

Disabled Veterans and Disabled Individuals Married				Central's Hardship Relief Lease Fees					
				Johnson Lake Current Tier					Plum Creek
2016 State income limit		1.25X State income limit		1	2	3	4	5	1
\$0	\$35,400	\$0	\$44,250	\$338	\$135	\$68	\$68	\$17	\$450
\$35,401	\$37,100	\$44,251	\$46,375	\$529	\$212	\$106	\$106	\$26	\$733
\$37,101	\$38,800	\$46,376	\$48,500	\$720	\$288	\$144	\$144	\$36	\$1,017
\$38,801	\$40,600	\$48,501	\$50,750	\$911	\$365	\$182	\$182	\$46	\$1,300
\$40,601	\$42,300	\$50,751	\$52,875	\$1,103	\$441	\$221	\$221	\$55	\$1,583
\$42,301	\$44,000	\$52,876	\$55,000	\$1,294	\$518	\$259	\$259	\$65	\$1,867
\$44,001	\$45,800	\$55,001	\$57,250	\$1,485	\$594	\$297	\$297	\$74	\$2,150
\$45,801	\$47,500	\$57,251	\$59,375	\$1,676	\$671	\$335	\$335	\$84	\$2,433
\$47,501	\$49,200	\$59,376	\$61,500	\$1,868	\$747	\$374	\$374	\$93	\$2,717
\$49,201	\$51,000	\$61,501	\$63,750	\$2,250	\$900	\$450	\$450	\$113	\$3,000
\$51,001		\$63,751	\$0						