

Worker Advantage Program Mandatory Requirements Prior to Closing

The Worker Advantage loans are reserved and processed the same as all normal Home is Possible loans with the following additions:

- A. Lenders must submit to NHD the following three items at least 5 days prior to closing:
1. **Nevada Residency:** At least one occupying borrower must have been a Nevada resident for a minimum of 6 months prior to the loan reservation date. **Please provide a photocopy of the qualifying borrower's Nevada Driver's License or State-Issued I.D.**
 2. **Essential Worker Verification:** At least one occupying borrower must be employed full-time in one of the designated "Essential Worker" categories (see attached addendum). **Please provide a Verification of Employment (VOE) for the qualifying borrower.**

Note: The residency requirement and the essential worker requirement may be met by the same borrower or by two different occupying borrowers.

3. **Acknowledgement Form: Please sign and submit the Worker Advantage High-Cost Loan Acknowledgement.**

These three documents must be sent via encrypted or secure email to the **following at least 5 days prior to closing:** hip@housing.nv.gov

- B. NHD will review the documents and email lender a "Clear to Close" letter within 24 hours of receiving email. If borrower does not meet program requirements, lender will be emailed an "Ineligibility" letter. The lender must receive a "Clear to Close" letter prior to closing the loan. *
- C. The "Clear to Close" letter should be included in the post-closing file sent to eHousingPlus.

*Receiving a "Clear to Close" letter means NHD has reviewed the required pre-closing documents and based on this information, the borrower(s) meet guidelines. The "Clear to Close" letter does not signify NHD has verified any other program requirements.

Addendum A

List of Worker Advantage Approved 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.

List of Essential Worker Mortgage Lending Guideline

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.

List of Essential Worker Mortgage Lending Guideline

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.