What is an Owner Occupied Housing Rehabilitation Program?

Southwest Nebraska Community Betterment (SWNCBC) has received funding through the Nebraska Department of Economic Development (NDED) to establish an Owner Occupied Housing Rehabilitation Program. Eligible homeowners may receive assistance to make structural, mechanical, electrical, weatherization and plumbing improvements to their homes.

How do I know if I'm eligible?

There are certain eligibility requirements, including income, assets, and homeownership. Homes must be located within the incorporated communities of Venango, Elsie, Madrid & Grant. Mobile homes and rental properties are not eligible for participation in the program.

What are the current income limits?

Perkins County

Income Limits 2018

- Effective June 2018

| | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|-------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 100% AMI | \$48,700 | \$55,600 | \$62,600 | \$69,500 | \$75,100 | \$80,700 | \$86,200 | \$91,800 |

Will I have to repay the assistance?

Low- to Moderate- Income households will qualify for a 100% forgivable loan that is forgiven after 10 years if owner does not move, sell or rent their property within the 10- year affordability period.

What repairs are ELIGIBLE?

Eligible repairs include:

- Structural- Foundation, Roof, etc.
- Mechanical- Furnace, Air Conditioning, Water Heater
- Electrical Wiring, Fuse Boxes
- Plumbing
- Weatherization-Windows, Doors, Insulation, Siding, Etc.
- General Maintenance-Kitchens, Bathrooms, Etc.
- Handicapped Accessibility- Ramps, Bathrooms, Etc.
- Safety or Code Deficiencies
- Lead-Based Paint Mitigation

What repairs are NOT ELIGIBLE?

- Garages & Outbuildings
- Driveways & Sidewalks
- Window Air Conditioning Units
- Fireplaces
- Decks & Patios
- Landscaping & Fences
- Jacuzzis, Hot Tubs & Spas
- Kitchen Appliances
- Reimbursement for Repairs not completed by the Program.

How much assistance is available?

The maximum financial assistance per household will be limited to \$24,999. This limit unfortunately may exclude certain homes from participating in the program. For example, if a home will not meet basic standards after injecting \$24,999 in assistance, then the home will not be eligible for the program.

Applications will be accepted until all funds are used, or until the grant program end date, whichever comes first. Funds are limited and will be awarded on a "First Ready, First Served" basis.

Applications can be picked up at:

SWNCBC 115 W 3rd Street Grant, NE 69140

Applications also available online at: www.southwestne.com

For More Information Call:

SWNCBC (308) 352-4338 or email: swncbc@gpcom.net