

SWNCBC Owner Occupied Rehab Program Overview

What is an Owner-Occupied Rehabilitation Program?

Southwest Nebraska Community Betterment (SWNCBC) has received funding through the Nebraska Department of Economic Development's (NDED) Nebraska Affordable Housing Trust Fund (NAHTF) program to establish an **Owner-Occupied 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** in Chase, Dundy, Hayes, Hitchcock and Perkins Counties. Mobile homes and rental properties are not eligible for participation in the program.

What are the current income limits?

Chase, Dundy, Hayes and Hitchcock Counties, and McCook

Income Limits 2023-24 (Effective June 2023 – June 2024)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120% AMI	\$69,960	\$79,920	\$89,880	\$99,840	\$107,880	\$115,920	\$123,840	\$131,880

Perkins County

Income Limits 2023-24 (Effective June 2023 -June 2024)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120% AMI	\$74,280	\$84,960	\$95,520	\$106,080	\$114,600	\$123,120	\$131,640	\$140,040

Will I have to repay the assistance?

Households below 120% AMI will qualify for a 0% interest, forgivable loan for up to \$40,000 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

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 \$40,000. This limit unfortunately may exclude certain homes from participating in the program. For example, if a home will not meet NDED's basic standards after injecting the rehab funds allowed, then the home will not be eligible for the program.

Starting March 1, 2024 applications will be available online at:

www.southwestne.com

Or can be picked up at:

SWNCBC

115 W 3rd Street

Grant, NE 69140

Applications dated prior to March 1, 2024 or postmarked after April 1, 2024 will not be accepted

For More Information Call:

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