What is an Owner Occupied Housing Rehabilitation Program?

The Village of Fairmont is applying for 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. Mobile homes and rental properties are not eligible for participation in the program.

Will I have to repay the assistance?

<u>Conditional Grant</u>. Very low income households will qualify for a 100% Conditional Grant that will be forgiven after 5 years if owner does not move, sell or rent their property within the 5-year affordability period.

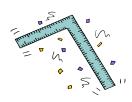
How much assistance is available?

Financial assistance per household generally ranges from \$5,000 - \$20,000 per unit. The maximum per housing unit is 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.

What repairs are ELIGIBLE?

Eligible repairs are those that will add approximately twenty (20) years to the life expectancy of your home, including,

- ~ 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.
- ~ Relieve Overcrowding
- ~ 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.



What are the annual household income limits for eligibility?

2018 Income Limits

Family	Low
Size	Income
	Limit
1	\$38,100
2	\$43,550
3	\$49,000
4	\$54,400
5	\$58,800
6	\$63,150
7	\$67,500
8	\$71,850



The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions

specifically cover discrimination because of race, color, national origin, religion, sex, disability and the presence of children.

Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Ley Federal de Equidad de Vivienda prohíbe la discriminación por motivos de raza, color, religión, nacionalidad, sexo, situación familiar o discapacidad. Para más información, visita www.hud.gov/fairhousing.



Who do I contact for more information?

Jim Warrelmann or Jacob Valentine

Southeast Nebraska Development District 2100 Fletcher Ave., Ste. 100

Lincoln, NE 68521

Phone: (402) 475-2560 Fax: (402) 475-2794

Email: jwarrelmann@sendd.org or

jvalentine@sendd.org

 $\label{lem:applications} \textbf{Applications} \ \textbf{and} \ \textbf{program} \ \textbf{guidelines} \ \textbf{also}$

available online at:

http://sendd.org/affordablehousing/housing-rehabilitation Don't miss out on a chance to make those improvements on your house that you have not been able to accomplish on your own.

Reduce energy costs and increase the value of your home with a grant!



What is the deadline?

All <u>full applications</u> received during a "cycle" will be reviewed together and rated on a priority rating scale. Applicants not selected in one round will be automatically considered in subsequent rounds (if funding is available) and will be notified, in writing, of such action.

I'm interested, so where can I pick up an Application Form?

Fairmont Owner Occupied Housing Rehabilitation Program Applications are available at the following location:

> Village of Fairmont 635 6th Ave. Fairmont, NE 68354

Village of Fairmont

2019-2020

Owner-Occupied Housing Rehabilitation Program

