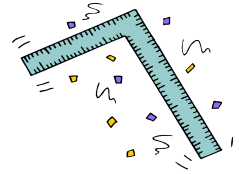


What is the Program Area?

Housing Rehabilitation Assistance is available within the boundaries of the Village of Talmage.



Is a Rental House Eligible?

No; only owner-occupied single-family housing units are eligible.

What is the typical amount of grant or loan assistance?

Assistance typically ranges from \$15,000 and not to exceed \$25,000 per unit. This limit may exclude a specific home from participating in the program. For example, if it is estimated that a home will still not meet basic standards after \$25,000 in repairs are made, then the home will not be eligible for the program.

Will I have to pay this back?

The funds are provided as a \$0 payment, 0% interest conditional grant non-repayable as long as the assisted owner does not move, rent, sell, transfer or not occupy the property during the 5-year conditional grant period.

Owner Occupied Housing Rehab.

What repairs are ELIGIBLE?

- ~ Structural-Foundation, Roof, etc.
- ~ Mechanical-Furnace, Water Heater, etc.
- ~ Electrical-Wiring, fuse boxes
- ~ Plumbing
- ~ Weatherization-Windows, Doors, Insulation, Siding, etc.
- ~ General Maintenance-Kitchens, Bathrooms, etc.
- ~ Handicapped Accessibility-Ramps, Bathroom, etc.
- ~ Relieve overcrowding
- ~ Safety and Code Deficiencies.

What is usually not eligible?

- ~ Garages & Outbuildings
- ~ Driveways & Sidewalks
- ~ Window Air Conditioning Units
- ~ Fireplaces
- ~ Patios
- ~ Landscaping & Fences
- ~ Jacuzzis, hot tubs and spas
- ~ Kitchen Appliances
- ~ Any costs for repairs not completed in the program.

What are the annual household income limits for eligibility?

2016 Income Limits

Family

Size Maximum Annual Income

Otoe County

1	\$36,700
2	\$41,950
3	\$47,200
4	\$52,400
5	\$56,600
6	\$60,800
7	\$65,000
8	\$69,200

What Financing options will be available?

The financial assistance is provided in the form of a 5-Year "Conditional Grant." If the assisted owner moves, rents, sells, transfers, or does not occupy the property prior to the end of the 5-Year (60 month) lien period, then the owner shall reimburse the program either the full amount granted OR "net proceeds" (sale price of property minus closing costs and minus any repayment of prior liens on the property) if property is sold.

Who do I contact for more information?

Crystal Dunekacke, SENDD
PO Box 308
Humboldt, NE 68376

PHONE (402) 862-2201
Email: cdunekacke@sendd.org

Or - where can I pick up an Application Form?

CITY HALL
507 5th St.
Talmage, NE 68448

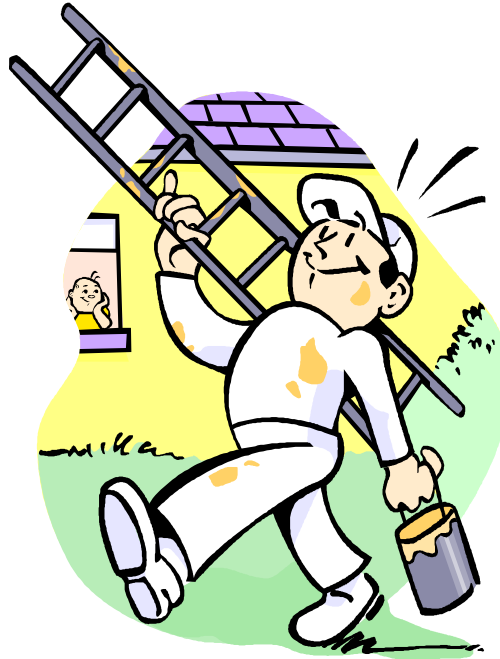


The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and the presence of children.



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.

Fix those items you have not been able to accomplish on your own.



Working together, we may be able to improve the condition of your home!

VILLAGE OF TALMAGE

Home-Owner's Rehabilitation Program

