

What is an Owner Occupied Housing Rehabilitation Program?

The City of Crete 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. Mobile homes and rental properties are not eligible for participation in the program.

Will I have to repay the assistance?

Conditional Grant. 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.

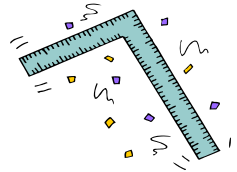
Don't miss out on a chance to make those improvements on your house that you have not been able to accomplish on your own.

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



What 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.

How much assistance is available?

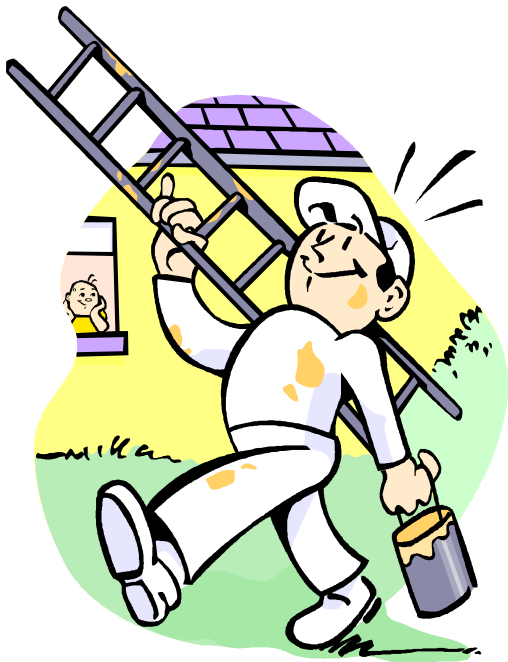
Financial assistance per household generally ranges from \$5,000 - \$20,000 per unit. The maximum per housing unit however, will be limited to \$24,999. This limit unfortunately may exclude certain homes from participating in the program. For example, if a home will not meet basic standards after injecting \$24,999 in assistance, then the home will not be eligible for the program.



What are the annual household income limits for eligibility?

2015 Income Limits

Family Size	Conditional Grant	Deferred Loan
1	\$21,350	\$34,200
2	\$24,400	\$39,050
3	\$27,450	\$43,950
4	\$30,500	\$48,800
5	\$32,950	\$52,750
6	\$35,400	\$56,650
7	\$37,850	\$60,550
8	\$40,300	\$64,450



Who do I contact for more information?

Jim Warrelmann or Judi Meyer
Southeast Nebraska Development District
2631 "O" Street
Lincoln, NE 68510-1398
Phone: (402) 475-2560
Fax: (402) 475-2794
Email: jwarrelmann@senn.org or
jmeyer@senn.org

Applications also available online at:
<http://senn.org/affordable-housing/housing-rehabilitation>

Spanish speakers please call Zoraida Ramos
© City of Crete offices 888-826-4312
x6401 for assistance.

What is the deadline?

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.

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

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

City of Crete
243 East 13th Street
Crete, NE 68333



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.

City of Crete Owner-Occupied Housing Rehabilitation Program

