

CDS INSPECTIONS & BEYOND

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General Information for the CORE Development Owner-Occupied Housing Rehabilitation Program

The Program is designed to provide funds to eligible homeowners for home repairs and improvements, such as:

- Repair or Replacement of Windows, Doors and Siding;
- Roof repair or replacement;
- Water Heater, Furnace / AC;
- Insulation and Storm Windows;
- Repair of Walls, Ceilings and Floors;
- Accessibility changes for Persons with Disabilities; and
- Health and Safety related items, including reducing or eliminating Lead-Based Paint Hazards.

The primary Eligibility Requirements for the Program are as follows:

- Home must be an owner-occupied single-family home and NOT a mobile home;
- Home must be located within community limits of Brunswick, Chambers, Clearwater, Elgin, Ewing, Inman, Neligh, Oakdale, Orchard, Page or Royal;
- No work will be performed on homes that are located within a federally determined flood plain or in a flood prone area identified by the Nebraska Department of Natural Resources;
- Household income cannot exceed HUD's Income Limits (see table on Page 1);
- Property Taxes on home must be current;
- Applicants must have a net worth of less than \$75,000 in assets, excluding their residence;
- Homeowner must carry current dwelling insurance; and
- After the rehabilitation has been completed, the home must meet the minimum health and safety standards set by the Nebraska Department of Economic Development.

Homeowners that have received assistance in previous years from NAHP funds are able to receive additional assistance. If a CORE loan exists, homeowner must be current on the CORE loan. Additional housing rehab assistance when coupled with the outstanding balance of the homeowners existing CORE loan shall not exceed \$25,000.

An income eligible household will fall into one of four Program Levels, ranging from a 3% loan to a forgivable loan (not a grant), depending on its household income and size. The maximum funds available for any one home cannot exceed \$25,000, but the actual amount allowed is based on the needs of the property.