Housing Contacts

Martin Griffith
Housing Specialist
martin@nenedd.org
(402) 379-1150 ext. 108

Grace Petersen
Housing Loan Specialist
grace@nenedd.org
(402) 379-1150 ext. 102

NENEDD
111 South 1st St. Norfolk, NE 68701
Website:
www.nenedd.org
www.facebook.com/NENEDDNorfolk
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Mission Statement

The mission of the Northeast Nebraska Economic Development District is to build communities, empower families and advance businesses through the use of a Comprehensive Economic Development Strategy.

Program Overview

Does your home need repairs? Qualified homeowners are eligible to receive low interest loans to improve their living conditions.

Introduced in 1994, the Owner-Occupied Rehabilitation (OOR) program provides funding, usually in the form of low interest loans, to assist in structural repairs, energy conservation, modernization and interior renewal

If you are interested in learning more about the OOR program or want to begin the application process, please call Grace Petersen, NENEDD Housing Loan Specialist.

EQUAL HOUSING OPPORTUNITY

owner-occupied housing rehabilitation

empowering**families**

NENEDD
Northeast Nebraska Economic Development District

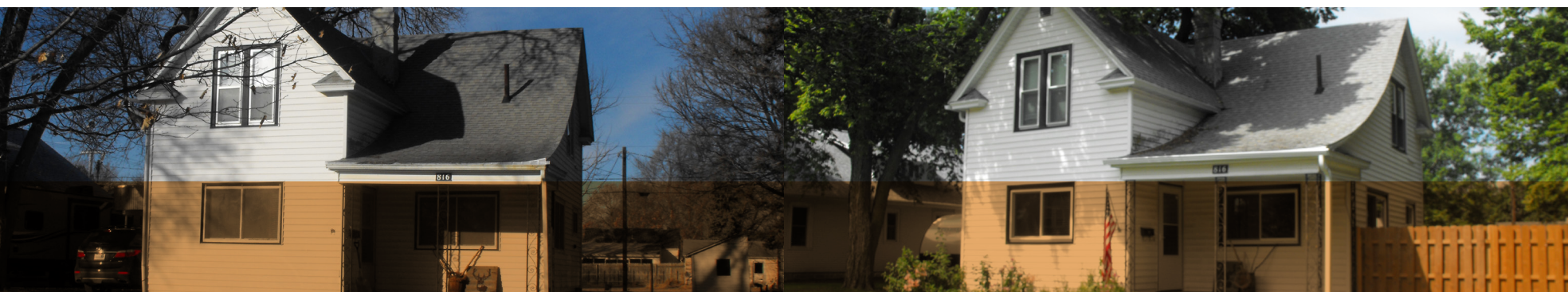
empowering
families

Program Guidelines

- Home must be owner-occupied to qualify
- Home cannot be converted to rental property
- Homeowner(s) must meet income guidelines
- Loan falls due upon transfer of title of property (including forgivable loans)
- Property cannot be located in the floodplain
- Property must be located in the city limits of our service area
- Property taxes must be paid current throughout the duration of the loan term
- Homeowner's insurance must be maintained throughout the duration of the loan term

Program Goals

- Reduce monthly utility costs
- Improve energy performance in conjunction with the rehabilitation project
- Minimize ongoing maintenance for homeowners
- Preserve the housing unit
- Add to the quality of living



Program Qualifications

Program is based upon household income and household size. Applicants can qualify for the following programs:

Program A

2% interest rate loan up to 20-year term (max 240 payments)

Program B

1% interest rate loan up to 20-year term (max 240 payments)

Program C

0% interest rate loan up to 20-year term (max 240 payments)

Program D

0% interest rate loan forgiven over a 10-year term (must be 62 years or older)

Eligible Improvements

- Foundations
- Sagging or rotten beams, joists, columns
- Stairs or porches
- Roofs or chimneys
- Floors

Energy Conservation/Weatherproofing

- Insulation of ceilings & walls
- Repair/replacement of windows & doors
- Caulking & weather-stripping
- Installation of storm windows & doors
- Removal & installation of roof covering
- Painting or replacement of siding & trim

Modernization

- Plumbing & plumbing fixtures
- Furnace & water heaters
- Air conditioning
- Lighting & wiring

Interior Renewal

- Repairing of walls, ceiling & floors
- Painting & paneling
- Room rearrangement
- Additions to alleviate overcrowded conditions