

CORE HOUSING REHAB or DOWNPAYMENT PRELIMINARY APPLICATION

If you would be interested in applying for a forgivable or low-interest loan to improve your home or for down payment assistance to purchase a home, please fill out the following questions.

Please check one: Housing Rehabilitation
 Home Ownership Program (if funds available and income limits are different from below. Please contact our office for the current income limits)

NAME: _____ AGE: _____

ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE: _____

Do you own your home: Yes No

What is the condition of your home? Good Fair Dilapidated

Names of all residents in your home (including elderly):

	Age _____		Age _____
	Age _____		Age _____
	Age _____		Age _____

Is the total annual gross income (based on average gross monthly income multiplied by 12) of all members of your household 18 years of age or older, who are not full-time students, less than the established low-to-moderate income limit for Antelope and Holt Counties as reflected in the chart below? Using the number of persons in your household, please refer to the income limit in the chart below, and circle one of the two responses in the statement under this chart:

INCOME THRESHOLD FOR HOUSEHOLD / 100% AMI – Effective June 15, 2022								
Maximum Income for Program Eligibility	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Income Limit (\$) Antelope County	55,100	62,900	70,800	78,600	84,900	91,200	97,500	103,800
Income Limit (\$) Holt County	57,000	65,200	73,300	81,400	88,000	94,500	101,000	107,500

My household income is LESS than the established limit.	OR	My household income is ABOVE the established limit.
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Signed:

Applicant	Co-Applicant	Date
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PLEASE SEND THE COMPLETED APPLICATION TO:

CORE Development / CDS Inspections & Beyond
 Randy & Leigh Alexander
 53506 862 Road, Plainview, NE 68769-2118
 If questions, please call CDS at (402) 582-3580 or email at info@cdsne.com



CDS INSPECTIONS & BEYOND

Randy & Leigh Alexander

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Phone / Fax: (402) 582-3580 Email: info@cdsne.com

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.