Housing Contacts

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Housing Programs

Down Payment Assistance
Offering 0% interest deferred loans

Owner-Occupied Rehabilitation
Low interest & forgivable loans for homeowners needing to make improvements

New Construction
Offering construction subsidies, down payment assistance or a combination of both for clients looking to build

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 Judy Joy, NENEDD Housing Loan Specialist.

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.

Contact Information

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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.

**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)

**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

**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