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NEWS RELEASE

FOR IMMEDIATE RELEASE:
Wednesday, May 01, 2019

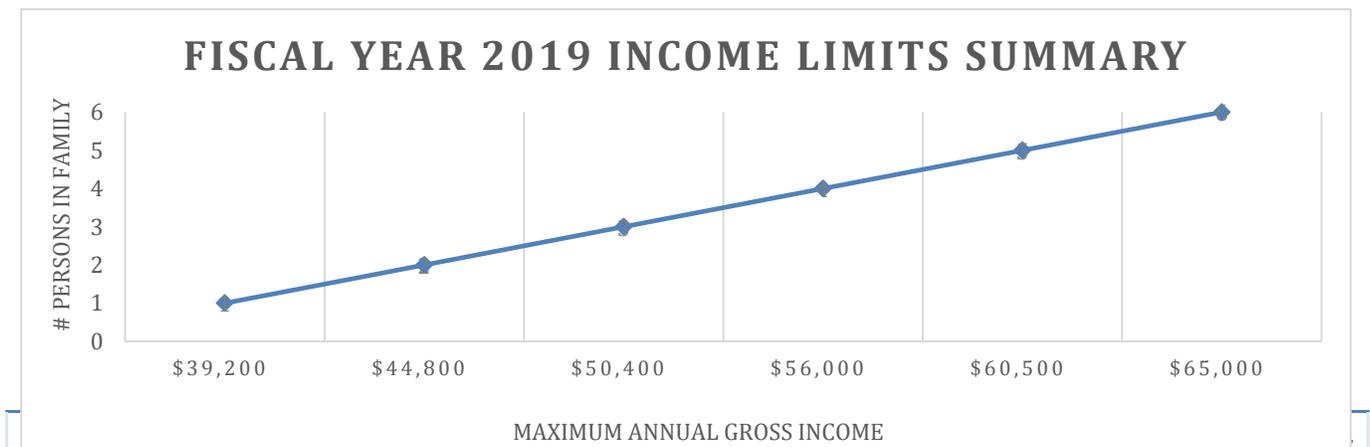
Norfolk Housing Agency Ready to Assist Low-Income Families with Owner Occupied Rehab Program

The Norfolk Housing Agency, a function of the City of Norfolk Housing Division, helps make home renovation projects a little less stressful for low-income families through the Owner Occupied Rehab Program.

The Owner Occupied Rehabilitation Program has been in operation for many years and is funded by a Community Development Block Grant (CDBG) or HOME fund grants, which are awarded by the Nebraska Department of Economic Development. Currently, the Norfolk Housing Agency assists homeowners in the repair of homes owned by low income families living within the city limits of Norfolk.

Requirements of homeowners for this program include, but are not limited to:

- Having total household income at or below 80% of median income for Madison County Nebraska (See graph below)
- Property must be within the city limits of Norfolk
- Maximum loan or grant amount may not exceed \$25,000
- Repairs will be assessed for life-safety or health issues first (ex. Electrical, steps, trip hazards, roof), then other repairs may be considered
- Five year repayment loan
- Repayment amounts are based on income



This program has been excellent, providing many families with a safe and healthy living environment while improving the neighborhood and values of area properties.

Some examples of the use for this program include kitchen or bathroom remodels, electrical improvements, insulation, roof or siding repairs, or other home improvement projects.

To receive additional information, or to have your name put on a list for the program, please contact the Norfolk Housing Agency by calling, 402-844-2080, by emailing Gary Bretschneider at gbretschneider@ci.norfolk.ne.us, or stop into their office located at 110 N. 4th Street, Norfolk, NE 68701.