

Housing and Community Development

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CITY OF OMAHA PLANNING
HOUSING & COMMUNITY DEVELOPMENT

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City of Omaha Homeowner Rehabilitation Program



Omaha Planning Department
Housing and Community Development

Let's Build.

Homeowner Rehabilitation Program

Helping Homeowner's Improve Their Homes
and Their Community.

The City of Omaha's Homeowner Rehabilitation Program (HRP) is a grant program designed to help low- to moderate-income homeowners east of 72nd Street* make necessary repairs to their homes and ultimately aid in the revitalization of neighborhoods and communities. There is no repayment of the grant if you own and live in the house for at least three years after the work is completed. This popular program includes the: Target Area Program (TAP); Strategic Neighborhood Area Program (SNAP) and Reinvestment Area Program (RAP). Eligibility requirements vary from program to program, but may include: targeted locations, special needs as determined by the City and the homeowner's ability to secure matching funds. The Homeowner Rehabilitation Program Coordinator will be able to specifically review eligibility requirements with you and make recommendations for the program that best suits your needs.

How It Works—Step by Step

- 1 The Application**
A telephone call to the Homeowner Rehabilitation Program Coordinator starts the application process. The Coordinator will answer any questions you might have concerning the program, provide you with additional information and mail you a preliminary application. Once the completed application is received by the Planning Department, the City will determine if you qualify for the program based on the eligibility requirements. General eligibility requirements are included.

*Some programs are only available in targeted areas.

2 Inspection and Scope of Work

If you qualify for the program, a City Construction Specialist (CS) will be assigned to you. The CS will make an initial visit to your home to determine what improvements need to be completed based on the City's eligibility criteria and priorities. After your approval of the project write-up, the CS will put your project out to bid. An open house is required to allow contractors access to the property so they can fully develop their most competitive bid. The contractor with the lowest bid will be awarded the project, although if you prefer a different contractor you can pay the difference between bids.

3 Financing with City's Grant

Depending on the source of funds used for your project, the City grant may be secured or unsecured. In either instance, you are required to own and occupy your home for three years following the date that you signed the proceed order for the contractor to begin work. After 36 months, no repayment of the grant is required and any lien will be released.

4 Construction

A pre-construction meeting is held between the owner and contractor to discuss the contractor's time frame, selection of materials and other issues. Following this meeting, work begins on your home! The contractor is given 90 days to complete the work. The CS oversees the project and makes periodic inspections throughout the 90 days. When work is complete, the CS will do a final inspection with the contractor. There is a one year warranty from the date of completion.



ELIGIBILITY REQUIREMENTS

Eligibility requirements vary according to funding source. Below is a list of our general requirements. Be sure to contact the Planning Department to fully determine your eligibility:

1. The property must be owner-occupied and contain no more than one residential unit;
2. Your anticipated annual household income does not exceed 80% of the Area Median Family Income;
3. The owner(s) shall be all titleholders as recorded in the Douglas County Register of Deeds Office;
4. The property is located within the project specified boundaries;
5. All real estate taxes, special assessments, student loans and child support payments must be current, and the borrower(s) does not have federal and/or state tax liens levied against the property;
6. The property insurance claim payments for work covered in the work write-up shall be applied toward the rehabilitation cost;
7. If there are unsatisfied judgments against the property, the HRP Coordinator will review them to determine your eligibility;
8. The property must contain at least one code enforcement deficiency;
9. The rehabilitation work costs must be at least \$1,000.00;
10. The property has not deteriorated beyond economic repair as determined by the Construction Specialist.

11. The property is free of litter, debris and junked cars, and the construction specialist has unobstructed access to the interior of the home, and;
12. The homeowner must have, at a minimum, a current fire policy insurance on the home.

ELIGIBLE IMPROVEMENTS

Eligible improvements fall into three categories, which are prioritized as follows:

1. Lead-based paint hazards

Lead-based paint presents a health hazard to families, particularly families with small children. The presence of lead is presumed in homes built before 1978.

2. Structural items

These are improvements that address structural issues with the home such as the roof, floors, porches, steps and foundation.

3. Safety and health related items

These are improvements that improve the overall safety of the home. Items to be addressed include furnace, radon, plumbing, electrical, handrails, mold, rodents and other infestations.

