

HOUSING OPPORTUNITIES

HOMEOWNERS

BVCA Partnership offers a variety of housing programs for homeowners:

WEATHERIZATION

Energy and dollar saving improvements can be made to homes under the Weatherization Assistance Program. The program can:

1. Add insulation to attic, walls, and floors
2. Perform an air leakage evaluation
3. Perform an efficiency inspection on natural gas, propane and fuel furnaces.
4. Replaces primary broken glass in windows
5. Installs or adjusts door weather-strip, thresholds and sweeps
6. Installs new furnaces

The results of improvements made should:

1. Increase comfort in home
2. Reduce heating and cooling bills
3. Heat and Cool your home using less energy

Eligible applicants must be in the 200% poverty level. This service is also available to rental properties.

HOUSING REHABILITATION

BVCA Partnership has a Regional Owner-Occupied Rehabilitation Program funded by a grant from the Nebraska Department of Economic Development. The program can assist with all types of housing rehabilitation to bring a home to health and safety standards. Rehabilitation that is frequently done includes roof replacement, furnace replacement, new siding, windows, foundation repairs, etc. The funds are available to homeowners at or below 100% median income.

Homeownership Opportunity Program

BVCA Partnership has funds to assist income eligible applicants to purchase homes throughout the BVCA service area. The Homeownership Opportunity Program is funded by a grant from the Nebraska Department of Economic Development.



These funds assist with closing costs, down payment assistance and rehabilitation of existing homes.

Applicants must be:

1. First Time Homeowners with some exceptions
2. Have income at or below 100% median income (See back for income guideline chart)
3. Be able to secure a 1st Mortgage
4. Homes must meet Uniform Housing Code and assure all health and safety standards are met.
5. Contribute a least \$500 toward the purchase of a home.

These funds are available as a deferred loan for the first

HOMEBUYER EDUCATION AND HOUSING COUNSELING SERVICES

Blue Valley Community Action offers Homeownership Education to individuals and families wanting to learn how to purchase a home. The program is available to all residents in the service area. Most financial institutions are requiring that the potential homeowner attend a Homeownership Education course. BVCA is HUD approved Housing Counseling Agency.

AFFORDABLE RENTAL HOUSING OPTIONS

Blue Valley Community Action has developed and purchased affordable rental projects in the following communities:

Crete, Hebron, Wymore, Dorchester, Diller, Fairbury, Beatrice, Geneva, Exeter, Fairmont, Grafton, Ohiowa, Bellwood, Rising City, and Osceola. Currently Blue Valley Community Action manages 188 units of affordable rental properties consisting of 1, 2 and 3 bedroom units in the form of duplexes, 4-plexes, and 8 plexes.

Funds used for development projects include Low-Income Housing Tax Credits, HOME Funds, Nebraska Affordable Housing Trust Funds (NAHTF), Federal Home Loan Bank's Affordable Housing Program, USDA Rural Development 515 Program, Mortgage loans, private funds and partnerships.

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HELPING PEOPLE, CHANGING LIVES

Serving Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, and York Counties in Nebraska.

Sunset CROWN Beatrice

Developed in 2000

Sunset Crown Homes consist of:

1. 1150 Square foot homes
2. 3 bedrooms/ 2 full baths
3. Single or double car garages
4. Full basements
5. Decks or patios off dining room or living room
6. All appliances including Dishwasher

LEASE TO OWN: CROWN utilizes the Low-Income Housing Tax Credit program through the Nebraska Investment Finance Authority as one financing tool. Other sources of financing may be HOME funds, Affordable Housing Trust funds, Federal Home Loan Bank funds, local government grants and loans, and traditional development financing sources. (Description provided by the Nebraska Investment Finance Authority)

1. BVCA provides four (4) workshops a year. Two of the workshops cover a financial topic and two will cover a maintenance topic. Future homeowners are required to attend two of the four.

2. BVCA will deposit \$50 of the future homeowner's monthly rent into an escrow account. Future homeowners can use those escrow funds for a down payment or closing costs to purchase their CROWN home or any home.

3: BVCA also provides one-on-one housing counseling sessions with future homeowners to assist in their success of purchasing a home.



OTHER BVCA CROWN PROJECTS

Prairie Woods Crown—Developed in 2002/5 homes in Geneva and 10 homes in York.

Blue Terrace Crown—Developed in 2003/16 homes in Crete

York Place Crown—Developed in 2005/12 homes in York



INCOME GUIDELINES FOR 2016 (Gage County)

Family Size	1	2	3	4	5	6
Weatherization	\$23,760	\$32,040	\$40,320	\$48,600	\$56,880	\$65,160
100%	\$44,400	\$50,800	\$57,100	\$63,400	\$68,500	\$73,600
80%	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600
60%	\$26,520	\$30,300	\$34,080	\$37,860	\$40,920	\$43,920
50%	22,100	25,250	28,400	\$31,550	\$34,100	\$36,600

