



Home Repair Loan Program

Flood Repair Initiative

As part of our long-term flood recovery efforts, Habitat for Humanity of Omaha has created a Flood Repair Initiative within our Home Repair Loan Program. The goal of this initiative is to help those impacted by the floods of 2019 return to living in their homes safely and comfortably.

Flood Repair Initiative Requirements

- Household income at or below 120% of Area Median Income (AMI)
- Damaged property is owned and occupied by applicant
- Property is located in the Omaha metro area
- Homeowner's Insurance required
- No title requirement
- Verification of FEMA designation and all payouts issued
- Verification that home is not in a floodway.
- Confirmation that the home will have all subsequent or previous work performed under flood standards

Loan Characteristics

- 0% interest
- \$10,000 loan limit/\$20,000 project maximum (subsidy available to cover up to 50% of project)
- 3-10 years to repay the loan
- 10 year Restrictive Covenant required

Project Specifications and Limitations

- \$20,000 project maximum
- Scope of work/contract will certify that none of the work being performed through the Flood Repair Initiative was paid out for by FEMA or insurance
- Work will receive Habitat Omaha's one-year standard warranty for labor on top of contractor warranties.

Electrical

- Breaker panel replacement
- Whole house rewiring
- Meter socket replacement

HVAC

- Furnace and AC replacement
- Venting for gas water heaters
- Exhaust fans

Plumbing

- Utilities (sewer and water replacement)
- Water heater replacement

Apply Now!

Learn more about our Flood Repair Initiative and find out how to apply by contacting us at 402.457.5657 or homerepair@habitatomaha.org.