

Southwest Nebraska Community Betterment Corporation (SWNCBC), a non-profit organization located in Grant, is leading a cooperative effort to provide down payment/closing cost assistance to first-time homebuyers using funding provided by the Nebraska Department of Economic Development.

The housing program, referred to as Down Payment/Closing Cost Assistance, will be offered in the SWNCBC five-county service area which includes the counties of Perkins, Chase, Hayes, Hitchcock and Dundy.

The program provides funding for families living at a moderate to low-income level. This is a "forgivable loan" with no repayment necessary as long as the family maintains the property as their primary residence for the next 10 years.

SWNCBC partners with other organizations to assist first-time homebuyers. First-time homebuyers can receive 20 percent of the purchase price up to \$15,000 towards down payment and closing costs on buying a home. If you have not owned a home in three years, or have experienced a life change such as divorce or being widowed, you may qualify as a first-time homebuyer.

First time homebuyers will need to attend a Reach Affiliated Homebuyer Education Class, offered by SWNCBC.

SWNCBC will accept applications for the program at any time. Applications can be picked up at the SWNCBC office located at 115 W. 3rd Street in Grant, NE or you can e-mail [swassistant@gpcom.net](mailto:swassistant@gpcom.net) and request that an application be mailed to you. Contact SWNCBC at 308-352-4338.

SWNCBC was formed in 1999 to serve the five-county area of Perkins, Chase, Hayes, Hitchcock and Dundy counties. Its mission is to provide administrative and technical assistance for housing and economic development activities in SW Nebraska in order to improve and diversify the area economy.