

# City of Oklahoma City's

## SNI Home Repair Assistance Programs

**These specific repair programs are only eligible within SNI boundaries. (See backside for boundaries.)**



Other repair programs are available outside of SNI boundaries. For all programs, household income must be at or below 80% area median income as defined by HUD. (See backside for chart.)

**Contact City of OKC Housing Dept with additional questions or to request an application.  
405-297-2846 or [housing.rehab@okc.gov](mailto:housing.rehab@okc.gov)**

### 1. Home Exterior Maintenance Program (HEMP)

This is an **INTEREST FREE, NO PAYMENT** forgivable loan.

- Available to all income-qualifying, owner-occupied homes in SNI neighborhoods.
- Maximum assistance is \$23,000.
- Lead-based paint interim control costs are included in this maximum dollar amount.
- If home is sold within 5 years, a portion of the loan must be repaid.
- Establish proof that they own residence and verify that it is their principal residence.
- Unit must be habitable.
- Must disclose all debt, non-liquid and liquid assets.
- Demonstrate property is not in danger of foreclosure for any reason.
- Must commit to all repairs identified by City staff according to Housing Exterior Maintenance Program Work Order, particularly those that violate the city's property maintenance code.
- A copy of hazard insurance on the property in at least the amount of all outstanding liens for the life of the forgivable loan.
- Owner must fund any cost associated with rentable portion of the property.

### 2. Owner-Occupied Home Rehabilitation Program

This is an **INTEREST FREE, NO PAYMENT** forgivable loan.

- Designed to bring home into compliance with City of OKC minimum property standards.
- Available to all income qualifying owner-occupied homes in SNI neighborhoods.
- Maximum assistance is \$60,000.
- Grants of up to an additional \$15,000 available to abate lead-based paint hazards.
- If home is sold within 10 years, a portion of the loan must be repaid.
- Establish proof that they own residence and verify that it is their principal residence.
- If unit is uninhabitable, owner must re-occupy within 10 days of completion of rehabilitation.
- Must disclose all debt, non-liquid and liquid assets.
- Property cannot be subject to Life Estate, Conversion Mortgage, Living Trust or similar encumbrance.
- All bankruptcies must be discharged prior to loan application.
- A copy of hazard insurance on the property in at least the amount of all outstanding liens for the life of the forgivable loan.
- Owner must fund any cost associated with rentable portion of the property.

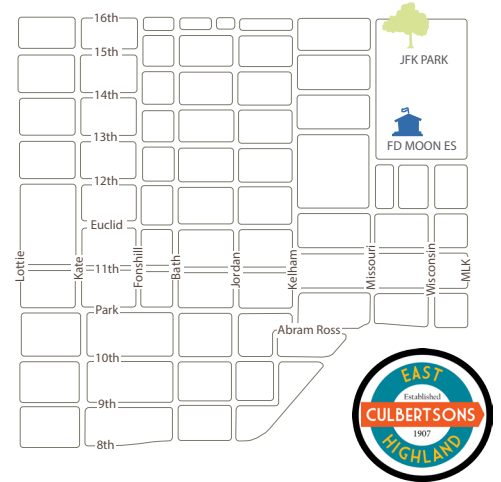
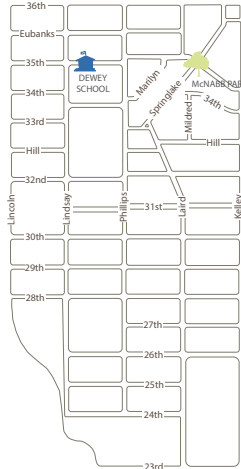
**Capitol Hill**

**Capitol View**

**Culbertson's East Highland**

@CEH\_OKC

facebook.com/CulbertsonsEastHighlandOKC/



**Owner-Occupied Home Rehabilitation Program**

**BEFORE**



**AFTER**



**Other Housing Resources**

- Rebuilding Together: [www.rebuildingtogetherokc.org](http://www.rebuildingtogetherokc.org) 405-607-0464
- Community Action Agency: [www.caaofokc.org](http://www.caaofokc.org) 405-232-0199
- Neighborhood Housing Services of Oklahoma City: [www.nhsokc.org](http://www.nhsokc.org) 405-231-4663
- Serve More: [www.servemore.co](http://www.servemore.co) 405-735-3060
- Metropolitan Fair Housing Council of Oklahoma : [www.metrofairhousing.org](http://www.metrofairhousing.org) 405-232-3247

**OKC SNI Programs and Contact Information**

To qualify for most of the programs listed below, applicants must reside within the SNI boundaries AND income qualify. To income qualify, the combined annual taxable income of the individuals in the household must be at or below the following limits. For example, the taxable household income for a family of 4 must be below \$51,600. These limits are adjusted annually by the US Dept of HUD and are based on 80% of the median income of Oklahoma County.

Number of Individuals	1	2	3	4	5	6	7	8
Gross Household Income Limit	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,850	\$73,300