

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 Department with additional questions or to request an application at 405-297-2846 or housing.rehab@okc.gov.

1. Home Exterior Maintenance Program (HEMP)

NEW! This is a **GRANT WITH NO LOAN, PAYMENT, OR LIEN.**

- 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.
- The home must be owner-occupied. Proof of ownership and residency is required.
- 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.
- Owner must fund any cost associated with rentable portion of the property.
- No mortgage or lien will be filed against the property.

2. Owner-Occupied Home Rehabilitation Program

This is an **INTEREST FREE, NO PAYMENT, FIVE-YEAR** 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 5 years, a portion of the loan must be repaid.
- The home must be owner-occupied. Proof of ownership and residency is required.
- 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
- If the homeowner dies, or no longer occupies the property permanently due to documented health reasons, the mortgage will be released.

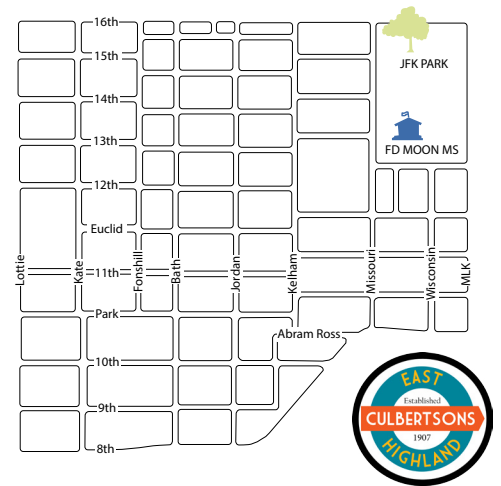
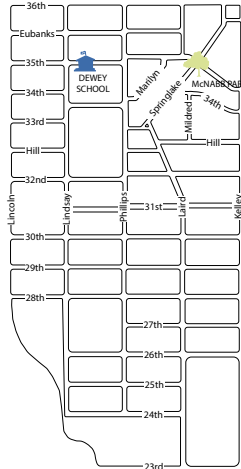
Capitol Hill

Capitol View

Culbertson's East Highland

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Owner-Occupied Home Rehabilitation Program

BEFORE



AFTER



Other Housing Resources

- Rebuilding Together: www.rebuildingtogetherokc.org 405-607-0464
- Community Action Agency: www.caaofokc.org 405-232-0199
- Neighborhood Housing Services of Oklahoma City: www.nhsokc.org 405-231-4663
- Serve More: www.servemore.co 405-735-3060
- Metropolitan Fair Housing Council of Oklahoma : 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 | \$41,350 | \$47,250 | \$53,150 | \$59,050 | \$63,800 | \$68,500 | \$73,250 | \$77,950 |