



Owner Occupied Housing Rehabilitation Program Fact Sheet

What is the Owner-Occupied Housing Rehabilitation Program?

The Owner-Occupied Housing Rehabilitation Program (OOHR) provides financial assistance to eligible low to moderate income homeowners citywide for emergency home repairs and/or to address health and/or safety hazards. The program may also address non-emergency home repairs to stabilize critical home systems such as electrical, mechanical, plumbing, and roof systems. The assistance is the form of a zero percent (0%) interest, forgivable loan and is secured by a lien on the primary residential property. For more information please contact the City of Phoenix Neighborhood Services Department at 602-534-4444 Ext. 4 or visit us on line at www.phoenix.gov/nsd.

Qualification Criteria

To qualify, the following minimal conditions must be met. The total annual gross household income must meet low-to-moderate income guidelines which vary by household size as published annually by federal regulations.

- The home must be located within the city of Phoenix limits.
- The home must be owner occupied, primary residence where the owner has lived for a minimum of twelve (12) months prior to application.
- The property title must be clear from all extraordinary liens and encumbrances including, but not limited, to:
 - Past due property tax liens and property mortgage payments
 - Past due special assessment liens and judgments against the property
- The rehabilitation of the property must be feasible under the time and funding constraints of the program.

What are the homeowner's responsibilities?

- Maintain the property in compliance with local city codes and ordinances, for more information visit: www.phoenix.gov/nsd/programs/compliance;
- Maintain homeowners insurance coverage for the life of the lien;
- Continue to reside in home as owner-occupant until all terms of lien are satisfied;
- Assure property is accessible (interior and exterior) to staff and contractors for rehabilitation work and inspections;
- Complete any training and/or other stipulations of the financial assistance.

The Home Repair Process:

