What is the Owner Occupied Housing Rehabilitation Program?

The Owner Occupied Housing Rehabilitation Program (OOHRP) 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.

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 and state 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 homeowner’s 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.

What happens if during the course of the home rehabilitation project there is additional work necessary?

- In the event the cost of the project is increased due to change orders required by unforeseen conditions or if the change order is required by the City, City and homeowner would need to agree to add the required additional amount to the loan.

Special Note: If the cost increase is due to a change order desired by the homeowner, it would be the responsibility of the homeowner to pay the extra cost. This amount would not be added to the loan amount.

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