



Owner Occupied Housing Rehabilitation Program Frequently Asked Questions

1. What are the eligibility requirements for the OOHR program?

- Applicants must meet the income guidelines for the program as set forth by the United States Department of Housing and Urban Development (HUD); own a home within the city limits; have owned and resided in their home for at least 12 months prior to application; and provide documentation of citizenship status.

2. What services are performed under the OOHR program?

- The program is designed to address health and safety hazards present in the home. This could include electrical repairs, plumbing repairs, addressing heating/cooling systems and structural repairs.

3. If I qualify for the OOHR program will I qualify for other Neighborhood Services Department programs?

- Possibly. The OOHR program has unique program requirements that are separate from other programs offered. Residents will need to submit separate requests for program services not offered through the OOHR program.

4. Can my home receive services more than once?

- Possibly. The OOHR program allows residents to apply for services more than once. Additional repairs will be assessed on a case by case basis. Contact the Neighborhood Services Department for more details.

5. What is a zero percent forgivable loan?

- A zero percent (0%) forgivable loan is one in which no interest is accrued during the life of the loan and that when the terms of the loan expire, the balance of the loan is forgiven. There are instances when homeowners are required to pay back the loan, please contact NSD for more details.

6. What are my responsibilities once the work has been completed?

- Homeowners receiving services need to maintain the property in compliance with the City of Phoenix codes and ordinances, maintain homeowners insurance coverage during the term of the loan, and continue to reside in the home as an owner-occupant until the term of the loan is satisfied.

7. How long will the process take?

- Depending on the scope of work, the rehabilitation can take anywhere from 30 days to 180 days after the contractor has been selected and all necessary documents are executed.



8. What are my responsibilities during construction?

- Ensure the contractor has access to work areas during an agreed upon daily work schedule; ensure that all areas are free of clutter; secure animals for the safety of the contractor and household members; and maintain power to the home during the repairs.

9. Can more than one item in my home be fixed with the OOHR program?

- The program is designed to address all health and safety hazards. Possibly, there are limits on repairs and various programs to address some additional problems. The auditor(City of Phoenix Staff) will determine the scope of the work and will inform you at that time. If you have additional questions, call the Neighborhood Services Department for more details.

10. Will problems in my home prevent OOHR services?

- Pests, excessive clutter/hoarding, environmental hazards, illegal or illicit activity will prevent services. In some cases, your project may be deferred or determined ineligible if any of these problems are significant enough and cannot be remedied to meet OOHR program standards.

11. Are the people working on my home qualified to perform the work?

- All contractors are licensed, insured and bonded as well as vetted by qualified NSD staff. All contractors agree to perform services to standards set by the City of Phoenix and HUD and homeowners and NSD staff must approve work completion and payment to contractors. If you have a concern, please contact Neighborhood Services Department for more details. Phone (602) 534-4444 or email. Rehab.nsd@phoenix.gov