2020 Owner Occupied Rehabilitation & Reconstruction Program
Applications Accepted From August 14, 2019 to September 24, 2019
Lottery held on October 1, 2019

The Owner Occupied Rehabilitation Program assists qualified homeowners with needed repairs. These repairs focus on health and safety, accessibility, and major system concerns. It also addresses weatherization and energy savings.

Do My Home and My Family Qualify?

- Must be a **single-family** home (no rentals or duplexes)
- Home must be inside city limits (Districts 1-10)
- Homeowner must live in the home for at least 6 months before applying
- The home cannot be for sale
- The property must be **owned and occupied** by all owners
- Homeowner must have clear title to the property
- Except for current mortgages, **no liens or judgements**
- Mortgage cannot be included in Chapter 7 or 13 bankruptcy and no reverse mortgages accepted
- Property taxes **must be current** (no payment plans or deferrals accepted)
- The home must be designated a **Homestead** with the Bexar County Appraisal District
- The utility bills must be in the homeowner’s name
- The homeowner must be a US citizen or Legal Resident
- The home’s after rehabilitation appraised value **cannot exceed** $177,000
- The household’s **gross income** must be at or below 80% of the Area Median Income (AMI). The 80% limit per household size is as follows:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Income</td>
<td>39,800</td>
<td>45,450</td>
<td>51,150</td>
<td>56,800</td>
<td>61,350</td>
<td>65,900</td>
<td>70,450</td>
<td>75,000</td>
</tr>
</tbody>
</table>
FAQ’s

- **Is this a loan or a grant?** This is a deferred, forgivable loan.
- **What is a deferred, forgivable loan?** Deferred means you do not make payments, forgivable means an equal amount of the loan is forgiven annually.
- **Is there a contract?** Yes. There is an Agreement, Deed of Trust, Lien, and Restrictive Covenant.
- **What are those documents?** The Agreement states the rules that you must abide by. The Deed of Trust secures our funds with your property. The lien secures our loan to you. The Restrictive Covenant ensures you will remain the homeowner.
- **Do I have to pay anything?** No. Payments are required if you abide by the contract terms such as continue to occupy the home, do NOT transfer title, pay your taxes, and pay your insurance.
- **What happens if I break the contract terms or pass away before it ends?** The remaining loan balance will be due immediately and payable in full.
- **Do I have to move out?** Yes. You will need to move EVERYTHING out of the home for 3-6 months depending on the amount of repairs needing to be done.
- **Will you provide housing?** No, we will not provide temporary housing.
- **Will you pay us to move out?** No, but you will receive a reimbursement check after your loan documents are signed. The amount received depends on the size of your home and will not cover all moving and temporary housing expenses.
- **Do I need insurance to apply?** No, but you will need it if selected for assistance. If you live in a flood plain, you will also be required to obtain flood insurance.
- **Does the size of my house matter?** Possibly. Home square footage & property value are limiting factors due to cost.
- **Am I eligible for this program if I have already received assistance from the City before?** Not if you have an existing HUD or City funded rehabilitation, roof or down payment loan or restrictive covenant. This excludes assistance for lead-based paint remediation. Homeowner’s with loans and Restrictive Covenants from City funds with balances of 20% or less remaining may be eligible.
- **What happens after my home is repaired?** You will see an increase in taxes and insurance now that your home is worth more after the rehabilitation.
- **How will I know if I get selected?** All correspondence from the City of San Antonio will either be done via phone or mail. Please ensure to have current and correct phone numbers on your application.
- **Does everyone who applies get assistance?** No. We enter all applicants into a lottery that will be held October 1, 2019. Applicants not selected will become alternates until all slots are filled.
- **How do I check my status?** After the lottery is conducted, selected applicants will receive phone calls and all other applicants will receive letters via mail with further instructions on the process.