Program History

Since the Midwest City Grants Department began rehabilitation of single family homes in 1978 we have assisted more than 596 residents. These rehabs have addressed issues such as handicap accessibility, sewer water tie-ons, home updates etc.

City of Midwest City

Grants Management Department

For more information on the Zero Interest Owner-Occupied Housing Rehabilitation Direct Loan Program

Please contact the Grants Office at

(405)739-1216

Or

grantsmgmt@midwestcityok.org

Please visit our website at:

http://midwestcityok.org/grants

City of Midwest City Owner-Occupied Housing Rehab Direct Loan Program

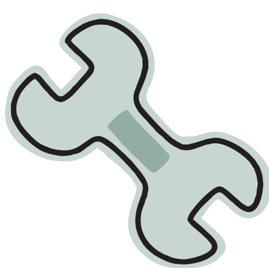
0% Interest Loan for Home Repairs

Rehabilitation Projects

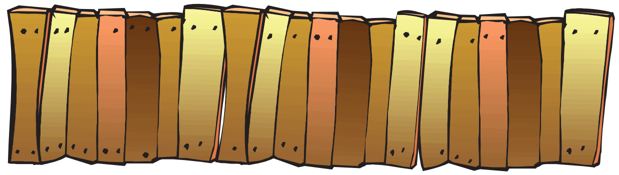
Work items include what is necessary to bring the structure up to existing property maintenance standards. Program does not cover new construction. Work is limited to the structure itself. The program may address deteriorated porches, carports, and drives.

Project Ideas include

Roofs, Siding, Guttering, Heat & Air Systems, Garage Doors, Exterior Doors, Weatherization, Insulation, Storm windows and doors, Sewer, Water, Gas, Lines, Floors, Floor Coverings, Electric Service, Fixtures, Outlets, Handicap Modifications, Plumbing Fixtures, Termite Extermination, Pest Extermination, Kitchen Cabinets, Counter tops ETC.



Program Eligibility

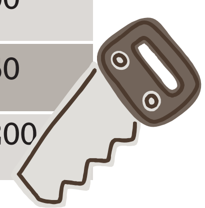


- Must be the owner-occupant of the home in Midwest City
- Must have owned and lived in the home for the last 2 years
- Must meet income guidelines
- Must have a good payment record as indicated on a credit report.

Income Guidelines

Effective 06/01/2025

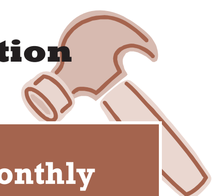
Family Size	Income Limit
1	$54,750
2	$62,550
3	$70,350
4	$78,150
5	$84,450
6	$90,700
7	$96,950
8	$103,200



The Loan Process

- A $25.00 nonrefundable loan processing fee is due upon final application
- The minimum loan amount is $1,000.00
- The maximum loan amount is $10,000.00
- The maximum loan term is 5yrs (60 months)
- The loan can be fewer than 60 months at the request of the borrower

Loan Amortization



* based on 60months

Loan Amount	Monthly
$1,000	$16.67
$3,000	$50.00
$5,000	$83.33
$7,000	$116.67
$9,000	$150.00
$10,000	$166.67