

Storm Shelter Program FAQ's

Program Restrictions:

- Storm shelters are awarded **one time only per household** at their Primary Residence in order to meet the needs of all Muscogee (Creek) Nation citizens. If you own multiple homes, you are only eligible at your primary residence.
- If Applicant lives in a mobile home, they must own both the mobile home itself and the land it is located on to be eligible.
- Apartment complexes, duplexes, and other multi-family residences are not eligible for this program. If you live in a rent home, you are not eligible for this program.
- If you previously installed a storm shelter, it does not qualify for retroactive eligibility.
- Applicants cannot have a delinquent status, be in default, or have an outstanding debt owned with the MCN Housing Department or any other Mortgage Lending Company. Home owner must provide Statement from Mortgage holder showing that you are in good standing. (No payment receipt will be accepted.)

Preference:

Selection for the Storm Shelter Program **will not** be on a first-come, first-serve basis. A point-preference system will be utilized, with points assigned for each category an ***Applicant qualifies for***. All citizens may apply but the point system allows for special consideration of those Muscogee (Creek) citizens who may be of higher risk of safety concern. A preference point will be awarded for each of the following conditions:

- Muscogee Nation elder citizens – age 55-65 (1) POINT
- Muscogee Nation elder citizens – age 65 and up (2) POINTS
- Ambulatory disability (The Muscogee citizen must provide a doctor's note or sufficient medical documentation identifying the restriction or limitation) (1) POINT
- Muscogee Nation Veteran citizens (must provide DD214 or NGB22) (1) POINT
- Rural (Muscogee citizens residing in rural areas) (1) POINT
- Mobile or manufactured homes (The Muscogee citizen must also own the real property the mobile home is placed on) (1) POINT
- Caregiver (Muscogee citizens providing caretaker services to a disabled OR 65+ year old Muscogee citizen permanently residing in the home of the applicant) (1) POINT

The maximum number of points awarded is seven (7) preference points

Q: I have a mortgage on my home will I still qualify?

A: Yes, as long as you show proof your name is on the deed. No accounts in default, outstanding debt owed, or delinquent status with The Muscogee Nation Department of Housing or any other Mortgage Lending Company.

Q: If I currently have a storm shelter and it is damaged will the program fix it or if not, can I still apply?

A: Our program will not fix existing storm shelters, however if you are eligible you may still apply.

Q: If I have a working storm shelter but have an ambulatory disability can I apply for an above-ground storm shelter?

A: Yes.

Q: If I live outside the MCN jurisdictional boundaries do I qualify?

A: No, you must live within the MCN jurisdictional boundaries.

Q: Can I use the funds to supplement a different size/style of storm shelter I want?

A: No.

Q: Since I have multiple family members living with me or near me, can I request a bigger storm shelter?

A: No. This Program is not designed for multi / community family dwellings.

Q: Can I get a below ground storm shelter?

A: No below ground storm shelters will be installed with this program.

Q: Do storm shelters meet FEMA guidelines?

A: Yes

Q: How many people will the storm shelter hold?

A: Storm shelters will hold 2 to 6 people.

Q: Why do i need a Safe Room?

A: According to OEM (Oklahoma Emergency Management) Safe rooms save lives. In an average year, 800 tornadoes are reported nationwide, resulting in 80 deaths and more than 1,500 injuries. A safe room provides a shield of protection for you and your family.