

## FAQs for Franklin Owner-Occupied Rehabilitation (OOR) Program

To help you get a better understanding of the OOR program we have compiled some Frequently Asked Questions (FAQs). While this is not an exhaustive description of the program it answers typical questions we encounter.

### Q: What is the Franklin Owner-Occupied Rehabilitation (OOR) Grant Program?

A: The Owner-Occupied Rehabilitation (OOR) Program is a grant-funded initiative designed to assist low- to moderate-income homeowners with essential home repairs, improving safety, accessibility, and overall housing conditions. Funded through the Indiana Office of Community and Rural Affairs (OCRA), this program helps eligible homeowners within city limits address critical needs such as roof repairs or replacements, HVAC replacements, water heater replacements, and accessibility modifications up to the threshold of the home. By ensuring homes remain safe and livable, the OOR Program strengthens neighborhoods, preserves housing affordability, and enhances community well-being.

### Q: What types of home repairs are considered eligible activities?

A: Roof Repairs or Replacements, HVAC Repairs or Replacements, Water Heater Replacements, and ADA modifications up to the threshold of the home. Windows and paint jobs are NOT currently in scope for this program.

### Q: Who is eligible for the Franklin OOR Program?

A: Only homeowners within the city limits of Franklin may apply for this program. Your total household income must fall below 80% of the Area Median Income (AMI) as listed in the table below. Special consideration will be given to elderly (65+), disabled, veteran, or a single parent head of households.

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Indianapolis- Carmel, IN HUD Metro FMR Area	\$102,900	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	36,050	41,200	46,350	<b>51,450</b>	55,600	59,700	63,800	67,950
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	21,600	24,700	27,800	<b>31,200</b>	36,580	41,960	47,340	52,720
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	57,650	65,850	74,100	<b>82,300</b>	88,900	95,500	102,100	108,650

**Q: What is the application timeline for the Franklin OOR Program?**

A: After an award announcement is made in March 2025, the city will oversee an application process for eligible homeowners. Applications can be completed in person or online, both methods for submission are acceptable. Copies of paper applications will be made available at City Hall, 70 E Monroe Street, Franklin, IN 46131. An indexed scoring process will follow the application period. Program participants will be selected based on how high their application scores. Construction is likely to begin in October 2025.

**Q: Why do you need to verify my income?**

A: All homeowners who wish to participate in the OOR Program must go through the income verification process. This ensures that assistance is provided to low- to moderate-income households as required by funding guidelines set by the Department of Housing and Urban Development. A checklist will be sent to homeowners asking for a copy of their warranty/deed, verification of employment, proof of up-to-date property taxes, etc.

**Q: Why do you need to inspect my home?**

A: A home inspection is required for OOR Program participation. These visits serve to assess the eligibility of requested repairs. After the income verification process, a licensed home inspector will schedule a visit with the homeowner to evaluate the work requested. Each home will be tested for radon.

**Q: If included in the program, do I need to find a contractor, or do I get to choose the contractor?**

A: No, the city will work with its grant administrator, Administrative Resources association, (ARa) to find contractors to complete all the work for each eligible activity and will manage the work in a way that meets the homeowner's schedule. Homeowners will not be responsible for searching for or managing any work done by contractors. A final inspection will take place to ensure the quality of work, and all work will be under warranty for one year after the final inspection date.

**Q: Do I have to pay anything for this? How much can I get?**

A: Homeowners do not have to pay anything for this program. The maximum amount a homeowner can receive for repairs on their home is \$25,000. There will not be a lien requirement for the 2025 Franklin OOR Program.

**Q: Who do I contact if I have questions?**

A: Please contact us by email at [info@aracities.org](mailto:info@aracities.org) or by phone at 812-376-9949 if you have any questions. We will work to get back to you as soon as possible.