



Owner Occupied Rehabilitation (OOR) Grant Program

ARa February 2025

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Owner Occupied Rehabilitation (OOR) is a Resident-Focused Home Repair Program Designed to Assist Low- to Moderate-Income Families

- **Funding Source:** Indiana Office of Community and Rural Affairs (OCRA)
- **Max Amount of Award:** \$350,000
- **Local Match Requirement:** 10%
- **Application Window:** mid-January to mid-February
- **National Objective:** Benefit Low- to Moderate-Income Residents - Housing



OOR Program Goals

Benefit Low- and Moderate-
Income Residents



Enhance Housing Conditions
for Limited Clientele



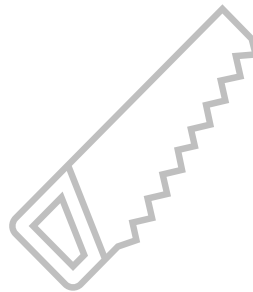
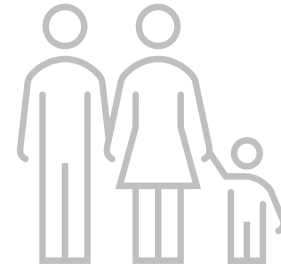
Promote Community Stability
and Sustainability



Eligible Applicants & Activities

Activities

- ✓ Roof repair or replacement
- ✓ ADA accessibility up to home entrance
- ✓ Heating and cooling replacement
- ✓ Select lighting and electrical upgrades
- ✓ Water heater replacement



Applicants

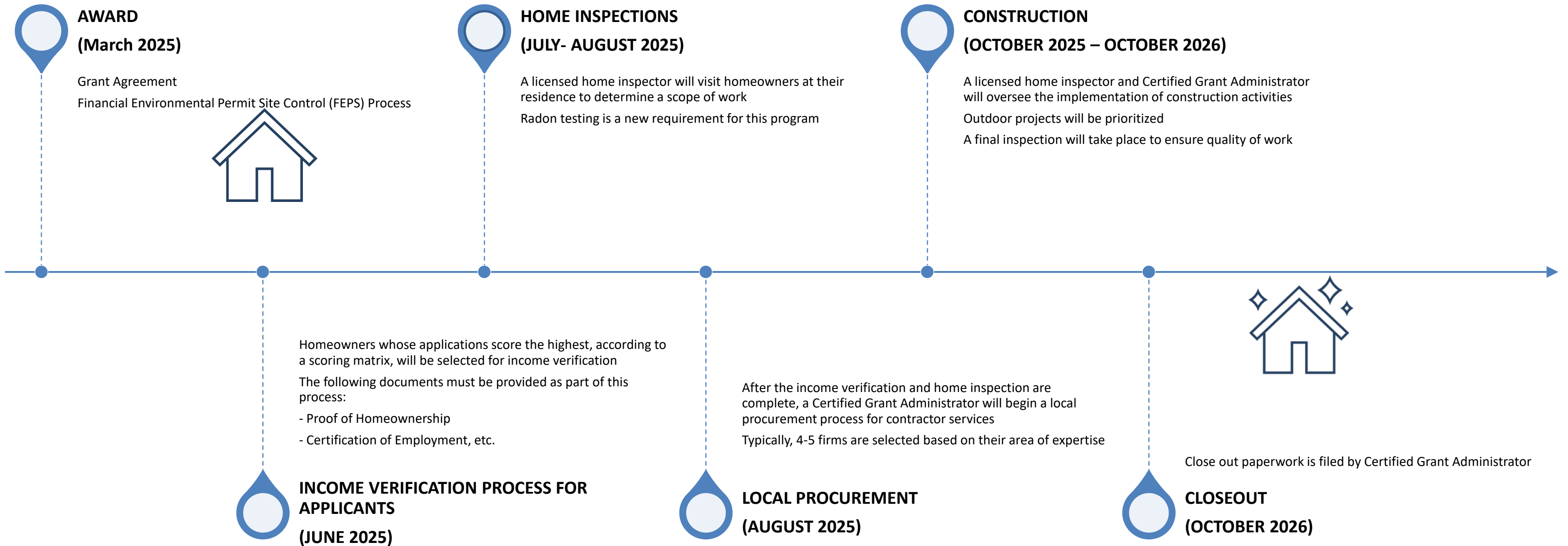
- 80% below Average Median Income (AMI)
- Homeowners who are insured
- Special consideration for:
 - Individuals with disabilities
 - Aging in Place
 - Veterans
 - Single Parent Head of Household

2024 HUD Income Limits for Johnson County

FY 2024 Income Limits Summary

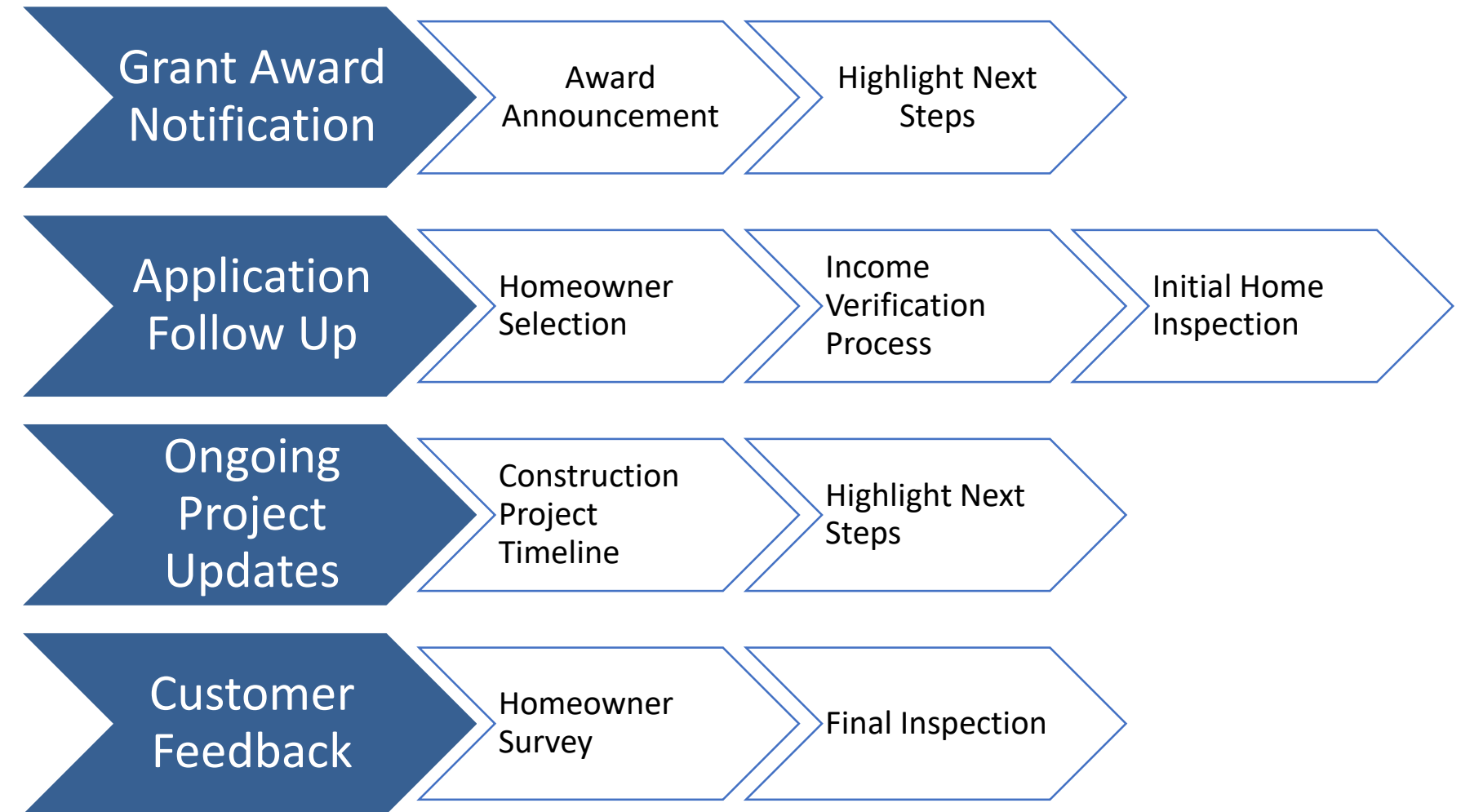
FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Indianapolis- Carmel, IN HUD Metro FMR Area	\$102,900	Very Low (50%) Income Limits (\$) Click for More Detail	36,050	41,200	46,350	51,450	55,600	59,700	63,800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

Typical OOR Timeline for February 2025 Submission



Communication Plan

- Homeowners will be by updated at each stage of the program lifecycle
- From the income verification process to construction, clear and consistent communication with homeowners is crucial
- Communication Tools: SurveyMonkey, Textedly, Facebook, phone, mail



Budget for a \$350,000 OOR Grant Request

City of Franklin			
	Local Match	Grant Amount (CDBG funds)	Total
Construction	\$7,000	\$301,860	\$308,860
Professional Services	\$0	\$43,140	\$43,140
Environmental Review	\$0	\$5,000	\$5,000
Grant Administration	\$28,000	\$0	\$28,000
Totals	\$35,000	\$350,000	\$385,000

- Construction is the cost of improvements for homes
- Professional Services: licensed home inspections (initial & final), radon testing (required), and lead testing (as needed), and financial services (preparing owner contracts), etc.
- Environmental Review includes the cost to conduct a 2 Tier Review of each home.
- Grant Administration includes project management costs, grant draw downs, program monitoring and reporting during and after grant period.

Key Public Engagement Activities

These activities are critical for conveying community need

1. Survey

- Designed to garner public interest and encourage program participation
- Survey-takers are asked to:
 - Demonstrate support for the program
 - Share details about their unique improvements needs and how those issues are affecting their households and lives
 - Provide information on their household composition
 - Self-report their annual household income

2. Public Hearing

- Required for application submission
- Two public hearings will need to be held, once at application and once at closeout

3. Letters of Support

- 3-5 Letters of Support are needed for a strong application
- Residents and Directors of Community Foundations, Human Service Agencies, and EDCs are welcome to apply
- A template and sample language can be provided. Please contact whitney@aracities.org for more information

Key Next Steps

Pass resolution allocating funds for local match and application submission

Collect survey responses to garner interest from residents (done)

Collect signatures from Mayor and Clerk Treasurer (underway)

Hold public hearing for residents to ask questions and learn about their program eligibility (today)

What Is Needed Today



**NEXT
STEPS**

Thank you!

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Appendix

00R Program Grant Evaluation Criteria

Application Category	No. Of Available Points
National Objective Benefit to Low- and Moderate-Income - Housing	100
Community Distress Factors Number provided by STATS Indiana	175
Local Match Contribution Total Match Points = % Eligible Local Match x 1 Federal, state, and local government grants are considered eligible match	75
Project Design Factors Narrative written by Managers of Municipal Programs	300
Program Specific Points <i>Targeted Population</i> (Individuals with Disabilities, Aging in Place, Veterans, Single Parent Head of Household) <i>Administrator Experience</i>	50
Bonus Points Proof of regional plan	25
Total	700