

FAQs for Bedford OOR (Owner Occupied Rehabilitation)

To help you understand more about 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 types of home repairs are considered eligible activities?

A: Roof Repairs or Replacements, HVAC Repairs or Replacements, ADA modifications leading to the threshold of the home, select electrical upgrades and lighting features, and water heater replacement. Windows and paint jobs are NOT currently in scope for this program.

Q: Who is eligible for the Bedford OOR Program?

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

PROGRAM - INCOME GUIDELINES	
Number of People In Household:	Your Gross Income Must Be Below:
1	\$46,850
2	\$53,550
3	\$60,250
4	\$66,900
5	\$72,300
6	\$77,650
7	\$83,000

Q: What is the application timeline for the Bedford OOR Program?

A: We need all citizen applications for the program to be submitted by 5pm on Friday November 8th. The applications can be completed in person or online, both methods for submission are acceptable. Paper applications can be turned brought to City Hall. In January, the city will know if it has been awarded funding from the Indiana Office of Community and Rural Affairs (OCRA). Applicants who are selected for the program will be contacted to submit income verification documents and schedule an initial home inspection.

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 contactors to complete all the work for each eligible activity and will manage the work in a way that meets the homeowner’s schedule. You will not be responsible for searching for or managing any work performed by contractors. A final inspection will take place to ensure the quality of the work, and all work will be warrantied for one year after the final inspection date.

Q: Who must go through income verification for this program?

A: If Bedford is awarded funding, personnel from Administrative Resources association (ARa) will contact all applicants who have been selected for the program for income verification documents in January. At that time, they will work through the income verification process with homeowners who wish to move forward with the application.

Q: Is there a lien requirement?

A: Yes. There will be a lien and restrictive covenant requirement for homeowners who choose to participate in this program. Below is a matrix that explains an OOR applicant’s affordability period:

	Funds per Residential Unit	Term of Restrictive Covenants
	Less than or equal to \$5,000.00	1 year
	\$5,000.01 - \$10,000.00	2 years
	Over \$10,000.00	3 years

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.

Q: Who do I contact if I have questions?

A: Please contact us by email at 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.