

Post Award Owner Occupied Rehabilitation (OOR) – FAQs for Homeowners

To help you understand more about the OOR program now that your city or county has been funded, we have compiled some Frequently Asked Questions (FAQs).

Q: What are the next steps now that Rushville has been awarded an OOR grant?

A: The city will work closely with the funding organization, the Indiana Office of Community and Rural Affairs (OCRA), to complete a series of steps required to finalize the grant award. This process typically takes 2–3 months. Once all grant details are finalized and the Chief Elected Official signs the grant agreement, funds will be released to the local government, officially signaling the grant is awarded and ready for use.

The Grant Administrator, Administrative Resources Association (ARa), will work with city officials to review and score all applications submitted by the local application deadline. Applications will be evaluated based on factors such as income level, types of repairs requested, and other program-specific criteria.

Once the scoring process is complete, a contact list will be compiled, and selected homeowners will be notified via text, phone, or mail. Following notification, the income verification process will begin for those chosen to participate in the Rushville OOR Program.

Program Funding & Selection Phase		
Release of Funds	Application Scoring & Homeowner Notification	Income Verification Process <i>Takes up to 1 month</i>
December 2025	December 2025	December 2025

Timing listed is approximate and subject to change

Q: How does the income verification process for this program work?

A: ARa will contact all applicants who have been selected for the program requesting income verification documents according to the program schedule. At that time, they will assist homeowners with compiling all necessary documentation using an Income Verification Checklist. Please note that homeowners will be asked for items like pay stubs, bank statements, copies of deeds, etc. All these documents are required by the program funders and this information will be kept confidential. After the homeowner has been verified then the pre-construction phase of the program will begin.

Q: What will happen in the pre-construction phase of the program?

A: The grant administrator will coordinate with an inspection company to visit each homeowner at their residence. During the visit, the inspector will work with the homeowner to identify improvement priorities and determine which items are eligible under the program guidelines. Additionally, the inspector will ensure that a radon test is conducted and, depending on the scope of work, a lead-based paint assessment may also be required.

Following the inspection, the grant administrator and inspector will review the test results and finalize the potential scope of work. ARa will then issue a Request for Quotes (RFQ) to interested contractors.

Homeowners are reminded that they are not responsible for any costs associated with this program, including radon or lead-based paint tests. The maximum amount a homeowner can receive for repairs is \$25,000. If radon or lead is detected, those issues will be prioritized and addressed first. Any remaining funds can then be applied to other eligible repairs.

Pre-Construction Checks	
Initial Home Inspection & Testing <i>Takes up to 2 weeks</i>	Contractor Selection Process & Site Visit <i>Takes up to 1 month</i>
January 2025 – March 2025* done in waves – we expect probably 3 waves of work with this grant	

Timing listed is approximate and subject to change

The formal repair quote will then be reviewed, a final scope of work and cost will be agreed upon, and then the home can start the construction schedule and move into the construction phase.

Q: What happens during the construction phase?

A: During the construction phase, the contractor will complete the scope of work agreed upon with the program. Once construction is finished, the inspector will return to ensure the work has been completed according to the agreed-upon scope and to confirm the homeowner’s satisfaction. Any items requiring correction must be addressed before final approval. The inspector and homeowner will sign off on the project only when all work is completed to satisfaction.

Construction Phase			
Homeowner Signs Official Program Paperwork	Construction	Final Inspection	Lien/Restrictive Covenant
March 2025	March 2025 – March 2026* *Each home will have its own individual schedule. All home repairs funded by this grant must be completed by June 2026.		

Timing listed is approximate and subject to change

Q: What is a Lien/Restrictive Covenant?

A lien or restrictive covenant will be placed on your property upon project completion and will remain in effect for the entirety of the affordability period, as required by the program. Additional details regarding this program requirement, including the duration of the affordability period, can be found on the next page. Homeowners are encouraged to review this information carefully.

Funds per Residential Unit	Term of Restrictive Covenant
Less than or equal to \$5,000.00	1 Year
\$5,001.00 - \$10,000.00	2 Years
Over \$10,001.00	3 Years

Q: What is the entire project timeline?

Income Verification Process	Pre-Construction Phase / Site Inspection	Construction Phase	Closeout Phase
December 2025	January – March 2025	March 2025 –2026	March 2026

Timing listed is approximate and subject to change

Q: Who do I contact if I have questions?

A: You can contact ARa one of three ways. Through email (email at info@aracities.org), via text message (sign up for our Text update service by texting 877-460-9893) or by phone at 812-376-9949. We will work to get back to you as soon as possible.