

The purpose of the Owner-Occupied Repair Program is to provide subsidies in the form of grants to selected applicants for the rehabilitation of owner-occupied housing for low-to-moderate income people. Through this program, IHEDA seeks to improve the quality of the existing housing stock in Indiana.

ABOUT THE FUNDING

IHCDA uses Community Development Block Grant (CDBG) and Community Development Block Grant- Disaster (CDBG-D) funding for this program. IHCDA receives CDBG funds from a portion of the federal funds allocated annually to the Office of Community and Rural Affairs. As this is federal funding, there are many restrictions on eligible repairs, federal regulations that must be followed (24 CFR Part 570) and a required affordability period. For more guidance, please refer to IHCDA's CDBG & Home Program Manual.

TYPICAL APPLICATION TIMELINE*

Applications Posted:.....January - February
 Application Webinar:.....February - March
 Application Due Date:.....May
 Award Announcements:.....July

**Timeline is tentative and subject to change.*

APPLICATION REVIEW PROCESS

Completeness: On or before the application deadline, the applicant must provide all required documents, signatures and attachments.

Threshold: The application must meet each of the applicable threshold criteria listed in the application policy.

Scoring: Applications that pass the completeness and threshold reviews are then scored according to IHCDA's published scoring criteria found in the application policy.

AFFORDABILITY REQUIREMENTS

Amount of CDBG subsidy per unit	
Under \$5,000	1 year
\$5,000.01 - \$10,000	2 years
Over \$10,000	3 years

ELIGIBLE APPLICANTS

- Cities, Towns and Counties (non-Entitlement communities)
- 501(c)3 and 501(c)4 Not-for-Profit Organizations and PHAs*

Note: Eligible only for CDBG-D funds.

ELIGIBLE REPAIRS

- Minor repairs
- Household systems
- Repairs to the roof
- Repairs to help health & safety
- Structural integrity of the building

Note: For more information refer to the Application Policy.

INELIGIBLE APPLICANTS

For Profit entities organized under the State of Indiana and Joint Venture Partnerships are not eligible for OOR funds. Additionally, the following entitlement communities are not eligible for CDBG funds:

Anderson, East Chicago, Bloomington, South Bend, Columbus, Evansville, Gary, Indianapolis, Hamilton County, Lafayette, Mishawaka, Elkhart, Goshen, Kokomo, Michigan City, LaPorte, New Albany, Terre Haute, Fort Wayne, Hammond, Lake County, Muncie and West Lafayette.

The following counties are not eligible to apply for CDBG-D funding:

- Blackford
- Miami
- Clinton
- Steuben
- Delaware
- Tipton
- Howard
- Warren
- LaGrange
- Wells

PROGRAM FACTS

- \$350,000 maximum award amount
 - Home must be owner-occupied
 - \$25,000 rehabilitation subsidy limit per unit
 - Homeowner must be low-moderate income*
 - 10% match requirement
 - All items repaired must be brought up to code
 - Subject to all federal requirements found in 24 CFR Part 570
- *At or below 80% of the Area Median Income (AMI).

FOR MORE INFORMATION ABOUT THE OOR PROGRAM VISIT: www.in.gov/myihcda/cdbg.htm