

# Owner Occupied Rehabilitation 2026 Cycle 2

## *Application Instructions*

### Eligible Activities

*Roof and Gutter Repair*

*Interior and Exterior ADA Accessibility*

*Heating and Cooling Replacement*

*Electrical Upgrades*

*Water Heater Replacement*



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## Key Dates & Updates

### 2026 Cycle 2

#### Important Dates

- Intent to Apply & Pre-Approval
  - June 26, 2026
- Application Deadline
  - July 12, 2026
- Award Announcement
  - August 2026

#### Important Updates

- Select interior accessibility modifications now available as eligible activities
- FY 2026 Income Limits, effective June 1, 2026

#### Updated Documentation

- Webinar introducing interior accessibility activities and eligible homes
- Interior Accessibility Decision Making Guide
- OOR Homeowner Application

# OCRA CDBG Mission Statement

Indiana's state-administered Community Development Block Grant program fosters growth and resilience in rural cities and towns by investing in local initiatives that encourage communities to build, strengthen and thrive.

## Introduction

This guidance has been developed specifically for OCRA-certified Grant Administrators to support the preparation and submission of a comprehensive and compliant CDBG application. Given the limited availability of funds and the high volume of submissions received for each grant cycle, Grant Administrators should understand that this program is highly competitive, and the quality of the application is taken into consideration. OCRA values the significant time, effort, and resources required to develop a full application and acknowledges the complexity of the process.

By following these instructions and using the provided tools and recommendations, Grant Administrators will be better prepared to clearly demonstrate the needs of applying communities and ensure each application meets all criteria required for a high-quality submission.

## PART 1: BEFORE YOU APPLY

The Office of Community and Rural Affairs (OCRA) seek applications from local units of government for programs funded through the State Community Development Block Grant (CDBG) program. Eligible local units of government are counties, cities, or incorporated towns not located within an entitlement community. Unincorporated areas must apply through the county in which they are located.

### A. Program Description

The goal of the State CDBG program is to encourage communities with eligible populations to focus on long-term community development. Competitive projects must demonstrate the following:

- They meet a National Objective of the Housing and Community Development Act of 1974, as amended
- The project addresses the long-term planning and development efforts of the community
- The funds granted will have a significant impact on the overall project.
- The community has demonstrated a strong commitment to the project and its sustainability

### B. Selection Criteria

#### General Selection Criteria

The Office of Community and Rural Affairs (OCRA) will assess applications and the proposed CDBG projects based on the general selection criteria outlined below. All submissions will be evaluated for threshold criteria, ensuring each submission demonstrates a sufficient level of readiness to proceed upon grant approval and will be completed within 18 months.

1. The applicant must be a legally recognized non-entitlement local unit of government.
2. The applicant must have the legal capacity to implement the proposed program.
3. If the applicant partners with a non-profit to conduct eligible project activities, that organization must be able to provide documentation of its non-profit status from the U.S. Internal Revenue Service, the Indiana Department of Revenue, and the Indiana Secretary of State.
4. At the time of the application submission, the applicant must not have any overdue documents or outstanding semi-annual reports, closeout reports, State Board of Accounts audit findings, or unresolved

monitoring issues from OCRA/IHCDA. The determination of what constitutes “overdue” is entirely at the discretion of the Indiana Office of Community and Rural Affairs.

- a. Applicants can verify their overdue status in the [CDBG Project Timeliness Report](#) on the CDBG webpage, which is updated monthly.
5. The applicant must clearly demonstrate how the proposed project will fulfill one of the three national CDBG objectives and meet the criteria outlined in 24 CFR 570.483.
6. The applicant must show that the proposed project is an eligible activity under Title 1 of the Housing and Community Development Act of 1974.
7. The applicant may only submit one application per round per program. Counties may submit either for their own project or an “on-behalf-of” application for projects of other eligible applicants within the county. However, no application will be invited from an applicant where the purpose is clearly to circumvent the “one application per round” requirement for other eligible applicants.
  - a. Applicants are responsible for verifying the number of applications submitted.
8. At the time of application submission, an applicant must not have more than three (3) open CDBG grants or pending awards (for cities and incorporated towns) or four (4) open CDBG grants or pending awards (for counties).
  - a. Eligible communities that have received OCRA funding for OOR projects may reapply for additional OOR funding once all previously awarded OOR grants from OCRA have been successfully closeout
  - b. For applicants with an open Preserving, Stellar or any other capacity building program as stipulated by OCRA must closeout the grant successfully before the deadline set by OCRA for receiving funding applications.
  - c. For applicants with an open MSRP, WDW, PFP, SIP, or BCP, a “Notice of Release of Funds and Authorization to Incur Costs” must have been issued for the construction activities under the open MSRP, WDW, PFP, SIP or BCP contract, and a contract for construction of the principal (largest funding amount) construction line item (activity) must have been executed prior to the deadline established by OCRA for receipt of applications for funding.
9. An applicant must not have any unresolved complaints filed against the applying party with the [Indiana Civil Rights Commission](#) or any other local human relations commission with jurisdiction (collectively “Commissions”).
10. Leveraging based on program must be proposed. The Indiana Office of Community and Rural Affairs may rule on the suitability and eligibility of such leveraging.
11. The application must be completed and submitted by the announced deadline; no exceptions apply.

## Readiness to Proceed Criteria

1. The applicant must have an active SAM registration by the application deadline.
2. An applicant’s certified grant administrator must send an “Intent to Apply” notification within two weeks of application opening. This notification should be emailed to the regional Community Liaison and also copied to the CDBG mailbox at [cdbg@ocra.in.gov](mailto:cdbg@ocra.in.gov) This notification must be specific to the cycle in which the community is seeking funding in order for the application to be considered.
3. All CDBG submissions must be made through Indiana’s Grants Management System (GMS) by an OCRA certified Grant Administrator with active certification.
4. The applicant or an authorized third party must provide the required 10% local match using local, state, non-HUD federal funds, or in-kind contributions. The local match is calculated on the total project cost, not on the grant amount requested. Minimum local match requirements vary by program, see [section E](#) of these instructions.
  - a. To request an in-kind match, please submit your request by the pre-approval deadline via email at [cdbg@ocra.in.gov](mailto:cdbg@ocra.in.gov).

- b. All in-kind contribution requests must include all pertinent information and be submitted using [LS-001: In-Kind Contribution Request Form](#) in accordance with [CDBG Policy Notice 2025-005](#).

Resource: [Current Grant Administrators List](#).

5. The applicant must first encumber or expend all CDBG program income receipts before applying for additional grant funds from OCRA. OCRA may approve using CDBG program income toward the local match requirement.
- a. To obtain approval, applicants must email [cdbg@ocra.in.gov](mailto:cdbg@ocra.in.gov). The use of CDBG program income must be in compliance with [CDBG Policy Notice 2024-004](#)

## C. Eligible & Ineligible Activities

### Eligible Activities

The following CDBG program activities are eligible for funding through their Owner-Occupied Rehabilitation Program. This list is not meant to include or to exclude any particular project.

Resource: For questions regarding specific activities, consult your [Community Liaison](#)

Eligible Activities	
Healthy Home	Accessible Home
Roof and gutter repair or replacement	<p><b>Eligible Homes:</b></p> <ul style="list-style-type: none"> <li>Built in 1978 or later</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>Built prior to 1978 and can verify one of the following:               <ul style="list-style-type: none"> <li><input type="checkbox"/> No children under 6 years old living in the home</li> <li><input type="checkbox"/> Home has been tested for lead and found to be lead free</li> <li><input type="checkbox"/> Home has undergone lead remediation</li> </ul> </li> </ul>
Heating and cooling replacement	<p><b>Eligible Activities:</b></p> <ul style="list-style-type: none"> <li>Interior and exterior grab bars</li> <li>Zero entry/roll in shower</li> <li>Wall-mounted shower seat</li> <li>ADA compliant toilets</li> </ul>
Water heater replacement	
Select lighting features and electrical upgrades	
ADA accessibility modifications up to the threshold of the home	

Resource: For more information on eligible homes and interior accessibility activities, see the Interior Accessibility Decision Making Guide a brief webinar explaining this new activity addition. Both resources can be found on the [CDBG Resources](#) page.

## D. Demonstrating Compliance with the Federal National Objective

To ensure alignment with the statutory requirements of Title I of the Housing and Community Development Act of 1974, as amended, all federally funded CDBG activities must demonstrate and fulfill one National Objective.

The National Objective for the Owner-Occupied Rehabilitation program is Low-and Moderate-Income Housing.

### Demonstrating a National Objective

Applicants must clearly establish that their proposed activity satisfies the designated National Objective as outlined above by providing all the required documentation and answering all relevant questions for that National Objective in Section 3 of the application in GMS.

#### Benefit to Low- and Moderate-Income Persons-Housing

1. How will the income be verified for each household participating in the program?
  - a. Income verification forms are a required part of the grant application.

Applicants are required to utilize the OCRA provided [Form OOR-002: Homeowner Applicant Packet](#). Submissions that utilize forms from any other agency will not be accepted.

### E. Maximum Grant Amount and Local Match

OCRA established a maximum grant award for Owner Occupied Rehabilitation as outlined below to fund and create local owner-occupied rehabilitation programs. The amount of CDBG funds granted will be limited to \$25,000 per beneficiary for each individual housing project.

Applicant	Maximum Grant Award
City or Town	\$350,000
County	\$500,000
Individual Grants to Homeowners	Must not exceed \$25,000 per home

The maximum award is not intended to serve as a target figure for requests for grant assistance. OCRA will review the level of grant assistance requested and consider the project's scope, level of demonstrated need, and the financial resources of the applicant. If OCRA determines that a lesser amount is appropriate, it may be necessary to revise the funding request before it is considered for funding.

**Local Match:** 10% total project cost

To participate in the Owner-Occupied Rehabilitation program, communities must commit at least ten percent (10%) of the **total project cost** in matching funds toward the grant.

Note, no rounding will occur when calculating local match percentage.

**Example:** An applicant applying to fund a project that costs \$388,889 must commit at least \$38,889 (10%) of this project cost. The grant request would then be \$350,000.

**Non-Example:** An applicant is applying to fund a project that costs \$400,000 and has committed \$38,400 (9.6%) toward local match. The applicant is NOT eligible to proceed until local match is at least \$40,000 (10%).

**Note:** if the full grant amount is requested and only the minimum 10% match can be provided, the calculation for total possible project cost is as such: Total Grant Amount / 0.90 = Total Project Cost. Then, the 10% local match of total project cost can be calculated.

### F. Grant Administration Procurement & Fees

Grant Administrators must be selected in compliance with all relevant federal and state procurement laws prior to award. CDBG program requires professional services to be procured using the Request for Proposals (RFP)

method if being paid with CDBG funds. CDBG funds may be used to pay for the professional service fees of grant administrators. Grant Administrators may charge the following:

Type of Service	CDBG Maximum Amount
Administrative Services	8% of the CDBG grant amount

If CDBG funds are used to pay for grant administration services, applicants must procure an OCRA Certified Grant Administrator to assist with both the submission and administration of the CDBG application in accordance with federal regulations. This procurement must be completed prior to the grant award. Be advised that:

- a. All documentation related to this process must be included with the application.
- b. Procurements will remain valid for 12 months from the completion date. After 12 months, the procurement will be considered expired and must be conducted again to reapply for CDBG funding.

If local funds are used to pay for grant administration services, applicants must procure an OCRA Certified Grant Administrator to assist with both the submission and administration of the CDBG application in accordance with local procurement regulations.

If administrative fees are paid from local funds, OCRA will allow up to 8% of the grant amount toward local match. Any additional funds toward administration exceeding the 8% of CDBG grant amount threshold will be considered ineligible local match for this purpose.

**Example:** A community requests \$500,000 in CDBG funds for an Owner-Occupied Rehabilitation Program. Total project cost is \$600,000. Local match provided is \$60,000 (10% of total project cost). Grant administration fees are \$50,000 paid from non-CDBG funds. \$10,000 of this fee is considered an ineligible cost. OCRA will count \$40,000 (or 8%) of CDBG funds toward eligible local match.

**NOTE:** Private firms or non-governmental entities that perform project development and administration activities for CDBG-assisted projects (project development, environmental review, grant application preparation, procurement assistance, grant administration) will NOT be allowed to perform architectural, engineering, planning, or other related services/activities for grantees or their non-profit sub-recipients on those projects.

## G. Housing Projects Programmatic Policy

The Housing Projects Programmatic Policy sets clear guidelines for the administration of the OOR program by local units of government in compliance with state and federal procurement laws and program administrative requirements. This policy safeguards public resources while supporting housing rehabilitation efforts that benefit eligible homeowners.

### Overrun Fees

CDBG-funded housing projects are limited to a maximum of \$25,000 in federal funds per home. However, local governments are authorized to use local funds to cover overrun fees incurred in connection with housing projects, provided that such local match funds originate from non-federal sources.

Prior to utilizing local funds to cover overrun fees, local governments must publicly disclose their intent to use local funds for potential overrun fees at a public hearing prior to submission of any application.

### Professional Service Contracts

All professional service contracts related to the program must be executed directly with the local government. The Office of Community and Rural Affairs (OCRA) will not authorize or accept the use of subcontracts for professional services under this policy. Direct execution of contracts with local governments ensures that accountability and oversight remain with the grantee, prevents reduction of responsibility through subcontracting arrangements, strengthens compliance with both state and federal procurement laws, and promotes consistency in the administration of CDBG program funds.

### **Environmental Review Costs**

All environmental review costs associated with a housing project must be fully accounted for and included prior to the initiation of any rehabilitation activities. Costs related to radon and lead assessments or mitigation must be included within the \$25,000 maximum cap established for housing projects. Any remaining funds within this cap may be allocated to rehabilitation activities.

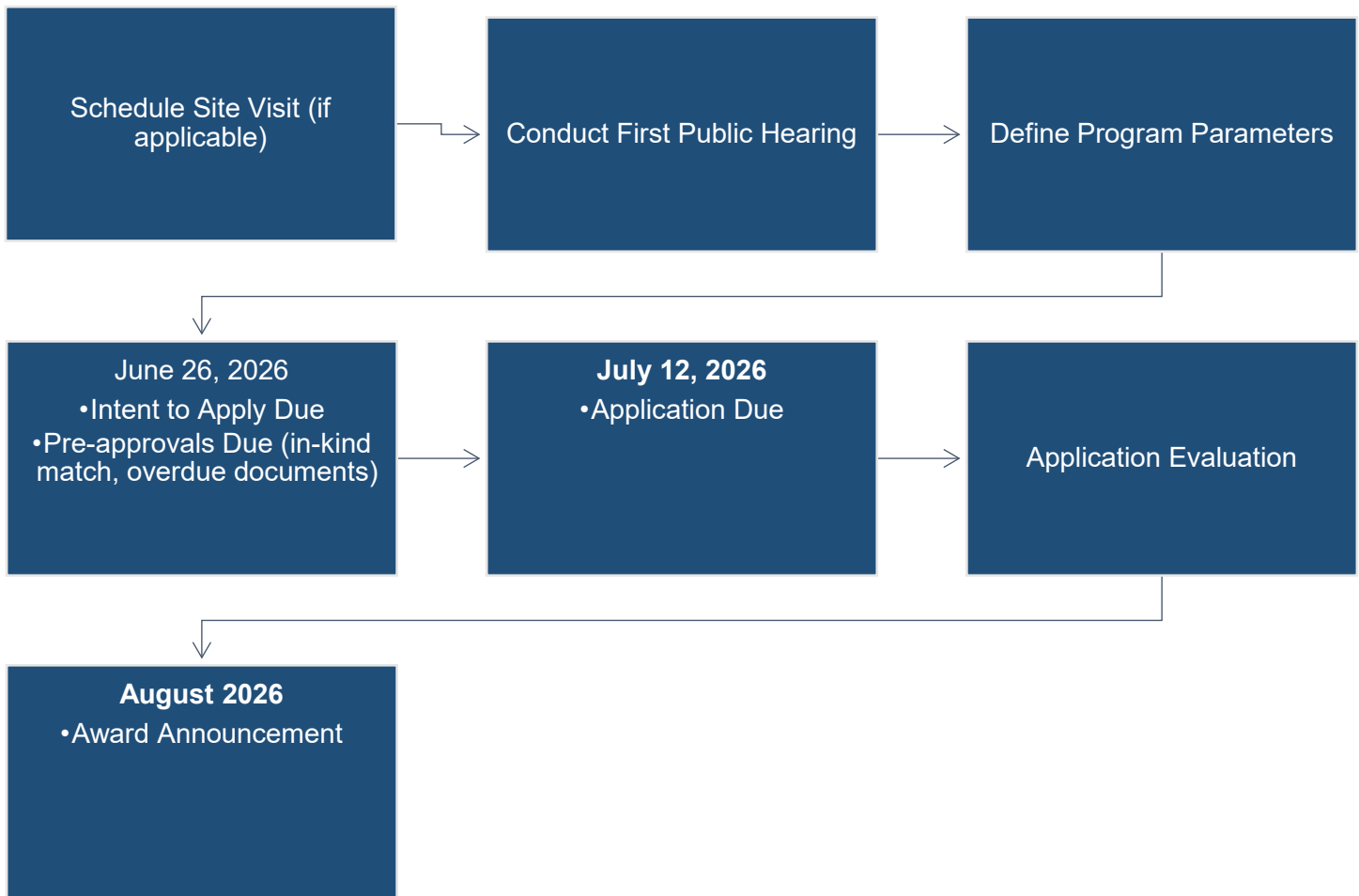
### **Conflict of Interest**

No person who exercises or has exercised functions or responsibilities with respect to CDBG funds may benefit from participation in a local owner-occupied housing rehabilitation program. This prohibition applies to: employees, agents, consultants, officers, elected officials while holding office and their direct family members, appointed officials of the State, unit of local government, designated public agencies, or subrecipients, or any individual in a position to participate in decision-making or gain inside information. This provision is intended to prevent any perceived or actual conflict of interest.

**Resource:** For more information, read the entire policy found on the [CDBG Policy](#) page.

## **PART 2: WHEN YOU APPLY**

### **A. Timeline**



## B. One Stage Application Process

### General Considerations:

1. Submission of an application requires detailed supporting materials and documentation.
2. The application must be submitted via GMS by a Certified Grant Administrator.
3. Applicants are strongly encouraged to take advantage of the technical assistance available from their Community Liaison to submit a competitive application.

**Resource:** The system is accessed via the CDBG webpage or by using the link [Grant Management System](#).

### Application Process:

1. **Technical Assistance and Schedule Site Visit** The applicants must notify their Community Liaison of their intent to apply by the pre-approval deadline to be eligible to apply for the current funding cycle. All applicants are encouraged to request technical assistance for the development of a competitive application.
  - **Applicants without demonstrable Owner-Occupied Rehabilitation experience are required to have a site visit** (in-person or virtual) with their Community Liaison and CDBG Program Manager for technical assistance prior to application submission.

**Resource:** For technical assistance or to schedule your site visit, consult your [Community Liaison](#).

2. **Conduct the First Public Hearing:** A public hearing is required to collect community input on the proposed program. Public hearing notice must be posted at least 10 days prior to the hearing date. All public hearings must be accessible to people with disabilities. Public hearings should also be made convenient for the low- and moderate-income residents who will benefit from the project.
3. **Define Program Parameters:** Establish how your community will administer, select eligible homeowners, and promote participation in the Owner-Occupied Rehabilitation Program and include those supporting documents in your application. Additionally, the following list of materials must also be included in the application:
  - program promotion plan
  - local grant agreements for homeowners
  - relevant program policies
  - Lien and Restrictive Covenants Agreement (if applicable)

**Resource:** The following resources are available on the [CDBG Resources page](#) for communities to develop programming parameters:

- Common OOR Questions and Answers
- Program Outreach Toolkit
- Sample Lien and Restrictive Covenant Agreement (Optional)
- OOR Income Eligibility Sources

4. **Intent to Apply & Pre-Approval:** Intent to apply, optional in-kind match, and any overdue documents **must be submitted by 11:59 PM ET on Friday, June 26, 2026.**
  - **Intent to Apply** must be sent by the certified grant administrator helping a community prepare an application. The “Intent to Apply” notification must be submitted via email to the regional Community Liaison and to [cdbg@ocra.in.gov](mailto:cdbg@ocra.in.gov) by the pre-approval deadline.
    - i. This notification must be specific to the cycle in which the community is seeking funding for the application to be considered.
  - **Pre-approvals** may be submitted for in-kind match and overdue documentation.
    - i. Applicants requesting to use in-kind contribution as local match must submit the request in accordance with [CDBG Policy Notice 2025-005 In-Kind Contribution Policy](#).
    - ii. Applicants must submit any overdue documents that could render a community ineligible to submit a grant application by the pre-approval deadline.
5. **Submit the Application: Complete and submit the final application by 11:59 PM ET on Sunday, July 12, 2026,** using Part 3 of these instructions. GMS technical assistance is not available after 3:00pm ET on July 10<sup>th</sup>. Failure to comply with submission requirements could render an application ineligible.

Applicants **MUST** include the following forms with their application: [CDBG Legal Section](#), [CDBG Signature Page](#), [Duplication of Benefits Disclosure](#) (only applicable if local match is allocated from the American Rescue Plan Act)

6. **Submit Optional Program Specific Points and Bonus Points:** Complete the appropriate program specific points form and submit required bonus points documentation in GMS by the application deadline, **Sunday July 12, 2026 by 11:59 PM ET** to be considered for these additional points.

#### **Bonus Points**

- Applicants can earn up to 25 points for the submission of a community resilience vision plan, and their corresponding point awarded value from the Community Resilience improvement plan Index as provided by Stats Indiana.
- Communities designated as a Presidential Disaster area within the last three years from cycle opening and have been approved for individual assistance and public assistance categories A-G, are eligible to receive an additional 15 points.

All submissions must follow the Resilience Bonus Points Minimum Standard Requirements and use Disaster Designation Bonus Points Form (if applicable) found on the [CDBG Resources](#) page.

### Program Specific Points

- Applicants can earn up to 50 additional points for submitting program specific points form: [Form OOR-001- Owner Occupied Rehabilitation Program Specific Points](#).
- Each program specific points form must be unique to the cycle and tailored to the individual community applying. Previous submissions must be updated with accurate dates and current information to be considered for these points.
- The third-party reference letter must be issued by an independent party outside of the parties involved in the process.
  - i. A reference letter written by the applicant, Grant Administrator, or any other party involved in the application process will not be considered.
- All supplementary documents pertaining to the program-specific form, including the third-party reference letter and green infrastructure elements documentation must be attached to the completed form and submitted as a single uploaded file in GMS.
  - i. The file must be titled “*OOOR Program Specific Form*”.
  - ii. Additional files submitted as separate attachments in GMS will not be considered.

## PART 3: SUBMITTING AN APPLICATION IN THE GRANT MANAGEMENT SYSTEM

### General Instructions

1. Go to the [Grant Management System](#)
2. Select the program to which you are applying.
3. Ensure all Federal I.D./EIN, SAMS UEI, CAGE, and DUNS are correct and up to date for the local unit of government and sub-recipient (if applicable).
4. Fill out the application using the [Evaluation Criteria](#) and [Project Design Factors](#) in [Part 4](#) of these instructions as your guide.
5. Ensure all questions are answered and all relevant documents are attached.
6. GMS has a fixed limit of 8,000 characters per narrative section. Uploads containing overflow narrative will NOT be considered in scoring.
7. Supporting documentation within the uploads will only be considered if it relates back to details referenced within the narrative.
8. Utilize the [GMS FAQs](#) for any other questions related to the GMS application
9. Submit the appropriate documents by the due date.

**Resource:** For additional questions about the Indiana Electronic Grants Management System (GMS) contact the GMS administrator at [lggmsadmins@office365groups.in.gov](mailto:lggmsadmins@office365groups.in.gov).

## PART 4: APPLICATION EVALUATION METRICS

### A. GRANT EVALUATION CRITERIA

There is a total of 700 points available for this application. To be eligible for award, applications must attain a minimum score of 450 out of 700 possible points. Applications that complete the Bonus Point section can

receive up to an additional 40 points towards their application total. The point reduction policy does not apply to this program.

The scoring framework includes:

Scoring Framework	Maximum Points
National Objective Score	100 points
Community Distress factors	175 points
Local Match Contribution	75 points
Project Design Factors	300 points
Program Specific Points	50 points
<b>TOTAL</b>	<b>700 Points</b>
Additional Scoring Factors	
Bonus Opportunity	+40 points

### NATIONAL OBJECTIVE (100 Points)

The National Objective for this program is Benefit to Low- and Moderate-Income-Housing. To show that a project will benefit low- and moderate-income people, awardees will be responsible for verification of income for each household participating in the program. This submission is worth a maximum of 100 points.

To receive points for this section, applicants must submit [Form OOR-002: Homeowner Application Packet](#) and include in this form:

- updated local contact information
- updated community-specific information
- current income limits necessary for verifying homeowner income used in the program

### COMMUNITY DISTRESS FACTORS (175 POINTS)

Various factors are used to determine the distress of a community. OCRA has partnered with Stats Indiana, an Indiana University entity, to analyze and calculate the distress of Indiana’s small cities, towns, counties, and townships. Factors used to calculate the [Community Distress points](#) used for CDBG scoring include:

- Poverty Rate
- Median Household Income
- Unemployment Rate
- Non-seasonal Housing Vacancy Rate
- Housing Cost Burden
- Population Change (10-year % Change)

Local government scores, which are updated and published annually, can be found at: <https://www.stats.indiana.edu/cdbg/distressgrid.asp>.

### LOCAL MATCH CONTRIBUTION (75 POINTS)

A maximum of 75 points based on the percentage of local funds devoted to the project. This total is determined as follows:

<b>Total Match Points = % Eligible Local Match X 1.00</b>
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The points total is capped at 75 points or 75% match, i.e., a project with 75% match or greater will receive 75 points. Below 75% match, the formula calculation will apply.

Eligible local match can be local cash, debt or in-kind sources. Federal, state, and local government grants are considered eligible match. In-kind sources may provide eligible local match for the project, but the amount that can be counted as local match is limited to 5% of the total project budget or a maximum of \$25,000. Use of in-kind donations as eligible match requires approval from the CDBG Program Staff by the deadline. Date of deadline will be announced each round.

## PROJECT DESIGN FACTORS (300 POINTS)

A maximum of 300 points awarded according to the evaluation in three areas:

**Project Description** – Is the project clearly defined as to determine eligibility? – 50 points

**Project Need** - Is the community need for this project documented and compelling? – 125 points

**Financial Impact** - Why is grant assistance necessary to complete this project? – 125 points

The points in these categories are awarded by the OCRA Scoring Committee when evaluating the projects. Scoring questions for these categories are defined for each round and are provided to applicants that submit a proposal at the site visit. The questions are subject to change each round. Applicants should refer to the application instruction, scoring guide and other resources to address all questions present. Applicants are encouraged to work with their OCRA Community Liaison to identify ways to increase their project's competitiveness in these areas and of the application.

## PROGRAM SPECIFIC POINTS (50 POINTS)

**1. Targeted Populations:** A maximum of 25 points will be awarded to applicants whose program design parameters prioritizes funding assistance to households that belong to at least one of the population groups listed below:

- **Individuals with Disabilities:** Households with at least one individual living in the home with a disability using the Fair Housing definition of disabled as defined by [HUD Glossary](#).
- **Aging in Place:** Households with at least one elderly individual, as defined by [HUD Glossary](#), living in the home. Repairs made to the home must address accessibility and/or livability.
- **Veterans:** Households with at least one veteran individual, as defined in HUD, living in the home.
- **Single Parent Head of Household:** Households with a single parent, grandparent, or guardian head of household.

**Note:** Household(s) must be the primary residence for qualifying individual(s). Individuals or households that meet the criteria for two or more categories (i.e. a veteran with a disability or a single parent household with a child with a disability) may only be counted for one of the categories in which they qualify.

**2. New Administrator Experience:** A maximum of 15 points will be awarded to applicants who are working with administering entities who can demonstrate prior experience in construction management, rehabilitation of built structures, and/or prior CDBG OOR experience through a different funding agency. Applicants must provide a narrative explaining previous experience and a third-party reference of experience to receive these points.

- Less than 3 years – 5 Points
- Between 3 to 5 years – 10 points
- Greater than 5 years – 15 Points

**3. Green Infrastructure**– A maximum of 10 points for the inclusion of green infrastructure elements in the project.

Program specific points must be submitted to the Office of Community and Rural Affairs in [Form 00R-001 CDBG Owner Occupied Program Specific Points](#). The form must be uploaded to Indiana's Grants Management System and submitted by the application deadline.

## **BONUS POINTS (40 Points):**

- 1) Resilience Bonus Points (Maximum 25 Points):** Grant application will receive a maximum of 25 points for the submission of a community resilience vision plan, and their corresponding point awarded value from the Community Resilience improvement plan Index as provided by Stats Indiana.

The Chief Elected Official must:

- Schedule a meeting with the Community Liaison to discuss how the proposed CDBG plan will increase the community's resilience score.
- The Chief Elected Official must submit a community resilience vision plan clearly describing how the project benefits the community short term and increases the community resilience in the long term. The community resilience improvement plan must explain how the project will increase the community's resilience score in the next five years in the following metrics:
  - **Structure of the local economy / Industry diversity**
  - **Entrepreneurship**
  - **Human capital (Education attainment and Labor force participation)**
  - **Labor force participation**
  - **Social Network/Social Connectivity**
  - **Broadband**
  - **Wealth Gap**
  - **Homeownership (an indicator of community attachment)**

A formula will be used to convert the Community Resilience Score Index into a straightforward point awarded system. This system will assign a point value based on the Community Resilience Index calculated by Stats Indiana.

The community resilience vision plan as described above, must be submitted in GMS by the application deadline. All submissions must follow the [MSR-002 Resilience Bonus Points Minimum Standards](#) to complete this section.

- 2) Designated Disaster Areas (15 Points):** Communities designated as disaster areas with a Presidential Disaster within the last three years from round opening, which have been approved for individual assistance and public assistance categories A-G, are eligible to receive an additional 15 points if documentation is provided.

Disaster designation bonus points as described above, must be submitted in GMS by the application deadline. All submissions must use [DBP Form-001-Disaster Designation Bonus Points Form](#)

**Resource:** For more information, visit [Bonus Points Resources](#).

## B. Project Design Scoring Criteria

### General Instructions:

1. Review each section and make sure all information is accurate.
2. Use section numbers below to separate paragraphs and organize the narrative.
3. If used, pictures should be in a single PDF file at the highest resolution possible with clear captions and dates.
4. Files should be labeled to clearly indicate the relevant section they support and the type of document within the upload (**Section-Document Type**). Examples of labeling include but are not limited to:
  - Project Need Documentation-5.3.a-Community Survey
  - Other Documentation-Section 4-Service Area Map
  - 5.1.d.-Letters of Support
5. Reference the file name and relevant page number(s) of each piece of supporting documentation that has been uploaded.
6. Highlight information within uploads that is specifically cited in the narrative.
7. Do not include uploads that are not discussed or referenced in the narrative or are not related to the project (unless federal or state policy requires).
8. Do not provide handwritten notes, dates, etc. within any upload — handwriting is not considered in scoring.

GMS Section	Project Design Factors	300 Total Points
Section 4	PROJECT DESCRIPTION	50 points
4.1	<b>Project Description</b>	
	<b>Detailed Description</b>	
4.1. a	Provide a detailed description of the program without the use of technical language. <ul style="list-style-type: none"> <li>• This is a high-level overview of the project’s purpose and goals. Include descriptions or definitions of terms or criteria to be used in the program (e.g. specific home repairs, qualified homeowners, special considerations, etc.)</li> </ul>	
4.1. b	<b>Clear Outcomes</b> Write at least three(3) clear, specific, and objectively measurable outcomes specifically for the proposed program. <ul style="list-style-type: none"> <li>• Include a baseline, a specific desired outcome, and how each of these are or will be measured.</li> <li>• Completing steps of the application process (e.g. public hearings) is not considered an outcome.</li> <li>• Completing the project is not considered an outcome.</li> </ul>	
4.1.c	<b>Summary of Work</b> Write a short concise summary that explains the project and the positive changes it will bring if the project gets funded. <ul style="list-style-type: none"> <li>• The summary should not exceed five (5) sentences.</li> <li>• Write the summary so that it is easily understood by the general public. It should be written just like it would appear in a media announcement.</li> <li>• Refrain from using technical language.</li> </ul>	
4.2	<b>Local Program Described</b>	
	<b>Selection Criteria Defined</b>	
4.2. a	Clearly define the program’s selection criteria for homeowners to be eligible for funding and how homeowners are selected for participation in the local program. <ul style="list-style-type: none"> <li>• Include process for addressing a tie in applicant scores.</li> </ul>	
4.2. b	<b>Terms of Grant Defined</b> Clearly define the terms of local grants.	

	<ul style="list-style-type: none"> <li>• Provide documentation on how public input was included regarding the terms and conditions.</li> <li>• If it includes liens or restrictive covenants for local grant recipients, describe this criteria.</li> </ul>
<b>4.3</b>	<b>Project Development and Support</b>
4.3. a	<p><b>History of Program Summary</b> If a local program is established, summarize the history of the program over the last 5 years. If a new program is being developed, provide a summary of the development process.</p> <ul style="list-style-type: none"> <li>• History of the program should include key dates.</li> <li>• Program summaries should at minimum include: <u>Who</u> established/administers the program, <u>What</u> the program aims to address, and <u>How</u> the program achieves its goals.</li> </ul>
<b>Section 5</b>	<b>PROJECT NEED <span style="float: right;">125 points</span></b>
<b>5.1</b>	<b>Priority</b>
5.1. a	<p><b>3-5 Year History of Issues:</b> Provide a summary of the history of issues across the past 3-5 years. Support with documentation (e.g. local data, zoning violations, residential anecdotes, maintenance logs, newspaper articles related to the issue, etc.)</p> <ul style="list-style-type: none"> <li>• A summary table or timeline presents a well-organized display of information</li> <li>• Highlight information within uploads that is specifically cited in the narrative</li> </ul>
5.1. b	<p><b>Address Issue Frequency:</b> Provide a compelling explanation of the frequency and prevalence of the issue(s) this program would address.</p> <ul style="list-style-type: none"> <li>• Include adequate documentation.</li> <li>• Photos will not be considered as documentation for this section.</li> </ul>
5.1.c	<p><b>Issues Impact Residents:</b> Describe the current issue(s) having a significant impact on residents. Include adequate documentation.</p>
5.1. d	<p><b>Community Priority:</b> Demonstrate in the narrative how this program is a priority to both residents and local unit of government. Include adequate documentation.</p> <ul style="list-style-type: none"> <li>• Diverse documentation must demonstrate support from residents in the project area, residents of the whole community, local officials/leaders, residents of the community, etc.</li> </ul>
5.1. e	<p><b>Adequate Data:</b> Include at least three different types of data supporting the need for the program and the issue(s) this program will address.</p> <ul style="list-style-type: none"> <li>• Acceptable data can include but is not limited to: survey results, public input, letters, social media posts, etc.</li> <li>• Include summary of survey results in uploads.</li> <li>• Photos are not considered data.</li> <li>• Public hearing documentation alone is not adequate public input.</li> </ul>
<b>5.2</b>	<b>Current Conditions</b>
5.2.a	<p><b>Current Conditions Explained:</b> Explain in detail and document the current community conditions. Documentation might include, but is not limited to, average age of homes, resident demographic information, area blight declarations, code violations, etc.</p> <ul style="list-style-type: none"> <li>• Provide analysis and summary of any data included.</li> <li>• Photos are an acceptable form of documentation for this section. However, photos as the only documentation of current conditions will not be considered sufficient documentation.</li> </ul>
<b>5.3</b>	<b>Residential Support &amp; Impact</b>

5.3.a	<p><b>Residential Impacts and Issues Explained:</b> Explain and document how the proposed program would impact residents and address issues they are experiencing. Summarize the potential impacts on residents if the program is not funded.</p> <ul style="list-style-type: none"> <li>• Be specific when discussing resident needs and existing issues impacting residents.</li> <li>• Provide a summary of resident survey data.</li> </ul>
5.3.b	<p><b>Residential Support Outlined:</b> Outline and document the residential support and need for the program.</p> <ul style="list-style-type: none"> <li>• Demonstrate resident support during project development.</li> <li>• Demonstrate resident support of desired program outcomes.</li> <li>• Include evidence of resident support beyond the context of public hearings (e.g. filed complaints, letters of support, social media posts, etc.).</li> </ul>
<b>5.4</b>	<b>Health and Safety</b>
5.4.a	<p><b>Health and Safety Detailed:</b> Describe how this project will specifically address health and safety issue(s) in the community.</p> <ul style="list-style-type: none"> <li>• Describe real and potential (not hypothetical) health risks if the project is not completed.</li> <li>• Include local data and documentation (e.g. local health department notices, letters, etc.)</li> <li>• Photos with date stamps and caption can be used to support narrative.</li> <li>• Recommendation: Provide photos of both interior and exterior issues, as applicable, and to the greatest extent possible.</li> </ul>
5.4.b	<p><b>Health and Safety Documented:</b> Provide supporting documentation for the specific health and safety issues this project would address.</p> <ul style="list-style-type: none"> <li>• Examples: health code violations, reports of blighted homes, fire run data, unsafe building code listing history, local health department letters, photos, etc.</li> <li>• Provide brief description of how the supporting documentation relates to the identified issue(s).</li> </ul>
<b>Section 6</b>	<b>FINANCIAL IMPACT</b> <span style="float: right;"><b>125 Points</b></span>
6.1	<b>Previous Efforts</b>
6.1.a	<p><b>Previous Efforts:</b> Summarize the community’s previous efforts within the past 3-5 years to address the issue(s) this program aims to remediate.</p> <ul style="list-style-type: none"> <li>• Efforts may include, but are not limited to, joint community endeavors, partnerships, LUGS financial resources, community outreach, etc., and not necessarily a tangible effort or solving the problem, but a commitment to the effort.</li> <li>• Provide a timeline or table demonstrating previous efforts.</li> </ul>
6.1.b	<p><b>Support Documentation:</b> Provide supporting documentation explaining in detail past efforts, partnerships, expenditures, labor hours, etc.</p> <ul style="list-style-type: none"> <li>• Documentation should show the <b>who, when, how much, and why</b> of previous efforts.</li> </ul>
6.2	<b>Program Management</b>
6.2.a	<p><b>Management Process Defined:</b> Outline how the local program will be managed.</p> <ul style="list-style-type: none"> <li>• Include specific details for the “Who, What, and How” elements of local program management.</li> </ul>
6.2.b	<p><b>Overview of Program Management:</b> Define practical management processes of the local program.</p> <ul style="list-style-type: none"> <li>• This may include communication procedures for homeowners, methods for homeowner application assistance, local award process, etc.</li> </ul>

6.2.c	<b>Roles Defined:</b> Clearly define the roles for the community and program manager across each step of the local program.
6.2.d	<b>Outreach Plan:</b> Outline the outreach plan for the program. This may include but is not limited to promoting the program to homeowners in an accessible way, promoting the program to contractors, and establishing enduring relationships with contractors who would perform the rehabilitation activities. <ul style="list-style-type: none"> <li>Promoting the program to homeowners and contractors should be beyond public hearings and procurement procedures.</li> <li>If using social media posts, ensure graphics are clear and easily read/understood.</li> </ul>
<b>6.3</b>	<b>Financial Management</b>
6.3a	<b>Outline Funds Management:</b> Provide detailed outline of how the funds will be managed. <ul style="list-style-type: none"> <li>Explaining the process and/or providing a diagram is helpful.</li> </ul>
6.3.b	<b>Move Forward if Not Awarded:</b> Include specific statements on how the project will or will not move forward if not awarded CDBG funds.
<b>6.4</b>	<b>Draft Program Materials</b>
6.4.a	<b>Draft Program Materials:</b> Provide up to date draft materials required for the local program. Required: <ul style="list-style-type: none"> <li>Form OOR-002: Homeowner Applicant Packet and appendices, if applicable</li> <li>Local grant agreements for homeowners</li> <li>Relevant program policies, including local award criteria</li> <li>Lien and Restrictive Covenants Agreement</li> </ul>
<b>6.5</b>	<b>Fund Balances</b>
6.5.a	<b>Fund Balances Explained:</b> Explain the fund balances and include relevant documentation for the applicant and sub-recipient. Include explanation for any negative balances in uploaded official documentation. This document should be referenced in narrative. <ul style="list-style-type: none"> <li>Include most recent Gateway report in uploads.</li> <li>Letter from Clerk Treasurer or CEO is sufficient for documentation explaining negative balances.</li> <li>If applicable, include sub-recipient financials in discussion and support with documentation.</li> </ul>
6.5.b	<b>Discretionary Balances Explained:</b> Explain all discretionary fund balances and include supporting documentation.
<b>PROJECT DESIGN TOTAL</b> <span style="float: right;"><b>300 points</b></span>	

## PART 5: FINAL REMINDERS

1. Ensure all documents referenced in the application are uploaded.
2. Make sure to recheck all your calculations. At minimum, decimals should be written to the nearest 100<sup>th</sup>. E.g. 7.39%, \$40,000.00
3. Ensure alignment among the Narrative, Local Program Description, Uploads, and Budget.

## PART 6: APPLICATION EVALUATION

Eligible applications (see Part 1.B) will be reviewed by a scoring committee. The committee's primary responsibility is to evaluate all submissions consistently and impartially based on the criteria outlined in these instructions.

- To maintain a fair and anonymous scoring process, Grant Administrators and members of the general public, including community representatives, are not permitted to participate in or observe the evaluation.

Applications that meet the minimum scoring threshold will be considered for CDBG funding. Applications will be ranked in order of score from highest to lowest. Funding is awarded according to application ranking and availability of funds.

- Final scores are calculated as a whole number and two decimal places (e.g. the one-hundredth place,000.00). No rounding will occur.
- In the event of a tie where funding availability becomes the determining factor, priority will be given to the community with the higher LMI percentage. No rounding will occur.

## PART 7: POST AWARD

### A. Funded Communities

Grant awards will be publicly announced via press release approximately 9-10 weeks after application due date. Following the announcement, Grant Services will contact each awarded community to initiate the next steps in the grant process.

**Note:** For awarded communities that would like to obtain the application scoresheet, the submitting certified grant administrator must submit this request via [cdbg@ocra.in.gov](mailto:cdbg@ocra.in.gov) within 15 calendar days of the award announcement. If after this date, a request must be made via a [Public Record Request](#).

**Resource:** To receive information on awards [subscribe](#) to [OCRA's Press Releases](#).

### Procurement

The applicant must use the Request for Qualifications (RFQ) or Small Purchase Procurement with direct approval from Grant Services for professional services such as licensed home inspectors. This process should begin after the grant has been awarded.

### Project Completion

As part of grant administration closeout, a second public hearing must be held to solicit public comment on the final outcomes of the program. This hearing can be used to measure impact and collect feedback. The hearing must follow the same guidelines discussed above in the Public Hearings and Citizen Participation section of this application packet.

Submit a copy of the second public hearing notice, the publisher(s) affidavit, sign-in sheet, and minutes prior to the request for final draw down of funds.

**Note:** If a third party, such as a grant administrator, takes the minutes of the meeting, the applicant must include a document stating that the third party is acting as its representative.

CDBG awardees must report certain outcomes cyclically, semi-annually, or annually. The Grant Agreement will indicate submission due dates and activity completion benchmarks for the project.

## B. Unfunded Communities

Applicants that are not selected for funding may complete a feedback meeting with their assigned Community Liaison. This meeting is only mandatory for applicants intending to resubmit their application in a future grant cycle.

# Part 8: Appendices

## Appendix A: Duplication of Benefits

Many communities have received or will receive federal stimulus funds from the CARES Acts, American Rescue Plan (ARP), or other federal allocations that can be used for the same eligible activities as CDBG, as such OCRA must consider any duplication of benefit. Per the Stafford Act “Duplication occurs when an agency has provided assistance which was the primary responsibility of another agency, and the agency with primary responsibility later provide assistance.”

To determine if any duplication has or will occur, applicants who intend to use ARPA funds *or* other federal allocations as their local match must complete the [Duplication of Benefits form](#) and upload it with their application. On the form, applicants will provide details on any federal stimulus funds received and their status. Any of those funds that are not yet obligated could be considered duplicative of CDBG funds and could decrease an award from this round.

## Appendix B: Public Hearings and Citizen Participation

Two public hearings must be held at different stages of project development. One public hearing must be held before submission of the application and the second must be before project closeout.

**Note: New public hearings must be held for each grant cycle, regardless of prior applications.**

Public hearing notice must be posted at least 10 days prior to the hearing date. **Therefore, the public hearing cannot occur until the 11<sup>th</sup> day or after.** Applicants should be aware of local newspaper deadlines for submitting advertisements. Some smaller newspapers are published weekly and will require that the advertisement is placed in advance of the public hearing. Other methods of advertising to the public are encouraged. All public hearings must be accessible to people with disabilities. Public hearings should also be made convenient to the low- and moderate-income residents who will benefit from the project.

The public hearing notice, the publisher’s affidavit documenting publication dates, the dated sign-in sheet, and signed minutes from the first public hearing must be attached to the application. Documentation for the second public hearing will be required before project closeout. Public hearings are useful for collecting resident input during project development, and are also helpful for collecting testimony, feedback, and support at the end of a project for future funding applications.

Hearing minutes must be signed and dated by the party that recorded them. If a third party, such as a grant administrator, takes the minutes, the applicant must include a document stating that the third party is acting as the applicant’s representative. It is recommended that an audio tape of the public hearing be recorded and kept until the grant is closed out. OCRA may request transcripts of the public hearings.

Place all documents from each public hearing together in the application. Do not separate by type of documentation.

All public hearing ads submitted with the application must be of sufficient size to be readable upon review. Minutes should document the topics of discussion and not simply state “there was a discussion.” Minutes are a great source of quotes showing residential impact.

All questions regarding Limited English Proficiency must be answered on the Citizen Participation page. The Four Factor Analysis and Language Access Plan is required. For more information, please refer to the [CDBG Handbook](#).

## **Appendix C: Environmental Review Radon Requirements**

### **Environmental Review**

All OOR projects are Categorically Excluded Subject To (CEST) 58.5. The environmental review process consists of two tiers. Forms to complete the review are available on the [CDBG Forms website](#). Applicants must submit the ER determination along with a project description and project area map as part of application submission. Applicants may also submit the required ER forms to complete broad-level Tier 1 review with the application. If the form is not submitted before applications close, they must be submitted to OCRA alongside the readiness to proceed documentation at FEPS, after the project is awarded. The Environmental Review Specialist will confirm the ER level determination and provide further instructions on Tier 2 Review for selected local homes awardees.

### **Environmental Rules**

CDBG-funded housing programs must comply with the U.S. Department of Housing and Urban Development's Lead Safe Housing Rule and HUD guidance on radon, requiring all homes that are selected for rehabilitation to be tested for radon. Please review OCRA's [Policy Notice 24-003 Lead Safe Housing Rule](#) and [Policy Notice 24-002 Radon Requirements](#). More information on both policies will be provided during the environmental review for awarded communities. The required forms can be located on the [CDBG Forms website](#). It is strongly advised that OOR program administrators communicate the radon testing and mitigation requirements with homeowners upfront for transparency in the rehabilitation process.

## **Appendix D: Civil Rights & Fair Housing**

### **Violence Against Women Act (VAWA)**

The Violence Against Women Act (VAWA) of 1994, as amended (42 U.S.C. 13925 and 42 U.S.C. 14043e et seq.) requires that HUD assisted housing is made available to survivors of domestic violence, dating violence, sexual assault, or stalking without penalization for reporting crimes and emergencies; or being retaliated against for seeking or exercising VAWA rights.

### **Civil Rights and Fair Housing Act**

Title VII of the Civil Rights Act of 1964, as amended prohibits discrimination in housing related assistance because of race, color, national origin, religion, sex, sexual orientation, gender identity, disability, or familial status. Any organization that receives federal financial assistance under a HUD program shall not discriminate against a beneficiary or prospective beneficiary based on a protected class. Grant recipients must comply with these policies as they operate a local OOR program.

## **Appendix E: Build America Buy America Act**

### **Build America Buy America Act Waiver**

On January 13, 2025, the U.S. Department of Housing and Urban Development (HUD) issued revised guidance [CPD-25-01](#) on the applicability of the Buy America Preference determining that housing projects with one to four units are classified as private infrastructure and not subject to BABA.

To ensure record keeping compliance is fully maintained, awarded grantees must complete the [BABA-01 Determination Form](#). On the form, grantees must identify in Section 2, Step 1 that funds are not being used for an infrastructure project as defined in the Buy America Build America Act by checking NO. This form must be submitted to OCRA along with all other essential Readiness to Proceed documents including financial, engineering, permits, and site control (FEPS) for all OOR CDBG awards.

## Appendix F: Resources

Resource	Website Link
<b>Grant Administrator Certification List</b>	<a href="https://www.in.gov/ocra/cdbg/grant-administrator-certification/">https://www.in.gov/ocra/cdbg/grant-administrator-certification/</a>
<b>eGMS Portal</b>	<a href="https://in-lg.my.site.com/Grants/s/">https://in-lg.my.site.com/Grants/s/</a>
<b>CDBG Handbook</b>	<a href="https://www.in.gov/ocra/cdbg/cdbg-resources/">https://www.in.gov/ocra/cdbg/cdbg-resources/</a>
<b>Sample Public Hearing Notices</b>	<a href="https://www.in.gov/ocra/cdbg/cdbg-resources/">https://www.in.gov/ocra/cdbg/cdbg-resources/</a>
<b>Owner Occupied Rehabilitation Resources</b>	<a href="https://www.in.gov/ocra/cdbg/cdbg-resources/#Owner_Occupied_Rehabilitation_Program">https://www.in.gov/ocra/cdbg/cdbg-resources/#Owner Occupied Rehabilitation Program</a>