

## FAQs for Brown County Owner-Occupied Rehabilitation (OOR) Program

To help you get a better understanding of 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 is the Brown County Owner-Occupied Rehabilitation (OOR) Grant Program?

**A:** The Owner-Occupied Rehabilitation (OOR) Program is a grant-funded initiative designed to assist low- to moderate-income homeowners with essential home repairs that improve safety, accessibility, and overall housing conditions. Brown County is applying for \$500,000 through the Indiana Office of Community and Rural Affairs (OCRA) to fund this program.

### Q: What types of home repairs are considered eligible activities?

**A:** Roof Repairs or Replacements, HVAC Repairs or Replacements, Water Heater Replacements, and ADA modifications up to the threshold of the home. Windows, insulation, and paint jobs are NOT eligible.

### Q: Who is eligible for the Brown County OOR Program?

All homeowners residing within Brown County are eligible to apply. Total household income must be at or below 80% of the Area Median Income (AMI), as shown in the table below. Priority will be given to applicants who are elderly (62+), disabled, veterans, and single parents.

FY 2025 Income Limits Summary

| FY 2025<br>Income Limit<br>Area                      | Median Family Income<br><a href="#">Click for More Detail</a> | FY 2025 Income Limit<br>Category  | Persons in Family |        |        |               |        |         |         |         |
|--|---|---|-------------------|--------|--------|---------------|--------|---------|---------|---------|
|  |   |   | 1                 | 2      | 3      | 4             | 5      | 6       | 7       | 8       |
| Indianapolis-<br>Carmel, IN<br>HUD Metro<br>FMR Area | \$110,700   | Very Low (50%) Income<br>Limits (\$)<br><a href="#">Click for More Detail</a> | 38,750            | 44,300 | 49,850 | <b>55,350</b> | 59,800 | 64,250  | 68,650  | 73,100  |
|  |   | Extremely Low Income<br>Limits (\$)*<br><a href="#">Click for More Detail</a> | 23,250            | 26,600 | 29,900 | <b>33,200</b> | 37,650 | 43,150  | 48,650  | 54,150  |
|  |   | Low (80%) Income<br>Limits (\$)<br><a href="#">Click for More Detail</a>      | 62,000            | 70,850 | 79,700 | <b>88,550</b> | 95,650 | 102,750 | 109,850 | 116,900 |

### Q: How can I apply?

**A:** Applications can be completed in person or online, both methods for submission are acceptable. Please use the QR Code to apply. Copies of paper applications will be made available at the Brown County Auditor's Office, 201 Locust Lane, Nashville, IN 47448.

Waitlist applications are due Wednesday, August 13, 2025. There will be another opportunity to apply if the county is awarded. However, if you are at all interested in participating, don't wait!



**Q: How will you select homeowners to participate in the OOR Program?**

A: Once the county is notified of its grant award, a scoring matrix will be used to evaluate all applications. Points will be assigned based on factors such as income level, household needs, and program priorities. Special consideration will be given to elderly (62+), disabled, veterans, and single-parent households.

**Q: Why do you need to verify my income ?**

A: All homeowners who wish to participate in the OOR Program must go through the income verification process. This ensures that assistance is provided to low- to moderate-income households as required by funding guidelines set by the Department of Housing and Urban Development. A checklist will be sent to homeowners asking for a copy of their warranty/deed, verification of employment, proof of up-to-date property taxes, etc.

**Q: Why do you need to inspect my home?**

A: Home inspections are a requirement for Brown County OOR Program participation. These visits serve to assess the eligibility of requested repairs. After the income verification process, a licensed home inspector will schedule a visit with the homeowner to evaluate the work requested. Each home will be tested for radon.

**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 contractors to complete all the work for each eligible activity and will manage the work in a way that meets the homeowner's schedule. Homeowners will not be responsible for searching for or managing any work done by contractors. A final inspection will take place to ensure the quality of work, and all work will be under warranty for one year after the final inspection date.

**Q: Do I have to pay anything for this?**

A: Homeowners do not have to pay anything for this program.

**Q: Who do I contact if I have questions?**

A: Please contact ARa by email at [info@aracities.org](mailto: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.