

FAQs for the Bedford 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 Bedford Owner-Occupied Rehabilitation (OOR) Grant Program?

A: The Owner-Occupied Rehabilitation (OOR) Program is a grant-funded initiative that helps income-qualified homeowners make essential home repairs to improve safety, accessibility, and overall living conditions. The City of Bedford is applying for \$350,000 in funding through the Indiana Office of Community and Rural Affairs (OCRA) to support this effort. The program is also backed by \$39,000.00 from the city's General Fund.

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, septic, and paint jobs are ineligible.

Q: Who is eligible for the Bedford OOR Program?

All homeowners residing within Bedford city limits 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.

FY26 U.S. Department of Housing & Urban Development (HUD) - Income Limits for Owner-Occupied Rehabilitation (OOR)									
Area	Median Family Income	Persons in Family							
		1	2	3	4	5	6	7	8
Lawrence County, IN	\$ 90,600	\$ 50,750	\$ 58,000	\$ 65,250	\$ 72,500	\$ 78,300	\$ 84,100	\$ 89,900	\$ 95,700

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 online. Copies of paper applications are available at the Mayor's Office located at 1102 16th Street, Bedford, IN 47421.



Preliminary applications are due Friday, October 9, 2026 4:00 PM EST. There will be another opportunity to apply if the city is awarded. However, if you are at all interested in participating, don't wait!

Q: When will the city learn of its award status?

A: An award announcement is expected in December 2026. All homeowners who are on the city's waitlist will be notified of the outcome, regardless of whether the city receives funding.

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

A: Once the city 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: Federal guidelines require that assistance be provided only to income-qualified households. As part of the application process, homeowners selected for the program must submit documentation included in OCRA's Homeowner Application Packet. These documents include proof of income for the past 30 days, property ownership documents, mortgage verification, property tax status, homeowners' insurance, and employment verification. A grant administrator from Administrative Resources association (ARa) will contact you to assist with the required paperwork and answer any questions you may have. This information is used solely to confirm eligibility for the program.

Q: Why do you need to inspect my home?

A: Home inspections are a requirement for the Bedford 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, 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: Can owners of mobile homes or manufactured housing receive repair assistance?

Potentially. Mobile homes and manufactured housing may be eligible to participate if they meet specific requirements. The home must have been built after 1981, be permanently affixed to a foundation (such as footers or a slab), and have the wheels and towing chassis removed. In addition, the homeowner must own the land on which the home is located.

Q: Do I have to pay anything for this?

A: No. Homeowners do not have to pay anything for this program.

Q: What if repairs cost more than \$25,000?

A: Overrun costs for eligible home repairs can be paid out of the city's \$39,000 local match.

Q: Is there a lien or restrictive covenant requirement?

A: Yes. Homeowners who receive assistance through the Bedford Owner-Occupied Rehabilitation (OOR) Program will be required to sign a lien or restrictive covenant agreement as part of the program requirements. The length of the lien is based on the amount of assistance provided:

- Assistance up to \$5,000 requires a one-year lien
- Assistance from \$5,001 to \$10,000 requires a two-year lien
- Assistance of \$10,001 or more requires a three-year lien

Q: Are elected officials allowed to participate in this program?

A: No publicly elected official or direct family members shall benefit, either directly or indirectly, from participation in a local OOR program while holding office.

Q: Who do I contact if I have questions?

A: Please contact ARa by email at info@aracities.org or by phone at 812-376-9949 if you have any questions.