

Greensburg Owner-Occupied Rehabilitation (OOR) Program

To help you understand more about the Greensburg OOR program, we have compiled some Frequently Asked Questions (FAQs) for you to consider before applying.

Q: What is the Greensburg OOR Program?

A: The Greensburg OOR Program is a local home repair initiative aimed at providing essential home repairs to income-qualified homeowners. Eligible activities include roof repair or replacement, HVAC and water heater replacement, and exterior ADA accessibility modifications.

Q: Who is eligible for the Greensburg OOR Program?

A: Homeowners residing within Greensburg city limits are eligible to apply for eligible home. However, participation is limited to those who meet income guidelines established by the U.S. Department of Housing and Urban Development (HUD). To qualify, total household income must be at or below 80% of the Area Median Income (AMI), as outlined in the table below.

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Decatur County, IN	\$93,700	Very Low (50%) Income Limits (\$) Click for More Detail	32,800	37,500	42,200	46,850	50,600	54,350	58,100	61,850
		Extremely Low Income Limits (\$)* Click for More Detail	19,700	22,500	26,650	32,150	37,650	43,150	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	52,500	60,000	67,500	74,950	80,950	86,950	92,950	98,950

Q: How does the pre-application process work?

A: The City will accept both online and paper versions of the pre-application from homeowners until Friday, April 24th by 4:00 p.m. After the deadline, all submissions will be reviewed using a standardized scoring matrix that will evaluate the severity of repair needs. Additional consideration will be given to households that include elderly individuals (62+), persons with disabilities, veterans, and single-parent heads of households.

Q: How does the income verification process work?

A: Administrative Resources association (ARa) will assist homeowners with collecting required documentation outlined in OCRA’s Homeowner Application Packet. Examples of requested documents requested by the state include deed and property assessor card, proof of homeowners’ insurance, current paid property tax receipt, verification of mortgage account, verification of employment, statement of current Social Security benefit, and any proof of additional income in the last 30 days.

Application & Income Verification	
Application	Income Verification
April 10 – April 24	May 2026

Q: How does the home inspection process work?

A: Once the income verification process is complete and a homeowner is determined to be income-eligible, the program’s licensed home inspector will schedule an initial home inspection. During the visit, the inspector will identify necessary repairs and determine which items are eligible under program guidelines. Radon testing is required for program participation, and depending on the scope of work, a lead-based paint assessment may also be required. Some requested upgrades or repairs may be outside the program scope or not eligible for funding.

Q: How does the contractor selection process work?

A: Homeowners do not select, hire, or pay contractors; all payments are made directly through the program and must follow OCRA and federal guidelines. The program’s licensed home inspector will develop a detailed scope of work for each home outlining the types of repairs. A bundle of homes with individual project scopes will be publicly bid out according to federal procurement guidelines.

Inspection & Contractor Selection	
Inspection	Contractor Selection
Early to Mid-June 2026	Mid to Late June 2026

Q: How does construction work?

A: After a contractor has been selected, the homeowner will meet with a representative from ARa to review and sign the construction agreement jointly with the community’s chief elected official. Once the agreement is fully executed by the homeowner, contractor, and the community’s chief elected official, construction may begin. Construction costs are limited to \$25,000 per household. Any unused funds will be applied to other applicants.

When construction is complete, the licensed home inspector will conduct a final inspection to confirm that all work has been completed in accordance with the approved scope of work and to ensure the homeowner’s satisfaction. Any deficiencies or required corrections must be addressed by the contractor at their own expense. Final approval will occur only after all work has been completed satisfactorily and the project is signed off by both the inspector and the homeowner.

Construction		
Contract Signing	Construction	Final Inspection
July 2026	July - September 2026	

Q: Is there a lien/restrictive covenant requirement?

A: No. There is no lien/restrictive covenant requirement for participation in this program.

Q: Who do I contact if I have questions? A: You can contact ARa one of two ways. Through email at info@aracities.org or by phone at 812-376-9949. We will work to get back to you as soon as possible.