

OOR Application Process

Thank you for your interest and participating in the Owner-Occupied Rehab (OOR) Program! As we begin the application intake process, we wanted to share with you a generalized outline of what to expect for a timeline as we work to complete each step. Included with this document is a full program application- please read through it carefully and fill it out as thoroughly as possible. Don't forget to include any required attachments/supplemental documents when you are ready to submit your application (these supplemental materials are outlined in the application).

Once we receive your full application packet, one of our Housing Specialists will begin the application verification process. They will reach out to your bank, employer, mortgage holder, etc. to verify that the information you have provided with your application is true and accurate. Your initial eligibility for the OOR program will be determined once these verifications are completed. Typically, the verification process should not take more than one to two month, however, sometimes it can go beyond this timeframe if there are delays in communication and receiving documents from the necessary sources.

After your application has been verified and deemed initially eligible for the program, a SENDD Housing Specialist will contact you to arrange a date for your initial Housing Quality Standards (HQS) home inspection. They will work with you to schedule and conduct the inspection in a timely manner, during which the inspector will perform a thorough interior and exterior inspection of your home to determine deficiencies and necessary rehabilitation items. The inspector will document items of concern with photographs and detailed notes, and in some cases, may need to perform a lead-based paint test if your application falls under the regulations of the program.

Following the inspection, the SENDD Housing Specialist will return to the office and create a scope of work that will be sent to appropriate subcontractors. The scope of work will typically be created within one week of your initial home inspection. SENDD currently sends the bid request out to subcontractors on a bi-monthly basis. Depending on the timing, your scope of work will be sent to subcontractors on either the 1st or 15th of the month. Subcontractors are then given roughly two weeks to contact you to set up a time to visit your home and conduct their own inspection of the items listed on the scope of work. They will provide cost estimates based on this inspection, which will be returned to SENDD at the end of the bid deadline. Sometimes subcontractors are unable to produce bids within the deadline period. If this happens with your project, SENDD will re-send the scope of work out to bid and cannot proceed until appropriate bids are obtained. ****We appreciate your patience during this time as this can be a very time consuming process that is mostly out of our control**.**

Once all bids are received by SENDD, a Housing Specialist will package the scope of work and cost estimates of the most responsible bidder and send them to the local Housing Advisory Committee for review and approval. This Committee is comprised of local community volunteers whose main responsibility is to serve as the first review of your proposed rehab project/application. Your name and address will be kept confidential throughout the review process; the Committee will only review the scope of work and estimated cost prior to voting whether to proceed or deny the project. The total cost of your rehabilitation project(s) cannot exceed \$24,999, per the requirements of the program. If we cannot complete the necessary rehab work under that limit (based on the returned bids), one of our Housing Specialists will be in touch with you to discuss other options.

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After the Committee approves your project, it is then goes before the City Council/Village Board for a final vote to approve or deny. Again, your name and address will be kept confidential during this stage as well. If approved, SENDD will contact both you and the selected subcontractor(s) to award the project. The subcontractor(s) will coordinate and set up a day/time to begin the rehabilitation work. Throughout the rehab process, SENDD Housing Specialists will conduct routine progress inspections to ensure the work is being completed to satisfaction and complies with all required standards.

The duration of your rehabilitation project(s) will vary depending on the scope of work. In some instances, there may be multiple subcontractors working on your home, depending on how many trades are necessary to complete the required repairs. All selected subcontractors have been vetted by SENDD through demonstrated performance, and all are required to be licensed by the State of Nebraska and hold multiple credentials that enable them to conduct work on grant-funded programs.

When all construction is completed, SENDD will conduct a final inspection on your property to ensure all rehab was completed correctly. When necessary, SENDD will have to test in areas that were under construction to ensure that the subcontractors did not disturb and leave behind any traces of lead-based paint. The lead-based paint test will be sent to a lab in Virginia for analysis- it typically takes a little over a week for the results to come in. Once your home has passed the final inspection and lead-paint test, the project will be recommended for payment. All subcontractors will be paid out of the grant funds.

The next page shows a flowchart of this general process.

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