

**2026 Home Repair and Ownership IDA Program  
NOTICE OF FUNDING**

**EXECUTIVE SUMMARY**

The Ohio CDC Association (OCDCA) is now accepting applications from organizations for the Home Repair and Ownership IDA Program (HRO). This opportunity is for organizations that provide or wish to implement an Individual Development Account (IDA) savings program for home repairs and home ownership. The program is funded by the Ohio Housing Trust Fund, which addresses barriers associated with accessing affordable housing for low to moderate-income individuals and families with income at 80% or less AMI.

IDAs are accounts that a saver contributes to over time, paired with financial education. Once the \$250 savings goal is met and education is complete, a \$2,000 match is granted. An ideal applicant includes organizations serving their community through homeownership and home repair assistance who have demonstrated experience with client case management and/or IDA savings programs.

The grant period for all eligible activities for the HRO Program is 17 months, with the grant start date set to August 1, 2026, and final close on December 1, 2027. All funds must be drawn down by January 10, 2028.

The maximum number of IDA accounts granted per site shall be 8 accounts. For planning purposes, please note that OCDCA has not awarded the maximum account number to any sites in recent years. The number of accounts awarded is driven by application strength, number of applicants, and available funds. Funding per account includes \$2,000 of match for the saver and \$1,000 of program support for the grantee site per account. This is a reimbursement-based program, with grantees paying for the repairs directly and then drawing down funding from OCDCA after providing appropriate documentation.

The application deadline is on or before 5:00 pm EST **on June 1, 2026**. *OCDCA will not consider any applications that arrive after that deadline or that are incomplete.* Any questions about the application should be directed to Joy Kostansek, Manager of Economic Initiatives, at [jkostansek@ohiocdc.org](mailto:jkostansek@ohiocdc.org).

**Submit Application at: <https://web.ohiocdc.org/atlas/forms/general/1048>**

**PROGRAM SPECIFICS**

The Grantee shall open, provide case management services, and close IDAs in accordance with the schedule below. The timeline will also include a mandatory site visit in early 2027.

- **August 1, 2026:** Project Start
- **November 1, 2026:** Attempt to open a minimum of 50% of accounts
- **March 1, 2027:** All accounts open and mid-project report due. Accounts unopened at this point may be subject to re-assignment to other sites.
- **July 1, 2027:** 50% accounts matched and closed. Dormant accounts may be subject to re-assignment to other sites.
- **December 1, 2027:** All accounts matched and closed
- **January 10, 2028:** Final draw date

The Grantee shall provide every IDA participant with a minimum of eight (8) hours of housing counseling or education courses, according to HUD-approved housing counseling standards. This requirement will be waived for savers who have completed homebuyer education training with similar hour requirements within the last 4 years. Proof of training completion is required. The Grantee also agrees to provide case management services to its IDA program participants through the grant period, including, but not limited to, one-on-one counseling to ensure participants are meeting their scheduled goals. For home repair, grantees are responsible for facilitating the repair, including vetting quotes and paying contractors directly once the repair is completed.

The Grantee will work in partnership with OCDCA to provide copies of the enrollment documentation and closing documentation, and will ensure they remain in compliance with IDA opening and closing processes.

The process of implementing the OCDCA IDA program includes the following:

- Grantees identify clients that meet program requirements, including income level and employment status.
- Once identified, Grantees gather opening account information from saver, including:
  - The participant signs a saver’s agreement, stating the amount and frequency of their savings plan and the corresponding financial education plan.
  - The saver opens a custodial bank account in partnership with the Grantee site.
- Once completed, the Grantee submits the opening packet to OCDCA for review.
- Upon OCDCA approval, the saver begins savings and education plan. Grantee provides case management to help saver through the process.
- Once savings and education goals are met, Grantees release funds to a contractor for home repair or a lender, title agency, or other closing cost parties for home repair. Grantee gathers account closing documentation and submits to OCDCA for review.
- Upon OCDCA approval of the closing packet, OCDCA releases reimbursement to Grantee site.

## **FUNDING RESTRICTIONS**

This funding is restricted to the provision of IDA account match and related administrative costs, including the cost of training and case management. Documentation of costs will be required for funding reimbursement.

Home Ownership costs cover the following expenses:

- Down payment assistance
- Other documented home closing costs

This program is for critical, single-problem home repairs within the residence that address updates essential for safety and/or accessibility. This program does not cover cosmetic upgrades to the home. Qualified repairs include:

- Gutter replacement
- Structural damage of walls, floors, and ceilings
- Window and door replacement
- Plumbing system repairs, including leaking pipes or broken water heaters
- Temperature control system repairs
- Accessibility Modifications:
  - Wheelchair ramps
  - Grab bars and handrails
  - Widened doorways
  - Bathroom and kitchen faucet modification
  - Accessible showers
- IDAs can also be used towards higher-cost repairs, such as roof replacements, if grantees can demonstrate that the saver has funds or other programmatic support dollars to cover the remaining repair costs. If this is a core component of your proposal, please elaborate in the program design section below.

## **LEVERAGE FUNDS**

Applicants must demonstrate additional leveraged funds to support this work. While there is no specific minimum leverage required, OCDCA understands that the administrative dollars awarded in this grant are insufficient to run the program in its entirety. Organizations must be able to demonstrate additional funds to cover the staff time devoted to this work.

## **ELIGIBILITY**

In order to be considered for funding, your organization must be a 501(c)(3) and in good standing with the OCDCA. Good standing is defined as

- Up to date with membership dues
- No outstanding program and/or conference fees
- Previous participation in OCDCA programs will be considered, including timely reporting and reliability in communication.

Organizations that are a part of past HRO cohorts, including those with active accounts, are welcome to apply. OCDCA will consider geographical distribution of accounts in final decision making to ensure the program is accessible to a wide number of Ohio communities.

## **APPLICATION FORMAT**

You will not be able to save or use the back button during the submission process. It is recommended that you prepare your responses beforehand and then copy and paste your answers into the appropriate space.

Your responses to the criteria question will be entered directly into the online portal, including attaching the following required documents:

- 501 c3 Determination Letter
- One-page resumes for no more than 2 key staff and/or consultants responsible for the project
- Agency Balance Sheet
- Evidence of financial education training curriculum
- Budget Summary

There will be funding criteria that your organization must address. The criteria are scored the following way:

- Program Design- 20 points
- Feasibility- 15 points
- Organizational and Staff Profile- 10 points
- Budget and Budget Justification- 10 points
- Rural and Prior Performance Criteria- 5 points
  - Due to program funding coming from the Ohio Department of Development, OCDCA aims to allocate 50% of the funds for rural-serving grantees. We will also take prior performance in OCDCA programs into consideration, including timely reporting and responsiveness to critical communication.

## **ORGANIZATION INFORMATION**

- Organization name:

- Number of home repair accounts requested:
- Number of home ownership accounts requested:
- Organization address:
- Organization service area:
- Do you primarily serve rural, suburban, or urban areas?
- Org Website:
- CEO name:
- CEO email:
- CEO phone number:
- Name of person preparing application:
- Email address:
- Organization staff size, please include # board members, # full time staff, # part time staff, # volunteers:
- Organization annual operating budget:
- Have you participated in Ohio CDC Association grant programs in the past? If so, please list the program name and year of grant.
- Does your organization currently provide case management services or has it historically? If yes, please elaborate.
- Does your organization currently provide IDA accounts or has it historically? If yes, please elaborate.

## **FUNDING CRITERIA – PROGRAM DESIGN**

### **(20 POINTS):**

Applications must demonstrate the project’s objectives and need for assistance. In order to receive the maximum points for this criterion, the following elements must be addressed in detail in your application.

**Statement of Need (2500 Characters):** Please include the following in your explanation:

- Provide a brief explanation of the community’s need for home ownership and home repair IDA access. Include in your answer the characteristics of the target population such as socio-economic and demographic information of the population for whom this program is designed. Identify the agency's service area by either municipality or county.

**Program Goals and Objectives (6000 Characters):**

- Please describe the goals and objectives of your project. Your description should be an explanation for how you will reach your proposed outcomes. Specifically address the following:
  - What kind of accounts will you offer (homeownership or home repair or both), including how many of each.
  - If providing home repair accounts, describe how you will ensure that repairs

meet the “qualified home repair” definition listed under “Funding Restrictions.”

- How will your organization vet contractors? If you allow savers to complete their own repairs, how will you ensure that costs are allowable?
- Your method for client recruitment, including marketing to low and moderate-income applicants.
- Describe the training and technical assistance component(s) of the program, including orientation, content, duration (number of classes, length of class, and number of weeks), graduation requirements, and follow-up support.
- OCDCA will require demographic info and benchmarking of other success measures as a part of the program. Please describe your method of data collection and how you will successfully gather this information from savers.

#### **Partnerships: (2000 Characters)**

- Describe any partnerships (private, non-profit, or public) that will be utilized to ensure the success of the project. Include specific elements of the collaboration including the name, status, and the role they will play in the project. Be sure to include the banking partner that will aid with the accounts.

#### **FUNDING CRITERIA (2000 Characters) – FEASIBILITY (15 Points):**

This criterion should illustrate the extent to which the organization will be able to utilize the funding requested by the end of the project time period. To receive the maximum points for this criterion, this should address the following elements:

- Strategies to ensure IDA accounts can be opened and closed within the grant period.
- Potential barriers that might prevent successful program completion.
- How your organization supports home ownership and home repair clients despite unpredictable financial and housing markets.

#### **FUNDING CRITERIA - ORGANIZATIONAL AND STAFF PROFILE (10 points)**

This criterion will illustrate the extent to which the application demonstrates that the organization, staff, and project partners have sufficient overall experience to carry out the project within the project period. The following elements must be addressed in detail in your application. (2000 Characters)

- Explain the organization’s mission and how it aligns with the goals of the IDA program.
- Provide a brief history of your organization. Please include information that would demonstrate similar or relevant experience operating a home ownership, home repair, and/or IDA program.
- Address staff capacity for case management and financial training services.

- To what extent does your organization’s board and staff reflect the demographics of the individuals and families you serve?

**FUNDING CRITERIA – BUDGET AND BUDGET JUSTIFICATION  
(10 POINTS)**

The project budget is entered in Table 1, Budget Summary. The budget narrative should include anticipated uses of administrative program support funds dollars. Additionally, provide a detailed explanation of funds that will be leveraged toward the project including amount, source of those funds, and history of the funding. (20000 Characters)

**TABLE 1: Budget Summary**

Activity name	Number of Accounts Requested	Requested Funds for IDA (# of IDA accounts x \$2000)	Requested Program Support Funds (# of IDA accounts x \$1,000)	Match Funds Amount	Match Source
Homeownership IDAs					
Home repair IDAs					
TOTALS					
TOTAL GRANT REQUEST (IDA Funds + Program Support Funds) =					

I have read and agree to the terms of the Ohio CDC Association Home Repair and Home Ownership IDA program. I understand that I might be asked to participate in an interview in addition to this application. I certify that my organization has the capacity and the demand to request these funds. I am applying for \_\_\_ number of home repair and \_\_\_ number of home ownership IDA accounts.

Inset Electronic Signature:  
Submit