

2026 Revive Home Repair Grant

APPLICATION FOR HOMEOWNERS



Applications are only accepted through a FHLBI participating member institution. To find a participating member institution, review program information and FAQ's, please visit our website: www.FHLBI.com/Revive

Homeowner Information- the applicant must own and occupy the home in need of repair/rehabilitation

Name _____

Street Address _____ County _____

City _____ State _____ Zip _____

Phone _____ Email Address _____

Have you received FHLBI grant funds in the past 5 years? YES NO

Have you applied for FHLBI funds with any other organization this program year? ** YES NO

**Households may submit only one application per program year.

Name of organization assisting in the preparation of this application: _____

IE: Habitat for Humanity, community, or senior center

Household Members

| First and last name | Relationship to Applicant | Date of Birth | SSN Last Four | Gross Annual Income |
|---------------------|---------------------------|---------------|---------------|---------------------|
| | Self | | | \$ |
| | | | | \$ |
| | | | | \$ |
| | | | | \$ |
| | | | | \$ |
| | | | | \$ |

Total Gross Annual Income: _____

Household Income Sources- select all sources of income for all household members

- Social Security Interest/Dividends Disability Other _____
- Pension/Annuity Earned income from jobs Child Support Other _____

Documentation is required for ALL sources of income for ALL household members.

Property Information- all of the questions below require answers

Do you have a mortgage on your home? YES NO

- If yes, are the payments current or in an agreed payment plan? YES NO

Are property taxes current/under an agreed payment plan? YES NO

Is anyone on the property deed that is not living in the home? YES NO

Note: All non-occupant owners must provide proof of residence or will be counted as a part of this household.

Date of home purchase: _____

Home Type: Single Family Duplex/Condo/Townhome Manufactured Other _____

Homeowner Acknowledgement

- 1) I own and occupy the home referenced as my primary residence;
- 2) All occupants of the home have been listed on this application and all income has been disclosed;
- 3) Funds are available on a first-come first-serve basis and there is no guarantee of funding. The maximum amount available per household is \$15,000;
- 4) It is my responsibility to provide a minimum of two, independent third-party bids for the requested repairs;
- 5) If I qualify, it is my responsibility to choose the contractor who completes the repairs;
- 6) Any disputes surrounding the repairs will be resolved between myself and the contractor;
- 7) All information and income documents supplied will be shared with FHLBank Indianapolis;
- 8) I have not received a grant from any Federal Home Loan Bank in the past 5 years;
- 9) My application is subject to approval by FHLBank Indianapolis and the member institution submitting it on my behalf;
- 10) All information on this application is true and accurate.

Homeowner Signature

Printed/Typed Name

Date

Homeowner Signature

Printed/Typed Name

Date

The following Covered Repairs list, Contractor Selection Tips and FAQ's documents should be kept by the applicant for reference.

Covered Repairs & Bid Requirements

FOR THE REVIVE HOME REPAIR GRANT PROGRAM



Repair & Rehabilitation Information

Funds may only be used to address repairs/rehabilitation needs from the list below. Rehabilitation and repair of systems and materials must be of similar quality, like, and style. The Bank may exercise discretion in determining if repairs are eligible for funding.

Rehabilitation/repair work completed prior to enrollment may not be paid for with Revive funds.

| ELIGIBLE DEFERRED MAINTENANCE REPAIRS | | | |
|---------------------------------------|------------------------------|------------------------|---|
| HVAC systems and ductwork | Roof and/or chimney | Water Heater | Windows |
| Well/septic systems | Siding | Gutters and downspouts | Exterior Doors (including overhead garage) |
| Soffit & Fascia | Insulation or weatherization | Sump-pump systems | Ceiling and drywall repair (due to roof failure only) |

THE FOLLOWING ACCESSIBILITY & SAFETY REPAIRS ARE AVAILABLE UNDER REVIVE

| | | | | |
|--------------------------------|------------------------------------|----------------------|--|-----------------------------|
| Entry Ramps | Entry Steps/Stairs | Widened doorways | Internal Chair or Wheelchair lifts | Toilet (ADA only) |
| Mold and/or mildew remediation | Shower Modifications and Grab Bars | Levered door handles | Relocation of washer/dryer from basement to main level of the home | Interior/Exterior handrails |

Bids for accessibility/ADA-related repairs must clearly state that the repair items meet ADA standards. Examples: ADA height toilet or walk-in or sit-down shower stall

Bid Requirements

- Legible and include clear description of the repair(s)
- Quantity of materials when relevant; for example, "10 windows" and not just "windows"
- Contractors' name/business name, address, and phone number
- Property address receiving the repairs and household name
- Date of quote
- Itemized cost by each repair

Contractor Selection Tips

REVIVE HOME REPAIR GRANT



The tips below may be useful when selecting a contractor for your home repairs/modifications.

Acquire bids from multiple contactors

- Gather 2 or more estimates for the repairs/modifications needed in your home.
- Compare estimates to understand the scope of work to be completed, materials provided, payment terms, and timelines.

Research the contractor's reputation

- Ask others you trust for referrals from contractors they have positive experiences with.
- Research reviews from other customers online.
- Ask the contractor for references directly. A reputable contractor will be able to provide evidence of their experience.

Verify the contractor is licensed and insured

- Ask the contractor for proof of license and insurance.
- Contact the local licensing bureau and insurance company to verify.

Obtain a contract in writing

- Review the contract and ensure you understand before signing it.
- A well written contract should have terms such as a detailed description of work being completed, payment terms, estimated state date, and any guarantees such as on parts and labor.

Anticipate delays

- Delays happen due to circumstances like weather and supply chain issues.
- Be realistic and prepare to adjust your plans accordingly.

Plan for the unexpected

- If the original contractor is not responsive or cannot perform the work as agreed, have a back-up in place.

Frequently Asked Questions (FAQs)

FOR REVIVE HOME REPAIR GRANT APPLICANTS



Application Related

How do I apply for funds?

- You must work with a FHLBank Indianapolis participating member to apply for any of the grant programs. A list of FHLBank Indianapolis members participating is available at www.FHLBI.com/Revive

Can I become a member of the FHLBank of Indianapolis?

- Only financial institutions are able to become members of a Federal Home Loan Bank. Grants are offered through the member financial institutions to their customers and community.

How much money can I get for home repairs?

- Up to \$15,000.

What do I have to do to qualify for Revive?

- Households must meet income requirements and own and occupy the home. Please see work directly with the FHLBank Indianapolis participating member institution of your choice. FHLBank Indianapolis members may establish reasonable requirements/qualifications in addition to the Revive program guidelines.

Is this federal money?

- No, the funds supplied through our grants are not connected to the federal government.

How often can I receive grant funds?

- Once every 5 years.

How will I know if my application is approved?

- Communicate with the FHLBank Indianapolis Member who submitted the request on your behalf. They will be notified once the request has been approved.

Do I have to pay the money back?

- If you sell your home, you will not need to return any Revive funds received.

Why is the approval taking so long?

- Please be patient, as it could take up to two weeks for FHLBank Indianapolis to review the request once submitted by the FHLBank Indianapolis member institution you are working with. Communicate directly with the FHLBank Indianapolis member on the status of your application.

I have more questions, can I contact FHLBank Indianapolis directly?

- No. All questions/communications must be with the FHLBank Indianapolis member institution who submitted your grant application. FHLBank Indianapolis will not return voicemails or emails regarding grant application status or approval.

Property, Repairs, and Contractor Related

Is a manufactured home eligible for Revive?

- If the home is titled as real estate and permanently affixed to a permanent foundation, the property is eligible. An affidavit of affixture or similar documentation that proves affixture, is required.

Are land contracts eligible for Revive?

- No, a land contract is not an eligible form of ownership for Revive.

Can I choose my own contractor?

- Yes. You must obtain a minimum of 2 independent bids for each repair/modification requested and decide which contractor to hire.

Does the contractor I select have to be licensed?

- It is not required that the contractor be licensed, but it is highly recommended. Please review the Contractor Selection Tips document for helpful information.

What if I have an issue with my contractor?

- Disputes about the repairs/modification must be resolved between the household and contractors. FHLBank Indianapolis will not mediate or participate in these discussions.