Program Eligibility Guidelines

The Lucas County Land Bank has created RISE in order to help preserve and stabilize the houses and businesses in a targeted neighborhood in Lucas County. RISE Matching Grants are designed to incentivize property owners to make needed improvements to their property in order to ensure that it remains well-maintained and improves the property values of the entire neighborhood. Although limited funds are available, homeowners who are qualified may receive a matching grant of up to 50% of the cost of qualifying home repairs/improvements (up to a maximum of $5,000 of assistance). Grants provided on a first come, first serve basis.

- The home must be located in the Burroughs RISE program area (see attached map).
- The home may have up to, but no more than, 3 units.
- The applicant must have a qualifying home repair/improvement. Qualified repairs include most exterior improvements or interior improvements to necessary systems that maintain the longevity of your home. All qualified repairs are at the Land Bank’s sole discretion.
- The applicant must be the owner of record, and the home must be occupied prior to submitting the application.
- Applicant must be current on property taxes for all properties owned in Lucas County. Applicants who have made on-time installment payments and completed at least 50% of a delinquent tax installment payment plan prior to the start of the Burroughs RISE program for all properties owned in Lucas County will be deemed current.
- Any existing mortgage loan(s) on the property must be current. There can be no unresolved, active foreclosures, liens, or judgments on the property.
- Applicants must provide documentation that homeowner's insurance is in place and paid in full on the property. If the home cannot be insured due to needed repairs that the matching grant would be applied toward, a letter from the insurance company stating the reason(s) for lack of insurance can be provided.
- Applicant must complete a Heritage Home Program technical assistance visit at no cost to the applicant prior to submitting application.
- Completed applications will be date-stamped and evaluated on a first come first serve basis. In the event that applications exceed available funds, owner-occupied properties will be prioritized first.
- Applications will be accepted beginning on Wednesday, May 24, 2017 and must be returned no later than Friday, September 1, 2017.
Burroughs RISE

Rebuild    Invest    Stabilize    Engage

RISE Matching Grant

RISE Neighborhood Boundary

Burroughs
**Burroughs RISE**

Rebuild    Invest    Stabilize    Engage

**RISE Matching Grant**

**Frequently Asked Questions**

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**Available Funds**

Applicants may be eligible for a grant to match up to 50% of total project(s) cost, for a maximum of 2 projects and $5,000 match per owner for qualifying home repair(s) on a residential property identified in the RISE program area (see map). Eligibility depends on all qualifying criteria.

**How does a person qualify?**

- You must own an occupied structure prior to applying for this program.
- Structure must be 1-3 residential units. If applications exceed available funds, owner-occupied, single-family structures (1 unit) will be prioritized for funding.
- Your mortgage, property taxes, and homeowner’s insurance must be current at the time of the application. If you have completed at least 50% of a delinquent property tax payment plan through regular on-time installment payments, you will be deemed tax current.
- An applicant must have received technical assistance through the Land Bank’s Heritage Home Program prior to submitting an application.

**How do I know if my house qualifies for this program?**

- Your house must be in the identified program area (see map).
- You must have a qualifying home repair/improvement (see “What kind of work can be done?” below).

**Where do I return my application?**

- Please fax (419-213-4249), mail, or drop off to the Land Bank:
  
  Lucas County Land Bank  
  One Government Center  
  Suite #580  
  Toledo, OH 43604  

  Hours: Monday - Friday, 8:30am - 4:30pm, excluding federal holidays.
When are applications due?

- Match Grant Awards are on a first come, first serve basis as funds are available. Every completed application will be date-stamped upon delivery. Incomplete applications will be denied. Applications will be accepted beginning on Wednesday, May 24, 2017 and must be submitted no later than Friday, September 1, 2017. We encourage you to submit your applications as soon as possible to qualify for an award.

How do I know my application is complete?

- A completed application has all information filled out on the 1-page application form, the boxes are initialed, and the owner(s) signature and date are at the bottom. A completed application also includes a minimum of 2 quotes for the necessary repair you are applying for, and proof of active homeowner’s insurance or a letter from the insurance company stating the repair being applied for under the match grant program will qualify the owner for insurance.

What is Technical Assistance?

- Through the Land Bank’s Heritage Home Program, you will submit a Request for Technical Assistance. Expert Land Bank staff members will contact you to schedule a personal visit to your property. Land Bank staff must be granted full access to the exterior and interior of your property. After reviewing your property and the repairs you are considering, Land Bank staff will prepare a report detailing the condition of your property and identify any items that may need to be repaired to ensure that the house is safe and habitable.

What if my property has other items that need to be repaired in addition to the requested match?

- Depending on the situation, the Land Bank will advise the applicant of other lending opportunities through the Heritage Home Program as well as possible community resources that could provide assistance for the additional repairs.

How will I know if I am approved and will receive grant funds?

- You will be contacted by the Lucas County Land Bank after our review of your application. Match grants will be awarded on a first come, first serve basis, contingent on available funds.
Burroughs RISE

Rebuild     Invest     Stabilize     Engage

RISE Matching Grant

Frequently Asked Questions

What kind of work can be done?

- Qualified repairs include most exterior improvements or interior improvements to necessary systems that maintain the longevity of your home. All qualified repairs are at the Land Bank’s sole discretion. Some included items are: roofs, chimneys, gutters and downspouts, siding, masonry, foundation, driveway, windows, electrical, plumbing, and HVAC.

Who does the work? Can I choose my contractor?

- Yes, you will choose and hire the contractor to have the work completed. A minimum of 2 bids must be provided to the Land Bank with your application. Self-performed work will be reimbursed for materials only, and all work must pass final inspection by the Land Bank before reimbursement will occur.

How is the contractor paid after the work is completed on my home?

- Once the work is completed, you will submit a reimbursement request showing that the contractor has been paid in full for the work. If required, you must also submit copies of all permits for the work. The Land Bank will review the documents submitted and then reimburse you for 50% of the work (up to $5,000 in total grant funds). If you can demonstrate an immediate hardship, the Land Bank may agree to pay the contractor directly for 50% of the final work after you have made the initial 50% payment to the contractor as a down payment.

What is the timeline for the work to be completed?

- Approved applicants will have 90 days from signing the grant agreement to use funds. All matching fund reimbursement requests must be submitted by December 8, 2017. No extensions will be granted, even with an approved application.

Who do I call if I have additional questions?

- Any additional questions should be directed to the Land Bank at 419-213-4293.