

# Thriving Home

## Exterior Rehab Program Guidelines



*Thriving Home Exterior Rehab Program's primary focus is on stabilizing Richland County housing stock by preventing homes from becoming future demolitions and by assisting owner occupants who may not qualify for low income rehab assistance from other programs.*

Thriving Home Program offers window replacement, basement window replacement, exterior door replacement, siding replacement, roofs replacement (20 years or older), fascia and soffit replacement, gutters and downspouts replacement, porch repair, tree trimming/removing, provide dumpster for debris removal, and detached garage repair or demolition.

**1. Project Eligibility:** owner occupied single family primary residence.

- i. Property must be occupied by the owner.
- ii. Property must have working utilities.
- iii. Interior and exterior of the property must be free of (1) abandoned vehicles (anything that does not have current plates, does not run, is missing tires/wheels, motor, transmission and anything that has not moved within 30 days), (2) scrap tires, and misc. debris.
- iv. Property must be insurable prior to rehab.
- v. Interior of property must be free from clutter in order for contractors to install windows and doors for a visual clearance.
- vi. Property must be structurally sound as determined by Land Bank project manager
- vii. Property with condemnation and/or demo orders may not be eligible based upon reason for said orders.
- viii. Properties with Historic Significance, located in a Historic District and/or listed on the National Register of Historic Places, it is the property owner's responsibility to reach out to the local and state Historic Preservation authorities to prepare the preservation rehab plan to be submitted along with application.
- ix. Owner of property must not have any delinquent property taxes. Owner may be on a property tax payment plan in good standing with the Richland County Treasurer for at least twelve (12) months prior to applying for Thriving Home Program.
- x. Owner must show proof their Mortgage, 2<sup>nd</sup> Mortgage if applicable and utility payments are current.
- xi. Properties being purchase by Land Contract are not eligible for this program.

**2. Structure Eligibility:** built in or before 2000 are eligible for Thriving Home Program. The homes after rehabilitation value limit must be below the established limit of \$314,000.00 for the structure to be eligible for the Thriving Home Program.

**3. Limits of Assistance:** \$25,000.00 maximum rehab (garage repair cannot exceed the cost to demolish it) with a total rehab cost including owner match of \$3,750.00. Anything over the \$25,000.00 will become the responsibility of the owner. Owner must have funds in escrow to cover additional expenses prior to work product being ordered. Mechanics Bank loan available through the Land Bank.

Rehab repairs will be prioritized based upon Project Manager’s inspection of structure including but not limited to: Grant Guidelines, health and safety issues, code violations, and blight prevention.

**4. Income Eligibility Grantees:** shall utilize the most current HUD’s method for determining income for the HOME Investment Program (HOME) to determine household eligibility. Income must be below 120% AMI. Effective 06/01/2025. **Applicants, making over the 120% AMI, application will not be considered for this program.**

**2025 Income levels** (updated along with HUD)

| Household   | 1 person | 2 person  | 3 person  | 4 person   | 5 person   | 6 person   | 7 person   | 8 person   |
|---|----------|-----------|-----------|------------|------------|------------|------------|------------|
| 120% AMI  | 71,625   | \$ 81,825 | \$ 92,025 | \$ 102,225 | \$ 110,475 | \$ 118,650 | \$ 126,825 | \$ 135,000 |
| (for >8, add 8% of the 4 person limit to the 8 person limit for each additional person) |          |           |           |            |            |            |            |            |

**5. Owner Requirements:**

Property owner must provide (fifteen) 15% percent of the total rehab cost plus any overages.

Match funds to be delivered to Richland County Land Bank by check, money order, or cash once Board of Directors have approved the project and prior to contractor ordering materials, failure to deliver funds may result in project cancelled. The Land Bank will deposit funds into an escrow account to pay the contractor after project completion.

Or, Richland County Land Bank is offering a Mechanics Personal Loan outlined below.

**Mechanics Bank Personal Loan**

- Bank application - Complete application process is through the Land Bank
- No appraisal
- No credit check
- Fixed 3 year interest rate Fed Funds + 1 (.25% rate reduction for Auto Payments)
- \$150.00 loan down payment
- Max loan amount \$3,750.00 (\$3,600.00 after down payment) estimated monthly payment for max loan amount \$110.00 after down payment.

For applicants obtaining a Mechanics Bank loan, a self-paced homeownership education program is required. Instructions regarding how to access and complete this education will be provided by the Land Bank.

*Owner Occupant agrees not to sell the home for a period of 5 years and will be required to sign a 5 year Rehab Forgivable Enforcement Mortgage and Note. If the home is sold before the 5 year period,*

*Owner agrees to reimburse the Land Bank 20% of total rehab grant received for each year remaining on Note at time of sale.*

6. **Funding Award:** Funding will be available to qualified applicants on a first come first served basis, based upon receiving applicants completed financial training certificate, all required financial documentation, and all appropriate documents signed.
7. **Construction Standards:** Activities carried out under the Ohio Residential Rehabilitation Standards (RRS) as well as all local building codes and regulations. Absent local building codes and regulations, the Residential Code of Ohio shall be the minimum standard applied. Richland County Land Bank Thriving Home contractors to source Ohio-manufactured windows, doors, and other building materials whenever practical.
8. **Minimum Window Requirements:** Windows installed with the Thriving Home Program must at minimum be Energy Star rated vinyl, aluminum clad or wood material. Wood may only be used in historical district or where required by local code. Vinyl windows shall be welded frame. Windows shall be multiple panes, low-E glass, and argon gas filled. Each window shall be a double hung, casement or slider window which is capable of egress. Exterior trim shall be wrapped with aluminum coil stock. All seams, edges and gaps are to be sealed using silicone caulk. Clean all interior trim and seal all gaps. Basement window replacement shall include the removal and disposal of all wood or metal components. Install glass block windows with a center vent. Seal all gaps with mortar or silicone caulk.
9. **Minimum Door Requirements:** Exterior doors installed with the Thriving Home Program must at minimum be Energy Star Rated steel or fiberglass material. Doors must include a keyed lockset, doorstop, deadbolt, and weather stripping. All exterior trim shall be wrapped with aluminum coil stock and all edges and seams must be sealed with silicone caulk.
10. **Roof:** Remove all of the existing roof coverings. Clean debris from deck sheathing and pick up and remove debris from lawn, landscaping, vegetation's, sidewalk and driveway. Per manufacturers instruction, affix self-adhesive backed "Ice Guard" or equal ice/water protective roof underlayment, to fully cover dormer roofs, roof, sidewalls, all eaves (to 24" beyond the vertical plane of the exterior wall) and all valleys. To all roof areas not covered by "Ice Guard" product, secure 30# felt or synthetic underlayment to the roof decking. At all eaves and rakes, mechanically fasten aluminum drip edge. Shingle the entire prepared roof deck areas, install per manufacturer's instructions a minimum 30 year warranty, Class A dimensional roof shingles. Affix cap shingles over ridge. NOTE: all roof work must be done in accordance with manufacturer's instructions, including flashing, step flashing, installation of boot-flashing(s), and proper/adequate ventilation.
11. **Vinyl Siding:** Vinyl siding will only be installed if house is currently wood sided or siding is missing or in disrepair. Vinyl siding including house wrap, 3/8 insulation backer, trim, starter and J blocks installed over wood siding.
12. **Historic Property Repair:** Any property listed on the Richland County list of Historic Places – all rehab work will be done in accordance with historic guidelines. These repairs will be bid out.

13. **Gutters and Downspouts:** To all eaves, install new .027 gauge 5" k-style seamless aluminum gutter. Properly seal and fasten 2" x 3" down-spouts to each end of the newly installed gutter, and house sidewall, using proper hardware. Install 3" pivoting elbow extension to all down-spout elbows, directing run off away from the home.
14. **Fascia/Soffit:** Mechanically fasten house wrap, to fully cover all soffits and fascia boards. Mechanical fasten soffit channels and soffit panels, to cover soffits. Install factory manufactures aluminum fascia over all fascia.
15. **Porch Repair:** To be determined.
16. **Detached Garage Demolition/Repair:** To be determined.
17. **Garage Door Replacement:** remove old door and its components (tracks, springs, opener, etc.) and install new door with associated hardware (opener not included).
18. **Trees:** Trees may be trimmed back or removed if considered a hazard.
19. **Dumpsters:** A dumpster will be provided for owner to clean up debris on site.

#### **REHAB OF NON-LAND BANK OWNED PROPERTY GUIDELINES**

Richland County Land Reutilization Corporation (Land Bank), in an effort to prevent blight and to made a positive impact in our community, will be offering non-Land Bank owned property owners assistance with rehab based upon any/type of available Funding Sources at our disposal.

Board of Directors may determine additional project guidelines based upon other available Funding Sources if available. *Richland County Land Bank reserves the right to limit rehab project scope of work based upon but not limited to available experience, available contractors, and timelines.* Land Bank may not offer all services listed.

***All applications will be considered by the Land Bank Board of Directors on a case by case basis.*** Land Bank staff will review and confirm that all rehab requests are in compliance with Land Bank Policies and Procedures. Land Bank Board of Directors' reserves the right to award, modify, or reject any application.

**Land Bank is NOT committed to any rehab work until a signed written agreement, scope of work and release of liability has been agreed upon and entered into.**

#### **Eligible Scope of Work**

1. Scope of work will be determined on a case by case basis. *Richland County Land Bank reserves the right to limit rehab project scope of work based upon but not limited to available experience, available contractors, and timelines.*

2. Requested scope of work may be modified in writing with Board Approval.

### **Construction Standards**

1. Construction activities shall be subject to rules set forth in the Ohio Building Code as well as must comply with all local building code.
2. Warranties are the responsibility of the Contractor and material suppliers.

### **Eligible Contractors**

Land Bank Board of Directors will select qualified contractors based upon the following:

1. **All contractors and sub-contractors must be registered in municipality where work is being completed**
2. **Qualifications of Contractor:** Richland County Land Reutilization an Ohio 501(c)3 Non-Profit Corporation, **may** award a contract to the **Fully Responsive** and **Most Responsible** Contractor in accordance with the below criteria as determined by the Board.
  - a) **Round Robin:** Contract will be awarded to contractor(s) who agree to Round Robin predetermined pricing. Round Robin projects will be awarded as projects are completed.
  - b) **Fully Responsive:** If price complies with written specifications in all material respects and contains no irregularities or deviations from the specifications which would affect the amount of the bid or otherwise give the contractor a competitive edge.
  - c) **Most Responsible:** Includes, but is not limited to:
    - Contractor's financial position, including property, city, state and/or federal tax status, delinquent taxes may be a reason for disqualifying a contractor.
    - Current and/or past tax foreclosures.
    - Current and adequate insurance.
    - Current Ohio workers' compensation.
    - Adequate bid bond meeting all requirements of bid specifications.
    - Judgment liens.
    - Past and present law suits.
    - Safety records.
    - OSHA violations.
    - EPA violations.
    - Known experience.
    - References' response to questions such as: Did the contractor complete work in a timely manner, if not why? As far as you know, did the contractor have adequate equipment and staff to complete your project, if not why? Did the contractor request change orders and why? Was the contractor professional with staff and other interested parties? Would you use this contractor again, if not why?
    - Satisfactorily completing prior projects with City of Mansfield, Richland County, other Richland County municipalities and/or Land Bank including but not limited to quality of

work performed, timeliness, past inter actions with City and County Code enforcement, and number of request for extension of time and change orders.

- Available equipment.
- Adequate manpower.
- Ability to execute work in accordance with all applicable specifications.
- Ability to comply with EPA, local, state, and federal laws.

Richland County Land Reutilization Board of Directors considers all contractors' proposals recognizing, but not excluding any contractor based upon, the importance of the following:

1. Significant Richland County economic presence.
2. Significant economic presence in surrounding counties.
3. Significant State of Ohio economic presence.

To participate in the Thriving Home Program, contractors must be willing to discount at least 3% of total rehab cost.

### **Project Management**

1. Richland County Land Bank Board of Directors will select contractor(s) based upon the above and award projects to each selected contractor in a round robin fashion related to date application is approved unless a contractor fails to timely progress with each awarded job in which case the next project may be awarded to a contractor with a higher project completion rate. The contractors selected may also be based on other reasons, including but not limited to, workmanship results known to the Board.
2. Land Bank staff will oversee project progress.
3. Property owner will be required to sign Certificate of Satisfaction.

**Submitting an application does NOT commit Land Bank to rehab property. All applications will be considered by the Land Bank Board of Directors on a case by case basis.** The entire application including schedule and all supporting documentation must be received before the review process starts. Land Bank staff and Board will review and confirm that all rehab requests are in compliance with Land Bank Policies and Procedures. Approval of application will be determined by available funds, applicant qualifications, and scope of work. ***Land Bank Board of Directors' reserves the right to award, modify, or reject any application at its sole discretion as determined by the Board's evaluation of application.***



**Support for this program was provided by grants from the Richland County Foundation**

- Richland Foundation awarded \$125,000.00 each year
- Black Family Foundation awarded \$125,000.00 each year

The grant period is over 3 years, beginning in December 2025 and ending in December 2027.

The Richland County Foundation is one of the largest private sources of grant making in Richland County and administers over 415 charitable funds established by individuals, families, and businesses. The mission of the Richland County Foundation is to improve and enhance the quality of life in Richland County through strategic philanthropy and community leadership.



# Richland County Land Bank

Court House, Lower Level One  
50 Park Avenue East  
Mansfield, Ohio 44902  
419-774-5623

[www.richlandcountylandbank.org](http://www.richlandcountylandbank.org)

## THRIVING HOME REHAB APPLICATION

**\*Application will NOT be processed if not completed in its entirety and it does not include required documents.**

### Applicant(s) Information

Name of Applicant(s): \_\_\_\_\_

Tax Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Alternate Phone: \_\_\_\_\_

Email: \_\_\_\_\_

I own/manage properties in under the following names (i.e. Corporate/LLC, Business, Maiden, etc.):

\_\_\_\_\_

I own/manage properties in State/County: \_\_\_\_\_

List all properties owned: \_\_\_\_\_

\_\_\_\_\_

### **Funds are being requested for the following property:**

**Address:** \_\_\_\_\_

**Parcel No(s):** \_\_\_\_\_

### **THRIVING HOME OHIO - Check all that apply:**

Residential – Owner Occupied Single Family

Number of Individuals over the age of 18 living in household \_\_\_\_\_

Number of Individuals under the age of 18 living in household \_\_\_\_\_

Structure built before 2000 – *if built after 2000 property is ineligible for this program*

Auditor’s property card shows property value below \$314,000.00

Total household income is below 120% AMI shown below

#### **2025 120% Average Median Income (AMI)**

| Household Size<br>(for >8, add 8% of the 4 person limit to the 8 person limit for each additional person) |          |          |         |           |           |           |           |
|---|----------|----------|---------|-----------|-----------|-----------|-----------|
| 1   | 2        | 3        | 4       | 5         | 6         | 7         | 8         |
| \$67,200  | \$76,800 | \$86,400 | \$96,00 | \$103,700 | \$111,350 | \$119,050 | \$126,700 |

- I have read program guidelines and will be providing the required 15% match
  - by check, money order or cash
  - by Mechanics personal loan provided through Land Bank
- I agree not to sell the home for a period of 5 years and will be required to sign a 5 year Rehab Forgivable Enforcement Mortgage and Note. If the home is sold before the 5 year period, Owner agrees to reimburse the Land Bank 20% of total rehab grant received for each year remaining on Note at time of sale.
- I agree to participate in one 90 minute Financial Education provided by Mechanics Bank. Completion certificate is required for rehab to begin.
- I understand I will be required to submit proof the following information:

Residential Information

- Name and SS# of any/all residents living in home
- Current paystub (2x) of any/all working residents living in the home
- Proof of all other income (example: Social Security, Pensions, SSI, etc.)
- Proof any/all housing assistance like SNAP, EBT etc.

Housing Expenses

- Current Federal Tax Return
- Proof current on all mortgage(s) payments
- Proof of homeowners insurance
- Current electric bill
- Current gas bill
- Current water and sewer bills

Loans

- Proof current on all auto loan payments
- Proof current on all mortgage payments
- Proof current on any other loans

Consumer Debt

- Proof current on all credit cards
- Proof current on all student loan
- Proof current on any other consumer debts

Assets

- Current Checking/Savings statements
- Any/all additional income ex: rentals, businesses etc.

**THRIVING HOME OHIO ELIGIBLE EXTERIOR REHAB COMPONENTS check all that apply (requested Scope of Work):** *This program offers owner occupants a grant of up to \$21,250.00 for exterior home rehabilitation. Homeowners are responsible for 15% of the total cost, with a maximum rehabilitation budget of \$25,000.00*

- |  |   |
|--|---|
| <input type="checkbox"/> Window replacement        | <input type="checkbox"/> Fascia enclosure                   |
| <input type="checkbox"/> Exterior door replacement | <input type="checkbox"/> Porch component repair/replacement |
| <input type="checkbox"/> Wood siding enclosure     | <input type="checkbox"/> Roof replacement                   |
| <input type="checkbox"/> Wood soffit enclosure     | <input type="checkbox"/> Gutters and downspout replacement  |
| <input type="checkbox"/> Garage demolition         | <input type="checkbox"/> Wood soffit enclosure              |

- Garage door replacement
- Tree removal
- Dumpsters for debris removal
- Other \_\_\_\_\_
- Garage repair
- Tree trimming

Best phone number to you: \_\_\_\_\_

Call me in the:  morning  afternoon  either

**Check all that apply – Answers include all properties owned/managed by applicant(s):**

- I have a history of codes or ordinance violations on property(s) I own and or manage.
- I have delinquent property taxes on property(s) I own.
- I had tax foreclosure case filed against me. If yes where: \_\_\_\_\_ and when (list year(s)): \_\_\_\_\_

**Submitting an application does NOT commit Land Bank to rehab property. *All applications will be considered by the Land Bank Board of Directors on a case by case basis.*** The entire application including schedule and all supporting documentation must be received before the review process starts. Land Bank staff and Board will review and confirm that all rehab requests are in compliance with Land Bank Policies and Procedures, as well as falling within the available \*Funding Source guidelines. ***Land Bank Board of Directors’ reserves the right to award, modify, or reject any application at its sole discretion as determined by the Board’s evaluation of application.***

\_\_\_\_\_ Initial here to affirm you understand, submitting an application does not commit Land Bank to rehab property.

**SIGNATURE(S)**

I/we understand that by filing this application, I/we am authorizing Land Bank to evaluate my actual ability to afford, to construct, maintain, pay property taxes and other expenses. I/we understand that the evaluation will include personal information. I/we have answered all questions on this application truthfully. I/we understand that if I/we have not answered the questions truthfully, my application may be denied and be disqualified from the Land Bank programs.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**Mail or deliver completed application to:**  
**Richland County Land Bank 50 Park Avenue East, Mansfield, Ohio 44902**  
**Application can be found online at: [www.richlandcountylandbank.org](http://www.richlandcountylandbank.org)**

## Richland County Land Bank - Thriving Home Program

Applicants participating in Richland County Land Bank's "Thriving Home" program that plan to utilize a Mechanics Bank loan for assistance with funding must take a homeownership counseling program. A certificate of completion is required prior to final application approval and loan closing date. If there is a co-applicant, either the applicant or co-applicant can complete this education.

Approved homeownership counseling program:

1. Visit: <https://creditsmart.freddie.mac.com/paths/homebuyer-u/> and register for Freddie Mac's CreditSmart® Homebuyer U by clicking on the "Log In/Register" button.

CreditSmart® Homebuyer U is a "free" self-paced training tutorial that provides an overview of homebuying and homeownership. The Federal Home Loan Mortgage Corporation (FHLMC), commonly known as Freddie Mac, is a government-sponsored enterprise (GSE).

2. There are six (6) modules in this tutorial. **It is estimated to take two (2) to three (3) hours to complete all six (6) modules and receive a course completion certificate.**
3. **After completing this program in its entirety, print and/or save a course completion certificate and forward a copy to a Richland County Land Bank representative.** For general questions, please contact a representative at the Richland County Land Bank.

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