

#### 1. I am a homeowner. Will I need to include anything in my application?

The application will ask you to indicate that you own your home. After your application is submitted, LISC Detroit will ask you to provide a copy of the recorded deed to verify homeownership.

#### 2. I am a renter. Will I or my landlord need to include anything in my application?

The application will ask you to indicate that you rent your home. After your application is submitted, LISC Detroit will ask you to provide a copy of your lease agreement and your landlord will need to provide their copy of the recorded deed. Landlords are also required to provide proof of Certificate of Compliance, showing that the property is registered per the City of Detroit rental safety ordinance.

#### 3. Will I need to do anything to my home before applying?

If approved for repair, LISC Detroit will work with you to schedule an initial inspection of your home. Your home must be safe and accessible for the inspector to assess the property. COVID-19 safety protocols will be followed.

#### 4. As a Delray resident, will I be able to remain in my home during the repair process?

Yes, you will be able to remain in your home. In adhering to EPA safety procedures, the program follows the standard for the City of Detroit single-family repair program. These programs do not require relocation as the contractors are trained in lead-safe practices.

#### 5. Can I participate in the program if I owe property taxes?

Yes, you can participate in the program if you are currently on a property tax payment plan with the Wayne County Treasurer's Office. The tax payment plan should be in good standing.

#### 6. Is homeowner's insurance required on the property to participate in this program?

While we strongly encourage applicants to have homeowner's insurance, it is not a requirement to participate in the program.

#### 7. Will a lien be placed on my home as a result of participating in this program?

No, a lien will not be placed on any property receiving assistance through Delray Home Improvement Program. There are no repayment conditions for participating in the program.

## 8. If a landlord owns both units of a duplex/two family home, is the \$20,000 (USD) funding applicable for improvements to the entire property or is the funding applicable to each unit?

The per-house cap of \$20,000 (USD) would apply to the entire property of a duplex or two-family home if both units are owned by the same individual or landlord. Funding will not be provided on a per-unit basis.





# 9. If the scope of repairs for my property is estimated to cost less than the \$20,000 (USD) per-house cap, can I receive other repairs outside the four improvements offered through the program?

No, the Delray Home Improvement Program will only provide eligible properties with the four improvements offered which include roof repair and/or replacement, window and/or door replacement, roof and/or wall insultation and repair or replacement of HVAC units.

#### 10. How will the \$20,000 (USD) budget be spent on my home's repairs?

LISC and Bridging Communities will ask residents to prioritize which of the repair options is most important to them. Then, a home inspection will determine what repairs are most needed, what repairs are most feasible, and asses how to meet the homeowner's stated priorities. In many cases, replacing an existing roof can use most of the repair budget.

#### 11. Are vacant/unoccupied properties eligible to receive improvements through this program?

Only occupied homes are eligible to receive repairs through the Delray Home Improvement Program.

#### 12. Is there a deadline to apply for this program?

Applications will be accepted until 2024 or until funding is exhausted. Priority is based on the target areas as outlined in the Community Benefits Plan.

#### 13. Is this the same as the Bridging Neighborhoods?

The Delray Home Improvement Program is separate from Bridging Neighborhoods. The Delray Home Improvement Program is part of the Gordie Howe International Bridge Community Benefits Plan and is managed by the project team with support from LISC Detroit. The Bridging Neighborhoods Program is run by the City of Detroit.

# 14. Will participating in a home repair or improvement program offered by another organization, such as the City of Detroit, make my property ineligible for improvements under the Delray Home Improvement Program?

No, the Delray Home Improvement Program is distinct from other programs offered in the City of Detroit. Participating in another program offered by another organization would not prevent an eligible property from receiving improvements through the Delray Home Improvement Program.

#### 15. Are there warranties associated with the repair work completed by the program?

Yes, repairs completed by LISC Detroit and its subcontractors will include an 18-month workmanship warranty, as well as any applicable manufacturer's warranty associated with materials installed.

#### 16. Can I participate in the program if my property is outside of the eligible area?

Only homes in the eligible Delray area will receive repairs from the Delray Home Improvement Program.

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#### 17. How is the Delray Improvement Program progressing through eligible areas?

The Delray Home Improvement Program initially opened applications to residents in closest proximity to the US Port of Entry (POE) construction site. Target Area 1 boundaries are Clark Avenue/ South Clark Street to West End Street and from West Jefferson Avenue to the northbound I-75 Service Drive. In 2022, the program expanded to Target Area 2 between West End Street and South Leigh Street between the northbound Service Drive of I-75 to the north and Jefferson Avenue to the south.

## 18. Are commercial buildings that include residential units eligible to receive improvements through the Delray Home Improvement Program?

No, commercial buildings that include residential units are not eligible to participate in the Delray Home Improvement Program. Improvements through the program are being offered to residential single-family homes or duplexes that fall within the identified catchment area and meet the other eligibility criteria.

## **19.** When the Delray Home Improvement Program launched, I read that the Michigan Minority Contractors Association was involved. Why are they no longer mentioned?

LISC is now working exclusively with Bridging Communities, Inc. (BCI) as the sole construction manager for the program.

#### 20. What is the difference between LISC Detroit and Bridging Communities?

LISC Detroit is the program manager. LISC oversees the program, including applications, outreach, and funding. Bridging Communities Inc. (BCI) is the construction manager. BCI handles the inspections, the contractors, the scope of repairs, and the final completion.

#### 21. Can a residence receive more than one type of repair?

The resident's repair priorities and the results of an inspection assessment will determine how repairs will be scoped within the \$20,000 limit. While it is possible that a resident might receive more than one type of repair, it is likely that if a resident receives a roof replacement, that work will become the main item received.

#### 22. Can a resident increase the \$20,000 cap by contributing funding for their home?

Repairs that result from the Delray Home Improvement Program are funded by Gordie Howe International Bridge community benefits. LISC Detroit and Bridging Communities will not conduct additional repairs funded by other sources, including the homeowner.

#### 23. My home needs emergency repairs now. Is this program able to help?

The Delray Home Improvement Program is not intended to provide emergency repairs. The process may take several weeks to move from the application process to repairs being completed. We are unable to fast-track emergency situations.

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