

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

FOCUSED RECOMMENDATION GROUP #2

Group 2: Resources for Low/Limited Income Residents

RESOURCE ADDENDUM

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods

List of Resources for Low/Limited Income Residents Offered by City Departments (or listed on their websites)

Program Name and Description	Link
<p><i>Customer Assistance Program (CAP)</i></p> <p>MSD offers a Customer Assistance Program (CAP) to help low-income senior citizens pay their sewer bills. Eligible applicants receive a 25% discount on their monthly sewer bill (including both the minimum base charge and the commodity charge). The estimated savings is \$120 or more per year.</p>	<p>http://bit.ly/MSDCAPProgram</p>
<p><i>Help Eliminate Lead Pipes (HELP) Program</i></p> <p>Property owners are responsible for paying the cost of replacing their private (customer) side lead service line. The cost to replace a single lead service line may be several thousand dollars. Recognizing the cost burden, GCWW has committed to assisting property owners with a cost-sharing solution for the cost of replacing the lead service line on their property. However, some property owners still need additional assistance. Therefore, Greater Cincinnati Water Works (GCWW) offers a customer assistance program to qualified property owners for the cost of their private (customer) side Lead Service Line (LSL) Replacement. This program is known as the “Help Eliminate Lead Pipes” program (HELP). HELP provides a one-time cost benefit for private (customer) side LSL Replacement.</p>	<p>https://la.mygcww.org/help-program/</p>
<p><i>Homeowner Assistance Repairs & Building Order Remission (HARBOR)</i></p> <p>The HARBOR program is funded by the City of Cincinnati and maintained by PWC. HARBOR offers grants to help those who cannot fund the required repairs and do not qualify for the aforementioned programs. Additionally, citizens who are eligible to receive funding from the above agencies, yet still cannot abate all code violations could supplement such funding with the new program. Homeowners will only be able to receive assistance from HARBOR one time for one property. Call (513) 351 7291 for more information.</p>	<p>http://bit.ly/DeptBIResources</p>
<p><i>Home Owner Services Program (HSP)</i></p> <p>The Home Ownership Center of Greater Cincinnati, Inc. (HOC) provides financial and educational resources for homeowners whose homes need repair and rehabilitation. The HOC maintains the HOC. The program is a collaborative effort between the HOC and the City. It is a pilot program intended to enhance the HOC’s capacity, thus enabling the organization to provide further financial assistance to homeowners who have received building orders on their property. The program is specifically designed to help owner-occupied properties that have received orders as a</p>	

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods

result of code violations. HSP helps such homeowners, if approved, pursue grants, loans, and deferred loans. The HOC has partnered with several financial institutions to secure products and funding for this purpose. Call (513) 921 2800 for more information.

Habitat for Humanity of Greater Cincinnati (HFHGC) Repairs Corps program

The HFHGC for veterans provides critical home repairs for veterans at no charge. Critical repairs are items such as code violations, health and safety issues and accessibility for homeowners. Repairs completed have been roofs, stair lifts, moving washer/dryer upstairs, replacing furnaces and boilers, gutters, ramps, etc. The home must be owner occupied, an honorably discharged veteran, mortgage in good standing, and must meet the total household income requirements of 80% HUD limit or less. Call (513) 621 4147 for more information.

Home Improvement Program (HIP)

Hamilton County maintains the HIP. HIP offers loans for homeowners in Hamilton County to repair or remodel their homes or rental properties. Such loans are offered at interest rates 3% below the lowest rate a bank would normally offer. The requirements for this program include being located within Hamilton County and being loan eligible. Call (513) 946 4455 for more information.

Compliance Assistance Repairs for the Elderly (CARE)

The Community Action Agency's (CAA) maintains the CARE program, which provides assistance to income eligible citizens for building code repairs. Participants of the CARE program must be either age 60+ or disabled, as well as must be under the 80% HUD income limit. For example, the 80% HUD income limit for one person is \$41,850 per year. Call (513) 569 1840, ext. 1446 for more information.

Emergency Repair Grants

People Working Cooperatively, Inc. (PWC) offers emergency repair grants to help income eligible homeowners with home repairs, energy conservation, and maintenance services. PWC focuses on living essentials, including heat, running water, working toilets, and other repairs that keep a home safe and habitable. PWC's program requires applicants to be at or below the 50% HUD Income Limit. For example, the 50% HUD income limit for a family of four is \$37,350 per year. Call (513) 621 7921 for more information.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods

Residential Tax Abatements

When you build a new home or invest in renovations, your property taxes can go up. The City of Cincinnati's Residential Property Tax Abatement allows owners to pay taxes on the *pre-improvement value* of their property for 10-15 years. Property tax abatement is available for any increased valuation that results from improvements to the property for new construction and renovation.

<https://choosecincinnati.com/resources/communities/>

Downpayment Assistance

The American Dream Downpayment Initiative (ADDI) Program is designed to assist first-time homebuyers who want to purchase a home within the City of Cincinnati. Applicants may be awarded up to \$5,000 in the form of a five-year forgivable loan for a down payment and/or closing costs. Please contact 513-352-6146 for additional information.

The Homeowner Preservation Initiative

The City of Cincinnati has contracted with Working In Neighborhoods (WIN) to provide help to residents in danger of losing their homes. WIN has agreements with Smart Money, the Home Ownership Center of Greater Cincinnati, and the Better Housing League to also provide these services. Contact 513-541-4109

Emergency Mortgage Assistance

Low- and moderate-income homeowners who face foreclosure due to job loss, illness, death of primary wage earner, or other circumstances beyond their control can get help to bring their loan current if they have re-established an income stream to continue future mortgage payments. One-time assistance of up to \$2,500 is available. Contact 513-241-9400

Home Buyer Training Classes

For first time homebuyers, the process of buying a home may seem a bit overwhelming. The Home Ownership Center of Greater Cincinnati and Working In Neighborhoods offer Home Buyer Training Programs to help you buy and keep your own home.