



LSC GREATER CINCINNATI Heirs' Property Initiative

Healthy Neighborhoods Committee
Cincinnati City Council
May 27, 2025



LISC GREATER CINCINNATI

OUR MISSION

With residents and partners, we help forge **RESILIENT AND INCLUSIVE COMMUNITIES OF OPPORTUNITY** across America — great places to live, work, visit, do business and raise families.

WHAT WE DO

INVEST: Provide access to capital through our own investments and the multiplier effects they bring.

CONNECT: Connect partners to resources and to each other to advance community-driven priorities.

INNOVATE: Design and implement creative solutions to drive systems change.

WHY WE DO IT

LISC Greater Cincinnati invests in **LOCALLY-DRIVEN PRIORITIES** and **PLACE-BASED ORGANIZATIONS** to drive **SHARED PROSPERITY** for the region and its residents. We prioritize asset-based, cross-cutting solutions to address the interconnected challenges our communities face.

Implementation of Housing Our Future Strategies

Key Actions:

- Provide home repair funding to low-income homeowners and small landlords.
- Target interventions to rapidly appreciating neighborhoods
- Expand homeownership opportunities and increase equitable wealth creation.
- Build capacity in housing trades

A STRATEGIC RESPONSE

The complex, interlocking factors that cause housing unaffordability will not be solved by any one sector of the housing market. They require a strategic, multi-faceted response.

PRODUCE

In order to meet housing needs, Cincinnati and Hamilton County must scale up the production of affordable homes.

PRESERVE

Investments in maintenance and repairs are urgently needed to preserve our existing supply of affordable housing.

PROTECT

As the region grows, we need to protect the housing stability of those who are most vulnerable to rising housing costs.

SYSTEMS CHANGE

Achieving equitable housing access and affordability throughout Cincinnati and Hamilton County will require changing the existing systems that have left too many residents behind.

Tools to Support Home Repair

Home Repair Loan Program

- Flexible loan product for up to \$25,000
- Up to 150 homeowners

Funding Sources
Hamilton County: \$2M
National Program Related Investment: \$1.3M
Locally sourced capital: \$1M
City of Cincinnati: \$1M

Lead Safe Ohio

- Grant funded lead safe renovations in partnership with Hamilton County
- Program pipeline is full and not accepting new applications

Funding Source
Lead Safe Ohio: \$5M

\$10 Million in resources for homeowners

Heirs' Property

Property inherited without a formal will, estate plan, or court document from the owner who has passed away. This causes an unclear or disputed legal title ownership for the descendants.

Heirs' Property Overview

- Nationwide, disproportionate impact on under-resourced communities.
- Nearly 9,000 heirs' properties in OH worth an estimated \$313 million.
- Research led by the United Way of Greater Cincinnati will help us understand how many heirs' properties are in Cincinnati and Hamilton County.
- Impacts the ability to obtain home equity loans, tax rebates, homestead exemptions, and other resources.
- LISC's heirs' property initiative helps families create wealth.
- Companion to our home repair programs.



Homeownership
Preservation
Strategy

COMMUNITY
Greater
Cincinnati



Our heirs' property work is part of our larger housing investment and preservation strategy to help owners finance repairs and upgrades, help insulate at-risk communities from speculators, and help reduce the overall risk of foreclosures."

KRISTEN BAKER,
LISC GREATER CINCINNATI
EXECUTIVE DIRECTOR

Program Overview

- Supported by a grant from the U.S. Bank Foundation Opportunity Fund
- Partnering with legal services providers
- **Support for 150 low- and moderate-income families**

Outcomes include:

- Homeowners receive estate planning, will prep, legal counseling, and educational outreach
- Leverage home market value and equity to pursue educational, entrepreneurial, or other opportunities that ultimately improve their lives and the lives of their loved ones.

Service provided:

- **Probate litigation:** The litigation topics will cover full administration, summary administration and quiet title actions.
- **Estate planning:** Homeowners who currently possess clear title are educated about estate planning and receive assistance with preparing wills, advanced directives, and deeds to prevent their property from becoming heirs' property in the future.
- **Education/Community Outreach:** Education presentations at community centers, senior centers and churches about title clearance issues including heirs' property, homestead exemption and other strategies to reduce property tax liability and increase market value and mortgage foreclosure risks.

Program Impact

Initiative partners:

Legal Aid Society of Cincinnati and
Pro Seniors Inc. provide legal services



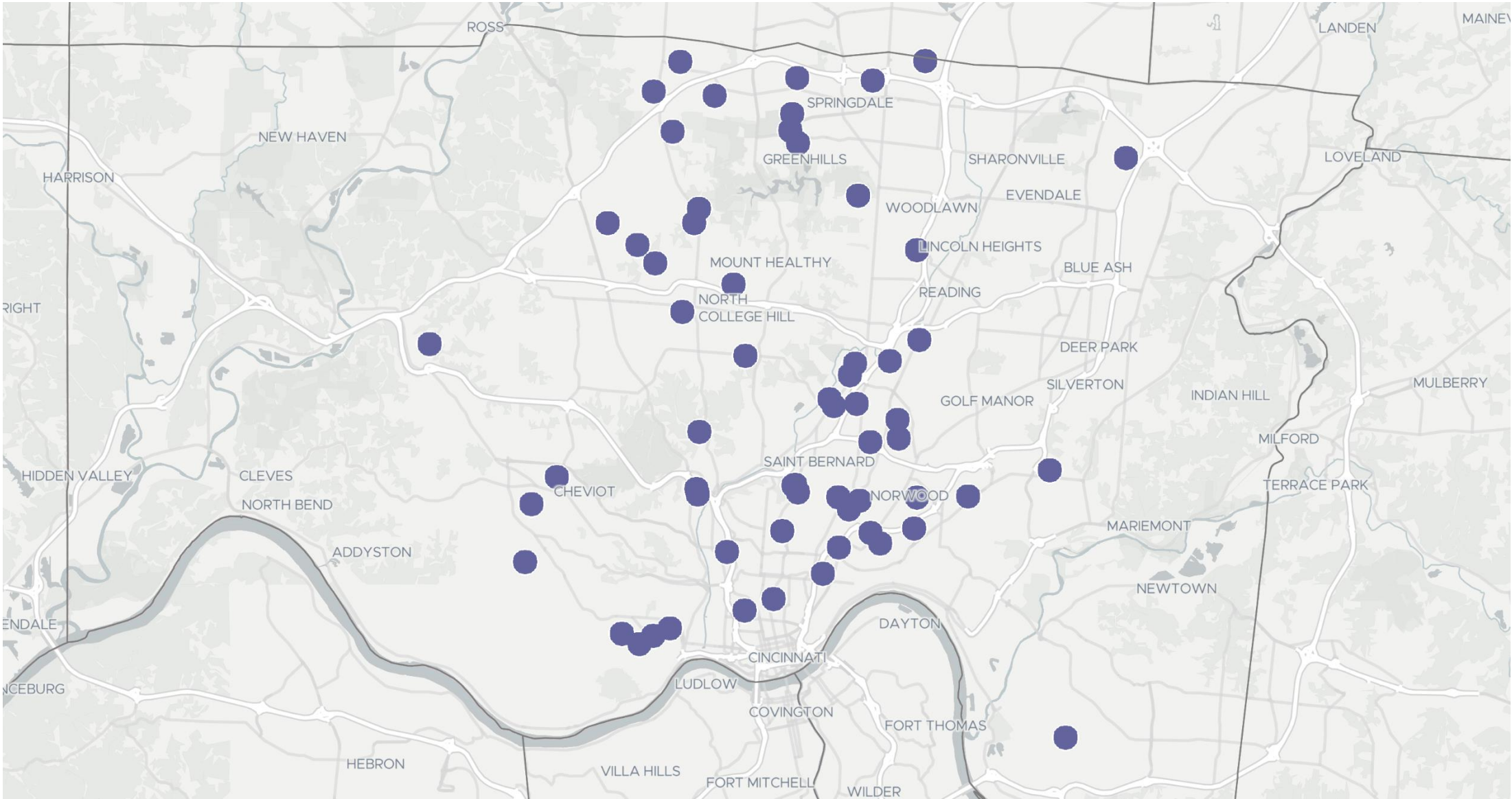
Estate Planning



Probate Litigation

Goal (Jan 2025 to Jun 2026)	125	25
Cases Opened to-date (Jan to Apr 2025)	36	34

Case Locations



Next Steps

- Legal Aid heirs' client stories
- How to get connected to legal services
- Building awareness and investment

For more info:

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