



# **Homeowner Assistance Programs**

## **Department of Community & Economic Development**

**Markiea Carter**  
**Director**

# HOMEOWNER FINANCIAL ASSISTANCE PROGRAMS

# The American Dream Down Payment Initiative Program (ADDI)

This program is designed to assist first-time homebuyers who want to purchase a home within the City of Cincinnati. It is a down payment assistance program that provides up to \$5,000 in homebuyer assistance that can be used for down payment and/or closing costs. To be eligible for ADDI assistance, individuals must:

- Be first-time homebuyers purchasing a single-family home within the City of Cincinnati
- Have a household income that does not exceed 80% of area median income
- Must complete homebuyer counseling with a HUD-approved agency

Eligible property must:

- A single family (includes a single condominium unit)
- Be located within the City
- Must pass a City inspection

ADDI funds are awarded as a five-year, forgivable loan payment with 20% forgiven each year over a five-year residency term.

The ADDI application packet is available online at [choosecincy.com](http://choosecincy.com) or by contacting the Department of Community & Economic Development at 513.352.6146.

# Emergency Mortgage Assistance Program

## Foreclosure Prevention

### 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.

This program is administered by the **Legal Society of Cincinnati** and is designed to help prevent foreclosure by providing low-income households at or below 80% of AMI up to \$3,000 in one-time Mortgage payment assistance.

**Legal Aid Society of Greater Cincinnati**  
***Emergency Mortgage Assistance***  
**513.241.9400**

# Residential CRA Tax Abatement

- When a property owner builds a new home or invests in renovations, their property tax value can be increased by the Hamilton County Auditor, resulting in higher annual tax payments.
- The **Residential Property Tax Abatement** makes it possible for property owners to minimize the new taxes they pay.
- The property owner continues to pay taxes on the *pre-improvement value* of their property. At the end of the term of the tax abatement, the full value of the property is subject to taxation, so the reduction in property tax value is limited, between 10-15 years.



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# HOMEOWNER REPAIR ASSISTANCE PROGRAMS

# Homeowner Assistance Repairs and Building Order Remission (HARBOR)

**The Homeowner Assistance Repairs and Building Order Remission (HARBOR)** was created specifically serve as a “last-resort” financial assistance program for owner-occupied properties at or below 80% of Area Medium Income.

If the owner cannot afford repairs to abate building code violations with their residence, they can apply for assistance through the HARBOR program.

This program is a partnership between Buildings & Inspections and Community & Economic Development, and a contract for program year 2021 is in the process of being selected through a competitive Request for Proposals (RFP) process.

To be eligible for the HARBOR program, a homeowner:

- Must be under the 80% HUD income limit
- Grants offered approximately \$15,000 for repairs

**805 Central Avenue Suite 700  
Cincinnati, Ohio 45202  
513.352.6146**



# Cincinnati Household Income Limits

(Based of HUD Community Development Block Grant Income Limits)

**Household  
Size**

	1	2	3	4	5	6	7	8
<b>80% AMI</b>	<b>\$47,850</b>	<b>\$54,650</b>	<b>\$61,500</b>	<b>\$68,300</b>	<b>\$73,800</b>	<b>\$79,250</b>	<b>\$84,700</b>	<b>\$90,200</b>
<b>50% AMI</b>	<b>\$29,900</b>	<b>\$34,200</b>	<b>\$38,450</b>	<b>\$42,700</b>	<b>\$46,150</b>	<b>\$49,550</b>	<b>\$52,950</b>	<b>\$56,400</b>

(Effective as of June 1, 2021)



# Lead Abatement

## Lead Paint Hazard Control Grant Program

The City of Cincinnati has a federal grant from the Department of Housing and Urban Development (HUD) that can help control lead paint, dust and soil hazards in residential properties. If you own residential property built before 1978, you may be eligible to take part in this Lead Hazard Control Program.



**LEAD PAINT HAZARD CONTROL PROGRAM**  
**805 Central Avenue Suite 700**  
**Cincinnati, Ohio 45202**  
**513.352.6146**



# Compliance Assistance Repairs for the Elderly (CARE)

**The CARE Program** is administered by the Cincinnati Hamilton County Community Action Agency (CAA).

The CARE program provides home repairs for low-income elderly and/or disabled homeowners. The services allow owner-occupants to comply with notices of violations by assisting with the required repairs, and in cases of significant building issues affecting the health or safety of the occupants, enabling owners to stay in their homes.

- Eligible homeowners must occupy the property
- The property must not exceed 3 dwelling units per building, of which one unit is occupied by the owner
- The property must be located within the boundaries of the City of Cincinnati
- Homeowner's income cannot exceed a maximum of 80% of the area median income for the City and must be 60 years of age or older or be disabled

**Community Action Agency's Blueprint for Success Program**  
**513.569.1840 ext.1466**

# Housing Repair Services Program

**Housing Repair Services Program (HRS)** Administered by People Working Cooperatively and the Max Construction Group provides home repairs and accessibility modifications to low-income homeowners, elderly, and/or disabled owners up to 50% of the Area Median Income. The types of repairs are:

**Emergency Repairs** – up to \$2,500 and limited to two per household per year, include:

- Broken water lines where water is pouring, not dripping, out of the line
- Presence of gas fumes; No heat; AC not working in heat emergency
- An electrical condition that poses a fire threat

**Immediate Repairs** – up to \$5,000 and can include:

- Modifications and accessibility improvements for physically disabled individuals like wheelchair ramps, electric lifts, grab bars/handrails

**Critical Repairs** – up to \$10,000 and can include:

- Defects affecting the integrity of the structure or shell of the house like leaking roofs and gutters
- Decayed and/or damaged siding, failing foundations
- Damaged or failed support beams

**Department of Community and Economic Development 513.352.6146**

**People Working Cooperatively 513.351.7921**

**Max Construction Group 513.381.1893**

