



Homesafe Tax Relief Program

{00403751-1}

2024

Homesafe Tax Relief Program Guidelines

Program Overview

Summary

The City of Cincinnati Homesafe Tax Relief Program (the “Program”) was proposed in April 2024 and has a goal to address the growing need for relief from delinquent property taxes according to Ordinance No. 142-2024 (Appendix A). Delinquent property taxes are a result of the rapid increase in home values due to the recent change in the real estate market. The Program aims to aid and provide relief to those who are at or below 80% AMI. This population of city residents is considered to be some of the most vulnerable and is at higher risk of financial hardship and losing their homes. The Program will contribute to providing relief to those in need. This Program is in alignment with the City of Cincinnati’s Initiative Area Live's Goal to “Create a More Livable Community” and strategy to “support and Stabilize Our Neighborhoods” of Plan Cincinnati.

Funding Availability

The Program has a \$1,000,000 General Fund Operational budget for property tax relief to resident’s delinquent on their property taxes as authorized by Ordinance No. 142-2024 (Appendix A).

Funding Restrictions

- Payment of delinquent property taxes is not to exceed \$10,000.00 per applicant. Such payment will be made directly to the Hamilton County Treasurer’s Office.
- Relief received from the Program is solely for the payment of property taxes and associated fees accrued due to the delinquency as calculated by the Hamilton County Treasurer’s office.

Schedule

Department of Community & Economic Development(“DCED”) intends to review application over a *15-day time period* as further defined below.

Staff Contact information

The Homesafe Tax Relief Program is administered by the DCED Housing Division.

Dejah Rawlings, Housing Development Officer

(513) 352-6138 | dejah.rawlings@cincinnati-oh.gov

Roy J. Hackworth, Housing Division Manager

(513) 352-6119 | roy.hackworth@cincinnati-oh.gov

Eligibility Criteria

Applicant & Property Eligibility:

Program applicants must be at or below 80% Area Median Income and the property must be within the limits of the City of Cincinnati per Ordinance No. 142-2024 (Appendix A). The Program aims to prioritize the following groups through targeted outreach:

Seniors on a fixed income:

Seniors on a fixed income are considered persons who are at or above the age of 55 years old at the time of their application.

Households with at least one dependent child:

Households with at least one dependent child are households where at least one child or all children are under the age of eighteen.

Homeowners' delinquent in LIFT neighborhoods:

Homeowners with delinquent property taxes within a LIFT neighborhood means as designated by Ordinance No. 106-2023. To see if your neighborhood is a LIFT Neighborhood, please refer to *Appendix B*.

To be eligible for the Program:

Applicant must have a household income at or below 80% AMI

The gross household income must be at or below 80% of the area median income based on the household size. Gross household income is defined as the full amount, before payroll deductions, of wages and salaries, and includes overtime pay and salaries, commissions, fees, tips and bonuses, and other compensation for personal services.

Property must be within the City of Cincinnati

The property with delinquent taxes must be a 1–4-unit building within the City of Cincinnati limits. Homes outside of the limits of the City of Cincinnati are ineligible for the Program.

Primary Residency:

The property must be the applicant's primary residence (if the property is more than one unit, at least one unit of the property must be owner occupied).

Property Tax Delinquency:

All accumulated property taxes must be from 2020 to present. Delinquent property taxes prior to 2020 are ineligible for the Program.

Common Reasons for Application Denial:

- Applicant does not meet the household income requirement (80% AMI or below)
- Applicant is not the legal owner, nor has legal rights to the property
- Property is not the applicant's primary residence
- Property is not within the limits of the City of Cincinnati

Delinquent property taxes are prior to 2020. This list is not intended to be an exhaustive list of reasons for denial. Applications will be reviewed on a case-by-case basis.

Additional Requirements- Hamilton County

All applications will be reviewed for preliminary eligibility based on application completeness, income, ownership, residency, and supporting documentation. An approval will not occur until delinquency status is confirmed with the Hamilton County Treasures Office. All approvals will be subject to verification from the Hamilton County Treasurer's Office. All approvals will be given on a first come first served basis (based upon the time when all application materials are received) until there are no funds for the Program remaining.

Application Intake

The intake process for an application is expected not to exceed more than *15 days* from the time DCED receives a complete application. Applications are to be submitted via online**, mail, or in person to:

propertytaxrelief@cincinnati-oh.gov

Department of Community & Economic Development

805 Central Avenue, Suite 700

Cincinnati, OH, 45202

*****Note: If an application is submitted online, the applicant **must still submit all supporting documentation via email, mail, or in-person.** Applications are not considered complete until all supporting documentation has been received.***

A complete application is considered an application that is completely and accurately filled out and all supporting documentation has been received from the applicant. Applicants whose applications are considered incomplete will have three (3) days after receiving notice to fix any issues and provide missing documentation.

Proposed Application Process and Timeline		
Step:	Process	Time:
Initial Intake:	<ul style="list-style-type: none"> ▪ Applications are to be submitted via Microsoft Form and email, mail, or in-person drop off. ▪ DCED will conduct the first review for completeness. DCED will review the applicant's eligibility for other resource programs. 	2 Days (The applicant will be given 7 days for corrections after notice of issues)
Initial Review:	<ul style="list-style-type: none"> ▪ DCED Review the full application for initial eligibility or denial based on application completeness, income, ownership, residency, and supporting documentation ▪ The application becomes pending. 	5 Days
Verification:	<ul style="list-style-type: none"> ▪ Email to be sent to Hamilton County Treasurer to verify delinquency amount and any associated fees and that there is no foreclosure. 	
Approval:	<ul style="list-style-type: none"> ▪ Division Manager to sign off on approval/denial letters. ▪ An approval letter to the applicant and the Hamilton County Treasurer. Denial letters will only be issued to the Applicant 	3 Days (2 more added days if the Division Manager is reviewing a denial)
Payment & Completion:	<ul style="list-style-type: none"> ▪ DCED initiates payment to the Hamilton County Treasurer ▪ Payment is expected to be made within 5 days of award. 	5 Days

Supporting Documentation:

To confirm eligibility for the Program, supporting documentation is required. The following are considered acceptable supporting documentation for each of the Program requirements.

Proof of Identification:

Applicants must provide photo identification in the form of State of Ohio ID, Ohio Driver's License, U.S. Passport, U.S. passport card, U.S. Military ID card, Ohio National Guard ID Card, or U.S. Department of Veterans Affairs ID Card.

Proof of Legal Ownership:

Applicants must provide a deed to the property or documentation for all delinquent taxes and liens issued from Hamilton County for the property addressed to them.

If the applicant is not the legal owner, the applicant must provide documentation that proves their rights to the property. The following documents are acceptable in addition to 6 months of utility bill statements in the applicant's name:

- Will, death certificate, and/or probate court decree, if available
- Legal separation documents such as a divorce decree

Applicants who are not the legal owner of the property must also sign the Affirmation of Property Ownership document attesting to their ownership upon submission of their application.

The City of Cincinnati will verify through the Hamilton County Auditor's website that the applicant is the property owner.

Proof of Primary Residency:

Applicant must provide a utility bill that has been acquired or paid for within the last six (6) months in their name. This includes:

- Electric
- Water
- Gas
- Trash

Proof of Income:

Applicants must be able to provide proof that their household's gross annual income is at or below 80% of the area median income level. Supporting documentation must be for three months of income or the equivalent. This includes:

- Wage Statements
- W-2 forms
- Social Security award letters
- Documentation of Retirement Income
- Child Support Attestation with supporting documentation
- Attestation of No Income

Applicants must provide documentation showing any other unearned income from adult members of the household aside from wage statements, social security, and child support. All adult household members (persons at or above the age of 18) must provide documentation for their income.

Any adult persons in the home that reports no income must complete the Attestation of No Income form.

Proof of Delinquency

Documentation for delinquency includes notices for all delinquent tax, tax liens, and fees issued from Hamilton County Treasurer's Office for the property no earlier than 2020.

DCED reserves the right to ask for other supporting documentation as deemed necessary to evaluate eligibility.

DCED will verify delinquency and account standing for each account with the Hamilton County Treasurer's Office.

Review Process:

Initial Intake

Upon receiving an application DCED will check the application for completion and pre-screen any applicants who are eligible for other assistance programs (Hamilton County TOP program, Ohio Home Exemption, etc.). This initial intake is to not exceed more than two (2) days.

In the event the application is found to be incomplete or contains an error, the applicant will be contacted and given a week from receipt of the letter to provide the correct information and/or documentation.

Applicants will be notified of incompleteness/error through two forms of communication: one.) A letter sent to the applicant's mailing address or two.) email (if available).

If the applicant does not respond or provide the necessary information and corrections for the application, the application will be denied. A letter of denial will be sent to the applicant with the reason stated.

Applicants who receive a denial based on no response or providing the necessary information will be required to re-apply to the Program in order to be considered. If an applicant reapplies, the timing of their reapplication is what will be used to award funds on a first come first served basis.

Review of Eligibility

After an application has been pre-screened and examined for completion, the application status will then move to pending. DCED will have five (5) days to review the application during this period.

If an applicant is found to be ineligible for the Program, a letter will be issued to the applicant within five (5) days with the reason(s) for the denial stated in the letter.

If an application is found to be eligible for receiving Program relief, the applicant's information will be sent to the Hamilton County Treasurer for final verification. For more details on eligibility and ineligibility refer to the Eligibility Section on page 2.

Approval

Upon receiving approval, applicants will be issued a letter of approval and given payment information. Applicants will be referred to other programs, resources, and information where possible to further help. Approved applicants should expect to receive a letter of approval within three (3) days.

DCED reserves the right to deny an applicant based on other verified information received from the Hamilton County Treasurer's Office that contributes to the applicant being considered "ineligible" for assistance or if information received on the submitted application is found to be false.

If the City of Cincinnati discovers that an applicant has made an untrue statement or intentionally omit information from the application, the applicant will be required to repay the funds paid to the Hamilton County Treasurer on their behalf and may be barred from seeking future assistance from the City of Cincinnati.

Payment Process

All payments will be made directly to the Hamilton County Treasurer's Office. This transaction will be initiated by DCED.

Applicants must sign the Authorization of Payment before any funds are transferred. The City of Cincinnati will make payments on behalf of approved applicants up to \$10,000.00. Applicants are responsible for the remaining balance on their account that exceeds this amount. The City of Cincinnati will not make any additional payments on their behalf.

At no point will payment for delinquent taxes, tax liens, or fees be directly to the applicant. All payments will be given directly to the Hamilton County Treasurer's Office.

After payment has been confirmed, a letter of completion and payment will be sent to the applicant for their record.

Appendix

Appendix A: Homesafe Tax Relief Program Ordinance

Appendix B: Area Median Income

Appendix C: LIFT Neighborhoods

Appendix D: Tax Relief Resources

Appendix A: Homesafe Tax Relief Program Ordinance



EMERGENCY

City of Cincinnati

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An Ordinance No. 142

- 2024

AUTHORIZING the transfer and return of \$1,000,000 to source Fund No. 050, "General Fund," from capital improvement program project account no. 980x162x231606, "Housing Stability - GF"; and **AUTHORIZING** the transfer and appropriation of \$1,000,000 from the unappropriated surplus of General Fund 050 to the Department of Community and Economic Development FY 2024 non-personnel operating budget account no. 050x162x7400 to provide one-time resources for the Homesafe Tax Relief Program that will aid and assist in the payment of delinquent property taxes for low-to-moderate income single family homeowners within the City of Cincinnati.

WHEREAS, on June 23, 2022, Council passed Ordinance No. 191-2022 to approve and adopt a Capital Improvement Program and Budget for Fiscal Year 2023, which included capital improvement program project account no. 980x162x231606, "Housing Stability - GF," to provide resources for housing stability; and

WHEREAS, Council Motion No. 202400924, adopted April 3, 2024, moved to allocate a portion of the existing housing stability funds to the Department of Community and Economic Development for one-time resources for a payment assistance program for eligible Cincinnati homeowners for delinquent property taxes; and

WHEREAS, there is a need to transfer and return to source Fund No. 050, "General Fund," \$1,000,000 from existing capital improvement program project account no. 980x162x231606, "Housing Stability - GF," and to transfer and appropriate \$1,000,000 from the unappropriated surplus of General Fund 050 to the Department of Community and Economic Development FY 2024 non-personnel operating budget account no. 050x162x7400 to provide one-time resources for the Homesafe Tax Relief Program ("Program") that will aid and assist in the payment of delinquent property taxes for low-to-moderate income single family homeowners within the City of Cincinnati; and

WHEREAS, the Program proposes that recipients of the relief be at or below eighty percent of the area median income and be owners of the property, that the property must be the owner's primary residence, and that the sole purpose of the funds is for payment of delinquent property taxes; and

WHEREAS, the Program is in accordance with the "Live" goal to "[c]reate a more livable community" and the strategy to "[s]upport and stabilize our neighborhoods" as described on pages 160-163 of Plan Cincinnati (2012); now, therefore,

BE IT ORDAINED by the Council of the City of Cincinnati, State of Ohio:

Section 1. That Council authorizes the transfer and return to source Fund No. 050, "General Fund," of \$1,000,000 from capital improvement program project account no. 980x162x231606, "Housing Stability - GF."

Section 2. That Council authorizes the transfer of \$1,000,000 from the unappropriated surplus of Fund No. 050, "General Fund," to the Department of Community and Economic Development FY 2024 non-personnel operating budget account no. 050x162x7400 to provide one-time resources for the Homesafe Tax Relief Program that will aid and assist in the payment of delinquent property taxes for low-to-moderate income single family homeowners within the City of Cincinnati.

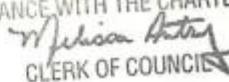
Section 3. That the proper City officials are authorized to do all things necessary and proper to carry out the terms of Sections 1 and 2.

Section 4. That this ordinance shall be an emergency measure necessary for the preservation of the public peace, health, safety, and general welfare and shall, subject to the terms of Article II, Section 6 of the Charter, be effective immediately. The reason for the emergency is the immediate need to deploy funding to provide relief for households with delinquent property taxes that are at risk of facing further hardship or potentially losing their homes.

Passed: _____, 2024

Attest: 
Clerk


Aftab Pureval, Mayor

I HEREBY CERTIFY THAT ORDINANCE NO. 142-2024
WAS PUBLISHED IN THE CITY BULLETIN
IN ACCORDANCE WITH THE CHARTER ON 5/21/2024

CLERK OF COUNCILS

Appendix B: Area Median Income

To be eligible, the gross household income must be at or below 80% of the Area Median Income based on the household size. Gross household income is defined as the full amount, before payroll deductions, of wages and salaries, and includes overtime pay and salaries, commissions, fees, tips and bonuses, and other compensation for personal services.

Income Limits	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
≤Moderate (80%)Income Limits	\$58,700	\$67,100	\$75,500	\$83,850	\$90,600	\$97,300	\$104,000	\$110,700

Income Limits effective June 1, 2024

Appendix C: LIFT Neighborhoods

Exhibit B

(Residential Tax Abatement Neighborhood Tiers)

Based upon the Criteria, as of the date of this ordinance, City Council hereby categorizes the fifty-two neighborhoods of the City of Cincinnati in accordance with the below tables for the purposes of determining the level of incentive for each neighborhood, as designated by the community council boundaries for such neighborhood and depicted on maps adopted by the Housing Officer. City Council intends to re-evaluate the below designations upon receipt of the Housing Officer's recommendations every three years.

SUSTAIN (5-6 Criteria)	
Columbia Tusculum	Mt. Adams
Hyde Park	Mt. Lookout
Linwood	Oakley

EXPAND (3-4 Criteria)	
California	Madisonville
Clifton	Northside
Downtown	Over-the-Rhine
East End	Pendleton
East Walnut Hills	Pleasant Ridge

LIFT (0-2 Criteria)	
Avondale	Mt. Washington
Bond Hill	North Avondale
Camp Washington	North Fairmount
Carthage	Paddock Hills
College Hill	Queensgate
Corryville	Riverside
CUF	Roselawn
East Price Hill	Sayler Park
East Westwood	Sedamsville
English Woods	South Cumminsville
Evanston	South Fairmount
Hartwell	Spring Grove Village
Heights	Villages at Roll Hill
Kennedy Heights	Walnut Hills
Lower Price Hill	West End
Millvale	West Price Hill
Mt. Airy	Westwood
Mt. Auburn	Winton Hills

Appendix D: Tax Relief Resources

Owner Occupancy Tax Credit

- The Owner-Occupancy Tax Credit provides a reduction in property taxes for the homeowner's principal place of residence.
- Qualifiers must live in Hamilton County and the property must be their primary residence
- Requests are to be mailed to:

**Hamilton County Auditor
Attn: Homestead Department
138 East Court Street Rm. 304
Cincinnati, OH 45202**

Website: https://dam.assets.ohio.gov/image/upload/tax.ohio.gov/forms/real_property/DTE_105C.pdf

Homestead Exemption Program

The Homestead Exemption allows low-income senior citizens and permanently and disabled Ohioans to reduce their property tax bills by shielding some of the market value of their homes from taxation. Applications may be filed with the County Auditor on or before December 31 of the current calendar year.

- Seniors and people with disabilities who are currently receiving the Homestead Exemption will continue to receive it unless their eligibility changes.
- Seniors turning sixty-five within the current calendar year and those found to be totally and permanently disabled as of January 1 of the current calendar year newly applying for Homestead will be eligible ONLY if their household income for 2023 was less than \$38,600.00. Those who, in addition to applying for 2024, are applying as LATE FILERS for tax year 2023, will be eligible for that year only if their income for 2022 was less than \$36,100.00.

Website: https://www.hamiltoncountyauditor.org/tax_homestead.asp

Treasurer's Optional Payment (TOP) Program

The Hamilton County Treasurer provides the TREASURER'S OPTIONAL PAYMENT (TOP) PROGRAM, which allows residential and commercial property owners to prepay their real estate taxes in installments. The program is voluntary and allows property owners to prepay each future tax bill in five installments. It is similar to an escrow account with a financial institution. There is no service charge associated with the program. If interested in the TOP Program, please remember:

- Taxes must be current or in a delinquent contract
- Both residential and commercial properties qualify
- Cannot be used to pay taxes already owed

Once enrolled in the program, you will be sent four prepayment coupons, representing your estimated tax payment. Each month you would mail your one-fifth payment, along with a coupon, to the treasurer's office. The final statement will be your tax bill, which will reflect all prepayments made and the final balance due.

Website: https://www.hamiltoncountyohio.gov/government/departments/treasurer/top_program

Hamilton County 513 Relief- Homeowner Help

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Hamilton County Job and Family Services administers state, federal and local programs designed to help those in need and help families work toward self-sufficiency. Among the department's many duties: local child protection, adult protection, childcare, child support enforcement, workforce development, cash assistance, food assistance and medical assistance.

Website: <https://erap.hcjfs.org/>

Community Action Agency- Supportive Services

The Community Action Agency - Cincinnati | Hamilton County (CAA) is a private, nonprofit organization that offers various services to low-income individuals and families in a holistic approach to help lift them out of poverty. Among the services or programs, we offer are job training, housing assistance, heating assistance, entrepreneurial coaching, Head Start and Early Head Start.

Website: <https://www.cincy-caa.org/what-we-do/supportive-services/emergency-rental-assistance.html>

Legal Aid

The mission of the Legal Aid Society of Greater Cincinnati is to resolve serious legal problems of low-income people, to promote economic and family stability, and to reduce poverty through effective legal assistance.

Website: <https://lascinti.org/what-we-do/practice-groups/housing-consumer/>

HOME

HOME's mission is to eliminate unlawful discrimination in housing in the Greater Cincinnati area. HOME advocates and enforces housing regulations for all protected classes and promotes stable, integrated communities.

Foreclosure Prevention:

- Save Your Home
- Beware of Scammers
- Scam Targeting Cincinnati

Website: <https://www.homecincy.org/>