

# Homesafe Tax Relief Program Guidelines

**2025**

# 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 individuals who are at or below 80% Area Median Income (“AMI”). This population of residents of the City of Cincinnati (the “City”) is considered to include some of the most vulnerable households that are 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’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 residents delinquent on their property taxes, as authorized by Ordinance No. 142-2024 (Appendix A).

### *Funding Restrictions*

- Payment of delinquent property taxes cannot 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*

The City’s Department of Community & Economic Development (“DCED”) intends to review applications over a *15-day period* as further defined below.

### *Staff Contact information*

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

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## Eligibility Criteria

### *Applicant & Property Eligibility:*

Program applicants must be at or below 80% AMI and the applicant's property must be within the corporate boundaries 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 fixed incomes:*

Seniors on fixed incomes are individuals who are at or above the age of 55 years of age at the time of their application.

#### *Individuals with a disability:*

Individuals with a disability are those who, by reason of any medically determinable physical or mental impairments, are unable to engage in any substantial gainful activity. Such impairments are either expected to result in death or have persisted, or are expected to persist, for a continuous period of not less than 12 months.

#### *Households with at least one dependent child:*

Households with at least one dependent child are households with at least one child under the age of eighteen.

#### *Homeowners in LIFT neighborhoods:*

Homeowners within LIFT neighborhoods, as designated by Ordinance No. 106-2023. To see if your neighborhood is a LIFT neighborhood, please refer to *Appendix C*.

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% AMI 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 corporate boundaries of the City of Cincinnati. Homes outside of those boundaries 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).

To be considered owner-occupied, the applicant must live in the home for 6 months or more out of the year. For dwelling units with two to four units, the applicant must live in one unit consistently for 6 months or more out of the year.

### *Property Tax Delinquency:*

All accumulated property taxes must be from 2020 through July 15, 2024. Delinquent property taxes **prior to 2020 or after July 15, 2024**, are ineligible for the Program. At the time of submission, the amount of delinquent property taxes must be **solely** for delinquency accrued between 2020 and July 15, 2024. Applications that contain delinquency before 2020 or after July 15, 2024, will be denied. Delinquent property taxes that exceed the Program's maximum amount of \$10,000.00 will be denied. If an applicant can resolve the condition for which they were ineligible under the Program, they can resubmit a new application for separate review.

### *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 corporate boundaries of the City of Cincinnati
- Delinquent property taxes are prior to 2020
- Delinquent property taxes are after July 15, 2024
- Delinquent property taxes exceed program maximum of \$10,000.00
- Applicant has received more than two prior approvals for Homesafe property tax relief.

*\*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 Treasurer's 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 e-mail\*\*, postal mail, or in-person to: [propertytaxrelief@cincinnati-oh.gov](mailto:propertytaxrelief@cincinnati-oh.gov)

**Department of Community & Economic Development  
805 Central Avenue, Suite 700  
Cincinnati, OH, 45202**

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

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

An application is considered complete when it is completely and accurately filled out and all supporting documentation has been received by the City. Applicants whose applications are considered incomplete will have five (5) days after receiving notice to fix any issues and provide missing documentation.

***Supporting Documentation:***

To confirm eligibility for the Program, supporting documentation is required. The following documents must be submitted with a completed application for it to be considered complete.

Required Documentation:

- Proof of Legal Ownership
- Proof of Primary Residency
- Proof of Income

The following are considered acceptable supporting documentation for each of the Program requirements.

*Proof of Legal Ownership:*

Proof of legal ownership is defined as the applicant being the sole owner, a joint owner, or showcasing sufficient evidence that they have ownership rights to the property.

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

If the applicant is not listed as the legal owner per the Hamilton County Auditor's website, an applicant shall provide:

- A signed *Attestation of Property Ownership* document (provided in application)
- Proof of legal rights to the property. A deed to the property or documentation for all delinquent taxes and liens issued from Hamilton County for the property being addressed to them
- 6 months of utility bill statements in the applicant's name at the address of the property the applicant is applying for
- A Will, Death Certificate, and/or probate court decree Death certificate, and/or probate court decree, if applicable
- Legal separation documents such as a divorce decree (if applicable, Joint ownership ONLY), if applicable

*Proof of Primary Residency:*

All applicants are required to provide:

- Attestation of Primary Residency document (provided in application)
- Proof of primary residency
- Authorization of payment

Proof of primary residency is proven by the applicant by providing a utility bill in their name at the address for which the applicant is applying. Applicants must provide a utility bill issued within the last 6 months of submitting an application.

Utilities include:

- Electric
- Water
- Gas

*Proof of Income:*

Proof of income includes 3 consecutive months of income (or 3 months equivalent) for each adult member of the household. Adult members of the household are all at or above the age of 18 at the time of application.

For proof of income, applicants are required to provide the following documentation:

- Wage Statements or paystubs: must be consecutive pay cycles (i.e. 6 paystubs for biweekly pay cycles, 12 paystubs for weekly pay cycles), or
- W-2 forms: must submit two previous years of tax returns (i.e. Tax Returns from Year 2023 and 2022).
- Social Security/Worker's Compensation: must provide Social Security Award Letter, Disability Award Letters, Workers' Compensation and/or Retirement Letter.
- Child Support Attestation document (provided in application) with supporting documentation.

Applicants must provide documentation showing any other unearned income from adult members or that there is no income. (i.e. child support, rental income) support.

#### *Authorization of Payment:*

Applicants must complete this form authorizing the City of Cincinnati to pay the awarded funds, on their behalf. Payment is directly paid to the Hamilton County Treasurer's Office.

#### *If applicable:*

No Income:

In cases where an adult member of the household does not have income, they must complete and sign the *Attestation of No Income* document (provided in the application).

Child Support:

In cases where a person is receiving child support, the child support must be reported if it is consecutive and has been received 6 months or more. If child support is received inconsistently or has been granted but no payment given, applicants are to report no child support.

*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 completeness and pre-screen any applicants who are eligible for other assistance programs (Hamilton County Treasurer's Optional Payment (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 email (if available) or a letter.

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(s) stated.

Applicants who receive a denial based on no response or not providing additional requested information will be required to re-apply to the Program 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 completeness, the application status will then move to pending. DCED will then perform its review of the application and seek verification of delinquency from the Hamilton County Treasurer's Office during this period.

If an applicant is found to be ineligible for the Program, a letter or email (if available) 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's Office 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 letters of approval. 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 five (5) days. Once payment has been processed on the applicant's behalf, a letter for receipt of payment will be mailed for the applicants record.

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 omitted information from the application, the applicant will be required to repay the funds paid to the Hamilton County Treasurer's Office 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.

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 A: Homesafe Tax Relief Program Ordinance



EMERGENCY

City of Cincinnati

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EESW

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.

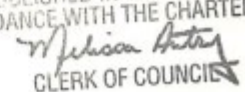
Section 3. That the proper City officials are authorized to do all things necessary and proper to carry out the terms of Sections 1 and 2.

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 AMI 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.

<b>Income Limits</b>	<b>1 Person</b>	<b>2 People</b>	<b>3 People</b>	<b>4 People</b>	<b>5 People</b>	<b>6 People</b>	<b>7 People</b>	<b>8 People</b>
<b>≤Moderate (80%) Income Limits</b>	\$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.

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

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

<b>LIFT (0-2 Criteria)</b>	
Avondale	Mt. Washington
Bond Hill	North Avondale
Camp Washington	North Fairmount
Carthage	Paddock Hills
College Hill	Queensgate
Corryville	Riverside
CUF	Roselawn
East Price Hill	Saylor 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