

Homeowner Support Services

Available Resources

If a property owner receives notice of a code violation, there are some programs that may provide assistance. Please note that the first two programs below are federally funded and have income eligibility requirements.

American Dream Down Payment Initiative (ADDI) – Down Payment assistance. Grants available to income eligible first-time homebuyers. Call (513) 352-6146 for specific income limits.

Emergency Repair Grants – Emergency repairs for income eligible homeowners. Contracted with People Working Cooperatively, Inc. Call (513) 351-7921 for more information.

Home Improvement Program – The Hamilton County Home Improvement Program (HIP) loan allows homeowners in Hamilton County communities to borrow money to repair or remodel their homes or rental property at interest rates 3% below the lowest rate a bank would normally offer. Call (513) 946-8234 for more information.

Home Ownership Center – The Home Ownership Center provides foreclosure prevention counseling and administers a Purchase/Refinance/Rehab Program for Third Federal Savings and Loan for existing homeowners. Homeowners must be referred to Third Federal by a loan staff member of The Home Ownership Center. Call (513) 961-2800 for more information.

Greater Cincinnati Energy Alliance – offers educational, project management, and financing services to retrofit buildings with energy efficient and renewable technologies throughout Greater Cincinnati and Northern Kentucky. Call (513) 309-7081 for more information.

Available Resources

The following resources may provide some assistance, should a property owner receive a code violation notice:

Tax Abatement – Abatement on property improvements: 10 years for rehabilitation, 10 years for new construction (up to \$275,000). Contact: (513) 352-5352 or click "I want to apply for tax abatement" upper right of the home page of website: www.cincinnati-oh.gov

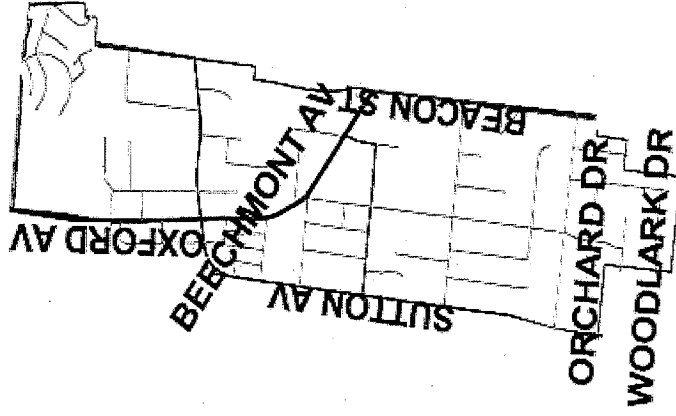
Home Improvement Contracts

Before hiring a contractor to do repairs or improvements to your home, check the requirements of Chapter 891 HOME IMPROVEMENT CONTRACTORS of the Cincinnati Municipal Code. (View the Municipal Code online at www.municode.com) These rules assist consumers and contractors with entering proper contracts for home improvements over \$500.00. Learning the elements of a proper Home Improvement Contract may keep you from being trapped in an unfair transaction. Also, as of January 1, 2008, contractors in Cincinnati must be registered with the City. Check to see that your prospective contractor is registered and in good standing under the new ordinance.

Building Permits

Renovations involving the cutting of structural members or opening of walls, installation of heating, mechanical, plumbing, electrical wiring and equipment, or alterations of structures and room additions require building permits. Call (513) 352-3267 to learn more about building permit requirements.

The Focus Area



Get Involved

We hope you will find the information in this pamphlet useful. The City of Cincinnati encourages you to become involved in your community council and neighborhood associations dedicated to improving the quality of life your community if you are not already. It will take your effort and the support of many agencies to make a real impact with the Neighborhood Enhancement Program initiative. We are asking you to please join us to make a difference in your community today.