



**City of Loveland, Community Improvement Corporation (CIC)**

**Loveland Heights - Housing Rehabilitation Grant Program**

**SECTION I: OBJECTIVES OF PROGRAM**

Provide financial and technical assistance to homeowners within a designated target area of the Loveland Heights to improve their properties.

Preserve the existing housing stock within the Loveland Heights in terms of aesthetics and property values.

Eliminate existing or potential blighting influences and their 'spill-over effect' to adjacent properties and neighborhoods.

Encourage an increased sense of responsibility with regard to property maintenance.

**SECTION II: APPLICANT ELIGIBILITY**

Applicants must be the owner and occupant of a single-family detached, residential property located within the designated target area. See Attachment A.

The applicant must be in good standing with the following:

1. The fee simple owner of record;
2. Agree to use the property in a lawful manner with regard to occupancy, zoning ordinances, and the property maintenance code;
3. Be legally competent;
4. Maintain the structure and premises in a decent, safe and sanitary condition pursuant to applicable codes and ordinances; and
5. Current with all annual insurance and property tax payments.
6. Current on all city utility bills

Applicant shall owe no delinquent property taxes or utility payments. If applicant is on an approved, current paid to date property tax repayment plan, they will be eligible.

**SECTION III: PROPERTY ELIGIBILITY**

Must be a single unit, owner occupied residential structure that is in decline. Condominium units are not eligible.

A property may not receive assistance more than once in 5 years.

#### **SECTION IV: TERMS AND AMOUNT OF GRANT**

Grant assistance, which is subject to funding availability, has a ceiling of \$2,000 for exterior repairs only. Funding shall be matched dollar for dollar by the property owner. For example, a \$3,000 exterior painting of an owner-occupied residence, shall include \$1,500 in grant funding and \$1,500 from the property owner.

#### **SECTION V: ELIGIBLE ACTIVITIES**

Exterior repairs: Grant funds up to \$2,000, will be available for exterior improvements including but not limited to the following:

- Windows
- Siding
- Exterior Doors
- Gutters and Soffits
- Roofing
- Exterior Painting
- Exterior steps and handicap access
- Foundation repairs

#### **SECTION VI: PROGRAM PROCEDURES**

A pre-application interview will be available to provide preliminary eligibility by calling 513-707-1454.

If the applicant is determined to be potentially eligible for funding, an application can be obtained via email to [info@lovelandoh.gov](mailto:info@lovelandoh.gov), or by going to the “How Do I...” page on the front page of the city’s website <https://lovelandoh.gov/>.

Potentially eligible applicants will be invited to set up an appointment to turn in all required application materials (at Loveland City Hall).

Accommodations can be made for shut-ins and disabled.

Applications may be submitted throughout the year, although they are subject to available funding. If funding is not available, applicants may be placed on a waiting list.

Applications must be complete with appropriate documentation attached:

- Copy of homeowner's insurance policy
- Property ownership verification

#### **SECTION VII: CONTRACTOR SELECTION**

After the City and the homeowner have mutually approved the work specifications, the homeowner shall secure two independent bids for the work and submit them to the City.

All bids must be written on a line item basis; that is, for each item on the specifications, the contractor must state the price of that item, including materials, installation and finish work.

The homeowner and City will review the bids. The lowest bid is required to be accepted, except as in the case that documentable reason exists for not choosing the lowest bid.

The selected contractor shall not commence repairs until such time as they receive a notice to proceed from the City.

Before the contract is awarded, the contractor will have to provide proof of insurance and complete a W9. It is the homeowner's responsibility to check references and judge whether or not the contractor will provide satisfactory work. This should be done prior to inviting a contractor to bid.

### **SECTION VIII: CONSTRUCTION PROCEDURES**

Procedures for Starting Work: The contractor is required to begin the rehabilitation project within 45 days of receiving a Notice to Proceed from the City.

The contractor ensures that all required permits are secured prior to commencing work. All City permit fees shall be waived.

During construction, the City will conduct weekly inspections, and upon completion will conduct a final inspection.

Change orders are discouraged. If a required change order to the original contract arises, no additional funding will be supplied by the CIC. Any additional costs related to a project will be at the homeowner's expense.

The selected contractor shall complete all work within 70 days from the notice to proceed.

It is the homeowner's responsibility to provide oversight to assure the project is completed in a timely manner.

Upon completion of the repairs, the City and the homeowner shall review all completed work. The City will determine if all terms and conditions of the project have been followed strictly. If the work has not been completed properly, the contractor will be ordered by the City to make the necessary corrections.

### **SECTION IX: PAYMENT PROCEDURES**

When the contractor is ready for payment; he/she shall submit an invoice for all completed items and arrange a time for the City to inspect the job site to verify all completed items.

The invoice must be approved, signed and dated by the homeowner, contractor and the City.

Proof of payment for any homeowner portion of the project shall be provided to the City prior to the City remitting payment.

When all work has been satisfactorily completed to the homeowner and City's satisfaction, payment by the City will be remitted to the contractor only. No payment shall be made to the homeowner as any form of reimbursement.