

# INSTRUCTIONS FOR COMPLETING CLOSE OWNER APPLICATION (CLOSE100-2.20.15) & FAQs

## 1. PROPERTY TO BE ADDRESSED

Please enter information about the property for which you are applying for grant funds. Only properties with addresses in the city limits of Cincinnati will be considered. You should complete only one application for a multi-unit property, unless the multiple units are spread across multiple parcels. In this case, complete one application/parcel. The applicant should enter in this section:

- Street Address
- # of Units
- Zip code
- Current occupancy of the property. Select all that apply.
- If currently vacant, indicate how long the property has been vacant, in months or years.
- How you heard about the CLOSE program.

Finally, indicate if the property is owned by an individual, or if the property is owned by a business. If it is owned by **individual**, the person completing the application should **complete Section 2, and skip Section 3**. If it is owned by a **business**, the applicant should **skip Section 2, and complete Section 3**.

## 2. PROPERTY OWNER INFORMATION – INDIVIDUAL(S)

This section should only be completed if the property is owned by one or more individuals (not owned by a business).

In this section the applicant should enter:

- Owner's last name and first name
- Owner's spouse's name. This is required, even if the spouse is not listed as an owner of the property. If not currently married, please enter "N/A."
- Owner's Address, including unit #, city, state, and zip code. If the owner does not live in Cincinnati and cannot appear in person to sign documents, he/she will need to name a local representative and submit a power of attorney recorded in
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Hamilton County allowing that person to sign checks and funding documents.

- Owner's phone number, email address and cell phone number or alternate phone.
- Owner's social security number. This is not optional. To apply for a federal grant, you must supply your social security number.
- Co-owner name, if that name is listed as an owner on the current deed.
- Whether owner is a U.S. citizen, or whether the owner works for the City of Cincinnati.
- Whether English is the owner's primary language. If the answer is "No", indicate the primary language of the owner.

## 3. PROPERTY OWNER INFORMATION – BUSINESS

This section should only be completed if the property is owned by a business (corporation, LLC, etc.).

In this section, the applicant should enter:

- Business' name, tax ID, address, suite #, city, state, and zip code.
- Contact Name and title. Please enter the primary contact person's name and their title within the business. The CLOSE program will use this as the person with which we communicate regularly.
- Contact phone, cell phone or alternate phone number, and email address.
- Name and title of the person who will be signing funding documents. The business will need to name a single person to sign funding documents, should the project be approved. This needs to be done in advance so that funding documents can be drawn up with this person's name on it. While others can be designated to sign checks or attend meetings, this "funding documents signer" can only be changed if absolutely necessary. A business will need to submit, along with their application, a notarized corporate resolution or articles of incorporation indicating this person has the right to sign funding documents (funding agreement, mortgage, and promissory note). The

CLOSE program can NOT advise businesses on how to create these documents.

#### **4. BUILDING INFORMATION**

Please complete this section for the building listed in section 1. Applicants should answer the questions regarding:

- Lead Orders. If you received an “Order to Control Lead Hazards” from the Cincinnati Health Department, answer “Yes” and indicate the approximate date of the orders. If you did not, answer “No”.
- Mortgage. Please indicate if there is currently a mortgage on the property, and list the approximate balance remaining on that mortgage.
- Mortgage Payments. Please indicate if mortgage payments are up to date. If they are NOT up to date, please indicate if the property is currently in foreclosure.
- Tax Payments. Please indicate if property taxes are up to date on this property. If they are NOT up to date, please indicate if you have enrolled in a payment plan to pay the taxes.
- Livable/Rentable Condition. Please indicate if the property is *currently* in livable and/or rentable condition. This would mean the property is up to code on major areas including electricity, plumbing, HVAC, etc. If it is not currently livable and/or rentable, please indicate the areas in which the building is not up to code.
- Insurance. Please indicate if the property is currently insured. Insurance on the property is required for participation in the program; if you do not have insurance, your application will not be approved until insurance is purchased, and the declaration’s page of the policy is provided to the CLOSE program. You must have flood insurance, as well, if the property is in a flood plain.
- Project-based Section 8. Indicate whether you receive these benefits. This refers to assistance attached to the property itself, instead of to tenants that may rent the property. Please refer to [www.cintimha.com](http://www.cintimha.com) for more details.
- Water and utilities bill. Please indicate whether the owner or tenant pays these bills.
- Within a mile of amenities. Please indicate whether the property is within one mile of the listed amenities. If so, list which apply.

- Other funds. Please indicate whether the owner has received or applied for funds to rehab this property, and if so, specify the source or program.
- Occupants table. Please complete this table for up to 5-unit building. If building contains more than 5 units, list remaining units on the back of the application and answer the same questions. For each unit enter:
  - Occupant name – List those individuals who signed the lease. If particular unit is vacant, please write “vacant”
  - # of bedrooms
  - Square footage – Please estimate the square footage of that unit
  - Other columns. Please make every effort to answer the questions regarding the occupants’ households, including:
    - # of household members in that unit under the age of 6
    - # of household members in that unit older than 6 years of age
    - # of children under the age of 6 years old that visit that unit frequently (defined as more than average of 6 hours/week)
    - # of household members in that

#### **5. ITEMS TO BE SUBMITTED WITH APPLICATION**

All applications should be submitted with complete supporting documentation. Incomplete applications will not be approved. Every application will need to be submitted with the following:

- 1) Copy of the current property deed with legal description, recorded in Hamilton County.
- 2) Copy of the current declarations page from the property insurance policy. Expired policies will not be accepted. Please contact your insurance agent for a copy of this if you don’t have it. Note: If your property is in a flood plain, you will be required to retain, and submit proof of flood insurance as well.
- 3) Proof that property taxes are paid in full for this property. The CLOSE program can usually get this information the Hamilton County Auditor’s website, but often the site is not up to date. You will need to provide a copy of the payment or receipt for your most recent tax payment. If you have set up a payment plan to pay taxes owed, please submit a copy of plan paperwork.
- 4) Signed “Utilities Acknowledgement” that should be attached to the original application.

- 5) Copies of the most recent water and utilities bills, if paid by the owner.

If there is a mortgage on the building, a copy of the most recent mortgage statement or notice must be submitted along with other required documents. This should contain the mortgage company name and address, date, balance remaining on the loan, current amount due, and date/amount of most recent payment.

If the building is owned by a business, the business must submit, along with other required documents, a corporate resolution or articles of incorporation identifying the person (and their title) who will be signing funding documents, as well as anyone else eligible to sign checks or documents. More information about this requirement can be found in the "Section 3" guidance on page 1.

If the owner (individual or business) does not live in Cincinnati, and/or cannot appear in person to sign funding documents and checks, the CLOSE program requires that a local representative be named to sign items for the owner. For each CLOSE project, there are funding documents to be signed that can potentially be mailed to out-of-town owners. There are also checks issued in the owner's name that will need to be signed over to the chosen contractor for services rendered. These checks can NOT be mailed to an out-of-town owner, and must be signed in person, in the presence of CLOSE personnel. If a local representative has been named, the owner will need to submit, along with other required documents, a power of attorney for this person that has been recorded in Hamilton County, Ohio. The power of attorney can be limited to allowing the local representative to sign checks and other grant documents. NOTE: If a property is business-owned and the local representative is given this power via a corporate resolution or articles of incorporation, a separate power of attorney is not needed.

If the property is occupied by anyone (tenant, owner or both) at the time of application or any time before work is completed on a building using CLOSE funds, the following is needed from each occupied unit (nothing additional is needed for vacant units):

- 1) One original, completed "CLOSE LEAD HAZARD CONTROL Occupant Application" for each occupied unit (including the owner's unit, if the property's owner lives in the building). This should be, at the very least, signed by the occupant, but should be completed by the occupant and not the owner when at all possible.
- 2) Complete, most recent, water and utilities bills if paid by the occupant (tenant)

- 3) Verification documenting all sources of occupant monthly income. For all members of occupants' households working outside the home, 2 of the most recent paystubs should be submitted, as well as the most recent tax year tax documents. For those receiving social security, disability, child support, or other forms of assistance, occupants should submit a letter from the issuing agency confirming the amount of monthly assistance the occupant is receiving. NOTE: Only *occupant* income is considered when evaluating applications. Owner income is only considered if the owner lives in the building. **If at ANY TIME before work begins, occupancy changes from that which was documented at the time of application, the owner should identify the CLOSE program immediately.**

### **SPECIAL OWNERSHIP SITUATIONS**

**Buildings w/ Land Contracts:** Either the land contractor or land contractee may apply for this program. In either case, the applicant should indicate this property has a land contract associated with it somewhere on the application, and should indicate whether they are the land contractor or land contractee. In addition to all items listed in the previous section, a copy of the full land contract should be submitted with the application.

**Buildings owned by Trusts/Trustees:** These are treated similarly to business-owned properties. A corporate resolution or other legal document must be submitted to allow an individual to sign funding documents and checks.

### **6. DISCLAIMER AND SIGNATURE**

Carefully read the disclaimer for information about the application and CLOSE program. The owner(s) should print their names then sign and date.

### **SUBMITTING THE APPLICATION AND SUPPORTING DOCUMENTS**

Mail all documents to the CLOSE Grant Program, Attn: Intake Coordinator, 3301 Beekman St., Cincinnati, Ohio 45225.

To drop off documents in person, bring them to the CLOSE Grant Program Office inside the Millvale Recreation Center at 1989 Millvale Ct., Cincinnati, OH 45225.

For questions regarding the application, or to make an appointment to speak with someone regarding the application, please call (513) 357-7424.

### **FREQUENTLY ASKED QUESTIONS**

- **What happens after I submit my application?**

The CLOSE program will review the application. If anything is missing, a letter will be sent to the applicant requesting the missing information with a 2 week deadline. Once an application is complete, applicants will be notified, and their project will be placed on a list of those ready for a CLOSE inspection. This list is ordered by priority of their project (usually related to current occupancy of the building) and by the date application was completed.

- **How long does the process take?**

This is a complex, often lengthy process involving many different departments. Most of the work takes place behind the scenes, but can take 4 to 8 months from application to project completion. This can vary in either direction on a number of factors. Please evaluate your financial needs and any existing orders' deadlines when considering participation in the CLOSE program.

- **Are all applications approved?**

No – the application will be reviewed and the property inspected to determine eligibility. The major requirement is that the property be home to, or suitable as a home for low income families with children under the age of 6, but there are other items, such as location, existence of lead hazards and code violations, status of mortgage and/or tax payments, that will also be reviewed. Following review of a completed application and the property inspection, the CLOSE program will determine if the property can be enrolled in the program.

- **I have a deadline from the Health Department, CMHA, or the Building Department to complete work by a certain date. Will the work be done in time?**

The CLOSE program cannot guarantee completion of a project by any date or deadline.

- **Does the program cost anything?**

There is no fee to apply. If the applicant is enrolled in the CLOSE program, the owner will be responsible for fees to record their funding documents (currently \$56 - \$76), a \$125/tenant-occupied unit project deposit (may be refunded), and for any costs associated with ensuring water and utilities are available while work on the building is being completed. If the project's cost exceeds an average of \$7050/unit, the owner may be required to contribute anything above this amount to complete their project. Owners will be responsible for covering costs associated with their own temporary relocation (if the building is owner-occupied), and may be asked to contribute to tenant temporary relocation (if applicable).

- **What else is required of the owner if the project is enrolled?**

All owners are required to appear in person on several occasions to meet with CLOSE personnel, and to sign funding documents and checks. If this is not possible, the owner must name a local representative that can meet this requirement for them, by providing a power of attorney recorded in Hamilton County, Ohio. Owners of tenant-occupied units must agree to own the property for 3 years following signing of funding documents, and during that 3 years to affirmatively market their building to low income families with children under the age of 6. Owners of owner-occupied properties must agree to own their home for 1 year. All owners must agree to allow placement of a restrictive covenant on their property to remain for the length of their ownership term (1 or 3 years). All owners must agree to CLOSE program terms, and must abide by program deadlines to retain enrollment status.

- **Will occupants (owner or tenants) have to move out of the property?**

Temporary relocation while lead hazard control is being completed is almost always required. This usually lasts 1-2 weeks. Eligible tenants will be given financial assistance to aid them in relocation. The CLOSE program is not required to

assist owner-occupants financially with temporary relocation.

- **What happens if a current tenant moves out, and/or a new tenant moves in?**

It is very important that you notify our program immediately regarding ANY change of occupancy before work is done. New tenants will have to complete occupant applications and submit supporting documentation just as current tenants did. If a property is vacated, we will keep the former tenants documentation, but will update our records to reflect the change in occupancy

- **Do all units in a multi-unit building have to be enrolled in the CLOSE program?**

As the CLOSE program works to create entire lead-safe buildings, all eligible units in a multi-unit building must be enrolled in the program.

- **The property I want to enroll is a rental property, and one or more of the tenants will not agree to participate and/or submit the occupant application with financial information. What do I do?**

Tenant agreement to participate is essential to a property being enrolled in our program. You can encourage tenants by detailing the improvements to building safety, energy efficiency, and protection from lead poisoning enrollment in the CLOSE program will often bring. Often tenants are unsure about providing financial information to a government program. You can let them know that this information is ONLY used by our program to ensure occupants are indeed low-income. If tenants are uncomfortable providing their landlord with their occupant application and supporting documentation, this can be submitted (by them) directly to our office.