City of Cincinnati
Department of Opportunity and Resident Services

Dear Prospective Homebuyer:

Thank you for your interest in the City of Cincinnati American Dream Down Payment Initiative (ADDI). The enclosed application packet details important information about the program. To be sure you will qualify, please review all information in this packet before completing the application. Program participation is limited to households where adjusted gross income is 80% or less than the median for our area. Consult the enclosed application for a listing of these income limits in addition to other Program requirements and guidelines. If you determine that you may be eligible, complete the application and return it to the appropriate address.

Applications will be evaluated on a first-come, first-served basis with a limited number of qualified applicants being granted a "Conditions of Approval" letter. Those receiving this letter will then have 90 days to present a fully executed purchase contract for a qualifying residence in order to receive down payment assistance**.** Please note that a purchase contract executed prior to receipt of a Conditions of Approval letter will not be eligible for ADDI funds. **Please also note that only applicants that have been pre-approved for a mortgage are eligible to apply for ADDI funds. Evidence of pre-approval must accompany the ADDI application.** Additional information may be requested of you or a third party at any time to determine or confirm your eligibility for participation in the ADDI program. Failure to comply with that request will result in a rejection or termination of your eligibility to participate. Allow 10-15 business days for processing.

We appreciate your interest in the ADDI program and look forward to receiving your application.

Sincerely,

Department of Opportunity and Resident Services

Enclosure(s)

Revised 10/2026

THE CITY OF CINCINNATI
AMERICAN DREAM DOWNPAYMENT INITIATIVE

PROGRAM DESCRIPTION

The Department of Opportunity and Resident Services (DORS) coordinates the City of Cincinnati's American Dream Downpayment Initiative (ADDI) Program. The ADDI Program is designed to assist first-time qualified homebuyers with the purchase of a home. ADDI funds are to be used primarily for down payment assistance but can also be used to pay select closing costs.

QUALIFICATIONS

In order to apply, applicants must have a pre-qualification for a mortgage loan and must also be first-time Homebuyers. For this program, a First Time Homebuyer is one who meets one of the three criteria below:

1. An individual and his/her spouse who did not own a home during the three-year period prior to the purchase of the home assisted under the ADDI Program.
2. A single parent, defined as an individual who is unmarried or legally separated from a spouse who is pregnant, has custody of one or more minor children, or who shares joint custody.

Applicants must be 80% of Area Median Income (AMI) or Less (see table below):

Household Size:	1	2	3	4	5	6	7	8
80% AMI:	$61,550	$70,350	$79,150	$87,900	$94,950	$102,000	$109,000	$116,050
65% AMI:	$50,000	$57,200	$64,300	$71,400	$77,150	$82,900	$88,600	$94,300
50% AMI:	$38,500	$44,000	$49,500	$54,950	$59,350	$63,750	$68,150	$72,550

(Effective as of June 1, 2026)

A home purchase price may not exceed $247,000 for existing homes and $330,000 for new construction.

(Effective December 1, 2025)

All figures above are subject to change as published by HUD.

Applicants must complete a Certification Program for Homebuyers with a HUD-certified agency or one of the HUD-certified agencies listed below:

The Home Ownership Center
2820 Vernon Place
Cincinnati, Ohio 45219
(513) 961-2800

Working in Neighborhoods
1814 Dreman Street
Cincinnati, Ohio 45223
(513) 541-4109

Applicants up to 80% of the AMI will be eligible to receive homebuyer assistance for the purchase of an eligible house. Applicants are eligible to receive up to a maximum of $14,000 for down payment assistance in the form of a forgivable loan. See the table on the following page for funding amounts.

Household Income	Maximum Amount of Assistance
66% - 80% AMI	$10,000
51% - 65% AMI	$12,000
50% or below of AMI	$14,000

A forgivable loan is one where payments are deferred over a period. ADDI loans are deferred over a five-year period with 20% forgiven (not requiring repayment) each year residency is verified. Should the property be sold or transferred before the end of the defined affordability/residency period, all or a portion of the funds awarded towards the purchase of the home must be paid back to the City. All ADDI loans are enforced by a subordinate mortgage and promissory note. The City does not pay for mortgage filing fees outside of awarded ADDI funds.

The applicants must provide all the necessary documentation for the City to completely review and process the ADDI application. The City assumes no responsibility related to the failure of any applicant to respond to documentation requests in a timely manner. It is the applicant's responsibility to see that all the required documentation is submitted to the City; it is not the City's responsibility to secure documentation for the applicant. However, the City reserves the right to obtain third-party verification of employment income, child support, and any other income source or asset the City deems necessary to determine an applicant's overall eligibility for the ADDI Program. Funding is limited and is provided on a first-come, first-served basis. The City reserves the right to terminate an applicant's pre-approval at any time if funding is no longer available. ***Faxed or emailed applications will not be accepted*** Allow 10-15 business days for processing.

Special consideration for homes with federal funds invested by the City.
ADDI applicants who are buying a home that was either constructed or renovated with federal HOME funds from the City could be subject to a residency requirement greater than five years based on the amount of federal HOME funds invested in the home. The residency period could be 10, 15, or 20 years, with the ADDI loan forgiven each year proportionally. First-time homebuyer status is not required for the purchase of these homes. All other ADDI requirements are enforced, and the purchase of these homes will be coordinated between City staff and the seller.

ADDI PROGRAM GUIDELINES & REQUIREMENTS

Eligible Property & Timelines:

It is required that the applicant(s) apply for ADDI assistance so that eligibility for funds can be determined before a contract is written on an eligible home. An eligible home is defined as a single-family residence, condominium unit, cooperative unit or combination of manufactured housing and lot in the City of Cincinnati limits. See page 11 for eligible neighborhoods. Multi-family dwellings, defined as more than a single unit are not eligible. After the City has verified the eligibility of an applicant for ADDI funds and a fully executed contract to purchase has been submitted to the City, the City will provide the buyer(s) and/or their agent with information needed to schedule a housing code inspection of the property. This inspection paid for by the City and is meant to ensure that the property meets the local housing code and does not constitute a whole home inspection that a homebuyer would typically get. The applicant(s) will not be eligible for funding if the home does not pass the local housing code inspection. All program funds will be held until the identified deficiencies are remedied. There is typically a 30–45-day time frame to close on a home provided that the applicant's eligibility has been determined, the City receives a fully executed contract to purchase, and all ADDI program requirements are met.

Private Financing & Closing:

Applicants for the ADDI program may obtain a loan from the lending institution of their choice. The loan must meet the following underwriting criteria as underwritten by the first mortgage lender: No more than **33%** of the borrower(s) income can be devoted to housing payment (principal, interest, taxes and insurance) and no more than **45%** of income for total household debt (housing payment, car payment, credit cards, etc…). Loans may be Conventional, FHA, or VA, but must have a fixed rate and a reasonable term. Money should also be escrowed for property taxes and insurance. Adjustable-Rate Mortgages (ARMs) are prohibited. Copies of the following loan documents must be submitted for review prior to closing: Loan Application, TRID Loan Estimate as amended or revised, underwriting summary, appraisal, legal description, and TRID Closing Disclosure, as amended or revised. In addition, the TRID Closing Disclosure must be made available for the City to review at least 24 hours prior to closing. Buyers are not permitted to receive cash back at closing. ADDI funds are transmitted in the form of a wire transfer to the title company. Completed applications should be submitted to:

ADDI Program
Department of Opportunity and Resident Services
805 Central Avenue, Suite 700, Cincinnati, Ohio 45202
P: (513) 352-6146 F: (513) 352-6257

City of Cincinnati Department of Opportunity and Resident Services

American Dream Downpayment Initiative Application Packet

Complete all applicable entries. Failure to supply all necessary information will delay processing of your application. All responses are confidential.

Applicant:			
Last Name/First Name/Middle Initial	**Date of Birth** / /	**Marital Status (circle)** Single Married Divorced	
Address	**City/State/Zip**	**Phone/Email**	**Social Sec. #**
Do you currently live in subsidized housing? (circle)	Yes No		
Spouse/Co-Applicant			
Last Name/First Name/M.I.	**Date of Birth** / /	**Marital Status (circle)** Single Married Divorced	
Address	**City/State/Zip**	**Phone/Email**	**Social Sec. #**
Do you currently live in subsidized housing? (circle)	Yes No		

Race/Ethnicity-*Complete the following for the head of household. Circle appropriate response.*

Single Race:
Alaskan Native or American Indian Asian Black or African American Native Hawaiian or Pacific Islander White

Multi-Race:
Alaskan Native or American Indian and White Asian and White Black or African American and White
Alaskan Native or American Indian and Black or African American Other Multi-Racial Group

Ethnicity (to be completed by all applicants):
Hispanic Non-Hispanic

Other Household Members-*List requested information for all other members of household. If additional space is required, attach separate sheet.*

Last Name, First Name, M.I.	Relationship to Applicant(s)	Date of Birth	Social Security #
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	

Household Income- *List total number of members in household and gross family income (total income for **all** family members before taxes).*

Number of Persons in Household	Gross Family Income	# of Persons in Household Earning Income

Employment*-List requested information for all adult members of household (18 and over) who are employed. If an individual has more than one employer, list each separately. If additional space is required, attach separate sheet.*

Family Member Name	Employer Name & Full Address	Telephone #	Position Held	Gross Earnings (circle appropriate interval)
		( )		$ wkly/bi-wkly/monthly/yrly
		( )		$ wkly/bi-wkly/monthly/yrly
		( )		$ wkly/bi-wkly/monthly/yrly

***Savings & Investments**-List requested information for checking, savings, certificates of deposit, mutual funds, stocks, etc. for adult members of household. If additional space is required, attach separate sheet. Do not list retirement accounts such as IRA's, 401K, etc.*

Acct. in Name Of:	Name, Address & Phone # of Financial Institution	Type of Instrument (checking, savings, C.D., stock, etc.)	Account #	Balance/Value

How did you hear about the ADDI Program (select all that apply):

Website: _____ Radio: _____ Real Estate Professional: _____ Television: _____ Lender: _____ Family/Friend: _____

Community Organization: _____ Another Government Entity: _____ Another ADDI Participant: _____ Other: _____

_____

Please provide the name and contact information for the Lender and Agent you are currently working with.

Lender:

_____ _____ _____
Name Company Email

Agent:

_____ _____ _____
Name Company Email

I verify that all information provided on this application and its corresponding attachments are complete, true and correct. I understand that if information has been deemed fraudulent by the City of Cincinnati, I will be liable for repayment of City funds under Federal Regulation 24 CFR Part 28.

Applicant Signature_____ _____ **Date**_____

Spouse/Co-Applicant Signature_____ **Date**_____

ANNUAL INCOME	Person 1	Person 2	Person 3	Person 4	Subtotal
1. Wages, Salaries, Tips, etc.					
2. Business Income					
3. Interest & Dividend Income					
4. Retirement, Insurance, Social Security Income					
5. Unemployment & Disability Income					
6. Welfare Assistance					
7. Alimony, Child Support, & Gift Income					
8. Armed Forces Income					
9. Other Income					
Total					

Instructions for Completing Income Worksheet

The income worksheet above must be completed for all adult members (18 or Older) of the household who have the types of income listed. Space has been provided on the form for up to 4 family members. If additional space is required, please photocopy the form. All entries should reflect annual amounts. For example, if your present salary is $2,000 per month, line 1 would be $24,000 ($2,000 x 12). If a household member's income fluctuates, an <u>average</u> weekly, bi-weekly, or monthly income will be calculated by DORS for the purpose of determining that household member's anticipated gross income over the next 12 months.

Line 1 Income should include the full amount, before payroll deductions, wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services. Three months of pay stubs are required for each household member listed. If you anticipate a raise within the next 12 months, please include that in calculating your income. For example, if your present wage is $10 per hour and in 6 months you anticipate a .50 increase, calculate it as follows: $10 x 40(hours) = $400 x 26 (weeks) = $10,400; $10.50 per hour x 40 (hours) = $420 x 26 (weeks) = $10,920; $10,400 + $10,920 = $21,320 in Annual Income.

Line 2 Income should include net income from the operation of a business or profession.

Line 3 Income should include interest, dividends and other net income of any kind from real or personal property. If the total cash value of all assets is $5,000 or more, the annual income generated from the asset must be calculated. For example, if one has a 6-month average checking balance of $6,000 in an interest-bearing account using the current Passbook Rate of .40%, the income generated from the checking account would be $24 or ($6,000 x .40% = $24).

Line 4 Income should include the full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other types of periodic receipts.

Line 5 Income should include payments in lieu of earnings, such as unemployment and disability compensation, workers comp and severance pay.

Line 6 Income should include payments from welfare assistance.

Line 7 Income should include periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from people not residing in the dwelling.

Line 8 Income should include all regular pay, special day and allowances of a member of the Armed Forces.

You must provide supporting documentation for each entry on the income worksheet that applies to your household. Refer to the ADDI checklist in the application packet for a list of supporting documentation required**.**

Failure to supply adequate documentation will result in the return of your application. **If ADDI a closing not occur within six months of the eligibility date, the application will have to be updated to determine continued eligibility.**

Revised 10/2026

Certification of No Income

To be completed by <u>each</u> adult household member claiming no income
(additional copies may be made for other household members if needed)

I, _____, do hereby certify that I am currently receiving no income from any source.

PLEASE ANSWER THE FOLLOWING QUESTIONS:

	Monthly Cost	Source of Payment
Do you own an automobile? _____ (Yes/No)	If Yes:	
Cost of insurance per month?	$_____	_____
Cost gasoline per month?	$_____	_____
Cost of maintenance per month?	$_____	_____
Do you smoke? _____ (Yes/No)	If Yes:	
Cost of cigarettes per month	$_____	_____
Do you have Cable/Sat. TV? _____ (Yes/No)	If Yes: $_____	_____
Do you have a telephone? _____ (Yes/No)	If Yes: $_____	_____
Cost of supplies not covered by food stamps: Paper products, cleaning supplies, etc. per month?	If Yes: $_____	_____
Cost of utilities per month?	$_____	_____
Cost of clothing per month?	$_____	_____
Cost of medical expenses per month	$_____	_____
Total Monthly Expenses	$_____	

I certify that this statement is true to the best of my knowledge and belief. I understand that false statements or information are punished under Federal law.

_____ _____
Applicant/Household Member Date

HOME Program
Eligibility Release Form

City of Cincinnati Dept of Opportunity & Resident Services, 805 Central Ave, Suite 700, Cincinnati, Ohio 45202 Ph: 513-352-6146 Fax: 513-352-6123

Purpose: **Your signature on this HOME Program Eligibility Release Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the above-named organization to obtain information from a third party relative to your eligibility and continued participation in the:**

American Dream Downpayment Initiative (ADDI)

Privacy Act Notice Statement: **The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant's eligibility in a HOME Program and the amount of assistance necessary using HOME funds. This information will be used to establish level of benefit on the HOME Program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State, and local agencies when relevant, to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.**

Instructions: Each adult member of the household must sign this HOME Program Eligibility Release Form prior to the receipt of benefit and on an annual basis to establish continued eligibility. Additional signatures must be obtained from new adult members whenever they join the household or whenever members of the household become 18 years of age.

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.

Information Covered: **Inquiries may be made about items initialed by applicant/tenant.**

	Verification Required	Initials
Income (all sources)	**X**	
Assets (all sources)	**X**	

Authorization: **I authorize the above-named HOME Participating Jurisdiction and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the HOME Program.**

I acknowledge that:

(1) A photocopy of this form is as valid as the original.

(2) I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).

(3) I have the right to copy information from this file and to request correction of information I believe inaccurate.

(4) All adult household members will sign this form and members claiming income and/or assets must initial where indicated above.

Head of Household —Signature, Printed Name, and Date:
Family Member #1

x

Other Adult Member of the Household—Signature, Printed Name, and Date:
Family Member #2

x

Other Adult Member of the Household—Signature, Printed Name, and Date:
Family Member #3

x

Other Adult Member of the Household—Signature, Printed Name, and Date:
Family Member #4

x

City of Cincinnati Department of Opportunity and Resident Services

American Dream Downpayment Initiative Residence Certification Form

Please list below all addresses where you have lived in the past three years:

Address #1: _____

_____

Dates at this residence: From: _____ To: _____

Address #2: _____

_____

Dates at this residence: From: _____ To: _____

Address #3: _____

_____

Dates at this residence: From: _____ To: _____

Address #4: _____

_____

Dates at this residence: From: _____ To: _____

I am claiming the status as a displaced homemaker (circle): Yes No

My signature below is certification that I have not been a homeowner in the last three years (unless claiming displaced homemaker status). I, my spouse or any co-applicant for this loan has not owned any of the residences listed above. I verify that all information provided is true and correct. ***I understand that if information has been deemed fraudulent by the City of Cincinnati, I will be liable for repayment of City funds under Federal Regulation 24 CFR Part 28.***

Applicant Signature: _____ Date: _____

Spouse/Co-applicant Signature: _____ Date: _____

Child Support Certification

All adult household members with children or without children must complete this form. Complete and sign the section that applies <u>AND</u> attach the appropriate documentation; if you do not have any children skip to Section III.

SECTION I
I hereby certify that I currently receive child support and have attached a copy of my payment history report and/or other supporting documentation. **I also certify that I currently receive $_____ per _____ for child support.**

Signature of Applicant | Date

SECTION II
I hereby certify that I have a court order to receive child support, but do not currently receive any payments and such payments are in arrears. I have attached a copy of the court order, payment history report and/ or other supporting documentation.

Signature of Applicant | Date

<u>SECTION III</u>
I hereby certify that I that I **<u>do not</u>** have any court order to receive child support payments nor do I receive such payments of any kind.

Signature of Applicant | Date

I hereby certify that the information provided is accurate and complete to the best of my knowledge. Also, in executing this form, you grant the City of Cincinnati permission to verify any of the information disclosed above or attached with a third party so that your eligibility to receive federal funding assistance can be determined. If this certification is not signed below, this form will not be accepted and application for funding will be rejected. **I understand that if information has been deemed fraudulent by the City of Cincinnati, I will be liable for repayment of City funds under Federal Regulation 24 CFR Part 28.**

Signature | Date

Print Name

ADDI Application Checklist

(Documents needed to complete the ADDI application)

❑ **Application**
- Complete and signed by applicant and co-applicant (if applicable)
- Documentation of pre-qualification for a mortgage loan

❑ **Income Determination Worksheet**

❑ **Wage Statements/Pay Stubs (3 previous months/3-month equivalent)**
- Three-month equivalent (i.e., 6 pay stubs for bi-weekly pay cycles, and 12 pay stubs for weekly pay cycles)
- Required for every employed household member 18 years of age or older
- ***If self-employed – must submit two previous years of tax returns***

❑ **Affidavit of No Income (if applicable**
- Required of all household members 18 or older claiming no income
- You may be required to make copies for additional household members

❑ **Bank Statements**
- The past six months of all checking accounts
- Most recent month (one only) of all savings accounts

❑ **Eligibility Release Form**
- Requires initials by "X" of all household members 18 years of age and older that are employed, receive benefits and/or have bank account
- Requires signatures of <u>all</u> household members 18 years and older

❑ **Social Security/Child Support/Workers Comp. (if applicable)**
- Award letters from the Social Security office for each person benefiting
- Child Support Certification form with attached documentation, if applicable
- Documentation exhibiting any other unearned income aside from wage statements, Social Security and Child Support

❑ **Legal Separation document or Divorce Decree (if applicable)**

We reserve the right to request further documentation or obtain third party verification if we deem it necessary to determine eligibility.

Eligible Cincinnati Neighborhoods

Avondale
Bond Hill
California
Carthage
Camp Washington
Clifton
Clifton Heights*
College Hill
Columbia Tusculum
Corryville
Covedale
Downtown
East End
East Price Hill
East Walnut Hills
East Westwood
English Woods
Evanston
Fairview*
Hartwell
Hyde Park
Kennedy Heights
Linwood
Lower Price Hill
Madisonville
Millvale
Winton Place
Mt. Adams
Mt. Airy
Mt. Auburn
Mt. Lookout
Mt. Washington
North Avondale
North Fairmount
Northside
Oakley
Over-The –Rhine
Paddock Hills
Pendleton
Pleasant Ridge
Price Hill
Queensgate
Riverside
Roselawn
Sayler Park
Sedamsville
South Cumminsville
South Fairmount
Spring Grove Village
University Heights*
Walnut Hills
West End
West Price Hill
Westwood
Winton Hills

Clifton Heights, University Heights, and Fairview are often collectively referred to as "CUF".

American Dream Downpayment Initiative (ADDI)
FAQ Sheet

What is the ADDI program and what does it do? It is a down payment assistance program that provides funding in amounts of $10,000, $12,000, or $14,000 based on the applicant's household income to be used for the purchase of a home in the City of Cincinnati.

How do I get started? You can obtain an ADDI application packet and online at https://www.cincinnati-oh.gov/DORS/ or by contacting the Department of Opportunity and Resident Services at (513) 352-6146. Incomplete applications will be returned.

Who is the ADDI program for? The ADDI program is for first-time homebuyers that have been pre-approved for a mortgage loan and that have low to moderate household income. Please refer to ADDI application or program guide for income limits. All household income must be documented. Evidence of a mortgage approval must be submitted with the ADDI application. Please refer to the application packet or program guide for other required documentation.

Special Consideration: Exceptions to the first-time homebuyer requirement can be made for applicants that are acquiring a home where the City has funded its new construction or rehabilitation.

I have a job where I do not receive pay stubs. Will I still have a chance to participate? If you do not receive pay stubs through your line of work. We may request tax returns to support what the income is stated to be. Ultimately, with the information received, if we are unable to adequately determine or verify income, the assumption will be made that you are over-income and approval will be denied based on a lack substantial information.

Do I have to pay ADDI funds back? ADDI funds are forgivable loans that are to be paid back **only** (in whole or in part) if the property is sold or transferred before the fifth anniversary of the closing date. Homebuyers awarded ADDI funds must maintain the property as their primary residence for five years to avoid any repayment. ADDI funds are forgiven at a rate of 20% annually over a five-year period considering that the homeowner maintains the property as his/her primary residence for the term of the loan.

Special Consideration: ADDI applicants that are buying a home that was either constructed or renovated with federal HOME funds from the City could be subject to a residency requirement greater than five years based on the amount of funds federal HOME invested in the home.

Can I use this program to purchase a home outside of the City of Cincinnati? No. The City's ADDI program only supports homeownership within the city limits. If there is a question about the eligibly of a particular address, please contact the Department of Opportunity and Resident Services for verification.

Does ADDI work with acquisition/rehab loans? Acquisition/rehab loans are not suggested because ADDI funds will only be awarded for a house that passes a City housing code inspection.

Do I have to pay for the City inspection? No, however, it is the homebuyer's responsibility to obtain any other inspection services associated with buying the home (i.e., whole home; termite, etc…). The City's inspection is not meant to substitute a whole house inspection and the City will not be held liable for applicants that choose not have the home inspected by private certified professionals. **Please see the attached ADDI Pre-inspection checklist for details on what items will be reviewed as part of the City's ADDI inspection.**

I want to refinance my house bought with ADDI funds; will the City of Cincinnati subordinate its loan? Yes, but the City will only subordinate its loan in favor of a better rate or term for the homeowner. The City will not subordinate to consolidate debt or to "cash out". ADDI subordination guidelines are listed in the Program manual.

Am I allowed to receive cash back at closing?
No. ADDI participants are not allowed to receive cash back at closing. Any potential cash back can be used for a principal reduction or other closing costs. If this cannot be accomplished, the refund amount will have to be deducted from the ADDI funds.

How long does the process take to receive funding? Contingent on meeting all ADDI requirements, it can take anywhere from 30-45 days to have ADDI funds disbursed after the City receives a copy of the fully executed purchase contract. Please take this into consideration when setting a closing date.

I already have a purchase contract on a house and a friend just told me about the ADDI program; can I still apply? No. If you are seeking down payment assistance you must apply and be approved for participation in the ADDI program prior to signing a contract to purchase.

How long is the ADDI approval letter valid? An applicant has 90 days to present to the City a fully executed contract to purchase before the approval letter expires. One 45-day extension can be requested in writing if this deadline cannot be met. If a purchase contract is received, but a closing is not held within **6 months** of the date of the initial ADDI approval letter, the applicant will be required to reapply so the City can verify continued eligibility.

Do I have to participate in homebuyer counseling? Yes. It is required that you complete HUD-certified homebuyer counseling in order to receive funding. Certificates older than 18 months will not be honored. Refer to the program manual for a list of acceptable agencies offering counseling.

Do you provide a list of lenders or realtors? It is left to the discretion of the applicant to choose a lender and realtor that is suitable and willing to work with them and within the ADDI guidelines.

Does the ADDI Program work with FHA and conventional loans? Yes, but with any loan, we reserve the right to deny or terminate eligibility if the loan is suspected to be subprime or does not meet our debt-to-income requirements (33%/45%). Adjustable-Rate Mortgages (ARMs) are not permitted.

Can ADDI be used with other assistance programs? Yes, however all ADDI requirements will still have to be met and you must notify the City of the program in question and the City will determine whether ADDI can be used in conjunction.

I am separated; do I still have to include my separated spouse on the ADDI application? Yes, separated couples will be treated as married couples unless there is a legal separation agreement. The City reserves the right to review legal documentation in making a final determination.

Are non-occupying co-borrowers/co-signers permitted if I cannot obtain financing by myself? The ADDI applicant(s) must be able to afford the mortgage on their income only. Non-occupying co-borrowers are permitted only if the lender is using the co-borrower as added security. This can be in the case of insufficient credit and/or short or sporadic work history. Applicants whose monthly income cannot support a monthly mortgage cannot utilize a non-occupying co-borrower for the sake of securing financing in order to receive ADDI funds. Non-occupying co-borrowers are <u>not</u> permitted to be on the deed at purchase.

ADDI- PRE-INSPECTION CHECKLIST*

**This checklist contains the more common defects. Review the Cincinnati Housing Code in the Cincinnati Municipal Code- Chapter 1117 - HOUSING CODE for additional information*

Address: _____

Date: _____

EXTERIOR

CHIMNEY

- ☐ Cracked or broken chimney cap
- ☐ Defective flue liner
- ☐ Missing or defective mortar or bricks
- ☐ Missing clean out for flue

ROOF, GUTTERS AND DOWNSPOUTS

- ☐ Defective or missing roofing material
- ☐ Deteriorated flashing or valleys
- ☐ Deteriorated built-in gutters
- ☐ Defective or missing gutters and downspouts
- ☐ Defective awnings or canopies

EXTERIOR SURFACES

- ☐ Missing or defective siding
- ☐ Defective trim, fascia or eave boards
- ☐ Significant peeling paint

MASONRY & FOUNDATION WALLS

- ☐ Defective or missing mortar
- ☐ Defective or missing bricks or blocks
- ☐ Serious cracks or bows in foundation walls
- ☐ Foundation not watertight or water damaged

PORCHES AND ATTACHMENTS

- ☐ Defective or missing boards in porch floors, skirting, trim or ceilings
- ☐ Defective or missing step treads, risers or stringers
- ☐ Defective or missing handrails, balusters or guardrails
- ☐ Defective porch columns, joists, rafters, and other structural elements

WINDOWS & DOORS (exterior & interior)

- ☐ Doors and windows are drafty or not maintained weathertight
- ☐ Defective window sashes
- ☐ Inoperable windows or doors,
- ☐ Missing or cracked windowpanes
- ☐ Missing or defective door or window trim, sills or casings, split jambs
- ☐ Missing or defective hardware (locks, latches, doorknobs, hinges, etc.)
- ☐ Significant peeling paint unprotected windows or doors
- ☐ Missing the required bedroom or bathroom doors for privacy

YARD WALKS & STEPS, PAVED AREAS

- ☐ Defective steps – broken concrete, uneven trip hazard
- ☐ Missing handrails on more than 4 risers
- ☐ Defective yard walk – cracked and disjointed concrete, trip hazard
- ☐ Paving or yard drains clogged

- ☐ GARAGES/ SHEDS/ ACCESSORY STRUCTURES
- ☐ Defective walls, roof, gutters, or siding
- ☐ Structural failures
- ☐ Defective trim, fascia or eave boards, windows or other deteriorated parts
- ☐ Defective or inoperable doors, unsecured and open to trespassers
- ☐ Peeling paint, unsafe conditions
- ☐ Defective leaning or failed retaining walls
- ☐ Unmaintained or unsafe fences
- ☐ Swimming pool not adequately enclosed

YARD & PREMISES

- ☐ Condition of yard, outdoor storage and sanitation
- ☐ Soil erosion or landslide/hazardous earth condition
- ☐ Accumulation of rubbish and/or garbage
- ☐ Overgrown weeds, grass, trees or bushes
- ☐ Unlawful exterior storage
- ☐ Unsafe trees, dead trees, or dead tree limbs
- ☐ House Numbers not visible on the exterior

Continued Overleaf

INTERIOR

Address: _____

Date: _____

GENERAL

- ☐ Insect, mice or rat infestation
- ☐ All hallways, stairways, entrances are not properly illuminated

SAFETY & FIRE PROTECTIVE FEATURES

- ☐ Smoke detectors not properly installed non-functional. (Requires one detector on each level including basements and attics and located in the immediate vicinity of sleeping rooms.)
- ☐ CO detectors improperly installed or inoperable
- ☐ Defective or missing required fire alarm systems, test records not up to date per fire code
- ☐ If a Sprinkler System is required, test records not up to date per fire code
- ☐ All hallways, exists, stairways, doorways, elevators, accessible routes, etc. free of obstructions, trash/litter and clutter
- ☐ Required fire doors not well fitted, do not self-close, do not self-latch
- ☐ Fire escapes not professionally examined per Building Code Chapter 1127
- ☐ Multiple dwelling more than two stories does not have two separate & remote means of egress.

INERIOR STAIRWAYS

- ☐ Defective or missing handrails, balusters or guardrails
- ☐ Inadequate illumination from dusk until dawn
- ☐ Defective or missing step treads, risers or stringers
- ☐ Defective or loose stairway carpet or floor coverings
- ☐ Defective stairway supports or landings

WALLS AND CEILINGS & FLOORS

- ☐ Walls and ceilings not structurally sound
- ☐ Defective plaster, drywall, or other surface materials
- ☐ Defective, peeling, loose, paint
- ☐ Floors are not structurally sound
- ☐ Floor coverings are not intact and create a trip hazard
- ☐ Space beneath sinks are not maintained impervious and clean

PLUMBING

- ☐ Defective fixtures, sinks, faucets, toilets, showers, tubs, etc.
- ☐ Defective water heater, laundry sinks, supply lines.
- ☐ Inadequate water pressure, improperly connected water lines, missing water lines, or water leaks
- ☐ Missing traps, defective waste lines, or clogged/ slow drainage or back up
- ☐ Defective or illegal or unsafe gas piping, uncapped gas valves
- ☐ Hot & cold water not supplied to all fixtures

ELECTRICAL

- ☐ Light fixtures not working intact covers/shades
- ☐ Electrical receptacles and switches not functioning and in good state of repair
- ☐ over-fusing /improper wire size
- ☐ Service panels not intact and have improper working clearance
- ☐ Defective, illegal or open wiring
- ☐ Illegal use of extension cords
- ☐ Illegal electrical installations

HEATING, VENTALATING AND AIR CONDITIONING

- ☐ Defective/ non-functional furnace or boiler
- ☐ Defective vent piping (chimney connector) for gas, oil or solid fuel burning appliances
- ☐ Illegal wiring or installation of equipment
- ☐ Equipment undersized inadequate to heat the unit
- ☐ Carbon Monoxide leaks
- ☐ Unvented solid fuel burning space heaters in use

BASEMENTS & ATTICS

- ☐ Basement being used as sleeping area when not approved as habitable room below grade.
- ☐ Improper storage, clutter or debris
- ☐ Illegal construction/ use in attic_____ Basement_____
- ☐ Significant water or moisture intrusion
- ☐ Lack of adequate ventilation
  Lack of proper exit

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