

“NEIGHBORHOOD INITIATIVES PROGRAM [NIP]: BEST PRACTICES FOR STRATEGIC DEMOLITIONS”

as to Cleveland, Ohio lists these resources:

<http://greaterohio.org/projects/neighborhood-initiative-program>

Best Practices for Strategic Demolition

The guidelines for the Neighborhood Initiative Program (NIP) are available on [OHFA's website](#).

This webpage provides information and resources to assist applicants as they prepare their applications for NIP funding and implement their programs according to the NIP guidelines.

Program applicants must focus on:

- Target areas
- Demolition and greening of abandoned residential properties
- Preventing further reduction in property values
- Preventing possible foreclosure of existing residential homes

Below is GOPC's presentation on best practices for implementing the NIP program.

1. [“Green Investment Strategies: How They Matter for Urban Neighborhoods”](#) by Wachter, Gillen and Brown of the Wharton School of Business at University of Pennsylvania, 2007
2. [Land Bank Playbook](#) by Western Reserve Land Conservancy's Thriving Communities Institute
3. [“Laying the Groundwork for Change: Demolition, urban strategy, and policy reform”](#) by Alan Mallach, Brookings Metropolitan Policy Program, Sept 2012
4. [NSP Land Banking Toolkit](#) from OneCPD Resource Exchange
5. [“Policy Recommendations: Greening Vacant Lots for Pittsburgh's Sustainable Neighborhood Revitalization”](#) produced by Carnegie Mellon University Heinz School of Public Policy and Management, Fall 2006
6. [“Re-imagining Cleveland: Ideas to Action Resource Book”](#) by Kent State University's Cleveland Urban Design Collaborative and Cleveland Neighborhood Progress, January 2011
7. [“Vacant Property: Strategies for Redevelopment in the Contemporary City”](#) by Luke Wilkinson, Georgia Institute of Technology, MCRP 2011
8. [“Vacant to Vibrant: A guide for revitalizing vacant lots in your neighborhood”](#) produced by Carnegie Mellon University Heinz School of Public Policy and Management, Fall 2006

Programs

Save the Dream Ohio is comprised of six programs designed to assist Ohio homeowners who have experienced a financial hardship and are at-risk of mortgage loan default or foreclosure. The program is free and can provide homeowners up to \$35,000 depending on the programs utilized.

Save the Dream Ohio programs include:

- **Mortgage Payment Assistance (MPF)**
Provides up to 18 months of full mortgage payments for unemployed and underemployed homeowners.
- **Rescue Payment Assistance (RPA)**
Provides a payment to a participating homeowner's mortgage servicer to help bring the homeowner current on their delinquent mortgage.

- **Mortgage Modification with Contribution Assistance (MCA)**
Provides a payment to mortgage servicers to reduce a participating homeowner's mortgage principal in connection with a loan modification. A payment can also be provided to allow the homeowner to request a recast or re-amortization of their first mortgage lien.
- **Homeownership Retention Assistance (HRA)**
Provides a payment to assist homeowners with subordinate property liens and other ancillary costs such as delinquent property taxes and homeowner/condo association dues. Mechanics and tax liens are excluded from the program.
- **Transition Assistance**
Provides homeowners who cannot sustain homeownership with an alternative to foreclosure by offering relocation assistance in connection with an approved short sale or deed-in-lieu of foreclosure.
- **Lien Elimination Assistance**
Provides a payment to a participating homeowner's mortgage servicer and other lienholders to extinguish existing liens.

Links and Resources ■■■

Many state and federal government organizations and agencies have an impact on the affordable housing market in Ohio. Many other public and private industry associations and organizations provide housing-related information and resources. For your convenience, OHFA provides links to these organization's web sites. The links are for informational purposes only. No particular endorsement of these sites by OHFA is intended or implied.

State of Ohio Resources

[130th Ohio General Assembly](#)
[Buy Ohio Bonds](#)
[Governor's Office](#)
[Office of Community Development](#)
[Ohio Department of Commerce](#)
[Ohio Development Services Agency](#)
[Ohio Housing Trust Fund](#)
[Ohio House of Representatives](#)
[Ohio Senate](#)
[State Agency Contact Information](#)
[State of Ohio](#)

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Federal Resources

[Internal Revenue Service](#)
[U.S. Census Bureau](#)
[USDA Rural Development \(U.S. Department of Agriculture\)](#)
[U.S. Department of Housing and Urban Development \(HUD\)](#)

[Cincinnati HUD Office](#)
[Cleveland HUD Office](#)
[Columbus HUD Office](#)
[HUD's Office of Housing](#)
[U.S. Department of Veterans Affairs \(Home Loan Program\)](#)
[U.S. House of Representatives](#)
[U.S. Senate](#)

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State and National Organizations and Resources

[Cleveland Restoration Society's Homeowner Program](#)

[Coalition on Homelessness and Housing in Ohio](#)

[Corporation for Ohio Appalachian Development](#)

[Council of State Community Development Agencies](#)

[Enterprise Community Partners](#)

[Fannie Mae](#)

[FloodSmart.gov](#)

[Freddie Mac](#)

[Ginnie Mae](#)

[GovLoans.gov](#)

[Housing and Mortgages for Seniors](#)

[Midwest Affordable Housing Management Association \(MAHMA\)](#)

[National Council of State Housing Agencies \(NCSHA\)](#)

[Ohio Association of Realtors](#)

[Ohio Capital Corporation for Housing](#)

[Ohio CDC Association](#)

[Ohio Conference of Community Development](#)

[Ohio Healthy Homes Network](#)

[Ohio Historical Society](#)

[Ohio Home Builders Association](#)

[Ohio Housing Authorities Conference](#)

[Ohio Housing Council](#)

[Ohio Legal Services](#)

[Ohio Mortgage Bankers Association](#)

[Ohio Preservation Compact](#)

[State and Local Government on the Net](#)

[USA.gov](#)