

City of Cincinnati



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Jan-Michele Lemon Kearney
Councilmember

MOTION

WE MOVE that City Council fund the City's HARBOR (Homeowner Assistance Repairs and Building Order Remission) program with \$2 million from the American Rescue Plan Act to give financial assistance to low-income and moderate-income, owner-occupied homeowners who receive housing code violations on their property.

WE FURTHER MOVE that the HARBOR program continue to work with People Working Cooperatively and maintain the HARBOR program's existing guidelines with one addition: The Department of Building & Inspections will consider including a provision where homeowners at or greater than 80% of the Area Median Income as determined by HUD are required to pay back the funds provided to them from the HARBOR Fund, so that such funds are distributed to them as a low-interest loan.

Councilmember Jan-Michele Lemon Kearney

STATEMENT

Many homeowners who receive housing code violations are unable to make repairs due to lack of financial resources, especially after the recent COVID pandemic where more families are struggling to make ends meet. Property values and the quality of life of neighbors will be negatively impacted if unsafe conditions and blight are not abated. In addition, non-compliance can result in homeowners losing their homes through foreclosure when fees for non-compliance accrue and are added to property taxes, or when violations result in judicial action. The HARBOR program meets the dual goals of keeping Cincinnati's properties up to code and preventing homeowners from losing their homes due to financial inability to make repairs.

The HARBOR pilot program was established in 2018 with \$400,000 and was administered by the City's Department of Building & Inspections. Through a Request for Proposal, People Working Cooperatively (PWC) was selected to perform services under the program. The HARBOR program was able to assist 21 homeowners.

Clearly, ongoing funding will be needed in the future. In addition to requiring recipients at or above 80% of AMI to pay back the funds into the HARBOR program at a low interest rate, other sources to fund the HARBOR program should be considered, such as federal CDBG entitlement funds that can be used to benefit households at or below 80% of AMI.

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