

# City of Cincinnati



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**Jan-Michele Lemon Kearney**

*Vice Mayor*

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## MOTION

### The Cincinnati Real Property Reparatons Program

**WE MOVE** that the administration establish the Cincinnati Real Property Reparatons Program in order to create the opportunity for Cincinnati's residents to build wealth by having the means to own and preserve ownership in real property. The Cincinnati Real Property Reparatons Program shall provide funding for purchasing and/or maintaining residential or commercial real estate, including downpayment assistance, delinquent property tax assistance, and emergency property repairs to Cincinnati residents of the Rising 15 neighborhoods, residents with low to moderate incomes, or any individual or family member of an individual who was prevented from buying a home due to discriminatory practices.

The initial investment into the Cincinnati Real Property Reparatons Program shall be \$5 million from sources including the Cannabis Tax payment to the City of Cincinnati, and the City's Capital Budget for FY '27. The administration shall suggest ongoing sources of funding.

The administration shall provide an annual report on the expenditures from the Cincinnati Real Property Reparatons Program, including income, neighborhoods, and zip codes of both applicants and recipients, as well as information on the status of the real estate purchased, repaired, and/or retained.

*Jan-Michele Lemon Kearney*  
Vice Mayor Jan-Michele Lemon Kearney

*Scotty Johnson*  
Councilmember Scotty Johnson

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## STATEMENT

The Cincinnati Real Property Reparations Program shall help Cincinnati's low and moderate income residents to purchase property, including but not limited to homes, and retain ownership. This is one tool that can attack poverty, build wealth, and ameliorate the vestiges of historical discriminatory government action.

The creation of Cincinnati's new Office of Opportunity in last year was a significant step in attacking Cincinnati's poverty rate and should be the department that manages the Cincinnati Real Property Reparations Program. Examples of historical discriminatory government actions that affected today's high poverty rate are the barriers created to prevent Black Cincinnatians from building wealth through real property ownership, especially homeownership.

In the 1920s, the Cincinnati Real Estate Board announced to real estate agents this mandate: **"No agent shall rent or sell property to colored people in an established white section or neighborhood and this inhibition shall be particularly applicable to the hilltops and suburban community."** (Horn, *Segregation in Cincinnati's Neighborhoods: A Brief History*, *The Cincinnati Enquirer*, Updated Feb. 23, 2022)

In the 1930s, **redlining** became a government policy. "The new Federal Housing Administration provides federally backed loans to home buyers in Cincinnati and other cities. The program reinforces housing segregation by drawing lines around neighborhoods on maps, ranking them from lowest to highest lending risk. The practice, known as 'redlining,' singles out predominantly Black neighborhoods as high risk, limiting homeownership opportunities." (Horn, *Segregation in Cincinnati's Neighborhoods: A Brief History*, *The Cincinnati Enquirer*, Updated Feb. 23, 2022)

In 1944, President Franklin Delano Roosevelt signed the Servicemen's Readjustment Act ("The G.I. Bill") which created funding for veterans to obtain a college education, and buy a home with low to no mortgage interest loans. The G.I. Bill was instrumental in propelling the homeownership rate in the United States from 44% in 1940 to 55% in 1950, and lifting millions of Americans into the middle class. These affordable homes were wealth-building assets that were passed on to later generations. However, these government education and home-buying programs were racially restricted and denied to many Black veterans. (Timothy Noah, *Let's Give Back WW II Vets What We Promised*, *The New Republic*, Nov. 10, 2023).<sup>1</sup>

Housing Opportunities Made Equal (H.O.M.E.) released a report in 2024 showing that African Americans have a higher rate of being denied mortgages, even when education and income are the same.<sup>2</sup>

Now is the time to repair the damage done by racial and income-based discriminatory policies.

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<sup>1</sup> The G.I. Bill was drafted by Rep. John Rankin, a segregationist Democrat from Mississippi and chair of the House Veterans Committee. He wanted to minimize the availability of benefits to the 1.2 million Black soldiers who fought in WWII. (Timothy Noah, *Let's Give Black WW II Vets What We Promised*, *The New Republic*, Nov. 10, 2023)

<sup>2</sup> See <https://www.homecincy.org/lending-report>