



City of Cincinnati

801 Plum Street
Cincinnati, OH 45202

Agenda

Youth & Human Services

Chairperson Anna Albi
Vice Chair Evan Nolan
Councilmember Ryan James
Vice Mayor Jan-Michele Kearney

Tuesday, February 24, 2026

12:30 PM

Council Chambers, Room 300

REVISED

PRESENTATIONS

HOME Update on Roadmap for Increasing Black Homeownership

Elisabeth Risch, Executive Director, HOME

LaTonya Springs, Assistant Director, HOME

Greater Cincinnati Realtist Association

Kyria Graves - 1st Vice President

Denise Taylor - 2nd Vice President

Chris Roberson, Advocacy Chairperson

LaShawnta Lewis - 3rd Vice President

AGENDA

1. [202600744](#) **MOTION**, submitted by Councilmember James, **WE MOVE** that the City Administration, in coordination with City departments that directly engage with the public, evaluate its operations and engagement activities to identify whether its interactions with residents involves collecting citizenship or naturalization status date. We ask that this report be delivered to the city council within 90 days. (BALANCE ON FILE IN THE CLERK'S OFFICE) (STATEMENT ATTACHED)

Sponsors: James

Attachments: [Motion](#)

2. [202600902](#) **MOTION**, submitted by Councilmember Albi, Vice Mayor Kearney and Councilmember James, **WE MOVE** that the Administration take the necessary steps to prohibit sharing any real-time data, information or footage obtained

through City-owned surveillance technology (including but not limited to cameras, drones and license plate readers) with any third-party for the purpose of assisting or supporting civil immigration enforcement unless mandated by law, a Court order, or judicial warrant.

Sponsors: Albi, Kearney and James

Attachments: [202600902](#)

3. [202600935](#) **MOTION**, submitted by Councilmembers Albi, Walsh, James and Nolan, **WE MOVE** that the Administration take the necessary steps to prohibit any City-owned or City-controlled property - including but not limited to City-owned buildings, parks, parking lots and any interior or exterior portion thereof - from being used as an unpermitted staging area, processing location, operations base, or any similar purpose in furtherance of federal immigration enforcement operations, unless federal officials have obtained a valid court order or judicial warrant. Prohibited uses of City-owned or City-controlled property include, but are not limited to, assembling, mobilizing, or deploying personnel, vehicles, or materials for the purpose of civil immigration enforcement. (BALANCE ON FILE IN THE CLERK'S OFFICE)

Sponsors: Albi, Walsh, James and Nolan

Attachments: [Motion](#)

4. [202600916](#) **PRESENTATION**, submitted by Councilmember Albi, from Elisabeth Risch, Executive Director of HOME, regarding the Update on Roadmap for Increasing Black Homeownership.

Sponsors: Albi

Attachments: [HOME - 2026 Roadmap Update - City of Cincinnati](#)

5. [202600924](#) **PRESENTATION**, submitted by Councilmember Albi, from Kyria Graves - 1st Vice President of Greater Cincinnati Realtist Association, regarding the Greater Cincinnati Realtist Association.

Sponsors: Albi

Attachments: [City Council Presentation February 2026](#)

ADJOURNMENT



202100744

Ryan James
Councilmember

February 9th, 2026

MOTION

To Protect our Residents from the Threat of Immigrations & Customs Enforcement Surveillance

WE MOVE that the City Administration, in coordination with City departments that directly engage with the public, evaluate its operations and engagement activities to identify whether its interactions with residents involves collecting citizenship or naturalization status data. We ask that this report be delivered to the city council within 90 days.

WE FURTHER MOVE that the City Manager, in coordination with all relevant city departments, remove all existing areas of inquiry regarding citizenship or naturalization status for any city of Cincinnati owned and operated programs.

STATEMENT

As a welcoming city for immigrant and refugee communities, it is our responsibility as public servants to ensure the safety of our residents and mitigate threats of violence.

This motion seeks to inform the city council and city administration about relevant threats to resident safety due to federal Immigration and Customs Enforcement operations and identify areas of risk.

Additionally, this motion seeks to protect residents who could be targeted due to their immigration status by limiting the collection of personal information by the City of Cincinnati that could aid in Immigration and Customs Enforcement surveillance.

Ryan James

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Youth & Human Services

City of Cincinnati



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Cincinnati, Ohio 45202

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Email: anna.albi@cincinnati-oh.gov
Web: www.cincinnati-oh.gov

202600902

Anna Albi
Councilmember

February 11, 2026

MOTION

WE MOVE that the Administration take the necessary steps to prohibit sharing any real-time data, information or footage obtained through City-owned surveillance technology (including but not limited to cameras, drones and license plate readers) with any third-party for the purpose of assisting or supporting civil immigration enforcement unless mandated by law, a Court order, or judicial warrant.

Jan-Michael Lemoine

Anna Albi

Councilmember Anna Albi

Ryan James

Council

Fair

The Council of the City of New York, in its resolution of the 15th day of June, 1914, adopted the following resolution:

Resolved, That the Council of the City of New York do hereby certify that the following is a true and correct copy of the resolution of the Council of the City of New York, adopted on the 15th day of June, 1914:



202602135

Anna Albi
Councilmember

February 19, 2026

MOTION

WE MOVE that the Administration take the necessary steps to prohibit any City-owned or City-controlled property – including but not limited to City-owned buildings, parks, parking lots, and any interior or exterior portion thereof – from being used as an unpermitted staging area, processing location, operations base, or any similar purpose in furtherance of federal immigration enforcement operations, unless federal officials have obtained a valid court order or judicial warrant. Prohibited uses of City-owned or City-controlled property include, but are not limited to, assembling, mobilizing, or deploying personnel, vehicles, or materials for the purpose of civil immigration enforcement.

WE FURTHER MOVE the Administration take all necessary steps to provide updated guidance for front-line staff at municipal buildings and properties that reaffirm the City's long-held position that these locations are available to provide specific services to members of the public or for municipal purposes, and are to be accessed for those purposes only, and reiterating protocols for contacting department leadership and legal counsel in the event that any non-City personnel, including federal officials, attempt to access the premises for other purposes unless mandated by law, a court order, or judicial warrant.

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Anna Albi

Councilmember Anna Albi

Ryan Turner

Youth + Human Services
FN

2019/10/13

Dear [Name],

[Faded text]

Thank you

[Signature]

[Signature]



Roadmap for Increasing Black Homeownership: **2026 Roadmap Update**

Advancing Homeownership for Everyone

What is HOME?

Housing Opportunities Made Equal (HOME) of Greater Cincinnati is a private, non-profit civil rights organization founded in 1968.

HOME's mission is to eliminate unlawful discrimination in housing.

HOME advocates for and helps to enforce housing regulations for all protected classes and promotes stable, integrated communities.

TENANT ADVOCACY

- Ohio Landlord Tenant Law
- Free housing mediation services
- Limited school programs*

POLICY & RESEARCH

- Roadmap for Increasing Black Homeownership
- Property Tax Report
- Lending Report

FAIR HOUSING SERVICES

- Fair housing counseling
- Investigations and enforcement

EDUCATION & OUTREACH

- Training for consumers, advocates and housing providers
- Outreach to vulnerable populations

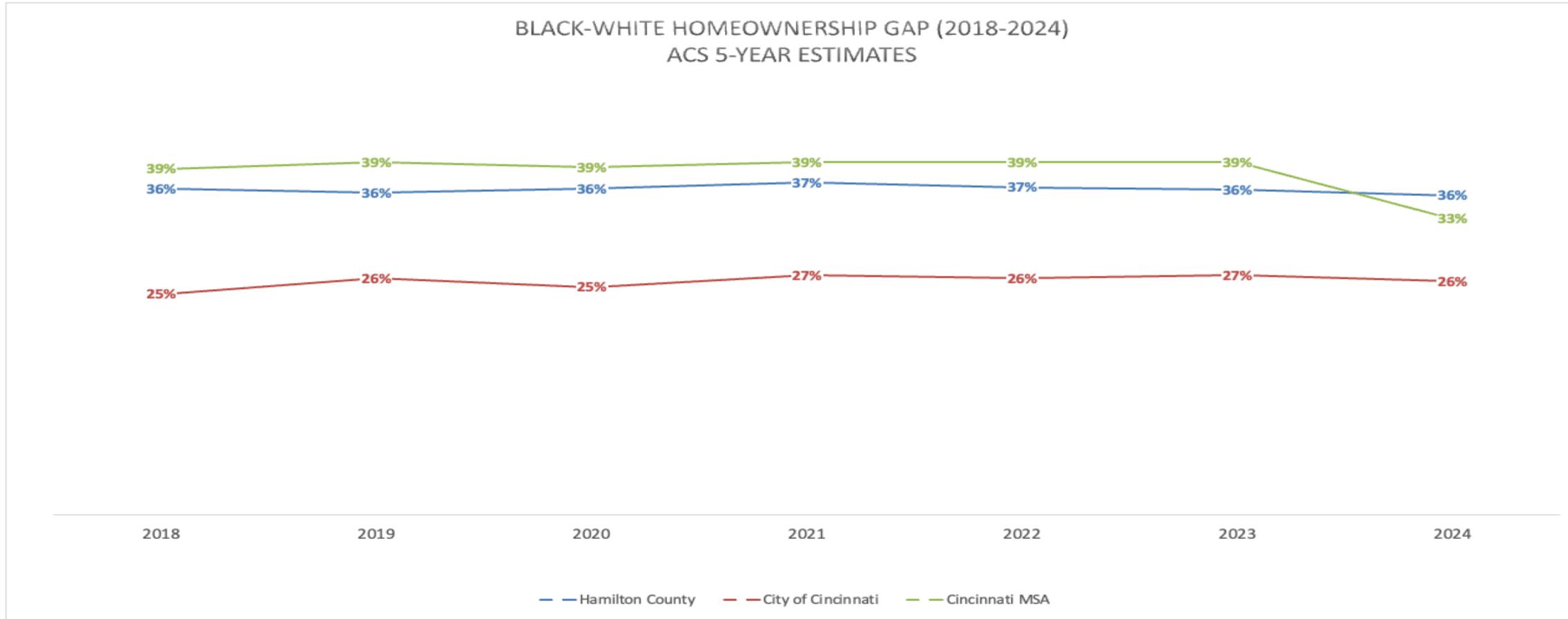
2024 Homeownership Data

LOCAL HOMEOWNERSHIP RATE BY RACE

Homeownership Rates	Hamilton County	City of Cincinnati	Cincinnati Metro Area
All Households	59%	40%	69%
White	70%	51%	74%
Black or African American	34%	25%	41%
Two or More Races	44%	32%	54%
Hispanic or Latino Origin (of any race)	45%	33%	52%
Black-White Homeownership Gap	36%	26%	33%

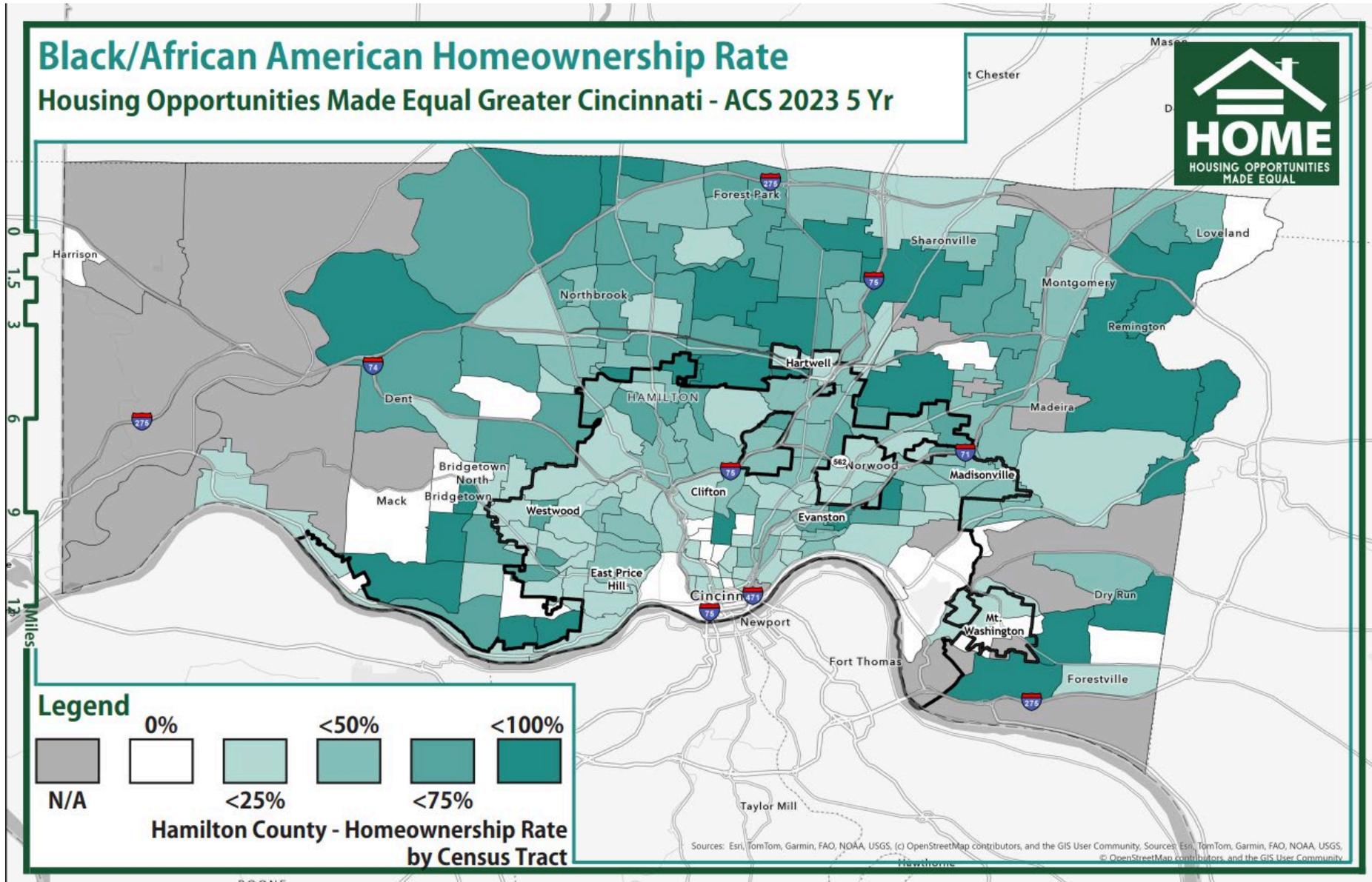
Source: 2024 American Community Survey 5-year Estimates, S2502

2024 Homeownership Data



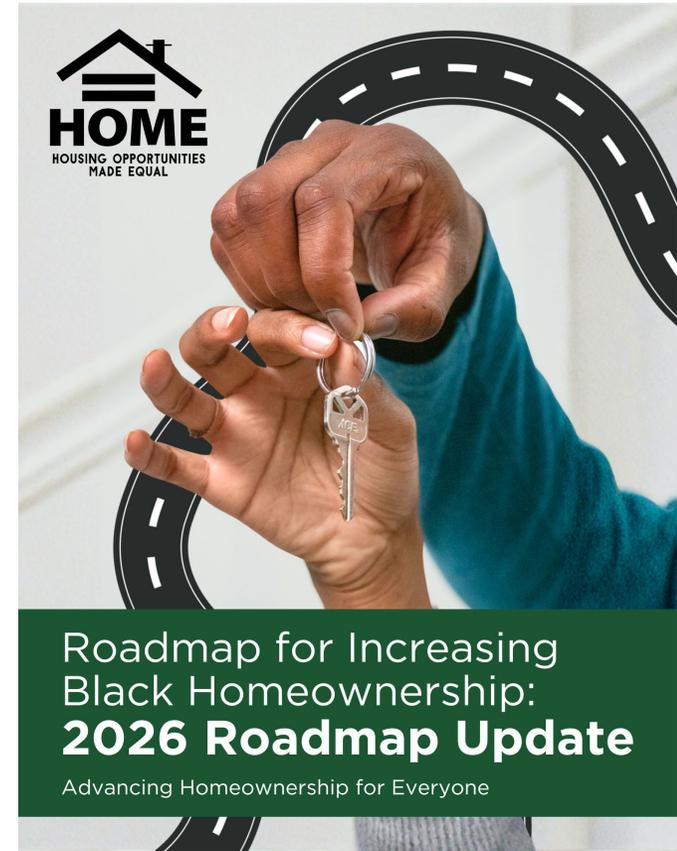
Source: American Community Survey 5-year Estimates, S2502

2024 Homeownership Data



History of the Roadmap for Increasing Black Homeownership

- **The Roadmap for Increasing Black Homeownership (October 2022)**
 - Endorsed by 35 organizations, the *Roadmap* provides six key policy recommendations and specific initiatives draw from existing reports and plans including LISC’s [Housing Our Future](#) report, the [Fair Housing Assessment for Cincinnati and Hamilton County](#), and the Cincinnati USA Regional Chamber’s [Embracing Growth Principles for Regional Housing](#).
- **Status Update to the Roadmap for Increasing Black Homeownership (October 2023)**
 - A status update on the *Roadmap*, providing a summary of progress on the six recommendations with additional steps for immediate action.
- **The 2026 Update to the Roadmap – Advancing Homeownership for Everyone (February 2026)**
 - A comprehensive status update to the *Roadmap*, exploring the current landscape of homeownership and updating the *Roadmap*’s recommendations based on the latest data – including recently released census and Home Mortgage Disclosure Act (HMDA) data.



The Roadmap's Six Policy Recommendations

- 1 Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory
- 2 Establish a Loan and Grant Fund to Support Existing Low- and Moderate-Income Homeowners
- 3 Modify Zoning to be More Inclusive
- 4 Provide Property Tax Relief to Low-Income Homeowners
- 5 Modify Tax Abatement Incentives to Support Black Homeowners
- 6 Monitor Progress

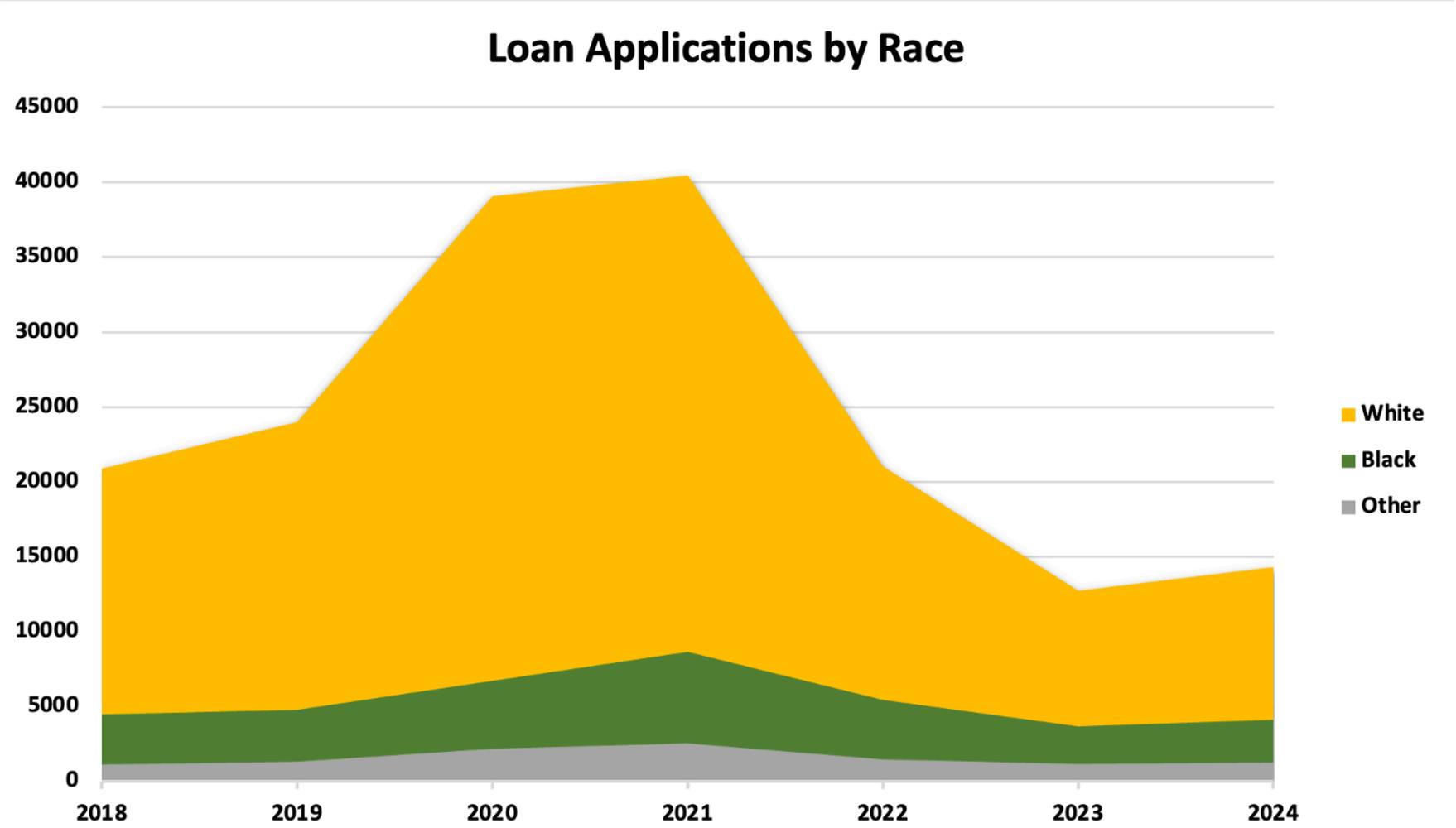
1

Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory

Key Findings from the 2024 HMDA Data:

- 1. Black households are underrepresented in the mortgage lending process.**
 - Black borrowers only represented 20% of total applications and 16% of total originated loans, despite representing 25% of the population in Hamilton County.
- 2. Neighborhoods where Black households live have much less access to mortgage lending and over half of the loans that are made in Black communities go to white applicants.**
 - Only 17% of all mortgage loans went to majority minority census tracts, despite those tracts representing 33% of census tracts in Hamilton County. Of lending to census tracts of color in 2024, over half (54%) of those borrowers were white borrowers.

Loan Applications by Race

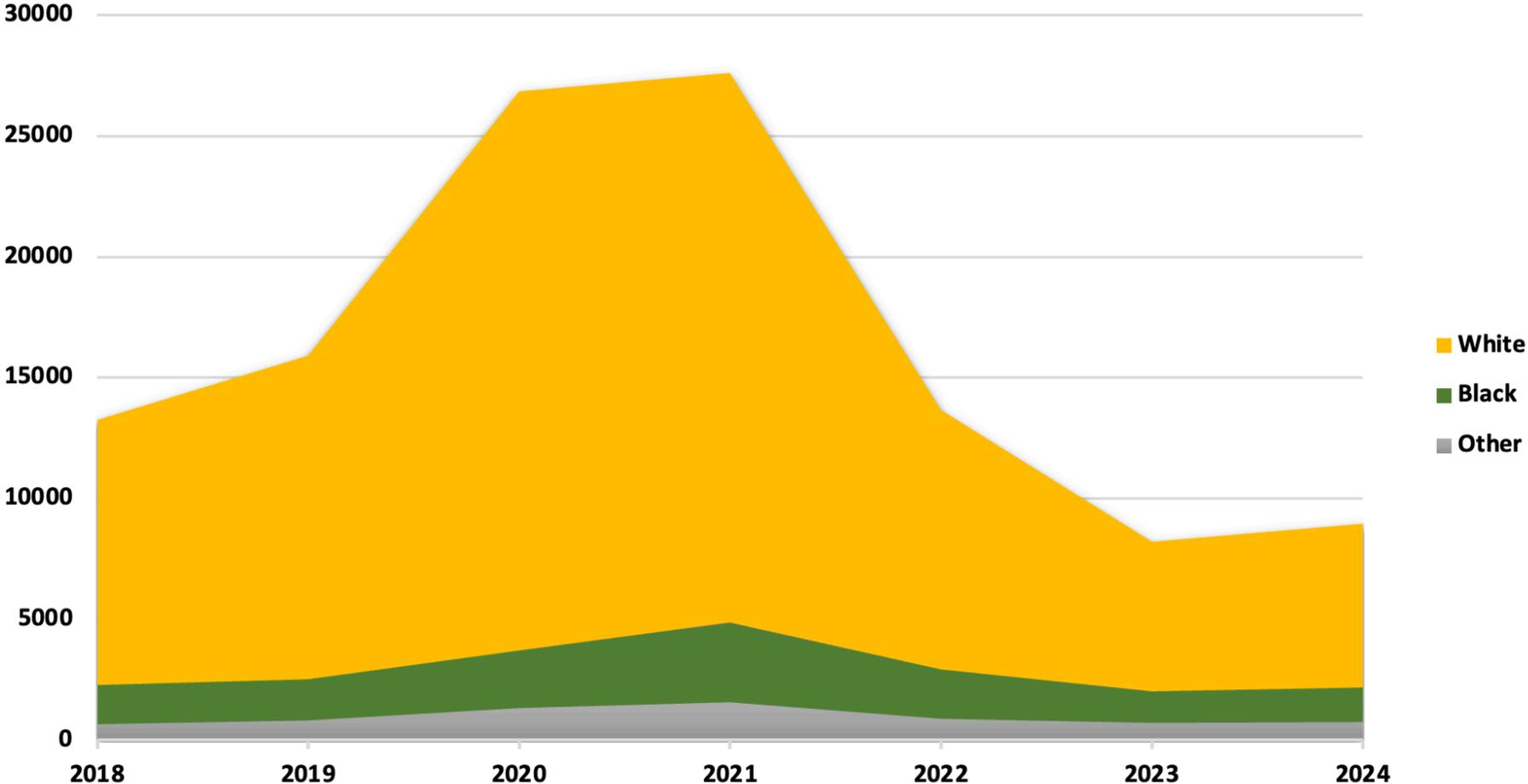


Black Percentage of Total Applications: 2018: 16%, 2019: 15%, 2020: 12%, 2021: 15%, 2022: 19%, 2023: 20%, 2024: 20%

Source: HMDA Data, 2018-2024 (Hamilton County, OH)



Loan Originations by Race



Black Percentage of Total Originations:

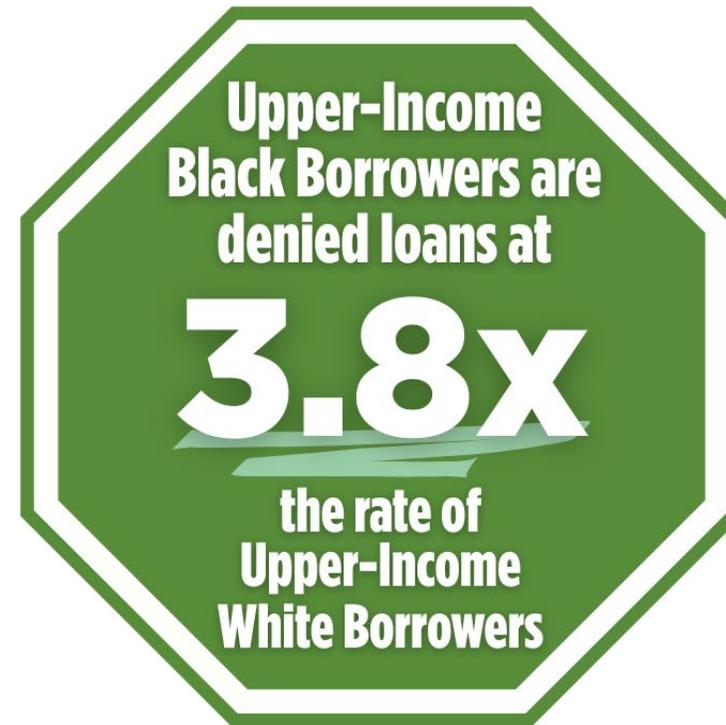
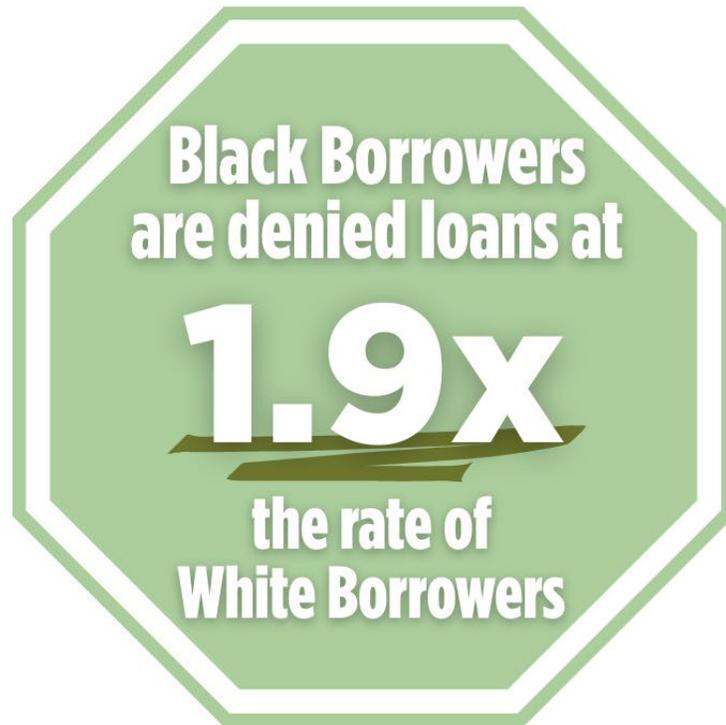
12% 11% 9% 12% 15% 16% 16%

Source: HMDA Data, 2018-2024 (Hamilton County, OH)

Key Findings from the 2024 HMDA Data:

Black Borrowers are denied at a higher rate than white borrowers, regardless of income.

- Black borrowers are 1.9 times more likely to be denied loans compared to white borrowers. When controlling for only upper-income applicants, Black applicants are 3.8 times more likely to be denied compared to white applicants.



1

Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory

1. Special Purpose Credit Programs

SPCPs can target Black homebuyers in order to overcome redlining and discrimination in homeownership. Lenders, Community Development Financial Institutions (CDFIs), and local governments can create SPCPs.

2. Down Payment Assistance Programs

The City of Cincinnati's American Dream Downpayment Initiative (ADDI) provides significant resources to eligible homebuyers, but the restrictions limit the ease of use and effectiveness of this for many borrowers.

3. Counseling and Support for New Homebuyers

Federal funding cuts pose threats to HUD-certified housing counseling agencies.

4. Appraisal Bias

Programs and policies can expand access to the appraisal profession and ensure that property valuations are fair and trustworthy for everyone.

5. Enforce Fair Lending Laws

Despite the rollbacks in regulatory guidance and administrative processes, fair housing and fair lending laws remain in place. HOME continues to counsel individuals, conduct investigations, and examine lending data to identify instances of discrimination in the home buying market.

2

Establish a Loan and Grant Fund to Support Existing Low- and Moderate-Income Homeowners

1. Home Repair

- Existing programs like the **Revive + Thrive Home Repair Loan Program** and the **Lead Safe Hamilton County Program** are making meaningful progress towards this goal. However, these programs are not sufficient to meet the needs of homeowners.

2. Heirs' Property

- LISC Greater Cincinnati, the Legal Aid Society of Greater Cincinnati, and ProSeniors are collaborating on their **Heirs' Property Initiative** as part of a comprehensive approach to preserving homeownership and building generational wealth.

3. Foreclosure Assistance

- In the past, state programs offered mortgage assistance to Ohio homeowners, unfortunately the program ended in 2023 with no replacement. Local organization still offer foreclosure assistance programs, however these programs alone are not sufficient to meet the needs of homeowners.



More funding and resources must be dedicated to home repair loans/grants and to preventing foreclosures if we want to preserve Black homeownership and prevent an increase in the loss of generational wealth.

4

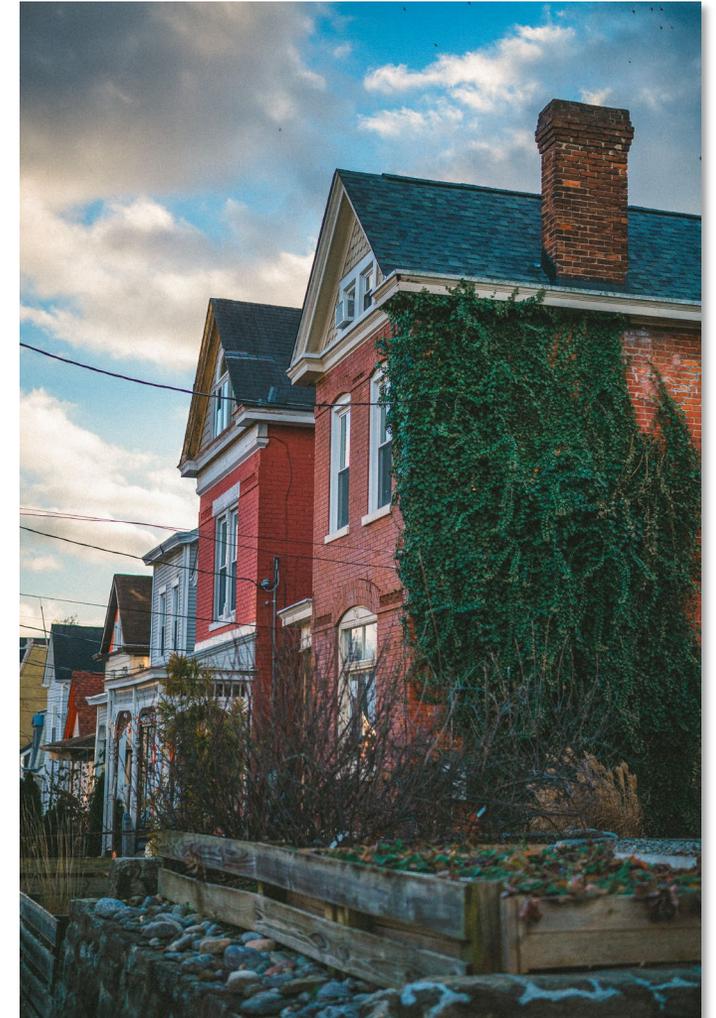
Provide Property Tax Relief to Low-Income Homeowners

The Roadmap calls for providing property tax relief as another critical support to preserve Black homeownership, particularly for legacy and low-income homeowners.

New programs in Cincinnati and Hamilton County have begun to mitigate the impacts of the increased tax burden on lower-income households:

- Cincinnati launched the city's HomeSafe Property Tax Relief Program in July 2024 and in August 2025 the City launched another program designed to help homeowners with delinquent property taxes.

These creative programs have the potential to majorly help homeowners, but broader reforms and additional actions are still necessary to address the crisis.



Full report will be available at: www.homecincy.org/roadmap



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