



Jan-Michele Lemon Kearney
Councilmember

MOTION

WE MOVE for a REPORT on the establishment of the Cincinnati Property Tax **and Mortgage** Delinquency Program **for low to moderate income families** to prevent loss of homeownership by homeowners who are delinquent in property tax payments due to the COVID-19 pandemic. The COVID-19 pandemic has caused financial hardships for Cincinnati homeowners, putting many in danger of foreclosure due to delinquent property taxes. Hamilton County Treasurer Charlie Winburn reported in May 2021 that owners of 106 Cincinnati Homestead properties, and 636 Cincinnati owner-occupied homes are delinquent in property taxes, for a total of 742 delinquent Cincinnati property owners. Therefore, the Treasurer has requested that the City of Cincinnati partner with Hamilton County to provide funds to homeowners who are delinquent in property taxes due to the effects of the pandemic so that they will not lose their homes. The Treasurer estimates that the average delinquency is \$5,000 for a total of \$3,710,000 in delinquent property taxes.

The agency that would manage the Cincinnati Property Tax **and Mortgage** Delinquency Program would verify that the **homeowner's income is equal to or less than 80 percent of AMI and the delinquencies are COVID related**, ~~property tax delinquencies are COVID-related,~~ and then execute the necessary documents and actions to bring the homeowners current in their property taxes and mortgage. The Hamilton County Treasurer's Office has partnered with the non-profit, Working in Neighborhoods, for this service at the total cost of \$500,000. The City could choose Working in Neighborhoods, the Hamilton County Community Action Agency, or another agency to manage the City's program.

THEREFORE, the total projected cost for the Cincinnati Property Tax Delinquency Program is \$4,210,000.

WE FURTHER MOVE for the City Administration to provide a REPORT on a feasible funding source or sources, such as funds from the State's share of the Homeowner Assistance Fund (HAF), the City's Reserves Fund, or other viable sources.

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STATEMENT

The Hamilton County Treasurer has identified homeowners who are on the verge of foreclosure due to delinquent property taxes or mortgages caused by the COVID-19 pandemic. The Cincinnati Property Tax and Mortgage Delinquency Program would go to immediately help those in need to ensure that owners stay in their

homes and that the COVID-19 pandemic does not eliminate housing due to an owner's inability to pay delinquent property taxes.