



## Legislation Details (With Text)

**File #:** 202102098 **Version:** 1  
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**File created:** 6/1/2021 **In control:** City Manager  
**On agenda:** 6/28/2021 **Final action:** 11/29/2021  
**Enactment date:** **Enactment #:**

**Title:** MOTION (AMENDED), dated 06-08-2021, submitted by Councilmember Kearney, 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, 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. (STATEMENT ATTACHED)

**Sponsors:** Jan-Michele Kearney

**Indexes:**

**Code sections:**

**Attachments:** 1. MOTION, 2. AMENDED MOTION

Date	Ver.	Action By	Action	Result
11/29/2021	1	Budget and Finance Committee		
6/7/2021	1	Budget and Finance Committee	Referred to CM for a Report	
6/3/2021	1	Cincinnati City Council	Referred to Budget & Finance Committee	

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BUDGET AND FINANCE COMMITTEE