



# THE HAMILTON COUNTY TREASURER'S PUBLIC POLICY — ON — DELINQUENT PROPERTY TAXPAYERS DURING THE COVID-19 PANDEMIC

***A public policy model for 88 Ohio county treasurers to help homeowners and commercial/business owners avoid foreclosures.***

*The U.S. Census Bureau's most recent weekly household pulse survey shows that nearly 21% of Ohioans remain at risk of foreclosure or eviction.*

*"This is unacceptable," –Charlie Winburn.*

**Hamilton County Treasurer  
Charles E. Winburn, M.Ed.**

MAY 2021

# HAMILTON COUNTY TREASURER CHARLIE WINBURN'S PUBLIC POLICY ON DELINQUENT PROPERTY TAXPAYERS IN HAMILTON COUNTY

by Charles E. Winburn, M.Ed.  
May 2021

## MODULE 1

### **One-time payment plan for delinquent property taxpayers.**

*(Ohio Revised Code Section 323.31 Delinquent Tax Contract with Treasurer)*

Inform and educate the public about the Ohio law to grant a person, at their request, a one-time payment plan for delinquent property taxpayers. County treasurers have the authority to foreclose on delinquent taxpayers if they default on their payment plan. (County treasurers do not have to grant a second payment plan. Ohio law permits one delinquent tax contract.)

## MODULE 2

### **Identify county homeowners and business/commercial property owners who are on the verge of possible foreclosures during the COVID-19 pandemic.**

**Proactively** reached out to 1,800 homeowners and 2,500 commercial/business owners to help them avoid foreclosures. Through a public awareness campaign, inform and educate all other Hamilton County delinquent property owners about the Hamilton County Treasurer's delinquent tax contract to avoid foreclosures. The total outstanding delinquency is \$32,489,000.

The number of new property tax agreements since County Treasurer Winburn was sworn in and launched this new initiative to date are as follows:

- New property tax agreements: 370
- Total amount of delinquent taxpayer dollars entered into new agreements: \$7,043,890.03
- Total amounts of dollars collected: \$879,331.69

## MODULE 3

### **Second chance payment plan at the discretion of County Treasurer Winburn.**

Inform and educate the public about County Treasurer Winburn's second chance payment plan for various delinquent property taxpayers with a view toward preventing foreclosures during the pandemic. (The County Treasurer does not have to give a second chance for a payment plan or a delinquent tax contract.) However, County Treasurer Winburn will offer second chance payment plans on an as-needed basis.

## MODULE 4

### **Encourage the city and county to use American Rescue Plan (ARP) funds to help delinquent property taxpayers.**

Inform and educate the city of Cincinnati and Hamilton County to encourage them to use **\$11,730,000** in American Rescue Plan (ARP) funds to assist delinquent property taxpayers to prevent foreclosures during the pandemic. County Treasurer Winburn would like to see the **1,800** homeowners receive **\$5,000** each to go toward their delinquent tax contract to prevent foreclosure.

**As County Treasurer, I am suggesting that the Hamilton County Commissioners and Cincinnati City Council consider using the American Rescue Plan (ARP) funds to help approximately 1,800 property homeowners with their delinquent property taxes as it relates to the following:**

#### **1. City of Cincinnati (on the verge of foreclosure)**

|                             |                    |
|-----------------------------|--------------------|
| Homestead:                  | 106                |
| Owner/Occupied              | 636                |
| Total delinquent homeowners | 742                |
| <b>ARP funds requested</b>  | <b>\$4,210,000</b> |

*(Includes a management and operation fee of \$500,000 for Community Action Agency or Working in Neighborhoods.)*

#### **2. Hamilton County (on the verge of foreclosure)**

|                             |                    |
|-----------------------------|--------------------|
| Homestead:                  | 200                |
| Owner/Occupied              | 1,164              |
| Total delinquent homeowners | 1,364              |
| <b>ARP funds requested</b>  | <b>\$7,320,000</b> |

*(Includes a management and operation fee of \$500,000 for Community Action Agency or Working in Neighborhoods.)*

I want to commend the following public officials for their input and leadership consideration regarding this matter:

- **Stephanie Summerow Dumas**, President, Hamilton County Commissioners
- **Jan-Michele Kearney**, Cincinnati City Councilmember, Chair of the Neighborhood Committee
- We also wish to thank **Stephanie Moes**, Managing Attorney, and **Colleen Swim**, Senior Attorney with the Legal Aid Society of Southwest Ohio, LLC for their leadership and contribution relative to this matter.
- Thanks to **Attorney Mark Lawson** for the work that the Community Action Agency is doing to help delinquent property owners receive funding.
- Finally, we are thankful to **Sister Barbara Busch** with Working in Neighborhoods for helping so many delinquent property owners save their homes.

## MODULE 5

### **Outreach to businesses, organizations, governments, quasi-governments, and churches.**

Reach out to medium and large businesses, organizations, governments, quasi-governments, and churches who appear on the county's past-due and/or delinquent tax list and offer them an appropriate delinquent tax contract or a second delinquent tax contract at the discretion of County Treasurer Winburn. **Some of these entities may need to obtain a delinquent tax contract with the County Treasurer, apply for a property tax exemption, pay off their property tax delinquency or simply resolve all legal paperwork obligations. However, because of the pandemic, the County Treasurer is willing to help these entities resolve their property tax delinquency or past-due status with the County Treasurer's office.**

There are at least two types of delinquent taxpayers in the above group:

**Category A** — Those at least one year behind in property taxes, totaling \$6,817,103 in delinquencies (involving 149 unique parcels).

**Category B** — Those who are at least 6 months or first half of the year behind in property taxes, totaling \$9,556,585 in delinquencies (involving 72 unique parcels).

**Categories A and B** total \$16,373,688 due in possible property tax delinquencies or past-due amounts to the Hamilton County Treasurer's office (involving a total of 221 parcels).

In the next county budget cycle, consider appointing, assigning or hiring a County Treasurer's office staffer part time to monitor and track these medium and large businesses, organizations, governments, quasi-governments, and churches who appear on the county delinquent property tax list. This new staffer will work with these entities each month to **bring them to a decision** to do one of the following:

1. Obtain a delinquent tax contract with the County Treasurer.
2. Apply for a property tax exemption.
3. Fully pay their property tax bill.
4. Resolve all legal paperwork obligations.

**When property taxpayers pay their taxes, ultimately the following tax distributions can be made by the County Auditor relative to the same, especially to the county general fund as well as the city and villages.**

- |                                  |                                |
|----------------------------------|--------------------------------|
| 1. School districts              | 9. Mental health levy          |
| 2. Townships                     | 10. Developmental disabilities |
| 3. City/villages                 | 11. Park districts             |
| 4. Joint vocational schools      | 12. Crime information centers  |
| 5. County general fund           | 13. Children services          |
| 6. Public libraries              | 14. Senior services            |
| 7. Family service/treatment      | 15. Zoological park            |
| 8. Health/hospital care-indigent |                                |

## MODULE 6

### **Collaborate and partner with social service organizations to leverage federal dollars to help Hamilton County delinquent taxpayers.**

Work with Community Action Agency (CAA), Working in Neighborhoods (WIN), and the Legal Aid Society to help homeowners pay their taxes and avoid foreclosures during the pandemic through delinquent tax contracts.

## MODULE 7

### **Inform and educate banks, savings and loans companies, and other financial institutions of the County Treasurer's proactive plan to assist delinquent property taxpayers.**

County Treasurer Winburn will assist first-time delinquent property taxpayers and, in some cases, offer second chance delinquent tax contracts.

It is in the best interest of the aforementioned financial institutions to work with delinquent property taxpayers during the pandemic, especially encouraging their customers in appropriate cases to arrange delinquent tax contracts through the County Treasurer's office.

## MODULE 8

### **Social media outreach.**

Conduct a comprehensive social media campaign to reach delinquent taxpayers regarding delinquent tax contracts and possible available funding through community organizations. (i.e. Facebook, Twitter, email, etc.)

## MODULE 9

### **Media and community outreach support.**

Inform and educate the **media** and **community** on the efforts of the County Treasurer's office, especially regarding the efforts to help delinquent property taxpayers during the pandemic. We appreciate the promotion of the property taxpayer plan by the following media outlets and community groups:

- The Lincoln Ware Show 1230 AM WDBZ
- Cincinnati Issues, Lincoln Ware WSTR 64
- *The Cincinnati Enquirer*
- *The Cincinnati Herald*
- *Northwest Press*
- *Cincinnati Business Courier*
- 550 AM KRC Brian Thomas
- 700 WLW / iHeartRadio
- Lamar Advertising
- The Nathan Ivey Show
- iBelieve Radio Show with Michelle Graves 103.1 FM / 1050 AM WGRI / Inspiration1050.com
- Curtis Fuller, Channel 5
- **To be scheduled:** 700 WLW Bill Cunningham
- **Scheduled:** 700 WLW Mike Allen
- Legal Aid Society
- Greater Cincinnati Northern Kentucky Apartment Association

## MODULE 10

### **Encourage the County Treasurers Association of Ohio to share information to help prevent foreclosures in Ohio.**

The U.S. Census Bureau's most recent weekly household pulse survey shows that 21% of Ohioans remain at risk of foreclosure.

Share this white paper with the County Treasurers Association of Ohio to serve as a model for the state's 88 county treasurers to consider in their county with a view toward preventing homeowner and commercial/business foreclosures.