



The Parable of The Starfish:

A young girl walks along a beach scattered with thousands of washed-up starfish. She begins to pick up each starfish and throw them back into the ocean.

A man approaches her and asks, “Why are you doing this? Look at this beach, you can’t save all these starfish. You can’t begin to make a difference.”

The girl picks up another starfish and tosses it as far as she can into the ocean.

She looks at the man and replies, “I made a difference for that one.”

Like the parable, the **STAR Program** makes meaningful change at the individual level.

The program was created to provide needed assistance to those facing foreclosure through thoughtful and sustainable intervention.

- Adapted from *The Star Thrower* by Loren Eiseley



Franklin County Treasurer Cheryl Brooks Sullivan created the **STAR Program** to help homeowners avoid tax foreclosure by paying off their delinquent property tax debt and addressing the underlying issues that caused their difficulties.

STAR connects homeowners to the resources they need – whether it’s home repairs or maintenance, social services, financial counseling, or other help – to avoid future instability.

The result: stronger Franklin County households, neighborhoods and communities.

DONATE:

Donations to the Starfish Retention Fund are tax-deductible.

You can donate online through the Starfish Retention Fund page at The Columbus Foundation website. You can also mail donations to **The Starfish Fund (4080)** at:

The Columbus Foundation

Attention: Steven Moore
1234 East Broad Street
Columbus, Ohio 43205



Franklin County Treasurer’s Office STAR Program



The **STAR Program** is aimed to **Sustain, Teach, Advocate for, and Retain Franklin County homeowners who are struggling to pay their property taxes.**

STAR supports mortgage-free homeowners who are at risk of foreclosure due to unpaid property taxes and who have been delinquent for a minimum of 18 months.

STAR is supplemented by the Starfish Retention Fund. Through the fund and program, STAR achieves housing stability for those at risk of losing their homes due to back taxes. STAR helps walk homeowners through the process of paying delinquent taxes and helps homeowners achieve better financial management skills and greater financial literacy.

35 homeowners have received assistance from STAR. Over \$130,000 in grants have supported delinquent tax payment and kept Franklin County residents in their homes.



STAR received a National Association of Counties 2022 Achievement Award, recognizing it as an innovative and effective county government program that strengthens services for residents.



Assistance is offered on a case-by-case basis and is catered to the individual needs and situations of homeowners.

First-time delinquent taxpayers are offered a payment plan which they can stay on until their taxes are current.

Those who have already been on a payment plan and have defaulted can receive financial wellbeing training and enter a 24-to-60-month delinquent tax payment plan.

Homeowners facing foreclosure can receive necessary services to stabilize them through STAR and enter a 24-to-60-month delinquent tax payment plan.

In all cases the Director of Retention Services will maintain contact with the taxpayer to ensure stabilization.

By keeping Franklin County residents in their homes, STAR is helping build stronger communities.

The cycle of delinquent taxes is urgent. Waiting can quickly lead to penalties and accrued interest, making the path back to stable homeownership more difficult the longer delinquent taxes go unpaid.

STAR is dedicated to ending the cycle of mortgage-free homeowners losing their housing due to delinquent taxes. If you or someone you know can benefit from the STAR Program and Starfish Retention Fund contact:

Director of Retention Services

STAR.director@franklincountyohio.gov
614-525-7592