



STAR PROGRAM / STARFISH FUND FREQUENTLY ASKED QUESTIONS



WHAT IS THE STAR PROGRAM?

A: The STAR Program is aimed to Sustain, Teach, Advocate for, and Retain homeowners at risk of losing their homes to real estate property tax foreclosure. STAR introduces homeowners to resources to achieve stability. This is accomplished with the STAR Program Application, the Starfish Retention Fund, and partnerships from additional human services agencies. The STAR Program received a 2022 Achievement Award from the National Association of Counties, recognizing it as an innovative and effective county government program that strengthens services for residents.



WHO CAN GET SUPPORT THROUGH STAR?

A: To qualify, participants must have a mortgage free home, be delinquent on their real estate property taxes for a minimum of 18 months or facing financial hardships.



WHAT IS THE STARFISH RETENTION FUND?

A: The Starfish Retention Fund was established in 2020 by the Franklin County Treasurer at The Columbus Foundation and is funded by contributions and donations. The purpose of the fund is to provide financial resources for real estate property taxes. To date, 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.



IF I AM A FIRST-TIME DELINQUENT TAXPAYER, WHAT KIND OF SUPPORT CAN I GET?

A: Homeowners who are first-time delinquent taxpayers will be offered a delinquent tax payment plan. Homeowners who do not default, or default once, stay on a delinquent tax payment plan until their tax payments become current. However, individuals can be referred directly to the Director of Retention Services if it is determined they are in need of retention services or services beyond a workable payment plan.



I HAVE DEFAULTED TWICE ON DELINQUENT TAX PAYMENT PLANS; WHAT CAN I DO?

A: Homeowners who have defaulted twice on a delinquent tax payment plan will be offered financial wellbeing training through a partner affiliate before being eligible to enter a second delinquent tax payment plan. Upon completion of the course, the homeowner will enter a delinquent tax payment plan. The Director of Retention Services will maintain contact with the homeowner to ensure financial and residential stabilization.





I AM FACING FORECLOSURE; WHAT CAN THE STAR PROGRAM AND STARFISH RETENTION FUND DO TO HELP ME?

A: The Director of Retention Services will work one on one with homeowners at risk of foreclosure to assess their needs. Homeowners will be put in direct contact with a STAR Program partner organization that will provide necessary services to stabilize them in their homes. A 24-to-60-month delinquent property tax payment plan contract will be established. The Director of Retention Services will maintain contact with the homeowner to ensure stabilization.



WHAT ARE THE CONTRACT GUIDELINES FOR OWNER-OCCUPIED RESIDENTIAL PROPERTIES?

A: The term of the 24-to-60-month delinquent tax payment plan contract will be based on the amount owed, while providing homeowners with optimal flexibility to repay their property taxes based on their financial situation. A 24-month contract is established for current-year delinquency only, unless there is special need by the homeowner. Those participating in the STAR program may only be granted a 60-month payment plan one time.



WHAT IF I'M UNABLE TO MAKE THE PAYMENTS ON MY DELINQUENT TAX PAYMENT PLAN?

A: Homeowners who are unable to pay real estate property tax payments will have their contracts defaulted and will be offered a new delinquent tax payment plan contract that meets their needs.



HOW CAN I RECEIVE ADDITIONAL INFORMATION ON THE STAR PROGRAM AND THE STARFISH RETENTION FUND?

A: Please refer interested homeowners to the Director of Retention Services at 614-525-7592 or STAR.director@franklincountyohio.gov



HOW CAN I DONATE TO THE STARFISH RETENTION FUND?

A: You can donate online through the Starfish Retention Fund page at The Columbus Foundation website. You also can mail donations to The Starfish Retention Fund (4080) to Steven Moore at The Columbus Foundation, 1234 E Broad St. Columbus, OH 43215. All donations to the Starfish Retention Fund are tax-deductible.