City of Cincinnati Community Reinvestment Area (CRA)
Residential Tax Abatement (RTA) – Rules and Regulations

The City of Cincinnati Department of Opportunity and Resident Services Community Reinvestment Area (CRA) Tax Abatement Program stimulates revitalization, retains residents, and attracts new homeowners. The program incentivizes sustainable and accessible development and provides a benefit for residents who improve their homes and encourages home shoppers to buy in the City of Cincinnati.

The authority to issue these regulations is set forth by Council pursuant to Ordinance No. 106-2023.

1. **DEFINITIONS**

A. **"Addition"** shall mean a new improvement to an existing structure that adds new interior square footage. An Accessory Dwelling Unit (ADU) is considered to be an Addition. Refer to "Section 7 – Abatement Incentives" to verify how Additions are classified in a particular program.
B. **"Application"** shall mean a submission of Residential CRA Application and all required materials referenced in the application, either online or by paper, as deemed complete by the Department of Opportunity and Resident Services.
C. **"DORS"** shall mean the Department of Opportunity and Resident Services.
D. **"Dwelling Unit"** shall have the same meaning as provided in Cincinnati Municipal Code (CMC) 1401-01-D16.
E. **"Cincinnati Visitability and Universal Design Standards (Visitability)"** shall mean the very basic level of accessibility that enables persons with mobility impairments to visit friends, relatives, and neighbors in their homes as certified by the City of Cincinnati Department of Buildings and Inspections, as defined in the applicable ordinance governing the CRA.
F. **"Community Reinvestment Area" or "CRA"** shall mean the area as authorized by City Council eligible for residential tax abatement incentives in conformance with Section 3735.65 of the Ohio Revised Code (R.C.).
G. **"Condominium" or "Condo"** shall have the same meaning as provided in R.C. 5311.01(K).
H. **"Condominium Development"** shall have the same meaning as provided in R.C. 5311.01(L).
I. **"Home Energy Rating Systems (HERS)"** shall mean the third-party energy-efficiency index score for remodel projects as calculated by a certified Home Energy Rater.
J. **"Housing Officer"** shall mean the designee in conformance with the definition as provided in R.C. 3735.65(A).
K. **"Improvements"** shall mean new construction or remodeling work done to property that increases the taxable value of the property according to an assessment by the Hamilton County Auditor.
L. **"Leadership in Energy and Environment Design (LEED)"** shall mean the third-party sustainability certification by the US Green Building Council.
M. **"Living Building Challenge (LBC)"** shall mean the third-party sustainability certification by the International Living Future Institute.
N. **"Market Improvement Value"** shall mean the Hamilton County Auditor-assessed value of improvements, increases of which are eligible to be abated.
O. **"Missing Middle Housing"** shall mean two-, three-, and four-unit dwellings.
P. **"New Construction"** shall mean the creation of a new dwelling on vacant land.
Q. **"Owner Occupied"** shall mean a property that is not utilized as a short-term rental for more than ninety (90) days of the year.
R. **"Permit Acceptance Date"** shall mean the date that an application for building permits has been deemed complete by the Department of Buildings and Inspections.
S. **"Permit Issuance Date"** shall mean the date that approved permits have been paid for and issued by the Department of Buildings and Inspections.
T. **"Project"** shall mean the remodeling or construction that occurred on the Property.

U. **"Property"** shall mean the parcel(s) for which the applicant has applied to receive a residential tax abatement.
V. **"Public Transit Corridor"** shall mean parcels located either partially or fully within a .25-mile radius of a 24-hour bus route.
W. **"Remodel"** shall mean new improvements made to an existing structure without adding new square footage.
X. **"Short Term Rental"** shall have the same meaning as provided in CMC 856-1-S.
Y. **"Tax Abatement" shall** mean a temporary exemption from real property taxation of a percentage of the assessed valuation of a new structure, or of the increased assessed valuation of an existing structure after remodeling.
Z. "**Vistability"** shall mean the standards to accommodate a guest with mobility impairments as defined in the applicable ordinance governing the CRA.
AA. **"Visitability+"** shall mean the additional requirements exceeding the Visitability standards to accommodate a guest with mobility impairments to spend a night at a residence, as provided in Ordinance No. 106-2023.

2. ELIGIBILITY

A. **General Eligibility:** Any remodel or new construction of an owner-occupied condominium or one-, two-, three-, or four-family dwelling unit residential structure within the City of Cincinnati may be eligible. In accordance with Ohio R.C. 3735.67, a minimum of $2,500 in construction costs must be spent for a one- or two-unit dwelling or condominium, and at least $5,000 in construction costs must be spent for a three- or four-unit dwelling to qualify. Parcels must be solely residential and may not contain other uses, such as commercial or mixed-uses. Refer to the Commercial Tax Abatement program for parcels outside of these eligibility requirements.

What Improvements tend to add taxable value that can be abated. The abatement is for 100% of the improvements to the property's increased taxable value, up to the maximum abatement value specified in the applicable ordinance based on the date of construction. Taxes on the land itself or unrelated previous improvements to the property are not included in the abatement. **It should be noted that some types of remodeling may not increase taxable value as determined by the Hamilton County Auditor.** For example, roofing, vinyl siding, windows, gutters, and painting may improve the condition of the house but may not increase the taxable value of the property.

B. **Eligibility of Rental Condominiums:** Condominiums offered for lease/rent are eligible if the owner and/or any affiliates own no more than four units on the property. Rental condominiums of five units or greater within the same condominium development must apply for the Commercial Tax Abatement program and follow its requirements.

C. **Eligibility of Rental Condominiums with Short Term Rental Use:** Condominiums that are utilized as a short-term rental for more than ninety (90) days of the year are not considered to be Owner Occupied and thus are not eligible for a residential Tax Abatement.

D. **Conformance with local codes, separate parcels, and utilities:**

i. **All Projects must be properly permitted in accordance with the Cincinnati Building Code to be eligible for a tax abatement.** In addition, by filing an application, the applicant is certifying that all properties under their or any of their affiliates' control currently meet all requirements of the Cincinnati Building Code. For questions regarding permits, please contact the Permit Center at (513) 352-3271. If expenses are claimed in the abatement application for work that was performed without the required building permits, inspections, and approvals, it will be the owners' responsibility to obtain the required permits, inspections, and approvals retroactively prior to filing for the abatement. If a property was purchased after a remodel was performed without required permits, inspections, and approvals, likewise as the new owner, it will be the purchaser's responsibility to obtain the required permits, inspections, and approvals retroactively prior to filing for the abatement. Prospective remodeled home buyers are strongly encouraged to check with the building department prior to entering a contract to purchase to make sure the renovation was lawfully performed with all required permits, inspections, and final approvals.

ii. For multi-dwelling development projects eligible for residential tax abatements: each Property of up to four dwelling-units seeking an abatement must be on its own parcel with separate utilities and shall be in conformance with the Residential Code of Ohio (one- to three-unit dwellings) or the Commercial Code of Ohio (four-unit dwellings) to qualify. NOTE: if the parking necessary to meet zoning requirements will be located on a separate parcel from a dwelling, additional zoning hearings may be required, and the parking parcel will not be eligible for the residential tax abatement.

3. APPLICATION REQUIREMENTS

Beginning on **November 1, 2023**, applications must be filed online on CAGIS ezTrak. Paper applications will be made available by request for those unable to complete the application online. Please contact (513) 352-6146 or restaxabatement@cincinnati-oh.gov for more information.

All applications must include all required documentation for the application to be deemed complete and accepted for review. Only upon being deemed complete will an application be dated as received. If an application is deemed incomplete, the application will be returned with a cover letter explaining what is missing from the application.

Required documentation includes*:

A. Verification of Project Completion or Auditor's Assessment:
   i. For remodels, provide evidence that all permits related to the improvements have been closed. Applicants can submit a screenshot or permit numbers from http://cagis.hamiltonco.org/opal/ezTrakhome.aspx showing all permits as closed or submit documentation issued by the Department of Buildings & Inspections.
   ii. For new construction, provide a copy of the final Certificate of Occupancy (CO) OR a copy of the County Auditor Notice of Value Assessment.
   iii. County Notice of Value Assessment can be submitted in instances when partial or full value has been assessed by the Auditor in a calendar year prior to a CO being issued to avoid lost time on abatement terms. (See Section 5 "When to Apply" and Section 6 "Abatement Commencement Determination" for more information).
   iv. **If submitting the Notice of Assessment, the applicant must still submit a copy of the CO upon project completion.** Applications submitted with value assessment notices will be date stamped as received but will not be processed until the CO and final cost documentation have been submitted.
   v. Temporary COs may be submitted as a placeholder for a final CO if a CO is still pending near the end of a calendar year. As with assessment notices, applications submitted with a Temporary CO will be date stamped as "received," but will not be processed until the applicant submits the final CO.

B. Documentation Supporting Cost of Construction
   i. All applicants must submit a notarized Affidavit of Improvement Cost and Expenditures in a form provided by the City affirming the total project investment made by or on behalf of the applicant; **and**
   ii. Supporting documentation showing total project investment must be included and may be submitted in one of three acceptable formats:
      a. A notarized list identifying the general categories of the work completed, the date the work was completed, and each category's expense. A labor cost for your own work can also be included, **OR**
      b. The final, notarized affidavit of the draw payments of the construction contract. Please ensure that the affidavit includes a description of the work completed, **OR**
      c. A settlement statement (for new construction only).

C. Additional Certifications
   i. Certificates/Documentation for projects certified LEED, HERS, LBC, and/or Visitable. If certification is pending, it is the applicant's responsibility to submit documentation upon receipt in order to receive the appropriate abatement term. **The application should still be submitted while such documentation is pending if otherwise complete.**

D. **Application Fee -** In addition to the required documentation, there is a $250 non-refundable application fee submitted at the time of application. The application fee may be paid online by eCheck or Credit/Debit Card. Online payments may incur a small processing fee.
   i. If the City has allocated funding to offset the cost of application fees, applicants who qualify will not be required to pay the application fee.

ii. If an applicant chooses to pursue fee assistance, the Department of Opportunity and Resident Services will determine eligibility. The eligibility determination may be based on income & family size and/or location of subject property depending on the conditions of fee assistance set from time to time.

*Applicants should refer to the application for the complete set of requirements.

Incomplete applications will be deleted after 365 days of inactivity on Cagis ezTrak.

Applications are subject to an exterior inspection prior to approval. If building code violations are observed, the application will be denied until the deficiencies are addressed. **Denied applications will have twelve (12) months from the date a notification issues to address code violations to confirm to the Department of Opportunity and Resident Services that all violations have been abated before being required to reapply with a new application fee.** Once violations are abated and DORS has been notified within the allotted timeframe, a reinspection will occur to verify compliance, and the application can proceed upon compliance.

4. WHO CAN APPLY

A. Applications by Homeowners Upon Completion of Improvements – Applications may be submitted by the homeowner or other relevant parties who have knowledge and documentation of the new investment. Applications must contain all required attachments, including sufficient cost documentation.

B. Applications by Seller/Investor/Homebuilder prior to Sale – For homes or units that will soon be or have recently been sold, either the seller or buyer may apply if all eligibility requirements are met. Applications may be filed once permits are closed, regardless of the closing date. If the buyer chooses to apply, they should obtain all necessary documentation on construction costs from the seller at or before closing. For this reason, it is recommended that the seller/party that made the investment applies. The contact information included in the application should reflect whichever party can best answer questions about the application.

5. SUBMITTING AN APPLICATION AND APPLICATION REVIEW

A. When to Apply: Applications should be submitted as soon as possible once eligible to ensure that the abatement term is maximized. Applications may be submitted upon the earlier of either:
   a. The project is complete with the final permit inspection and/or the CO having been issued, OR
   b. The Hamilton County Auditor sends a notice of new assessed value related to the project.

   It is important to submit the application as soon as the project is eligible because the eligibility period for tax abatement begins as the value of the improvements is added, either by partial or full assessment. However, the abatement is not applied to the property until the tax year corresponding to the calendar year that an application has been submitted (for example, Abatement on Tax Year 2020 if an application is submitted in 2020). Late applications WILL result in lost abatement years, as residential abatements do not relate back to prior tax years. See Section 6 – Abatement Commencement Determinations for more information.

B. The Application Portal: Applications can now be submitted online through CAGIS ezTrak. This new, user-friendly platform will allow applicants to submit applications and payments online and track the status of the application. Paper applications will still be accepted and made available upon request.

C. Application Processing Timeline (City): Please allow approximately eight (8) weeks for the City of Cincinnati to respond to your application. If an application is found to be incomplete or doesn't qualify, you will be contacted using the information provided on your application. See Section 10 for additional information and deadlines regarding incomplete applications. If you have not heard from the City within eight weeks of having submitted your application, it is your responsibility to follow up and check the status of your application.

D. Application Processing Timeline (County): Once a complete application has been reviewed and approved, a letter is sent to the Hamilton County Auditor and the applicant recommending an abatement term. After the Hamilton

County Auditor receives your application, any further follow-up shall be made with that office. The Hamilton County Auditor can be contacted at (513) 946-4000.

6. ABATEMENT COMMENCEMENT DETERMINANTS:

The Hamilton County Auditor's Office determines the abatement amount—based on the value of the improvements—as well as when the abatement period begins. A letter will be sent from the Auditor's Office after the Auditor's appraisal has been completed**.** An increase or decrease in taxes during the abatement period may result when voted changes in tax rates, state-mandated reappraisals, or updates reflecting neighborhood trends are adopted. **The valuation determination could take from several months up to two years as taxes are one year in arrears and the Auditor will hold the application until the affected tax period.** The abatement term will commence based on the following:

A. If a residential CRA tax abatement application is approved, the term of the abatement shall commence as soon as any value attributable to the abated improvements is assigned to the subject parcel and is first placed on the tax record by the Hamilton County Auditor, regardless of whether the improvements are partially or fully assessed. For the avoidance of doubt, with respect to condominiums and landominiums, the abatement shall commence when any value attributable to the abated improvements is first placed on the tax record by the Hamilton County Auditor for the parcel of the individual unit as opposed to the parcel of the entire building.

B. If a residential CRA tax abatement application is approved, and if the improvements have already been partially or fully assessed, then the abatement will be put into effect for the year in which the completed application was received by DORS. For example, if an applicant is eligible for a ten-year term, and if improvements are partially assessed as of 1/1/21, and an application is received in calendar year 2021, the applicant will realize the entire term in which they are eligible for, which is from tax years 2021 through 2030. If the same improvements are partially assessed as of 1/1/21, but an application is not received until calendar year 2022, the applicant will not realize the first year of their abatement term in which they are eligible for and instead realize the remaining nine years from tax years 2022 through 2030.

An increase or decrease in taxes during the abatement period may result when voted changes in tax rates, state-mandated reappraisals, or updates reflecting neighborhood trends are adopted.

7. ABATEMENT INCENTIVES

Available incentives can be found at the end of this document. Abatement incentives will vary depending on the project's scope and when the project was under construction:

- Eligible projects that commenced, as evidenced by permit issuance date, prior to January 1, 2022, will qualify for incentives offered in Ordinance No. 276-2017.
- Eligible projects that commenced, as evidenced by Permit Issuance Date, on or after January 1, 2022, *and* a Permit Acceptance Date before September 1, 2023, will qualify for incentives offered in Ordinance No. 370-2020.
- Eligible projects that apply for permits, as evidenced by Permit Acceptance Date, on or after September 1, 2023, will qualify for incentives offered in Ordinance No. 106-2023.

Longer abatement terms and/or higher maximum abatements may be available for properties that meet various policy objectives set forward by City Council, including Leadership in Energy and Environmental Design (LEED) standards, properties that meet City of Cincinnati Visitability and Universal Design Standards, or properties that meet Living Building Challenge (LBC) standards. Additional information about these certifications can be found in Section 11 – Environmental Certifications and Section 12 – Cincinnati Visitability and Universal Design Standards.

A. Ordinance 276-2017 - For Projects that Commenced Construction Prior to January 1, 2022

Single-family, two-family, three-family dwellings, and owner-occupied condominiums that commenced construction prior to January 1, 2022, as evidenced by the permit issuance date, or if there are no permits, as determined by the Housing Officer, can qualify for incentives approved under Ordinance No. 276-2017. Incentives under this ordinance can be found at the end of this document. Incentives under this program are determined based on construction type (new construction and remodel) and if the project pursued additional certifications meeting Council policy objectives, such as LEED, LBC, HERS, and Visitability.

Additions are classified as remodels for the purposes of this ordinance.

B. Ordinance 370-2020 – For Projects that Commenced Construction Between January 1, 2022 and September 1, 2023

Eligible projects that commenced construction, as evidenced by the permit issuance date, or if there are no permits, as determined by the Housing Officer, after January 1, 2022, can qualify for the incentives approved under Ordinance No. 370-2020. This ordinance maintains in effect for projects with value-adding building permit applications submitted and accepted by the Department of Buildings and Inspections through August 31, 2023. Projects with value-adding building permits submitted and accepted on or after September 1, 2023, will be eligible for incentives outlined in Ordinance 106-2023, described in Section 7c.

Incentives under this ordinance can be found at the end of this document.

Under this ordinance, project eligibility expanded to include four-family dwellings, in addition to single-family, two-family, three-family dwellings, and owner-occupied condominiums. Additions are classified as new construction.

This ordinance includes the following bonus incentives that can be added to the baseline incentive that the project qualifies for based on construction type and environmental certification:

- For new construction and remodels: an increase to the maximum abated improvement value for meeting the Cincinnati Visitability and Universal Design Standards
- For remodels: an increase to the maximum abated improvement value if the property is older than 1920 as memorialized by the Hamilton County Auditor (“Historic Restoration”).

Remodels may achieve both bonuses for meeting Visitability and Historic Restoration standards.

To meet Historic Restoration standards, remodel work must be done to the existing structure; additions to properties built in 1920 or prior are not eligible for this incentive. No improvements that constitute as “new construction,” including additions, are permitted to be constructed on a property receiving the Historic Restoration bonus throughout the duration of the abatement, or the abatement will be revoked.

C. Ordinance 106-2023 – For Projects that Commence Construction on or After September 1, 2023

Single-family, two-family, three-family, four-family dwellings, and owner-occupied condominiums that commenced construction, as evidenced by permit applications submitted to the Department of Buildings and Inspections, or if there are no permits, as determined by the Housing Officer, on or after September 1, 2023, can qualify for incentives approved under Ordinance No. 106-2023.

Additions are classified as remodels for the purpose of this ordinance.

8. TIERED INCENTIVE APPROACH

Incentive offerings will be tiered by community council neighborhood to reflect the differing amounts of development neighborhoods are experiencing. Neighborhoods are tiered into three designations, Lift, Expand, and Sustain, based on a

City Council-adopted framework that evaluates neighborhoods on the following six criteria: Average Household Income, Poverty Rate, Housing Value, Mortgage Applications Approved and Originated, Market Value Change, and New Construction Permit Activity. The City will reassess neighborhood designations every three (3) years. Official tier maps are adopted by the Housing Officer. An interactive map detailing a property's eligible incentives under this ordinance is available at the link below:

Residential Tax Abatement Map (hamilton-co.org)

9. TYPES OF INCENTIVES

Applicants can qualify for bonus incentives to increase the maximum abated improvement value from their applicable tier's baseline incentives if the project satisfies one or more of the following (see the end of the document for a full breakdown of bonus incentives):

- **Environmental Certification Bonuses:** A project can qualify for one bonus for obtaining one of the environmental sustainability certifications outlined in Section 11.
- **Visitability and Visitability+ Bonuses:** A project can qualify for a bonus for meeting the Cincinnati Visitability and Universal Design standards. Visitability+ adds an additional bonus to accommodate for people with mobility impairments to stay overnight at a dwelling. Information on how to achieve both certifications can be found in Section 12.
- **Historic Restoration Bonus:** Under Ordinance No. 106-2023, remodels can qualify for this bonus if the property was originally constructed 50 years or prior to the remodel project commencing. The year in which remodel permits are applied for must be 50 years or more from the year the dwelling was originally built, as memorialized by the Hamilton County Auditor. Remodel work and additions to the existing structure are eligible for this incentive. Under Ordinance No. 370-2020, remodels can qualify for this bonus if the property was originally constructed in 1920 or prior as memorialized by the Hamilton County Auditor. Remodel work must be done to the existing structure; additions to properties built in 1920 or prior are not eligible for this incentive.
- **Missing Middle Bonus:** New construction or remodeled two-, three-, and four-unit dwellings, also known as "missing middle housing," can qualify for a bonus as an incentive to create more naturally occurring affordable, sustainable housing. The bonus increases depending on the number of dwelling units in the project.
- **Public Transit Corridor Bonus:** New construction or remodeled two-, three-, and four-unit dwellings located on parcels either partially or fully within .25-mile radius of a 24-hour Metro bus route can qualify for this bonus that incentivizes the creation of more multifamily housing along the city's transit corridors. Transit corridors are subject to change with bus service changes; please refer to the map adopted by the Housing Officer for the latest areas of eligibility. The Public Transit Corridor Bonus can be paired with the Missing Middle Bonus.

In the event that a property is subject to multiple tax abatements at a given time pursuant to this ordinance and previous ordinances (as applicable), at no point shall the total value of the abatements exceed the applicable maximum abated increase in market improvement value cap of Ordinance No. 106-2023.

10. EXCEPTIONS AUTHORIZED BY CITY COUNCIL

City Council has passed incentives notwithstanding the ordinances above for dwellings built in the following designated subdivisions:

- Single-family homes completed within the Three Oaks project within the Oakley neighborhood will be subject to the incentives outlined in Ordinance No. 189-2021.
- Single-family homes completed with tax abatement applications filed by January 1, 2026 for tax abatement within the Sanctuary at River Greens project in the California neighborhood will be subject to the incentives outlined in Ordinance No. 229-2021.

11. ENVIRONMENTAL CERTIFICATIONS

A. LEED and LBC

The RTA program offers incentives to projects that achieve Leadership in Energy and Environmental Design (LEED) or Living Building Challenge (LBC) third-party certifications to encourage the construction of sustainable housing. To qualify for the increased LEED or LBC benefits, the LEED or LBC certificate must be submitted as part of the application. **However, as there may be a lag time between a property receiving the LEED or LBC certificate and the time a project is eligible to submit an application, an application may be submitted initially without a LEED or LBC certificate.** A copy of the LEED or LBC certificate may be submitted later, once awarded, and the abatement will be revised for the longer term and higher capped value. LEED or LBC certificates must be submitted before the initial abatement term expires in order for the additional incentive to be granted.

Additional information regarding obtaining LEED certification may be found on the U.S. Green Building Council website: www.usgbc.org.

Additional information regarding obtaining LBC certification may be found on the International Living Future Institute's website: http://living-future.org/lbc.

B. HERS

Remodel projects can seek Home Energy Rating Systems (HERS) ratings. For a remodeled housing unit to be HERS Qualified, an applicant must have a certified Home Energy Rater conduct an initial home energy rating before construction. If the initial HERS score is equal to or above 85, the applicant must reduce the structure's index score to at most 70. If the initial HERS score is below 85, the applicant must reduce the structure's index score by at least 20%. A subsequent home energy rating must show either of these improvements. Documentation for both the initial and subsequent scores must be submitted with the application. **However, as there may be a lag time between a property receiving a final HERS score and finishing construction or remodel, an application may be initially submitted once the CO is obtained or permits are closed without a final HERS score.** The final HERS score may be submitted later and the abatement will be revised for the longer term and higher capped value. The final HERS score must be submitted before the initial abatement term expires for the additional incentive to be granted.

12. VISITABILITY AND UNIVERSAL DESIGN STANDARDS

A. Visitability

"Visitability" means a very basic level of accessibility that enables persons with mobility impairments to visit friends, relatives, and neighbors in their homes as certified by the City of Cincinnati Department of Buildings and Inspections. Applicants interested in pursuing Visitability should notify the Building Department at the time of initial permit application. City of Cincinnati Visitability Standards criteria are outlined in Council 43-2014, 276-2017 and 103-2023.

To qualify for the increased Visitability benefits, Visitability status must be listed on the CO under Special Conditions. For two-four-unit dwellings, at least one unit must be certified Visitable to be eligible for the bonus.

B. Visitability+ Bonus Incentive

Projects are eligible for an additional Visitability+ bonus if the project satisfies additional requirements beyond the baseline Visitability standards that allow for a guest with mobility impairments to reside in a house overnight. Applicants interested in pursuing Visitability+ certification should notify the Department of Buildings and Inspections at the time of initial permit application. City of Cincinnati Visitability+ criteria can be found here:

https://cincinnatioh.legistar.com/View.ashx?M=F&ID=11707119&GUID=7993B698-BC92-465C-BBA0-A28A08995795

13. PERMITTING REQUIREMENT

Nearly all substantive property improvements *require* one or more permits from the Department of Buildings & Inspections *prior to commencing* construction. The ability to properly inspect many improvements—especially for LEED, HERS, or Visitability certifications—requires permits and inspection prior to the concealment of work within the walls (Electrical, HVAC, plumbing, rough framing, insulation, etc.). The Department of Building & Inspections cannot provide a Certificate of Completion or CO necessary for a residential tax abatement to be approved unless all required interim and final inspections have occurred. Forgoing required permits or inspections may:

- Cause your property tax abatement to not be certified and approved;
- Generate Investigation Fees that may increase the costs of your permits; or
- Create additional work/construction costs associated with investigations related to workmanship unable to be witnessed within the walls.

Applicants are advised to seek guidance using project permitting and cost estimator tool provided by this Buildings & Inspections website link, review guidance from the Department of Buildings & Inspections, or contact program staff.

14. DUTY FOR ONGOING COMPLIANCE

A. Duty to Comply with Building Code

Property owners receiving a tax abatement on a property must remain in full compliance with the Cincinnati Building Code throughout the duration of the tax abatement. Properties with current abatements will have their tax abatement revoked if violations are placed against the subject property or any other properties owned by the property owner or any of their affiliates and are not resolved.

B. Duty to Pay Taxes Properties

Property owners with an abated property must stay current with all owed property taxes. Tax abatements will be revoked if violations are placed against the subject property or any other properties owned by the property owner or any of their affiliates and are not resolved.

Properties with current abatements that are delinquent on taxes may also have the abatement revoked.

C. Duty to Inform City Upon Change of Use

Property owners with an abated property must inform the City if there is a change in use of the property to any uses outside of the program's eligibility, including, but not limited to conversions to commercial, during the abatement term.

15. APPEALS:

Applicants receiving a denial for tax abatement should reference the denial letter for steps to rectify the issue and ways for the application to proceed. If the Housing Officer determined that the application can no longer proceed, any person denied tax abatement by the Housing Officer may appeal in writing to the Board of Housing Appeals (BHA), which shall have the right to overrule any decision of a Housing Officer. Appeals from a decision of the BHA may be made to the Hamilton County Court of Common Pleas.

Appeals regarding property valuation must be handled through the Hamilton County Board of Revisions process.

14. City Council may rescind the ordinance granting tax abatements at its discretion.

15. Ordinance No. 276-2017 passed by City Council on September 27, 2017, and effective as of October 23, 2017; Ordinance No, 370-2020 passed by City Council on November 12, 2020, and effective as of January 1, 2022; and Ordinance No. 106-2023 passed by City Council on March 29, 2023, and effective as of September 1, 2023, outline the maximum market improvements values and terms for various conditions included in remodeled and newly constructed housing units. See the charts below for these various maximum market improvement values and terms. All eligible projects will receive a 100% abatement on the improved building value, subject to the maximums below. City Council reserves the right to revise or revoke authorizing ordinances at its discretion.

16. INCENTIVE TABLES:

Incentive Table

For single unit, two-unit, three-unit, and four-unit dwellings and condominium improvements with building permits applied for **on/after September 1, 2023**

In interactive map to locate a property's tier and eligible incentives can be found Residential Tax Abatement Map (hamilton-co.org)

Baseline Incentive Table:

LIFT Neighborhood	Abatement Term Length	Maximum Abated Increase in Market Improvement Value
Remodeling	15 years	$350,000
New Construction	15 years	$300,000
EXPAND Neighborhood	**Abatement Term Length**	**Maximum Abated Increase in Market Improvement Value**
Remodeling	12 years	$350,000
New Construction	10 years	$300,000
SUSTAIN Neighborhood	**Abatement Term Length**	**Maximum Abated Increase in Market Improvement Value**
Remodeling	8 years	$250,000
New Construction	5 years	$200,000

The following Bonus Incentives can be added to the relevant baseline maximum abated increase in market improvement value:

Bonus Incentive	Additional Amount of Maximum Abated Increase in Market Improvement Value
LEED Silver HERS Qualified Certified Environmental Programs	$200,000
LEED Gold or Platinum LBC Qualified Net Zero, Full, or Petal – must include "Energy Petal"	$300,000
Meets the Cincinnati Visitability and Universal Design Standards	$50,000
Meets Visitability+	$25,000 (in addition to $50,000 for Visitability)
Missing Middle Bonus (2 to 4 units)	$75,000 for 2 units $150,000 for 3 units $225,000 for 4 units
Public Transit Corridor Bonus (2 to 4 units)	$75,000 for 2 units $150,000 for 3 units $225,000 for 4 units
Historic Restoration (50+ years old; remodeling only)	$50,000

Bonuses can be cumulative. For example, an environmental certification (LEED, LBC, or HERS) can be combined with Visitability, Visitability+, Historic Restoration, Missing Middle, and/or Transit Corridor bonuses.

To locate what neighborhood your property is in, click Residential Tax Abatement Map (hamilton-co.org)

LIFT Neighborhoods	
Avondale	Mt. Washington
Bond Hill	North Avondale
Camp Washington	North Fairmount
Carthage	Paddock Hills
College Hill	Queensgate
Corryville	Riverside
CUF	Roselawn
East Price Hill	Sayler Park
East Westwood	Sedamsville
English Woods	South Cumminsville
Evanston	South Fairmount
Hartwell	Spring Grove Village
Heights	Villages at Roll Hill
Kennedy Heights	Walnut Hills
Lower Price Hill	West End
Millvale	West Price Hill
Mt. Airy	Westwood
Mt. Auburn	Winton Hills

EXPAND Neighborhoods	
California	Madisonville
Clifton	Northside
Downtown	Over-the-Rhine
East End	Pendleton
East Walnut Hills	Pleasant Ridge

SUSTAIN Neighborhoods	
Columbia Tusculum	Mt. Adams
Hyde Park	Mt. Lookout
Linwood	Oakley

----------PREVIOUS PROGRAM INCENTIVES----------

2022-Sept 2023 Incentive Table (under Ordinance 370-2020)

For single-unit, two-unit, three-unit, and four-unit dwellings and condominium improvements commenced **on/after January 1, 2022** and permitted **before September 1, 2023**

Construction Type	Conditions	Maximum Market Improvement Value*	Term (years)
Remodeling	Non-LEED/Non-LBC Qualified	$200,000ǂ	12
	HERS Qualified	$300,000ǂ	15
	LEED Silver	$500,000ǂ	15
	LEED Gold or LBC Net Zero	$650,000ǂ	15
	LEED Platinum, LBC Full, or LBC Petal (must include "Energy Petal")	$800,000ǂ	15
New Construction & Additions	Non-LEED/LBC Qualified	$200,000ǂǂ	10
	LEED Silver	$400,000ǂǂ	15
	LEED Gold or LBC Net Zero	$500,000ǂǂ	15
	LEED Platinum, LBC Full, or LBC Petal (must include "Energy Petal")	$650,000ǂǂ	15

ǂ *If the Remodel Improvement is certified to the Cincinnati Visitability and Universal Design Standards or is a Historic Restoration, then the maximum market improvement value is increased by $100,000 each criterion met.*

ǂ ǂ *If the Addition or New Construction Improvement is certified to the Cincinnati Visitability and Universal Design Standards, then the maximum market improvement value is increased by $100,000.*

**Abatement limit applies to improved building value only*

2017-2021 Incentive Table (under Ordinance 276-2017)

For single unit, two unit, & three-unit dwellings and condominium improvements commenced by December 31, 2021

Construction Type	Conditions	Maximum Market Improvement Value*	Term (years)
Remodeling	Non-LEED/Non-LBC Qualified	$275,000	10
	HERS Qualified	$275,000	12
	Visitable	$275,000	12
	HERS + Visitable	$275,000	14
	LEED Certified	$275,000	15
	LEED Silver	$400,000	15
	LEED Gold or LBC Net Zero	$562,000	15
	LEED Platinum, LBC Full, or LBC Petal (must include "Energy Petal")	No maximum	15
New Construction	Non-LEED/LBC Qualified	$275,000	10
	Visitable	$275,000	12
	LEED Certified	$275,000	12
	LEED Certified and Visitable	$275,000	14
	LEED Silver	$400,000	15
	LEED Gold or LBC Net Zero	$562,000	15
	LEED Platinum, LBC Full, or LBC Petal (must include "Energy Petal")	No maximum	15

**Abatement limit applies to improved building value only*