PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

FOCUSED RECOMMENDATION GROUP #1

Group 1: Desired Property Tax Policy for Seniors and Living with Disabilities/Special Needs

PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

Focused Recommendation Group Guidance for Leads

ROLES + RESPONSIBILITIES

- Attend December 19th Property Tax Working Group meeting
- Facilitate conversation in Focused Recommendation Group (each group will be in a separate room)
  - o Let Samantha know what materials you will need (flip chart, projector, laptop, markers, etc.)
- Conduct research as needed
- Present group's recommendation/progress at January's Property Tax Working Group meeting
  - o Short presentation (15 minutes) followed by Q and A
  - o Provide text to Samantha in advance (bullet points okay!)

PROMPTS

Group 1: Desired Property Tax Policy for Seniors and Living with Disabilities/Special Needs *(Lead: Heather Sturgill)*

- What is the property tax relief program?
  - Completely frozen?
  - Pay only a certain percentage?
  - Other?
- What are the eligibility criteria for gaining the property tax relief?
  - Income?
  - Tenure in residence?
  - Age?
  - Other?
- What impacts will this proposed policy have – both positive and negative?

Group 2: Support for Low/Limited Income Residents *(Lead: Rick Williams)*

- Address existing challenges that put low or limited income residents at risk of being displaced from their homes
  - What barriers exist?
  - What is the effect of development or redevelopment?
  - Etc.
- What resources exist already for this population?
- What resources could be created (financial tools, etc.)?

Group 3: Residential Tax Abatement Policy Review *(Leads: Carol Gibbs and Dan Bower)*

- Dissect the current City of Cincinnati Residential CRA policy.
- Look at other Ohio cities' tax abatement policies
- What parameters should be added to the current policy?

RESOURCES

- Links to online resources (provided via email)
- Packet with resources
- Survey responses that are related to Focused Recommendation Group topic

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Focused Recommendation Group Resources

Group 1: Desired Property Tax Policy for Seniors and Living with Disabilities/Special Needs

ONLY DIGITAL

- Hamilton County Auditor
- Hamilton County Treasurer
- Cincinnati Neighborhood Senior Population Data - 2013 - 2017 ACS
- Housing America's Older Adults Report (Joint Center for Housing Studies, Harvard University)
- Scripps Center for Gerontology Research
- Community-Wide Housing Strategy Preliminary Recommendations Presentation (PennPraxis/LISC of Greater Cincinnati)
- Community-Wide Housing Strategy Research Update Presentation (PennPraxis/LISC of Greater Cincinnati)
- Community-Wide Housing Strategy Website

DIGITAL + HARD COPY

SENIORS AND PROPERTY TAX

1. AARP Long-Term Services & Supports State Scorecard - Ohio
2. ACS 2017 Demographic Data for Older Adults (provided by Miami University's Scripps Gerontology Center)
3. Cincinnati Neighborhood Senior Population Data - 2010 Census
4. Circuit Breaker and LOOP Tax Relief Law Comparison (Greater Ohio Policy Center)
5. Common Claims about Proposition 13
6. What is Proposition 13?
7. Homestead Exemption Best Practices (PennPraxis)
8. Housing America's Older Adults Report (Joint Center for Housing Studies, Harvard University)
9. Minnesota's Senior Citizens Property Tax Deferral
10. Ohio’s Homestead Exemption FAQs
11. Ohio Aging Demographics (Dr. Applebaum, Scripps Center for Gerontology at Miami University)
12. Property Tax Exemptions for Seniors
13. Pros and Cons of State Tax Breaks for Senior Citizens
14. State Tax Preferences for Elderly Taxpayers

SHORT TERM RENTALS

15. When Airbnb Listings in a City Increase, So Do Rent Prices

SURVEY RESPONSES TO REVIEW

16. 1ST Survey
    - Tell us about your experiences with property taxes in your neighborhood. (p. 1)
    - Do you have any ideas on how to ensure that property owners, specifically legacy residents and senior citizens on fixed incomes, have a greater opportunity to remain in their homes? (p. 20)
    - What do you want to learn more about regarding property taxes? (p. 47)
17. 2nd Survey
    - The Property Tax Working Group has been exploring how high property taxes are affecting seniors and people living with disabilities/special needs. Can you think of another population group that is struggling to remain in their homes due to rising property taxes? (p. 16)

AARP FOUNDATION | The Commonwealth Fund | THE SCAN FOUNDATION

Ohio: *2017 Long-Term Services and Supports Scorecard Results*

Picking Up the Pace of Change: Long-Term Services and Supports Scorecard, 2017 Edition takes a multi-dimensional approach to measure state-level performance of long-term services and supports (LTSS) systems that assist older people, adults with disabilities, and family caregivers. The full report is available at www.longtermscorecard.org.

Purpose: The *Scorecard* aims to pick up the pace of improving LTSS and measures system performance from the viewpoint of service users and their families. It is designed to help states improve the performance of their LTSS systems so that older people and adults with disabilities in all states can exercise choice and control over their lives, thereby maximizing their independence and well-being. State policymakers often control key indicators measured, and they can influence others through oversight activities and incentives.

Results: The *Scorecard* examines state performance, both overall and along five key dimensions. Each dimension comprises 3 to 6 data indicators, for a total of 25. It also measures changes in performance since the second *Scorecard* (2014), wherever possible (on 23 of the 25 indicators). The table below summarizes current performance and change in performance at the dimension level. State ranks on each indicator appear on the next page.

Dimension	Rank	Number of Indicators with Trend*	Number of Indicators Showing:**		
			Substantial Improvement	Little or No Change	Substantial Decline
OVERALL	34	23	9	13	1
Affordability & Access	17	5	1	4	0
Choice of Setting & Provider	27	5	3	2	0
Quality of Life & Quality of Care	32	3	1	2	0
Support for Family Caregivers	44	4	1	3	0
Effective Transitions	31	6	3	2	1

*Trend cannot be shown if data are missing for either the current or baseline data year. In each state, 20 to 23 indicators have enough data to calculate a trend. **See full report for how change is defined.

Impact of Improved Performance: If Ohio improved its performance to the level of the average of the top-five-performing states,

- 235,245 more place-based subsidized units and vouchers would be available to help low-income people with LTSS needs afford housing;
- 155,408 more people of all ages would receive Medicaid LTSS to help them with daily activities;
- 39,004 more home health and personal care aides would be available to provide care in the community;
- 35,617 more low-/moderate-income adults with disabilities would have Medicaid coverage;
- $1,150,600,000 more would go to home-and community-based services instead of nursing homes.

Ohio: 2017 State Long-Term Services and Supports Scorecard Dimension and Indicator Data

Dimension and Indicator (Current Data Year)	Baseline Rate	Current Rate	Rank	Change	All States Median	Top State Rate
OVERALL RANK			34			
Affordability and Access			17			
Median annual nursing home private pay cost as a percentage of median household income age 65+ (2015-2016)	246%	237%	28	▬	233%	164%
Median annual home care private pay cost as a percentage of median household income age 65+ (2015-2016)	87%	83%	27	▬	81%	46%
Private long-term care insurance policies in effect per 1,000 people age 40+ (2015)	48	46	27	▬	48	164
Percent of adults age 21+ with ADL disabilities at or below 250% of poverty receiving Medicaid (2014-2015)	51.1%	55.0%	22	✓	53.4%	78.1%
Medicaid LTSS beneficiaries per 100 people with ADL disabilities (2012)	57	52	27	▬	54	111
ADRC/No Wrong Door Functions (composite indicator, scale 0-100%) (2016)	*	86%	6	*	60%	92%
Choice of Setting and Provider			27			
Percent of Medicaid and state-funded LTSS spending going to HCBS for older people and adults with physical disabilities (2014)	31.5%	34.3%	24	✓	33.1%	68.5%
Percent of new Medicaid aged/disabled LTSS users first receiving services in the community (2012)	40.2%	46.6%	33	✓	55.4%	83.6%
Number of people participant-directing services per 1,000 people with disabilities (2016)	*	0.9	47	*	9.6	131.9
Home health and personal care aides per 100 adults 18+ with ADL disabilities (2013-2015)	20	20	22	▬	19	41
Assisted living and residential care units per 1,000 population age 75+ (2014)	49	54	21	✓	52	121
Subsidized housing opportunities (place-based and vouchers) as a percentage of all housing units (2015)	6.3%	6.7%	11	▬	5.8%	17.7%
Quality of Life and Quality of Care			32			
Rate of employment for adults with ADL disabilitities age 18–64 relative to rate of employment for adults without ADL disabilities ages 18–64 (2014-2015)	23.6%	23.3%	19	▬	21.9%	43.3%
Percent of high-risk nursing home residents with pressure sores (2015-2016)	5.7%	5.5%	24	▬	5.5%	3.4%
Percent of long-stay nursing home residents who are receiving an antipsychotic medication (2015)	23.5%	19.6%	41	✓	16.8%	8.0%
Support for Family Caregivers			44			
Supporting working caregivers (composite indictor, scale 0-9.0) (2014-2016)	0.00	0.00	32	▬	1.00	6.50
Person and family-centered care (composite indicator, scale 0-5.5) (2016)	0.50	1.80	30	✓	2.41	4.30
Nurse delegation and nurse practitioner scope of practice (composite indicator, scale 0-5.0) (2016)	2.25	2.25	37	▬	4.00	5.00
Transportation policies (composite indicator, scale 0-5.0) (2012-2016)	1.00	1.00	20	▬	1.00	4.00
Effective Transitions			31			
Percent of nursing home residents with low care needs (2014)	10.8%	11.2%	25	▬	11.2%	4.1%
Percent of home health patients with a hospital admission (2015)	27.9%	26.6%	44	▬	24.4%	18.3%
Percent of long-stay nursing home residents hospitalized within a six-month period (2014)	15.0%	13.3%	15	✓	15.7%	5.0%
Percent of nursing home residents with one or more potentially burdensome transitions at end of life (2013)	28.1%	24.8%	32	✓	23.8%	9.1%
Percent of new nursing home stays lasting 100 days or more (2012)	20.2%	18.3%	25	✓	18.3%	8.9%
Percent of people with 90+ day nursing home stays successfully transitioning back to the community (2012)	8.2%	7.2%	28	✗	7.4%	14.9%

* Comparable data not available for baseline and/or current year. Rank cannot be calculated without current data. Change in performance cannot be calculated without both baseline and current data.

Notes: ADL = Activities of Daily Living; ADRC = Aging and Disability Resource Center; HCBS = Home and Community-Based Services; LTSS = Long Term Services and Supports.

Key for Change:

✓	Performance improvement
▬	Little or no change in performance
✗	Performance decline
*	N/A

Data from Scripps Gerontology Center at Miami University
Received May 14, 2019

Source: 2013-2017 American Community Survey 5-year estimates.
For Data Profiles for additional geographies, search on American FactFinder:
https://factfinder.census.gov/bkmk/navigation/1.0/en/d_dataset:ACS_17_5YR/d_product_type:DATA_PROFILE/

2017-- City of Cincinnati 298,957 total population

60-64 16,707

65-74 19,835

75-84 10,147

85 plus 5714

Total 65 plus 35,696 11.9% of total Cincy population ---70% 65 plus females

City of Cincinnati has 136,180 households

65 and older households 14,736 10.8%

Households with one or more 65 plus 27,160

Number of Grandparents living with grandchildren 18 or under 4450

Grandparents responsible for grandchildren 2466

65 plus with a disability 12,327 34.5% 18-64 with a disability 20,276 10.3%

City of Cincinnati Housing—

Occupied units 136,180

Owner occupied units 51,367 38% of total occupied units

Owner occupied units by age—There are 20,589 the owner occupied units by individuals age 60 and older (40% of total owned units)

Age 60-64 6319

Age 65-74 8070

Age 75-84 4424

Age 85 & older 1776

Total Age 60 plus owner occupied 20,589

Owner occupied unit values less than $50,000 (8.5%) $$50,000 -99,999 29% Less than $100,000- 149,999 (22%)

Income—

30,582 individuals collecting Social Security—mean amount $14,854

Below Poverty 65 plus 14.6% all people 28.7%

Home ownership and income

51,367 owner occupied units in City of Cincinnati

Income level of owner occupied homes

Less than $5,000 1272 (2.4%)

$5,000- $9,999 975 (1.8%)

$10,000- $14,999 1877 (3.7%

$15,000-$19,999 1831 (3.6%)

$20,000-$24,999 2230 (4.3%)

$25,000-$34,999 3774 (7.3%)

$35,000-$49,999 6657 (13%)

$50,000-$74,999 9401 (18.3%)

$75,000-$99,999 7476 (14.6%)

$100,000-$149,999 8054 (15.7%)

$150,000 or higher 7819 (15.2%)

Unfortunately, census does not provide the data on income by age and home ownership. But my take-aways are:

40% of City of Cincy home are owned by individuals age 60 and older and 28% owned by individuals age 65 and older.

23% of homeowners of all ages report a household income of $35,000 or less

I would estimate it would be higher for the over 65 population since the mean Social Security benefit of City of Cincinnati SS recipients is less than $15,000 per year. I would estimate that at least half of the 30,582 SS recipients rely almost exclusively on Social Security

So if I had to guess I would estimate that 35-40% of older homeowners are below $35,000 annually

But there is also some higher income older folks. I would estimate between 20-25% who make $100,000 or higher.

My recommendation would be to use an age and income threshold. I would not recommend just using age as a criterion.

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NEIGHBORHOOD SENIOR (60+ YEARS OLD) POPULATION DATA

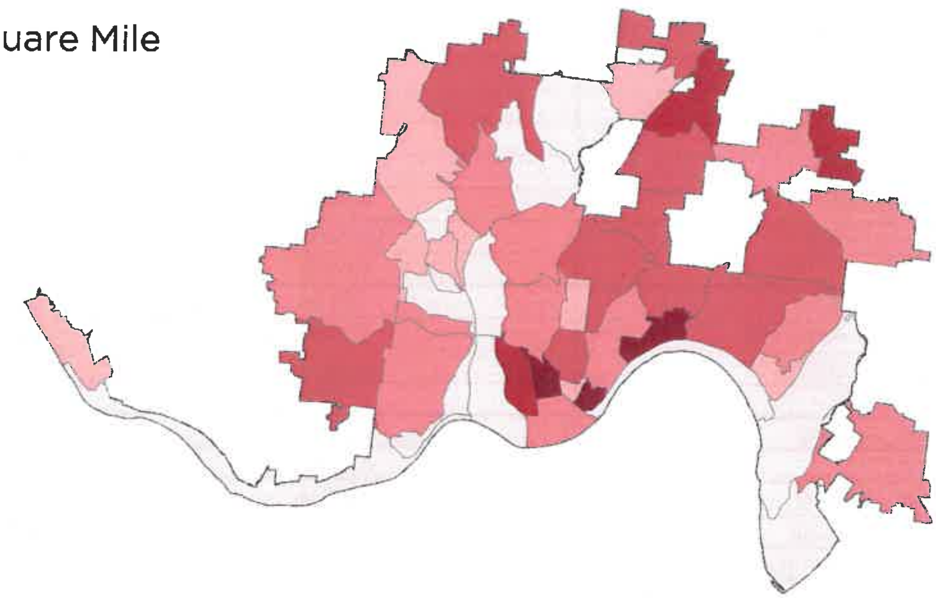
Source: 2010 Census

TOTAL CINCINNATI SENIOR POPULATION: 45,739

DENSITY OF SENIOR POPULATION

Number of Seniors per Square Mile

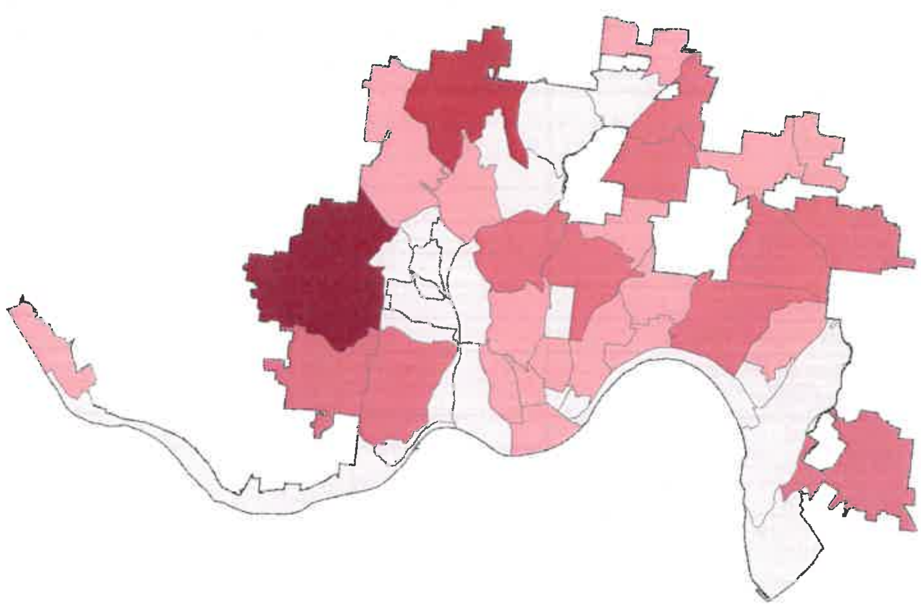
- 0 - 250
- 251 - 500
- 501 - 750
- 751 - 100
- 1001 - 1250
- 1251 - 1500



TOTAL SENIOR (60+ YEARS OLD) POPULATION

Number of Total Seniors

- 0 - 500
- 501 - 1500
- 1501 - 2500
- 2501 - 3500
- 3501 - 4500



Source: 2010 Census | Note: Neighborhoods = Statistical Neighborhood Approximations

Cincinnati Neighborhood Population Data

Source: 2010 Decennial Census

Statistical Neighborhood Approximation	Total Population	Senior Population (60+ years old)	Senior Popultion as % of Total Population
Avondale	12,466	2,124	17%
Bond Hill	6,972	1,612	23%
California	469	96	20%
Camp Washington	1,343	124	9%
Carthage	2,733	446	16%
Clifton	8,304	1,533	18%
College Hill	14,133	3,151	22%
Columbia Tusculum	1,304	145	11%
Corryville	3,327	221	7%
CUF	16,989	836	5%
Downtown	4,850	587	12%
East End	1,518	266	18%
East Price Hill	15,340	1,637	11%
East Walnut Hills	3,794	917	24%
East Westwood	2,445	311	13%
English Woods	405	41	10%
Evanston	9,158	1,341	15%
Hartwell	4,640	1,020	22%
Hyde Park	13,356	2,373	18%
Kennedy Heights	4,847	1,163	24%
Linwood	875	120	14%
Lower Price Hill	1,075	64	6%
Madisonville	9,141	1,600	18%
Millvale	2,399	133	6%
Mt. Adams	1,481	322	22%
Mt. Airy	8,779	1,163	13%
Mt. Auburn	4,904	590	12%
Mt. Lookout	4,814	797	17%
Mt. Washington	11,711	2,222	19%
N. Avondale - Paddock Hills	5,147	1,049	20%
North Fairmount	1,812	209	12%
Northside	7,467	1,121	15%
Oakley	10,429	1,979	19%
Over-the-Rhine	6,064	582	10%
Pendleton	900	64	7%
Pleasant Ridge	8,083	1,228	15%
Queensgate	142	3	2%
Riverside	2,340	453	19%
Roselawn	6,440	1,637	25%
Sayler Park	2,765	556	20%
Sedamsville	680	74	11%
South Cumminsville	801	177	22%
South Fairmount	2,368	312	13%
Spring Grove Village	1,964	286	15%
Villages at Roll Hill	1,916	84	4%
Walnut Hills	6,495	1,094	17%
West End	6,627	948	14%
West Price Hill	17,155	2,208	13%
Westwood	29,950	4,293	14%
Winton Hills	4,787	427	9%
Total	297,904	45,739	15%

	Circuit Breaker	Longtime Owner Occupant Program (LOOP)
Trigger for Tax Relief	The threshold is dependent on the measure of property tax relative to household income (a sliding scale model adjusts relief relative to income brackets) e.g. income sensitive	The threshold is dependent on the amount of increase in property valuation, reflected in a percentage increase in property taxes e.g. sensitive to changes in property value
Jurisdiction	Generally, circuit breakers are applied at the state level	LOOP is applied at the municipal or county level; In Ohio, this will require state language that enables localities to enact local property tax programs (as is the case in PA and VA)
Precedent	WI pioneered circuit breakers in 1964; many other states followed suit throughout the 1970's	Philadelphia's LOOP was passed in 2013, enacted in 2014
No. of Active Programs	18 states current offer circuit breakers, though different studies cite different numbers of active breaker programs, depending on the specifics of the program (18 is the conservative count)	There is only one existing LOOP (in Philadelphia), and legislation has been introduced for LOOP in Pittsburgh. Similar programs exist in 3 other cities, though they are not identical
Existing Case Studies	Various case studies exist that review circuit breaker programs, as early as 1974 to a 2018 report by the Institute on Taxation and Economic Policy	LOOP has been indirectly reviewed by a Pew Charitable Trusts (2015) study looking at Philly's Actual Value Initiative, and by the Philadelphia Federal Reserve (2018) looking into gentrification
How are foregone revenues made up?	In state-funded programs, the state will often reimburse local governments for the credited tax amounts	Unclear; the abated taxes in Philadelphia may just be treated as foregone revenue

Table 4: Administrative Mechanisms used for Income-based Property Tax Relief

	Direct rebate check	**Income tax credit**	**Property tax exemption or credit**
States using this approach	California, Colorado, Connecticut (R), Illinois, Iowa (R), Kansas, Maine, Maryland (R), Minnesota, New Hampshire*, New Jersey, Nevada*, Oregon, Pennsylvania, South Dakota*, Vermont (R), Wyoming*	Arizona, District of Columbia, Massachusetts, Michigan, Missouri, Montana (E), New Mexico, New York, Oklahoma, Rhode Island, Wisconsin, West Virginia	Connecticut (O), Idaho, Iowa (O), Maryland (O), Montana (D), Nebraska, North Dakota, Utah, Vermont (O), Washington*
Administrative concerns about this approach	• Requires an independent mechanism by which taxpayers document their income and property tax bills • State must create an independent rebate administration mechanism	• Awareness among taxpayers that the state is providing property tax relief tends to be low • Cannot be used by states with no income tax • Back loaded tax relief	• Taxpayers must document their income to local assessor or other administrative officer • State must create mechanism by which to reimburse local government units for lost property tax revenue

Notes: R indicates program applies to renters, O indicates program applies to owners, D indicates program applies to under 62 and disabled veterans. * indicates that the state has no broad based personal income tax.

Sources: Lyons et al (2007), Significant Features of the Property Tax (2011), and Bowman et al (2009) Tables 6.1 and 6.2.

Left: Anderson, J.E. (2012). *Income-Based Property Tax Relief: Circuit Breaker Tax Expenditures*. Lincoln Institute of Land Policy Working Paper.

https://www.lincolninst.edu/sites/default/files/pubfiles/2278_1617_Anderson_WP13JA3.pdf

GREATER OHIO People. Land. Prosperity.

November 5, 2019

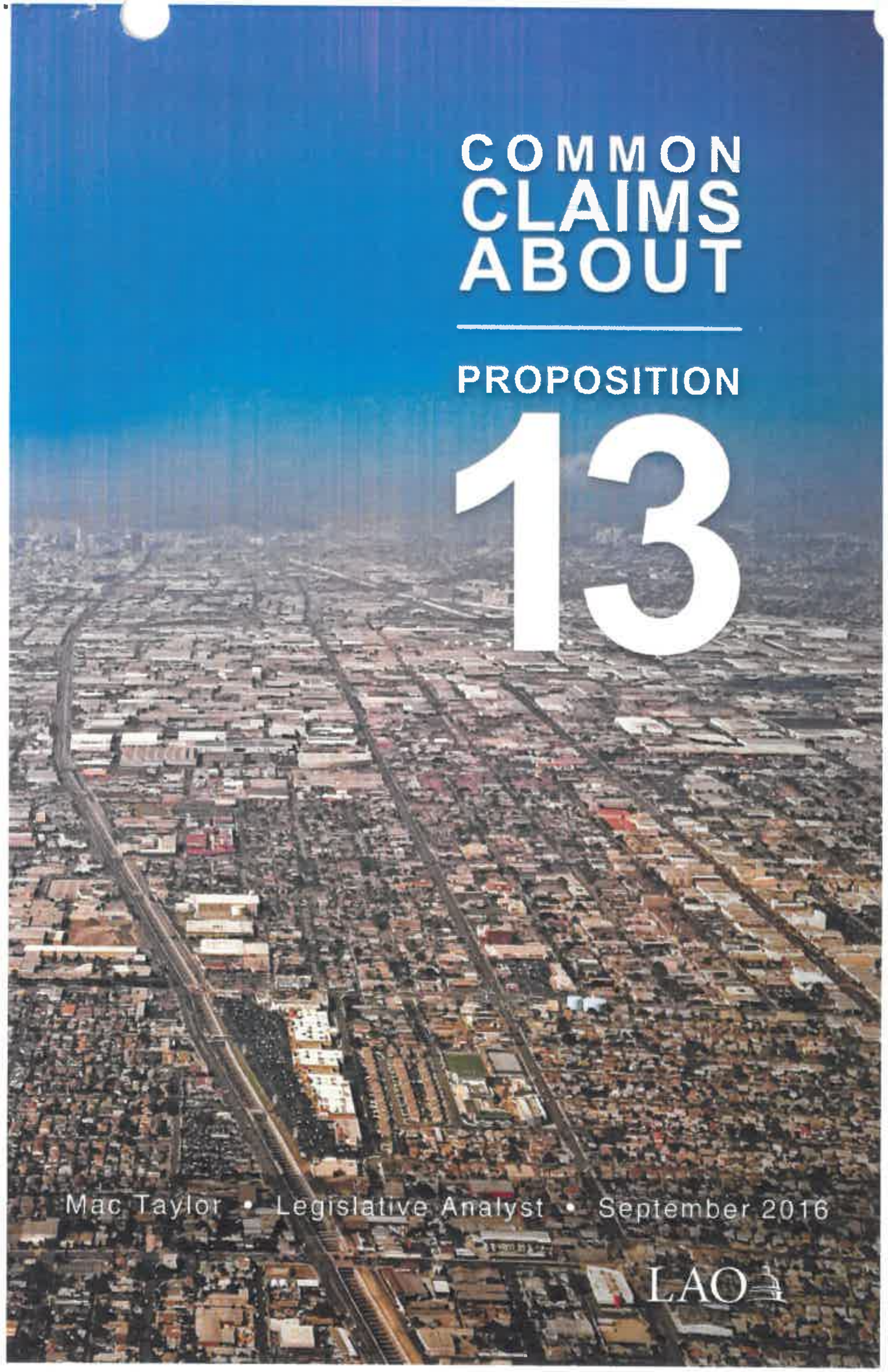


Table of Contents

Introduction

Proposition 13 was a landmark decision by California's voters in June 1978 to limit property taxes. Today, there are many questions about the impacts of these changes. This report examines some of these questions and which of them can be answered by the data available.

Background

Below, we provide a basic overview of property taxes, Proposition 13, and its implementation.

Property Tax Basics

Property Tax One of California's Largest Taxes. "Ad valorem" property taxes—hereafter referred to as simply property taxes—are a levy on property owners based on the value of their property. Property taxes are a foundation of public finance in many states, including California. In California, the property tax raised $55 billion in 2014-15, making it the second largest source of government revenue behind only the personal income tax. For many Californians, the property tax is one of the largest tax payments they make each year. For thousands of California local governments (cities, counties, schools, and special districts), property tax revenues represent the foundation of their budgets.

Taxable Value of Property and Property Tax Rate Determine Tax Bill. Each property owner's annual property tax bill is determined by multiplying the taxable value of their property—or assessed value—by their property tax rate. For example, the owner of a property with an assessed value of $100,000 and a tax rate of 1 percent pays an annual property tax payment of $1,000.

Changes Made by Proposition 13

Property Taxes Capped at 1 Percent. Prior to the passage of Proposition 13, each local government could set—or levy—its property tax rate annually. Before Proposition 13 passed, the average property tax rate in California was 2.67 percent. This average rate reflected the sum of individual property tax levies of multiple local governments serving a property. Under Proposition 13, a property's overall tax rate for all local governments serving the property is limited to 1 percent (with some exceptions to finance certain types of public debt).

Property Taxes Based on Purchase Price. Prior to Proposition 13, property taxes were based on the market value of property—that is, the price for which it could be sold. Under Proposition 13, property taxes instead are based on a property's purchase price. In the year a property is purchased, it is taxed at its purchase price. Each year thereafter, the property's taxable value increases by 2 percent or the rate of inflation, whichever is lower. This process continues until the property is sold and again is taxed at its purchase price.

Special Taxes Require Two-Thirds Voter Approval. Proposition 13 also changed the requirements for local governments to levy other taxes. Specifically, Proposition 13 requires two-thirds of voters to approve any special taxes levied by local governments. Special taxes are those taxes that raise funds for a particular purpose. For instance, if a city were to levy a tax for parks, that tax would be considered a special tax.

Implications for Taxpayers and Local Governments

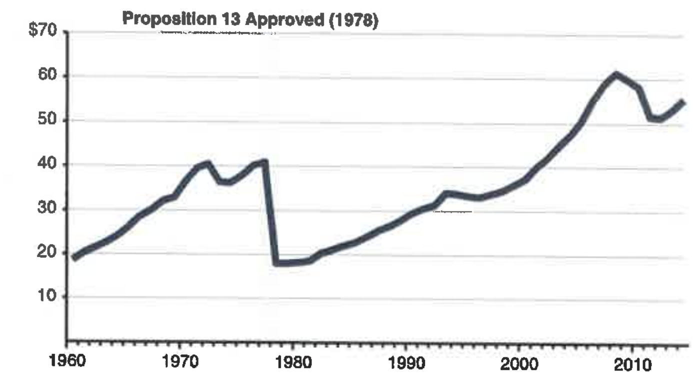
Immediate Drop in Property Tax Payments. By lowering the property tax rate to 1 percent statewide, Proposition 13 immediately resulted in a significant drop in property taxes paid by taxpayers and collected by local governments. As shown in Figure 1, property tax payments dropped by roughly 60 percent immediately following Proposition 13.

Ongoing "Tax Relief" to Property Owners. Proposition 13's limits on assessed value growth also result in ongoing reductions in property tax payments. This is

Figure 1

Local Government Revenue Dropped Immediately After Proposition 13

Local Government Annual Property Tax Revenue (In Billions, 2014-15 Dollars)

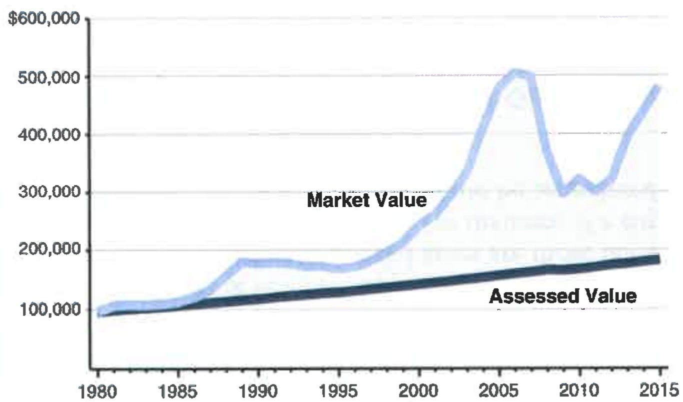


because in most years the market value of most properties grows faster than 2 percent per year. As a result, under Proposition 13 the taxable value of most properties is less than their market value. The longer a property is owned, the wider this gap tends to grow, as shown in Figure 2 (see next page). Many property owners therefore pay lower property taxes under Proposition 13 than they would pay if taxed based on their properties' market values. Throughout this report for convenience of discussion, we refer to this difference as a property owner's tax relief from Proposition 13. (Property owners also receive ongoing property tax relief from the 1 percent cap on the property tax rate.)

Figure 2

A Property's Assessed Value and Market Value Diverge Over Time

Value of a Typical Home Last Purchased in 1980



Implementation of Proposition 13

Proposition 13 Shifted Significant Authority to the State. Before Proposition 13, the property tax had been a local tax levied by local governments for local services. Proposition 13, however, changed this by assigning to the state the responsibility of allocating property tax revenues. Proposition 13 required that overall property tax rates be lowered but did not specify how that should be done. Because Proposition 13 directed the state to allocate the property tax, the state had to determine how to lower each local government's rate such that no property's overall tax rate exceeded 1 percent. With thousands of local governments levying property taxes prior to Proposition 13, the state relied on the existing property tax distributions to implement the 1 percent rate set by Proposition 13.

State Set Uniform Rate and Developed Local Government "Shares." To determine how much property tax revenue each local government would receive from the lower rate, the state directed county auditors to determine how much property tax revenue each local government in the county received before Proposition 13. Next, county auditors divided that amount by the property tax raised by local governments countywide before Proposition 13. These were called local governments' shares of the property tax.

The state used these shares to determine how much of the revenue from the 1 percent rate local governments would receive. For instance, if before Proposition 13 a school's property tax revenue had been $100,000 and the countywide property tax revenue had been $1 million, the school's share would be 10 percent. As a result, local governments' property tax rates before 1978 largely determined what they received after Proposition 13.

Local Governments' Property Tax Shares Vary Widely. Under this system, property tax shares vary widely among each type of local government. For example, while the statewide average share among cities is roughly 20 percent, in Los Angeles County alone, cities' shares range from less than 10 percent to over 30 percent.

Are Similar Property Owners Taxed Differently Under Proposition 13?

Owners of properties that are similar but purchased at different times often pay vastly different amounts of property tax. Property tax payments also vary among property owners with similar incomes and wealth.

Property Taxes on Similar Properties Can Be Significantly Different. As discussed in the background, a property's assessed value greatly depends on how long ago it was purchased. Because of this, significant differences arise among property owners solely because they purchased their properties at different times. Figure 3 shows how property taxes per $100,000 of market value paid by typical property owners vary significantly across neighborhoods in Los Angeles County. These differences are made more apparent by comparing individual property owners in a particular neighborhood. Figure 4 (see page 8) displays property taxes per $100,000 of market value for individual property owners in a single zip code in Los Angeles.

Differences Among Similar Property Owners Also Can Be Substantial. Substantial differences occur even among property owners of similar ages, incomes, and wealth. For example, we find significant variation among similar homeowners in the Bay Area. Looking at 45 to 55 year old homeowners with homes worth $575,000 to $625,000 and incomes of $80,000 to $90,000 (values characteristic of the region), property tax payments in 2014 ranged from $1,350 to $7,500.

Figure 3

Property Tax Burdens Vary Across Neighborhoods

Property Taxes Per $100,000 of Market Value by Census Tract in Los Angeles County, 2015

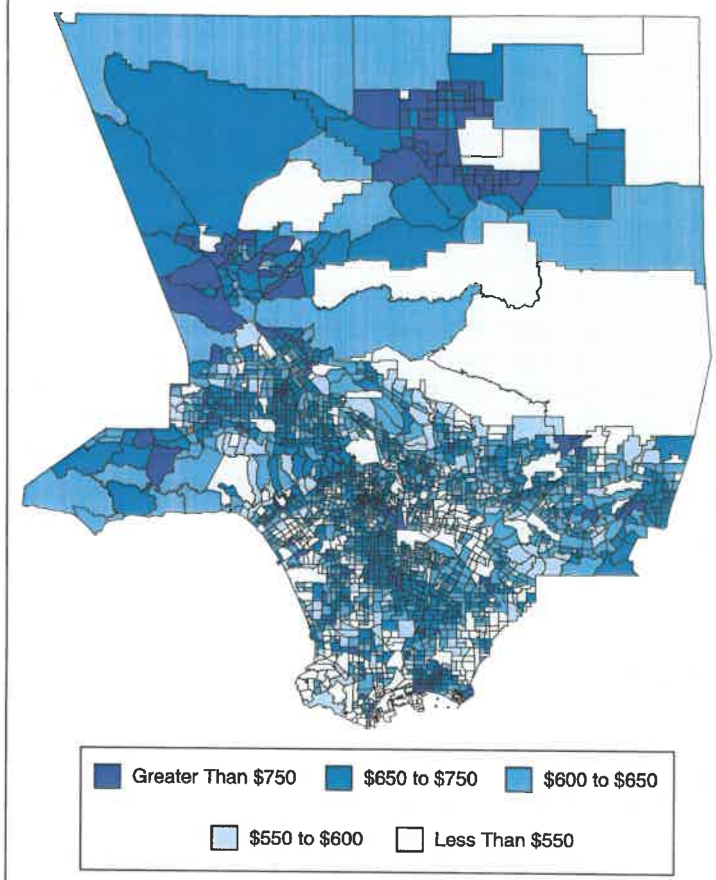
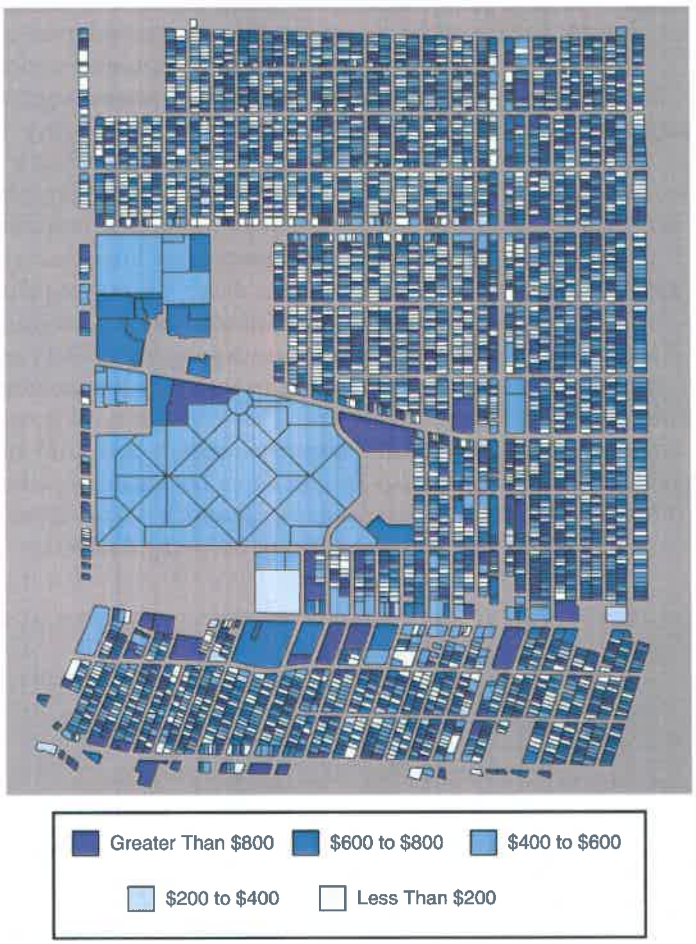


Figure 4

Owners in the Same Neighborhood Face Very Different Tax Burdens

Property Taxes Per $100,000 of Market Value For Properties in a Los Angeles Zip Code, 2015



Do Proposition 13's Benefits for Property Owners Vary With Income?

For homeowners at all income levels, tax relief from Proposition 13 generally is proportionate to the market value of their homes. At the same time, higher-income Californians own more homes and own homes of higher value and, therefore, receive the majority of the total dollars of tax relief provided to homeowners by Proposition 13.

Higher-Income Households Own More, Higher-Value Homes. Relative to other income groups, higher-income households own more homes and own homes of greater value. Nearly three-fourths of households with incomes higher than $80,000 own homes, compared to just over one-third of households with incomes less than $50,000. (California's median household income is $61,000.) In addition, the typical home of a homeowner earning $80,000 or more is worth $500,000, compared to $275,000 for homeowners with incomes less than $50,000.

Benefits From Assessed Value Limits Roughly Aligned With Home Wealth . . . As discussed in the background, Proposition 13's limits on assessed value growth provide tax relief to many property owners. Figure 5 (see next page) breaks out this tax relief for homeowners at different income levels. As Figure 5 shows, homeowners' tax relief generally is proportionate to the market value of their homes, regardless of their income level.

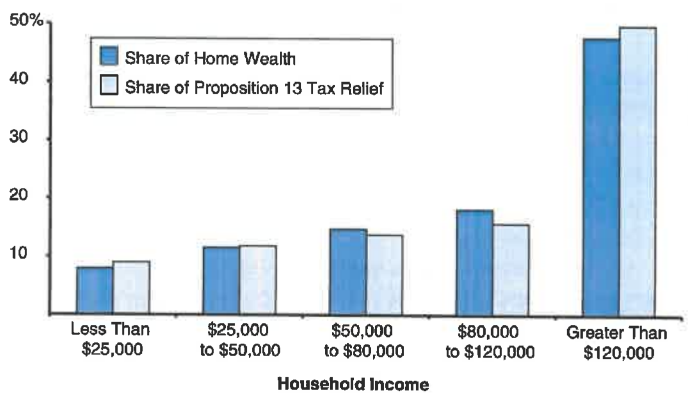
. . . High-Income Homeowners, Therefore, Receive the Greatest Dollar Amount of Tax Relief. Because higher-income households own more, higher-value homes and Proposition 13 tax relief is proportionate to home wealth, the majority of Proposition 13 tax relief (in dollar terms) goes to higher-income households. About two-thirds of tax relief goes to those with incomes higher than $80,000, with the bulk of that relief going to homeowners with incomes in excess of $120,000.

What About Renters? Our analysis above focuses on Proposition 13's benefits for homeowners. Renters, however, also may receive some benefits from Proposition 13. Landlords facing slower increases in their property tax bills may be less inclined to increase rents. The extent to which landlords pass on their tax relief to renters is unclear. Because of this uncertainty, we are unable to quantify these benefits.

Figure 5

Higher-Income Households Have Bulk of Home Wealth, Receive Bulk of Tax Relief

California Homeowners, 2014



Does Proposition 13 Reduce Property Turnover?

Property turnover has slowed since voters approved Proposition 13. Many factors appear to be driving this trend, including Proposition 13.

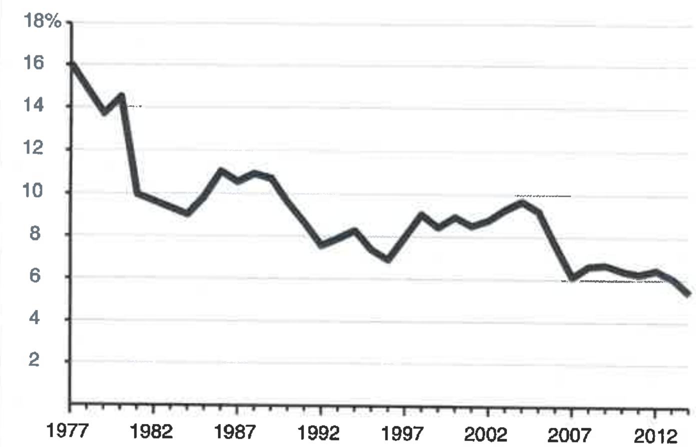
Property Turnover Has Declined. The share of properties sold each year in California has been on the decline since the passage of Proposition 13. Figure 6 shows that 16 percent of properties were sold in 1977-78. This share declined to only 5 percent in 2014-15.

Proposition 13 Appears to Play Some Part in This Trend. There are many possible explanations for the decline in property sales, such as the state's aging population and rising real estate prices. Proposition 13 also appears to have a

Figure 6

Property Turnover Has Slowed Under Proposition 13

Share of Properties That Changed Ownership

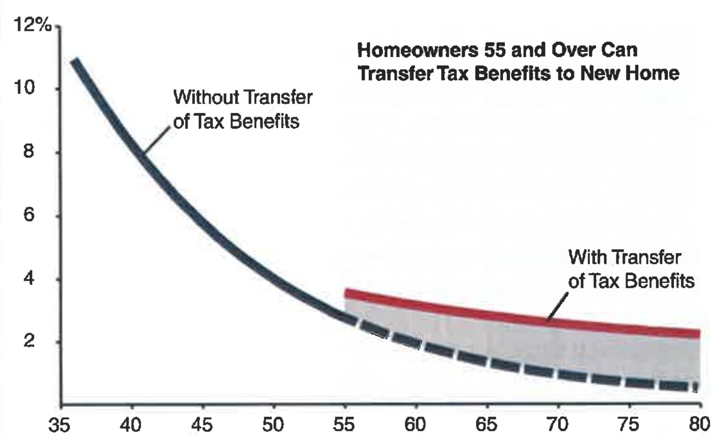


role. The influence of Proposition 13 can be seen by looking at how often homeowners have moved since its passage. Homeowners generally receive greater tax relief from Proposition 13 the longer they stay in their same home. In response, homeowners appear to move less often. One study conducted in 2005 found that, between 1970 and 2000, the average length of ownership rose by less than a year among homeowners receiving the lowest tax relief, compared to two to three years for those receiving the highest tax relief. Further, our analysis (as well as previous research) finds that homeowners 55 and over appear to be more likely to move in response to state laws allowing them to transfer their tax relief to a new home. As Figure 7 shows, 55 year old Californians were around 20 percent more likely to move in 2014 than 54 year old Californians. This suggests that some homeowners who were interested in moving delayed doing so in order to maintain their tax relief.

Figure 7

Homeowners More Likely to Move If Tax Benefits Transfer to New Home

Probability of Moving by Age, 2014



Did Proposition 13 Cause Residential Properties to Pay a Larger Share of Property Taxes?

Homeowners pay a slightly larger share of property taxes today than they did when Proposition 13 passed. Proposition 13 does not appear to have caused this increase.

Some Shift in the Share of Property Taxes Paid by Homeowners. In 1979-80, homeowners paid about 34 percent of property taxes (on secured property). This share fell to a low of 32 percent in the mid-1980s. Since then, however, the share has risen. In 2015-16, homeowners paid about 37 percent of all property taxes. In part, this may be due to faster growth in the number of residential properties than the number of commercial and industrial properties. Since the passage of Proposition 13, residential properties overall (not just owner-occupied homes) grew by almost 60 percent, while commercial and industrial properties grew less than 30 percent. Because the number of residential properties increased faster than commercial and industrial properties, the share of property taxes paid by residential properties increased as well.

Proposition 13 Does Not Appear to Be a Major Cause for This Shift. As described in the background, under Proposition 13 owning a property for more years results in a lower property tax bill compared to those purchasing a similar property more recently. Thus, if some types of properties turn over more frequently than others, the share of property taxes paid by those properties would increase. In particular, if residential properties turn over more frequently than commercial and industrial properties, then Proposition 13 would be part of the reason homeowners pay a slightly higher share of property taxes today. This does not appear to be the case. Rather, residential, commercial, and industrial properties appear to be turning over at relatively similar rates.

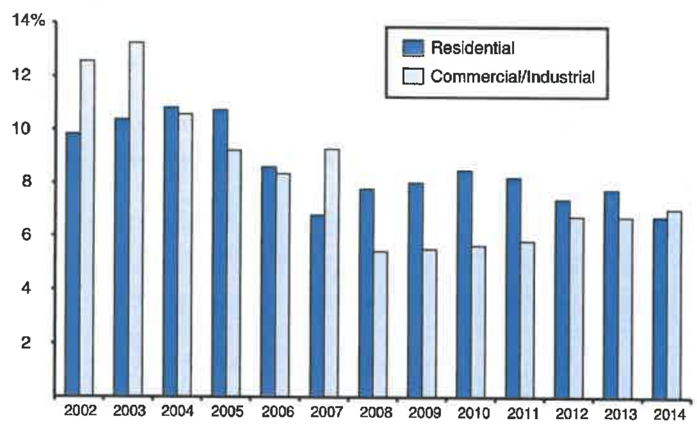
Residential Properties Do Not Turn Over More Often Statewide. As seen in Figure 8, the rate of turnover for residential (including homeowners and rented residential properties) and commercial and industrial properties across the state is relatively similar in recent years. Though the rates of turnover are not the same in each year, residential properties do not appear to turn over at rates much higher than commercial and industrial properties statewide.

Residential Properties Are Not Reassessed More Frequently Than Commercial and Industrial Properties. As discussed in the background, when a property is sold, the

Figure 8

Different Property Types Turn Over at Similar Rates

Percent of Parcels Transferred by Type

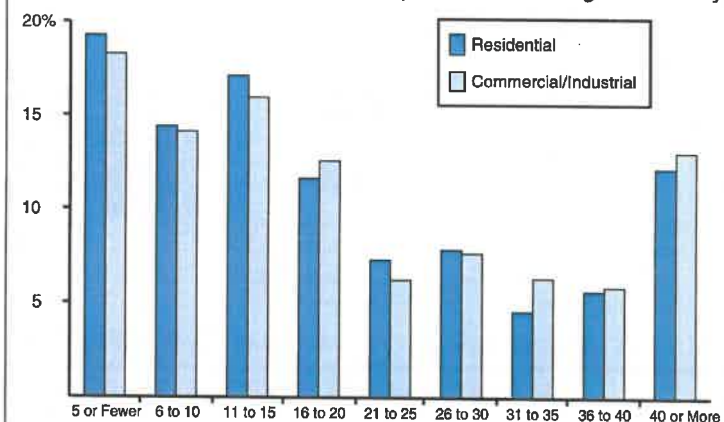


county reassesses the property. Comparing the frequency of reassessment across property types in Los Angeles County, shown in Figure 9, suggests that residential properties are not reassessed—and therefore do not turn over—more frequently than commercial and industrial properties. In addition, in San Diego County a typical commercial and industrial property was last reassessed ten years ago, compared to 14 years ago for residential property. This suggests residential properties turnover slightly less often, which increases the tax benefits to these properties. Because residential properties do not appear to change owners more frequently than commercial and industrial properties, Proposition 13 likely did not cause the slight increase in the share of property taxes paid by homeowners.

Figure 9

Frequency of Reassessment Relatively Similar Across Property Types

Years Since Reassessment for Properties in Los Angeles County



Does Proposition 13 Discourage New Business Creation?

New businesses that need to purchase property often face higher property tax costs than existing competitors. There is little evidence, however, that this significantly discourages creation of new businesses.

New Commercial Property Owners Pay Higher Taxes Than Existing Owners . . . Property tax payments for similar properties differ based on when the properties were purchased, with properties purchased more recently paying higher property taxes. This is true of all property types, including commercial properties used by businesses. For example, in Los Angeles County in 2015, a typical new commercial property owner paid $2.69 per square foot in property taxes, compared to $1.18 for commercial property owned ten years or longer. This difference becomes more stark when looking at commercial properties owned for 20 years or longer, which typically pay $0.87 per square foot.

. . . But It Is Not Clear That This Significantly Deters Creation of New Businesses. Higher property tax costs for new commercial property owners seemingly creates a disadvantage for new businesses that need to buy property. This may make it harder for new businesses to compete with long-tenured, existing businesses. Arguably, this could slow new business creation in areas with many long-tenured businesses. However, data on business creation in three large counties across the state (Los Angeles, Sacramento, and San Mateo) lends little support for this claim. Figure 10 shows new business filings (registration of new business entities with the Secretary of State) by zip code for these three counties. The figure compares zip codes with more long-tenured businesses ("area with longest commercial property tenure") to zip codes with fewer long-tenured businesses ("areas with shortest commercial property tenure"). If differences in property tax treatment were significantly discouraging new businesses, we would expect to see less business creation in zip codes with more established businesses. In two of the three counties we looked at (Los Angeles and San Mateo), the opposite was true. Similarly, as shown in Figure 11 (see next page), in Los Angeles and San Mateo Counties there is little difference between the number of new employers in zip codes with longer-tenured businesses and zip codes with less-tenured businesses.

Property Taxes a Small Share of Profits for Many Businesses. It is unclear why higher property tax costs for new businesses relative to existing competitors do not appear to significantly discourage new business creation. One

Figure 10

No Clear Link Between Business Filings and Tenure of Existing Owners

New Business Filings Per Existing Business, 2006-2015

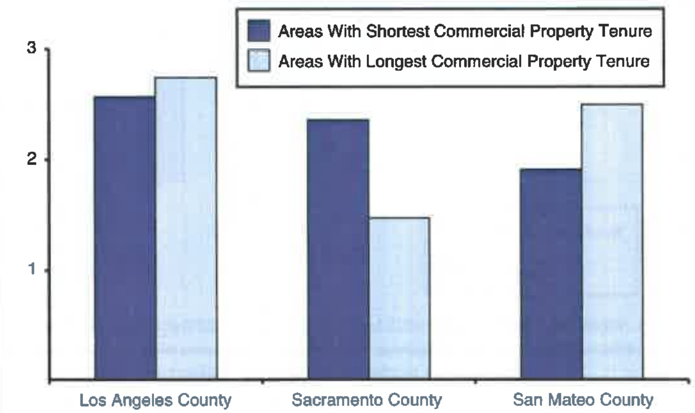
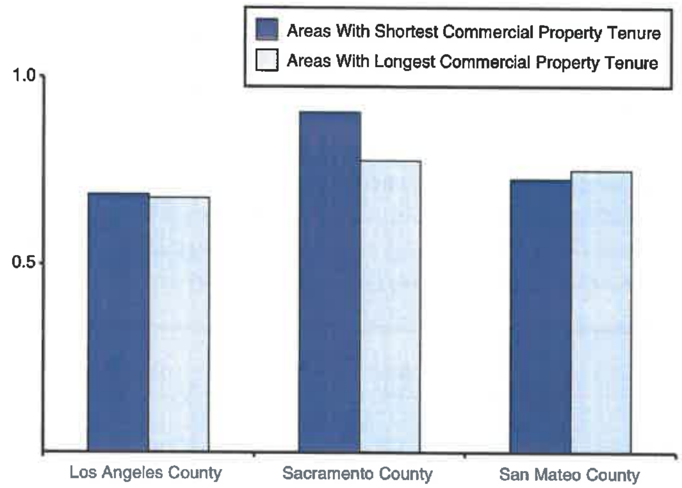


Figure 11

Link Between Employer Formation and Tenure of Existing Owners Unclear

New Employer Registrations Per Existing Business, 2006-2015



possible explanation is that property taxes represent a small share of many businesses' profits. One study of state and local business taxes found that in 2014 the average California business paid less than 5 percent of their profits in property taxes. Another potential explanation is that many businesses lease their properties instead of owning them.

How Does Proposition 13 Affect the Stability of Property Taxes?

By limiting assessed value growth, Proposition 13 made the taxable value of property more stable. Revenues for local governments, however, were similarly stable before and after Proposition 13. This is because before Proposition 13 local governments adjusted their property tax rates in response to changes in assessed values.

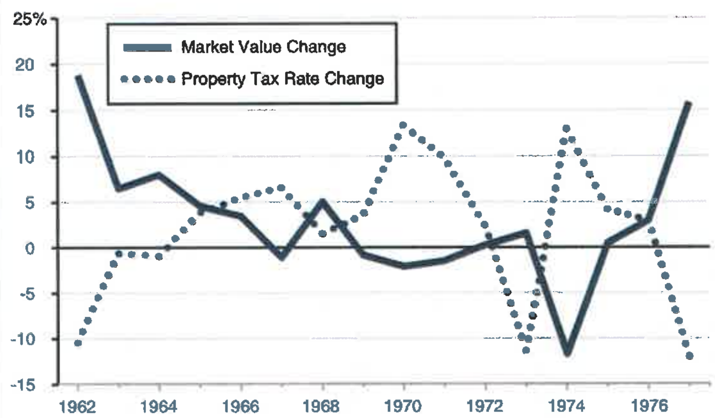
Assessed Value Limits Stabilized the Property Tax Base . . . Before Proposition 13, the average growth in market value was 4 percent per year. In each year, however, the growth rate often varied 5 percent above or below the average. Since Proposition 13 passed, the growth in assessed value has slowed somewhat, but the volatility in the base also has diminished. In particular, since 1978, assessed value growth has averaged 3 percent per year and in most years the growth rate falls 3 percent above or below the average. This increased stability in the property tax base likely was a direct result of Proposition 13, as the overall economy before and after the measure (as measured by year-to-year changes in personal income) was relatively similar.

. . . But Before Proposition 13, Local Governments Set Rates to Keep Revenue Stable. Local governments reacted to fluctuations in market values by adjusting their property tax rates each year. As shown in Figure 12 (see next page), when market values increased, local governments tended to reduce their property tax rates. Similarly, when property values declined, local governments increased their property tax rates. By adjusting their property tax rates annually, local governments kept their overall property tax revenues relatively stable.

Figure 12

Local Governments Adjusted Property Tax Rates Based on Changes in Property Values

Statewide Average Percent Change

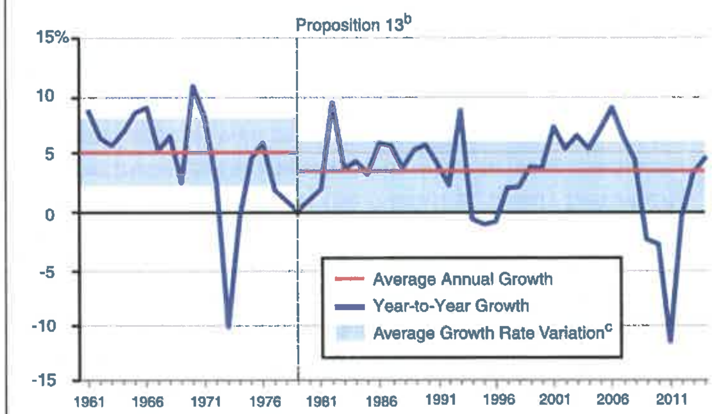


Under These Different Conditions, Local Governments' Revenues Were Similarly Stable. Because limits on assessed values stabilized the property tax base, one might expect that Proposition 13 stabilized property tax revenues as well. However, the ability of local governments to predict their property tax revenues year to year was similar before and after Proposition 13. Figure 13 shows the annual growth rates of overall local property tax revenues across the two periods. The shaded areas of the figure show the average growth rate variation before and after Proposition 13. Each shaded area is centered on the average annual growth rate in the period. Before Proposition 13, the average annual growth rate was 5 percent. After Proposition 13, the average annual growth

Figure 13

Property Tax Revenue Similarly Stable Before and After Proposition 13

Percent Change Local Government Property Tax Revenue[a]



[a] Growth rates calculated based on property tax revenue in 2014-15 dollars.

[b] Proposition 13 reduced property tax revenue by almost 60 percent in the first year. The decline in revenue due to Proposition 13 is removed from the figure to maintain the scale of year-to-year change before and after Proposition 13.

[c] The mean absolute deviation for the percent change in property tax revenue before and after Proposition 13 is 3 percent.

rate has been 3 percent. As seen in the figure, however, the variation in growth rates before and after Proposition 13 was similar. In both periods, overall local government property tax revenues typically fell 3 percent above or below their average growth rates. This suggests that the ability of local governments to set their property tax rates before Proposition 13 enabled them to moderate the volatility of market values.

How Did Proposition 13 Change Local Governments Mix of Tax Revenues?

While property taxes remain the single largest source of local tax revenue for cities and counties, these local governments increasingly rely on other local taxes to make up for the revenue loses that resulted from Proposition 13. The year before Proposition 13 passed, property taxes comprised over 90 percent of cities' and counties' local tax revenue. Today, that share is less than two-thirds.

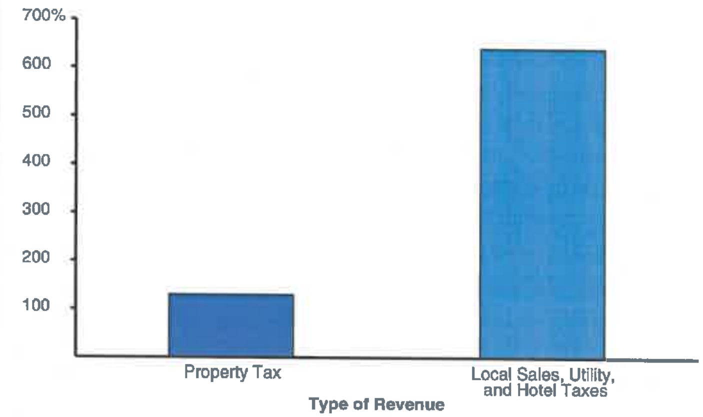
Cities and Counties Have More Control Over Sales, Hotel, and Utility Taxes Than Property Taxes. As described in the background, the laws implementing Proposition 13 set cities' and counties' property taxes based on the rates they had levied prior to Proposition 13. As a result, any growth in property tax revenues results from increases in property values, which local governments cannot directly control. In contrast, cities and counties can increase sales, hotel, and utility tax rates to generate additional revenue, though doing so requires voter approval.

Sales, Hotel, and Utility Taxes Largely Replaced Lost Property Tax Revenue. Figure 14 shows that since Proposition 13 passed property tax revenue (adjusted for inflation) for cities and counties increased over 100 percent. In comparison, hotel, sales, and utility taxes increased over 600 percent. The significant increase in these other local taxes reflects cities' and counties' efforts to replace lost property tax revenue. Adjusted for inflation, Proposition 13 reduced cities and counties property tax revenue by almost $10 billion in the first year. Compared to their revenues in 1978-79, local sales, hotel, and utility taxes generated roughly $8.5 billion in additional revenue in 2014-15.

Figure 14

Other Local Taxes Increased More Than the Property Tax[a]

Percent Increase in Counties' and Cities' Revenue by Source Since 1978



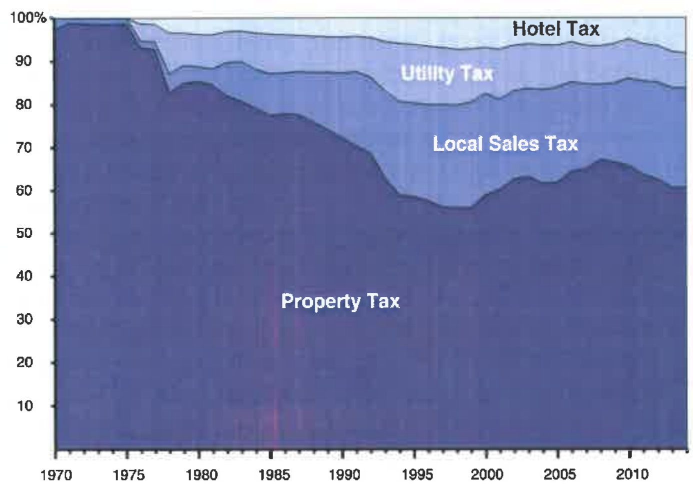
[a] Figure reflects total increase in revenue for counties and cities combined from the noted sources. Bradley-Burns and realignment revenues are excluded from the sales tax. Calculations adjust revenue for inflation.

Cities and Counties Rely Less on Property Tax Revenues Today. Figure 15 (see next page) shows the share of revenue by source for cities and counties before Proposition 13 through 2014-15. Before Proposition 13, cities and counties relied almost entirely on property tax revenue. Over time, however, cities and counties increasingly relied on taxes they could raise with voter approval to replace lost property tax revenue. As a result, these other sources of revenue likely are paying for services that before Proposition 13 would have been paid with property tax revenue.

Figure 15

Cities and Counties Increasingly Rely on Other Taxes

Share of City and County Tax Revenue by Source



What Happened to Local Government Revenues After Proposition 13?

Cities' and counties' tax revenue per person has declined since Proposition 13. However, looking across all California local governments' per-person revenue—excluding state and federal funds—revenues increased 36 percent since Proposition 13. In comparison, similar per-person revenues for local governments across the country increased by almost 70 percent over the same period.

Cities' and Counties' Local Tax Revenue Per-Person Declined. As discussed earlier, cities' and counties' increased their sales, hotel, and utility taxes to replace revenues lost due to Proposition 13. Despite these increases, on a per-person basis, cities' and counties' local tax revenue is lower today than it was in the year before Proposition 13 passed. Adjusted for inflation, cities and counties received roughly $790 per person in 1977-78, but only about $640 per person in 2014-15.

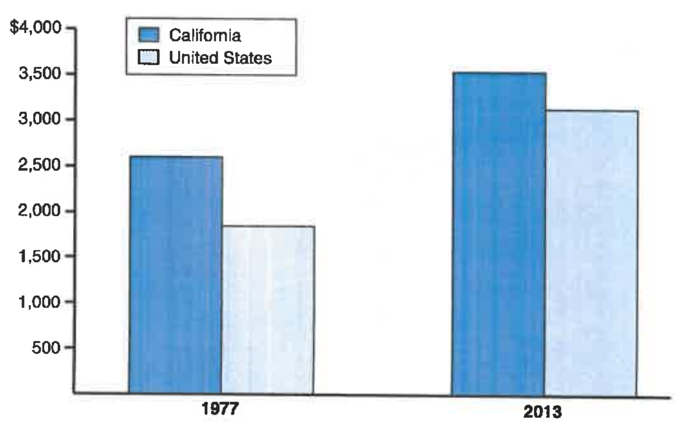
Overall, California Local Revenue Increased . . . In addition to property, hotel, sales, and utility taxes, local governments receive revenue from various fees and assessments levied for particular activities and services. (Later in this report, we discuss how these fees and assessments for land development have increased since Proposition 13.) Across these "own-source" revenues for all local governments, revenue rose from roughly $2,600 per person in 1977 to roughly $3,440 per person in 2013 (adjusted for inflation). This reflects an increase of over one-third across all own-source revenues for local governments.

. . . But Not as Much as in Other Areas of the Country. Figure 16 (see next page) shows the increase in local revenue per person in California compared to local governments across the country. While per-person revenue increased in California from 1977 to 2013, local governments outside of California saw much larger increases in revenue. Particularly, per-person own-source revenue across all local governments in the country increased 69 percent from 1977 to 2013. The slower growth in California is somewhat unsurprising given California had above average per-person revenues in 1977. Other states with high 1977 per-person revenues also had below average growth. California, however, grew even slower than states with high 1977 per-person revenues.

Figure 16

California Local Governments' Revenue Grew Less Than Rest of U.S.

Per-Person Own-Source Revenue for Local Governments (2014-15 Dollars)



Did Proposition 13 Reduce the Number of New Local Governments Formed?

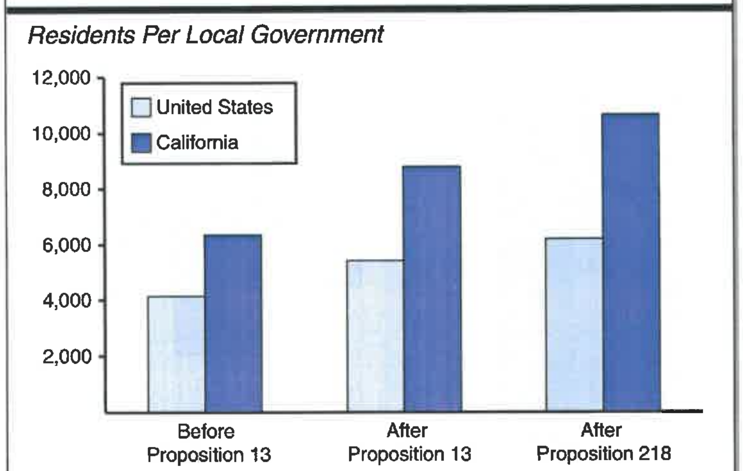
After the passage of Proposition 13, the formation of local governments in California slowed compared to other states. Moreover, after a subsequent proposition passed expanding on Proposition 13, local government formation in California slowed even further. This trend is distinct from the rest of the country, which saw less population growth than California over this period.

Propositions 13 and 218 Limited Local Governments' Revenue. As a result of Proposition 13, local governments formed after 1978 were unable to receive a share of the 1 percent tax and existing local governments' revenues were constrained by their share of the 1 percent tax. In response to Proposition 13, local governments turned to alternative sources of revenue like general taxes and assessments. To restrict these alternative taxes, the proponents of Proposition 13 proposed Proposition 218, which the voters approved in 1996. Among other provisions, Proposition 218 required voter approval for general taxes and established new requirements for levying assessments.

California Local Governments Served More Residents After Propositions 13 and 218. Figure 17 (see next page) shows the average number of residents served by each local government in California and other states before Proposition 13, after Proposition 13, and after Proposition 218. After Propositions 13 and 218, California local governments served increasing numbers of residents compared to local governments in other parts of the country. Specifically, over the period in the figure (from 1952 to 2012), the average number of residents served by California local governments increased by over 4,900 residents. Local governments

Figure 17

California Residents Per Local Government Increased After Revenue Restrictions

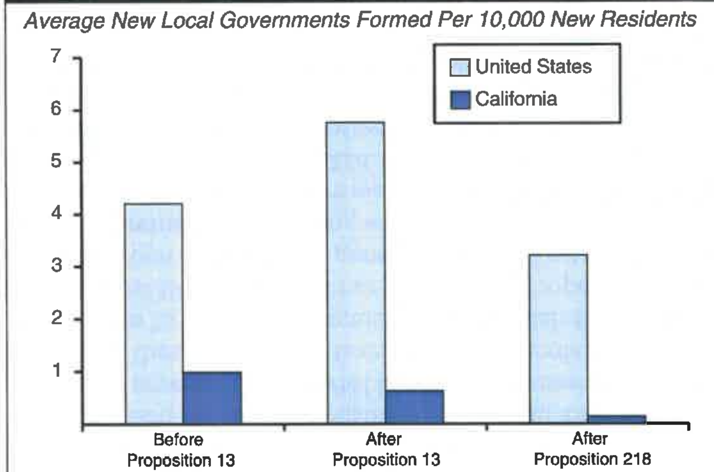


elsewhere in the country served an additional 2,400 residents roughly.

Local Government Formation Declined After Proposition 218. Local governments in California served increasing numbers of residents because fewer local governments were forming despite increases in population. As seen in Figure 18, new local government formations declined in California notably after Proposition 218, despite a 22 percent increase in population. This was not the case for local governments in other parts of the country, which saw lower population growth than California (19 percent since 1996). While some of the slowdown in local government formation likely reflects increased population density, Propositions 13 and 218 local government revenue restrictions likely inhibited local government formation in California compared to what might have occurred without the restrictions.

Figure 18

Fewer Local Governments Formed in California After Proposition 218



Does Proposition 13 Alter Local Government Land Use Decisions?

Proposition 13 created fiscal incentives for many communities to focus more on building retail stores, auto dealers, and hotels while focusing less on housing. We, however, did not find evidence that these incentives significantly influenced city zoning and permitting decisions in recent years.

Cities and Counties Weigh Fiscal Effects of Development. California's cities and counties make most decisions about when, where, and to what extent development will occur. Different types of developments yield different amounts of tax revenues and service demands. In response, local governments commonly examine these fiscal effects when considering new development or planning for future development.

Under Proposition 13, Commercial Development Often Yields Greater Fiscal Benefits. Proposition 13 altered the fiscal effects of development for local governments in two key ways. First, the property tax allocation system created to implement Proposition 13 provides many cities and counties only a small portion of local property tax revenues. Second, as discussed previously, since Proposition 13's passage local governments have become increasingly reliant on other taxes, such as sales and hotel taxes. Because of these changes, many cities and counties find that developments that generate sales or hotel taxes in addition to property taxes yield the highest net fiscal benefits. In contrast, housing developments, which do not produce sales or hotel tax revenues directly, often lead to more local costs than offsetting tax revenues.

Fiscal Incentives Do Not Appear to Have Major Influence on Land Use Decisions. Given these fiscal

incentives, cities and counties that receive lower shares of property taxes or that derive more of their revenues from sales taxes would be expected to prioritize developments that generate sales and hotel taxes, rather than home building. To gauge whether or not this occurs in practice, we looked at two measures of city development patterns over the last decade: rezoning decisions (changes in the allowable use of land) and building permits. We found little evidence that cities with lower property tax shares set aside less land for housing or built less housing. Similarly, our analysis suggests that cities that are more reliant on sales taxes are, at most, modestly more likely to prefer retail over other types of development.

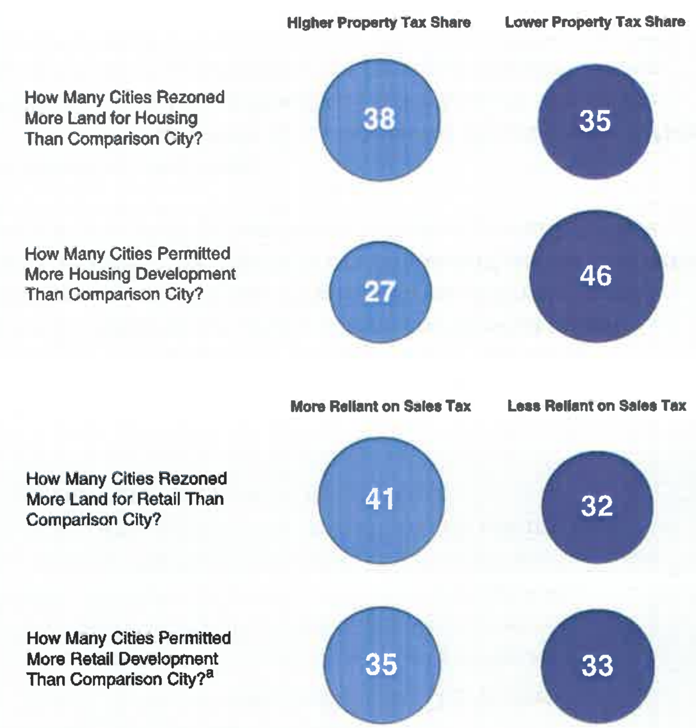
Analysis of city development patterns is complicated by the fact that many factors beyond fiscal incentives can influence city land use decisions, such as each city's size, type (urban, suburban, or rural), age, and real estate prices. To attempt to isolate the effect of fiscal incentives from these other factors, we identified 73 pairs of cities with similar populations, home prices, and dates of incorporation, but that differed in their property tax shares and reliance on sales taxes. We then compared each city's land use decisions over the last decade to its comparison city. The results are summarized in Figure 19 (see next page). As the figure shows, cities that were more reliant on sales taxes were slightly more likely to rezone more land for retail uses than their comparison city. Despite this, cities more reliant on sales taxes did not consistently permit more retail development. Fiscal incentives appear to have even less effect on housing decisions. Cities with higher property tax shares did not consistently rezone more land for housing. Further, in almost two-thirds of pairs, the city with the lower property tax share permitted more housing construction than their comparison city.

Cities May Change Behavior in Other Ways. While we did not find evidence that city land use decisions have been altered significantly by the fiscal incentives fostered by Proposition 13, cities may respond to these incentives in other ways. For example, some cities have offered perks such as tax breaks, publicly financed property improvements, and cheap land to retail stores to encourage them to locate in their communities.

Figure 19

Little Evidence That Fiscal Incentives Drive Land Use Decisions

Comparison of Land Use Changes in 73 Pairs of Similar Cities, 2006-2015



[a] Only covers the period 2013-2015. In five pairs of cities, neither city permitted any new retail.

Does Proposition 13 Alter Property Owners' Development Decisions?

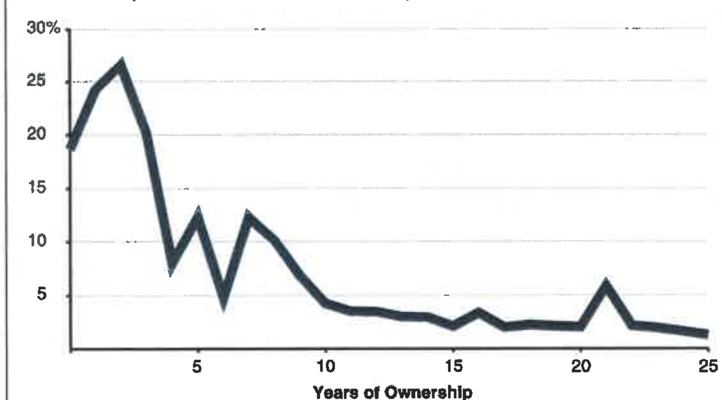
Land owners who have owned their property longer and therefore receive greater tax relief under Proposition 13 are less likely to develop their land. It is difficult to determine, however, how much of this can be attributed to Proposition 13 instead of other factors.

Long-Tenured Properties Are Less Likely to Be Developed. Figure 20 shows how likely vacant land in three large counties across the state (Los Angeles, Sacramento, and San Mateo) was to be developed over the last decade based on how long it has been owned. As shown, the chance that land was developed

Figure 20

Vacant Land Less Likely to Be Developed if It Has Been Owned Longer

Likelihood of Development on Vacant Land in Los Angeles, San Mateo, and Sacramento Counties, 2006-2015



drops significantly the longer the property is owned. Properties owned for five to ten years were close to four times more likely to be developed than properties owned for 20 to 25 years (8 percent compared to 2 percent).

Proposition 13 May Play a Part in Explaining This Pattern. It is possible that Proposition 13 contributes to this pattern of development. Land owners typically seek to time the development of their land to maximize their financial gains. In many cases, greater gains can be achieved by delaying development until real estate markets are strong or holding out for the optimal development opportunity. Land owners also incur costs, including property taxes, to hold on to land for future development. If these costs exceed the potential gains of delaying development, then land owners may decide to develop sooner. On the other hand, if these costs are lower, land owners may be more inclined to hold off on development. In particular, land owners whose property tax costs are low because they have owned their property for many years may be more likely to delay development in hopes of greater future profits.

Other Factors Probably Matter Too. While Proposition 13 may have some part in explaining why properties that have been owned longer are less likely to be developed, it is almost certain that other factors also matter. For example, many properties that have sold more recently likely were purchased by buyers whose intent was to develop in the near future. This probably accounts for the much higher likelihood of development for properties owned for three years or less. It is also possible that properties that have been owned longer may be less likely to turn over or develop because they are in less desirable areas.

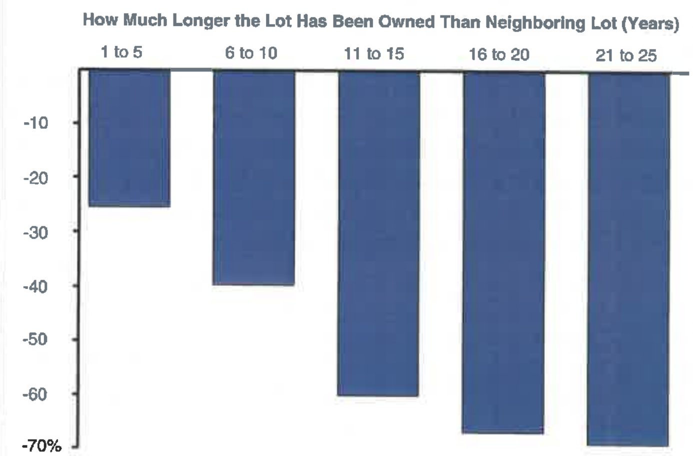
Comparing development patterns of neighboring lots offers one way to attempt to separate the effect of Proposition 13 from some of these other factors. This is because development on neighboring lots likely is influenced

by many of the same local factors, making it more likely that differences in development arise from differences in property tax costs. For properties in three large counties (Los Angeles, San Mateo, and Sacramento), Figure 21 compares the frequency of development on vacant lots to frequency of development on neighboring vacant lots that have been owned for fewer years. As the figure shows, over the last decade vacant lots were less likely to be developed than neighboring vacant lots if they had been owned for longer. This effect is larger when the difference in ownership tenure is greater: properties owned one to five years longer

Figure 21

Land That Has Been Owned Longer Than Its Neighbors Is Less Likely to Be Developed

Difference in Likelihood of Development Between Vacant Lot and a Neighboring Vacant Lot[a]



[a] Los Angeles, San Mateo, and Sacramento Counties, 2006-2015.

than their neighbors were 25 percent less likely to be developed, compared to 69 percent for properties owned for 20 to 25 years longer. This lends some support to the role of Proposition 13 in explaining why properties owned for longer are less likely to be developed.

Did Proposition 13 Increase Fees on Developers?

Local governments appear to be increasingly using impact fees to pay for the costs associated with new development.

Impact Fees Are an Alternative to Property Taxes. Prior to Proposition 13, local governments could increase property taxes to pay for the costs associated with new development. After Proposition 13—which capped local governments' property tax revenues—local governments had to use other sources of revenue to pay for the costs associated with development. Three options for raising additional revenue for new development include parcel taxes, impact fees, and Mello-Roos assessments (discussed in the next section). Typically, parcel taxes are set at a fixed amount per parcel and are paid by property owners. Impact fees are paid by the builders of new construction.

Impact Fees Do Not Require Voter Approval. Propositions 13 and 218 require local governments to obtain voter approval to levy parcels taxes and Mello-Roos assessments. Gaining voter approval can be challenging, especially for parcel taxes. Parcel taxes require the approval of two-thirds of voters. Of the roughly 200 parcel taxes put to city voters for approval between 2000 and 2014, only about half were approved. In comparison, local governments can adopt impact fees through ordinances or resolutions. To levy these fees, local governments must explain the connection between the development project and the fees imposed. The fee amount is based on the cost of paying for the services or improvements related to the development project. Impact fees typically are easier for cities to impose because they do not require voter approval.

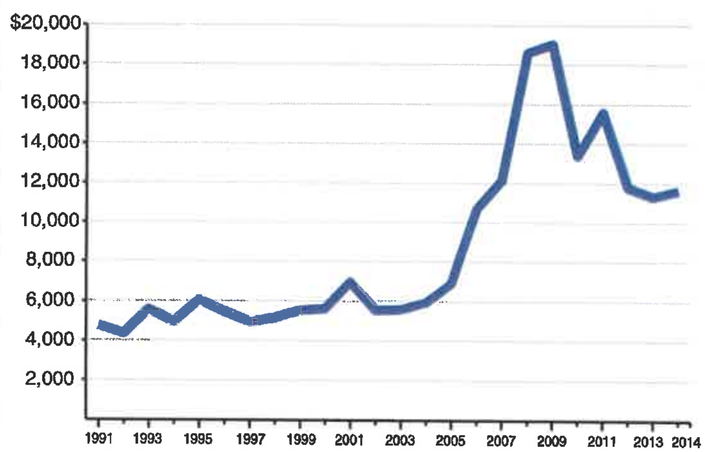
California's Impact Fees Higher Than Many States. Over half of states have impact fees, which pay for the costs associated with new development like new infrastructure. A recent survey of over half of these states (including most of the western states) found California to have the highest average impact fees for construction of a single-family home. Moreover, according to this study, California's fees were almost three times as high as the average across all the states in the survey.

Impact Fees Increased in Recent Years. Figure 22 shows the statewide median impact fees per residential building permit issued by cities. Since 1991, this amount has increased almost 150 percent. Much of this increase was associated with the housing boom that preceded the last recession,

Figure 22

Impact Fees Increased Notably in Recent Years

Median Revenue Per Residential Building Permit Across Cities (2014-15 Dollars)



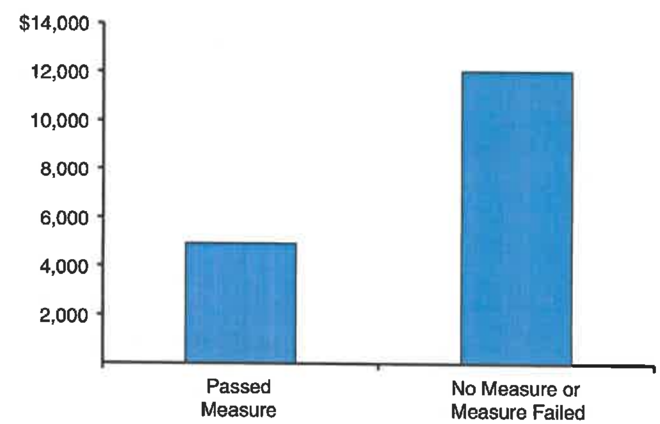
though these fees remained high after the recession as well. Fees likely increased most during the housing boom because cities needed revenue to pay for the costs associated with the significant increase in new development.

Impact Fees Are Higher in Cities Without Parcel Taxes. Figure 23 shows the median impact fee per residential building permit for cities in 2014. As seen in the figure, the median impact fees were roughly $5,000 per permit in cities that passed a parcel tax between 2000 and 2014. In comparison, those cities that did not propose a parcel tax or failed to pass a parcel tax had median impact fees of over $12,000. Looking at the difference in the fees, cities that could not pass a parcel tax likely relied on higher impact fees to pay for the costs associated with new development.

Figure 23

Fees Lower in Cities That Passed Parcel Taxes

Cities' Median Impact Fees Per Residential Building Permit, 2014



Did Assessments Associated With Development Rise After Proposition 13?

Local governments increasingly use Mello-Roos assessments to pay for infrastructure associated with new development.

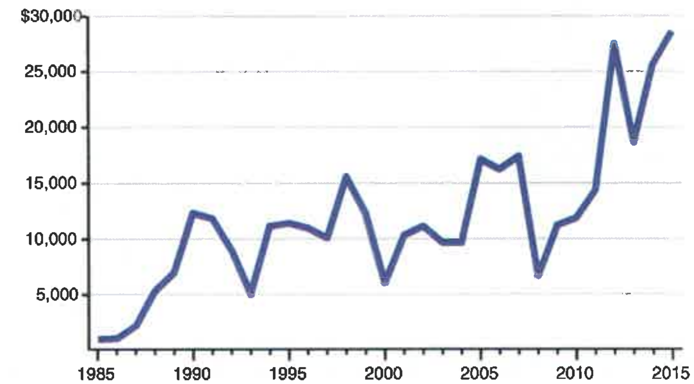
Mello-Roos Assessments Support Infrastructure Improvements. Mello-Roos assessments are another option for local governments—like parcel taxes and impact fees—to pay for infrastructure improvements. Similar to parcel taxes, Mello-Roos assessments require approval of either a majority of local voters or a majority of property owners. Mello-Roos assessments, nonetheless, typically are easier to approve than parcel taxes. This is because developers usually own the land on which they are building and can unanimously approve the assessment prior to construction. Once construction is finished, the assessments are passed on to the new property owners. The new property owners do not vote on these assessments because the developer already approved them.

Mello-Roos Assessments Increasing Over Time. Figure 24 shows the average assessment per residential building permit over time. Since 1990—five years after Mello-Roos assessments were enacted—the amount per residential building permit has increased over 130 percent. In comparison, the statewide average property tax bill increased 50 percent since 1990. Like impact fees, local governments likely use Mello-Roos assessments to pay for infrastructure improvements that would have been paid by property taxes prior to Proposition 13.

Figure 24

New Development Assessments Increasing

Mello-Roos Assessments Per Residential Building Permit (2014-15 Dollars)



Does Proposition 13 Increase Homeownership?

Shifts in homeownership are driven by complex relationships between economic and demographic trends. This makes it hard to measure the influence of any policy change on homeownership. Nonetheless, some evidence suggests that Proposition 13 may have increased homeownership for some older Californians, while decreasing it for younger Californians.

Homeownership Costs Decreased for Some Households . . . Limits on assessed value growth result in lower, more predictable property tax payments for homeowners that do not move often. This would seem to promote homeownership for these households, particularly retirees with fixed incomes. Evidence of this is mixed. As Figure 25 shows, in places with less expensive housing across the country, assessed value limits are linked with higher rates of homeownership among Social Security retirees. This does not appear to be true in places with more expensive housing—such as much of coastal California. This could be because the difficulty of qualifying for and paying a home loan (rather than the cost of property taxes) becomes an increasingly important driver of homeownership as home prices rise.

. . . But Likely Increased for Others. As discussed in the prior two sections, local governments in California appear to have responded to Proposition 13 by increasing fees on home builders and assessments on owners of newer homes. These higher charges increase costs for homebuyers. Faced with these higher costs, fewer young households are able to afford to buy a home. Figure 26 (see page 44) shows that homeownership among Californians 45 and younger has fallen by around one-third since 1980, despite little change in the state's overall homeownership rate. Many factors contribute to this trend, making it difficult to accurately pinpoint its cause. Nonetheless, the rising cost of development fees and assessments on new homebuyers likely have some role.

Figure 25

Do Assessed Value Limits Promote Homeownership Among Retirees?

Homeownership Rates of Households Whose Sole Income Is Social Security, U.S. Counties, 2014

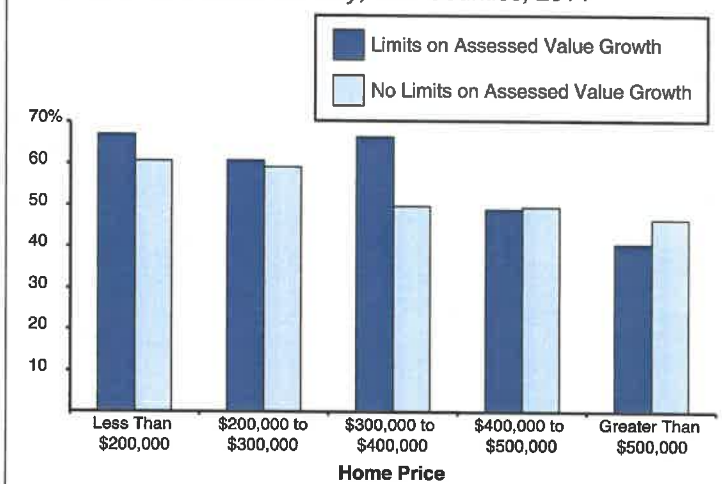


Figure 26

Homeownership Among Younger Californians Declining

Homeownership Rates

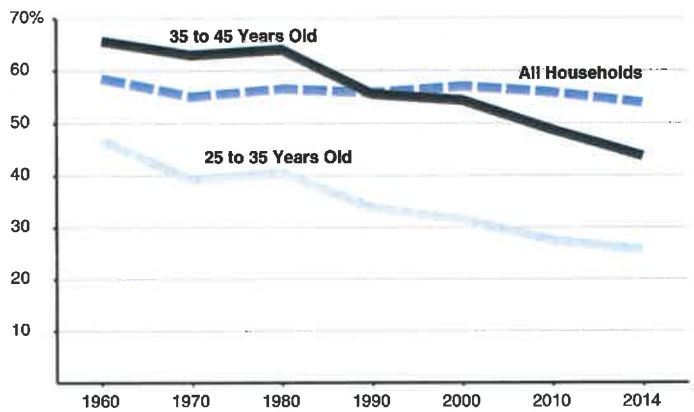


Figure Data Sources

The list below provides the data sources for each of the figures contained within this report. Much of the data used in the report is accessible online or in historical publications. Some data was requested from federal, state, and local government entities.

Figure 1	Board of Equalization, Annual Report: Statistical Tables, Table 14.
Figure 2	California Association of Realtors.
Figure 3	Los Angeles County Assessor Parcels Data.[a]
Figure 4	Ibid.
Figure 5	IPUMS-USA, University of Minnesota, www.ipums.org (American Community Survey).[a]
Figure 6	Board of Equalization, A Report on Budgets, Workloads, and Assessment Appeals Activities in California Assessors' Offices, Table F.
Figure 7	IPUMS-USA, University of Minnesota, www.ipums.org (American Community Survey).[a]
Figure 8	Board of Equalization, A Report on Budgets, Workloads, and Assessment Appeals Activities, Tables E and F.
Figure 9	Los Angeles County Assessor Parcels Data.
Figure 10	Secretary of State Business Filings, Counties of Los Angeles, Sacramento, and San Mateo Assessor Parcels Data.
Figure 11	Employment Development Department New Employer Registrations, Counties of Los Angeles, Sacramento, and San Mateo Assessor Parcels Data.
Figure 12	Board of Equalization, Annual Report: Statistical Tables, Table 14.[a]
Figure 13	Ibid.[a]
Figure 14	Board of Equalization, Annual Report: Statistical Tables, Table 14 and Table 21A. State Controller's Office data (Hotel and Utility Taxes).[a]
Figure 15	Ibid.
Figure 16	U.S. Census, State and Local Government Finances by Level of Government and by State.
Figure 17	U.S. Census, Government Organization: 1942 to 2012.[a]
Figure 18	Ibid.[a]
Figure 19	Counties of Los Angeles, Riverside, Sacramento, San Diego, San Mateo, Assessor Parcels Data. U.S. Census Building Permits Survey.
Figure 20	Counties of Los Angeles, Sacramento, and San Mateo Assessor Parcels Data.[a]
Figure 21	Ibid.
Figure 22	State Controller's Office, Construction Development Tax Revenues and U.S. Census Building Permits Survey.
Figure 23	Construction Development Tax Revenues and Sacramento State: Institute for Social Research, California Elections Data Archive.[a]
Figure 24	California State Treasurer, California Debt and Investment Advisory Commission, Mello-Roos.
Figure 25	IPUMS-USA, University of Minnesota, www.ipums.org (American Community Survey).[a]
Figure 26	Ibid.

a With authors' calculations.

Acknowledgments

This report was prepared by Carolyn Chu and Brian Uhler. The Legislative Analyst's Office (LAO) is a nonpartisan office which provides fiscal and policy information and advice to the California Legislature.

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This report and others, as well as an e-mail subscription service, are available on the LAO's website site at www.lao.ca.gov. The LAO is located at 925 L Street, Suite 1000, Sacramento, CA 95814.

California

PROPERTY TAX INFORMATION

Prior to Proposition 13, local agencies independently established their tax rates and the total property tax rate was the composite of the individual rates, with few limitations.

www.californiataxdata.com

100 Pacifica, Suite 470

Irvine, California 92618

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Fax 949-788-0280

What is Proposition 13?

Background

On June 6th, 1978, nearly two-thirds of California's voters passed Proposition 13, reducing property tax rates on homes, businesses and farms by about 57%.

The Environment Prior to Proposition 13

Prior to Proposition 13, the property tax rate throughout California averaged a little less than 3% of market value. Additionally, there were no limits on increases for the tax rate or on individual ad valorem charges. ("Ad valorem" refers to taxes based on the assessed value of property.) Some properties were reassessed 50% to 100% in just one year and their owners' property tax bills increased accordingly.

Proposition 13 Tax Reform

Under Proposition 13 tax reform, property tax value was rolled back and frozen at the 1976 assessed value level. Property tax increases on any given property were limited to no more than 2% per year as long as the property was not sold. Once sold, the property was reassessed at 1% of the sale price, and the 2% yearly cap became applicable to future years. This allowed property owners to finally be able to estimate the amount of future property taxes, and determine the maximum amount taxes could increase as long as he or she owned the property.

Specific Features of Proposition 13

Proposition 13 initiated sweeping changes to the California property tax system. The primary changes are explained below.

1. **One Percent Rate Cap.** Proposition 13 capped, with limited exceptions, ad valorem property tax rates at one percent of full cash value at the time of acquisition. Prior to Proposition 13, local jurisdictions independently established their tax rates and the total property tax rate was the composite of the individual rates, with few limitations.

2. **Assessment Rollback.** Proposition 13 rolled back property values for tax purposes to their 1976 level.

3. **Responsibility for Allocating Property Tax Transferred to State.** Proposition 13 gave state lawmakers responsibility for allocating property tax revenues among local jurisdictions. Prior to Proposition 13, jurisdictions established their tax rates independently and property tax revenues depended solely on the rate levied and the assessed value of the land within the agency's boundaries.

4. **Reassessment Upon Change of Ownership.** Proposition 13 replaced the practice of annually reassessing property at market value with a system based on cost at acquisition. Prior to Proposition 13, if homes in a neighborhood sold for higher prices, neighboring properties might have been reassessed based on the newly increased area values. Under Prop. 13, the property is assessed for tax purposes only when it changes ownership. As long as the property is not sold, future increases in assessed value are limited to an annual inflation factor of no more than 2%.

5. **Vote Requirement for State Taxes.** Proposition 13 requires any measure enacted for the purpose of increasing state revenues to be approved by a two-thirds vote of each house of the legislature.

6. **Voter Approval for Local "Special" Taxes.** Proposition 13 requires taxes raised by local governments for a designated or special purpose to be approved by two-thirds of the voters.

California Tax Data

The Leader in Property Tax Disclosure Since 1986

Greater Cincinnati CWHS Best Practice Research
Claudia Aiken and Vincent Reina, PennPraxis
September 11, 2019

Research Topics Requested

- Homestead Tax Exemption – examples of this tool around the country. Does Ohio state law need to change to expand the exemption in Cincinnati/Hamilton County?
- Examples of city + county alignment on CDBG funds
- Sources for funding county-wide Housing Trust Funds
- Housing Trust Funds that take in private funds but are run by a municipality
- Amount of funding, by funding mechanism, dedicated to affordable housing in peer cities
- Examples of entities orchestrating land use approvals, entitlements, assemblage, community outreach to set the table for (multifamily housing) developers selected through an RFP/procurement process

1. Homestead Tax Exemption

The homestead exemption is an Ohio policy that allows seniors and "permanently and totally disabled" residents with incomes less than or equal to $32,800 in 2019 to reduce their property tax bills by shielding some of the market value (up to $25,000) of their "homestead" (the owner's dwelling and up to 1 acre of land) from all local property taxes.

The savings vary by location, because local property taxes vary; but overall, qualified homeowners saved an average of $495 per taxpayer in 2015. In Hamilton County, the annual property tax savings range from about $350 to $740.

If you are at least 59 at the time of your eligible spouse's death, you continue to qualify.

The exemption was created in 1970. In 2007, the General Assembly expanded the program to include all senior citizens, regardless of income. Then in 2014, the state returned to the means-tested exemption for all persons turning 65 in 2014 or later.

Sources

Ohio Department of Taxation. "Frequently Asked Questions: Homestead Tax Exemption." Accessed September 9, 2019. https://www.tax.ohio.gov/real_property/faqs/homestead_exemption_faqs/tabid/3074/Default.aspx?QuestionID=2820&AFMID=9554

Walsworth, Jack. "Seniors Have Until June 2 to Apply for Homestead Exemption." *Cincinnati Enquirer*. May 14, 2014. Accessed September 9, 2019. https://www.tax.ohio.gov/real_property/faqs/homestead_exemption_faqs/tabid/3074/Default.aspx?QuestionID=2820&AFMID=9554

Examples of Municipal Tax Exemptions for Homeowners

Low-Income Owner Occupants Program, Philadelphia

LOOP is a real estate tax relief program in Philadelphia for homeowners whose property assessments increased by 50% or more from last year, *after* the Homestead Exemption, which is a non-means-tested program that reduces the taxable value of primary residences by $45,000. The program is means-tested, meaning participants must fall within income limits (set by family size; e.g. a four-person household has an income cap of $135,150). Participants must also have lived in their home for at least 10 years and be current on their taxes OR be participating in an owner-occupied payment agreement or installment plan. LOOP limits year-to-year assessment increases to 50% and then locks in that assessment for as long for as long as the homeowner remains eligible.

Low Income Senior Citizen Real Estate Tax Freeze, Philadelphia

Eligible seniors (aged 65 or older, or anyone living with their spouse of 65+, or the widow(er) of a spouse who reached the age of 65, and with an income of no more than $35,000 for a married couple or $27,500 for a single person) can get their real estate tax frozen at a certain amount, unless the household's tax liability decreases, in which case the tax owed will be lowered to the new amount.

Owner-Occupied Real Estate Tax Payment Agreement, Philadelphia

OOPA allows homeowners to make affordable monthly payments on property taxes that are past due. Only primary residences are eligible; to remain eligible, homeowners must pay all *new* property taxes as they become due (although if participants fall into the lowest tier of income, they are allowed to roll the new property taxes into their agreement). Some low-income and senior residents are eligible for OOPAs with a $0-minimum monthly payment.

Payments a percentage of monthly income that is set based on which of five "tiers" of monthly household income and family size a household falls into.

Sources

City of Philadelphia. "Longtime Owner Occupants Program (LOOP)." *Payments, Assistance and Taxes.* Accessed September 9, 2019. https://www.phila.gov/services/payments-assistance-taxes/income-based-assistance-programs/longtime-owner-occupants-program/

City of Philadelphia. "Owner Occupied Real Estate Tax Payment Agreement (OOPA)." *Payments, Assistance and Taxes.* Accessed September 9, 2019. https://www.phila.gov/services/payments-assistance-taxes/payment-plans/owner-occupied-real-estate-tax-payment-agreement/

City of Philadelphia. "Low Income Senior Citizen Real Estate Tax Freeze." *Payments, Assistance and Taxes.* Accessed September 9, 2019. https://www.phila.gov/services/payments-assistance-taxes/senior-citizen-discounts/low-income-senior-citizen-real-estate-tax-freeze/

Longtime Occupant Homeowner Exemption, Cook County

The Longtime Occupant Homeowner Exemption (LOHE) *expands* the Homeowner Exemption (which shields $10,000 of the assessed value from local property taxes) in Cook County, IL for owner-occupants who have owned and lived in their home for at least 10 years (or 5 years, if the property was purchased through a government or nonprofit housing program); who have a total household income of $100,000 or less for income tax year 2016; and whose assessment increase was "significant enough to exceed the maximum amounts set by the state legislature." The Assessor's Office mails applications to properties which qualify. However, very few residential properties in Cook County (about 2%) qualified in 2018.

Illinois also has a Senior Citizen Homeowner Exemption, a Senior Citizen Assessment Freeze, and a Home Improvement Exemption for improvements made following "catastrophic events."

The LOHE is available in Cook County *only.* The General Homestead Exemption is statewide, but it shields a maximum of $10,000 in Cook County and $6,000 in all other counties.

The Homeowners Exemption and Senior Citizen Exemption are larger in Cook County than other counties because of 2017 state legislation recognizing that assessments increased more in this county than any other, and affected a larger number of vulnerable households. However, "exemptions don't reduce property revenue owed to governments; [they] merely shift the burden to commercial property owners or residential property owners who don't qualify for the exemptions."

Sources

Cook County Assessor's Office. "Longtime Occupant Homeowner Exemption." *Exemption Descriptions.* Accessed September 9, 2019. https://www.cookcountyassessor.com/Exemptions/Exemption-Forms.aspx

Illinois Revenue Department. "Property Tax Relief: Homestead Exemptions." Accessed September 9, 2019. https://www2.illinois.gov/rev/localgovernments/property/Pages/taxrelief.aspx

Griffin, Jake. "Why Only Cook County Homeowners Are Getting a Bigger Tax Exemption." *The Daily Herald.* October 11, 2017. https://www.dailyherald.com/news/20171011/why-only-cook-county-homeowners-are-getting-a-bigger-tax-exemption

Taxpayers' Federation of Illinois. "Homestead Exemptions: Confusing, Complicated and Costly." *Tax Facts* 67, no. 5 (Summer 2014): 1-15. https://www.illinoistax.org/wp-content/uploads/2018/05/44_Summer2014TaxFacts.pdf

Homestead Exemption for Water and Sewer, Cleveland

In Cleveland, homeowners can participate in the "Homestead Exemption Water & Sewer" to receive reduced water and sewer bills if they are 65+, are owner-occupants, and have a total income of $33,000 or less, as of 2017. This local program is administered by the Cleveland Water Department independently of state tax legislation.

Source

Cuyahoga County Fiscal Officer. "Homestead Exemption Water & Sewer." *Other Discount Services.* Accessed September 9, 2019. https://fiscalofficer.cuyahogacounty.us/en-US/other-discount-services.aspx

2. City-County CDBG Alignment

Forming a consortium is a formal way for local governments to join with other contiguous units of local government to participate in HUD funding programs. Member jurisdictions take a more regional, collaborative approach to meeting affordable housing needs. The representative of the consortium, also known as the lead entity, assumes overall responsibility for compliance with the program requirements. There are currently no consortia in the state of Ohio, but there are 147 consortia across the country as of FY2019. HUD approval is required to form a consortium. Another option is for a single city and county to enter into a cooperation agreement.

(See: U.S. Department of Housing and Urban Development. "Subpart C: Consortia; Designation and Revocation as a Participating Jurisdiction. *24 CFR Subtitle A (4-1-04 Edition).* https://www.govinfo.gov/content/pkg/CFR-2004-title24-vol1/pdf/CFR-2004-title24-vol1-sec92-101.pdf. See also HUD Exchange. "HOME Consortia." https://www.hudexchange.info/programs/home/topics/consortia/#fy-2019-home-consortia)

Portland, Oregon

For example, Portland, OR, Multnomah County, and the City of Gresham formed the "Portland Consortium" in 1992 to jointly prepare a consolidated plan as a condition for receiving HUD funds (CDBG, HOME, ESG, and HOPWA). The Portland Housing Bureau is the lead administrator for all four grant programs. The jurisdictions prepare a needs assessment for the consortium as a whole.

Source

City of Portland. *Annual Action Plan,* 2018. Accessed September 9, 2019.
https://www.portlandoregon.gov/phb/article/684844

King County, Washington

King County, Washington and most of the cities in the county (but not Seattle, which receives its funds separately) also formed an urban county consortium so that the King County HCD could administer HUD funds (including CDBG and HOME) on their behalf, but also to allocate regional affordable housing funds and to discuss state and federal legislative priorities. The participants cooperate to further shared goals and have agreed to a decision-making structure called the Joint Recommendations Committee (JRC) which provides funding recommendations and advice on guidelines and procedures for all the consortia partners for a wide range of housing and community development issues. The JRC includes three King County representatives and eight representatives of consortia cities. It meets about five times per year. The City of Seattle participates for some meetings that have to do with regional fund sources.

Here is an example of a JRC agenda (February 2019): LINK

Source

King County Department of Community and Human Services. "Consortium." Accessed September 9, 2019.
https://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx

Reading, Pennsylvania

The City of Reading and Berks County, Pennsylvania prepare joint 5-year consolidated plans for HUD funds (they did so for 2016-2020 and will again this year, 2019).

The City and County "have undertaken an effort to increase cooperation between the two community development offices due to the need to have more efficiency in implementing the various HUD and non-HUD funded programs. This cooperation enables the sharing of administrative duties, pooling of resources and joint decision-making. Through a collaborative planning process involving a broad range of public and private agencies, the County and the City have developed a City/County ESG and a City/County HOME funding application." The City and County use the funds to support joint goals, such as eliminating homelessness county-wide.

Source

City of Reading. "Proposed 2019 CDBG ESG HOME Action Plan." Accessed September 9, 2019.
https://www.readingpa.gov/content/proposed-2019-cdbg-esg-home-action-plan

Arroyo Grande, California

In July 2017, the City of Arroyo Grande and the County of San Luis Obispo entered into a cooperation agreement to jointly participate in CDBG. The County, which participates in HUD's Urban County Program, receives a predictable, formula-based annual grant, and is given a wider range of uses for CDBG funds than the City has (*note that Hamilton County also qualified for the Urban County Program as of 2019, source:* https://www.hud.gov/sites/dfiles/OCHCO/documents/19-04cpdn.pdf).

By entering into an agreement with the County, the City of Arroyo Grande lost the ability to apply, through a highly competitive process, for a potentially greater amount of State administered funds during the term of the agreement; however, the City was not highly competitive to begin with because it had few low-income tracts. Per the agreement, the County administers CDBG funds for itself and for the City; it receives a share of the City's grant in order to cover administrative costs.

Sources

City of Arroyo Grande. "Consideration of a Cooperation Agreement between the County of San Luis Obispo and the City of Arroyo Grande for Joint Participation in the Community Development Block Grant Program." Memorandum. June 13, 2017. http://www.arroyogrande.org/AgendaCenter/ViewFile/Item/5458?fileID=9374

City of Arroyo Grande. "Consideration of Community Development Block Grant (CDBG) Projects for Year 2018." Memorandum. March 13, 2018. http://www.arroyogrande.org/AgendaCenter/ViewFile/Item/6795?fileID=12833

3. Countywide HTF Funding Streams

According to the Housing Trust Fund Project, the most common revenue sources for city housing trust funds are linkage fees that are included in the zoning ordinance. These are impact fees placed on non-residential developers that are calculated to offset the impact the development may have on the housing supply. Other common sources are inclusionary in-lieu fees; condo conversion or demolition fees; property taxes; hotel taxes; and revenues from TIF districts. One more unusual source is revenue from the sale of city land. The most common sources for *counties* are document recording fees, which are fees paid upon filing official documents like mortgages or deeds with state or local governments. Other common county sources are sales taxes, developer fees, real estate transfer taxes, and real estate excise taxes. A comprehensive 2019 list of county HTF revenue sources can be found here: LINK

Sources

Brooks, Mary E. and Michael Anderson. *State and Local Housing Trust Funds.* Housing Trust Fund Project, Center for Community Change. 2017. https://nlihc.org/sites/default/files/AG-2017/2017AG_Ch05-S13_State-and-Local-Housing-Trust-Funds.pdf

Center for Community Change. *Opening Doors to Homes for All: The 2016 Housing Trust Fund Survey Report.* 2016. http://htfp.wpengine.com/wp-content/uploads/2016/10/HTF_Survey-Report-2016-final.pdf

In 2006, Louisville, KY established a task force to determine how to meet its goal of creating a trust fund that would annually invest $10 million into affordable housing projects. The task force recommended that the Louisville Metro Government first seed the trust with a major public contribution, followed by a significant continuing investment of public revenue sources and an endowment of other private contributions. Suggestions for public revenue streams included:

- A 3% rental car fee
- A percentage of a rate increase and/or dividends from the Louisville Water Company
- Bingo sales tax
- A restaurant fee
- An increase in the hotel/motel tax
- The County Clerk Surplus
- An annual general fund commitment
- The Annual Arena Bond Surplus
- A special tax district or TIF project
- A mixed drink tax

Source

Louisville Metro Government Mayor's Affordable Housing Trust Fund Task Force. *An Assessment and Recommendations for the Creation and Funding of an Affordable Housing Trust Fund.* December 4, 2006. http://htfp.wpengine.com/wp-content/uploads/2011/10/An-Assessment-and-Recommendations-for-the-Creation-and-Funding-of-an-Affordable-Housing-Trust-Fund..pdf

Similarly, Milwaukee studied the following as potential funding streams for the Milwaukee Housing Trust Fund:

- Creating a citywide TIF that only encompasses vacant property in the city. Once the vacant properties were improved, revenue from improvements would be used to offset the bonding for the TIF. The funds garnered from the TIF bond would help capitalize the HTF.
- Establishing a development linkage fee for all residential, commercial, and industrial property. The fee would be no greater than 25 cents per square foot, assessed for new construction or major renovation.
- Using a portion of the proceeds from City land sales.
- Encumbering funds received through a gaming agreement with the Potawatomi.
- General obligation borrowing, in the event that, in any given year, the fund does not meet its $5 million goal.

Source

Soika, Mike. *Discussion Paper: Funding Strategy for a Milwaukee Housing Trust Fund.* 2011. http://htfp.wpengine.com/wp-content/uploads/2011/10/A-Discussion-Paper-Funding-Strategy-for-a-Milwaukee-Housing-Trust-Fund..pdf

Other jurisdictions have used:

- Document recording fees (Philadelphia; Washington State counties)
- Linkage fees (Somerville, MA; Boston)
- In-lieu fees (Somerville, MA; Boston)
- Property tax levies (Somerville, MA; Seattle)
- Restaurant tax (Miami-Dade County, FL)
- Business registration fees (San Francisco)
- General Obligation (GO) bonds (Charlotte, NC)
- Use tax paid by businesses on purchases of out-of-state goods (St. Louis, MO)
- Millage fee of $1 for every $1,000 in property value (Kalamazoo County, MI)
- Dedicated sales tax (San Mateo County, CA)
- Condo conversion tax (Montgomery County, MD)
- TOD bond funds for affordable housing near transit (King County, WA)

Sources

Welcome Home. *A Survey of Revenue Tools to Fund Affordable Housing and Services in the Portland Metro Region.* November 2014. http://welcomehomecoalition.org/wp-content/uploads/2014/11/Welcome-Home-Survey-of-Revenue-Tools-11.6.14.pdf

Office of Strategy and Innovation. *Housing Trust Funds: Compare, Contrast, Explore.* Prepared for the St. Louis County Affordable Housing Trust Fund Task Force. August 2018. https://www.stlouisco.com/Portals/8/docs/document%20library/affordablehousing/data/Housing_Trust_Funds_Report.pdf

More examples of funding sources specifically for regional and countywide HTFs are included below.

Columbus and Franklin County

- Columbus and Franklin County have shared a housing trust fund, the Affordable Housing Trust (AHT), since 2001. The trust is an independent, nonprofit lender and a certified CDFI.
- In 2018, AHT closed loans totaling more than $23 million; this investment will produce or preserve 760 housing units.
- AHT receives funding from Franklin and the City of Columbus. Funding streams include a portion of a hotel/motel tax (City) and a portion of real estate transfer fees (County). Since 2015, Columbus had dedicated a small portion (about $1.5 million per year, out of $40 million) of the proceeds of its hotel/motel excise tax to the fund. The total tax rate within the city is 10% of room rental income; the tax rate designated specifically for affordable housing is 0.43%. The 1969 legislation that created the hotel tax specified that a small portion of revenues could go to affordable housing. Airbnb hosts currently do not pay the tax, which means the City forgoes about $57,120 in annual revenues as of 2016 (not a huge number, but it is growing as Airbnb expands).
- In addition, the trust fund seeks private investment. In 2019, a group of private investors (Huntington Bank, Nationwide Insurance, Fifth Third Bank, Heartland Bank, Park National Bank, PNC Bank, Columbia Gas, L Brands, and the Columbus Foundation) announced they would invest $100 million in the trust, which will allow it to provide larger and longer-term loans. These investors will receive a modest return and CRA credits. All projects funded through this investment must be affordable to moderate- and low-income households, with preference given to units affordable at or below 60% AMI.

Sources

Affordable Housing Trust for Columbus and Franklin County. "About Us." Accessed September 9, 2019. http://hztrust.org/

Evans, Nick. "Columbus Gets $100 Million for Affordable Housing Trust." *WOSU Public Media.* June 24, 2019. https://radio.wosu.org/post/columbus-gets-100-million-affordable-housing-trust#stream/0

City of Columbus. "Hotel/Motel Excise Tax Appropriation." *Legislation.* March 17, 2015. https://columbus.legistar.com/LegislationDetail.aspx?ID=2250384&GUID=C44DBBD5-2CA6-48F1-A8B0-949330491BB4

ARCH, King County, Washington

- ARCH (A Regional Coalition for Housing) is an example of a joint housing trust fund that includes King County (in Washington State) as well as 15 cities in the eastern part of the county. Between 1993 and 2019, ARCH member jurisdictions committed over $63 million to the ARCH Housing Trust Fund in CDBG funds (through King County) and General Funds (from member cities), as well developer fees and contributions of land, fee-waivers, or other in-kind donations. The King County Housing Authority also provides project-based Section 8 vouchers to projects funded through ARCH's competitive process. Each member city contributes to the fund according to a work plan that is periodically codified by ARCH and endorsed by the cities. The work plan asks each city for a different amount of funding based on the anticipated cost of projects proposed within its boundaries for that year.
- The trust fund currently contains around $6 million for capital projects. Funds are made available as grants, low-interest contingent loans, and land donations and fee waivers. Since 1993, the ARCH HTF has funded over 3,600 units of affordable housing.
- At the same time, ARCH's staff helps its members build affordable housing by providing technical assistance and policy expertise, and by administering local housing programs to ensure that affordability is maintained.

Source

ARCH (A Regional Coalition for Housing). "Housing Trust Fund." Accessed September 9, 2019. http://www.archhousing.org/developers/housing-trust-fund.html

Tompkins County Housing Fund

- The City of Ithaca, Tompkins County, and Cornell University all contribute to the Tompkins County Housing Fund, which was formed in 2009 with a commitment of $1.2 million from Cornell matched by $600,000 each from the city and county. This initial investment produced 124 affordable units, with another 80 awaiting construction as of 2015. In 2015, all three partners committed to continue the fund for an additional six years. In March 2015, Cornell University pledged another $1.2 million to the fund through 2021; the County pledged an additional $600,000; and Ithaca committed an additional $100,000 for the first year, hoping to supplement with additional funds in subsequent years.
- The Tompkins County Housing Fund assists the development of safe and affordable housing for low- to moderate-income households, including Cornell employees.
- The fund is administered by Tompkins County Planning Department staff as well as a Program Oversight Committee comprised of representatives from the city, county, and university, which approves funding awards and provides guidance, plus an Application Review committee to evaluate and score applications.

Source

Anderson, Michael. "Cornell University, City of Ithaca, Tompkins County Extend Housing Fund Partnership." *Housing Trust Fund Project.* Spring 2015. https://housingtrustfundproject.org/tompkins-county-extend-housing-fund-partnership/

Miami-Dade County Homeless Trust

- In Miami-Dade, the housing trust fund is a "proprietary department" that was formed to administer the proceeds of a 1% food and beverage tax (which is leveraged on all food and beverage sales by establishments, apart from hotels, that are licensed by the state to sell alcoholic beverages and that make over $400,000 in gross receipts annually, in 31 municipalities in the County), in order to implement the Miami-Dade County Homeless Plan. The Trust receives no general fund dollars from the County.
- The Trust has a 27-member board (with representatives from the city and business community, elected officials, formerly homeless persons, religious leaders, and homeless advocates) and 16 employees.
- The County got state enabling legislation to pass the tax in 1993. 85% of the $18 million the tax currently generates each year goes to the Homeless Trust; the rest goes to domestic violence centers.
- The Trust "serves as the lead applicant on behalf of the County for federal and state funding opportunities, tracks homeless data, and develops and implements the annual process to identify gaps and needs of the homeless continuum." It provides funding for more than 8,000 beds, as well as for initiatives to prevent homelessness.

Source

Miami-Dade County Homeless Trust. "About the Homeless Trust." Accessed September 10, 2019. http://www.homelesstrust.org/about-homeless-trust.asp#funding

4. Municipally Operated HTFs with Private Funding

Many Housing Trust Funds are run by a city or county department but also have an external oversight board or advisory committee or both (e.g. the Tompkins County Housing Trust Fund, above). However, HTFs that include multiple partners (e.g. a county and one or more cities) or that try to attract significant private investment are almost always administered by independent nonprofits with their own board and staff (e.g. the Columbus/Franklin County Affordable Housing Trust, ARCH, SMC HEART, and the Polk County Housing Trust Fund). In one case, a parallel private fund was set up to operate "in tandem" with the publicly funded and operated housing trust fund (see Charlotte Housing Trust Fund, below).

Some examples of municipal HTFs with significant private funding are described below.

San Mateo County Housing Endowment and Regional Trust (SMC HEART)

- HEART was created in 2003 as a joint powers authority; 20 cities and the County of San Mateo participate. It is designed to be a "public/private partnership among the cities, the county, and the business, nonprofit, education, and labor communities to create more affordable housing opportunities in San Mateo County." The fund makes long-term and "QuickStart" loans and operates a homebuyer assistance program.
- HEART is governed by a public/private board of directors with 11 elected officials and 10 at-large members from the private sector. Staffing is provided by the Housing Leadership Council, which is a nonprofit organization, and by the San Mateo Department of Housing.
- HEART has raised approximately $12 million; $4.1 million is from the cities and county, $4 million is from the state, and $2.9 million is from the private sector, including $1 million each from Wells Fargo and Genentech.

Source

HEART of San Mateo County. "How We Operate." Accessed September 9, 2019. https://www.heartofsmc.org/about-heart/how-we-operate/

Polk County Housing Trust Fund

- The Polk County Housing Trust Fund (PCHTF), founded in 1995, is a 501(c)3 corporation that receives funding from the State of Iowa, Polk County, and from private donors. It has its own board of directors, staff, and standing committees to evaluate project proposals.
- The fund allocates about $2 million each year for affordable housing. The County provides the largest share of the funding, which the County allows the PCHTF to use for overhead as well as for direct services. The State of Iowa funds PCHTF through its State Housing Trust Fund, which is fed by "an annual appropriation from the Rebuild Iowa Infrastructure Fund and an increasing portion of the proceeds of the Real Estate Transfer Tax."
- The PCHTF manages an annual "Stable Steady Strong Campaign" to raise money in the business community. The nearly 70 private funders in 2017-18 were mostly banks and philanthropic foundations, joined by a few local companies.

Source

Polk County Housing Trust Fund. "Funding." *About Us.* Accessed September 10, 2019. https://www.pchtf.org/about-us/funding/

City of Charlotte Housing Trust Fund

- Charlotte's HTF is publicly financed; the City successfully used a $50 million bond referendum to boost the fund in 2018 to try to address a 36,000-unit deficit of affordable housing units. The Foundation for the Carolinas (FFTC) began a campaign to match this public investment with funds from the private sector in May 2018. LISC will hold and manage this parallel private fund, called the Charlotte Housing Opportunity Investment Fund, which will "work in tandem with the City's trust fund."
- The $53 million raised for the private fund as of September 2019 include a $5 million donation from Wells Fargo; a $2 million donation of land for the construction of affordable housing from Crescent Communities; an $11 million investment from Bank of America, Barings, and Ally; a $10 million contribution from BB&T, SunTrust, and SunTrust Foundation; a $10 million commitment from Atrium Health; $6 million from Novant Health; $2 million from Duke Energy, $1 million from the Howard R. Levine Foundation; and a $3 million commitment from Fifth Third Bank.

Source

Foundation for the Carolinas. "Building for Opportunity." *Charlotte Housing Opportunity Investment Fund.* 2019. https://www.fftc.org/CHOIF

Alexandria Housing Trust Fund

- The Alexandria Housing Trust Fund is nearly 30 years old. It is administered by the city's Office of Housing, with oversight from the Alexandria Housing Affordability Advisory Committee (AHAAC). City Council has final authority over the disbursement of HTF dollars.
- The bulk of the $44 million fund comes from developer contributions (over $33 million through 2015, with another $23.5 million pledged). Developer contributions are legally voluntary, but in reality, they are similar to an impact fee that developers must pay in order to build a project.

Source

City of Alexandria Office of Housing. "The City of Alexandria's Housing Trust Fund: From the 1980s to Today." April 4, 2016. https://www.alexandriava.gov/uploadedFiles/housing/info/HousingTrustFundReport_Web_04.04.16.pdf

5. Affordable Housing Expenditures

The question is about how much funding, broken down by funding mechanism, is dedicated to affordable housing in Cincinnati's peer cities. Snapshots are provided below.

*****A more detailed breakdown is included in the spreadsheet, "*Funding for Affordable Housing in Peer Cities.xlsx.*"**

Example: Columbus

Affordable Housing Alliance of Central Ohio. *The Columbus and Franklin County Affordable Housing Challenge: Needs, Resources, and Funding Models.* February 2017, p.27. https://static1.squarespace.com/static/59396fee59cc6877bacf5ab5/t/595fa2b286e6c0a4f8c7a0f1/1499439816906/AHACO+Research+Report+FINAL+February+2017.pdf

Figure 22. Summary of Estimated Annual Government Funding for Affordable Housing in Franklin County

Funding Source	Annual Amount	Notes
Federal Funds	$197,800,750	About two-thirds of federal sources are administered by state and local government agencies. About 80% of federal funds are HUD housing subsidies (public housing, privately-owned subsidized housing, and housing vouchers)
State Funds	$ 27,254,048	Most state sources award funds to specific projects through a competitive application process.
Local Government Funds	$ 16,003,544	Local sources include City of Columbus and Franklin County government funds generated through fees, taxes, and bonds.
Total	**$241,058,342**	

Cleveland

Summary of Est. Annual Government Funding for Housing in Cleveland and Cuyahoga County

Funding Source	Annual Amount	Notes
Federal Funds	$227,206,524	Includes HUD funding going to the housing authority; CDBG/HOME/ESG/HOPWA allocations; tax credits; and funding under Title III of the Older Americans Act
State Funds	$12,861,246	Includes OHFA, ODSA, Ohio Department of Aging, and OhioMHAS funding
Local Government Funds	$9,473,994	Includes casino tax revenue and fees on delinquent property taxes that are allocated to housing programs in Cuyahoga County
TOTAL	**$249,541,764**	

Pittsburgh

Summary of Est. Annual Government Funding for Housing in Pittsburgh and Allegheny County

Funding Source	Annual Amount	Notes
Federal Funds	$244,857,628	Includes HUD funding going to the housing authority; CDBG/HOME/ESG/HOPWA allocations; tax credits; Continuum of Care grants, and National Housing Trust Fund allocations
State Funds	$20,208,401	Includes PHFA, PA Department of Health and PA DCED funding
Local Government Funds	$14,760,631	Includes money raised for housing using a mortgage recording fee and through Pittsburgh's Housing Opportunity Fund
TOTAL	**$279,826,660**	

Charlotte

Summary of Est. Annual Government Funding for Housing in Charlotte and Mecklenburg County

Funding Source	Annual Amount	Notes
Federal Funds	$149,605,291	Includes HUD funding going to the housing authority; CDBG/HOME/ESG/HOPWA allocations; tax credits; Continuum of Care grants, and transitional housing assistance through the DOJ
State Funds	$4,835,268	Includes NCHFA funding. **This is likely an underestimate; financial information was not available for all programs.
Local Government Funds	$38,360,603	Includes funds dispersed through the Charlotte Housing Trust Fund and raised using a municipal bond; includes estimated local portion of housing expenditures in Mecklenburg County
TOTAL	**$192,801,162**	

Philadelphia

Summary of Est. Annual Government Funding for Housing in Philadelphia County

Funding Source	Annual Amount	Notes
Federal Funds	$419,450,000	1-year estimate based on Department of Planning graphic, see below
State Funds	$9,200,000	1-year estimate based on Department of Planning graphic, see below
Local Government Funds	$74,900,000	1-year estimate based on Department of Planning graphic, see below
TOTAL	**$503,550,000**	

$3,500,000,000 in anticipated private sector resources used to develop 15,000 market-rate units is in addition to the resources outlined above.

Federal funds include public housing operating and capital funds; tenant and project-based Housing Choice Vouchers; Community Development Block Grant; HOME Investment Partnership; Housing Opportunities for Persons with AIDS (HOPWA); Continuum of Care; and Emergency Solutions Grant. Local funds include Housing Trust Fund; General Funds; developer density bonus payments; bond funding; and the value of discounted or free City-owned land. State funds include PHARE and Weatherization funding. Private funds include investment through the Low-Income Housing Tax Credit, Federal Home Loan Banks, private philanthropy, and the Accelerator and Health Care funds.

Source

City of Philadelphia. *Housing Equity: An Action Plan for Philadelphia.* October, 2018: p.13.
https://www.phila.gov/documents/housing-for-equity-an-action-plan-for-philadelphia/

6. Models for Land Assembly, Development Review, and Disposition

Redevelopment authorities, many of which were created in the 1950s, work to assemble and dispose of land (often 'problematic' properties, i.e., properties acquired by land banks because of tax delinquency, etc.) in order to reduce blight, and sometimes to promote affordable housing and other socially desirable forms of development. The Philadelphia Redevelopment Authority (PRA) and the Denver Urban Renewal Authority (DURA) are examples of this. Other cities have worked to develop streamlined development review processes for desirable development (e.g. Austin and Montgomery County, Maryland).

Philadelphia Redevelopment Authority (PRA)

The PRA, established in 1945, is Philadelphia's arm for community development. It partners with both the Department of Planning and Development and the Land Bank to redevelop the public inventory of land and vacant structures. PRA requests bids or proposals and scores them based on their "social impact" in order to ensure that it sells public land for redevelopment that will represent the "best and highest use for the community." All PRA projects involve community engagement, but when the project is large-scale with "significant implications for the futures of [a community]," it carries out a more robust community planning and engagement process.

Properties are offered for sale through competitive RFPs and bids, but they are not necessarily sold to the highest bidder; social impact ("how a project positively impacts people and communities") and economic inclusion ("how developers engage diverse contractors, suppliers, and workforce") are part of the scoring mechanism. Projects that serve a public purpose, including affordable and workforce housing, economic development projects, and community development projects may be eligible for a discount on the price of the property. PRA projects are subject to a special PRA review process throughout construction.

The PRA operates special programs to promote affordable housing, including the "Workforce Housing Credit Enhancement." This program offers a loan guarantee that helps developers finance middle-income housing developments (for households at 80-120% AMI) in "rapidly appreciating neighborhoods." The PRA first piloted the enhancement in partnership with the Philadelphia Land Bank in 2017, and based on its success, expanded the program in early 2019 for any workforce housing, either for-sale or rental, that is built on land acquired from the PRA, the Land Bank, or the Philadelphia Department of Public Property. According to the PRA's Executive Director, Gregory Heller, "Our goal is to partner with the private sector to come up with creative solutions that allow the market to build the kind of housing our city needs. This partial loan guarantee allows developers to build, and banks to finance, workforce housing—while ensuring that our scarce public resources can go as far as possible."

Other PRA programs include the Small Landlord Loan Program, designed to increase capital to small landlords to preserved naturally occurring affordable rental housing in low-income neighborhoods, and Restore, Repair, Renew, a program to help Philadelphia homeowners access low-interest loans to invest in their properties.

Sources

Philadelphia Redevelopment Authority. "About Us." Accessed September 11, 2019. https://philadelphiaredevelopmentauthority.org/about-us/

City of Philadelphia. *Disposition Policies.* March 9, 2017. https://philadelphiaredevelopmentauthority.org/wp-content/uploads/2018/09/Disposition-Policies.pdf

City of Philadelphia. "PRA Expands Financing for Workforce Housing." *Press Release.* February 6, 2019. https://www.phila.gov/2019-02-06-pra-expands-financing-for-workforce-housing/

Denver Urban Renewal Authority

DURA, created by the City and County of Denver in 1958, supports redevelopment activities by providing financial assistance. The authority's programmatic activities are separated into two departments, Housing and Redevelopment. The Housing Department administers the city's rehab and repair programs for low- and moderate-income homeowners. The Redevelopment Department supports redevelopment projects, including affordable housing and public amenities, in "failing urban areas." DURA first works with the city and community to create an urban renewal plan once a renewal area is identified. Then DURA works to make redevelopment attractive using eminent domain to assemble land, creating Tax Increment Financing districts to provide money to redevelopment projects, and providing technical assistance to developers. It uses RFP/Procurement to select developers, who must then comply with DURA policies, including hiring minority contractors and small businesses, paying the prevailing wage rate, and include a public art component.

Source

Denver Urban Renewal Authority. "Information for Developers." *Redevelopment.* Accessed September 11, 2019. http://renewdenver.org/redevelopment/info-for-developers/

Austin S.M.A.R.T. Housing

The Austin S.M.A.R.T (Safe, Mixed-Income, Accessible, Reasonably-priced, Transit-Oriented) Housing Policy Initiative has its own staff, who work with developers of single-family, multi-family, and mixed-use developments that meet SMART standards. In exchange, developers receive fee waivers across City departments, a streamlined review process, and assistance in resolving development-related issues with neighbors and with other City departments. The policy is designed to promote development that uses existing infrastructure and that is affordable to households making 80% of AMI or below. Another component of the initiative is that the Austin Housing Finance Corporation (AHFC) acts as the lead agency to "foster partnerships with neighborhoods and the home building industry."

Source

City of Austin. *S.M.A.R.T. Housing Policy Resource Guide.* June 2008. https://www.austintexas.gov/sites/default/files/files/Housing/Application_Center/SMART_Housing/smart_guide_0708.pdf

Montgomery County Green Tape Program

The Green Tape program reduces obstacles to development by accelerating permitting and inspection processes for socially desirable projects. The Green Tape team draws from every part of the Department of Permitting Services' staff, "including building, electrical, fire, mechanical, accessibility, zoning, sediment and stormwater management, subdivision plan review, and inspection codes and standards." Applicants get help with filing requirements and inspections. Their applications are prioritized. The Team strives to issue permits within 2 weeks of receiving a qualifying application by proactively meeting with the applicants and visiting sites to identify potential obstacles and suggest upfront solutions.

The program was first applied in Silver Spring, Maryland, where it helped to transform the redevelopment zone with a public square, mixed-use buildings, and etc.

Today, the Green Tape program is used specifically for affordable housing development. Projects eligible for the accelerated review include "any residential or mixed-use development that designates at least 20 percent of the total number of housing units to persons or families with incomes at or below the income level for moderately priced dwelling units (MPDUs) as provided in the Montgomery County Code."

Sources

Environmental Protection Agency (EPA). "Make Development Decisions Predictable and Fair: Green Tape Program, Silver Spring, Maryland." *Smart Growth.* 2006. https://www.epa.gov/smartgrowth/make-development-decisions-predictable-and-fair-green-tape-program-silver-spring

Montgomery Planning. "What Is the 'Green Tape' Review Process?" *Frequently Asked Questions.* http://www.montgomeryplanning.org/community/housing/frequently_asked_questions.shtm#green_tape

JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY

HOUSING AMERICA'S OLDER ADULTS 2019

A SUPPLEMENT TO THE STATE OF THE NATION'S HOUSING REPORT

As both the number and share of older households in the United States increase to unprecedented levels, inequalities are becoming more evident.

Within the 65-and-over age group, most recent income gains have gone to the highest earners, and the number of households with housing cost burdens has reached an all-time high. Ensuring that middle- and lower-income households in this age range have the means to live affordably and safely in their current homes or move to other suitable housing will be a growing challenge. Meanwhile, many households in the 50–64 year-old age group have not recovered from the Great Recession, leaving them with lower incomes and homeownership rates than their predecessors at similar ages. For the nearly 10 million households in this age group that are cost burdened, ensuring financial and housing security in retirement will be a struggle. >>

THE AGING OF AMERICAN HOUSEHOLDS

With the leading edge of the baby boomers turning 73 this year, most of the recent increase in older adult households has centered within the 65–79 year-old age group. Between 2012 and 2017, the number of household heads that were at least 65 years old jumped from 27 million to 31 million. In contrast, the number of households aged 50–64 grew by only 770,000, to about 35 million, and the number of households headed by someone age 80 and over rose by 209,000, to 7.5 million.

Over the next two decades, the growing population in the oldest age groups will lift the share of all US households age 65 and over from 26 percent in 2018 to 34 percent in 2038. The Joint Center for Housing Studies projects that the number of households aged 75–79 will increase 49 percent in 2018–2028, to 8.9 million, and by another 20 percent in 2028–2038, to 10.7 million. The number of households age 80 and over will grow even more rapidly, rising from 8.1 million in 2018 to 12.0 million in 2028 to account for 9 percent of all households **(Figure 1).** By 2038, households age 80 and over will number 17.5 million and account for 12 percent of all households. Meanwhile, the aging of the smaller gen-X generation will reduce the number of households in their 60s and early 70s through 2028, although the millennials following behind will fill in the ranks of households in their 50s by 2038.

As their numbers grow, households age 65 and over will become more diverse. Hispanics are expected to drive much of this shift, increasing their share of households in this age group from 7 percent in 2018 to 12 percent in 2038. Growth will be more modest among older black households (from 10 percent to 12 percent) and older Asians/others (from 5 percent to 7 percent). In total, however, these changes will reduce the share of white households age 65 and over from 78 percent to 70 percent over the next two decades.

DIVERSITY OF LIVING ARRANGEMENTS

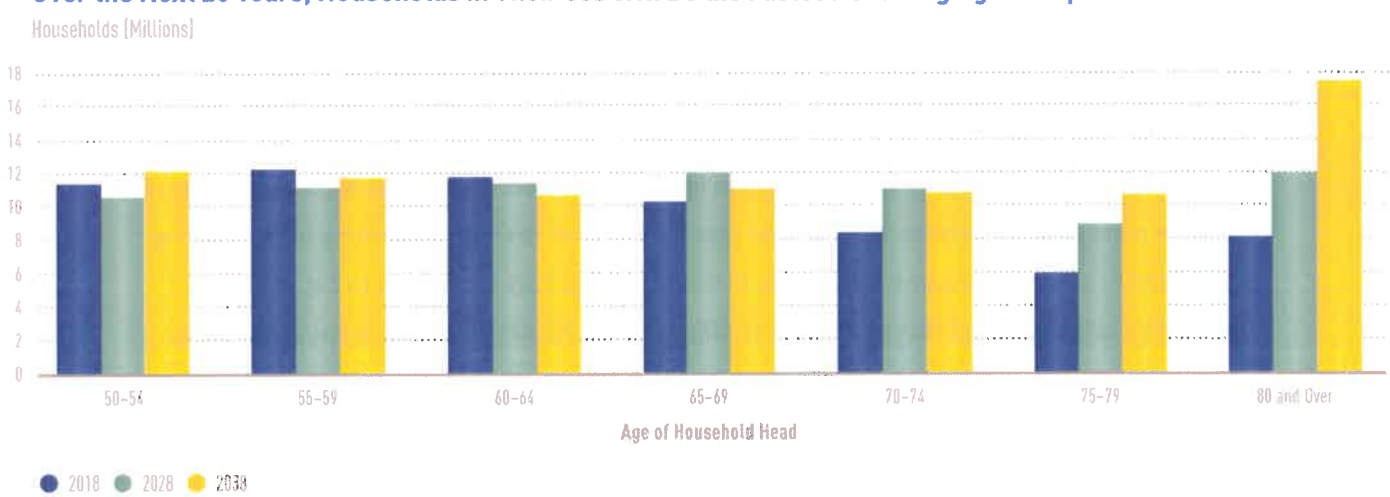
Most retirement-age adults live in small households. Indeed, 35 million of the nearly 50 million adults age 65 and over in 2017 lived either alone or with a spouse or partner. Some 42 percent of households in this age group consisted of a single person and 37 percent were empty-nester couples.

The share of older adults living alone increases sharply with age, reaching 57 percent among households in their 80s and beyond. Assuming that the composition of older households is unchanged over the next two decades, the aging of the baby boomers is projected to boost the number of single-person households age 80 and over to 10.1 million **(Figure 2).** This increase is noteworthy because many individuals in this age range that live alone have higher disability rates and lower incomes than same-age couples. As the number of single-person households in their 80s rises in the coming years, so, too, will the demand for affordable housing units that include supportive services.

While most older adults live alone or with a partner, multigenerational living is becoming more common. Between 2007 and 2017,

FIGURE 1

Over the Next 20 Years, Households in Their 80s Will Be the Fastest-Growing Age Group



Source: 2018 JCHS Household Projections.

the number of individuals age 65 and over living in households with at least one adult relative of another generation increased from 6.0 million to 9.8 million to reach 20 percent of the older population. Of these older adults, 9.3 million lived with their grown children or grandchildren and 442,000 with their parents or in-laws, while another 84,000 lived with both. Among older adults living in homes with two adult generations, the majority of individuals aged 65–79 (65 percent) lived in their own homes while the majority of those in their 80s (55 percent) lived in the homes of their children.

Minorities are more apt to live in multigenerational households than whites. Among Hispanics, just under 40 percent of adults aged 65–79 and 47 percent of those age 80 and over lived with other generations. The shares among older Asian/other adults are similar, while those among older black adults are somewhat lower at 27 percent and 36 percent, respectively. By comparison, the shares of older white adults living in multigenerational households were just 14 percent and 18 percent. Assuming these cultural norms hold, the number of multi-generational households is likely to increase over the coming decades as the Hispanic and Asian shares of the older population grow.

Relatively few older adults live with roommates or in group quarters. According to the American Community Survey, 921,000 adults age 65 and over (1.8 percent) lived with non-relatives in 2017, up from 488,000 (1.3 percent) in 2007. Another 1.5 million (3.0 percent) lived in group quarters, primarily in skilled nursing facilities—down from 1.9 million in 2007 despite the overall increase in the older population. With the growing availability of community-based options, many nursing facilities have begun to focus on short-term post-acute care. Even so, the majority of nursing home patients still receive long-term care.

HOUSING AND LOCATION CHOICES OF OLDER ADULTS

Given their high homeownership rates, most older adults live in single-family homes. Of the 24 million homeowners age 65 and over, fully 80 percent lived in detached single-family units in 2017. The majority of these homes are now at least 40 years old and therefore may present maintenance challenges for their owners.

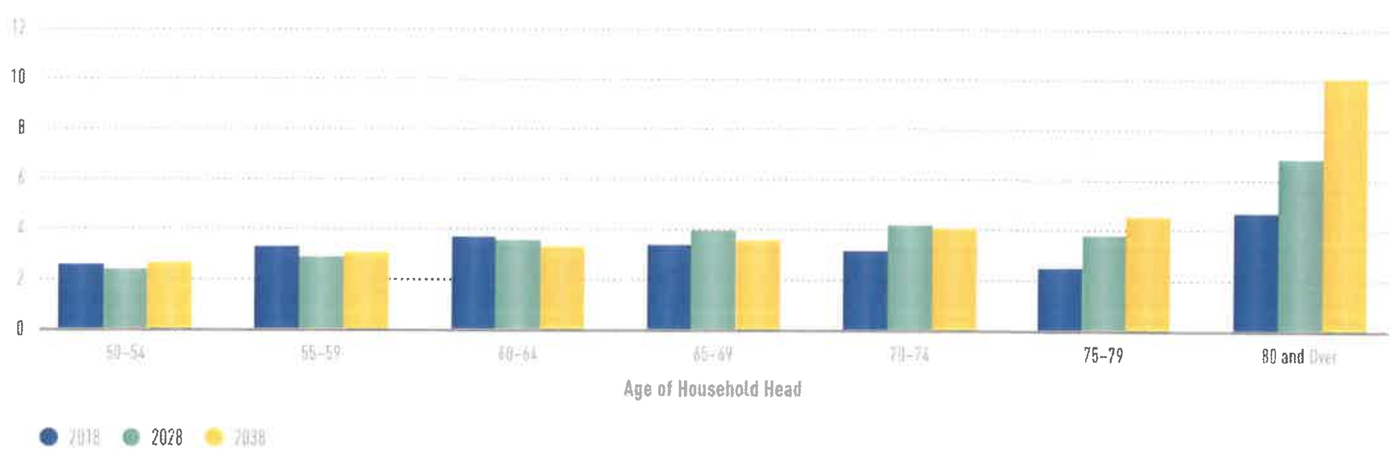
Although some 22 percent of the nation's nearly 7 million older renters also live in single-family homes, most live in multifamily housing. Among renter households aged 65–79, fully 45 percent resided in apartment buildings with 2–49 units and 21 percent lived in larger buildings with 50 or more units in 2017. Among renters age 80 and over, however, the share living in larger apartment buildings is much higher, at 40 percent. Indeed, of all households in this age group that relocated in 2016–2017, two-fifths moved to buildings with 50 or more units. Those in their 80s may prefer larger multi-family buildings because they are more likely to offer accessibility features, such as elevators and single-floor living, than garden-style properties or smaller multifamily buildings.

Nearly a third of households age 65 and over lived in low-density communities in 2017, and their numbers have been rising rapidly. Indeed, the number of retirement-age households residing in the

FIGURE 2

By 2038, the Number of Older Adults Living Alone Is Projected to Reach 10.1 Million

Single-Person Households (Millions)



Source: 2018 JCHS Household Projections.

least-dense third of metro areas jumped 61 percent from 2000 to 2017, to 9.0 million.

Both owner and renter households contributed to this growth **(Figure 3).** About half of the 5.5 million increase in homeowner households age 65 and over occurred in these low-density areas, along with about a third of the 1.5 million increase in same-age renter households. Notably, growth in the number of older renters in low-density areas (484,000 households) outpaced the increase in high-density areas (342,000 households). Another 19 percent of 65-and-over homeowners (4.3 million) and 14 percent of renters (883,000) lived in non-metro (rural) locations in 2017. The location choices of households aged 55–64 are similar to those of the 65-and-over age group, suggesting that the concentration of older adults in low-density areas is likely to continue in the decades to come.

A mix of older household types live in communities at the metro fringe and beyond. About half (52 percent) of all households age 65 and over living with spouses or partners and/or other family members reside in outlying communities. Substantial shares of older single-person households (45 percent) and nonfamily households (44 percent) live in low-density areas as well.

The growing concentration of older households in outlying communities presents major challenges for residents and service providers alike. Single-family homes make up most of the housing stock in low-density areas, and residents typically need to be able to drive to do errands, see doctors, and socialize. To reach these households, healthcare workers and other service providers must travel considerable distances and have few transportation options other than cars. In addition, primary healthcare providers are often in short supply in rural communities.

LOW RESIDENTIAL MOBILITY

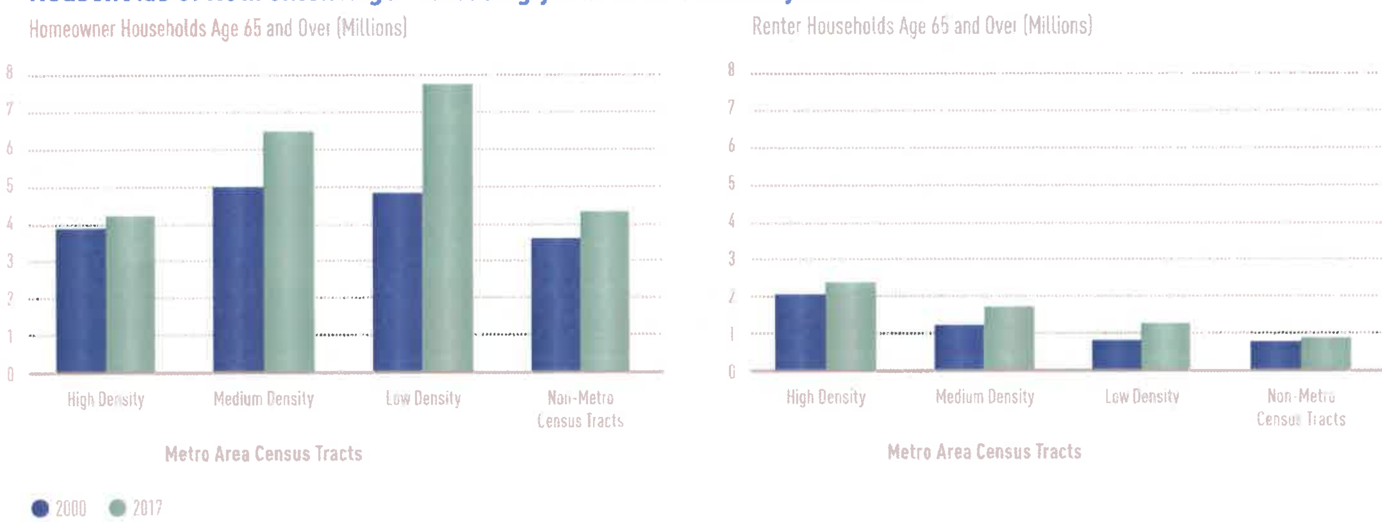
Older adults have the lowest household mobility rates of any age group. According to the Current Population Survey, only 3.6 percent of individuals aged 65–79 and 2.9 percent of those age 80 and over relocated in 2017–2018, in comparison with 5.3 percent of adults aged 50–64 and 13.6 percent of those under age 50.

Older renters move more frequently than homeowners, in part because they typically have less stable housing costs. Renters may also move more often because the transaction costs of relocating are lower than for homeowners. Nearly 11 percent of renters aged 65–79, along with 8 percent of renters age 80 and over, reported moves in 2017–2018, compared with only 1–2 percent of homeowners.

Despite low overall mobility rates, individuals age 65 and over still made a total of 1.3 million moves in 2017–2018, slightly more than the 1.2 million averaged in 2013–2017. Of those who relocated, 62 percent moved within the same county, 21 percent within the same state, and 16 percent moved to other states. In contrast, 67 percent of movers under the age of 50 moved within county, 16 percent

FIGURE 3

Households of Retirement Age Increasingly Live in Low-Density Locations

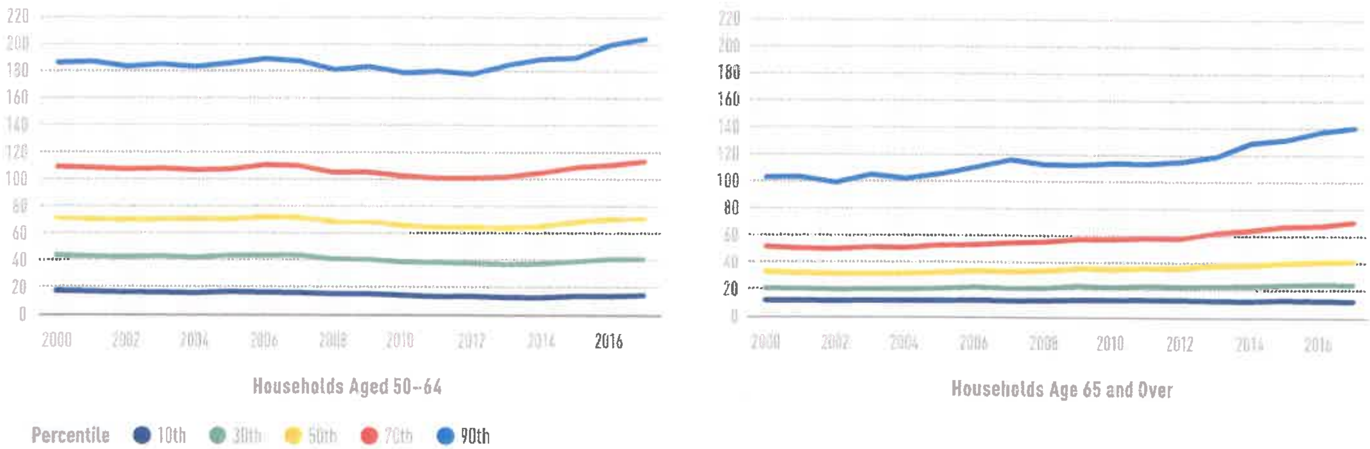


Note: Neighborhood densities in metro areas are measured by the number of housing units per square mile in every metro census tract and divided into equal thirds.
Source: JCHS tabulations of JCHS Neighborhood Change Database.

FIGURE 4

The Income Disparity Among Older Households Continues to Increase

Median Real Income (Thousands of 2017 dollars)



Notes: Household incomes are adjusted to 2017 dollars using the CPI-U for All Items. Age is for head of household. Percentiles are for each age group.
Source: JCHS tabulations of US Census Bureau, Current Population Surveys via IPUMS CPS.

moved within state, and 13 percent moved between states. The remainder moved from abroad.

Unless mobility rates drop significantly in the years ahead, the number of moves made by older adults is likely to increase as the older population grows. Given that most of these moves will be local, it will be increasingly important for homebuilders and policymakers to offer housing options in or near the communities where older adults currently live. At the same time, programs and policies that facilitate home modification and maintenance may enable more older households to age in place. But whether they move or stay in their current homes, millions of older households will need improved transportation options, greater opportunities for engagement, and more access to supportive services.

DIVERGENCE IN INCOMES

Since 2000, retirement-age households have enjoyed much stronger income growth than households in their preretirement years. The median income for households aged 65–79 jumped 28 percent in real terms from 2000 to 2017, reaching a 20-year high near $46,500. Among those age 80 and over, the median income was up 17 percent over this period, to $29,000. At the same time, however, the real median income of households in the 50–64 year-old age group, at $71,400, was the same as in 2000.

Moreover, most of the gains in 2012–2017 went to the highest-income households in each age range **(Figure 4)**. Among households aged 50–64, the median income for the top 10 percent of earners rose nearly twice as fast (15 percent) as that of the bottom 10 percent of earners (8 percent). Indeed, the median income for the highest earners in this age group set a new record of nearly $204,000 in 2017, while the median income for the lowest earners was just $14,400—even lower than in 2000. Meanwhile, the median income for the highest earners in the 65-and-over age group was up 22 percent over this period while that of the lowest earners fell 4 percent.

In part, growing income inequality within the older population reflects a trend toward later retirement. According to the Bureau of Labor Statistics, 27 percent of adults aged 65–74 were still working in 2018, as well as 9 percent of those age 75 and over. The stock market boom has also helped to fuel the divergence between the highest and lowest income groups, driving up the incomes of higher earners who are more likely to invest in stocks. And given that Social Security benefits are based on past earnings, income disparities at older ages are to some extent a continuation of disparities that existed earlier in life.

According to the Social Security Administration, nearly 90 percent of adults age 65 and over receive Social Security benefits, and these payments account for a third of recipients' incomes on average. At the same time, however, Social Security payments make up at least 50 percent of the incomes of about half of all recipients, and at least 90 percent for fully a quarter. Many of the households that rely almost entirely on these benefits are single persons who have little opportunity for income growth beyond cost-of-living increases. For these households in particular, the uncertain future of the Social Security trust fund is a significant concern.

DISPARITIES IN HOMEOWNERSHIP

Along with income growth, homeownership rates vary across older age groups. According to the Housing Vacancy Survey, 78.5 percent of households age 65 and over owned their primary residences in 2018. While higher than for any other age group, this rate has gradually declined from a peak of 81.1 percent in 2012, edging down another 0.2 percentage point in 2017–2018. Meanwhile, the homeownership rate for households aged 50–64 was 74.2 percent in 2018—some 6.2 percentage points lower than in 2004 and nearly 5 percentage points lower than the 1990s average. Households in this age group are thus approaching retirement with lower homeownership rates than those of the previous generation at the same age.

In addition, racial/ethnic disparities have widened. Indeed, the black-white homeownership gap among households age 65 and over was at a 30-year high of 19.4 percent in 2018 **(Figure 5).** The gap with Hispanics stood at 18.4 percent while that with Asians/others was at 12.0 percent. The disparities are even larger within the 50–64 year-old age group, with a black-white homeownership gap of 27 percentage points and a Hispanic-white gap of 22 percentage points. Asian/other households in this age group, however, have narrowed the gap with whites to just 9.0 percentage points.

These inequalities are important because homeownership provides older households greater housing security and more predictable housing costs than renting. Owners can also reduce their costs substantially by paying off their mortgages. Indeed, households age 65 and over owning their homes free and clear paid just $458 in monthly housing costs in 2017—about half of the $830 paid by same-age renters and about a third of the $1,310 paid by owners with mortgages. Moreover, homeowners build equity that they can access to fund their living expenses later in life or transfer to children.

Older owners do, however, have maintenance and repair expenses that renters do not, especially if they have lived in their homes for many years. For example, heating, ventilation, and air conditioning systems typically last 15–25 years, while shingle roofs last about 20 years. Replacement costs can be substantial. In addition, some maintenance tasks are physically demanding for older adults, and access to affordable and trustworthy contractors is important.

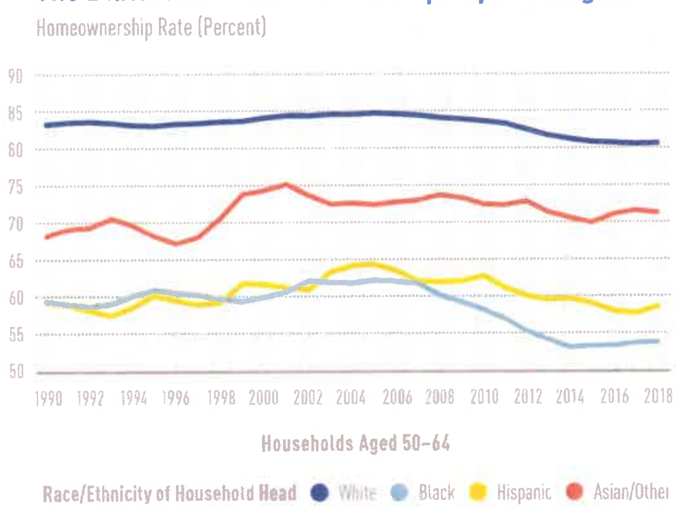
THE HOMEOWNER-RENTER WEALTH GAP

The ability to build equity puts homeowners far ahead of renters in terms of household wealth. In 2016, the median owner age 65 and over had home equity of $143,500 and net wealth of $319,200. By comparison, the net wealth of the same-age renter was just $6,700. Among the 50–64 year-old age group, the disparity between the net wealth of owners ($292,000, including $115,000 in home equity) and renters ($5,000) is also substantial.

The wealth gaps are wide even for older renters and owners with similar incomes **(Figure 6).** For example, among households age 65 and over in the lower-middle income quartile, the median net wealth of homeowners is over 14 times higher than that of renters.

FIGURE 5

The Black-White Homeownership Gaps Among Older Households Have Widened Since the Recession



Notes: Estimates are three-year trailing averages. Blacks, whites, and Asians/others are non-Hispanic. Hispanics may be of any race.
Source: JCHS tabulations of US Census Bureau, Current Population Survey via IPUMS-CPS.

FIGURE 6

Older Homeowners Have Far Greater Wealth than Older Renters, Even When Their Incomes Are Similar

Median Value (Dollars)

Income Quartile	Tenure	Households Aged 50–64: Median Income	Home Equity	Non-Housing Wealth	Net Wealth	Households Age 65 and Over: Median Income	Home Equity	Non-Housing Wealth	Net Wealth
Lowest	Homeowner	19,240	59,000	10,700	80,700	17,215	80,000	12,500	104,700
	Renter	15,190	–	1,900	1,900	15,190	–	1,100	1,100
Lower Middle	Homeowner	45,569	75,000	57,000	152,400	33,417	100,000	61,850	213,000
	Renter	39,493	–	11,100	11,100	34,430	–	14,900	14,900
Upper Middle	Homeowner	84,049	109,000	143,200	277,710	60,758	149,000	185,800	374,300
	Renter	77,973	–	30,100	30,100	57,720	–	69,000	69,000
Highest	Homeowner	196,451	275,000	933,400	1,246,400	137,719	296,000	989,350	1,294,500
	Renter	174,173	–	337,350	337,350	110,377	–	334,150	334,150

Notes: Median home equity and non-housing wealth were calculated independently and therefore do not sum to net wealth. Income quartiles are calculated for each age group.
Source: JCHS tabulations of Federal Reserve Board, 2016 Survey of Consumer Finances.

Even among those in the highest income quartile, the net wealth of owners is nearly four times that of renters.

For some owners, home equity accounts for a large share of net wealth. Given that white owners age 65 and over are wealthier on average, they hold a smaller share of their assets in home equity than Hispanic and/or nonwhite owners. With most of their wealth tied up in their homes, many minority and lower-income households have few liquid assets to tap quickly in an emergency.

Older renters are particularly vulnerable when an urgent need arises, such as the expense of hiring in-home assistance. Only a quarter of renters age 65 and over have at least $5,000 in cash savings, compared with two-thirds of owners of the same age. An even smaller share of older renters (20 percent) have $10,000 in cash, compared with more than half of owners (56 percent). To put this in context, the Genworth Cost of Care Study 2018 found that the national median cost of just 14 hours of a home health aide per week would total $16,000 for the year.

DEBT LEVELS ON THE RISE

A growing share of older households are carrying housing and other types of debt well into their retirement years. Three decades ago, just 24 percent of homeowners aged 65–79 and 3 percent of those age 80 and over had outstanding mortgages, home equity loans, or home equity lines of credit. The median balance for households aged 65–79 was $16,800, while the median balance for those age 80 and over was $7,500. In 2016, however, 46 percent of homeowners aged 65–79 had mortgage debt, with a median balance of $77,000. Some 26 percent of owners age 80 and over also had mortgages, with a median debt of $43,000. Indeed, in just the years from 2007 to 2016, the share of households in their 80s and over with mortgage debt jumped by 16 percentage points.

Older black and Hispanic homeowners are more likely to carry mortgage debt than older white and Asian/other owners. In 2016, 59 percent of black and 50 percent of Hispanic homeowners age 65 and over had housing debt, compared with 39 percent of white and 36 percent of Asian/other owners.

In part, the increase in retirement-age households with housing debt may be in response to today's low interest rates. Some older owners may choose to keep paying low-rate mortgages so that they can make investments with higher returns. Others may have recently refinanced, extending the term of their loans into their retirement years. Still, many older households simply lack the resources to pay off their mortgage debt.

The growing share of households aged 50–64 with student loan debt is another concern. From 2001 to 2016, the share of households in this age group with student debt more than doubled from 7 percent to 16 percent, while the median loan amount rose from $11,000 to $18,000. By comparison, the share of households age 65 and over with student debt was essentially flat over this period at about 2 percent, and the median amount was $12,000.

But an increasing share of households age 65 and over have credit card balances, up 11 percentage points in 2001–2016, to 35 percent. The median debt outstanding also doubled over this period from $1,219 to $2,400. Meanwhile, the share of this age group with other consumer debt (excluding credit card debt) rose from 16 percent in 2001 to 28 percent in 2016. Among 50–64 year-old households, the share with consumer debt rose from 42 percent to 45 percent.

Carrying debt has a variety of detrimental impacts on the health and well-being of older adults, and can result in housing and food insecurity. Financial pressures can also lead to depression and other physical problems. And for many of today's 50–64 year olds, the need to repay student and mortgage loans may mean having to work beyond the traditional retirement age.

INCREASES IN COST-BURDENED HOUSEHOLDS

From 2016 to 2017, the number of cost-burdened households age 65 and over (paying more than 30 percent of income for housing) grew by more than 200,000 to a new high of nearly 10 million **(Figure 7).** Some 5 million of these households were severely burdened (paying over half their incomes for housing). Although their numbers increased with the growth of the older population, the share of cost-burdened households in this age group remained essentially flat in 2016–2017 at about a third.

Although decreasing by just 190,000 in 2016–2017, the number of cost-burdened households in the 50–64 year-old age group also totaled 10 million, and about half of those households were severely burdened. The cost-burdened share of households in this preretirement age group stood at 28.0 percent in 2017, down slightly from 28.9 percent in 2016.

A larger share of renters age 65 and over are cost burdened than owners (54 percent vs. 26 percent), but the number of cost-burdened owners is far greater (6.3 million vs. 3.6 million) because of the high homeownership rates among this age group. Having a mortgage increases the likelihood of being cost burdened. Indeed, 43 percent of owners age 65 and over with mortgages had cost burdens in 2017, compared with 16 percent of owners without mortgage debt.

The share of cost-burdened homeowners age 65 and over with mortgages did, however, fall from 49 percent in 2010 to 43 percent in 2017. This likely reflects the fact that many severely burdened households were either able to refinance their loans or were forced out of homeownership during the Great Recession. By comparison, the share of same-age cost-burdened homeowners without mortgages declined only 2.0 percentage points over this period, while the share of cost-burdened renters dipped just 0.1 percentage point from its 2012 high.

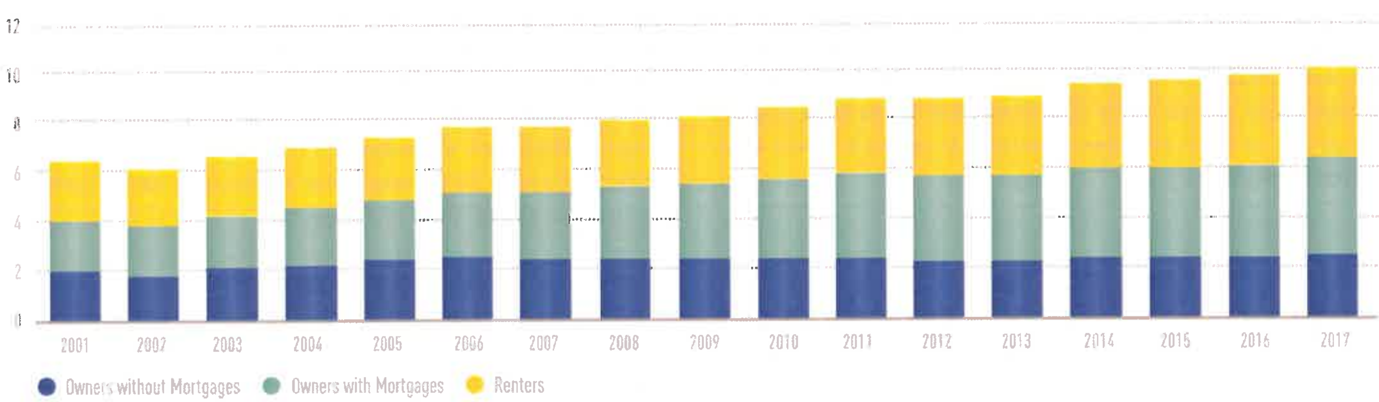
Older renters with low incomes are especially likely to face cost burdens. Among renters age 65 and over, fully 72 percent of households earning less than $15,000 were burdened in 2017. But even those with incomes between $30,000 and $44,999 are not immune, with a cost-burdened share of 50 percent.

Among owners age 65 and over, some 79 percent of households with incomes under $15,000 had cost burdens. Another 45 percent

FIGURE 7

The Number of Retirement-Age Households Facing Cost Burdens Has Reached an All-Time High

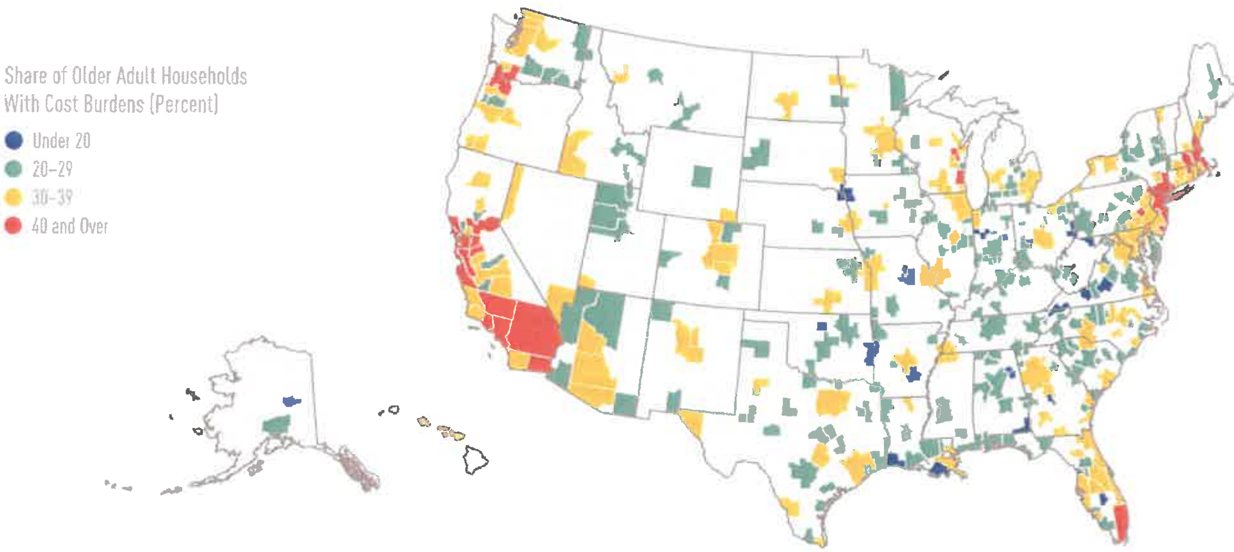
Households Age 65 and Over (Millions)



Notes: Cost-burdened households pay more than 30 percent of income for housing. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

FIGURE 8

In Many Metros Across the Country, More than a Third of Older Households Are Cost Burdened



Notes: Data are for households headed by a person age 65 and over. Cost-burdened households pay more than 30 percent of income for housing. Households with zero or negative income are assumed to have cost burdens, while households paying no cash rent are assumed to be without burdens.
Source: JCHS tabulations of US Census Bureau, 2017 American Community Survey 1-Year Estimates and Missouri Census Data Center data.

of homeowners earning $15,000–29,999 were burdened in 2017—still at the 20-year high set in 2014. The cost-burdened share of owners with at least $30,000 in income, however, fell modestly from 16 percent in 2011 to 14 percent in 2017.

The likelihood of being cost burdened increases with age. Among households age 80 and over, 56 percent of owners with mortgages were burdened in 2017, along with 59 percent of renters. The cost-burdened share of owners without mortgages in this age group was 22 percent. Whether owning or renting, households in their 80s in the bottom income quintile had a cost-burdened rate of 63 percent, compared with 15 percent for households in the middle quintile and 2 percent for those in the top quintile.

Older households living within major metro areas are particularly likely to have cost burdens **(Figure 8).** The metropolitan regions with the largest shares of cost-burdened owner households age 65 and over are Trenton (NJ), New York/Newark/Jersey City (NY), and Bridgeport (CT). But among renters, the highest cost-burden rates are in East Stroudsburg (PA), Las Cruces (NM), and Lawrence (KS), indicating that housing costs even in smaller metros present affordability challenges.

Older adults with housing cost burdens may cut back on other budget items, including those essential to health and well-being. For example, severely burdened households age 65 and over in the bottom quartile of expenditures (typically those with the lowest incomes) spent only $195 per month on food in 2018, while those without burdens spent an average of $368. Differences in out-of-pocket healthcare expenses are even starker, with severely cost-burdened households spending 50 percent less on average ($174 vs. $344 per month) than those living in housing they can afford.

UPTICK IN HOMELESSNESS

Homelessness among older adults is increasing. According to HUD's 2017 Annual Homeless Assessment Report, the share of homeless individuals age 50 and over jumped from 22.9 percent to 33.8 percent in 2007–2017. The number of people age 62 and over living in emergency shelters or transitional housing also rose by about 69 percent over the decade, to nearly 76,000.

A recent University of Pennsylvania study found that younger baby boomers (born 1955–1965) are disproportionately likely to experience homelessness. When this group entered the workforce, they faced economic downturns and strong competition for jobs and housing that left many unable to catch up to the income advances of the older baby boomers (born 1945–1954). Now in their mid-50s to mid-60s, this cohort is likely to add significantly to the number of homeless older adults over the next decade. In New York City alone, the study projects that the homeless population age 65 and over will grow from 2,600 in 2017 to 6,900 in 2030.

The incidence of homelessness among older veterans has also risen. HUD reports that 19.2 percent of veterans experiencing homelessness were at least age 62 in 2017, up from 8.7 percent in 2009. In addition, some 22,700 veterans age 62 and over were counted as sheltered in 2017, along with another 49,900 veterans aged 51–61.

Research has shown that older individuals experiencing chronic homelessness often suffer from health conditions that make independent living difficult. Growth of the older homeless population will mean increased need for permanent supportive housing with links to providers trained in geriatric health.

GROWING DEMAND FOR SUBSIDIZED HOUSING

Despite growing numbers of income-eligible older adults, the share receiving federal rental subsidies dropped from 35.6 percent in 2013 to 33.5 percent in 2015. According to HUD's latest Worst Case Housing Needs report, 4.7 million very low-income households age 62 and over met the income threshold for assistance in 2015. Since only about a third actually received that assistance, 3.1 million older adults had to fend for themselves on the private market. Of this group, 1.9 million had severe cost burdens and/or lived in severely inadequate units.

The shortfall in rental assistance will only increase over the next two decades. Based on Joint Center household projections and assuming a constant income distribution, the population of very low-income older adult households will grow from 5.3 million in 2018 to 7.9 million in 2038 **(Figure 9)**. Continuing to serve only a third of this group—which in itself requires substantially more funding—would add 2.4 million to the ranks of very low-income older adults without affordable housing.

Federal support is also necessary to bridge the gap between the costs of building and operating affordable housing and the rents that very low-income older adults can pay. After several years without funding for new construction, the Section 202 Supportive Housing for the Elderly Program was allocated $166 million in FY2017–2019 to build new units. This funding is urgently needed to reduce the long waiting lists at many of the nation's 8,000 Section 202 communities.

Affordable housing that connects residents to supportive services and community activities—such as shared meals, recreation, transportation, and on-site healthcare coordination—can help older adults live independently longer. Indeed, LeadingAge research shows that older adults living in housing with an on-site service coordinator had lower hospitalization rates than older populations living in housing without service coordinators.

Vermont's Support and Services at Home (SASH) program, which provides care coordination and wellness services to low-income older adults, is a prime example. A 2019 evaluation found that total Medicare expenditures—including spending on acute hospital care, emergency room care, and specialist visits—were lower for SASH participants in multi-unit housing than for non-participants in similar settings. Medicaid expenses for institutional care also grew more slowly for SASH participants in multi-unit housing and rural areas.

SHORTAGE OF ACCESSIBLE HOUSING

In addition to lower housing costs, subsidized units typically provide better accessibility than market-rate units. The 2011 American Housing Survey, the most recent detailed data available, indicates that subsidized housing occupied by older adults is more likely than unsubsidized units to have features such as grab-bars or handrails in the bathroom, extra-wide hallways and doors, and a bedroom on the entry level. In contrast, just 3.5 percent of all US homes had these same basic accessibility features in 2011.

This is important because low-income older adults tend to have more disabilities than households with higher incomes. In 2017, unassisted adults age 65 and over earning less than $15,000 per year were more likely than their higher-income peers to report difficulties with walking (42 percent vs. 33 percent) and with self-care (16 percent vs. 11 percent). They were also more likely to rate their health as fair or poor (45 percent vs. 34 percent).

Given that mobility and other difficulties increase with age, many older homeowners must make accessibility improvements if they want to age in place. Among owners reporting remodeling activity in 2017, 10 percent of those aged 65–79 and 14 percent of those age 80 and over undertook at least one home project intended to improve accessibility. Although the American Housing Survey does not break out specific retrofits, it is noteworthy that owners age 50 and over spent significantly more of their improvement budgets (26 percent) on bathroom remodels and room additions—projects that are often accessibility-related—than same-age owners who did not cite accessibility as a motivation (13 percent).

Of those older homeowners that can afford to make improvements, most pay for the projects from savings. Among households age 50 and over reporting any type of home project in 2017, 66 percent of the expenditures came from cash savings. In contrast, cash-out refinances or home equity loans and lines of credit provided only 9 percent of the funds expended for home projects.

Many states cover the costs of certain home modifications for low-income households under Medicaid Home and Community-Based Services waivers, and some local jurisdictions offer grants and tax credits for this purpose. However, middle-income older adults have few resources available to help cover the costs of accessibility improvements to their homes. For their part, renters living in market-rate apartments are often responsible for making any accessibility improvements they need, and they may even face the expense of restoring their units to their original condition when they move out.

MAKING COMMUNITIES MORE AGE-FRIENDLY

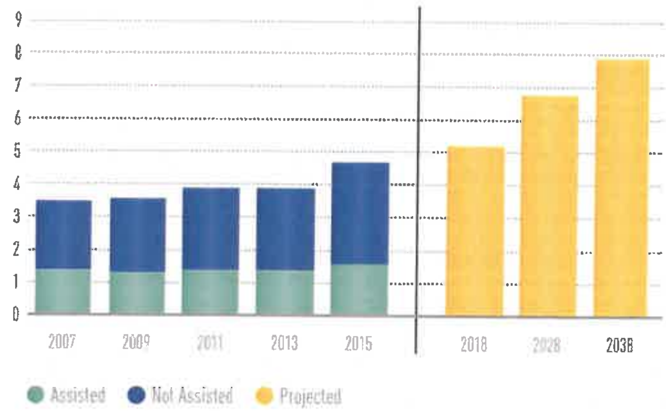
AARP reports that 403 communities, along with Colorado, Florida, Massachusetts, New York, and the US Virgin Islands, have joined its network of age-friendly places that are committed to improving livability for older adults. The programs and policies that these places have adopted include engaging older adults in employment and volunteering, improving pedestrian safety and walkability, developing new housing and transportation options, and building supports and services for older adults living at home.

Age-friendly policies often call for a broader array of housing options for older adults, including accessory dwelling units (ADUs)—small units inside of, or on the same site as, larger homes. Local zoning laws often prohibit these uses, but some jurisdictions have found ways to reduce regulations and incentivize ADU development. For example, California requires local governments to approve ADUs if the units comply with certain requirements, and has eliminated parking requirements for units near transit. Early in 2019, Montgomery County, Maryland, also reformed its regulations to make ADUs easier to build.

FIGURE 9

The Numbers of Older Households with Very Low Incomes Are Expected to Climb Sharply as the US Population Ages

Older Households with Incomes Under 50 Percent of Area Median (Millions)



Notes: Very low-income (VLI) households earn under 50 percent of area median income. Projections assume the number of eligible renters age 62 and over grows at the same rate as renter households age 60 and over.
Source: JCHS tabulations of HUD, Worst Case Housing Needs 2007–2017 Reports to Congress; US Census Bureau, Current Population Surveys, and 2018 JCHS Household Projections.

Adding small apartments in more central locations and reducing the minimum lot size for single-family homes are other ways to expand the local housing options for older adults. But this type of housing development often faces resistance in smaller, lower-density communities, and the units remain in short supply. When they are built, demand for their central location, newer construction, and amenities is often strong—putting the costs of these highly desirable units out of reach for many older adults.

THE OUTLOOK

The unprecedented growth of the nation's older population presents a host of housing challenges. Within the next decade, some 18 million adults will be in their 80s—many living alone and on limited incomes. The need for affordable, accessible housing and in-home supportive services is therefore set to soar. For households in this age group that remain in their current homes, new transportation alternatives and opportunities for engagement in the community will be critical to their continued ability to live independently.

Just as concerning, economic inequality is growing within the older population. While many households now of retirement age have the means to age in place or move to other suitable housing, a record number are cost burdened and will have few affordable housing options as they age. In addition, many older renters are less well positioned than homeowners because they have lower cash savings and wealth. And finally, longstanding differences in access to well-paying jobs and homeownership opportunities leave older minority households at a financial disadvantage in their retirement years.

The circumstances of today's 50–64 year-old households suggest that these disparities will persist. Members of this cohort have been slow to recover from the Great Recession. As a result, they now have higher debt levels and lower homeownership rates than their predecessors at similar ages. These trends point to greater demand for housing assistance in the years to come.

Providing the types of housing and neighborhoods needed by an aging population depends on concerted action by both the public and private sectors. Commitments to create age-friendly communities and the recent funding of affordable housing construction for older adults are promising starts. In addition, nonprofit and for-profit agencies are beginning to offer new models of housing with supportive services, although scaling up to meet the needs of lower- and middle-income households is challenging. In short, the time for more comprehensive, innovative policies—in the design, financing, construction, and regulation of housing, in urban planning and design, and in the provision of community services—is now. The quality of life and well-being of a third of US households depend on it.

JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY

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The Joint Center for Housing Studies of Harvard University advances understanding of housing issues and informs policy. Through its research, education, and public outreach programs, the Center helps leaders in government, business, and the civic sectors make decisions that effectively address the needs of cities and communities. Through graduate and executive courses, as well as fellowships and internship opportunities, the Center also trains and inspires the next generation of housing leaders.

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Senior Citizen Property Tax Deferral

7
Fact Sheet

Property Tax Fact Sheet 7

The Senior Citizen Property Tax Deferral Program was established to help senior citizens who were having difficulty paying their property taxes. This deferral program has two primary advantages for senior citizens.

1. It limits the maximum amount of property tax you pay to 3% of your total household income.
2. It provides predictability. The amount of tax you pay will stay the same as long as you remain in the program.

What is it?

Under the Senior Citizens' Property Tax Deferral program, you can defer on a portion of the property taxes you owe if:

- You are 65 years old or older
- Your household income is $60,000 or less

The amount of property taxes that you will be responsible for paying will be 3% of your household income.

How does it work?

This is a low-interest loan from the state. This is not a tax forgiveness program. The state pays the county your property taxes directly and charges you interest. The interest on the loan changes yearly, but will never be more than 5%.

Please note, under this program, a lien will attach to your property. This means that the state can take possession of your home as payment for the loan if you leave the program or no longer qualify for the program and you do not pay the loan amount back.

How much will I pay in taxes?

The amount of tax you pay is determined the year you enter the program. Your annual income from the year before you enter the program is used to figure out how much you will pay.

Example: If your household income was $15,000 the year before you entered the program and under the program, you are responsible for 3% of your household income.
3% of $15,000 is $450.

- The maximum amount of property tax you would be responsible for paying each year you participate would be $450.

If your property tax for the year was $1,450, you would pay $450, and the remaining $1,000 would be paid by the state.

The $1,000 would be the amount of the loan from the state and interest would be charged on it.
If your total property tax ever fell below your maximum tax amount ($450 is this example), you would only pay the amount due.

As part of your initial application, you will need to provide a report detailing any mortgages, liens, judgments, or unpaid property taxes on your property. The report must be dated within 30 days of your application. Depending on the type of property you own, your report will be one of the following:

- **Abstract property:** a licensed abstracter must prepare a report showing the last deed recorded and any unsatisfied liens or judgments. This report is also called an "Owners and Encumbrances" report.
- **Torrens property,** you will need to obtain a copy of the "Original Certificate of Title," sometimes called a "Condition of Register," from the County Recorder.

If you are unsure what type of property you have, contact your county recorder.

Property Tax Division – Mail Station 3340 – St. Paul, MN 55146-3340
Phone: 651-556-4803

What about my property tax refunds?

When you apply for property tax refunds, you will not receive the refunds as cash payments. They will be applied to your deferred property tax total, which is the loan amount from the state.

Your Minnesota income tax refunds, political contribution refunds, or lottery winnings of any type will also be applied to your deferred property tax.

What if my income changes?

If your income goes above $60,000 in a calendar year, you must notify the Department of Revenue in writing.

You will not be allowed to defer any further taxes until your income is $60,000 or less. If this happens, you are responsible for submitting a new application for the program.

If you fail to notify the state of an increase in income, penalties will apply.

Please note that stopping deferral because of excess income is not the same thing as being terminated from the program.

Who may be eligible?

In order to qualify for this program, **all** of the following conditions must be met:

1. The property must be owned and homesteaded by a person 65 years of age or older. (In the case of a married couple, one spouse must be at least 65, and the other spouse must be at least 62.)
2. Your total household income cannot be more than $60,000 for the calendar year before the year of your initial application.
3. One of the homeowners must have owned and lived in the home for at least 15 years before the year that you submit your first application.
4. There can be no state or federal tax liens or judgment liens on the property.
5. The total of unpaid debts secured by mortgages and other liens against the property cannot be more than 75% of the assessors estimated market value of the property.

How do I apply?

Applications are available at your County Auditor's office.

Applications are due on or before July 1 to defer a portion of the taxes you owe for the next year. You can apply the year you turn 65 years old, but you will not receive a deferral until the following year.
Once you are enrolled in the program and continue to meet requirements (annual income is $60,000 or less), you do not need to reapply.

What else should I know?

If you meet the requirements of this program, the state will file a notice of lien with your county. If there are fees associated with this filing, they will be added to your deferred tax.

When does my enrollment end?

Deferral of taxes will terminate when **any one** of the following occurs:

1. The property is sold or transferred.
2. All qualifying homeowners die.
3. The homeowner notifies the Commissioner of Revenue in writing that he/she wishes to discontinue the program.
4. The property no longer qualifies as a homestead.

When terminated, the deferred property taxes, any special assessments that may have been deferred, penalties, plus any recording or filing fees will become due and you will need to pay this to the state.

- If the property is sold or the homeowner dies, payment is due within **90 days** of termination.
- If the homeowner voluntarily leaves the program or the property ceases to qualify as a homestead, the total deferred amount will become due within **1 year** of termination.

No additional interest will be due if you pay the state on time. If the deferral is not paid on time, penalty, interest, lien, forfeiture, and other rules for the collection of property taxes will apply.

What if I have questions?

For more information, call the Property Tax Division of the Minnesota Department of Revenue at: (651) 556-4803.

Collapse All

1. What is the homestead exemption?

The homestead exemption allows low-income senior citizens and permanently and totally disabled Ohioans, to reduce their property tax bills, by shielding some of the market value of their homes from taxation. The exemption, which takes the form of a credit on property tax bills, allows qualifying homeowners to exempt up to $25,000 of the market value of their homes from all local property taxes. For example, through the homestead exemption, a home with a market value of $100,000 is billed as if it is worth $75,000.
The exact amount of savings varies from location to location. But overall, across Ohio, qualified homeowners saved an average of about $495 per taxpayer during the 2015 tax year. The tax exemption is limited to the homestead, which Ohio law defines as an owner's dwelling and up to one acre of land. The value of the exemption may not exceed the value of the homestead. The 2017 income threshold is $31,800, the 2018 threshold is $32,200, and the 2019 threshold is $32,800.

2. How has the homestead exemption changed?

In 1970, Ohio voters approved a constitutional amendment, permitting a homestead exemption that reduced property tax for lower income senior citizens. Then in 2007, the General Assembly expanded the program to include all senior citizens, regardless of their income. Now, the state of Ohio is returning to the originally approved system, of applying means/income testing to determine eligibility for the homestead exemption.
Current program participants and their eligible surviving spouses are exempt from the income requirements; current program participants are those who received a homestead exemption tax credit for real property for tax year 2013. Current program participants or manufactured homeowners are those who received the credit for tax year 2014.

3. When did the resumption of a means-tested homestead exemption begin?

The means-tested homestead exemption started with persons who turned 65 in 2014. The means-tested homestead exemption began with real property tax bills payable in 2015. For real property, bills paid in the current year cover the previous tax year. So, for example, bills paid in 2018 cover the 2017 tax year, and so on for subsequent years. For manufactured or mobile homes, bills paid in the current year cover the current year, so bills paid in 2018 cover the 2018 tax year, and so on for subsequent years.

4. Who qualifies for the means-tested homestead exemption?

For real property owners who are not currently receiving homestead, or do not qualify for 2013, the homestead exemption is available to any Ohio resident homeowner who:

- Qualifies under the means-test and.
- Is at least 65 years old or turns 65 in the year for which they apply; or
- Is totally and permanently disabled as of January 1 of the year for which they apply, as certified by a licensed physician or psychologist, or a state or federal agency; or
- Is the surviving spouse of a person who was receiving the previous homestead exemption at the time of death, and where the surviving spouse was at least 59 years old on the date of death.

Since applications for real property are filed in the year for which homestead is sought, the owner must be 65 by December 31 of the year the application is filed. For manufactured or mobile homes, applications are due in the year preceding the year for which homestead is sought. Those applicants must be 65 years old, or turn 65 during the year following the year in which they apply.
To qualify, an Ohio resident also must own and occupy a home as their principal place of residence as of January 1 of the year, for which they apply, for either real property or manufactured home property. For individuals who own more than one home, the principal place of residence is the home where the person is registered to vote, and the person's place of residence for income tax purposes.

5. I'm 65 but my spouse is younger than I am. Are we eligible for the homestead exemption?

If one of the principal owners of the property is 65 (or disabled) and the home is that person's principal place of residence, the property is eligible for the homestead exemption. Ohio law anticipates many applicants may be in this situation, which is why an eligible owner's surviving spouse, may continue to receive the homestead exemption if the eligible spouse dies, and the surviving spouse is at least 59 on the date of death.

6. How do I apply for the homestead exemption?

To apply, complete the application form (DTE 105A, Homestead Exemption Application Form for Senior Citizens, Disabled Persons, and Surviving Spouses), then file it with your local county auditor. The form is available on the Department of Taxation's website and is also available from county auditors.

7. What's the deadline to apply?

Applications for real property must be filed on or before December 31 of the year for which homestead is sought. Applications for manufactured or mobile homes must be filed anytime on or before the first Monday in June of the year preceding the year for which homestead is sought.

8. I already receive the homestead exemption. Do I have to reapply to receive benefits under the new program?

No. If you are already receiving the homestead exemption credit on your tax bill, you do not need to file a new application. You will automatically receive the new homestead exemption for the next tax year, if you otherwise qualify.

If your spouse died during the previous year, and if you received the homestead exemption credit on the tax bill you paid in the current year, only because your spouse met the age or disability criteria, you do not need to file a new application for the exemption. If you were at least 59 at the time of your spouse's death, you will continue to qualify.

9. Where do I apply?

The application must be filed with the county auditor of the county in which the property is located. This directory of county auditors has addresses and telephone numbers for those officials.

10. May I file electronically?

Not at this time. A paper copy of the application bearing your original signature must be filed with the county auditor of the county in which your home is located.

11. How do I show proof of age?

The application form requires individuals to report their age and date of birth, which is signed under penalty of perjury. Ohio law also provides that anyone who makes a false statement for purposes of obtaining a homestead exemption is guilty of a fourth-degree misdemeanor. Individuals convicted of such a misdemeanor are ineligible to receive the homestead exemption for the three years following the conviction. Your county auditor may require some evidence of age, such as a driver's license or birth certificate.

12. How will I know if my application has been approved?

You will receive a notice from the county auditor by the first Monday in October indicating whether or not your application was approved. If your homestead exemption application was denied, the notice will explain why it was denied.

If you believe your application was improperly denied, you may appeal the auditor's decision to the county Board of Revision by filing form DTE 106B, Homestead Exemption and 2.5% Reduction Complaint, on or before the deadline for paying the first-half taxes for the year for real property (in most counties, the due date is in January or February of the following year). Owners of manufactured or mobile homes may also appeal the denial of a homestead exemption application, but their complaint forms must be filed no later than January 31 of the year immediately following the year of the denial. The complaint form is also available from county auditors.

13. What documentation do I need to provide to prove my disability?

If you are claiming a physical disability, you must complete a disability certificate, DTE 105E, Certificate of Disability for the Homestead Exemption, and have it signed by a physician licensed to practice medicine. If you are claiming a mental disability, you must have the certificate signed by a physician or psychologist. The psychologist must be licensed to practice in Ohio. In order to qualify for the homestead exemption, an owner's disability must be permanent and total, and prevent the person from working at any substantial employment. You may also submit a current certificate from any state or federal agency that classifies you as disabled, as defined above.

The disability certificate, DTE 105E, Certificate of Disability for the Homestead Exemption, must be attached to the general homestead exemption application. The certificate is also available from county auditors.

14. For estate planning purposes, I placed the title to my property in a trust. Can I still receive the homestead exemption?

You are eligible for the homestead exemption if the trust agreement contains a provision that says you have complete possession of the property. Revocable and irrevocable trusts may qualify. Most of the other common forms of property ownership (such as survivorship deeds) also qualify for the exemption. Properties owned by corporations, partnerships, limited liability companies are not eligible for the homestead exemption because such properties are not owned by an individual. If you have questions about what constitutes eligible home ownership for the homestead exemption, consult your county auditor.

15. Will I have to apply every year to receive the homestead exemption?

No. However, if your circumstances change and you no longer qualify for the homestead exemption, you must notify the county auditor by the first Monday in June.

In January each year the county auditor will mail you a copy of the continuing application form (DTE 105B, Continuing Homestead Exemption Application Form for Senior Citizens, Disabled Persons, and Surviving Spouses). Please return this form to the auditor **only** if you no longer own the home, no longer occupy it as your primary place of residence, if your disability status has changed, or if your income has changed.

16. Will I receive an annual notification of my property tax reduction under the homestead exemption?

Starting in tax year 2009 (bills payable in 2010) a property owner received formal notification of the amount of their reduction only once, when a certificate of approval of the exemption is received from the county auditor following the initial application. The reduced amount will then be reflected on future property tax bills received from the county treasurer.

17. I'll save quite a bit of money through the homestead exemption. Will this hurt my local schools?

The state of Ohio reimburses school districts and local governments for the amount of revenue taxpayers save through the homestead exemption. Local governments and schools do not lose out.

18. What is the income threshold for the means-test?

Ohio Revised code establishes a maximum Ohio Adjusted Gross Income of $30,000 to be indexed each year. The means test was indexed to $30,500 for 2014 applications. Income is the Ohio Adjusted Gross Income (OAGI) of the applicant and the applicant's spouse; OAGI can be found on line 3 of the Ohio Income Tax Return. The 2017 income threshold is $31,800, the 2018 threshold is $32,200, and the 2019 income threshold is $32,800.

19. I received the Homestead Exemption in 2013, what happens if I move?

Eligibility for Homestead is portable, even if a person temporarily resides outside of Ohio or does not own property for a time. This means that if a person or person's surviving spouse moves to another residence in Ohio, and that person received a Homestead reduction on real property in 2013 or on a manufactured home in 2014, that person and the surviving spouse will not be required to disclose OAGI, when applying for Homestead for the new property.

20. What is OAGI

OAGI is Ohio Adjusted Gross Income and is found on line 3 of the Ohio income tax return. Additions and deductions are applied to Federal Adjusted Gross Income to arrive at OAGI, please see the Department of Taxation's Annual Report for a detailed list of additions and deductions. Deductions include Social Security and retired military personnel pay.

Annual Report

21. Will my OAGI be verified?

The application form requires individuals to report OAGI, and it is signed under penalty of perjury. Ohio law also provides that anyone who makes a false statement for purposes of obtaining a homestead exemption is guilty of a fourth-degree misdemeanor. Individuals convicted of such a misdemeanor are ineligible to receive the homestead exemption for the three years following the conviction.

County auditors will also be able to verify OAGI using a web-based application for those who file Ohio income tax returns.

DTE Form 105H may be provided to applicants who have not filed an Ohio income tax return. DTE Form 105H is a tool for auditors to estimate Ohio income. It is not intended to be a substitute for filing an income tax return. Applicants may be asked to supply source documents such as W-2s, 1099s, etc. to verify income.

An Aging Ohio: Implications for the Future

Bob Applebaum

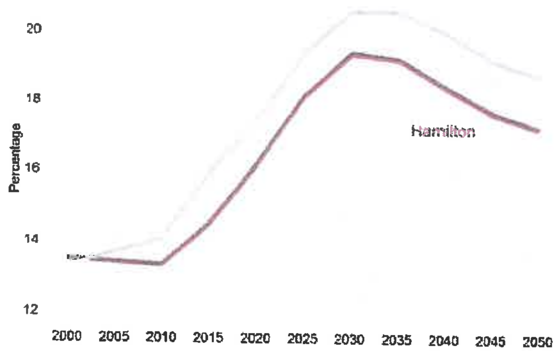
MIAMI UNIVERSITY
SCRIPPS GERONTOLOGY CENTER

Ohio's Aging Population (2015-2030)					
Age Group	Ohio 2015	Ohio 2030	Ohio % Change 2015 – 2030	City of Cincinnati 2017	Hamilton County 2017
All Ages	11.61 Million	11.65 Million	0.3	298,960	808,700
60 and over	2.6 Million	3.1 Million	18	52,400	169,000
65 and over	1.84 Million	2.4 Million	29	35,700	117,000
80 and over	481,800	596,900	24		
85 plus				5,714	18,206

Projected 65+ Population as a Percentage of Total Population

The chart below compares the projected proportion of the county's population made up by adults age 65+ through 2050, and compares it with the projected proportion of 65+ individuals in the state of Ohio overall.

Percentage of Population Age 65+ in Hamilton County and Ohio, 2000-2050

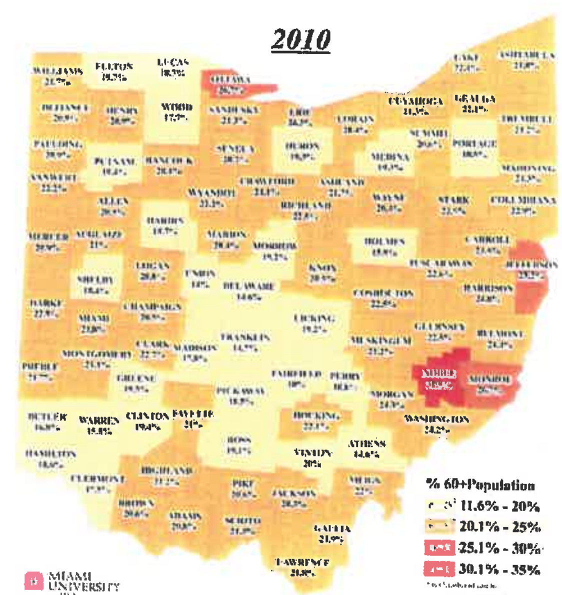


Sources: U.S. Census Bureau. 2000 Census of Population and Housing, 5-Percent Public Use Microdata Sample.
U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS). www.nhgis.org
Ohio Development Services Agency, Office of Research. 2016. Population Projections: Ohio and Counties by Sex - 2015 to 2040 (April 2018).

SCRIPPS

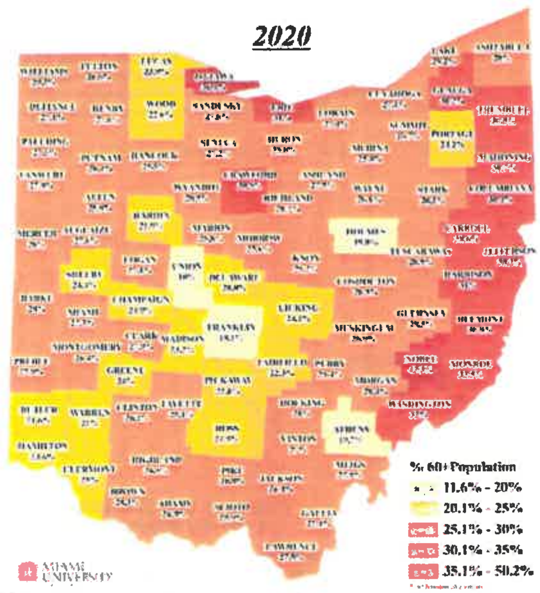
Ohio's 60+ Population by County

2010



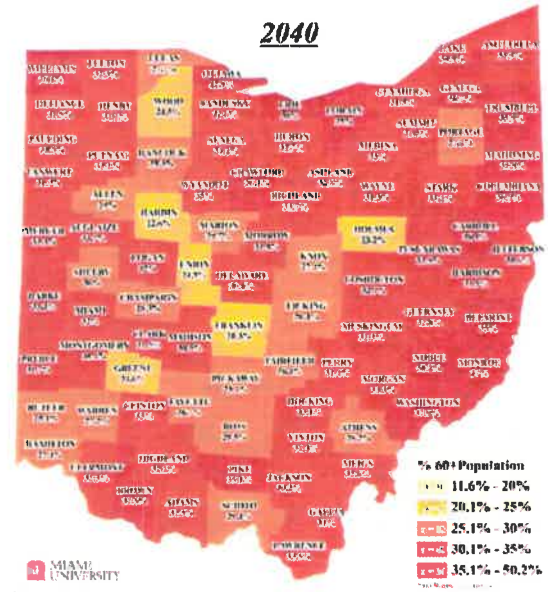
SCRIPPS Ohio's 60+ Projected Population by County

2020

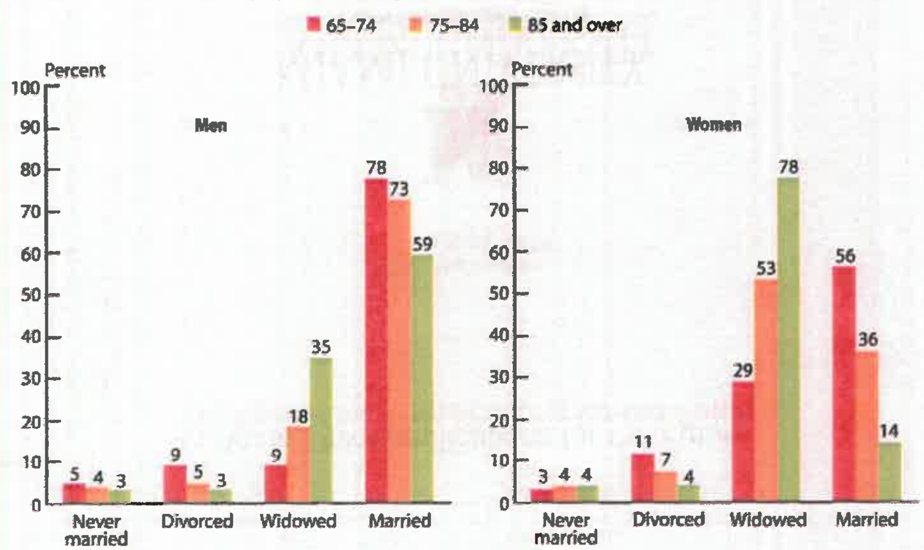


SCRIPPS Ohio's 60+ Projected Population by County

2040



Marital status of the population age 65 and over, by age group and sex, 2010



Note: Married includes married, spouse present; married, spouse absent; and separated.
Reference population: These data refer to the civilian noninstitutionalized population.
Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

An Aging America: Are You Aging?

- Gravity more powerful than kryptonite
- You now look like your parents
- You have given up hope of being a professional athlete
- You have given up hope of finding a sensitive partner
- You need to rely on a junior high school kid to meet your communication needs.

Components of a Good Old Age (Variation R Us)

- Income Security
- Health/Health Care
- Long-Term Services and Supports
- Housing
- Family Support
- Civic Engagement and Employment
- Age Friendly Community – outdoor spaces, information, social participation

Retirement Income

- Maximum Soc Sec benefit in 2018 is $2788
- Avg. monthly Soc Sec benefit $1,342
- 40% retirees rely primarily on Soc Sec
- Less than half of today's workforce has a private pension
- Majority of older people do own their own homes (in Ohio 80%)
- Median savings for 60-64 age groups in U.S.is about $15,000 Avg above $200K

Health Behaviors

Behaviors	Ohio	U.S.	Rank
Smoking	10.6	8.7	41
Excessive drinking	6.0	7.1	19
Obesity	29.7	28	32
Physical inactivity	34.8	29.5	43
Frequent mental distress	6.2	7.3	11

Aging in Ohio: Health Conditions, 65 plus

Health conditions	Ohio	U.S.	Ranking
Diabetes	24	22	38
Arthritis	57	52	44
Hip fractures per 1000	5.8	5.7	32
Falls (last 12 months)	28.8	29.5	16

Ohio Health Use and Access 65 Plus

Health Access & Use %	Ohio	U.S.	Ranking
Drug Coverage	89	87	1
Dedicated Health Provider	95	94.5	23
Low Care NH Residents	11.7	11.7	27
30 day Hospital Readmits	15.1	14.9	35
Preventable Hospitalizations (per 1000 admits, Medicare)	57	49.4	42

Risk of Social Isolation

- Six factor risk of social isolation Ohio ranks 33/50 (America's Health Rankings)
- Unmarried 46% (Bottom 10)
- Poverty 8.1% (Top 10-20)
- Disability 35.1 (21-30)
- Indpt Living Diff 14.7% (21-30)
- Living Alone 29.1 (Bottom 10)
- Food Insecurity 15% (31-40)
- Volunteerism 26% (20-30)

National Long-Term Services Numbers

- 6 million older people with disability– will more than double by 2040
- Long-term services about one-third of Medicaid expenditures (Ohio 36%)
- Medicaid about 22% of state budgets (Ohio 24%)
- 63% of Medicaid LTC funds to nursing homes– varies by state
- Two-thirds of residents now on Medicaid

Are Individuals Prepared for Long-Term Disability?

- What is disability? Moderate shopping, getting to the doctor without help– Severe help with dressing or bathing
- Will it effect me?

65 and older with some long-term disability 28.4%

65-74 20.2%

75-84 26.9%

85 plus 42.4%

Women higher rates than men

4% of Ohioans over age 40 have LTC insurance

Already talked about income and savings rates for older population

ıdividuals Prepared: What Clermont County Boomers Think About Their Aging Lives. (CSS and AARP survey)

- 70% expect to stay in this area
- 79% rated staying in current residence as extremely or very important
- 25% expect to move from current place in next ten years
- **89%** intend to drive for their whole life
- 47% would need to move if could not drive
- 20% expect to live alone most of their retirement years
- Will exercise daily **78%**

Housing and Living Arrangements/Decisions

- Where do I want to live?
- With whom? (Who is likely to care for me?)
- What services are accessible to me in my proposed community?
- What do I need to do to make housing and living arrangements happen, and when? (Home modifications? Move?)
- What is the effect of my decision on others?

Family and Aging

- Informal care provided an estimated $450 billion in long-term services
- No time in history has more care been provided by family
- But the world has changed– living longer, more two person working households, fewer children
- Successful LTSS strategies almost always involve family

How Can Ohio Better Respond to the Growing Long-Term Services Challenges?

- Unprecedented growth in the older population
- Majority of Ohioans not prepared for a long-term disability either financially, environmentally, socially
- Medicaid—the default for the majority of long-term service recipients.
- Ohio's older population is less healthy.

Strategies for Ohio

- We need a range of solutions and an array of stakeholders to respond.
- **Individual level --** Responsibility for individual long-term planning
- **State Governmental examples–** prevention programs, public/prvt partnerships
- **LTSS Provider examples—**Identify strategies to improve effectiveness & efficiency
- **Business Community examples—**Develop innovative technology, more flexible workplace
- **Local Community examples—**Implement efforts to become a more age friendly community

Policy and the Future

- Even with changes the current system is simply not sustainable.
- Short-term window where “boomer growth” remains small, before the major increase.
- The current system was never designed-- it just happened– Meaningful change is very slow.
- We often have policy changes with unplanned consequences. Hospital reform meant a new nursing home.

Contact info

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Property Tax Exemptions for Seniors

Many states offer special exemptions for senior citizens

BY BEVERLY BIRD Updated September 20, 2018

It's difficult to avoid paying property taxes if you own real estate, but some states and localities are kinder than others—particularly when it comes to tax exemptions offered to senior citizens. Older taxpayers often find themselves in a position where their homes' values have increased so significantly over the years that their tax bills have become almost prohibitive, at a time when they're trying to live on fixed incomes.

Property Taxes Are Local

Property taxes are imposed at state, county, and local levels. This is one area of taxation that the Internal Revenue Service doesn't have a hand in, but that can be both a good and a bad thing. Blanket, coast-to-coast rules exist for federal taxes, but property tax rules can vary considerably from state to state. They can even differ from one city to the next within the same county.

But some basic regulations and provisions apply in most jurisdictions and many states have state-wide rules.

How Property Taxes Are Assessed

Understanding property tax exemptions begins with getting a handle on how these taxes are calculated. Your local tax authority will send someone to your property to appraise it and tag it with a market value based on things like comparable sales in your area and amenities you might have added.

In simplest terms, your area's tax rate is then applied to this value. So your annual property tax would be $7,500 if the assessor says your home is worth $250,000 and your locality assesses the tax at a rate of 3 percent.

Now Apply Your Exemption

Exemptions don't have any effect on the tax rate, and they don't come off that $7,500 tax bill, either. They reduce the value of your home that's subject to taxation. Some areas offer a certain percentage off values, while others offer a dollar amount.

For example, New York's Senior Citizen Exemption is 50 percent of your home's appraised value. If you're lucky enough to live in that state and you qualify, your tax bill just dropped to $3,750 because your home's value is cut in half to $125,000.

Now let's say your property is located in Alaska. This state offers a dollar amount exemption to seniors—$150,000 off the appraised value of your home. Here, you would pay only $3,000 annually on a property valued at $250,000 at a 3 percent tax rate: $250,000 less $150,000 comes out to $100,000 times 3 percent.

The senior exemption is even better in the Houston area—$160,000 plus 20 percent off your property's value. In fact, the vast majority of seniors living in this part of Texas do not have to pay property taxes. Honolulu comes close with an exemption of $120,000.

Most states' dollar exemptions are considerably less than this, however. The senior property tax exemption is just $8,000 in Cook County, Illinois, and this is actually an increase, up from $5,000 in 2017. And Cook County does things a bit differently. The exemption isn't subtracted from your home's value. It's multiplied by the tax rate, then this amount is subtracted from your tax bill. At a tax rate of 3 percent, you can deduct just $240 from the second installment of your annual tax bill. Try not to spend it all at once.

Then there's Boston. This city offers a meager $1,500 senior exemption, but only if you literally work for it. You must volunteer 137 hours of your time each year to a city agency to qualify.

Some Typical Requirements

Of course, there are qualifying rules for these tax breaks, and the first of these is your age. These exemptions are generally offered to those who are age 65 or older. If you're married and own your property jointly with your spouse, only one of you must typically be 65 or over, and New York will allow you to continue claiming your exemption if your spouse was over 65 but is now deceased. Texas will do this as well, but only if the surviving spouse is age 55 or older.

And age 65 is by no means a universal rule. It's just 61 in Washington State. New Hampshire will increase your exemption over the years as you age, sort of like giving you a birthday present each year.

Many locations require that you've owned your home for a prescribed period of time. It's 12 months in New York, but if you qualified at your previous residence, you can carry that period of ownership over to your new home. Cook County, Illinois has a similar rule.

And you must live in the property. It must be your residence. New York offers a slim exception to this rule if you must move into a nursing home, provided that you still own your home and your co-owner or

Many locations set income requirements as well. If you earn too much, you won't qualify, or at least the amount of your exemption will be reduced. And these limits can be stringent in some locations. The income cap in Miami, Florida is just $29,500. Some areas in New York will allow you to deduct the cost of prescription drugs and other medical expenses from your income to help you qualify.

Can You Claim Multiple Exemptions?

Almost all states offer more than just one kind of property tax exemption. It's sometimes possible to combine your senior citizen exemption with other exemptions that are available in your area to help you control that tax bill.

In some states, your senior exemption can be applied more than once if you're taxed on multiple levels, such as by the county and by your city as well. Illinois lets you combine your senior exemption with its regular homeowner's exemption.

New York is generous in a lot of ways, but if you own property here and you're disabled in addition to being age 65 or older, you must choose between the senior exemption and the exemption for disabled homeowners. You can't double-dip. You can, however, pair the senior exemption with other partial exemptions, such as those available for veterans and clergy members. If you qualify for New York's Senior Citizen's Exemption, this automatically qualifies you for the state's STAR exemption as well. The STAR exemption applies to school taxes.

The Best Locations for Property Taxes

A hefty exemption might be nice, but you might receive about the same relief as someone living in an area with low taxes, low assessed values, and just a modest exemption if property tax rates and home values are exceptionally high where you live.

So what are the best states for property taxes before exemptions are applied? Investopedia lists seven: Hawa ... n Carolina, West Virginia, and the District of Columbia. But again ... st property tax rate, but it imposes a very high income tax rate. ... West Virginia is comparatively low, which might make this a bette...

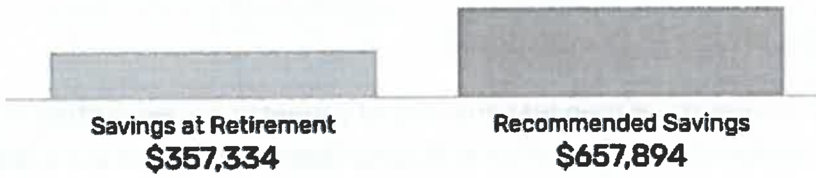
San F... well: Property taxes are based on your home's original asses... e like crazy over the years, but it's only that first assessed value...

Prope... -fits-all calculation. It's always best to check with the tax assessor in the area where you own property so you know exactly what's offered there and how you can qualify. And keep in mind that these rules can change yearly.

Annual Income
$ 59,652
Current Savings
$ 25,000
Monthly Savings
$ 298
6% of income
Birth Year
1984

We recommend saving $657,894 at retirement. This will cover $80,188 per year in retirement income. *Follow this link to see your 3 financial advisor matches*

Retirement Age 66



REAL ESTATE

What Are the Pros and Cons to Naming A Beneficiary to Your Home Deed?

REAL ESTATE

What Happens to Jointly Owned Property When You Die

REAL ESTATE

Find out What Happens to a Joint Account When an Owner Dies

REAL ESTATE

What is a Life Estate and When You Will Need One

SCHOLARS
STRATEGY NETWORK

The Pros and Cons of State Tax Breaks for Senior Citizens

MAY 1, 2013

Bayliss J. Camp, California State University - Sacramento

Charles Lockhart, Texas Christian University

All U.S. states provide tax credits and exemptions to older Americans, who clearly benefit and appreciate the help. Of course, people retired from the labor force do not owe payroll taxes, and their income tax rates may fall as well. Nevertheless, most citizens over age 65 must get by on relatively fixed budgets – and income for the typical older household is about half the level for all U.S. households. For many seniors, the cost of state and local taxes can loom large.

Not just older residents, but entire states may reap benefit from these tax breaks for seniors. Migrant retirees may move in, establishing new homes and spending pensions earned elsewhere. But there can also be disadvantages for localities and states that provide large and growing tax breaks to older residents. The pros and cons become evident when we look more closely at the various kinds of elder tax abatements and consider their consequences in the context of growing public budget pressures.

How Abatements for Elders Work

States have instituted various combinations of the following provisions:

- **"Circuit breaker"** tax credits are offered in 35 states to elderly residents (and sometimes to veterans and the disabled as well). They phase out at higher income levels.

- • **Homestead exemptions** in 48 states lower the taxable value of an owner-occupied property. Exemptions go to all age groups, but older citizens get the most tax relief.

- **Property tax-deferrals** offered in 24 states allow older residents (and sometimes veterans and the disabled) to defer property taxes until a property is sold or the resident owner dies.

- **Tax limits, caps, and freezes** benefit the elderly in 42 states – including limits on the annual increase of assessed property values, caps on property tax rates, and freezes on property tax assessments.

Popular and Under the Radar

Tax abatements benefitting the elderly are rarely controversial. For several reasons, they usually fly "under the radar" and avoid public scrutiny and controversy.

- Older citizens are held in high regard by public officials and Americans of all ages. Many elders are poor and heavily reliant on Social Security and Medicare in an era of controversies about public spending and deficits. Nevertheless, seniors continue to be viewed as deserving of continued generous public benefits.

- Abatements for the elderly are "tax expenditures" that benefit people by reducing taxes they otherwise would owe to government. This kind of benefit is relatively invisible, in sharp contrast to welfare benefits that involve direct spending on private beneficiaries. Visible welfare spending is often much more controversial than under-the-radar tax breaks.

- Public officials often categorize tax abatements for the elderly as "economic development" measures – comparing them to the various abatements states and localities use to lure businesses. Officials maintain that senior tax abatements can be used to attract younger, affluent retirees, who collect their public or private pensions from other jurisdictions and spend them in their new home state, thus boosting the economy.

The kinds of factors that usually limit the generosity of publicly funded benefits do not seem to restrict the generosity of tax abatements for the elderly. Our research finds that the percentage of a state's population that is elderly does not explain abatement generosity; nor does a state's capacity to raise overall revenues. Because tax abatements are popular and not very visible, they tend to expand with few of the usual constraints that limit welfare spending.

Looming Disadvantages

At first glance, indeed, elder tax abatements appear to create a "win-win" situation – reducing property taxes for retirees on fixed incomes while, at the same time, stimulating aggregate economic demand for states and localities. However, there can also be downsides for senior citizens and their home states – because, over time, tax abatements can shrink the revenues that states need to fund care for aging residents.

As younger affluent retirees age, their private resources are apt to dwindle even as they increasingly need expensive medical services and long-term care subsidized by the public sector. This occurs, for example, when older, poorer, and less healthy retirees rely on partially state-funded Medicaid programs for acute medical care, nursing facilities, and community-based home care services. Older people make up only a minority of all Medicaid beneficiaries, but each elder beneficiary costs more than each of the infants and children who constitute the majority getting Medicaid. Long-term senior care can cost more than $75,000 per person every year.

Medicaid now constitutes the largest public sector budget item in many states, and governments can face increasing trouble covering the bill when tax abatements shrink revenues. Which states are most likely to face this financial bind? We have discovered only one factor that explains the generosity of elder tax abatements: the overall tendency of a state's political culture to favor public expenditures for the vulnerable.

States in the Northeast and Upper Midwest fit this profile. They offer bigger tax breaks to the elderly – and most of these states also have relatively generous public social programs. Ironically, the downsides of tax breaks for the elderly may become evident first in states where publicly funded medical care and senior services are already quite generous. In an era of tight budgets, burgeoning tax abatements may turn out to be a luxury the most public-spirited states cannot afford. It may not be possible to spend more on the most feeble elderly at the same time that early retirees enjoy large and growing tax exemptions.

Read more in Chalres Lockhart, Jean Giles-Sims, and Bayliss J. Camp, "States Senior Residential Property Tax Abatements: Uncontroversial Benefit or Looming but Unrecognized Problem?" ***Politics & Policy*** **38, no. 4 (2010): 766-804.**

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State Tax Preferences for Elderly Taxpayers

State governments provide a wide array of tax breaks for their elderly residents. Almost every state that levies an income tax allows some form of income tax exemption or credit for citizens over age 65 that is unavailable to non-elderly taxpayers. Most states also provide special property tax breaks to the elderly. Unfortunately, too many of these breaks are poorly-targeted, unsustainable, and unfair. This policy brief surveys federal and state approaches to reducing taxes for older adults and suggests options for designing less costly and better targeted tax breaks.

Federal Income Tax Breaks for Elderly Taxpayers

Federal tax law provides two substantial tax breaks to elderly taxpayers:

- *A partial exemption for Social Security benefits*: No taxpayers with Social Security income pay tax on every dollar of their benefits. Elderly taxpayers with incomes below $25,000 ($32,000 for married couples) are fully exempt from paying taxes on Social Security benefits. Income for this purpose is adjusted gross income plus half of Social Security benefits. For those with incomes between $25,000 and $34,000 ($32,000 and $44,000 for married couples) up to 50 percent of benefits are taxable and for higher incomes up to 85 percent is subject to tax.
- *A larger standard deduction*: All married couples can claim a $12,600 standard deduction in 2016 while elderly taxpayers receive an extra $1,250 for each spouse over 65. Single elderly taxpayers also receive an extra deduction.

Most States Offer Additional Elderly Tax Breaks

Most states that levy income taxes go beyond the tax preferences for the elderly inherited from federal income tax rules and allow special elderly-only tax breaks of their own. Many states also provide property tax breaks available only to homeowners (and in some cases renters) over 65. For a list of tax breaks by state, see the chart at the end of the brief.

- *All Retirement Income*: Three states with a broad-based income tax (Illinois, Mississippi, and Pennsylvania) fully exempt all retirement income from taxation. This includes private and public pensions, Social Security, and annuities.
- *Pension Benefits*: 36 states with an income tax allow some exemption for private or public pension benefits. These range from fully exempting all pension benefits for adults above a certain age to exempting only a portion of benefits or the benefits earned by specific types of workers, such as military veterans.
- *Social Security*: 32 states with an income tax exempt all Social Security benefits from tax. Five states tax some Social Security benefits, but provide an exemption that is more generous than what is available at the federal level. Six states tax Social Security benefits using the same exemption rules as the federal government.
- *Other Income*: Virginia, for example, allows an exemption capped at $12,000 for all sources of income for adults 65 and older with annual income below $50,000 ($75,000 for married couples). A few states exempt interest, dividends, or capital gains income received by seniors.
- *Extra Personal Exemption and Standard Deduction*: 20 states allow senior citizens an additional personal exemption or exemption credit, allowing these taxpayers to shelter twice as much of their income from tax as non-elderly taxpayers. Seven states allow their senior citizens to claim the higher federal standard deduction.
- *Property Tax Reductions*: 22 of the 30 states that provide a property tax credit limit the credit's availability to senior citizens, or provide a more generous version of the credit to older adults. In some states, the credits are calculated based on the relationship between income and property taxes (a circuit breaker) and in others the credits are simply based on age and income. Many states also offer homestead exemptions, which shelter a certain amount of a home's value from tax, that are larger for senior citizens than for other taxpayers.

Design Issues for Elderly Income Tax Breaks

The goal of reducing taxes for elderly taxpayers is a politically attractive, yet costly, one—and lawmakers in virtually every state have taken steps to achieve it. Providing such tax breaks requires confronting several important design issues that can make the difference between an effective policy and a poorly-targeted and expensive tax giveaway.

First and foremost, there is the question of who should benefit. In many cases, wealthy elderly taxpayers reap the biggest benefits from state income tax breaks designed for older adults. This is especially true in states that fully exempt Social Security or pension income from the tax base. Low- and fixed-income elderly taxpayers are already shielded from owing income taxes on Social Security if states follow the federal rules; if states choose to exempt all Social Security benefits, they spend a lot of money offering a tax break to those who do not need it. In Rhode Island for example, more than half of the benefit of fully exempting Social Security from the state's income tax flows to the richest 20 percent of taxpayers. Exempting all retirement income is even less targeted with two-thirds or more of the break going to the top 20 percent in Rhode Island.

Given the costs of poorly targeted tax breaks, some states allow elderly exemptions only for low-income seniors. For example, Montana exempts up to $3,980 of pension income, and the exemption is gradually reduced to zero for single taxpayers with incomes over $35,180 ($37,170 for joint filers). Most states, however, extend elderly tax breaks to seniors at all income levels. Imposing income limits helps to target the benefits of pension and other retiree tax breaks to truly needy seniors.

Other considerations include:

- *Exemption, deduction, or credit?* States can provide income tax breaks through deductions and exemptions, which reduce taxable income, or through credits, which provide a dollar-for-dollar reduction in tax liability. Deductions are usually worth much more to upper-income taxpayers, while credits provide a more equal benefit to taxpayers with varying levels of income.
- *What types of income should be eligible for tax breaks?* Many state income tax exemptions for elderly taxpayers apply only to particular income sources, such as pension and Social Security benefits, while providing no tax breaks for earned income such as salaries and wages. Special tax breaks for pension benefits shift the cost of funding public services away from older adults who have retired onto working taxpayers—including seniors who remain in the workforce.
- *How large an exemption, deduction, or credit?* States that provide elderly exemptions usually limit the amount that can be deducted. Arkansas, for example, allows seniors to exempt the first $6,000 of all pension benefits. Yet other states allow much higher caps on deductions; a married Maryland couple over 65 could deduct as much as $58,400 in benefits in 2015. And three states (Illinois, Mississippi and Pennsylvania) completely exempt all pension benefits from income tax while fully taxing seniors' wages. Imposing a low cap on exemptions for seniors helps to target the benefits of elderly tax breaks to low-income seniors most in need, and makes these exemptions more affordable for state governments.
- *Refundable or non-refundable credit?* A refundable income tax credit is one that is available even to those who owe little or no income tax. Refundability is important for fixed-income seniors who pay a larger portion of their income in sales and property taxes than in income taxes. Idaho, for example, has a special "grocery tax" credit (available to taxpayers of all ages, but seniors get a higher credit) that is administered through the income tax, and is designed to offset sales taxes on low-income seniors who may owe no income tax. Refundable credits are the best-targeted, and least expensive, way to achieve income tax relief for fixed-income seniors.

Demographic Trends Mean Growing Costs for Elderly Tax Breaks

Poorly targeted tax breaks for the elderly are a costly commitment for many states and long-term demographic changes threaten to make these tax breaks unaffordable in the long-run. Older adults are the fastest growing age demographic in the country. According to the US Census, the population of adults 55 and older grew by more than 30 percent between 2000 and 2010, while the population of those under 55 grew only by 4 percent. This trend is even starker in some states, where the population of older adults has grown by as much as 50 percent in just a decade.

By 2030, almost 20 percent of the US population will be over 65. Over time, this demographic shift will mean that a shrinking pool of workers will be forced to fund tax breaks for an expanding pool of retirees—heightening the need to target these tax breaks appropriately to minimize their cost.

Moreover, while poverty has often been associated with advanced age, a 2014 US Census report found that Americans over 65 are less likely to be poor than people in their prime working years, further exacerbating the mismatch between the tax breaks offered and needs within the population. Since the 1990s, the poverty rate for the elderly has been steady at 10 percent, recently decreasing to 8.8 percent in 2014, while the overall share of Americans living in poverty has risen to 13.5 percent. Trends such as rising income inequality and single-parent household formation have eroded the middle class, further weakening the pool of workers that finance tax breaks for the elderly.

Elderly Tax Breaks: Matching Rhetoric with Reality

Few demographic groups receive more attention from state lawmakers than fixed-income seniors. There is a virtual consensus among elected officials that retirees should not be "taxed out of their homes," for example. Yet state income tax breaks for elderly taxpayers typically grant the lion's share of their benefits to better-off elderly taxpayers. These poorly targeted tax breaks shift the cost of funding public services towards non-elderly taxpayers, many of whom are worse off than the seniors benefiting from the tax breaks. Retooling elderly tax breaks to better target the neediest seniors will help states, in the long run, to achieve a fairer and more sustainable tax system.

See the accompanying chart for a state-by-state overview of tax breaks for elderly taxpayers as well as age demographic trends.

Tax Breaks for Elderly Taxpayers in the States in 2016

State	Treatment of Social Security	Treatment of Pension Income	Other Income Tax Breaks	Property Tax Breaks	Demographic Shift: 2000-2010 % Change of Pop 55+	Demographic Shift: 2000-2010 % Change of Pop Under 55
AL	Exempt	Payments from defined benefit private plans are exempt; most public systems are exempt; military and US Civil service are exempt		Special Homestead Exemption for 65+	+25.2%	+2.4%
AK		No PIT		Homestead Exemption for 65+	+75.1%	+4.2%
AZ	Exempt	Private Pensions not exempt; for public, military and US Civil Service, $2,500 per taxpayer is excluded	Extra Personal Exemption	Income Based Property Tax Credit for Homeowners and Renters 65+	+44.8%	+19.0%
AR	Exempt	First $6,000 of all pension income exempt	Extra Personal Exemption Credit	Homestead Exemption	+22.2%	+5.0%
CA	Exempt	No Exemptions	Extra Personal Exemption Credit	Income Based Property Tax Credit for Renters 62+; Homestead Exemption	+33.4%	+4.7%
CO	If aged 55-64, up to $20,000/person of federally taxable benefits excluded; up to $24,000/person if 65 or older. Maximum amounts are combined limits for pension income and federally taxed Social Security	$20,000 per person excluded for ages 55-64; $24,000 per person excluded for 65 and older. Maximum amounts are combined limits for pension income and federally taxed Social Security	Extra Standard Deduction	Income Based Property Tax Credit for Homeowners and Renters 65+; Homestead Exemption for 65+	+51.9%	+9.5%
CT	Exempt if income is below $50,000 ($60,000 MJ/HH); partially taxable if higher income	Military pensions are fully exempt and teachers have a partial tax exemption, 25% in 2016 and 50% in 2017 and beyond		Income Based Property Tax Credit for Homeowners and Renters 65+; Homestead Exemption for 65+	+22.0%	−0.1%
DE	Exempt	$2,000 excluded per person for those under 60; $12,500 excluded for 61 and older	Extra Personal Exemption Credit	Homestead Exemption	+38.7%	+7.8%
DC	Exempt	Private Pensions not exempt; for public, military and US Civil Service, $3,000 per taxpayer 62 and older is excluded	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+; Homestead Exemption	+10.9%	+3.7%
FL		No PIT		Homestead Exemption	+28.2%	+13.7%
GA	Exempt	$35,000 per person excluded (age 62 and older + disabled)		Homestead Exemption	+45.3%	+12.6%
HI	Exempt	Private pensions exempt if employer funded; public, military and US Civil Service are fully exempt	Extra Personal Exemption	Homestead Exemption	+38.5%	+4.8%
ID	Exempt	Private pensions not exempt; Certain police and firemen, US Civil Service, and Military--exclude $31,956 single; $47,934 married (65 and older) (2015 amounts)	Extra Standard Deduction	Income Based Property Tax Credit for Homeowners 65+; Homestead Exemption	+48.0%	+14.6%

Tax Breaks for Elderly Taxpayers in the States in 2016

State	Treatment of Social Security	Treatment of Pension Income	Other Income Tax Breaks	Property Tax Breaks	Demographic Shift: 2000-2010 % Change of Pop 55+	Demographic Shift: 2000-2010 % Change of Pop Under 55
IL	Exempt	Private exempt if from a qualified employee benefit plan; public, US Civil Service, and Military are fully exempt	All Retirement Income is exempt; IL also offers an extra personal exemption	Homestead Exemption	+21.3%	-1.3%
IN	Exempt	Private and Public are not exempt; US Civil Service and Military can exempt up to $16,000 ($8,000 in 2015) less the amount of Social Security payments	Extra Personal Exemption	Homestead Exemption	+25.5%	+1.6%
IA	Exempt	Up to $6,000 ($12,000 MFJ) exempt, if 55 or over or disabled; Military pension benefits are fully exempt	Extra Personal Exemption Credit	Income Based Property Tax Credit for Homeowners and Renters 65+; Homestead Exemption	+19.0%	-0.5%
KS	Exempt for taxpayers with federal AGI less than or equal to $75,000. Otherwise, same as federal	Kansas Public Employee Retirement System and certain other Kansas public systems exempt; Private, US Civil Service, and Military are exempt		Income Based Property Tax Credit for Homeowners 65+; Homestead Exemption 65+	+22.7%	+52.6%
KY	Exempt	Private pensions can exclude up to $41,110; Public, US Civil Service and Military are fully exempt if retired before 1998 and partially exempted afterwards	Extra Personal Exemption Credit	Homestead Exemption 65+	+27.3%	+1.8%
LA	Exempt	$6,000 per person excluded from private pensions; certain benefits from LA retirement system are fully exempt, other benefits are treated the same as private pensions; US Civil Service and Military pensions are fully exempt	Extra Personal Exemption	Homestead Exemption	+22.0%	-3.7%
ME	Exempt	Up to $10,000 is exempt, less Social Security and railroad retirement benefits; all military pension income is exempted		Property Tax Circuit Breaker Credit for Homeowners and Renters 65+; Homestead Exemption	+31.5%	-4.5%
MD	Exempt	Up to $29,200/person excluded (65 and over or disabled)(2015 amount); $10,000 Military pension exemption	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+; Homestead Exemption	+31.2%	+3.4%
MA	Exempt	Private pensions are not exempt; Public, US Civil Service, and Military are exempt	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+; Homestead Exemption	+21.3%	-2.0%
MI	Exempt, but optional for some taxpayers starting in 2019	For taxpayers born before 1946, public, US civil service, and military pensions are fully exempt; private pensions can also be exempted up to $49,811 in combined exemptions if single ($99,623 MFJ) (2015 amount)	Taxpayers born 1946-1948 receive $20,000 single ($40,000 MFJ) exemption against all types of income; Taxpayers born 1949-1952 receive $20,000 single ($40,000 MFJ) exemption against retirement income; Taxpayers born 1953 with retirement income not subject to Social Security withholdings receive $15,000 single ($30,000 MFJ) exemption against retirement income; Taxpayers born before 1946 may also deduct dividend/interest/capital gains up to $11,104 for single ($22,207 MFJ) less any deduction for retirement benefits	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+; Homestead Exemption	+25.5%	-7.5%
MN	Taxed- Same as Federal	No Exemptions	Extra Standard Deduction	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+;Homestead Exemption	+31.4%	+1.8%

Tax Breaks for Elderly Taxpayers in the States in 2016

State	Treatment of Social Security	Treatment of Pension Income	Other Income Tax Breaks	Property Tax Breaks	Demographic Shift: 2000-2010 % Change of Pop 55+	Demographic Shift: 2000-2010 % Change of Pop Under 55
MS	Exempt	Fully Exempt	All Retirement Income is exempt; MS also offers an extra personal exemption	Homestead Exemption	+23.5%	–0.7%
MO	Exempt	Private pensions exclude $6,000 with some exceptions; Public and US Civil Service exclude the greater of 20% of the pension income or $6,000. AGI must be less than $25,000 single ($32,000 MFJ) (excludes Social Security benefits) and the benefit is phased out for high income. 75% of Military pension income is exempt		Property Tax Circuit Breaker Credit for Homeowners and Renters 65+;Homestead Exemption 65 +	+23.7%	+2.2%
MT	Separate state calculation of taxable amount	Up to $4,070 retiree exemption, phased out for every $1 of FAGI for income over $33,910 (inflation adjusted annually)	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+;Homestead Exemption	+38.6%	+1.1%
NE	Fully exempt for married taxpayers with federal AGI of $58,000 or less ($43,000 or less for single taxpayers); Otherwise, same as federal	No Exemptions			+23.0%	+2.2%
NV		No PIT			+56.4%	+29.7%
NH	Exempt	Exempt	Extra Personal Exemption	Income Based Property Tax Credit for Homeowners 65+; Homestead Exemption 65+	+38.4%	–1.9%
NJ	Exempt	Private, Public and US Civil Service exclude $15,000 Single ($20,000 MFJ); Military fully exempt. Gross income cannot exceed $100,000	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners 65+	+19.6%	+0.2%
NM	Taxed- Same as Federal	No Exemptions	Extra Standard Deduction	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+	+42.6%	+5.7%
NY	Exempt	Up to $20,000 excluded for private pensions if 59.5 and older; Public, US Civil Service, and Military are fully exempt		Small Property Tax Circuit Breaker Credit for Homeowners and Renters 65+; Homestead Exemption	+19.0%	–2.6%
NC	Exempt	No private exclusion. Some state retirement plans are fully exempt (Bailey Settlement)			+40.2%	+12.7%
ND	Taxed- Same as Federal	Private plans are not exempt; up to $5,000 less Social Security benefits excluded from Public, US Civil Service and Private plans	Extra Standard Deduction	Income Based Property Tax Credit for Homeowners and Renters 65+; Homestead Exemption 65+	+21.2%	–0.2%
OH	Exempt	Offers credit up to $200 if income is below $100,000			+22.2%	–4.2%

Tax Breaks for Elderly Taxpayers in the States in 2016

State	Treatment of Social Security	Treatment of Pension Income	Other Income Tax Breaks	Property Tax Breaks	Demographic Shift: 2000-2010 % Change of Pop 55+	Demographic Shift: 2000-2010 % Change of Pop Under 55
OK	Exempt	Up to $10,000 per person exempt for private pension plans for persons 65 and older with a low AGI; up to $10,000 is exempt for public and US Civil Service plans; he greater of 75% or $10,000 per person exempt for Military plans	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners 65+; Homestead Exemption	+22.6%	+4.7%
OR	Exempt	9% credit if low-income and 62 or over	Extra Standard Deduction	Property Tax Circuit Breaker Credit for Renters 65+; Homestead Exemption	+40.5%	+4.1%
PA	Exempt	Fully Exempt	All Retirement Income is Exempt	Income Based Property Tax Credit for Homeowners and Renters 65+ (smaller benefit for renters)	+17.4%	-1.2%
RI	Fully exempt for married taxpayers with federal AGI of $100,000 or less ($80,000 or less for single taxpayers); Otherwise, same as federal	No Exemptions		Income Based Property Tax Credit for Homeowners and Renters 65+	+17.0%	-4.6%
SC	Exempt	3,000/person exclusion (under 65); $10,000/person (65+)	Extra Standard Deduction	Homestead Exemption 65+	+41.6%	+8.1%
SD		No PIT		Income Based Property Tax Credit for Homeowners 65+	+25.8%	+2.6%
TN	Exempt	Fully Exempt	Taxpayers over age 65 are exempted from the state's tax on dividend and interest income if their total income from all sources is below $33,000 (single) or $59,000 (MFJ)	Homestead Exemption 65+	+32.6%	+5.7%
TX		No PIT		Homestead Exemption	+41.6%	+16.1%
UT	Taxed- Same as Federal	Credit of $450 per spouse for taxpayers over age 65. Credit of $288 per spouse against retirement income only for taxpayers under age 65. No credit available to taxpayers born after 1952. Begins phasing out at incomes of $25,000 (single) or $32,000 (MFJ).		Income Based Property Tax Credit for Homeowners and Renters 65+; Homestead Exemption	+47.2%	+19.7%
VT	Taxed- Same as Federal	No Exemptions	Extra Standard Deduction	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+	+34.7%	-6.3%
VA	Exempt	No exemptions except for Military retiree with a Congressional Medal of Honor.	Taxpayers over age 65 receive a $12,000 deduction against all types of income. This benefit is limited to taxpayers with AGI under $50,000 (single) or $75,000 (MFJ). Virginia also offers an extra personal exemption.	Homestead Exemption 65+	+35.7%	+7.3%
WA		No PIT			+43.5%	+6.9%
WV	Taxed- Same as Federal	Private pension plans not exempt; Public plans are exempt if from certain West Virginia law enforcement and firemen; US Civil Service plans can exclude up to $2,000; Military can exclude up to $22,000 retirement systems. Others generally exclude up to $2,000.		Property Tax Circuit Breaker Credit for Homeowners 65+; Homestead Exemption 65+	+21.8%	-4.1%

Tax Breaks for Elderly Taxpayers in the States in 2016

					Demographic Shift	
State	Treatment of Social Security	Treatment of Pension Income	Other Income Tax Breaks	Property Tax Breaks	2000-2010 % Change of Pop 55+	2000-2010 % Change of Pop Under 55
WI	Exempt	Private pensions are not exempt; Public and US Civil Service are exempt if members of certain systems before 1964; Military is fully exempt	Extra Personal Exemption	Property Tax Circuit Breaker Credit for Homeowners and Renters 65+	+27.3%	+0.2%
WY		No PIT		Income Based Property Tax Credit for Homeowners 65+	+40.4%	+7.3%

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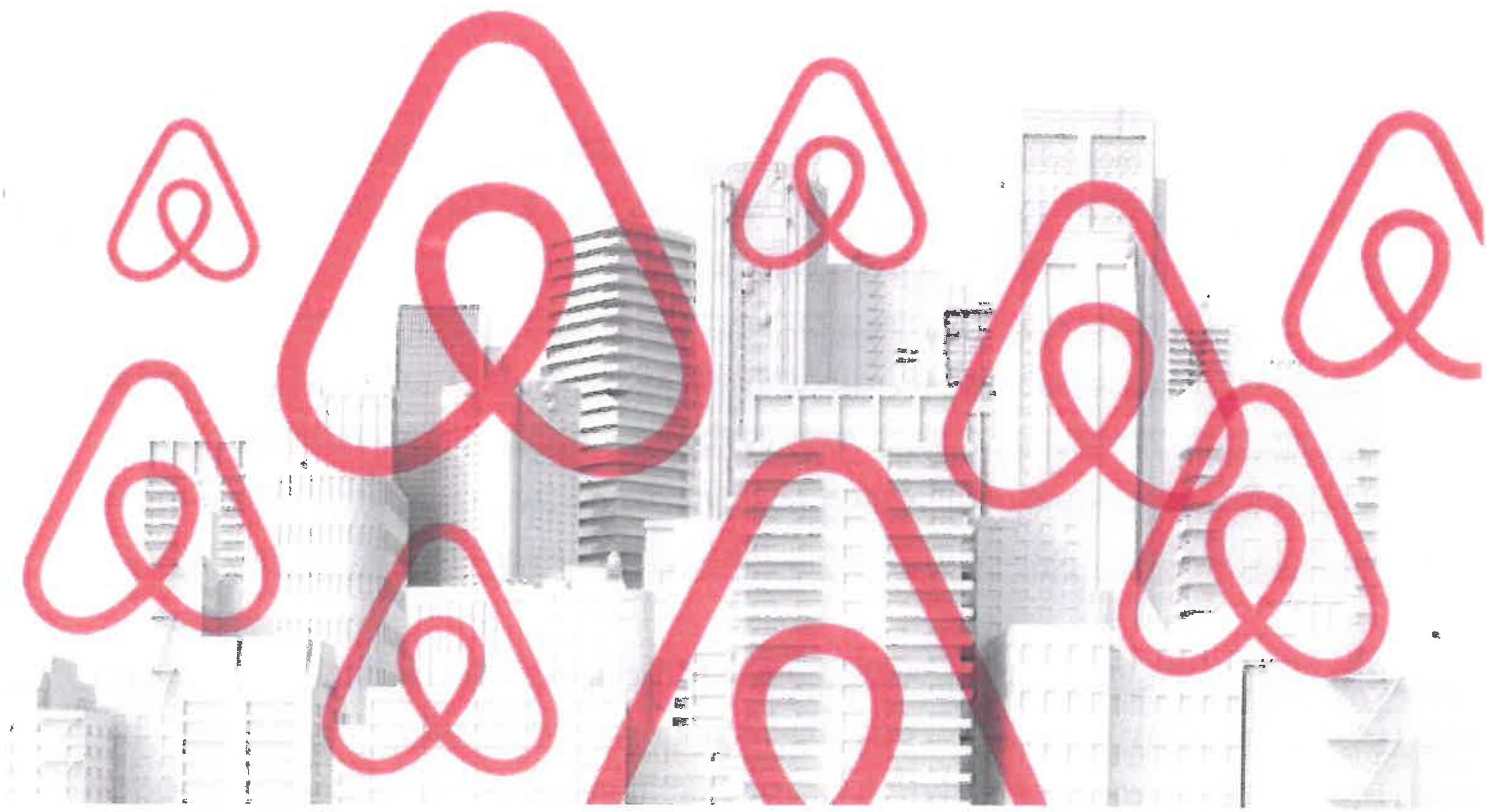
ECONOMICS

Research: When Airbnb Listings in a City Increase, So Do Rent Prices

by Kyle Barron, Edward Kung, and Davide Proserpio

APRIL 17, 2019



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Only a few years ago, most travelers stayed in hotels. Airbnb changed that. As of 2018, the company offers over 5 million properties, in over 85,000 cities across the world, and its market valuation exceeds $30 billion. In 2017 alone, Airbnb users booked over 100 million nights.

But what does the company's growth and popularity mean for the cities and municipalities it operates in? According to Airbnb, it brings more money to these cities, in the form of both rental fees and the money that renters spend during their stays. The company also notes that roughly three-quarters of its listings aren't in traditional tourist neighborhoods, which means that money is goir to communities typically ignored by the hospitality industry.

Critics, on the other hand, have argued that home-sharing platforms like Airbnb raise the cost of living for local renters. There is not much evidence to support this claim one way or the other, though a study focused on Boston found that an increase in Airbnb listings there was associated with an increase in rents. It is not difficult to see why the idea could be true more widely: By making short-term rentals easier, Airbnb could cause some landlords to switch their properties from long-term rentals, which are aimed at local residents, to short-term rentals, which are aimed at visitors. Cities and towns have a finite supply of housing, so this process would drive up rental rates over time.

Because of the limited empirical evidence, we decided to dig deeper. The results of our analysis are in a working paper. We started by collecting data from three sources: (1) consumer-facing information, from Airbnb, about the complete set of Airbnb properties in the U.S. (there are more than 1 million) and the hosts who offer them; (2) zip code-level information, from Zillow, about rental rates and housing prices in the U.S. real estate market; and (3) zip code-level data from the American Community Survey, an ongoing survey by the U.S. Census Bureau, including median household incomes, populations, employment rates, and education levels. We combined these different sources of information in order to study the impact of Airbnb on the housing market.

However, measuring this impact is not straightforward. The main challenge is that the housing market is, of course, affected by factors other than Airbnb, such as gentrification and economic trends. In our study, we control for these factors, and additionally use a technique known as instrumental variables to isolate the part of housing costs that is driven only by changes in Airbnb supply.

In simple terms, we argue that if a zip code is "touristy," meaning it has a lot of restaurants and ba , and if awareness of Airbnb increases, which we measure using the Google search index for the keyword "Airbnb," then any jump in Airbnb supply in that zip code is likely driven by an increase in demand for short-term rentals through Airbnb, rather than local economic conditions.

Under this assumption, we show that a 1% increase in Airbnb listings is causally associated with a 0.018% increase in rental rates and a 0.026% increase in house prices. While these effects may seem very small, consider that Airbnb's year-over-year average growth is about 44%.

This means that, in aggregate, the growth in home-sharing through Airbnb contributes to about one-fifth of the average annual increase in U.S. rents and about one-seventh of the average annual increase in U.S. housing prices. By contrast, annual zip code demographic changes and general city trends contribute about three-fourths of the total rent growth and about three-fourths of the total housing price growth.

These results show that Airbnb does have an impact on the housing market. However, they don't tell the full story of how it is happening. In our study, we present two additional results that help explain the underlying economics.

First, we show that zip codes with higher owner-occupancy rates (the fraction of properties occupied by the owners themselves) are less affected by Airbnb. Those rates are important because the landlords who switch their properties from long-term rentals to short-term rentals are those who don't live in the houses they rent. Owner-occupiers do use Airbnb, but they use it to rent out their spare rooms or perhaps the whole home while they are away. However, these homes are still primarily occupied by a long-term resident (the owner), so they are not the ones being reallocated as short-term rentals through Airbnb.

Second, we present evidence that Airbnb affects the housing market through the reallocation of housing stock. By looking at housing vacancies, we show two things about the Airbnb supply: it is *positively* correlated with the share of homes that are vacant for seasonal or recreational use – which is how the Census Bureau classifies houses that are part of the short-term rental market – and *negatively* correlated with the share of homes in the market for long-term rentals.

Taken together, our results are consistent with the story that, because of Airbnb, absentee landlords are moving their properties out of the long-term rental and for-sale markets and into the short-term rental market.

Policy makers around the world are struggling to find the best way to regulate home-sharing platforms like Airbnb. On the one hand, these platforms allow homeowners to make money when they have more room than they need. On the other hand, absentee landlords are reducing the housing supply, which, in turn, increases the cost of living for local renters. According to our resul one way to reduce the latter effect while retaining the benefits of home-sharing would be to limit how many homes can be added to the short-term rental market, while still allowing owner-occupiers to share their extra space.

Kyle Barron holds a BA in economics from UCLA and is a former healthcare researcher at the National Bureau of Economic Research. Passionate about contributing to open-source software, Kyle developed an interface to connect Stata and Jupyter that has exceeded 50,000 downloads.

Edward Kung is an assistant professor of economics at UCLA. He is interested in how technology affects housing markets and urban economic outcomes, and his work has appeared in peer-reviewed journals such as the American Economic Review and the Journal of Urban Economics.

Davide Proserpio is an assistant professor of marketing at the University of Southern California. He is interested in the impact of digital platforms on industries and markets, and most of his work focuses on the empirical analysis of a variety of companies including Airbnb, TripAdvisor, and Expedia.

This article is about ECONOMICS

PROPERTY TAX WORKING GROUP

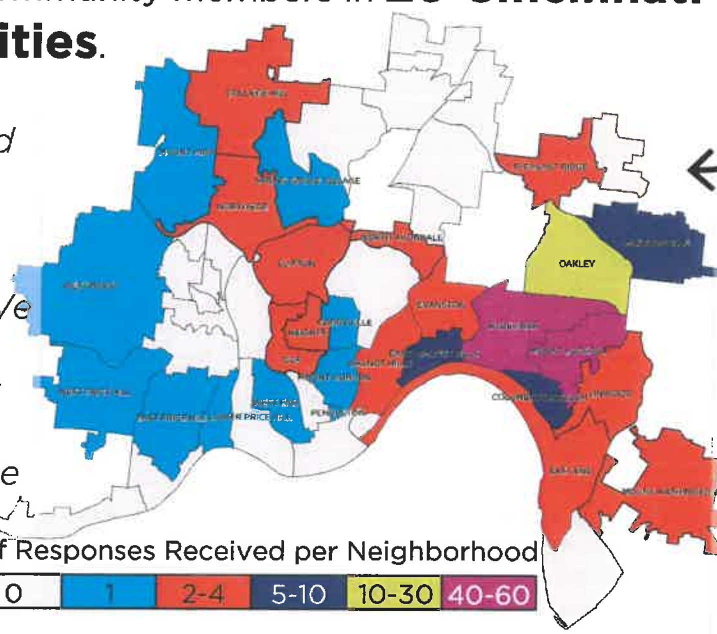
SURVEY RESPONSE SNAPSHOT

As of May 23, 2019

One of the ways the Property Tax Working Group is gathering feedback from members is through an online survey. The survey opened on March 14, 2019 and remains open. To submit your responses, visit: **surveymonkey.com/r/PropertyTaxProject**

In the **71 days** since the survey opened, the working group has received **208 responses** from community members in **26 Cincinnati neighborhoods** and **13 municipalities**.

"We have both retired now and at the rate of tax increases we will not be able to sustain living here... We have lived here 33 years and it's the first time we have considered leaving the [illegible]y."



"Property taxes continue to rise and are becoming a financial strain on our family, as our income isn't increasing as quickly as taxes seem to be. I can't imagine how someone on a fixed income can afford to live in their home."

EMERGING THEMES WHAT IS YOUR EXPERIENCE WITH THIS ISSUE?

- Concern about effects of tax abatements
- Rising property taxes are affecting ability to stay in neighborhood

EMERGING THEMES WHAT IDEAS DO YOU HAVE TO ADDRESS THIS ISSUE?

Review tax abatement policy (39 respondents)

- No abatements for new construction
- Limit abatements to remodeling and reuse

General comments on lowering taxes (30 respondents)

- Tax break for long-term residents (10+ years - freeze taxes at 10-year rate)
- Property taxes as a % of net income

Adjust property taxes for legacy residents/senior citizens (41 respondents)

- Extend cap for Homestead Exemption
- Freeze property taxes at year of retirement

Stay up-to-date on the Property Tax Working Group by visiting **cincinnati-oh.gov/propertytaxproject**

PROPERTY TAX WORKING GROUP | **ONLINE FEEDBACK FORM RESPONSES**

Grayed out responses were recorded in past documents. Responses in black are new since April 26th.

1. **Tell us about your experiences with property taxes in your neighborhood. *Note: Some respondents live outside of Cincinnati-city boundaries. Neighborhoods and municipalities are included.**

AMBERLY VILLAGE

- My property tax is 12k a year.

ANDERSON

- We have great snow removal but no sidewalks.

BRIDGETOWN

- Costs keep rising with every election. Even renewals cost more with increased property values. Schools are adding levies too. Oak Hills tried to increase our taxes for vague reasons by holding a special election during summer vacations. It failed but they will try again.

CLIFTON

- They go up and up! I was told you can't even get a replacement trash can. I can afford the zoo or stadiums because I have no extra money. Taxes used to be less than 25% of my mortgage; now they are over 50%. Seriously thinking of selling.
- We have had a negative experience in the significant rise in property taxes. After a re assessment our tax increased over 2,000$ / year

CLIFTON HEIGHTS

- City of CINCINNATI taxes are high because residents pay for stadiums instead of those venues passing the cost to those who attend the events at the stadiums in the form of a sports or entertainment tax.
- Too high.

CLIFTON HEIGHTS/CUF

- My taxes have increased by nearly $1,000 each year for the last three years. My mortgage has increased by $120 (avg.) per month during those last years, resulting in a $300+ increase overall.

COLERAIN TOWNSHIP

- Yes whenever they need more to cover something it's more taxes an mine just went up again an yes I'm a senior citizen and things need repair and I know longer can do it myself so that cost more and it never ends
- My property taxes went up over $100 per month. Dusty Rhodes decided that my property value almost doubled although nothing has been changed to my property. I sent paperwork to them that was postmarked before the deadline as I was advised to do by someone at the Board of Revisions but I was told that it was late

because it was sent with a Certificate of Mailing at the post office instead of Certified Mail. I had brain surgery a few years ago and my comprehension isn't always where it should be but I do understand that it doesn't change the postmark or the date of arrival. In my opinion the Board of Revision is taking advantage of people. I could not afford to get an assessment but I did take pictures as best as I could but to no avail.

COLLEGE HILL

- I have one of the highest property taxes on the street. I understand I bought the house later than most of the neighbors but if you are looking at it, you will see my taxes area almost three times higher than the next door.
- Paid on time.

COLUMBIA TUSCULUM

- They are too high. We moved from the DC area and pay 3-4 times as much on a $$-for-$$ basis, and this gets us a much lower level of services. If the purpose of the property tax is to fund services, there is no need for abatements. If its purpose is to encourage development in a couple of neighborhoods, then I guess it is doing its job.
- They are going higher at WAY beyond "inflation". We purchased a couple of years ago, and our experience matches that of neighbors who have lived here more than ten years. We purchased old stock, and do not get the giveaway of tax abatement.
- There has been a considerable amount of new construction in Columbia Tusculum. These new houses sell at a premium for a variety of reasons - open floor plans, upgraded appliances and aerial views. But the County considers the sales of these new custom homes as comparable sales for every other home in the neighborhood, even when the result is an unrealistic increase in market value over a recent purchase price. This shows a lack of good faith likely driven by the overriding need to generate as high a tax base as possible. It also creates an never-ending cycle where you buy a house, the property taxes are inevitable raised over and above anything realistic, you sell the house and the new owner appeals and gets the value lowered. This is what drives retirees out of their homes.
- Columbia Tusculum is a hotbed of construction on new home builds. As a result, our property values are rising along with our taxes. I'm happy that the area is popular. And I'm happy to pay my fair share of property taxes. However, tax abatements on these high priced homes is not fair. It's time for abatements to end.
- It's outrageous and thinking about moving to another county.
- Disastrous. Every 3 years I have to file a complaint with the Auditor's office because they have decided my taxes should double. So far I am winning but it is an extreme hassle especially in light of the significant tax abatements being given to LEED homes and to other projects in the high dollar range.

- Bought my first house in 2016. My taxes have gone up every year. There have been four new tax abated houses put across the street across from my home, three more to come. If the taxes continue to go up, I will be forced to move. I am in my 20's and already have student loans, stagnant wages, etc. and it was not expected that my mortgage payment would continue to go up every year due to tax abated homes. I would not be able to afford a home in my neighborhood if I were looking to buy now, rather than 3 years ago. It's gotten out of hand and the character of our neighborhood is being ruined by these ugly homes.
- Decreasing taxes for my home over last 10 years.
- They continue to increase exponentially faster than any income increases. My property tax has increased at least 25% if not more in the last 3 years. If I divide my total tax bill by 12 on a monthly basis, my taxes are almost as high as my mortgage. Who can realistically afford that? I know it is a result of new taxes voted in and auditors increase in value due to much larger and higher priced abated houses in the neighborhood. But. According to the 2012 US census, 39.4% of the taxed real estate in Cincinnati is owner occupied. Leading us to conclude that 60.6% are renter occupied, or vacant. The School Foundation Program Law was put in place when home ownership was common in urban centers. It's not common any longer. Home ownership is at its lowest rate in 50 years. With a growing population of families who rent, and renters in general, these people I feel, also tend to vote for school levies. Because of this, the homeowner has very little say over how high his property taxes go. I feel this is what we are seeing in Cincinnati. I think we need to set a percentage cap on the amount homeowners are required to pay towards public school funding. The state currently cuts and awards funding based on school performance and when we have a failing school system, the school comes to the homeowners to pay more, they label it an "emergency" and it passes. CPS spends around $12k per k-12 student and with issue 44 passing, $8k for select preschoolers. As taxpayers for public education, we're paying pretty close to private school numbers which in my opinion is absurd. When do homeowners, many who don't or never did use CPS get to say "we can't afford this anymore"?
- Way to high

CORRYVILLE

- Property taxes are extremely high. Sources of new funding should not default to property owners. Additionally, if you are NOT a property owner you should NOT be permitted to vote to increase property tax rates. Instead, sources of revenue should be driven by sales taxes where everyone can participate.

EAST END

- **I'm in a 15 year old condo and don't have an abatement. I pay more here than I did when I lived in a seven bedroom home in Mt. Lookout.**
- Too darn high!

EAST PRICE HILL

- Many of the homes here are really valued too high for this neighborhood.

EAST WALNUT HILLS

- Even though I'm lucky enough to be protected from developers building hideous mansion on my block and their owners receiving huge tax abatements, the property taxes have increased since I moved into the neighborhood... I do my best to vote for people who represent mine and our communities interests... however what is happening to our property taxes, and taxes in general is unacceptable. My neighbor had to fight a recent tax increase so he could afford to stay in the neighborhood... I hope our opinions a beard to reverse this trend.
- Property taxes tripled :(
- TOO HIGH! I moved here from outside of Cincinnati and I am truly regretting it. I love the city but property taxes are too high.
- Taxes rose significantly last year. I worry about my long-term neighbors, some who are fixed income, being able to afford to stay in the neighborhood.
- My property taxes increased by 47% just this year! We have lived in our house for almost 20 years, and have done almost no improvements other than what we did when we first moved in to make it 'livable', and new windows almost 10 years ago now. By and large the house still needs a LOT of work, and is in no way comparable to the houses of equal size selling for many hundreds of thousands of dollars in the area—because they have been rehabbed inside and out with new kitchens, new baths, they have driveways, etc. The tax increase of such an amount for no obvious reason (we didn't increase inherent value even if they 'market' did increase) just about ruined our finances in one fell swoop. I understand how property taxes work, more or less, and I believe in the community good. But there should be a limit to how much taxes can increase in one year's time if the property itself has not changed dramatically to justify it. There should also be a much easier and open process to appeal such tax increases.
- Disproportionate and arbitrary tax hikes that don't consider the actual property but rather other factors like gentrification/growing interest in the area.
- We have been in our home since 1995. In the past three years our property taxes have doubled. Developers are buying up older homes, tearing them down, and building new lead certified homes that are tax abated. This is going to price us out of our home at some point because we won't be able to afford the property taxes.
- My taxes here are much higher than suburban Montgomery, where I lived while my kids were growing up.

EVANSTON

- None at the moment, but I/we do anticipate a rise in taxes as development and new/ renovation of homes increase.
- So far so good but I want to keep it that way.
- As property taxes have increased in Evanston, there have been impacts to current residence most who are single senior citizens and single parents who live far under the poverty line. Due to the rising property taxes renters are being forced

out as they can no longer afford rent in the community and seniors and other middle-class homeowners are having to make serious decisions about being able to remain and maintain their homes. Evanston is a generationally rich community however the generationally richness is at risk due to displacement caused by development driven by tax abatements. As I watch my neighbors being forced from their home their communities in which they raise their children and planted deep roots, it saddens me deeply that the city of Cincinnati has not acted in a more efficient manner to ensure that development does not equal displacement of current residents and that the value of every life including black brown and those of color in those in poverty are seen as valuable.

- In Evanston, they haven't jumped as much as other communities

FAIRFAX

- They are high, getting higher, for things that I don't necessarily agree with. The older residents with fixed incomes in my neighborhood who helped build it into what it is are being priced out as taxes become too costly. Average property tax in the state of Ohio is 1.56%, ours is already 1.75% and now we're building a new school and funding increases for a fire department that is not solely serving our community as well.

GLENDALE

- Very high.

GREEN TOWNSHIP

- Property taxes are way too high!

HARRISON

- They continually go up; it is to the point that we are considering moving.

HYDE PARK

- My property taxes have increased disproportionately to income or my home's value. It is bad policy to tax non-liquid assets, and our property taxes are a strong disincentive against home ownership in general, investment in homes and real estate in Cincinnati, and retaining residents.
- Think that Cincinnati is showing what a progressive city it is giving tax abatement for those who build LEED. Finally, homeowners who are willing to pay extra for energy alternatives such as solar are getting a tax break. We need incentives to help people conserve energy-our future depends on it with climate change and Cincinnati is leading the way!
- They keep going up up up. I resent my wealthy neighbors who live in tax abated properties and don't pay taxes. Their share has to be borne by someone and I feel like it's me and my longtime neighbors.
- Our taxes are outrageous! We do not use the schools, yet we pay large taxes to support them and are frustrated when we here that some of them aren't very good. We worry that if we move it will be difficult to sell our house because there are limited buyers who can afford $25,000. annually in taxes
- They have sky rocket in the last 4 years.

- Way too high
- Property taxes have gone up exponentially since we moved to Hyde Park in 1990. As everyone else points out, tearing down houses in the neighborhood to build/cram monster houses with tax abatements makes no sense. It "increases" the value of the neighborhood but you get to pay all the taxes. Giving rich people tax abatements is absolutely ludicrous.
- We previously owned two tax abated properties, one in Columbia Tusculum and one in Hyde Park
- I am a lifelong residence of Hyde Park 60+ years. I had to sell my beautiful home when my husband passed away simply because I could not afford the taxes. Tax abatements are very discriminating. Cincinnati should be fair to their life long seniors
- The high real estate taxes are on our mind and we talk about moving out of Cincinnati to escape them
- They have gone up much faster than the standard living cost
- Have steadily increased the past 15 years I have lived here
- Ever-increasing
- Property taxes are consistent with my expectations in my neighborhood
- They're too high.
- I moved in to my house 29 years ago. Then, the property taxes were reasonable and affordable. As time has gone by, in my opinion, property taxes are no longer reasonable and affordable - at least not for me, a retiree on a fixed income.
- Massive new houses on divided property.
- We have been in our house since 1976. Property taxes in Hyde Park have always been high. In recent years they have escalated to a level that is 60% HIGHER THAN WHAT THEY WOULD BE IN CALIFORNIA per $100,000 valuation.
- They have gone up consistently and the city services are lacking
- They have risen dramatically and now that my husband and I are 65 we are afraid we cannot afford to stay here.
- I am in my late 50s, on a fixed income, and a Hyde Park homeowner since 2005. I live in a very modest two bedroom home by Hyde Park standards. I expected to be able to live in my home for the foreseeable future. A developer built 3 hideous mcmansions on our street's dead end lot two years ago. These houses went for more than 700k. All are tax abated. It is criminal that such wealthy individuals are not paying their fair share of taxes. Anyone who can afford to live in a luxury home does not need or deserve a tax break. This is nothing but welfare for the wealthy and it is only a matter of time before my taxes are increased to compensate for this abomination.
- Besides the fact that my taxes are going up, many wonderful homes which give our neighborhoods an historic, authentic feel are being torn down and many new, unattractive houses are being built so that people can receive tax abatement. The new awful buildings and lots splits are ruining our neighborhoods, and I feel ripped

off because while my neighborhood is getting uglier with more traffic, I am footing the bill for all the people who aren't paying their fair share!!!!! It's deplorable.

- They have skyrocketed in the 25 years I have lived here. It is out of control. Non-property owners from all over the city can vote and determine my fate. I parked in Mount Lookout share 80& of the tax load while only 20 or so percent live in the Hyde Park Mount Lookout area this grossly unjust and absolutely wrong.
- Property taxes are rising. My property taxes have increased by more than 50bps in the past 5 years.
- Way to high. 65% going to failing Cincinnati Schools, except for a couple of schools, roads in disrepair, routine services only fair, lack of police officers. When I check the Sunday NY Times Cincinnati ranks among the highest for property taxes. Could move to Indian Hill and pay lower property taxes for same value of my home!!!!
- Tax abated properties around the corner from our home also enjoy a more energy efficient house than our old one. We have the added burden of paying full taxes while on a fixed retirement income.
- Higher than most cities in the country. Services provided not worth the money we pay in taxes- terrible roads, poor school system, unresponsive police, lazy or overworked city service employees.
- We owned two tax abated properties - one in Columbia Tusculum and one in Hyde Park. We currently do not live in a tax abated property but live in Hyde Park.
- The property taxes are very high. It does not seem fair that new construction gets tax abatements in our neighborhood.
- Property Taxes are very high in this area and Cincinnati in general.
- My taxes have increased significantly.
- Have steadily increased...I have not done updates...Considered dated. Condo in chestnut station 1... Will be priced out of my condo in about 5 to 10 years. Condo fees increase and property taxes. Just a matter of time...
- Rising taxes due to complete tear downs.
- I've only lived in Hyde Park for two years and the rising property taxes already have me looking to move out of the county. I have one of the smaller houses on the street and pay more than any other reasonable bigger houses than me due to the tax abatement laws.
- They are ridiculously high - almost as much as my mortgage.
- Property taxes keep going up as developers tear down viable houses and get 15 year tax abatements FROM MY CITY! Some of these developers who live in another state!
- Like all of Cinti they increase every year. We have both retired now and fear at the rate of tax increases we will not be able sustain living here. Another house on our street is being torn down. Million dollar homes replace them. We have lived here 33 years and it's the first time we have considered leaving the city.

- It's going up, up, up. Soon I will be subsidizing the 1plus million dollar houses going up at the end of my street. I can't afford to buy one, but apparently I'm expected to subsidize the buyer's property tax. I will have to move if it gets much higher. I've lived and loved this neighborhood for 40 years. The teardown houses are also destroying the loveliness of the area, so maybe it won't be so bad to relocate to Mariemont or Wyoming.
- Property taxes in Hyde Park are rising at an unreasonable level. I paid less than $3,000 per year as recently as 2001. Now my property taxes are nearly $8,000 per year. Tax abatements for new construction/tear downs are raising property taxes for long-time home owners. I have paid off my home and hoped to pass it on to my children. Now I'm not sure I'll even be able to afford to live in it myself if taxes keep escalating so rapidly. Something needs to be done! The character of the neighborhood is also changing from the beautiful, old historic homes that we all loved when we bought houses in Hyde Park.
- Purchased house in 1976. Currently paying about 20% of the 1976 purchase price ***every year *** just for property taxes.
- They have fluctuated every time a new assessment happens. The unpredictability is very concerning as a single income home owner.
- Hyde Park and Mount Lookout are getting decimated by tax abatements! TA's were supposed to encourage developers to bring new life/resources/opportunities to hurting areas. Instead, developers are using TA's to guarantee big profits in our hot markets! LEED-oriented TA's encourage the tearing down of our older homes, because to get the pork, it's cheaper to level the home than retrofit for LEED. And once they've torn down the house, they exploit our outdated zoning code and jam in more homes on the same lot. Our hot market is already a threat to older homes, but TA's are like throwing gasoline on a brush fire. Once the desirable character and scale of our neighborhoods that attracted developers in the first place are gone, we won't get them back. It is so wrong for us the residents to have to pay developers' to destroy our own neighborhoods!
- Abatements are hurting our community in myriad ways. This incentivizes tear-downs of existing beautiful old homes, which forever alters our neighborhood's character. Soul-less, out of scale homes are jammed in the lots. A lot of developers don't live here. Why should we reward them who have "no skin in the game"? We are subsidizing wealthy homeowners which leave us to pay their share. Isn't that called stealing?
- Ours seem to keep increasing while the owners of the 4 new tax abated homes on our side of the street, which range from 1.5 to 4 million dollars, are not paying.
- In my neighborhood, there is an increase of affluent homeowners wanting to live in tax abated houses just to avoid paying their full share of taxes for 10-15 years. Residents of Hyde Park/Mt. Lookout are actually tearing down their own homes in order to build tax abated houses. This increased desire to live in abated housing is incentivizing developers to tear down good housing stock and split lots in Hyde

Park and Mt. Lookout. The demand is up so developers are creating the supply. Tear downs and lot splits are hurting our community. They are forever changing the character and scale of our neighborhood. New construction tax abatements should not be permitted in healthy thriving communities. Incentives are not needed in Hyde Park and Mt. Lookout. New construction tax abatements in healthy affluent communities are simply tax shelters for the wealthy.

- Our property taxes have increased to over $7,800 per year while the new $500,000+ homes that surround us only pay $1,000 more!!!! I've already told my spouse that it is unlikely we will be able to live in his family home when we retire due to our inability to pay the property taxes.
- They have continued to rise exponentially.
- Rising very fast and abatements are unfair. Houses selling over $1MM could have same tax amount as my property of only $350k.
- Our property taxes keep going up, our roads, sidewalks and street lights are not maintained and are in bad shape. I see new construction getting 15yr tax abatements and paying less tax than I do in a much smaller 100yr old home. This is unfair. In order to maintain our neighborhood charm and feel we need to stop the tax abatements for new construction which will slow down the demolition of old homes. Property owners should be encouraged to remodel or add on to their homes as I have just done and offered more tax incentives to do so than new construction.
- The taxes have increased for us over 50 percent since we bought our house less than five years ago.
- Quiet high as I own and older home. Yet equivalent tax rate for newer and much more expensive homes. I would like to purchase a larger older home but will not due to tax rate and will likely be forced to leave neighborhood.
- They keep escalating because the people vote for the levys
- Auditor's drive-by "re-evaluations" of properties have been going up at ever increasing rates. The lion's share of many retirees' "federal benefit" (aka social security) incomes is being swallowed by Hamilton County property taxes. We MUST have the equivalent of a California Prop 13 in Cincinnati, and Hamilton County, and throughout the State of Ohio.
- Taxes are increasing due to the number of tear downs/rebuilds that take advantage of tax abatements.
- My neighbors tear down and $600k new home cost them nothing in property taxes while my family pays over $7000 a year on a home valued at 50% less than the new home!!!

HYDE PARK/MT. LOOKOUT

- Too high.
- Gone up exponentially due to ridiculously ugly tear downs and build new. I'm guessing they get tax abatements while we pay higher taxes to cover them. Has to stop.

- INSANE My taxes rise exponentially every year while builders tear down beautiful homes and build monstrosities valued insanely high while destroying the peace of my neighborhood. Then those Uber-wealthy jerks pay NOTHING in taxes for 15 years while my taxes climb based on their over-priced and inappropriately large eyesores.

LINWOOD

- Some neighbors have them.
- I find it utterly ridiculous that they tear down historical homes, build monstrosities for $900,000 and give the new owners a tax break in a neighborhood that is not hurting for occupancy.
- We have many houses in the neighborhood with property tax abatement and it's really been a welcome sight as we've had a lot of blighted homes in the past and the overall neighborhood seems to be turning over.

MADERIA

- The valuation on my house jumped over 90000.00. We are in our second appeal.

MADISON PLACE

- 60-70% increase in 10 years.

MADISONVILLE

- My property taxes more than doubled last year. For the sake of being fair my new tax rate is likely more realistic. That being said if it happens again I will be moving out of the city.
- Our property value continues to rise and so do our taxes. We have lived in Madisonville for 40 years; we raised our family here when our friends all moved to the burbs. We love being in the city and we made sure we didn't over buy so that we could afford the taxes. At this point in our life as we approach a fixed income, we will have to make choices. We love our old house but it is not efficient and with the taxes we might choose to not afford to stay. The homestead break for seniors is not realistic based on the amount and the income requirements.
- Just purchased my first home so I budgeted accordingly and use escrow to help plan ahead when my home gets reassessed in 2 years. I understand that my neighbors are concerned that too many developers and rich people get tax abatements
- My property taxes doubled in 2018. I am retired teacher. According to the existing property tax guidelines for homeowners over 65, I don't qualify for any tax abatement or relief. A retired teacher makes too much money to qualify for property tax abatement? REALLY!
- Unacceptable. Tax increase for 2017 was over 150%. This property had NO lease-hold improvement.
- They're increasing and are more than I can pay without assistance.
- I have been a Madisonville homeowner since 1999. Like any good citizen, I've always considered my property tax too high, my property taxes have doubled. I am 69 and a retired school teacher. According to the applications, I don't qualify

for any tax abatements. The scale is out of balance. As a retiree, I find it a laughing matter that I make too much money to qualify for an abatement while some businesses receive abatements. I understand some churches are tax exempt, while having sources of income. These things need to be considered. In the meantime, I am scrounging to come up with $1250 for my 1/2 year taxes.

MT. AIRY

- Property taxes are too high. I am retired. I cannot afford the increased tax.

MT. AUBURN

- After years of little change the Over-the-Rhine changes are pushing the county evaluation up and up but I have not invested in changes in my property. Could be taxed out, rest to say it is worth all that money but it is not till I sell it.

MT. LOOKOUT

- My taxes have increased 60% in the last 8 years. We have been in our house 28 years.
- I dearly love Mt Lookout-I have lived in the area for 40+ yrs. While my taxes continue to increase, people buying new homes valued at 2-3 times the value of mine are paying very little in taxes. The long time residents of the area are getting screwed at the hands of greedy developers that have little regard for the charm and integrity of the area. I am disappointed in our city leadership for allowing this to go on as long as it has. Shame on you!
- They're excessive and limit the our quality of living.
- We have lived here for over 25 years. Our property taxes have gone up year over year and it is becoming unaffordable. Now tax abatements are driving tear downs. People who can afford $1M plus new homes are now paying significantly discounted property taxes. Meanwhile, they will use the city services and will not pay their fair share for the next 10+ years. It is welfare for the rich. Economic development was not needed in neighborhoods like Mt. Lookout and Hyde Park. This stimulus is having big unintended negative consequences and should be stopped.
- I have been gentrified by taxes. Am moving to Clermont County. I can get more house for less money strictly due to taxes. My $300k condo has higher taxes than a tear down/new build $750k tax abated house behind me. The newer big home also required removal of large old beautiful strong trees which ruined the character of the property.
- 2010 taxes = $3402 2018 taxes = $7658 That pretty much explains it.
- Our property taxes keep going up and there are million dollar houses being built in the neighborhood and they pay less property taxes than we do because of the abatements.
- They have skyrocketed in 3 years of living there. They have gone up almost $400 a month or 25% in 3 years.

- Raises rents; legacy homes being sold to developers for tax abatement. How would you like to live next-door to someone paying zero tax while your tax goes up?
- Values are high as are associated taxes.
- Extremely high. Higher than my family in Boston.
- Back when we would normal deduct property taxes rather than standard deduction it used to make me feel better paying such high property taxes almost as my parents who have 4x larger home in Ft. Thomas. I have always been okay with it because we have wonderful parks and private schools.
- There are funny things going on - House is being sold well below market value by one person then an LLC being set up to do a redo on that house and then the taxes appear very low because of what the original selling price of the house was. I suspect it's a scam where the owners of the house rebate money back to the previous owners under the table. It is also a shame to see so many houses being torn down and then getting a big property tax abatement on the new houses that are put up. The only tax Abatement should be if it was vacant land and it was actually new construction. There should not be tax abatement on tearing the house down only to build another new house. Those people do not need tax benefits. At this point it probably does not make sense to have tax abatements at all in the Hyde Park Mount Lookout area when these houses are well above the market value in the city. When should also understand why soak the taxes in Cincinnati are so high compared to places like Indian Hills where they claim that each house has a farm. And therefore get tax breaks.
- They keep going up!!
- After moving into the City of Cincinnati from Blue Ash 4 years ago we have stunned at the sharp increase in real estate taxes in the neighborhood. Just read the real estate section in the Sunday New York Times where they compare similarly valued homes in 3 cities. Cincinnati's real estate taxes are shockingly high.
- I feel that it is a travesty when the longtime residents have increased property taxes and decreasing values of their property. All property should be taxed equally and fairly and abatements are unfair and criminal. Until the tax abated wealthy pay their fair share, maybe the rest of us should pay only the current percent of the abated properties on our homes at property tax time.
- Since we moved in 1991, our property taxes have increased by approximately 467% and now significantly our largest bill. We are now considering leaving the city of Cincinnati because of how high this bill is with no anticipation of it decreasing or slowing down.
- Property taxes continue to rise and are becoming a financial strain on our family, as our income isn't increasing as quickly as taxes seem to be. I can't imagine how someone on a fixed income can afford to live in their home.

- We are forced to pay for a stadium we never use. If we did use it, we would not receive a discount on ticket prices. Roads, schools, and sewers are worth the investment. But a playground for the fabulously rich financed on the backs of city residents who receive no return on the investment is larceny. Also, I took an old house and modernized the interior 20 years ago, making its value rise, extending its useful life span so where's my tax abatement?
- I have had teardowns on either side of me in 2015-2016, and am currently opposing a proposal to teardown 6 homes behind me and replace them with a 30-home cluster housing development.
- They are high yet those in way more expensive homes are not sharing in the expense because they are getting tax abatements for 10-15 years. This needs to be fixed.
- They are so much higher than other areas. We don't utilize the public schools. We will likely move out of this area largely due to property taxes. (Mt. Lookout)
- Our taxes keep going up, while new multi-million dollar properties get huge tax abatements.
- Real estate taxes have funded the public schools which my children attended for free.
- They keep rising, but I am surrounded by new development that is getting tax abatement. Very unfair!
- They are insanely high. I lived in metro Atlanta. I had a home worth 16% more and paid about 35% of the property tax I pay here. And there was no income tax. And services--police, fire, roads--were better. Parks are better here. I only came back b/c of family. No rational person would move here based on the economics. It's an economic brick-bat to the head.
- They keep getting higher because of recent levies that have been passed.
- They have gone up tremendously. We moved here in 1991. Our appraised value peaked in 2007 and is now $100,000 less than 2007. However we actually pay more in property tax than we did when our home was at its peak.
- The significant increase due to the school levy is difficult for me since I am retired and on a fixed income. On the other hand I do understand the need for it.
- Very high for where I live.
- In general, they seem to continue to increase year-after-year as new levies continue to be added and existing ones consistently get renewed. In addition, the tax abatements available for new/LEED construction are encouraging developers to demolish older, smaller homes in exchange for newer homes in the $750K+ price point. This in turn is affecting the stock of lower price housing in the area while at the same time giving massive tax breaks to people that can afford these expensive new homes. In addition, the tax abatements act as incentive for new projects such as the proposed 30 unit Redstone development on Linwood (starting at $500K) and the 40 unit development on Walworth (starting at $1million). These

large scale developments will introduce more families into school districts that will not pay property taxes that then go towards their funding.

- They are about 3x higher than the neighborhood that we left in Denver CO. Our house there was valued higher than the property we have here.
- Have always, consistently gone up. Significantly higher than surrounding areas outside the city.
- Property taxes have skyrocketed. Between the never ending increases and the limits on property tax as a tax deduction, I will have to sell my home when I retire.
- Extremely high and continue to increase.
- Taxes here have gone up very rapidly and we're nearing the breaking point. We bought our home for $27,000 in 1974 when we were in our 30's and we're now both 74...the house needed a lot of work, and we did nearly all of it ourselves, including putting on the first new roof. The only contractor we hired was a plumber to install a hot water heating system. The most recent evaluation of our home was closer to $400,000 than to $300,000 and we have no idea how that figure was arrived at. This is our home, not an investment, and the other homes near us that are selling in the $600,000 range are vastly different properties, so basing our evaluation on the sale of recent properties doesn't seem appropriate to us. Our annual tax bill is now over $8000 and we're retired!
- My husband and I are small business owners, and we had been renting in Mt. Lookout for many years. Due to increased property taxes for our landlord, our rent was about to take a significant increase, so we were forced to try to find a new, affordable location. We had the opportunity to purchase the property at 816 Delta Ave on land contract directly from the previous owner. He and his wife had been using it as an advertising agency, which they closed, and so it was set up as a move-in ready office, furniture, fixtures, and all. We felt like we had been given a true opportunity. We settled on a price for the building, the contents, and a monthly payment amount that would allow us to demonstrate to a bank after 2-3 years that we could move to a traditional mortgage. On November 11, 2014, we closed on the property. At that time, our taxes were $2206.99 per half year. In our land contract, the value of the land, property, and fixtures was $325,000. An additional $24,000 is designated under the contract as Personal Property and Furnishings. On April 20, 2017, we refinanced the property through Farmers and Merchants Bank. The process was very difficult because the appraiser that was assigned only valued the property at $180,000 - a far cry from the $325,000 purchase price. After discussion with the bank, the branch manager decided to override the appraisal and grant us the loan. We refinanced both the property and the contents for a total of $349,000. We then received a letter from the Hamilton County Board of Revision that our new tax bill would increase to $5,905.51!!!! I immediately thought there must be some mistake and contacted the auditor's office. I was directed to petition the board of revision for a hearing, which I did. I gathered all the documentation needed and attended the hearing explaining 1)

That the building had been purchased for $325,000, not the $349,000 listed on the auditor's website, and 2) that during the re-finance; the building had been appraised at $180,000. I was told that the appraisal was irrelevant to their process and that since we didn't include a detailed list of furnishings in our land contract, that they would not grant our petition. So now we struggle every 6 months to find the money to pay our property taxes. We have to borrow from family, go into credit card debt, etc. just to pay these property taxes. What we thought was the best opportunity we could've imagined has turned into a financial nightmare for us. We are as creative as we possibly can be to rent out space in the building, but no matter what, we can't earn enough on the building to cover the mortgage and property taxes. There are building repairs we can't afford, so parts of the house are crumbling. We feel like the county has pulled one over on us, and whenever that tax bill arrives, it's a sad day. If small business is the backbone of our city, then our property taxes are crushing our back. I was encouraged to see this project put together by the city, and I really hope that our story helps identify the harm caused by skyrocketing property taxes, and just maybe our individual situation might be addressed. Thank you for looking out for us as residents and small business owners.

- Property Taxes continue to increase eventually it will drive me out of the house in which I have raised my children. I assume some of the money goes to providing bike trails and bike lanes at the expense of home owners. The value equation seems dramatically misaligned.
- The property tax abatement program is unnecessarily fueling the transformation of a mixed housing market in HP, Mt Lookout, Oakley etc. into a much more uniform high-end market. Tear downs in already wealthy neighborhoods is not good public policy!
- I'm paying over $7,000/year on a house assessed at $301,000, which I think is about the fair market value.
- They are super-high. Don't get me wrong, as a homeowner I know it's important to support the community and pay for the services received. Except property taxes are way out of line. Since we moved to Mt. Lookout, under 3 years ago, property taxes have increased almost 20%. Part of this, but only a portion, is because of value increase. As another point of comparison, my sister-in-law, living in the Bay Area of California, pays slightly less in property tax than we do, in a similar size house but that because of the area, is valued at probably 3-4 times our house value. It's way too much.
- Very upset about the abatements given in this area. This is not in the spirit of what abatements were created for.
- Our property tax is too high and so many surrounding new builds are not paying any taxes.
- My taxes are rapidly increasing, but my retirement income is not.

MT. WASHINGTON

- Undervalued.
- It is high.
- Huge increases for some decreases for your next-door neighbor Contested and reduced 21k but still 20k above others. Consultant sets the values, consultants rarely admit mistakes. The "listening" grout you appeal while nice maybe one was competent. The whole process makes little sense as object in to make a smaller than fair reduction hopefully making the complainant semi happy and they go away.

NORTH AVONDALE

- Too high especially given the failing public schools that makes up 75-80% of the bill as a whole!
- They are jacking up at ridiculous rates especially with the nonstop tax hikes for schools and preschool promise.

NORTHSIDE

- I am happy with my property taxes, since I know that the vast majority of my taxes are supporting the school district, children services, developmental disabilities, public library, park district, and other important programs and services. It's a big city, and there is a lot to take care of within it.
- I am a renter in Northside looking to buy a home in Northside. Values for many homes have tripled in the past 5 years, and when they sell they are re-appraised at the higher sales price. While I can afford these homes and the taxes that come with it, I am concerned for the long-time residents of the neighborhood whose property tax bills will skyrocket once enough homes in Northside are re-appraised to higher values. Part of the value of your own property is determined by the value of other properties in the neighborhood. Reinvestment and new residents are a good thing, but many in Northside and other neighborhoods are on fixed incomes. The rapid rise in property values threatens their ability to age in place should the value of their home rise given the hot real estate market of Northside.

NORWOOD

- The continuous rise in our property taxes has me concerned that I may not be able to afford our monthly mortgage in the not so distant future. The extremely frustrating part is that this money is supposed to go towards road repair and Norwood has the worst roads I've seen in my entire life.

OAKLEY

- Property taxes continues to escalate every time the auditor does the reappraisals.
- In 2016 the annual property taxes on my house at 2780 Minot Avenue in Oakley were about $2500. Now they stand at $5000. Th,ey have doubled in 3 years. I have lived at this address since 1978. I am now 75 years old, and continued tax escalation like this may f force me to consider selling. Some sort of abatement would be a godsend.
- My property taxes have doubled in 7 years of living here

- Taxes keep increasing as values go up and school levies increase. They're almost as much as our mortgage!
- Taxes are higher than other regions of the country or state. My neighborhood has ugly roads and poor public transportation.
- Property taxes are becoming the biggest threat to me being able to remain in my home. My taxes keep increasing and I honestly have not made any improvements to my property except keeping up on the general maintenance. It's just ridiculous. I worry more about my property taxes going up than anything else when it comes to my home. I've worked hard all my life and it's not right how folks in my neighborhood have homes valued at 5 times of mine and I pay more than they do!
- My taxes went up much higher after a reassessment due to everything going up. I fought it as my house is in fair condition but because it's in Oakley it was deemed worth a lot more just due to location.
- Property taxes keep going up and up, MUCH faster than wages do. I'm going to move out of Cincinnati if it keeps going up.
- Been living in my home for almost 40 years, in the last few years my taxes have almost tripled due to the inflated real estate market.
- They keep going up and up.
- Taxes have triple in our neighborhood......I am a senior citizen and WILL be forced to sell my house by next year. The so called homestead reduction is a JOKE.....I only had 300.00 reduced.....this is a joke!!!
- My taxes are astronomical given the size of my small 110 year old home on Drakewood Drive.
- Property taxes have gone up in huge increments and it makes it difficult for folks like me who have been here stay. I've lived here 7 years and taxes are more than my mortgage payment!
- I believe in a strong tax system to support our local infrastructure and community, especially our public schools. I take huge issue with tear downs in exchange for large and suburban looking homes selling for $700,000+ in my neighborhood to someone who in turn will pay property taxes on maybe $150,000 for the next 10-20 years. This has to stop on neighborhoods like Oakley, Hyde Park, and Mt. Lookout and be reserved for more depressed neighborhoods that need to incentivize potential buyers. Someone buying a $700,000 house can afford to pay their fair share in taxes. This is out of control!
- I've have delayed buying a house and will probably have to look in a different neighborhood due to property taxes.
- I think it is absolutely ridiculous that property developers are allowed to build tax-abated (half million dollar plus) homes in my area. They are destroying sound historical homes and our area is prosperous and does not require incentives for people to live here. Sick and tired of subsidizing home purchase for individuals with 6 figure incomes.

- Our property taxes are ridiculously high. We pay more in taxes per month than the principal on our mortgage. We bought a $300k house and will be paying more than the million dollar tear down/new build down the road. It is fundamentally unfair. If the city needs revenue it should use progressive income taxes.
- Continue to rise.
- As more development comes into Oakley, they receive tax abatements while my house is re-appraised for a higher value - raising my taxes. A lot of developments are apartment complexes that don't pay property taxes. So our community continues to expand, but we receive no benefit from the expansion. On top of that, we continue to have to pay for stadium taxes that are used by people outside of our community as well as us.
- way too high! It seems that every opportunity a government entity has to raise the millage or add a separate tax they do. There should be no reason for this as property taxes raise with inflation and property values.
- Old house gets torn down instead of remodeled, new tax abated house that doesn't fit the neighborhood in style or price gets built and they pay less taxes.
- Property tax rates are inequitable and favor higher income residents and developers. They are becoming burdensome for the average homeowner. Case in point: City Council just voted to give Hubbard a 12 year abatement on 100% of improvements to a site to build a new building, valued at approximately $6.2 million. This is a poor decision by city council because Hubbard currently leases a building in the City and there is no understanding of whether the City will get a return on this tax abatement investment. The City has not been able to quantify a tangible benefit for why taxpayer dollars should be used to subsidize private corporations at such high levels. What will likely happen is that Hubbard's current location will remain empty for a long period of time, similar to what has happened in Walnut Hills after the City gave Anthem a $6 million TIF to build a new building in Oakley. Anthem's old site in Walnut Hills has been a vacant eye sore with sidewalks blocked off by chainlink fencing. All of these tax-payer subsidized financing items just put the burden of paying for vital city services on the backs of residents. That's why this is inequitable. Businesses and developers profit with no return to us. They use & benefit from those same City services and don't pay a fair rate of use. Giving Hubbard all of that money would be akin to the City giving renters massive tax breaks to buy a home. Will they City start doing that?
- Escalating at a ridiculous rate. My property taxes are more expensive than my mortgage and crazy expensive houses are being built that pay no taxes. I find this very sad
- Property taxes in southwest Ohio are some of the highest in the state. They continue to increase as values increase and more levies are instituted.

PENDLETON

- They continue to increase. When we moved here in 1981. No one wanted our house so property taxes were very low. Now with development our taxes continue to increase, while our newer, more prosperous neighbors receive tax abatements.

PLEASANT RIDGE

- Consistently gone up in the nearly 9 years we have lived here. I do not understand Cincinnati's desire to pay for idiotic sporting stadiums instead of schools or public transportation.
- I have lived in my house since 1980. Taxes have at least tripled. I am on the verge of having to move because I am a retiree and my pension doesn't begin to keep up. I believe in paying taxes for the public good like libraries, parks, schools and social services. I RESENT having my taxes raised because I live in a popular neighborhood and my same old house has gone up in value more than $200,000. I also resent paying FOREVER for Mike Brown's selfishness in foisting the stadium on us with no end to his demands for expensive upgrades. I resent developers getting a ton of money in abatement while pushing me out of my home.

PRICE HILL

- The value of my house has dropped nearly $20+K since the recession. It is paid off; yet my tax bill alone amounts to more than $300 a Month. I live on a corner. And, my house is valued about 30K more than any other house in my general area. (Wyoming Ave.) I do not know why this is so and have been unable to get any answers from the County/City. Best guess...arbitrary valuation. I am Retired.

SILVERTON

- My property taxes are so high I can't pay them. I have made no improvements since I moved in in 1999.

SPRING GROVE VILLAGE

- Lived here for over 20 years taxes goes up yearly to point it's over 3800.00 year for here it's ridiculous.

SPRINGFIELD TOWNSHIP

- Our fixed mortgage went from just over $1200 to $1585 in 2 years. Our total tax paid last year was $7,999.76.

WALNUT HILLS

- I see neighbors having to decide to leave their longtime homes when the taxes rise beyond what their (often limited) incomes can support. This dynamic eventually reaches renters, too. There are fewer people of modest means. The contagion of rising valuation is changing the demographics of our neighborhood. Not only are we less diverse (race, age, income), but the new neighbors tend to be short-term residents whose interest in the neighborhood is largely financial, not putting down roots and engaging with neighbors.
- Our property taxes go up every year. It makes it difficult to budget and make repairs on our 150 year old home.

WEST END

- High, even on low valued property.

WESTERN HILLS/COVEDALE

- My property tax continues to rise even with more and more houses on my street becoming rentals, these rental companies do the minimal amount of work to property. I feel penalized for taking care of my house and property.
- We live in a home in West Price Hill/Covedale, and we pay $9000 in property tax. Because we are in the CPS district and do not feel confident that the local schools can give us the education that our kids need, we pay for private education. Add to this the growing incidents of crime in our area, and you can imagine that we are fed up with paying the exorbitant property tax for the location and lack of adequate services we would like.

WESTWOOD

- The property value is actually lower than the county's evaluation due to all of the foreclosures and properties sitting empty but we cannot get a lower valuation.
- Our homes haven't seen much improvement-as many whom move in-don't stay due to property tax increases as well as school levy taxes etc. All taxes-owners have to pay here. I'm going to be moving in next 3 yrs. as well. I have lived on west side all my life-53 yrs. old.

2. **Do you have any ideas on how to ensure that property owners, specifically legacy residents and senior citizens on fixed incomes, have a greater opportunity to remain in their homes?**

REMOVE TAX ABATEMENTS

- STOP TAX ABATEMENTS IN NEIGHBORHOODS WHERE THERE IS STRONG DEMAND. THIS IS NOT ROCKET SCIENCE.
- Put an end to the abatements and give tax breaks to single and elderly homeowners who have lived in the area over a certain number of years and who have paid to support the schools and city for so long.
- Yes - abolish the abatement for new construction in Hyde Park. It's unnecessary and diverts these dollars from other parts of the City where this economic development would be helpful.
- Yes. First of all, cut out the "tax abatement" scandal. It is completely unnecessary. Everyone who lives in the areas of Hyde Park and Oakley should share the property tax burden. For a senior (70 yrs. old) like me, on a static, low income, the city could increase the homestead tax-break. Otherwise, I probably will have to leave. This is what I am contemplating now i.e. leaving. I would like to stay because I love the area and have lived here for a long time. I have improved my house over time and have planted a lot of perennials. It would be a shame, literally (on the city), if I were forced out.
- YES. Stop giving tax abatements in the HP/Mt. Lookout/Columbia Tusculum neighborhoods. It is non-sensical for these McMansions to receive tax abatements and the rest of us shoulder the burden.

- Stop the abatement program and distribute the tax burden equitably.
- Get rid of the tax abatements, or at the very least create an income-based tax abatement schedule which favors lower income families and not the wealthy individuals...
- End the abatements. Tax income from high end homes will reduce tax increases.
- STOP the tax abatement policy. Whatever the original thinking was, the actual effect is strongly net negative. I have yet to talk to anyone who - beyond narrow self-interest on the part of the (already wealthy) buyers of abated homes - believes this policy is improving the quality of living or housing stock in Hyde Park, Mt. Lookout or Columbia Tusculum. The policy is instead correctly viewed as grossly unjust to legacy taxpayers and a pork project for builders of new (generally inferior) housing stock. Stop this now!
- Get rid of the abatement immediately for thriving neighborhoods. This was not the intent of the tax abatement, which was supposed to spur development in needy areas.
- Yeah, discontinue the practice of abatements especially in the wealthy neighborhoods so that everyone pays in and so the rest of us don't get over taxed anymore. It's so unfair that we are paying for all the new residents in their new ugly houses. They should be paying MORE for ruining our neighborhoods with their subdivisions and traffic, not LESS.
- First and foremost you have to stop tax abatement programs in the wealthy parts of Cincinnati. That includes Hyde Park, Mt Lookout and Oakley. There have been FOUR teardown by developers and of course all new houses are now tax abated for 10+ years. Who pays for that lost tax revenue? All the current tax payers. We are losing the character of our city as these cookie cutters houses are being put up by the land/home grab of these developers. Typically houses on our street costs 225K-300K on our street. Now there are teardowns and these brand new houses are being sold north of 600+K. Are you kidding me? Do we want to be like California where we price out middle class and working class people due to affordable housing being removed from the inventory?
- STOP HANDING OUT TAX ABATEMENTS! Hyde Park, Oakley, Mt Lookout in particular doesn't need the tax abatements - if the project isn't profitable without the abatements, then it shouldn't be done...
- Remove tax abatements on new construction and renovations. These abatements are for depressed or neglected areas, which is not the case for Hyde Park or Mt. Lookout.
- End the tax abatements and lower property taxes for all, not just senior citizens.
- Stop the tax abatements for new construction (even if you keep it for updates) - spread the pain evenly, especially for those who can afford it, like those building 7 figure homes.

- Stop all the tax abatement on new builds. Otherwise you'll just be raising taxes on everyone else to keep seniors and legacy residents in. Not sure what qualifies as legacy, but that would price me out with taxes.
- Yes, stop giving tax abatement in areas that do not necessitate them for development (i.e. - Mt. Lookout, Hyde Park come to top of mind). By giving tax abatement to developers to develop in desirable areas in NOT needed and furthers the divide between those that pay exorbitant city taxes and those that are taking advantage to line their own pocketbooks.
- Stop giving tax abatement to people buying 300k - million dollars homes.
- Stop unnecessary abatements
- Eliminate tax abatement for wealthy residents in desirable neighborhoods like Hyde Park and Mount Lookout. Provide true tax relief for longtime residents who are over 65.
- Eliminate tax abatement for developers, especially for tear downs. Limit abatement to adaptive remodeling and reuse of existing structure and prioritize home owners over developers. Consider relief in terms of percentage reductions for owners who reside on their properties and who have done so for 10-15 years or longer or who are retired.
- STOP TAX ABATEMENTS! All the new homes in Mt. Lookout do NOT NEED abatements!
- Don't allow tax abated homes in well off neighborhoods.
- Stop giving out tax abatement sand instead give out tax credits to those citizens. This amazing neighborhood is being ruined by developers and the city council who continues to allow tear downs and tax abatement a.
- The city needs to stop giving abatements to developers in neighborhoods that don't need help to attract buyers.
- Stop abatements. If you want to live in a million dollar home then pay the taxes on a million dollar home.
- Yes. Instead of offering handouts to wealthy home buyers in the form of tax abatements, offer tax credits to seniors or other residents in need. Not the wealthy. Why are they not paying their fair share?!
- End tax abatements for new construction. Force the wealthy to pay their share. The dollars gained could be used to provide discounted taxes for those in need.
- I think tax abatements are overused in many urban neighborhoods--make the wealthy pay their share.
- Won't happen unless the abatements STOP!!!
- Dramatically limiting tax abatement so costs are more evenly shared. Taxes are for services and all should contribute.
- Stop giving tax abatements in Hyde Park and Mt. Lookout. The spirit of tax abatements was to help blighted areas. Giving abatements to these expensive homes hurts all of us who are paying taxes.

- End the tax abatement program for residential property; reduce budget for stupid projects like fc Cincinnati and the useless streetcar, return to the homestead exemption
- Families buying home over $500,000 do not need tax abatements. I should not have to subsidize the taxes of people that can afford a home two to three times the value of my home.
- Put a Cap on the amount of tax abatement a single property can utilize, such that low income properties get a full abatement, but not properties in excess of $750,000.
- They could fix it to only these groups, and not to wealthy people buying new homes.
- The tax abatement program needs to be looked at and requirements Changed. The use of the program to avoid taxes is crushing seniors and lower income people who own their homes, but can no longer afford property taxes.
- End abatements in established neighborhoods such as Hyde Park, Mt Lookout, Clifton...
- My concern is that even If there were no property tax abatements, the city of Cincinnati would continue to use property taxes as a way of financing other projects within the city. So regardless, property owners that are legacy residents and senior citizens would have the issue either way. There's no guarantee that their problems go away with the reduction and/or illumination of tax abatements.
- Review qualifications for tax abatements.
- Eliminate the subsidies in strong neighborhoods that don't need them and direct what would have been the abated moneys to long-term residents that do actually need help with paying their property taxes. The end of abatements would also reduce the frenzy of real estate buying which drives up prices/values for all.
- Yes, stop giving these abatements so all will share the costs in this community.
- Stop giving out massive taxpayer subsidies to developers and businesses. Doing so has drastically raised the home values in neighborhoods b/c developers off giant tax abatements.
- Eliminate the property tax incentives for new builds in Oakley, HYde Park, Mt. lookout. These neighborhoods are highly developed and it isn't helping revitalize the neighborhood. It's only putting an undue burden on everyone else.
- Abatement should be if it was vacant land and it was actually new construction. There should not be tax abatement on tearing the house down only to build another new house. Those people do not need tax benefits. At this point it probably does not make sense to have tax abatements at all in the Hyde Park Mount Lookout area when these houses are well above the market value in the city. When should also understand why soak the taxes in Cincinnati are so high compared to places like Indian Hills where they claim that each house has a farm. And therefore get tax breaks

- Stop teardown incentives in affluent areas. If one can afford to buy a million plus house, one can pay the resulting taxes. Property taxes should not be expected to cover EVERYTHING.
- Stop granting permits for tear downs and rebuilds. Stop providing property tax abatements for new construction. On my street there is a house valued at nearly 3 times what mine is valued at with property taxes of about one third of what I pay. How is this fair? This is a case of the rich get richer while those unable to afford to buy a house solely for the purpose of tearing it down and building a higher valued home in its place carry the tax burden for the wealthier person. There are numerous examples of this situation in Hyde Park/Mount Lookout.

PROPERTY TAX DETERMINED BY OWNERS/LEGACY OWNERS

- Yes, put a ceiling on the taxes. Once you reach retirement age stop raising our taxes or at least charge us a lesser amount.
- Increase the income qualifications for seniors. My wife & I receive SS and it is more than the maximum income amount for the senior exemptions. Reduce the tax abatement program and only allow these rebates in low income neighborhoods instead of the wealthy neighborhoods like Oakley, Hyde Park, etc.
- Decrease taxes for Social Security residents (or anyone who have owned their home in Mt. Lookout for more than 25 years and have income of less than $50k. These folks have never envisioned this type of private investment development (spurred, not by pride in community, but by short sighted city council interference in tax policy). I fail to see how any value comes to the county in this area of Cincinnati. The current abatement situation is actually destroying the very community charm that attracts people to it.
- Freeze property taxes for legacy residents 65 years or older until as long as they live in their homes and extend the freeze for an additional 10 years for relative taking over the home.
- Freeze taxes of legacy, seniors' homeowners at the rate and duration of new homeowners benefiting from the tax abatement in our neighborhoods.
- Property tax issue should be determined by those who own property area they are voting in.
- Do not raise taxes on those older than 65.
- I certainly think Legacy owners and senior citizens on fixed incomes should get more consideration than Developers. The developers are here to make money. The people who have lived in these neighborhoods for years are here to make their lives.
- I think 55 and up should be eligible for a "homestead exemption" and maybe even anyone who stays over ten years regardless of their age.
- Legacy owners make up a large part of CT along with senior citizens. We need some way to implement a cap on the taxes and eliminate the continual

harassment to increase taxes. I recommend a cap and how about an abatement to purchase homes over 100 years of age.

- If legacy owners... (what defines legacy) are on fixed income perhaps make the property taxes a % of net income...
- Have legacy owners and senior citizens submit income tax statements. Have them pay taxes based on what they earn.
- There should be some sort of break for anyone who resides in their home for over 10 years. Whether this is freezing the tax rate at that 10-year level or giving some sort of tax break to long-term residents and seniors, something has to happen. A block from us a developer bought a home that was abandoned and is now selling a new construction home there for $450,000 on a block where most of the houses are valued at $40,000.
- An acquaintance had suggested tying property taxes to income for elderly legacy residents, to assure taxes don't force them to sell. Seems like a good idea. I don't think this should be transferable to subsequent owners, even if related.
- Restore the senior citizen discount
- There needs to be a broader base for homestead, a broader base of income requirements and a better rate. Often times, senior citizens want to stay in their homes but the upkeep, taxes, utilities make that impossible with a fixed income. Many senior citizens are alone because a spouse has passed.
- Homestead exemption for seniors 2. What's a legacy resident? I was born here and left for a job, and now I'm back. So I don't get a benefit? Screw that idea. 3. Eliminate the LEED abatement. LEED is a hoax. If someone thinks it saves them money, they can have at it. It should not be (further) subsidized. 4. Equalize the abatement benefits so they are the same for improvement and replacement, with one exception.... 5. Abatement on replacement is reduced by 50% on each resale/transfer of the property to future owners until it falls below 10%, and then it's 0. So 100% of the abatement to the first owner occupant (OO), 50% to the 2nd OO, 25% to the 3rd OO, 12.5% to the 4th OO, then zero. And it expires in 15 years no matter what.
- Study the effects of introducing a way to lock in current property tax rates for legacy residents of X amount of years and ensure that these are tied to owners, and not properties, so as to be non-transferrable upon sale. In addition, end blanket abatements to all new construction and rather offer specific incentives towards building affordable housing and access to public transportation; in general it's a tool that should be used like a scalpel, not a sledgehammer.
- Extend the cap for the Homestead property tax exemption. Create legacy tax exemptions for residents who have lived in the same house for 20+ years.
- There are already some options in place for people over 65 with the homestead approval but maybe you could cap the rate increase to that class.
- Make a property tax credit for residency longevity; Higher taxes for properties that are not owner occupied; Stop abatements for new builds except in defined

blighted areas (not wealthy, desirable areas); Provide abatements in other areas to owner-occupied homes only - not transferrable to subsequent purchasers; Pin a substantial portion of taxes to value on date of purchase for long term residents

- Freeze or reduce property taxes for anyone 60 and older.
- Cap real estate taxes at retirement age.
- Expand Homestead Exemption by decreasing the minimum age and increasing the exempted value 2) Freeze valuation revisions for long-term homeowners
- Maybe some kind Of break for senior citizens and /or for people who remain in their homes for over 20 years.
- In high cost areas pass a law to make homeowners property tax fixed as soon as they file for social security. Limit the maximum abatements to 50% for new developments in highly developed areas (e.g. Mt. Lookout, Hyde Park & Oakley). Abatements should continue in lesser developed areas (e.g. Walnut Hills, OTR, Avondale, and Price Hill).
- Senior residents should not have to move out of the city and I hope you can find a Formular t cap rising taxes for seniors under a certain income.
- Create a deduction for people over 65. Other states / communities have these types of deductions.
- 0% property taxes for home owners over 65.
- Lock tax rate increases for legacy seniors. We watched a gifted and wonderful neighbor move out of the city last year because the taxes on her paid-for home became unbearable. Meanwhile, just a stones-throw away, an employed couple buys a remodeled, updated home with a 10-year tax abatement.
- No but make sure legacy residents, not just extremely low income residents are protected.
- I think there should be a cap put on property taxes for seniors with a fixed income, especially if they have been paying Cincinnati property taxes for 25 years or more. 10.8% of the population of Cincinnati is 65 and older. Those on a fixed budget cannot afford the continued property tax increases and may force them out of a home they've paid 30 years to own. Recent tax increases (7.93mil - 2016), and continued high tax rates (8.55mil - 2012, 10.26mil - 2014) are much greater than social security cost of living increases are. The yearly cost of living increase this population has seen lately is less than a Starbucks latte, yet they are paying taxes to CPS in 20% increases. I think When the male head of household is 65, or 62 for single elderly women, taxing their real estate should end for the purpose of school funding.
- Long-time residents and people on fixed-incomes should be able to apply for a property tax freeze until they move, sell, or pass the property on to their heirs. Or, when a fixed-income person's property value increases due to a changing neighborhood, the property tax increase should be phased in over time.
- No, but it MUST be done, elderly fixed-income home owners deserve a break

- Yes, allow a homestead credit for senior citizens. Pass a sales tax to make up the difference.
- How about tax abatements to those of us who have been living in the city and paying taxes instead of those building new homes? The tax abatements in areas like Hyde Park are often detrimental to the neighborhood and then developers, builders are rewarded and leave behind the negative consequences for long-time home owners.
- Postpone any increase in taxes until sale of property at end of life or within x years.
- Have reduced or hold on increases tired seeing seniors support the Cincinnati increase a sales tax so everyone can help soon elderly going to have to move to be able to live
- I know there are cities where taxes for senior citizens are frozen at a reasonable rate and don't go up until the property is sold...and the buyer will then pay the increased tax.
- Perhaps a cap on their tax based on income. But if house is passed on to other family members, it would need to be re-evaluated.
- Start by taking the Homestead Exemption back to where it used to be
- Place a cap on property taxes for homeowners over a certain age, and who have lived in their homes for a minimum of 10 years.
- I agree with breaks for seniors. I'm not sure why legacy residents should be treated much differently than new homeowners in the community - unless the goal is to prevent new owners from buying a house/property.
- There used to be a homestead deduction, but it now has a very low income requirement.
- Yes, legacy tax abatements. Increase the homestead exemption at the state level. Eliminate tax abatements in thriving neighborhoods, like Hyde Park and Mt. Lookout. Possibly grant tax abatements for renovations, thereby preserving historic housing.
- Give seniors a tax break. There is a state tax break now, but your income has to be almost poverty level.

GENERAL - TAXES

- One approach would be to freeze taxes for longtime owner occupants or to defer the increased tax burden to the point of sale.
- Stop giving the wealthy and developers a free ride. How about a tax break for being in your home longer than, say, 15 years?
- Some solutions would require state approval. (Eg, changing how calculated and/or switch to LVT.) Easiest solution is to reduce taxes. Can be done by shifting to other revenue sources (for example, SDIT's which are common in northern Ohio).
- Stop giving tax breaks to corporations.

- Some discount on further tax increases would help me considerably.
- Yes, fair taxation for all not for tear downs.
- End all tax abatements for highly desirable areas such as Mt Lookout, Hyde Park, and Oakley especially when a home that has been there for years are being torn down and replace with $1 million-dollar homes. If you can afford a Half million to million-dollar house, you shouldn't be getting an abatement no matter what. If everyone pays taxes, it allows people to pay less or prevent increases. Tearing down of historic homes and building multiple tax abated properties on land is stressing the schools and making roads overly crowded.
- If everyone were to pay their fair share (no abatements in thriving neighborhoods) then the legacy residents and senior citizens would not have to pick up so much of the slack.
- When you purchase your home, I believe your property taxes should stay the same until that home is sold.
- After 10 years of owner occupancy, the owner's annual property taxes should be REDUCED 1% for each and every year of ownership. People like us who have supported this City for more than 42 years (and who have even been forced to replace all our sidewalks while sidewalks in OTHER neighborhoods remain cracked, broken, dislocated and otherwise out of code, leading one to wonder what the Sidewalk Banditos do to earn their pay) DESERVE such financial consideration for preserving and beautifying a 115-year-old house in a 130-plus year old neighborhood.
- Reduce everyone's property taxes.
- This committee should work to provide specific instruction to ALL property owners as to HOW the valuations -- and therefore the taxes -- on their properties are determined here in Hamilton County/City of Cincinnati. The Hamilton County Auditor claims he does not have time to prepare a document that would provide explanations and examples. That is unacceptable. Government is a monopoly and government take from its citizens. In America, however, citizens have a God-given right to expect government to SECURE their rights, including their right to property, not just take citizens' monies without explanation. Without clear understanding of how taxes are determined, citizens are robbed of information needed to challenge the workings of the tax law.
- Calculate taxes on their income. STOP all the new builds with 10 year tax abatements!!!!!!!!!!!!!!!!
- No except to have developers and builders of McMansions pay their fair share.
- Reallocate taxes.
- Make the wealthy people that are getting abatements pay their fair share, we cannot provide welfare to the wealthiest people in town. Who is getting pay in the county or city?
- The County needs to engage in good faith appraisals, which would include the rated age of the property into the appraisal factors. There should also be a ceiling

on the % increase that may be imposed over an arms-length market price in any given period. And we need some sort of exemption for retirees.

- **The tax policy should not be skewed in favor of one group over another. All property taxes need to be reduced.**
- I'm no tax expert - perhaps tying it to SSI increases in terms of percentage raised?
- There is no one single silver bullet fix: Assess a municipal real estate transfer tax; change the municipal income tax from a straight % to a stepped up tax based on income levels; assess a tax on vehicle ownership; raise the hotel taxes paid by visitors.
- Stop raising taxes!
- Lower the taxes!!!! I'm sick of hearing about City Council giving all new companies tax abatements-that gives them a free pass while property owners have to pay more to utility companies-water/gas, schools, and sadly the police/fire-do with less all the time-even having to lay off much needed personnel. Also owners should pay fines for walking away from their homes-if they are upside down on mortgages and not keeping their properties looking good/upkeep/maintenance. Then we wouldn't have crime/drugs/theft etc. coming into our neighborhoods. West Side is deteriorating at a rapid rate! That's why I will be moving sooner than later.
- I believe one way is to slow down the new development which we have to compensate in our higher taxes.
- Taxes have to be cut back to stay in my home. Property taxes in Georgia are 1/4 of taxes here.
- A nice tax break for the Elderly would surely help. Such as: School Tax (my kids had a private education, are with kids of their own) However, this reality will never happen.
- Again have residents pay for services they use, such as garbage, recycling, schools. But the extraneous taxes should be paid by those who use the services
- No property tax increases after 65. We are age 75 and pay way too much now that we are retired. My neighbor who built her house in '83 pays $3,945 a half on what they say is a house that cost $50,000. Her husband died and she bought from estate. Our house built '84 is one bedroom smaller and we pay $5,350 a half. Same builder same modern house. Crock.
- Senior citizens on fixed income, who have lived at the same address, should be given dispensation on property taxes.
- Lower rates, less levies.
- Property taxes need to be frozen.
- Limit the amount of increase
- Build a bracket based on income for reduction or not.
- Just stop increasing property taxes and start reducing property taxes. Put a use tax on bike trails, like public golf courses. Take a hard look at programs that take money sourced from property taxes and ask, "do the majority of people that pay property taxes want to spend money on this?"

- Stop increasing taxes
- Yes! If people can't afford the increase in taxes they should not vote for it and then complain later! This is a recurring saga.
- We MUST have the equivalent of a California Prop 13 in Cincinnati, and Hamilton County, and throughout the State of Ohio. Roll back property taxes 1% for every year an owner has occupied his house since original purchase.
- Yes, stop increasing property taxes and have EVERYONE pay.
- Everyone is technically on a fixed income. If my taxes go up, my salary doesn't necessarily go up as well.
- Lower property taxes by shifting to a School District Income Tax (SDIT), and shift city and county taxes to other revenue sources (eg, sales and income taxes) over which people have control.
- The three year reappraisal should be controlled and fixed to the inflation rate or the home improvements put into the property. Then when it is sold the new tax value is put on for the new owe her based on the sale price. Perhaps a tax on the seller if there is a big protect also.
- Yes, I am on Homestead and my taxes are very reasonable and I hope the program continues because it is very hard to make monthly bills when you are only living on a small Social Security check every month.
- Tax the land not the homes.
- A shift to a land tax could potentially shift the tax burden away from existing residents and towards the developers that are lifting the value of the neighborhood.
- I'm on a small widows pension, there is no relief to help with the taxes unless you are over the age of 65...why not base your taxes on low income families on what you paid for your property...
- Long-term residents should be eligible for tax discounts - they've spent years taking care of and working to improve the neighborhoods.
- Yes! By all means, see the above. Cap the percentage of any increase driven by outside values/market (factors not directly impacted by improvements in the property itself) to no more than 3-5% per year, and no more than 10% in five years. Make it easier to appeal large increases. Award 'longevity abatements' like tax abatements to those who live in their home for 5-10 years, 10-15, 15-20, and 20+. The longer you live in your home the better your abatement. This rewards continuity and investment (personal human investment and commitment) to a neighborhood.
- Offer prorated tax abatements for specific changes: solar, windows, insulation...
- Cap property taxes or give discounts based on length of time owning the property. Minimize tax abatements, especially for tear downs and new construction.

GOVERNMENT

- Reduce the tax rate, manage budget.
- Increased taxes are primarily driven by increases in underlying value. Perhaps a program to help seniors understand reverse mortgages and their use in converting the appreciation in their homes into cash to offset tax increases
- 1. Implement a Proposition 13-like law in Ohio / Cincinnati 2. REDUCTION in EXPENSES WILL REDUCE PROPERTY TAX % --Reduce money spent on schools. Stop the mass delusion (City Council, etc) that giving more and more money to schools makes any significant difference to scholastic outcomes here (it hasn't)
- Have a fixed amt that all people pay and a reduced amt for over a certain age. Why should some pay more and some less for the same services. Help the seniors but why should someone pay more for living in an expensive home that a less expensive one. The inhabitants aren't using any more of the services. I pay enough taxes on my salary compared to others, shouldn't have to do so on my house too.
- We should cap property taxes like California did through Proposition 13. We should focus on taxing income, not assets.
- Number one. Until there has been a plane made and implemented to protect current residents of communities there should be an immediate end to tax abatement for all development. #2 tax abatements within tiff districts should not be utilized at any time period as it has a negative impact on the community as a whole. #3 begin utilizing and equitable development rubric to increase transparency and development as well as the amount of abatement it should be given to a developer. #4 require impact fees for all development and use this to find an affordable housing trust. These funds could be utilized for the development of affordable housing as well as for seniors or those below the poverty line to maintain their home and avoid code violations. #5 create a radius around all properties have tax abatements and freeze the properties taxes of those within the radius for the duration of the developed properties tax abatement. #6 increase the sales tax on convenient items such as to go fast food as well as tax fast food that is eaten in to fund affordable housing and or a bit of foldable Housing Trust.
- Maybe something similar to rent control in NYC or the Florida property tax freeze on older Florida homes
- Mayor Cranley came to my house while campaigning during my last election and didn't seem to understand my frustrations with property taxes and gentrification in general. I suggest a new Mayor that understands what it is like to not have disposable income. Stop building new stadiums. Stop offering tax abatements as only the well-off can afford those homes anyway. I can't express how gross and inappropriate the FC stadium is regarding the treatment of West end citizens. Regular Cincinnatians will not matter until Cranley is out of office.

- Other than rent stable rental units similar to NYC. For home owners it's the cost of owning a home. Perhaps capping the amount of TAs in each neighborhood is a good compromise.
- YES: EQUIVALENT OF CALIFORNIA PROP 13 "Led by a curmudgeonly tax fighter named Howard Jarvis—and the fear of being taxed out of their homes—California voters 40 years ago overwhelmingly passed Proposition 13. "The landmark measure slashed property taxes and limited how much they could go up. It also tied tax rates to the purchase price of a home rather than to the wild fluctuations of California's housing market. "What motivated voters to pass Prop. 13 "was a combination of fear and anger," said Jon Coupal, president of the Howard Jarvis Taxpayers Association. "Fear of losing their homes and anger over this attitude that governments could not reduce their spending." "Prop. 13 officially called the People's Initiative to Limit Property Taxation, remains popular four decades later. It is credited with preserving the California dream for a generation of homeowners. Supporters say it has allowed neighborhoods to stay intact, helping older residents on fixed incomes to remain in their homes rather than being forced out by high tax bills." https://www.kpbs.org/news/2018/oct/25/birth-californias-taxpayer-revolt/
- Government be willing to make tough choices without going to the "old standby" of raising property taxes
- The city needs to learn how to live within a budget. You know, like everyone who works for a living has to in order to pay their bills.
- I think someone needs to oversee the Board of Region....watching the watcher
- There are budget shortfalls because you aren't collecting enough property taxes because you are providing abatements to areas like Hyde Park and Mt. Lookout that don't need any!!!!
- Everything you do is taxed so where to go from here I don't know make another tax I guess but yes need to do something.
- I think better valuation schedules, grandfather clauses can be used to curtail significant increases
- Cut taxes to equivalent to abatement rate.
- New builds requirement to start at the same tax rate as property owners of older homes.
- Public Private Partnership in a city wide Community Benefit Agreement with Top 100 CBC members
- As a new resident paying for "retail" valuation, I'm not entirely sympathetic to those paying legacy valuations which are much lower than market rate. The city could have a loan program for those truly in need to be repaid at time of sale.
- I think regulation on the percent increase from year to year for people already living in the area. You may be able to comfortably afford your mortgage when

you buy your house but it's difficult to forecast if that will still be the case 3+ years down the road with the rate the property taxes are increasing at
- It would be impossible for the city to execute any plan that deviates from the norm
- I personally do not know why it is legal for people who do NOT pay property tax, to have a vote on levies like CPS. If you are not paying for the levy, you don't get a vote, is the way I see it. I am tired of paying higher and higher taxes and not getting anything in return.

HARDSHIP

- **Property tax should be prorated based on poverty level income.**
- Stop giving support to individuals and groups who are "improving" the neighborhood. Landlords are kicking out tenets in order to flip and sell houses in Northside, which then can't be afforded by any current resident. It is fundamentally changing the fabric of the neighborhood, and it is creating a housing hardship for the people who are most at risk.
- Do not forget the disabled community too. Blind/Amputees/Deaf who cannot find jobs to support themselves and their homes when the government keeps increasing and cutting the rollbacks. Maybe increase homestead exemption instead of just 600 dollars (I know it's a state thing but maybe a county could follow suit and add some to that, helping reduce the burden of citizens. We all want to stay in the city but Warren County is starting to look attractive.
- Not really. Utilities and maintenance are more expensive than property taxes. Many people today can't afford to own a house, and financially ruin themselves trying to stay in a house they can't afford. I've seen this happen more than once. I support easing property tax burdens in hardship cases. It would be well to reduce the number and amount of property tax abatements that Cincinnati offers to real estate developers.

SCHOOLS AND TAXES

- **As far as I know it is unconstitutional to continue to fund public schools with property taxes, they need to figure out funding in another way.**
- **Eliminating, or reducing, the school tax to seniors would be of great help.**
- **Privatize the school district (or at least the funding of the new building) rather than making residents without children pay for a brand-new structure and supporting costs.**
- Allow anyone who does not have school age children or uses private schools to opt out of paying property tax for schools. Council stop spending money ridiculously; i.e. streetcar, make people who live or own business on streetcar pay tax for that perk, lower parking meter rates, etc.
- Yes! Eliminate the school tax portion of our property taxes after age 62. Other communities in America do this and it allows older families to stay in their homes and not flee the city.

- Exempt them from school property taxes
- Cap the number of levies the school board can take and attach increase in rates to consumer price index for a max level

OTHER THOUGHTS

- None that haven't been mentioned.
- Stop raising property taxes and devise a new way to assess or bring in tax revenue through consumption.
- Stop having property owners pay for every dream project. Cap what seniors pay. Only allow property owners to vote on property tax issues.
- No, I think it's great. We have a football stadium that we pay for and don't get to use, everyone gets raises except for retirees. I hope city council and the mayor continue to raise taxes and make more tax cuts for GE, Bengals, Reds, FC Cincinnati to move into the city and let's drive out all these old people who don't contribute anything except thier past stories of blah blah blah
- Lower their taxes through homestead.... more than the paltry amount offered now.
- Why are businesses and real estate developers not paying their fair share? Where are my taxes going?? The roads are terrible, CPS is bureaucratically bloated, public transportation has been gutted - what are you doing with all these taxes??
- No. I think if things keep going this way and the realtors working in cahoots with their builder pals continue to raze the homes and build massive ugly McMansions while destroying our green spaces and wildlife habitat, there will be no more HP/MtL as we have known it.
- I will probably move
- I do have ideas.

3. Do you have anything else to share with the Property Tax Working Group?

GOVERNMENT

- Please reduce the property taxes. And make sure that neighborhood has good community services including roads and public transport.
- Please spend part of our area's tax money on fixing roads here.
- Need taxes rolled back!
- The current State/County property tax "valuation" system is inscrutable to property owners. We will NOT be told by the county auditor specifically what houses were used by their computerized drive-by appraisal system to determine the "value" of our house. What we do understand is that a, say, a 3BR/2.5Bath house is just that; that condition of the building, upgrades or not, additions or not, and other factors that the real estate marketplace knows will either increase or decrease the actual sales price of a given house are not taken into account in setting a value for tax purposes. We also learn that the Cincinnati School Board has a person

planted on the review board that hears property owners' complaints about valuations to specifically protect every dime that the schools would extract from property owners. Meantime, the City gives abatements that take away from the schools and leave even more of the cost of that failing school system on the backs of those of us who pay ever-higher taxes without even so much as a thanks or kiss-my-you-know-what from the "students." It's time for a California-style Proposition 13 in Ohio, in Hamilton County, in Cincinnati.

- The property tax system in Ohio/Hamilton County is inscrutable, secretive and overbearing. It's time for 100% transparency so citizens can challenge their taxes.
- Driving through my village, we're not exactly posh looking, but we pay hefty. Why? And where is our money going? We have the same police department building and rec center that has been there for as long as I can remember and I'm nearly 50. We pay separately for the pool membership. Working in Blue Ash I pay less in employer taxes and this town is MUCH nicer.
- Yes, please find ways to expand the tax base. The region is cut into too many small townships. Can someone publish how cities with unified governments fare over those with multiple fiefdoms?
- Yes - I believe city leaders, developers, and realtors shared the goal of delivering yet another "gimmee" to wealthy residents. This shameful situation was so predictable that there is simply no other explanation.
- Please take action. I hate seeing the historical integrity of our neighborhoods deteriorating and forcing legacy residents out.
- Please help to stop the constant raising of taxes with little or no advantage to our neighborhood. Our schools are overcrowded, our sewer systems are old and over capacity, our streets are a mess and our traffic patterns and pedestrian safety are in chaos. We also don't have enough police in our district to keep up with basic needs.
- What is the value of the property in the city Residential Commercial Government Industrial etc. vs Government assets such as MSD, WW and Roadways
- My hope is that City Council will do something besides OTR concerns and think about the rest of the city. Property Taxes are outrageous; meanwhile, anyone who wants to tear down a house and build anything on the property gets a huge abatement. It's not right!
- The current single, city-wide approach to abatements is simply unfair to residents of thriving neighborhoods, both by encouraging the destruction of their character and asking residents of that neighborhood to bear a greater property tax burden.
- There needs to be a reckoning and a swift change to the laws that allow this travesty before the neighborhood is gone forever
- Yes. 1. I've read many people who think that abatements are "tax shelters" and "rich" neighborhoods shouldn't have them. We are 58 neighborhoods, but we are ONE city. We are Balkanized enough. We don't need to divide the city by geography, race, income, occupation ("developers are evil"), or ZIP Code. One

City; one rule. 2. Right now, the City is being supported by three neighborhoods: HP, ML, and OAK. The City surrendered the tax base of Clifton to hospitals and the University. It's time they paid their share. Their employees come from all over on City streets. I know they pay income tax, but the institutions need to pay some modest amount in prop tax. They have the money, and they use the services. UC isn't Mt. St Joe. 3. This has to be about REDUCING prop tax. And city spending. 4. I'll serve on the working group or a committee.

- Be aware that developers are contributing to landslides above Columbia Park way, particularly in Mt. Lookout and East Walnut Hills. Freeze current development plans RIGHT NOW until a thorough assessment is made of the safety of these planned developments. The one in Mt. Lookout (Redstone) is on a high-risk landslide area.
- I know of several stories of current Hyde Park/Mt. Lookout residents buying new homes just to have the tax abatement, and I am sure there are so many I haven't heard about. The new construction tax abatement in our neighborhood is having a negative impact. Please take action to modify this legislation so it helps the neighborhoods that need it and not those that don't! Tax abatement should only be on additions or modifications to current housing stock for homeowners that want to stay in the neighborhood and can't afford the pricier home (in Mt. Lookout/Hyde Park), not for new construction. I can't speak to what is needed in other neighborhoods.
- Bravo to the group for brilliant tax planning strategies. Your tax incentives make it lucrative for developers to level three homes and build six or eight in their place. This creates jobs and long term, taxable properties into the area. Now please take that extra funding and widen the roads, renew water and sewer services, and help improve the gridlock caused by all the extra taxpayers you crammed into our neighborhoods.
- The tax abatement is a great program for areas that truly need development of new homes to encourage younger people to move into a blighted area. But giving that incentive to areas that people want to live for good schools or shopping areas does not make sense
- I believe property should be taxed on the property not what's on. It it's not right because I want a nice home and my neighbor doesn't. I pay more taxes that always been a problem with me. This country is run backwards; punishing the guy for fixing up his home stinks. Hope that this helps you.
- I, like so many others are so sick and tired of Local/County Governments crying deficit and poverty; only to quietly discover a surplus...AFTER the cuts have been made and the budget has been finalized. Just look at the City and the last 10 or so years of budget. Yet, there is always this mysterious pot of gold when our local Government wants to buy something nice. And then give Police a big fat compound pay increase! (Please, don't get me started!)

- This is not a problem limited to Clifton, across the board in Cincinnati, the taxes are high.
- Involve the school district representatives and the county auditor
- Find other revenue sources for the city besides the easy out of taxing residents
- I would like to know how my property value nearly doubled overnight
- The city should leverage national programs rather than spend money on what I believe are national issues such as healthcare for the poor, elderly care, etc. We do not have a large enough population or tax base to pay for these services and remain competitive with surrounding communities.
- Please do your job to help with this problem. Also what about Western Hills Viaduct-everyone worries about landslides on Central Parkway-but everyone should worry about WHV. Also sick of dealing with Queen City-they should work weekends/overnights to get this disaster of an obstacle course that west siders drive everyday-should be done. It has been well over 4 years and it looks worse than when I travel to 3rd world countries!!! Sad Decline
- CPS and other school districts statewide need to rely less on property taxes and more on income taxes or state funding. 2/3 of the property tax bill for properties in Cincinnati goes to CPS due to the unconstitutional school funding model set by the State of Ohio.
- I'm not sure if this already exists but I'd like there to be clear public visibility into what our property taxes are going towards. I can justify it a little more if I see it's going towards something to better our community and increase the overall value of my house
- it is NOT fair to penalize home owners, taxes should come from everyone. There is no incentive to own a home. Property taxes are almost as much as monthly house payments any more
- Homeowners cannot continue to be the petty cash fund of every project or organization that needs funding. Additionally, Cincinnati City School Systems reaps a high percentage of the property taxes paid. A sales tax should be created to meet their budget needs. I cannot even send my children to Cincinnati Public Schools because of the lack of quality, yet they are responsible for a large percentage of my tax bill.
- There is a sense of unfairness in the current system.
- The system to file a complaint at the Board of Revision is clearly one-sided. It is stacked against the person filling.
- Property taxes should not determine who can live in a neighborhood. This minimizes diversity and home ownership.
- The tax abatement program in the city is being abused. We must look at what this program is truly doing to our neighborhood. Lot splits, higher density, overtaxed sewer and storm water systems are the result. Then when we need the income to run the city and pay for upgrades and maintenance of our sewers, roads, sidewalks, there is no new money from all the construction.

- I do not like the tear downs of perfectly good houses and lots being split.
- Yes - I understand the importance of education, especially as I have two children who will be coming into the school system, but the amount of property tax that goes to schools is just insane. It is CRAZY that the State government comes nowhere close to properly funding the public schools in Ohio. The State government needs to do its part - and its got a long, long, way to go. We also need to figure out abatements and how to make it work. It sounds like the working group has some good ideas, and some that may or may not work, but its a good start. Who gets tax abatements, what areas are eligible and how much and for how long needs to be seriously changed. Why a developer in a thriving community like Mt. Lookout/Hyde Park/Oakley can get full 30 year abatements while tearing down historical properties to stuff in more homes than reasonable on a given plot, while the environmental consequences of development are minimized or complete ignored (see: increasing landslides on Columbia Parkway) is unforgivable. Those that have responsibility to approve (or not) these projects need to take a good hard look at the community impacts before rubber-stamping every developer proposal (with tax abatements included).
- Property taxes are so high that they are almost the same amount as a mortgage. The government needs to find income generators that are not taxes. An example would be for the Rec department to run concession stands at Otto Armleader park that could easily pay for the maintenance!

TAX ABATEMENTS

- Stop the abatements in our area! Abatements were meant for blighted neighborhoods. It's ridiculous that we have homes with abatements and then the rest of us have to carry the load.
- In my experience in going to Oakley community council, every company is asking for tax abatements. This should only be used when bringing lots of jobs to less desirable neighborhoods.
- I feel that the tax abatements should be reserved for those making improvements in depressed neighborhoods. Hyde Park, Mt Lookout and Oakley are not depressed neighborhoods.
- There are 2 million dollar home being built down the street from me and if those people can afford to build them- along with the price of the lot- THEY NEED TO PAY TAXES, don't burden me because I have lived here for 17 years and they are building new! It will make me leave the city.
- I think that the incentives to increase investment in my neighborhood are driving good construction projects and the creation of high value housing that is in high demand currently. Although some of my neighbors are vocal in their expectations of their say in the private property of others, I do not share their opinion. Please keep this highly successful program running to increase the long-term tax base of our great city!

- Should be a limit to the amount of properties that get a tax abatement in Hyde park.
- STOP THE TAX ABATEMENTS IN THE NEAR EAST SIDE OF CINCINNATI (HYDE PARK, MT. LOOKOUT, COLUMBIA TUSCULUM, OAKLEY)
- I have read the feedback of those in wealthy neighborhood, who also are suffering from the rising property taxes, they are advocating that abatement should be stopped in their areas as they are not needed. However, if the wealthiest of Cincinnati are feeling the pressure of escalating property taxes due to abatement, how much greater are those in poverty feeling those same pressures. Please do not forget the impact people of color and those in the lower economic status are taking due to gentrification.
- I think it is terribly unfair to have million-dollar homes getting tax abatements.
- End tax abatements.
- Yes, cut out the business of giving tax abatements immediately. Have developers along with new residents who are building inappropriate houses and too many of them pay MORE for the privilege of squeezing into our neighborhoods. Density is ruining our communities. We don't want DENSITY.
- I'm very upset with the dynamics of Oakley changing due to all these teardowns. NONE OF THEM WOULD HAPPEN without the poorly designed Tax Abatement program which was supposed to be for developing/less affluent sections of the city. NOT Oakley, HP, ML etc. come on folks. Let's make serious changes to this and prevent the rich from getting richer (developers making big profits and wealthy people buying homes they don't have to pay taxes on for 10+ years). Who will buy these homes in 10 years when it's no longer tax abated? What will happen to their true value in 10 years? No one will be these brand new homes at 600+K with property taxes at 15K per year when nice older ones are 250-3000 and 6-8K taxes per year.
- The tax abatement issue was for blighted neighborhoods, I don't see Hyde Park, Oakley etc. in this equation...basically it's forcing fixed income people to have to make up the taxes you're not receiving from the many tear downs etc...This abatement issue has gotten out of hand...your holding us financially hostage for real estate mongers
- Tax abatement is no longer needed on the east side. All east side neighborhoods are doing fine and do not need that incentive to drive development. Instead, it's driving the destruction of historic properties and building new ones that don't fit the character of the neighborhood in search of tax abatement credits. Tax abatement should only be allowed in neighborhoods that need the additional incentive to encourage new development.
- Stop tax abatements in desirable neighborhoods!
- Stop subsidizing wealthy property buyers who don't need tax relief in Hyde Park and Mount Lookout. That raises the taxes on all other residents. Not fair!

- STOP THE TAX ABATEMENT PROGRAM FOR THE NEAR EAST SIDE OF CINCINNATI. I believe this is fine to keep in areas of the city that TRULY need revitalization. THIS IS NOT HYDE PARK AND MOUNT LOOKOUT.
- I can see tax abatements given to Developers who choose to develop in blighted areas. There is something very wrong with tearing down beautiful historic houses in thriving established neighborhoods to throw up $1000000 high grade cardboard Shacks for tax abatements.
- Yes. When the abated homes no longer qualify for these exceptions, they plummet in value.
- The tax abated new builds in this area are not paying their fair share...need at least 50% of sale price taxed...
- Continue to prohibit the sale and development of "front yards"; reduce tax abatement from 15 years; set design standards in keeping with the neighborhood.
- I think abatements should only be offered to remodeled homes, not tear down new builds
- Tax abatement should not be an all or nothing policy. Neighborhood characteristics such as median price by type of residence, median income, average time to sell, and density should all be factors taken into consideration. Of particular concern is the cutting of mature trees and construction on hills. Given changing climate, the preservation of the existing tree canopy is critical in contributing to air quality, providing shade, and holding hillsides with their extensive root systems. Developers should also be required to maintain contact with the neighbors and neighborhoods they are disrupting. They should be required to minimize disruption and not take up existing street parking with their vehicles. And they should be required to actually be considerate. Currently, there are two developers in my area who never answer phones, never respond to voice mail, never respond to email, and interact with great hostility with residents when approached on the street. Developers are in this only for profit. The quality of a neighborhood is not their concern. Most residential neighborhoods do not need what they bring. Eliminate tax abatement - it benefits no one but developers. Neighborhoods like Mt Lookout and Hyde Park do not need incentives like tax abatement in order to attract residents. They are also overbuilt already. This gets at another issue of tax abatement and development - the radical shifts in neighborhood character that often result. Squeezing two houses into space where there once was one, reducing setbacks, and altering architecture are factors that should be taken into account as well. Another critically important issue is the likelihood of displacement of current residents - regardless of neighborhood. No one should be forced to leave because their home has become too expensive for them, whether rentals or owner occupied. Property taxes are necessary to support city services. But they must be shared equally across ALL property owners. Abatement is a short-sighted policy that transfers the tax burden to legacy

residents and favors developers over the people who actually live in and care for their neighborhoods. .

- Tax abatement with new builds need to stop in desirable markets. There is no reason that Hyde Park, Oakley, and Mt Lookout should be included in tax abatement. Property values are high and people will continue to buy without the abatements. Also, we need taxing to be fair. Rich folks buy 750k houses and don't pay their fair share. That's not cool.
- I appreciate tax abatements which can eventually lead to economic gain but we need to be careful that we are rewarding the right behavior. We may need to review the zoning laws to prevent unintended external presence/influence
- Tax abatements on tear downs should be ended. Also there should be no tax abatements for putting cluster homes in Mount Lookout on a hillside that will lead to instability. This is just gaming the system. No tax abatements on any type of multi-family connected housing.
- End tax abatements for new construction of homes valued in excess of $250,000 throughout the city. I own a historic (high value) property in Oakley - I object to paying such high taxes when others with high- value properties do not. Tax abatements also provide an incentive to destroy viable older homes and subdivide lots -it is happening all over Hyde Park, Oakley, Mount Lookout, and local residents are sick of it.
- We should stop the tax abatements in desirable neighborhoods
- I do not feel that any property tax abatements for new development of residential properties or improvements to residential property are fair to all taxpayers who pay normal values.
- End all the tax abatements
- If tax abatement is intended to encourage developing challenged neighborhoods, then they should not be broadly available. Hyde Park Mt Lookout etc. are NOT challenged and a lot of tax dollars that could help the city are not billable
- I live in a 100 year old house and I worry about my property tax and value with all the tear downs, lot splits, and tax abatements for new, expensive homes. This area should not be for the ultra-wealthy but taxed on the middle class.
- I had the mindset that if TA's could be redirected to only apply to "blighted" neighborhoods and set up to heavily favor renovations vs. tear-downs, the problem would be solved. But gov't pork has a tendency to unleash powerful and destructive greed. My concern is that unless TA's are ended altogether, this force will quickly circumvent any new safeguards.
- Allocate abatements to disadvantaged/blighted areas and repeal the abatements for the remaining areas.
- I support tax abatements as they are currently implemented. CT has benefited significantly
- Houses that are being built in this area mt lookout and Hyde park that are tax abated Are unnecessary and part of the problem.

- So regardless, property owners that are legacy residents and senior citizens would have the issue either way. There's no guarantee that their problems go away with the reduction and/or illumination of tax abatements. I still think the best method is to The amount of abatements in each neighborhood as a way of driving growth in neighborhoods that need it the most.
- It is criminally corrupt to force Cincinnati tax-payers to subsidize real-estate development in popular and healthy neighborhoods like Hyde Park and Mt. Lookout by granting property tax abatements to developers.
- The legacy tax idea hurts growth and bringing in new homeowners. I guarantee I will not live here for 20+ years due to my current job. I should not be penalized because I only live here for 5-10 years or even less than 5 years. An area like Oakley should have no tax abated houses period, when new townhouses are selling for over $600,000.
- Please stop the abatements I. Neighborhoods that do not need revitalization do not deserve abatements. It's simply tearing down our history for developers to make a few bucks.

MARKET

- I think prompting growth of new homes helps our neighborhoods and perhaps an incentive is warranted, but there should be at least some tax due.
- I am of two minds on the abatements. They are spurring development and adding value to the base of real estate in the city. They encourage neighborhood renewal and are taking out the least marketable homes in our area. I am less sympathetic to those who complain that they are destroying neighborhood character; most new builds are attractive, and owners and developers have strong incentive to make them so. On the other hand, they are distorting the markets for existing homes. While it has not been studied well, there are two markets for homes in our area-- new and abated or existing and not abated. The supply of abated, new construction depresses my existing home value, and the high taxes depress them even more. Unfortunately, with the ridiculous increases in levies, I'm not benefitting from lower taxes.
- Please remember that a community is different from 'the market'. The value of a community is its people, their history, and their commitment to it. The market and the community do overlap, but the tyranny of the 'market' should not be a creeping systematic determiner of our local places—particularly residential areas.
- You better figure out how to lower property taxes and give better services soon or I see people exiting the city that can, especially ones with school age children and seniors. Remind renters rent increases with higher property taxes!
- People should be able to sell their house to whomever they want. The owner of the property should be able to do whatever they want with it, including tearing it down. LEED Properties are overall better for the environment then some of the older homes. With geotechnical power, they're much greener.

- Resale values of existing homes are low due to the attractiveness of tax abatements.
- Please include homeowners of all guidelines. Don't listen to only those in Oakley and Hyde Park. While my husband and I do make good money the cost of childcare and gentrification has priced us out of purchasing another home in Pleasant Ridge. Mayor Cranley does not understand life outside of his Hyde Park circle.
- It breaks my heart to see what is happening to Hyde Park. Trees: gone. Original architecture: gone. Quaintness: gone. Soon we will be just another soulless suburbia.
- Even if I pay my mortgage off when I retire, my "downsizing" home is going to be very expensive.
- No matter what the County Auditor says, it is very difficult to fight the computerized revaluation of one's house. Specifically, it seems to be impossible to find out the addresses (and therefore the characteristics) of the houses used as by the computerized valuation system as "comparable" in setting the "value" of one's own house. Further, such "comparisons" are far too coarse. We have not made any structural changes to our home in 42+ years -- we have not enlarged it, we have not installed a new kitchen (last done in 1955), we have not modernized the basement, we have not replaced the block-and-tube wiring, we have not overhauled the bathrooms (one of the two was installed in 1910; the other was "modernized" in 1955) -- and yet our house is compared to houses with huge additions, new baths, new kitchens, new roofs, new wiring, full central air, new furnaces (ours was new in 1938 -- before WWII). Comparing houses solely on numbers of bathrooms and bedrooms is absurd; real live buyers in real housing markets look at the features and mechanicals and details of a building, and not just the number of baths and beds.
- Menlo Ave In Hyde Park has been basically destroyed by greedy developers who are benefiting from knocking down classic homes and building monstrous mansions with no green space and no concern for fitting into the architectural style of the street.
- There are two equally important problems regarding the issue of rising property taxes. 1) Concerns about fixed income seniors or legacy residents who can no longer afford to live in their homes. 2) Concerns over the rise of affluent homeowners wanting to live in tax abated houses just to avoid paying their full share of taxes for 10-15 years. Both of these issues must be addressed. They are both a direct result of the steady rise of property taxes in our City. All 52 communities of the City are different. Give decision making to the local community. Allow individual communities the ability to decide whether or not tax abatements should be granted in their community. Every community knows what is best for them.

- Move quickly. Developers are taking advantage of the city and making it more expensive & less desirable for those of us who have lived in the city our entire lives.
- We will most likely be leaving the city because of taxes and move to a neighborhood with better services for lower taxes.
- My extremely high Condo fee pays for services I use.
- I'm being priced out of my home. I'm not a senior, but my wage increases do not cover the increases in my property tax each year.
- Please consider again how EPH is being graded, because many of us live next to abandoned properties. Though, with Homestead, my taxes are fine, I have a neighbor who has 2 boarded up homes on either side of her and her taxes are over $2000 a year?!? Her property may look good, but the neighborhood is going downhill and that should be taken into consideration.
- They should look into switching to a land tax. This will help prevent rich, out of city developers and speculators from buying and sitting on land that someone else could use. This would also discourage tearing down historic buildings to be turned into parking lots. This also would not punish someone for renovating their home with a higher tax bill. This could also prevent large retail companies from suing the city and/or county to reduce their tax bill by comparing their properties to closed retail stores, a tactic known as "dark store theory."
- Equality in values. Seniors should not pay property increases. after age 65. I never vote for levies. Do not take vacations so we can afford to stay in our home of 30+ years.
- Be productive don't drop the ball and let it fall through seniors need help we're on fixed incomes but yet these taxes keep climbing
- Higher property taxes will ultimately make homes harder to sell, which will just lower property values and it all will snowball...
- Eliminate abatements for high price houses.
- At the rate of incline in my taxes it has me looking to move from city and also out of Hamilton County
- My parents, who have lived in their house in Oakley for 43 years struggle to pay their tax bill.
- Property continue to rise and many properties continue to be in poor condition so property value for resale are not matching the county value
- With retirement on the near horizon for me, I am searching neighborhoods with significantly lower property taxes to be my final place of residence aside from the graveyard/urn. It is clear to me that with rising cost of living and retirement, corners need to be cut and the neighborhood with outrageous property taxes is number one on the cut list.
- Builders seek our neighborhood to tear down old houses or wooded areas - the charm we sought after and worked hard to obtain. Additionally, builders have the power to overtake the land we're paying high taxes on, change our landscape and

view, and then WE PAY for taxes for them. We are concerned that new builds in the 700ks will not have buyers when the abatements are over because there is not a large consumer group that will be in this buying range when the equity is up with taxes. How will this affect the longevity of our community?

- As the abatement and tear down of bigger homes for small row homes continues, more families will leave to other communities and there will be tax loss.
- The value of homes have increased enabling home owners to sell at top dollar. No need to complain about that. The area is doing fabulous!
- Make developers and businesses pay the same rate as everyone else. Stop putting the burden on residents.
- Also, reign in rampant development. In my neighborhood, developers seem to want a building on every scrap of land. Trees are important too! Enough Already!

OTHER THOUGHTS

- The process of developing a new abatement agreement should include data on non-financial measures of communal well-being.
- I called to see if I could be enrolled in a payment plan. I spoke with one of the rudest people, a woman. She scolded me about going through a ch 13 without putting aside for my taxes. What?
- Hamilton County is losing residents and investment dollars because property taxes are so much higher than neighboring counties.
- Been in this house 40 years and considering moving to another neighborhood.
- The property tax increases will an is forcing me out of the city.
- If this strategy was implemented in a for-profit industry, you would be fired.
- The community needs clarity on tax abatements. It seems poorly structured and hearsay makes it sound like it is reducing tax revenue to schools and causing the rest of the community to foot the bill.
- I hope that these responses will be taken seriously, and this work group can make a difference before it's too late. If not, I can assure you that I will be voting differently in the next local election.
- Thank you for the opportunity to weigh in.
- I hope that people on the committee will really listen to residents' concerns and not just treat the matter as an economic one.
- Please continue to work for the business, especially Mike Brown, he's done so much personally for the communities by always being tue face of charity, and let's keep the taxes so high old people and black people stay out of Hyde park, Oakley and keep them in Westwood and Avondale!
- Cincinnati Public School Budget for 2019 is $610 million -- well over $17 k per student. The incompetence starts with the CPS one-page budge announcement https://www.cps-k12.org/news/whats-new/board-passes-budget-2019-20-fiscal-year To quote exactly, via cut and paste, a laughable example of (1) poor writing and (2) lack of goals of skilled vocational work (which makes the world go round)

while promoting a goal of higher education and service academies (West Point for all!) -- when a large percentage of students show failure to grasp the high school material: "The budget invests more than $11.8 million in My Tomorrow, the District's initiative to ensure all students graduate with a plan to pursue their chosen pathway: Enrolled in higher education; Enlisted in the military particularly the Service Academies; and ultimately Employed in a rewarding career."

- Stop gouging us!
- An action to protest to the City and County leaders from the Property Tax Working Group is needed.
- Make the meetings at a time when those working can attend. Seems exclusive -- 10:30 am meeting are for those who have nothing better to do than say nasty things about specific new builds or post constant whining messages on Next Door.
- Keep up the good work.
- I have attended the last two meetings and am excited about the progress that has been made so far.
- No one should have to succumb to bully tactics, in the disguise of development (gentrification).
- The current system is unsustainable. The property taxes we pay in Hamilton County/Cincinnati are on par with communities with much higher level of services. If you don't know what I mean, come look at the street I live on. It hasn't been paved in over a decade and it's a mess.
- Thanks for your efforts.
- I am so happy that you are finally addressing this issue. People will leave the city if this continues.
- I want to stay in neighborhood but can't afford it.
- Please feel free to contact me with questions: Megan Meconi megan@cincinnatispanishschool.com 513.391.9393
- I hope you really accomplish something tangible. So many of these "working groups" accomplish nothing. I am afraid I am not going to be able to afford my house any longer. I am 58 and have been in my house since 2005.
- I fully support an open dialogue regarding this, and appreciate what you are doing.
- We're moving out of Hamilton County.
- Thank you for the work you are doing. Something needs to be done to make sure the wealthy are paying their fair share of property taxes.
- Call me.
- This survey was a joke. It's not hard, stop giving people buying expensive homes tax abatements.
- Please help longtime residents!
- Thank you for conducting a survey
- Yes I do.

- Look what happened to Detroit. Look what happened to Cleveland. Do you want the same here?
- The retired residents help keep neighborhoods safer because they are in and out during the day when most working families are gone.
- Consider ALL residents, not just rich people and sports venues. Don't waste money. Make projects competitive—like federal IMLS grants that require research into need, best practices and evaluation. Don't throw money at things that don't work (esp. in schools. We spend a ridiculous amount for lousy results.)

4. What do you want to learn more about regarding property taxes?

TAXES

- New evaluations are going on now. I'd like to be in the loop on If the rate is going to be increased more than the rest of the county's average.
- How to get them reduced.
- How to get property taxes cut significantly for retirees.
- How to reduce them!!!!!!
- How we can make them higher, so I don't have to see poor people in Kroger's. Let them shop in Madisonville, Westwood and Avondale.
- Is there any chance of property taxes going down?
- How they are assessed by the auditor's office. What are the criteria?
- Ways to prevent an increase in property taxes of homeowners that struggle with pride to own a piece of the American dream.
- Why such a high percentage of taxes go to failing schools, how much of tax dollars go to students vs. teachers and unions, why are the city services so poor, etc. etc.
- Why are our taxes so much higher than similarly valued properties in many other cities throughout the country?
- Everyone, everyone I speak with thinks our taxes are WAY above what they should be. I would like to see how we compare to other "like" cities. Are we higher or is this just a perception.
- Ways in which things can be funded without constantly raising property taxes
- Why do taxes keep going up in general? Many of the roads and infrastructure around Oakley needs updating. Instead things have languished. I'm pretty upset about all this tax abatement stuff. Please do something to make a positive change.
- It seems that every tax levy proposed is placed on the shoulders of homeowners. I could be wrong but it is my understanding that only 38% of the City's population are homeowners. I understand the trickle-down effect thinking but the fact is the tax increases only immediately impact homeowners. So in a nutshell it seems that there are an awful lot of people voting for most of the tax levies that are put on the

ballot who will not have to immediately pay anything for the levies they are supporting.

- Cost/benefit analysis on the use of the property taxes
- I'd like to learn how we can reduce our property taxes.
- I want to seek ways to change the rate of our property taxes (and assessment strategies), and abatements to new builds. What I can learn to make this change is most beneficial.
- What is the Property Tax Working Group doing to relieve the burden of the highest property tax rate in Southern Ohio for all private property owners, not just senior citizens?
- The reason why property taxes are increasing while properties themselves are declining-is because they can get away with taxing people for the money they need-because they haven't invested in keeping up areas of town/streets/roads/etc. and that is only way to get money to make the improvements needed-we aren't stupid people!!!
- How to reduce it and how to stay in the city.
- To stop continual increases. It is also not right that since we live in Hamilton County, we have to pay all the levies for the city of Cincinnati, but we do NOT get to vote on them. People that do NOT own homes should NOT get to vote on issues that increase Home Owners taxes!
- Total property values 2. Total taxes 3. Tax per 1000$ value 4. Total value of abated properties 5 lost tax revenue 6. Taxes per 1000$ value if abatements repealed
- A better way to do things so people can fix up their homes and stay and be happy instead of waiting on tax and more tax and gas tax if they keep doing that they won't need to fix roads we won't be able to afford to drive so hope you come up with something.
- How to stop any increases for everyone.
- How do I get my house valued closer to the rest of my neighborhood?
- If there is anything property owners can do to help reduce these types of valuations
- How I can stay in my home for about 6k a year
- Why the property taxes are so high on a small house with a postage stamp size lot.
- I have talked to auditors. They use homes near Coldstream as our comparison. Not the same kind of hood.
- How you evaluate property when it is next to boarded up homes or abandoned property and why you aren't considering those problems when evaluating the property that is lived in and is kept up next to these structures.
- As much as you can tell me about REDUCING property taxes. Don't bother me with anything else.

- How homes are appraised and how the City sets its property tax millage every year.
- How to stop them going up!
- I want this over inflation of taxes in Oakley to stop immediately. Even if I can pay off my home before age 55, I'm not sure I can afford to stay in it due to the massive income taxes
- Why they keep going up at such a sharp incline.
- Why people vote for levies to pass and then complain later! Doesn't make sense!
- Explicit detail on how house valuations are arrived at. The simple-minded comparisons of houses with X number of bedrooms and Y number of baths is destructive and unrealistic.
- Would love to know the process of property tax changes, and the impact of continually increasing levies.

TAX ABATEMENTS

- They are not equitable.
- Tax abatements, where our tax dollars go, and how we compare to other metropolitan areas.
- I've learned as much as I care to learn.
- We are dismayed by the number of homes torn down and those rebuilt allow new owners to avoid paying property taxes while those of us who have lived in this community for 25+ years see our taxes go up and up.
- I'd like to learn when you will stop the terrible tax abatement policies in the neighborhoods where it is totally unjustified.
- Absolutely.
- How much revenue the city has given up over the past 10 years due to abatements.
- I know more than I want to know.
- How to get developers and new residents to stop trying to make a quick buck at the expense of the original residents.
- Why are abatements granted in Hyde Park or Mt Lookout?
- Why are you choosing to give people buy very expensive homes tax abatements?
- What can be done about the excessive tax abatements for large projects
- Why there is a necessity to have tax abatement sin highly desired and developed parts of town, such as Hyde Park and Mount Lookout.
- How much money is lost through the abatements in rich neighborhoods? How does someone qualify for abatement? I heard that remodels qualify too.
- I want to learn how to end tax abatements for high-value properties throughout the city.
- What is the logical thinking behind the tax abatement program for million dollar homes?

- Is my understanding correct that property taxes are adjusted to arrive at a certain budget number, so if fewer are paying, those remaining will pay more in order to hit the budget number?
- What is the purpose of abatements given to developers to tear down viable houses and rebuild in a very desirable area of town?
- Why are such abuses of tax abatements not being stopped?
- Tax abatements on tear downs should be ended. Also there should be no tax abatements for putting cluster homes in Mount Lookout on a hillside that will lead to instability. This is just gaming the system. No tax abatements on any type of multi-family connected housing.
- How can we get control of and radically reduce criminally corrupt property tax abatements, right away.
- Why nothing has been done to stop the proliferation of the abuse of these abatements.
- How do tax abatements of new developments help current residents?
- How to stop the abatements in areas that do not need abatements.
- Why does the city seem so fixed on granting developers tax abatements in prosperous neighborhoods? Why can't the state fix school funding after it was mandated so long ago? Seems like a fix would have the possibility of lowering property taxes for all Ohioans.

GOVERNMENT

- More alternatives for limiting the displacement impact of current policies.
- How the tax abatement issue will be fixed. People will still live in highly desirable areas without tax abatements. How city will fix spending to control its expenses, so they don't have to put a levy out there for everything. We shouldn't be responsible for fixing the broken pension system for city employees.
- How the funding for public schools will change and yes, we sent our kids to CPS. Get rid of tax abatement for wealthy people- that was NOT the purpose.
- Rather than "learn", I would like to state to the committee members that you cannot continue to lump all the burden for taxes on residents through property taxes. It's not fair. I feel renters should carry some of the responsibility too. How about looking at efficiency of existing services as opposed to throwing money at a problem (thereby perpetuating that inefficiency)?
- This committee should work to provide specific instruction to ALL property owners as to HOW the valuations -- and therefore the taxes -- on their properties are determined here in Hamilton County/City of Cincinnati. The Hamilton County Auditor claims he does not have time to prepare a document that would provide explanations and examples. That is unacceptable. Government is a monopoly and government take from its citizens. In America, however, citizens have a God-given right to expect government to SECURE their rights, including their right to

property, not just take citizens' monies without explanation. Without clear understanding of how taxes are determined, citizens are robbed of information needed to challenge the workings of the tax law.

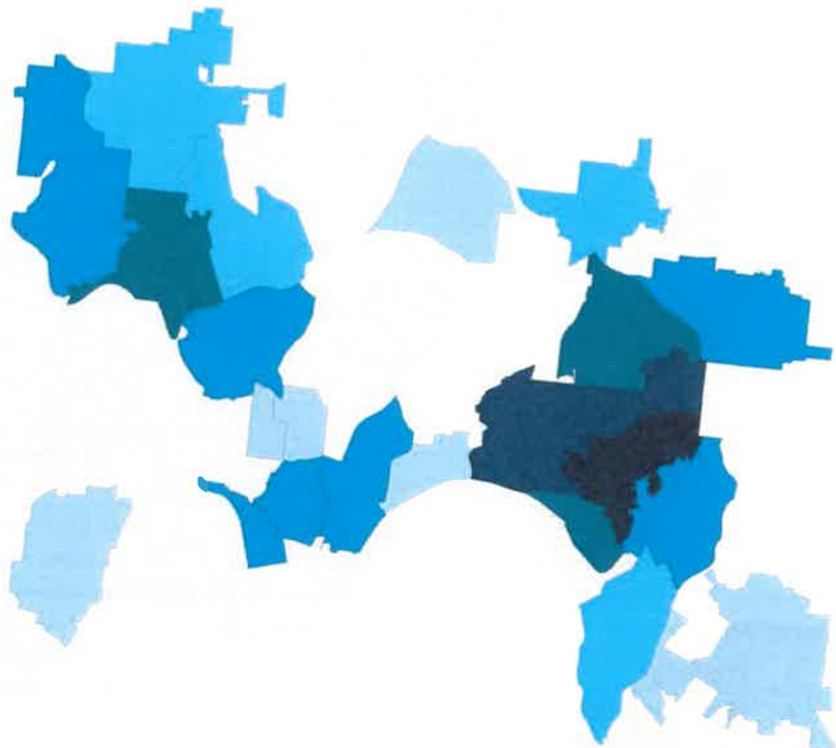
- Precise budgets for the programs funded by property taxes. Comparison with smaller cities.
- I want to know why we keep paying more and more and not getting the best bang for our bucks.
- Innovative ways other cities have protected low income property owners
- Does the city government look at ways to streamline its operations? There MUST be ways to deliver the same services for less money.
- That the city/county is going to fix what it has broken.
- It would be helpful to feel like we have a say. It would be helpful to feel like the system is fair, we can understand it, know where the tax dollars go, and are not going to be blindsided with rampant increases or unfair tax. It is difficult to face a 47% increase when there are tax abatements driving up prices and driving out residents, and when Cincinnati's streets are lined with litter to such a bad degree that it looks like Rumpke's roads, not our fine City's roads. More tax dollars collected individually should give that individual a sense of the communal value their ownership is contributing to.
- What the hell have the government employees at the city and county and state levels done with all of our property tax money, and why do they need so damned much more each year, like ravenous beasts. Just because now-retired "public servants" made pension promises governments cannot keep is no reason to jigger the property tax system so home owners have to pay huge percentages more each year, especially when so many of us are essentially on fixed incomes because of retirement. (2) Why people who do NOT own property get to vote on property tax increases. (3) How to ***severely *** limit the annual percentage increase in property taxes. Ohio MUST find citizen leadership to put a California-style Prop 13 on the ballot and get it passed.
- How we can support changing the economic divide which can cause this city to fail
- How to make EVERYONE pay their fair share. Maybe there's a way to add a fee to the realtors and builders commissions to make up for the tax shortfall from all of these abated properties that will keep out taxes more reasonable and make them think twice about their disgraceful behavior.
- How to preserve our neighborhoods. Encroaching land development is destroying the community spirit and pride of Cincinnati's Oldest Neighborhood.
- Where does all the money actually go? My street is totally torn up due to the new construction. I assume I'm paying to fix the damage since the abatements will let the buyer and developer off the hook. The developer will enjoy a profit; the buyer will enjoy 10-15 years of taxes.
- Details on the appeal process. We have been successful with two of our four appeals. People need to know how to do this

- These are government paid in employees, we need transparency.
- Where exactly does all this money go? Where can waste be eliminated?
- I'd like to know if this trend will continue or if there is anything I can do to meet the increases.
- How can the Board of Revision raise someone's taxes just because they want to? Even if my neighbor's house is sold for a certain amount or valued at a certain amount doesn't mean that mine is. My house is basically in the same condition as it was when I purchased it
- I prefer the city dispel the myths of tax abatements. 70% of tax abatements quoted in news are churches and government buildings
- How to lower taxes
- Where they are lower.
- Every time I turn around, another Levy is increased, mainly because there are so few residents paying their fair share of taxes. The homeowner rate in the city is less than 40%, I believe.
- When the fuck will I stop paying for sport stadiums and start paying for things that will improve the lives of me and my neighbors.
- More transparency for the determination of what neighborhoods are considered target neighborhoods
- Data letting people know where property tax rates in Cincinnati stand in comparison to the rest of the region and country.
- How to reduce them. Election levies are voted in by everyone, not just homeowners but we have to bear all the cost.
- Why they stare so high? How increased taxes make it on the ballot
- What the school board uses the preschool promise money actually on.
- How it's determined how much they need to be/increased to year over year
- In Hyde Park has been basically destroyed by greedy developers who are benefiting from knocking down classic homes and building monstrous mansions with no green space and no concern for fitting into the architectural style of the street.
- how my hard earned money is being wasted.

PROPERTY TAX WORKING GROUP | **PUBLIC EXPERIENCE SURVEY RESPONSES**

Survey opened on July 24, 2019 was open for 45 days. 465 responses were received from 22 neighborhoods.

QUESTION: What neighborhood do you live in?



1-2 responses	3 responses	4-7 responses	31-40 responses	101 responses	211 responses
Clifton Heights (2) East Price Hill (2) East Walnut Hills (2) Bond Hill (1) Corryville (1) Mt. Washington (1)	College Hill East End Mt. Auburn Pleasant Ridge Spring Grove Village	Madisonville (7) Walnut Hills (7) Linwood (5) Clifton (5) Mt. Airy (4) Over-the-Rhine (4)	Oakley (40) Columbia Tusculum (30) Northside (21)	Hyde Park	Mt. Lookout

Other (Fairfax): 4 responses

QUESTION: What do you like best about your neighborhood?

Main Takeaways

Location
- Proximity to downtown
- Proximity to other neighborhoods/amenities

People
- Neighbors
- Diversity

Walkability

Natural Environment
- Trees
- Green spaces
- Views

Built Environment
- Unique architecture
- Historic/old homes
- Redevelopment

Character
- Charm
- Eco-conscious
- Neighborhood/community feel

Amenities
- Schools
- Libraries
- Shops
- Restaurants

Safety

Answers

Bond Hill
- History
- Real estate
- Residents

Clifton
- The older homes.
- Walkability (2)
- People can go to Ludlow and parks and events with a sense of community
- Schools are available nearby
- All the green space, trees, and gardens
- That the neighbors truly know each other. That we have passionate people ready to lend a hand.

Clifton Heights
- Walkability and proximity to downtown
- Walkability to nearby parks, U.C. and 3 different business districts.

College Hill
- Diversity (2)
- New businesses coming into the business district (2)
- Ethnic mix, good neighbors, walkability

Columbia Tusculum

- Age
- Location and Proximity
  - Proximity to downtown (6)
  - Walkability to businesses
  - Close to HP and Mt Lookout and downtown
  - Close to town, but out of the big city bustle.
  - Walkability
  - Easy access to Lunken, shops, etc.
  - Walkability to neighborhood shops and restaurants
- Neighborhood Character and Environment
  - Charming old houses
  - Diversity of housing stock.
  - Eclectic painted lady homes
  - A beautiful street
  - Historic homes
  - History and community
  - History and location.
  - Mature trees and established homes
  - Neighborhood "feel".
  - Parklike setting.
  - nicely kept property
  - Parks
  - Views (2)
  - Quiet clean streets, Larz Andersen park
  - Safe. Quiet. Nice architecture.
  - The hills and privacy
  - The historic homes
  - The restaurants
- People
  - Friendly neighbors (2)
  - Mix of all ages of people
  - Neighbors (2)

Corryville

- In the city, but not really. It's 15 min from everywhere I typically go.

East End

- Urban feel
- Riverview (2)
- Mixed-use
- Close to downtown
- Safe neighborhood and clean
- Walkability to restaurants/bars

East Price Hill

- Development is happening.

- Great community feel around the incline district.
- The diversity of the community

East Walnut Hills: I'm within walking distance to several restaurants and breweries.

Hyde Park

- Location, Walkability, and Proximity
  - Walkability (34)
  - We like the walkability of the neighborhood and proximity to so many restaurants and shops. (2)
  - Walking my dog.
  - Walkability to square
  - Walkability to local coffee shops and bars and restaurants and central location and close to downtown
  - Walkability to stores and restaurants (2)
  - Walkability to restaurants and stores
  - Easy access to highways and downtown
  - Location (2)
  - Convenient (2). Bus service is ok, but could be better.
  - Easy access to many places
  - A lot of people are walking and running
  - The ability to walk and enjoy the character of the homes. People out on their front porches saying hi, people running, biking and out with their kids. We know all of our neighbors, It is important, that builds the fabric of a neighborhood.
  - I can walk to everything I need. (2)
  - Easily accessible from I-71 (2)
  - Proximity to many amenities including parks, restaurants, shops and downtown.
  - Proximity to Hyde park and Mt. Lookout squares
  - Proximity to diverse attractions/activities in Cincinnati.
  - Proximity to downtown and major highways, walkable, bike trails
  - Proximity to downtown (6)
  - Proximity to downtown, parks, walking, restaurants
  - Proximity to school, shops, restaurants, etc.
  - Proximity to airport, other neighborhoods of interest.
  - Proximity and ease of getting many places including downtown
  - Close to shopping of all types
  - Accessibility to Ault Park, HP Square, ML Square, Oakley, safety and side walks
  - Close to everything (2)
  - The closeness to the square and three shopping areas and lots of restaurants.
- Safety
  - The low crime rate of the neighborhood (5)
  - Safe environment for families with kids.
  - Safe (15)
  - Stable
- People
  - Diversity of people (3)
  - A decent income mix so those of us at lower end don't feel ostracized.
  - Friendly neighbors (6)

  - The people
- Neighborhood Character and Environment
  - Trees (5)
    - Beautiful tree lined streets (2)
    - The mature trees
    - There are many large mature trees which helps in making Hyde Park a pleasant walkable neighborhood.
  - Variety
  - Cleanliness (4)
    - Clean and not littered for the most part.
  - Parks (2)
  - Restaurants shops and entertainment (3)
  - Charm of mature neighborhood (4)
  - Diversity of properties
    - Mix of residential and commercial space
  - Neighborhood feel/character (2)
  - Square
  - School (3)
  - Parks
  - Character (3)
  - 1920s feel
  - Historic preservation and urban but community feel
  - Attractive architecture.
  - Family friendly
  - Quiet streets (4)
  - Small friendly community with sidewalks and before recently (last 3 years) not much traffic.
  - Small town feel
  - Scale of neighborhoods
  - Old neighborhood with character (2)
  - Beauty (5)
  - Environment
  - Lots of green space
  - Quaint streets, not a cookie-cutter neighborhood. We just moved from Anderson Twp.
  - Amenities within walking and biking distance.
  - Manageable traffic
  - Yards
  - I like the sidewalks, the shady streets
  - Feeling of community
  - The fact that there are sidewalks.
  - I used to love my neighborhood but new people are moving in and doing a lot of complaining. What happened to the good old days when people had a problem with a neighbor they talked to the neighbor instead of complaining to the city.
  - Historic character
- Housing
  - Well-kept homes (5)
  - Great classic homes (2)
  - Old homes and historic buildings (15)

- Character of the houses (3)
- Small and large well-built homes, many nearly 100 years old like ours
- The variety of types of houses, new and old. (5)
- Old homes that don't all look alike
- Mix of rental and purchased homes/condos that invites a variety of economic groups to live together
- Hyde Park is a charming neighborhood with a variety of beautiful older homes. Each home has it's own character and personality.

- It's my home. I went to school there, I go to church there, the library, restaurants. I don't care if it's the most upscale or lowbrow area in the city. When I get there, I am home.
- Schools

Linwood

- View
- Friendly neighbors (2)
- Close to Ault Park (2)
- Convenient to work, shopping and downtown
- The old houses and the mature trees.
- It is physically split so it does not feel like a neighborhood.
- More affordable house still close to Hyde park, Oakley, Mt. lookout, Columbia Tusculum

Madisonville

- Revitalization
  - New development
  - Redevelopment
  - The job MCURC has been doing
  - Revitalization in the business district (2)
  - Nice to see houses getting fixed up after decades of disinvestment.
- Location
- Convenient to Cincinnati attractions, yet still small unindustrialized neighborhood.
- People
  - Diversity
  - How much people care about our community
  - Friendly people, great neighbors
- The character of the houses.
- Excellent tree canopy, plentiful green spaces, focus on gardening

Mt. Airy

- Hmmmm.....that my house is paid off! That's about it - come take a look at our high #'s of Section 8 housing/60% rental/fastest declining neighborhood in the city
- My house
- My home in a small condominium community.
- Ease of getting to interstates.

Mt. Auburn

- Location
  - The location is very well connected by foot and bus

- It's walkable to downtown and OtR while being cleaner and quieter than both of them.
-
- The architecture and trees
- Friendly neighbors.
- Close to downtown (22)

Mt. Lookout

Location, Proximity, and Walkability

- Walkability (58)
  - Lovely tree-lined streets, sidewalks make it walkable
  - Walkable squares (2)
  - The act that it feels like a real neighborhood and a small town all wrapped into one. The ambiance of an established well maintained safe and walkable neighborhood.
  - I can walk to do all my business and know all of the owners.
  - The ease of walking it is as not commercial as other areas.
  - Walkability to shops (2)
  - Tree-lined streets, within walking distance of shops, restaurants, and library.
  -
- Location (16)
  - Location (proximity to downtown/commercial district/fairly quiet
- Access to downtown, restaurants, church, groceries, parks.
- Close to downtown (13)
- Convenience (5)
- Central location (2)
- 10 minute drive to most places, so good location (2)
- Close to everything (4)
  - Close many amenities in my area, all within walking distance (hiking trails, restaurants, coffee shops, etc.)
  - Good access to highways, transit,easy access by foot to Mt. Lookout and Hyde Park Squares and even Columbia Tusculum and Oakley.
  - Close to retail/dining (2)
- Proximity
  - Proximity to activities and downtown, events, people
  - Proximity to Ault Park/parks (14)
  - Proximity to restaurants, stores
- Highway

Neighborhood Character and Environment

- Active neighborhood
- Ambience
- Beautiful (7)
- nice parks, good dining and shopping nearby
- Trees (27)
- Natural beauty. Big mature trees that provide beautiful shade and clean the pollutants out of the air we breathe. Little pockets of green spaces that provide much needed habitat

for our dwindling population of local wildlife. These are what makes our neighborhoods unique and beautiful— not clustering houses.
- Walking on the sidewalks with mature trees providing shade and admiring the variety of architecture
- Tree lined streets
- History, privacy
- Character (7)
- Quiet (11)
- Quiet streets (4)
- Sidewalks (5)
- Parks and green space (19)
    - Beautiful parks with beautiful wildlife.
    - Pockets of green space in a largely
- Diverse architecture
- Aesthetics
- 2 great squares
- Well maintained properties
- Upscale urban
- Unique character, generally well maintained homes in a safe neighborhood with Easy access to pill hill, and shopping.
- Charm
    - Old home charm gives a true neighborhood feel. (2)
- The wooded area behind our home which is currently endangered by overdevelopment.
- Quaintness of the neighborhood.
- The friendliness of the neighborhood. The vintage architecture (1930). Though in the city we are surrounded by nature. the historic look of the homes
- The feeling of country green spaces while being close to the city.
- Our street provides a suburban feel within the city.
- Stability
- Social life, diversity and history.
- Scale, maturity, stable assets, solid value
- Lots of green, space between houses
- Comfortable, friendly, mature neighborhood
- Natural amenities - urban environment with mature trees.
- Mt Lookout has "character' that is worth preserving.

Housing
- Beautiful old homes (27)
    - Older houses with personality — not the tickytac of suburbia.
    - Architecturally interesting and historical houses (2)
    - Charm - The charm that all the unique old homes bring to it.
    - Unique houses— not cookie cutter tract homes packed tightly.
- The older homes with mature landscaping that are well tended and welcoming.
- Homes with porches
- Classic homes
- Diverse/unique architecture
- Mix of homes (5)

- Homes with porches
- Housing stock
- Older homes in a park like setting.
- The character and feel of older well designed and properly proportioned houses (2)
- The way homes are kept up, the homes are older and more interesting.
- The diversity of houses and architecture and the feel of inclusiveness.
- Well built homes
- Scale and density of development, mix of housing types/sizes, lack of McMansions (although declining...)

People (8)

- Friendly/involved/kind neighbors (32)
- Community spirit (11)
- Diverse
- The community. We have raised our children here and have lived in same house for 31 years...looking to move as taxes are always increasing and too high for us in our future retirement!
- Mix of older and younger singles and families
- Variety of interests, different ages
- Feeling a part of my city (unlike suburbs) and neighbors who also share this value
- Kids are similar age to ours, not far from elementary school unique main square, the absolute calm of living here.
- The close friendly atmosphere of the neighborhood.
- A GOOD MIX OF SENIOR & YOUNG FAMILIES
- great place to raise a family

Safety (31)

- Peaceful safe neighborhood
- Safe and friendly, great place to raise kids.
- I love that it is safe, clean, and dog friendly.
- It is safe and clean!
- Low crime rate (4)

Amenities

- Schools (16)
- Useful and convenient businesses in Mt Lookout Square.
- Amenities like restaurants and shops
- Local businesses (4)
- The proximity to other services and activities is very important to us and one of the reasons we moved here over 20 years ago.
- Mt. Lookout Swim Club
- Good restaurants; no congested retail thoroughfare(i.e. Beech Mont Ave)
- Coffee shops, Mt Lookout and Hyde Park squares
-

Other

- The fact that my property taxes were increased by an additional $6,000.00+ per year and my new home is tax abated. Now that's fair!!!!
- Investment to improve housing
- That I have lived there for a very long time and have friends there and find it convenient for my needs.
- Property value

Northside

- People
  - Sense of community (6)
  - Neighborhood engagement
  - Community involvement
  - Community experience
  - Diversity (6)
    - Its diversity---or when it was more diverse
    - Mix of people and incomes
  -
- Amenities
  - Good restaurants.
  - Happen Inc.
  - Amenities
  - Awesome food scene
  - Liveability
  - Good range of services (restaurants, bars, shops, etc.).
- Environment and Character
  - Pet friendly.
  - The culture
  - Eco-conscious
  - Historic
  - Progressiveness
  - Architecture
  - Entertainment
- Location and Walkability
  - Walkability (8)
  - Proximity to downtown (2)
  - Great public transit access
- That my house is way over valued so I can escape the decline of a once amazing neighborhood.

Oakley

- Location, Proximity, and Walkability
  - Walkability (15)
  - Being able to walk to most of the stores I shop at
  - Close to downtown without being downtown.
  - Close to downtown and restaurants, bars, and shops in walking distance
  - Convenience (3)

    - Centrally located (2)
    - The location - it's convenient to almost everything. (3)
    - The walkability to shops and restaurants.
    - Proximity to bars, restaurants and other social venues. (2)
    - Walkability to everything and the niche stores around me.
    - Close proximity to restaurants shopping and the highways.
    - Close to many activities (2)
- Amenities (2)
    - Great places to eat.
    - The shopping
    - Great local businesses
    - good public neighborhood school
    - Access to lots of shopping, restaurants and entertainment
    - The square
- People (2)
    - I know my neighbors and we watch out for each other.
    - Neighbors (2)
    - Friendly
    - Nice
- Neighborhood Character and Environment
    - House charm
    - Charm of neighborhood (before all the demo and building)
    - well-kept properties,
    - Historic homes
    - Wide street, older homes, older shade trees
    - Family friendly (2)
- Safety
    - Low Crime
    - Safety (4)
    - Safe and stable
- I have been in this neighborhood for 25+ years. I like knowing the shop ownera and my neighbors.
- Not so much anymore, it's overcrowded now & getting worse. Problem is I'm old & nobody cares. We just cater to the younger generation who know it all & most know nothing. Also the developers who get their money & run.

Other (Fairfax)

- Small and peaceful
- The safety and great school system.
- Nice, safe community with smaller homes with a great school district, until recently. A lot of smaller house are being torn down and bigger houses being built and sold for almost double because of the tax abatement incentives.

Over-the-Rhine

- Diversity
- Close proximity to my employer
- Walkability (2)
- Amenities: library; WMCA; future new Kroger

- The people, the architecture, and the things to do within a walkable distance or via public transit.

Pleasant Ridge

- Access to public transportation
- Neighbors
- Diversity
- Nice homes in different price points
- Neighborhood businesses
- Library
- Active community organizations

Spring Grove Village

- Safest neighborhood in District 5
- Diversity, history, safety and agricultural assets
- Close to everything but quiet
- Long term close knit community

Walnut Hills

- Location
    - Proximity to work and my children's schools
    - Being able to walk to Eden park, groceries (with Food Forest) and restaurants/nightlife.
    - Proximity to downtown and the east side neighborhoods.
- People
    - Neighbors
    - Diversity
    - Friendliness of the people.
    - Great diverse neighborhood with wonderful people.
    - The community
- Affordable housing
- The dense/city feel but with a bit more space.
- The Community Gardens
- Historic Architecture (2)
- All the new commercial and residential development that's taking place.

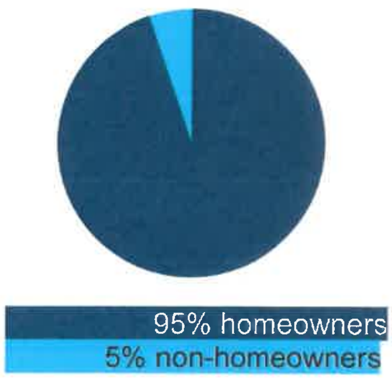
QUESTION: Please select the criteria that apply:

Main Takeaways

- The majority of respondents are not struggling to stay in their home as a senior/person living with disabilities/special needs
- Only 72 people are/know a senior/person living with disabilities/special needs struggling to stay in their homes
- ¼ of respondents are working for a community organization
- Almost all respondents are homeowners

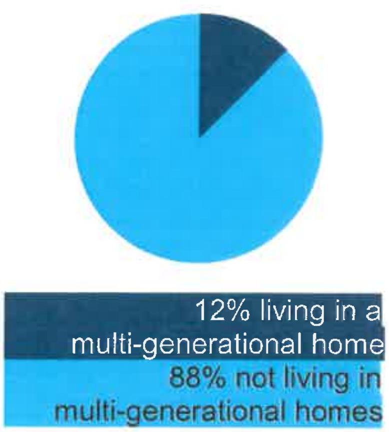
Answers

I am a homeowner.



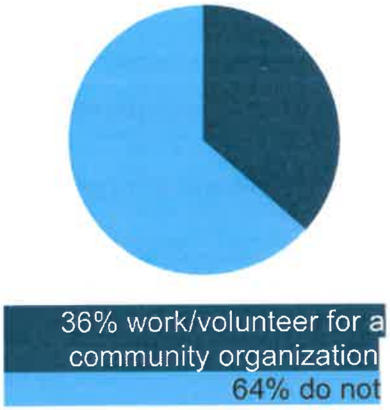
- 433 of the 456 respondents are homeowners
- 54 of these homeowners live in a home with multiple generations
- 72 of these homeowners are or know a senior who is financially struggling to stay in their home
- 23 of these homeowners are or know a person living with disabilities/special needs who is financially struggling to stay in their home

I live in a home with multiple generations.



- 57 respondents are living in a home with multiple generations
- 54 of 57 respondents living in a home with multiple generations are homeowners

I work/volunteer for community organization or organization working on issues related to seniors and/or people living with disabilities/special needs.



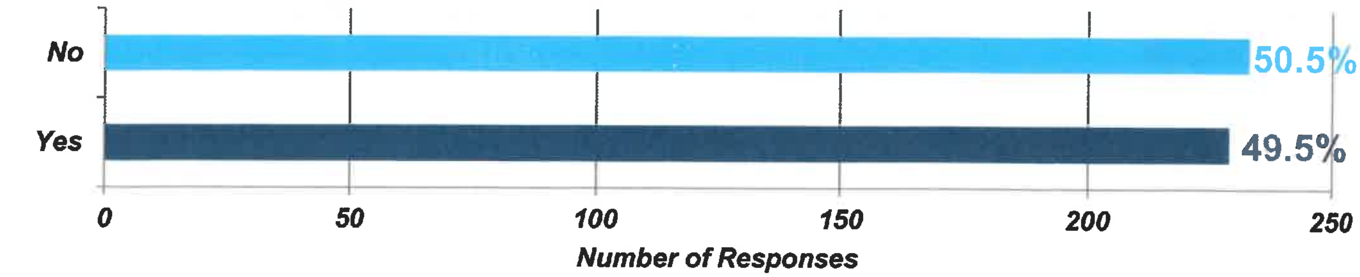
- 167 respondents work/volunteer for a community organization
- 26 of the 166 work for an organization working on issues related to seniors and/or people living with disabilities/special needs
- 34 respondents total work/volunteer for an organization working on issues related to seniors and/or people living with disabilities/special needs

I am or know a senior or person living with disabilities/special needs who is financially struggling to stay in their home.

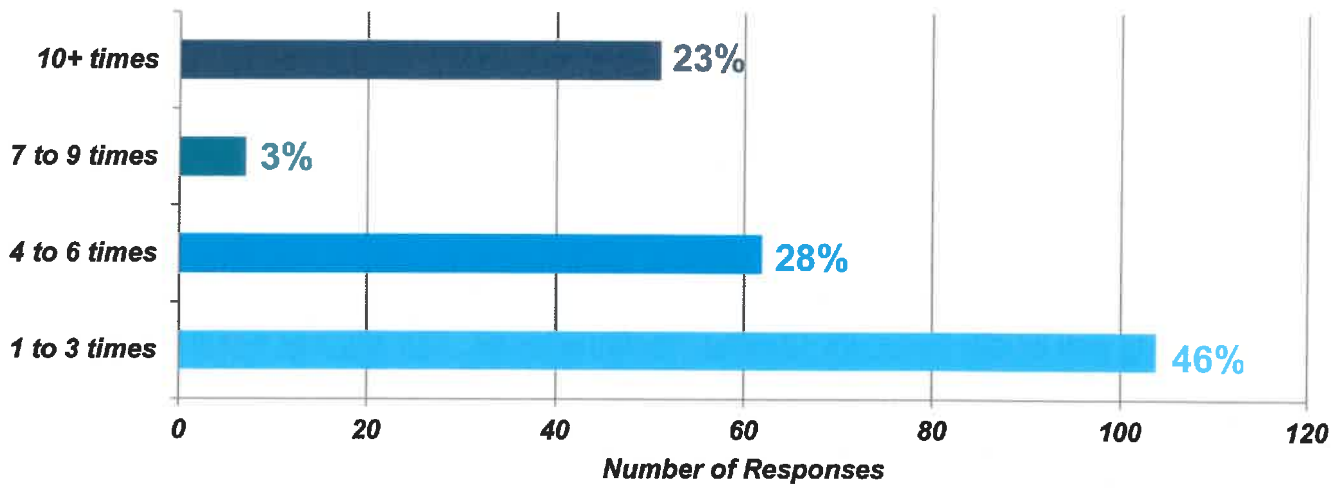
- 26 respondents are or know a person living with disabilities/special needs who is financially struggling to stay in their home
    - 23 of 26 respondents are homeowners
- 89 respondents are or know a senior who is financially struggling to stay in their home
    - 81 of 89 respondents are homeowners

5 respondents said none of these criteria applied to them

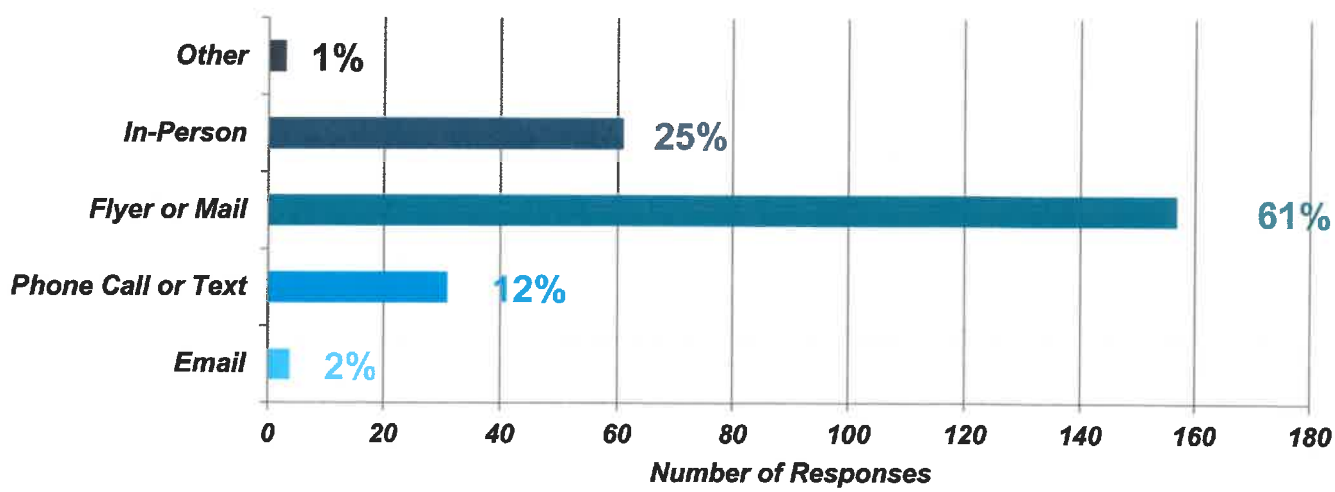
Have you or someone you know had an experience being approached by a developer/investor wanting to purchase your home?



If so, how many times have you or someone you know been approached?



If so, how were you or someone you know approached?



Other responses include: Real estate agents monitoring property tax slip-ups; through a realtor; Developer wanting to know how to approach the community regarding proposed development.

Note: Some respondents noted multiple methods of communication.

The Property Tax Working Group has been exploring how high property taxes are affecting seniors and people living with disabilities/special needs. Can you think of another population group that is struggling to remain in their homes due to rising property taxes?

Main Takeaways

- Everyone (43)
- Families (2)
- First time homebuyers (14)
- Fixed income individuals (12)
- Landlords
- Property owners (18)
- Renters (8)
- Seniors (4)
- Single parents (14)
- Single people (10)
- Unemployed (4)
- Working and middle class people/families (41)
- Working poor/low-income individuals/families (36)
- Younger generations (47)

** (#) = responses

Answers

Everyone (43)

- I would say that EVERY population group is stretched to pay the overly high taxes in the city. It makes every person truly question the logic of living within the city limits.
- The rising real estate taxes are causing problems for all. Our city has a real estate tax problem which needs to be addressed. The Cincinnati Public School system is the largest problem and needs to make cuts to pensions and expenses
- I think the rising property taxes are hard for everyone, especially families. You find a home you can afford and the taxes keep going up.
- Rising property taxes affects everyone. When taxes go up, some portion of your income is affected and can impact your quality of life.
- Regular people with all kinds of employment. High taxes also prevents people from fixing roofs, driveways? Painting etc
- People who work for a living
- Many folks as they are becoming ridiculous. Many things keep getting passed from voters that increases our taxes. Many of those voters don't own their home and aren't saddled with these ever increasing taxes.
- ALL "population groups" are being hurt by ever-higher taxes. Even "first home" owners in Oakley and Madisonville have been blind-sided with tax increases of 40% and more.
- Anyone who lives in the city - the property taxes are very high compared to Indian Hill or other communities they have more / better services
- At the rate taxes are going up, it will soon be most people.
- Everyone who pays property tax. Many have property tax rebates.
- Everyone- it's a huge burden to put all levies and financial responsibility on homeowners when everyone including renters and visitors benefit from the services we homeowners pay for. A sales or use tax would be so much fairer and paid in part by non-Hamilton County people.
- Everyone is paying more in taxes which makes moving out of the city more appealing.

- Everyone is affected by high property taxes. We need to be more financially accountable with our budgets and increases or entitlements.
- Everyone who hasn't received an abatement. (2)
- Everyone! The property tax rates in the city are outrageous and would be the primary reason I would move to Indian Hill or Sycamore Township.
- Everyone in the US. Property taxes are very high in general. we need to push to lower property taxes in Hamilton County as a whole but not in a way that prevents home improvements and relevance for the next 100 years
- Everyone? Working normal people that want to live in a safe neighborhood but are just working class. Yes I could move to another neighborhood further our from downtown, but commute increases and I want to keep my kid in the same school
- Everyone. I'm not voting for any new property taxes.
- Given the uncontrolled increase in property taxes, this answer could apply to anyone living in the city of Cincinnati
- Lets not act like just the common resident doesn't find the property tax rate offensive and has to alter their spending to pay their property taxes. My wife and I are successful (retired attorney and a still working entrepreneur) but we are seriously considering leaving Hamilton County. It is rare that I see higher tax rates when checking the weekly NYT and WSJ home values and taxes.
- It's not just age or special needs related. People are working two jobs to keep up. Singles are struggling. Couples who decide to have one parent home to raise kids struggle.
- It is an issue for all city residents. At a recent Oakley Community Council meeting, a developer mentioned Cincinnati property taxes were similar to what they see in DC. Taxes are pricing all residents out of buying in the city.
- I think everyone... all ages, are struggling to pay these astronomically high taxes. Even if you're not struggling, it's still ridiculous to be paying such high taxes.
- Why limit this to seniors??!! Unfairness is unfairness at any level. It is outrageous that people can tear down a perfectly good home and with the city's support put up a house that is fundamentally unsuitable for the neighborhood and with property taxes that are WELL belong other homeowners.
- While I agree that the groups you mentioned are likely struggling with high property taxes more than average, we all are. We used to rent, and we bought our home 3 years ago. Taxes were already bad by then, but according to my calculations, taxes are almost 20% higher since then. They should not be up so much.
- The tax structure is becoming prohibitive for everyone in our area due to the excess of abatements. The "regular people" are having to fill the same bucket while those who can afford new construction or significant remodels pay nothing
- The sudden rise of property taxes is affecting more than just seniors and legacy residents. Many residents across the board are being hit hard in their pocket books, especially in my neighborhood.
- Anyone! Why limit to just seniors and special needs? This community is crawling with people unable to afford/stay in their home or apartment
- All taxpayers are experiencing the same difficulties as seniors and the disabled in keeping up with payments. It doesn't make sense to create a new special interest group that is carved out of real estate tax payments as a way to combat this - as it just increases the burden on everyone else and affects every other group exponentially more.
- Everyone who leaves the city partially does so due to higher taxes in the city

- I think a lot of people who have lived here for a long time and intend to live here for a long time feel stressed. The development going on with very high priced houses is being driven by the finically imbalance of the tax abatement, a development too intended for lower income neighborhoods. We watch valuations be driven higher by these sales and our taxes, already high, go higher. I worry we will lose starter homes, young families etc

Families (21)

- Families also. Our property taxes keep rising also and soon we will not be able to afford to stay within this neighborhood
- Well us! We have three kids in college and these rising property taxes are a struggle.
- Those with multiple, school aged children.
- The everyday family with multiple children that do not use the City School system and rely on the parochial and private school systems
- Yes, families like mine trying to help pay for college and keep up with the never ending increases in our property taxes
- Parents with children in grades k-12. Hyde Park is a great neighborhood, but the schools are not good. Many parents in HP choose to send their children to private school, so we pay rising taxes and tuition.
- Families relocating to Cincinnati from other cities.
- People that are earning a middle class or upper middle class job, especially those raising families.
- People starting a family
- All families as taxes rise families have to divert funds from maintaining their own property to just paying taxes which has a negative impact on our communities.
- Families/individuals across the city whose property taxes necessarily are higher to compensate for abatements.
- Families who pay private school tuition due to CPS failures.
- Families of all ages, trying to save for college, retirement and get through all the day to day expenses.
- Families in general. Taxes are soaring and the cost of child care or school programs are going up too.
- Families in general
- Large Families. We love our neighborhood, but the increasing taxes make us look at homes outside of the city.
- Large families with a fixed income.
- I know of families that have move out because they couldn't afford the cost of living here

First Time Homebuyers (14)

- 1st time home buyers. It is much more difficult to cash flow with the increasing property taxes.
- First time / young homebuyers and those buying older homes that need a lot of maintenance due to years of neglect
- First time homebuyers of unabated homes
- First time homeowners and those just starting out in their career that might have lower finances.
- First time home owners that are not getting abatements.
- First time home buyers. They don't expect expenses to rise exponentially.

- How about people who are even trying to get into the home ownership market? Property taxes have risen so much that it makes it hard for people to even get into the market for starter homes.
- It makes buying a new home difficult for 1st time buyer. I can easily afford my mortgage payment but when you add property taxes it almost doubles.

Fixed Income or Flat Income Individuals (12)

- Any fixed income property owner
- Anyone on a fixed income or doesn't receive 10% annual raises. That's how much my taxes went up in 1 year.
- Anyone on a fixed income could find it difficult to stay in their home because of the real estate taxes.
- Anyone. Wages have been flat while property taxes increased
- Anyone whose income is not increasing at the rate of inflation and tax increases.
- Anyone whose income is growing more slowly than the rate of property tax increases and does not have the accumulated wealth to absorb those increases.
- Anyone who's income can't keep pace with the rate at which we raise property taxes.

Landlords

- we have rental property on our street. The rent goes up as well, when a rental owner can no longer find people who can pay the type of rent required to pay the rental mortgage, the owner is much more likely to sell to a developer for quick money. that affects the entire street.

Middle-Aged Adults (4)

- Even middle aged adults in our neighborhood (age 45-60) have talked about potentially moving away because of increasing property taxes making neighborhood unaffordable for them. I do not want my friendly neighbors who have lived in and contributed to the community for decades to feel financial pressure to leave because of property tax increases. They deserve to be here and should not be punished financially because they have owned homes for decades before the tax abatement laws came into place.
- People Approaching Retirement

Minorities

Other

- I'm not a senior yet, however I've lived in my home for 51 years!
- I am a retired senior and lived in my home for 20 years. During that time, I have had drug dealers living down the street, 2 young men murdered on my street. I paid my taxes and mortgage and continued to be a good Madisonville citizen. Property taxes have doubled in the last 2 years. My pension is just enough to disqualify me for a tax abatement. There are businesses and churches that are buying up property and receiving tax abatements. Eventually, the properties will be turned into for profit properties. So where is my incentive to continue to pay double taxes as a private citizen?
- Just about everybody in Mt. Lookout
- I think anyone living on a street that has new homes being built that receives abatements and the city charges current homeowners higher taxes based on the value of the new homes.

- I think it is disgusting that high-income individuals purchase new construction in highly desirable areas and receive tax abatements. Why should I subsidize homeownership for these individuals? The Oakley housing market is brisk - we don't need incentives for people to come live here. It also encourages the destruction of historic homes.
- Yes. Ya! Our taxes went up 40% last year. We bought a reasonable priced house and now might have to move due to property taxes.
- Yes. At the current rate of increase we will be unable to pay our taxes in 10 years.
- What high property taxes? They are very reasonable in Cincinnati.
- We are now allowed to claim only $10,000 of state and local taxes. Since we are retired, Property taxes of almost $20,000 are our biggest single biggest expense.
- We are not struggling financially to stay in our house, but mentally we are (pissed off) We contemplate leaving the area often because of the unfair tax abatements for the rich!
- Those with other priorities than financially sacrificing for the sake of living in a particular neighborhood. i.e. Those with children who the parents decide should go to private schools rather than CPS.
- Tax payers Mt Lookout and Hyde Park are paying too high of property taxes which is a financial struggle
- Even though my husband and I can technically afford the property taxes, they are far too high considering the lack of social services and disorganization of city government and services. It is a disincentive to living here and one reason we are considering moving.
- Education debt for 30-50 year olds
- Feel that anyone who is living in Hyde Park area is struggling, if you live in an older house and keep it updated your taxes go up and in the meantime people are tearing down houses and getting tax abatement. We are paying all the taxes for Cincinnati
- I know some long time Hyde Park residents who are having some trouble. Seniors in smaller homes that bought for much less in the '80s .
- Not just seniors, the average Joe homeowner in Mt. Lookout / Hyde Park pays a hefty amount in property tax, almost making it unaffordable to live in this area.
- No, but I know people who have to consider the high taxes in order to buy. It is affecting the parts of town they can afford to move to. The threat of rising property taxes is on their mind , too, with the way city council and the county commissioners have been behaving.
- I can technically afford it but can't justify it. It makes no sense for me to pay $18-22k a year locally while families in my neighborhood live in similarly valued platinum LEED homes and pays a fifth of that. Meanwhile I keep hearing the city is under-funded. I also moved to the area for Kilgour which is now over-crowded, partially because of an influx in abated families. (This info was mentioned by a PTA parent who attended a Mt. Lookout City Council meeting.) The lack of common sense and fairness is too much for me to justify when I could move out of the city limits and split the tax burden more evenly with other residents. I drive around Mt. Lookout and Hyde Park feeling SO much resentment at all of the new construction. I feel a piece of our city's soul fades with each one. This isn't just about who can/can't afford to stay in their homes (though that is also important.) It's about FAIRNESS and reason too. I and many other residents feel betrayed by our city that this program remains in effect with no end date on the table.
- Property taxes rise because property values rise. Some individuals want to enjoy appreciation, but don't want to pay the associated taxes. Would we prefer the values of our real estate decline to pay less in taxes?

- Owners of older homes in Mt. Lookout who are carrying the tax burden for tax abatements on new homes in Mt. Lookout. Tax abatements are not necessary in Mt. Lookout due to the desirability of the neighborhood. Tax incentives are not needed in Mt. Lookout to encourage upkeep of existing homes or prudent development of new homes.
- Not just seniors, the average Joe homeowner in Mt. Lookout / Hyde Park pays a hefty amount in property tax, almost making it unaffordable to live in this area.
- No, but I know people who have to consider the high taxes in order to buy. It is affecting the parts of town they can afford to move to. The threat of rising property taxes is on their mind , too, with the way city council and the county commissioners have been behaving.

Property Owners (18)

- Possibly people who purchased homes with a tax abatement that has run out.
- Everyone, that bought their home for a low amount and it keeps going up extraordinarily every 4 years
- All home owners are being impacted negatively by the out of control increases in property taxes. Our taxes are being used to support too many infrastructures. We do not need separate city and county governments and have each community supporting their own first responder systems and school districts. There is tremendous inefficient spending and WASTE in our government. I have never lived anywhere like this. In Indiana, there is a state law that property taxes for primary residences can not exceed 1%. The city of Indianapolis has at least as many amenities if not more than Cincinnati. They also have one unified government and they are doing this at a FRACTION of the budget that Cincinnati has.
- Most home owners who aren't millionaires
- People who could barely afford owning a home 20 years ago, but managed. Now the higher taxes make owning their homes impossible even if they can afford mortgage and modest maintenance.
- people that were originally able to afford their home and taxes struggling to keep up with the tax increases
- All property owners that are forced to subsidize their neighbors.
- Anyone who purchased their home 20 years ago and have seen their property taxes nearly double.
- Existing long term owners
- You could be a long time property owner struggling but not be a senior. Or someone in mid-50s downsized and underemployed.
- I think all homeowners. It is absolutely ridiculous that there are million dollar homes going up everywhere basically at low cost and everyone else foots the tax burden for them. Most people are getting priced out of the neighborhoods that they have come to love and forced to move outside of Cincinnati to afford the taxes.
- Homeowners who's income level is not rising at the same rate as property taxes.
- Home owners trying to sell old homes...everyone who doesn't have a tax abatement is seeing their taxes rise...million dollar homes with a tax abatement
- Inherited Property Owners (2)
    - Those who inherited the family home and are working but barely making enough to cover expenses.
- Longtime Residents (3)

- Longtime residents who may not be seniors but who do not have substantial property tax increases in their budgets.
- Long term residents with limited income
- Long term homeowners who are getting priced out of their neighborhood due to new construction with ridiculous values

Renters (8)

- Renters. All property tax increases are passed along to renters as a rent increase, which affects their housing situation.
- Renters facing rental increases due to property tax increases
- Renters are getting displaced more often than homeowners. I do not believe they or other homeowners are as affected by property tax as they are by the increasing cost to maintain the property/building
- Renters are being pushed out cause rents are rising too high
- Families in multi-unit apartments if rent gets raised.
- As property taxes rise, landlords are raising rents, forcing out many low-income renters.
- first time home buyers
- People not purchasing houses due to the current and future property taxes.
- Section 8 voucher recipients

Seniors (4)

- On a fixed income
- Empty nesters
- Empty nesters who have no vested interest in the public schools.
- I am certainly a middle class ... old ... freakin old person who consistently strives to keep up with property tax in Mt Lookout.. my belief is that if taxes are not controlled, you will lose many of us dwelling in the old bungalows, to those new entrepreneurs who just want to tear down and rebuild

Single Parents (14)

- Myself....Single with 2 children.
- Single women! And single mothers. Women typically make less money than men, and home repair and maintenance costs us more.

Single People (10)

- Single people! I own a house and the ever increasing taxes are now more expensive than my mortgage! I have a fixed income, my salary does not go up with property taxes. Oakley was affordable when I moved here. Now I may have to sell my house.
- Single men or women with one household income.
- Single income individuals
- Single income individual incomes. Whether young or old. With one income increases in property taxes disproportionately affect homeowners.
- Single people with no kids

Unemployed (4)

- Anyone laid off for a while or hit with heavy medical bills.

Working and Middle Class People/Families (41)

- It's certainly not just these groups! Average working people can't absorb property tax increases that outpace their wage increases.
- Ordinary working people, renters. I have been in Northside for close to 40 years. Development is at a frenzy here, driving "tax values" sky high.
- Middle class families. We are on the verge of being priced out of our home due to taxes. My husband works for a church, I am a personal trainer and our income is around $110,000 a year. We live in a multi-family with my parents who are retired and on a fixed income in Oakley. The taxes have risen so much that we can't take another raise in them or we will have to move. It's not OK.
- Working adults who have been here for 15 years. Tax went from $4k every 6 months to 10K. Absurd and not enough being done to make it worth it. $20k a year. Time to go to NKY or a suburb.
- Working adults. The services received for taxes in Cincinnati are pathetic. Police response times are terrible. Public schools are atrocious. Where does the money go?
- The middle class homeowner. With all the teardowns and rebuilds, thus population is dwindling in our area.
- Middle and lower middle class families with very high medical expenses
- Rising property taxes are affecting working families
- Moderate income people.
- Middle-class, parents with high daycare bills that are unable to afford homes due to taxes
- Middle class working people struggle too due to having to compensate for rear down/new build tax abated properties
- Middle class families. We've lived in our house for 12 years and our taxes have increased to a point where it is almost cost-prohibitive to stay. We are actively looking at other communities and seriously considering a move.
- Many average working people are struggling- property taxes are nearly as much as our monthly mortgage!
- All working individuals too- my property taxes are $14K a year and going up because of how many properties are tax abated.
- Anyone considered middle-class or below is hurt by rising property taxes in our neighborhood.
- Dual income families with houses that have inflated values
- everyday working families like teachers and public servants.
- Just regular middle class families who would like to have leftover savings for something besides saving up to pay off property taxes twice a year!
- Middle class working population, who are not wealthy individuals.

Working Poor/Low-Income Individuals/Families (36)

- Yes, that would be me and many other proud homeowners that are often overlooked because we fall between the cracks. We are the "Working Poor". We must remember when it rains in our neighborhood it rains on us all. Thanks for the opportunity to share.
- The working poor. They had good jobs to get a house, but perhaps lost the job and can't get another equal.
- low income earners with children
- Lower middle class families with kids in high school or college paying high tuition bills
- Individuals living paycheck to paycheck

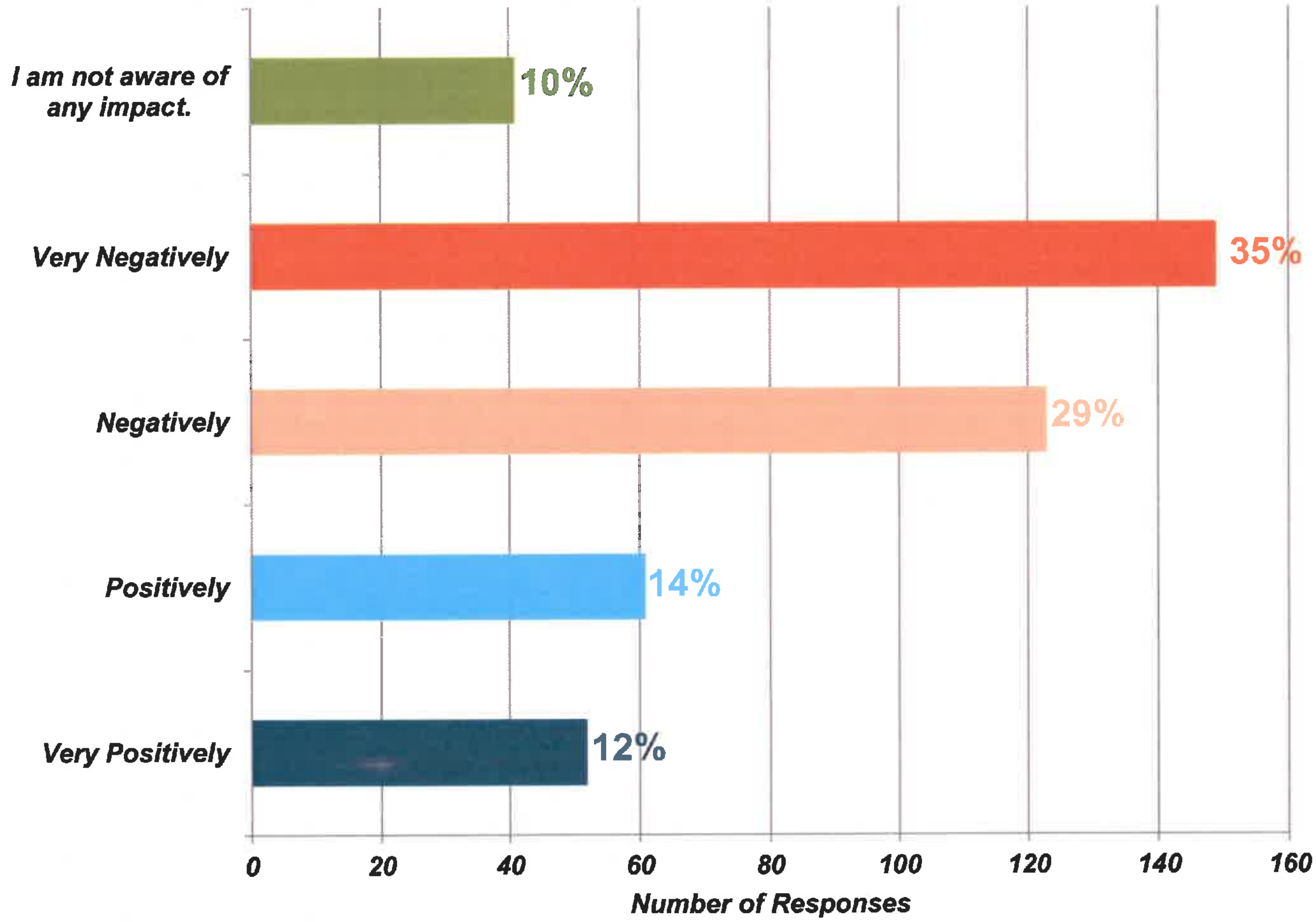
- Low-income homeowners, especially in gentrifying neighborhoods where the increase in taxes was unexpected to long-time residents.
- Lower income people/middle class. Too many abatement causing more pressure on those who actually pay taxes. High cost of Cincy schools and other levies cause houses in HP/MtL to pay more taxes than s much more expensive house in Indian Hill
- low or moderate income owners living in proximity to new housing development that is at a significantly higher price point that what their property is valued.
- Low income families. Especially those who used to be able to afford their taxes but now they can't because of new developing that drives taxes up too fast
- Low income and minority groups
- Individuals working in lower skilled jobs, where the pay has not kept up with the inflation of property values.
- Low wage earners single parents

Younger Generations (Families, Professionals, Couples, etc.) (47 responses)

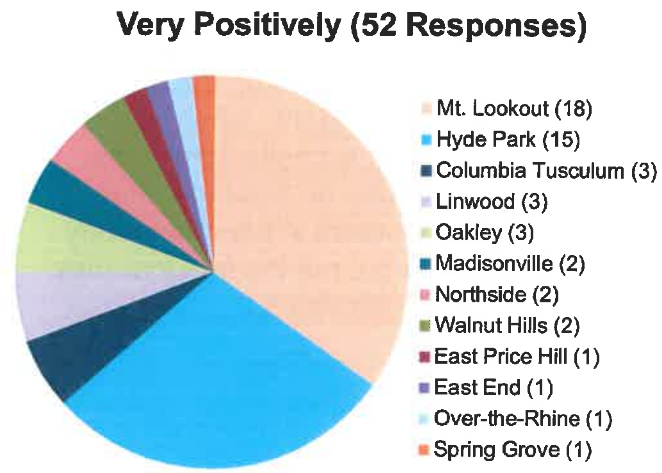
- Families with young children; many homes in our neighborhood that are located on side streets are starter homes where people have their babies and raise their kids; they then move when kids hit late high school and college age
- Younger generations who stretched themselves financially to begin with to move into Hyde Park.
- Younger couples with school age children
- Young professionals may be impacted. If it is a growing family they may be forced to leave the neighborhood to find affordable options with more bedrooms and bathrooms.
- We have a young family and increasing property taxes make it hard to consider staying on in this neighborhood
- Young families wishing to live in neighborhoods with high performing public schools.
- young families wanting to keep their children in local (within walking distance) schools; cannot do so on a one income family
- Young families just starting out. The cost of living in Mt.Lookout is already very high and with two young kids at home, the increase in property taxes greatly affects us financially. We struggled to pay the increase in taxes last year and are still recovering from that additional increase each month.
- Young families cannot afford our neighborhood because of high tax rates, older folks are strapped by the continuing increases, every year it seemed, my home was very affordable when I moved in.
- Young couples that are looking for their next home. Many of our friends want to stay once they start their families but the high property taxes combined with subpar schools pushes many to consider Anderson, Madeira and Loveland.
- The younger people who don't have good jobs or where both can't work.
- Possibly young families who were unprepared for the significant increases in taxes.
- Newlyweds but especially seniors as you noted above.
- New/young homebuyers
- New families.
- As a young couple we are not struggling but we are planning to move to another neighborhood as we find that the taxes we pay are not equal to the quality of public schools/city services of other neighborhoods.
- Young families wishing to buy first or second home but opt for less costly suburbs.

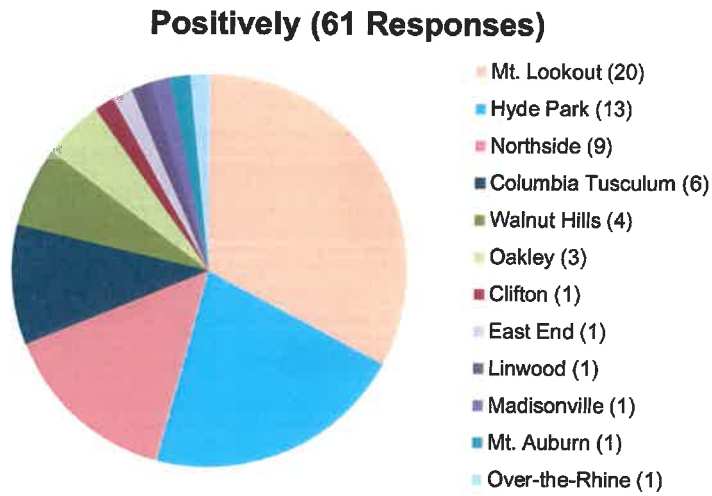
- Younger families (like myself) who pay more in property tax in a year than we pay toward the principal of our mortgage.
- Younger families newer to the neighborhood.
- How about considering young families with children and the expense that comes with raising and family in this community
- Young families burdened with student loans.

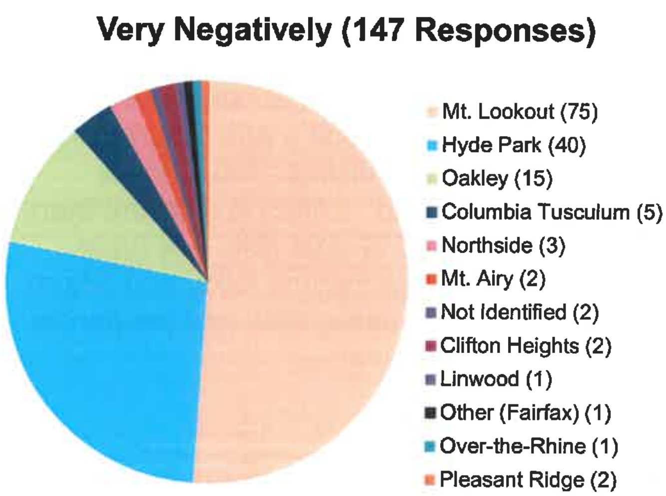
How do you think tax abatements have affected your neighborhood?

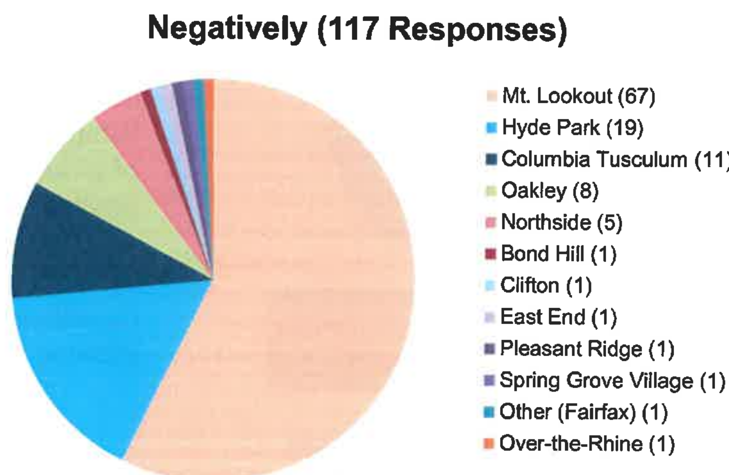


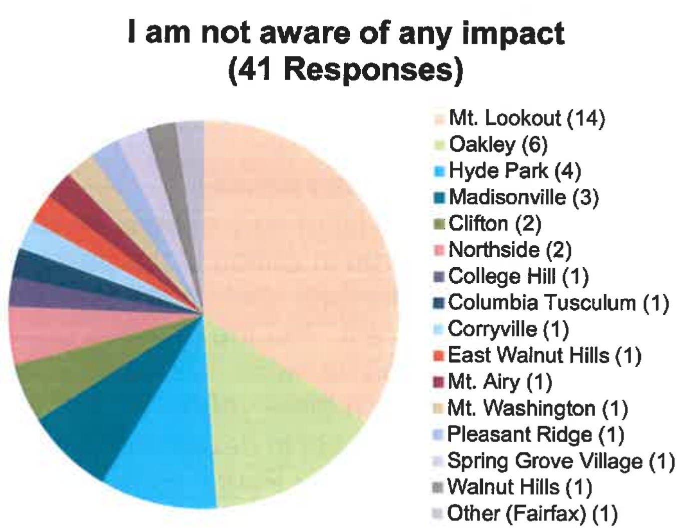
Neighborhood Breakdown of Responses





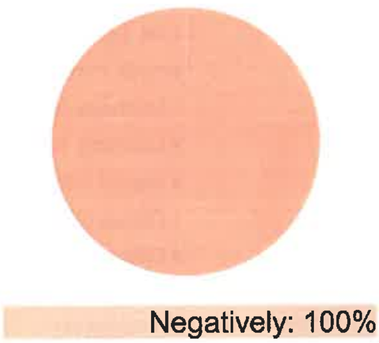






How do you think tax abatements have affected your neighborhood?

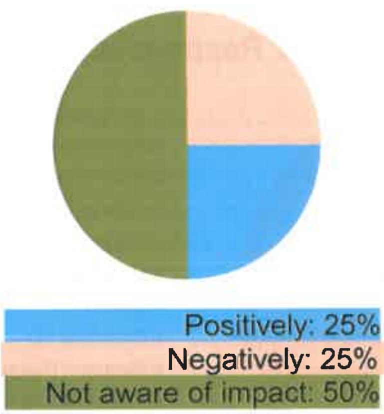
Bond Hill



Negatively (1 response)

- Newer development brings property values up but it also increases tax liabilities for existing residents when newer residents don't have to pay taxes. It is challenging when you have retired middle class workers on fixed incomes bearing the burden of new development in the community. They appreciate the development but not the fact that they have to shoulder the property tax increases.

Clifton



Positively (1 response)

- I think that Clifton (Gaslight) is mostly developed already and well-maintained. There are likely not many abatements in this neighborhood. The few I can think of - the new Whitfield apartments and some rehabbing and repurposing of older storefronts in the business district - have had a positive effect on the neighborhood. Clifton is different than neighborhoods like Northside and Walnut HIlls that have historically been home to more low-income folks, and where developers are spending a lot of money now and people are starting to be priced out.

Negatively (1 response)

- It is expensive to pay property tax in our neighborhood. We get reassessed very often.

I am not aware of any impact (2 responses)

- I don't see any evidence tax relief or tangible improvements.

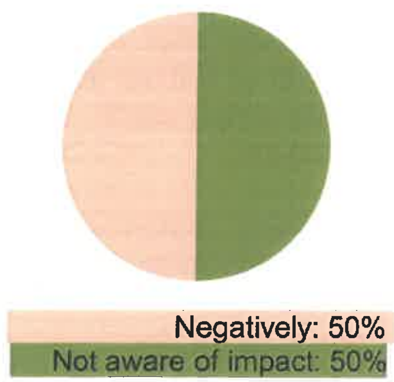
Clifton Heights

Very Negatively (2 response)

- There are a lot of very expensive student apartments that have gone up in Clifton in the past five years or so. They are all at the high end, luxury-style apartments that cost a fortune to rent. But the demand is there, so developers keep putting up more. Meanwhile, my rent has gone up nearly 10% in three years.
- The high interest in development puts more users on the streets and in the Parks, compounding litter, wear & tear on streets & stormwater, greenspace. But the developers don't put any money into the tax system for maintenance on these

public resources. Our streets & parks are treated as opportunity for more development instead of value assets

College Hill

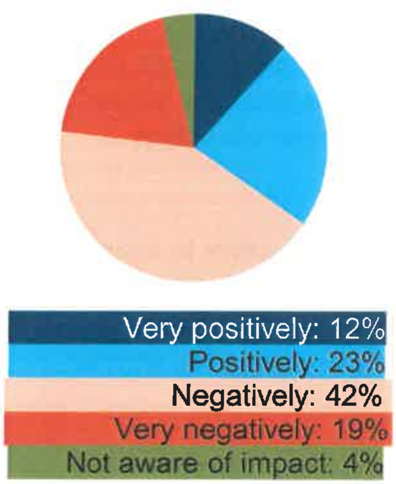


Negatively (1 response)

I am not aware of any impact (1 response)

- I am not aware of how tax abatements have affected people in my own neighborhood. However, I work in neighborhoods where the abatements are negatively effecting long term neighbors who are being approached constantly about selling their properties as new tax abated projects are being awarded. I also work in neighborhoods where zero tax abatements have been awarded, therefore those neighborhoods are not seeing any of the benefits of the abatements. The abatements are not balanced and therefore not equitable.

Columbia Tusculum



Very Positively (3 responses)

- We moved here and chose to build a home in the City partly because of the abatement program. It has been a great stimulus to encouraging people like us to live in the City.
- New houses are energy efficient. Most are attractive and well built. This new housing stock raises existing property values and ads to the diversity of the neighborhoods.
- Tax abatements are still needed in Tusculum to attract development.

Positively (6 responses)

- Promote new development, attract high income earners to contribute to City income tax, and help maintain/grow city population.
- We have more houses in our neighborhood. On the bad side, I have lived in the same house for 44 years. The value of our side has probably gone up by 10 times, but we can't seem to get our street fixed, get gutters, have the street widened or any other thing I think my taxes should also be taking care of.
- Without an abatement, I would have never purchased here. I don't believe others would either leave the area without new homeownership and vitalization.
- I bought my home as a single person, and now am married. The taxes have been so high after abatement expired; we are looking to possibly move.
- I am a single woman working at a local college and my income isn't very high but I'm able

to afford my home due to the tax abatement. If not I would need to live further away and have a longer commute and live in an area with more families and less single people my age.

- Removed old housing stock but not consistent with design and massing.

Negatively (11 responses)

- There is a lot of "chatter" about the net effect on total city property taxes which I won't debate here (although my sense is that we are giving away funding unnecessarily). However what I don't ever see mentioned is the impact on non-abated properties when owners are trying to sell. When a buyer is looking at property ... those of us without an abatement take a hit on selling price to make up for it. Either that or we simply can't compete with "abated" properties and buyers just walk away. We need to eliminate/minimize these abatement ...
- Puts additional burden on those paying property tax. Also, those receiving abatement are higher income individuals who do not need tax abatement as much as middle and lower income residents.
- You have our historic homes being torn down and replaced with new ones for the abatement
- I pay much more in taxes than all of my Neighbors with much more expensive homes, it creates divide amongst the new and old residents of the neighborhood
- New builds are driving up comparable property values, increasing property taxes
- It has artificially raised property values in our area creating a neighborhood of only well to do and no diversity at all. I feel like I live in an all-white neighborhood.
- The tax abatements actually distort property values. Developers are able to ask significantly higher prices per square foot than existing unabated homes because of the tax savings. Unabated homes pay the price in higher taxes and lower property values. We are effectively underwriting the abated home owners. Ultimately we will leave Cincinnati like many others due to this unsustainable situation
- Raises everyone else's property taxes.
- I am very upset over the tax abatement being doled out to entice developers to tear down homes and cram multiple homes on these same lots. It has to be affecting sales of established homes and their rising taxes.
- Positive with older homes being torn down and building nicer homes. Negative with lot splits and overcrowding of houses

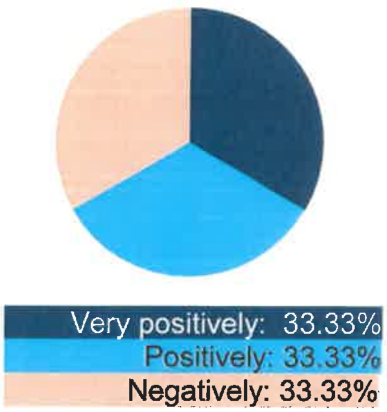
Very Negatively (5 responses)

- It is causing for home in our community to be torn down for the sake of building brand new and expensive homes. We are tearing down our history due to it
- They encourage teardowns of old charming homes to put up McMansions and multi-family developments in single family lots, destroying the character of the neighborhoods, including older trees. They essentially up the taxes of people living in older homes since we are subsidizing their abatements!!!
- I don't understand why people buying a $600k can't pay taxes. These homes will be underwater in 10 years...literally or financially.
- It will eventually make homes harder to sell. Current owners will be stuck with houses they can't sell and possibly default.
- Historic homes have been knocked down to build ugly new houses so that people can get tax abatement while the people maintaining their historic homes pay all of the taxes.

I am not aware of any impact (1 response)

No comment

East End



Very Positively (1 response)

- I own a home with a tax abatement. We did have to spend additional money to make our house Platinum LEED-certified. We are proud to have a home that conserves energy and pulls in solar energy. All the materials that we used were purchased by companies within a few hundred miles. We did not look for the text abatement to only lower our taxes. We wanted to be a leader in Environmental engineering design. It's good for the environment.

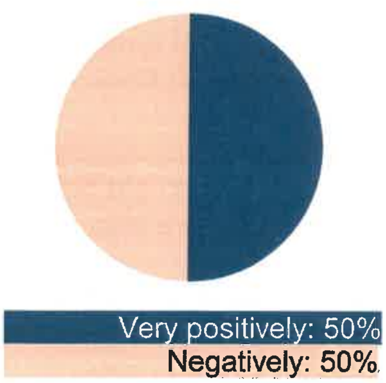
Positively (1 response)

- We would never build and moved to the east end without the tax incentive. We would have stayed in the suburbs. Although our house is tax abated, we now pay city payroll taxes and have a very energy efficient home with a small carbon footprint. I have solar and geothermal power.

Negatively (1 response)

- People purchase homes that they are unable to afford after the abatement expires

East Price Hill



Very Positively (1 response)

- No comment

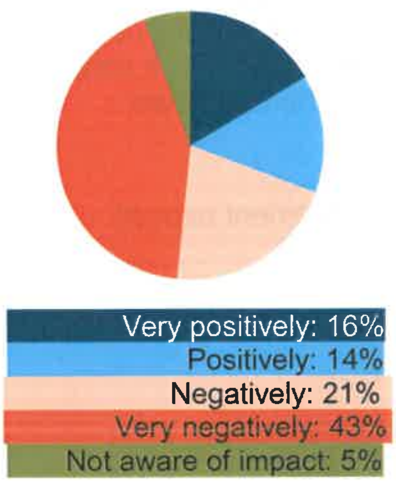
Negatively (1 response)

- Tax abatements typically go to those who don't actually need them rather than those who do. Abatements to developers have not resulted in positives for the community.

East Walnut Hills

I am not aware of any impact (1 response)

Hyde Park



Very Positively (15 responses)

- The only bad abatement is the LEED Platinum as it is unlimited. All the other are typically creating a higher tax base ($300k home, torn down, sold for $1M with LEED gold now creates a $438k tax base) plus brings in higher spenders for local businesses and higher earnings for the outrageous city income taxes
- The tax abatement in Cincinnati has reversed the 30+ year population decline by offering consumers products that they want...master suites, two+ car garages, new construction, energy efficient homes. Without the tax abatement all the suburbanites would not be moving to the city and many city dwellers would be moving out to the suburbs with lower taxes and homes built for today's living
- Tax abatements incentivize people to move into the city from the suburbs. They appeal to families who would like to live within city limits but do not want the burden of an old home that needs a lot of renovation and or expensive upkeep. Homes in disrepair are also being replaced by new, aesthetically pleasing homes.
- They encourage upkeep and improvements on older homes. I'm less enthusiastic about tax abatements for complete teardowns and replacement with a completely new home.
- Many beautiful new homes have been built while ridding the neighborhood of energy wasting dilapidated homes that were blight.
- Provides new home options for certain people
- What is the purpose of the Property tax working group? If people don't think that tax abatements for renovations on existing homes don't help keep people in our neighborhoods you are mistaken. You would see a lot of people moving out of the city of Cincinnati where the taxes are significantly lower including the city income tax.
- The new construction is a good thing. Progress is good.
- In order to encourage people to invest in their properties to help the overall neighborhood incentives need to be offered. The old neighborhoods are all hitting the ~100 yr. mark so the houses need pricey investments and without an abatement people are going to go elsewhere. I don't have the data to support it, but could abatement be more advantageous for renovations vs new builds in order to maintain the character of the

neighborhoods and not put up ugly new builds

- Old homes are expensive to maintain and at some point they outlive their useful life and are better off being gutted or razed and rebuilt
- The effect has been very positive. I am close to retirement and look forward to selling my home at a great price and until then living in a neighborhood that is accelerating by leaps and bounds.
- Tax abatements drive homeowners, investors, developers and commercial property owners to improve their properties and avoid tax increases for upcoming tax years. The city, county school boards continue to collect tax revenue on the original value of the property and in the case of commercial abatement the school board collects more revenue. When the tax abatements expire the city, county, school board are left with a more valuable property to tax and therefore collect more tax revenue on the property. These improvements would not occur in many cases without the tax abatement inventive. This tax incentive pays back exponentially if longer term view is considered. Improvements are good for the city, school board, county and communities regardless of the specific Cincinnati neighborhood. The city should consider education seminars for the general public including the members of the Cincinnati School Board on the details/benefits of the abatement. Consider a long term view that is focused on overall collections from an individual property vs the collection from an owner at a given point in time.

Positively (13 responses)

- Increases affordability to live in the neighborhood
- Tax abatements encourage the building of energy efficient and sustainable homes in our area. It improves property value and recruits families who would normally move to the suburbs to stay in the City of Cincinnati.
- They're brought the property values up but they've also priced a lot of people out of the neighborhood.
- Depressed properties improved.
- I appreciate all the work that people are doing to tackle this problem. However, realistically, I don't think anything will change. The city government is a mess.
- Positive economic impact. You can't require people to make detrimental financial decisions just to keep an older house.
- Many older homes were not cared for and many of the newer homes are more attractive than the poorly-maintained older homes.
- Abatement is a great way to encourage expansions and renovations. I do not agree with tearing down homes for developers. It should be limited to property owners improving their own properties that are owner occupied
- I currently live in a property tax abated house. Prior to buying the abated house I owned and lived in another house in Hyde Park for 7 years. I purchased it from a developer who gutted it and put on a large addition. When we were looking for a new home, so many of them really needed updates. I think the abatements can provide the extra incentive for owners or developers to take action and keep people in the city. I do see some of the negative impacts too, such as squeezing two houses on to lots that were previously one, taking down old, but healthy trees, and loss of character of the neighborhood.
- Refreshing old housing stock is critical to vitality of neighborhood
- As a senior who will probably move in the next few years, an increase in value will benefit me. But on my street, the house was not torn down, just rehabbed and brought up to

date.

- Encourage renovation. Encourage development of neighborhoods like Walnut Hills, Evanston, and Madisonville. Encourage present homeowners to renovate and remain in Hyde Park.
- We have personally been partly incentivized to update our 100 year old home knowing we'd be eligible for a tax abatement

Negatively (19 responses)

- Developers are demolishing homes without any thought for any historical value and character of the neighborhood. The tax abatement are only benefiting the developers I selling quickly. What will happen in 15yrs when those abatement are over and people can't sell their homes for what they've paid?
- People I know who built new homes are so happy about tax abatements. I don't understand why they are being used in my neighborhood when people already want to live there. My schools need more money- they are jam packed and tax shelters for wealthy home owners for 15 years aren't helping.
- I have a tax abatement and it was way too easy to get. I received mine 8 years ago thinking I wasn't going to get it but it was a no brainer
- It has incentivized developers to tear down quant homes that "fit" the feel of the neighborhood. "In Hyde Park and Mount Lookout, abatements have created an incentive to tear down charming historic homes. Owners of older homes, with higher utility and maintenance costs, see tax bills relentlessly climb, as they pick up the tab for their neighbor's brand new energy-efficient palace. Those trying to sell unabated homes are competing with sellers of homes taxed at discounted rates, forcing down their older home's value."
- Abating taxes to allow tear downs with new builds with reduced property taxes is unfair to long term residents.
- Multiple plastic garages with homes attached are replacing stately historic homes. We also lose the mature trees on those lots. The construction itself is awful. I can't walk around the block - the sidewalk is ripped out and blocked by construction trucks. The finished products look like a Mason subdivision home - bland and cheap.
- Every time builds anew addition on their huge expensive they get a tax abatement and the rest of us have to make up the cost.
- Think the people who are updating their houses and not getting abatement are feeling negative about it because we are constantly fixing up our houses and get no benefits. Do think the new houses being built are bringing new young people to the city
- Increase in market values due to no property taxes there by affecting adjoining properties
- It is changing the architecture of the neighborhood as well as making homes that are older harder to sell because they may require some work. If you purchase new homes, there is a large portion that is tax abated making it the same price to maintain overall as an older home. This is making some of the older homes fall into worse disrepair as the owner can't sell and get their money out of their home.
- I like the idea that people want to invest in the upkeep of their homes in this area. However, I'm wondering what the impact is on other property owners who pay taxes. Does it cause an undue burden and an elevated property tax rate? What is the estimated amount of tax revenue lost from tax abatements in zip codes like 45208?
- In general, the tax abatement have incentivized developers to tear down potentially salvageable structures in order to rebuild either larger homes or multiple homes on one

lot... Thus getting more money for themselves and attracting buyers. What will happen when the tax abatements are expired on these homes - who will buy the million dollar homes on which they will pay taxes based on a million? It's short sighted in the Hyde Park area and not what I believe the tax abatement was initially supposed to be for.

- To me tax abatements fund the pockets of developers, but does nothing to improve the neighborhoods. Traffic has increased significantly on Observatory Avenue due to all the new apartments, condos and retail in the Mt lookout /Tusculum area. Also try driving north on 71 at the Rookwood exit. So many people start leaving their offices now and the hospital people that get off work at the 3 pm shift and you have a traffic jam every afternoon that starts about then. And now they want to add a high rise retail/business area close to the Edwards, Madison Road area and would be removing houses to do that. TALK ABOUT ANOTHER AREA THAT WOULD CAUSE MORE TRAFFIC BACKUPS. AWFUL IDEA.
- I believe RENOVATION abatements have benefitted us positively BUT it has been outweighed by all of the tear downs which are absolutely driven by abatements. We have lived on Michigan Avenue for 4 years and have had 6 tear downs on our block alone. All of the houses were in perfectly great condition - just dated finishes. These homes should NOT get abatements for the new builds in their place! In fact, in Hyde Park and similar areas not battling blighted homes, these homes should be taxed at a HIGHER rate.
- I have a renovation tax abatement and it is help to improve our 100 yr. home vs tear down including an elevator so we could age in our home. There's a lot of info about how tax abatement are impacting tear downs and I don't if that's a factor. I don't know if that's encouraging the lot chopping and tear down vs restore. I don't mind houses on reasonable lots sizes that 'fit' into the neighborhood.
- The abater pays a minuscule amount in property tax while the remaining residents make up the difference. Abatement should be in targeted areas rather than well-established neighborhoods.
- Encourages destruction of historic properties and penalizes owners of older homes.
- Hyde Park is not a neighborhood that needs to incentivize investment. The abatements have encouraged investors (many of whom are real estate agents themselves, which seems inappropriate) to buy property at low prices for cash from individuals that often feel they have no other options, and then sell the flip at a marked up value due to the monthly abatement savings. This "insider trading" of property makes it so there is no affordable housing remaining for middle class homebuyers, plus allows the investors to profit on abatements. These abated flips also serve to artificially inflate the values of surrounding houses in re: to property taxes - which is frustrating. An easy fix: make abatements nontransferable. That way those that actually may need the abatement to make repairs on their house still have it, but it won't serve as a cash cow - at the expense of the neighborhood - for investors.
- Poorly designed McMansions that have maxed the lot size and taken out large, healthy trees. They get abatement, I pay higher taxes.

Very Negatively (39 responses)

- Older homes being torn down; well-off people not paying their fair share of taxes, which in turn affects the funding for our schools and other community resources; negatively impacts property values of homes that do not have a tax abatement
- Many new houses are going up that have dramatically hurt the charm of Hyde Park. And they are the only people who get rewarded with minimal taxes. It is clearly hurting the tax

base and the character of our city neighborhoods.

- Tax abatement is great in areas that need some help. Hyde Park, Oakley, etc. are not those areas. Get rid of tax abatement in these areas. It's negatively affecting. Tax abatement is contributing to the tear down and new builds.
- Tax abatements create an artificial incentive for construction. As a result, many of my neighborhood's charming viable homes have been torn down, lots split, and healthy mature trees cut down. Our community's character and scale is forever changed. New abated mini-mansions help in increasing the property taxes of non-abated neighboring homes, making it more difficult for non-abated homes to sell. Hyde Park has received MORE tax abatements than anywhere in the city. This is a problem. Abatements should only be available to those neighborhoods that truly need them. Tax abatements in healthy and thriving communities, such as Hyde Park, Mt. Lookout and Mt. Adams, are simply tax shelters for the wealthy. These are the very people who can afford to pay their fair share of taxes. Why does our City give wealthy individuals in posh neighborhoods a 15-year tax break when our City struggles every year to balance their fiscal budget? Why does our City allow wealthy individuals to pay less than their fair share to public schools, libraries, parks, zoo, senior and children's services and indigent health care? These groups rely heavily on local property taxes. (A $1.2 million river-view abated home in Mount Adams pays about the same property tax as the owner of a $146,000 home in Evanston or Avondale.) The goals of tax abatements are to stimulate community revitalization, retain city residents, attract homeowners, and reduce developer costs of home-ownership and rental projects. My neighborhood does not need artificial incentives to accomplish this. Tax abatements are hurting my community.
- because they don't pay taxes, everyone else has to chip in more
- One house was demolished to build a larger, more expensive house that is abated. A vacant lot had a $500,000 house built which is tax abated. This neighborhood is mostly post WWII Cape Cod and Colonial houses that are still priced between $250,000 - 350,000 and we pay property tax. Our city suffers loss of support for schools, mental health, seniors etc. when we abate property tax for high priced houses.
- People are not incentivized to fix old, beautiful homes. Instead, they tear them down, build bog "mcmansions" and don't lower taxes then the rest of us. They're changing the charm of them neighborhood that people move here for.
- The developers come and buy fixer uppers. But they don't fix them up. They tear them down and build mega houses. That get tax abatements. The existing owners end up paying more and struggling. That often means more houses on the market that may be torn down....until no one is paying taxes. Viscous cycle.
- They encourage more tear downs than investment in remodeling or additions. They people we know who have renovated their homes would have done so without the abatements as well, this seems to really just encourage developers to try to swoop in and tear down or puts money in the pockets of those who already are well off.
- Incentivizes the developers to seek out and destroy homes at a faster rate. They build "Leed" homes which is an excuse to jack up their profits. The majority of the new homes built do not reflect the character or scale of their neighbors. Wealthy tax abated homeowners not paying their share of property taxes, which puts the burden on us to make up the difference. This should be illegal.
- Increased taxes; abatements are fueling tear downs of existing charming homes to build massive, out-of-scale, mostly poorly designed profit boxes that do not respond to neighbors' homes; often extra homes are crudely crowded onto a former single lot for

max profit, leaving neighborhood more overbuilt and increasing traffic. Many of these new homes loom over their smaller neighbors who previously had more daylight and privacy and view.

- Demolishing homes and sub- dividing lots lowers our property value and over-populates the area. It is a shame this is rewarded with tax abatements in areas which do not require economic development.
- As stated before it limits those able to purchase a home to upper middle class or higher. This changes the tone of the neighborhood. Also the CPS are suffering because of the tax abatement.
- Hyde Park is an affluent neighborhood that does not need tax abatement to spur development. A program design to help revitalize struggling neighborhoods is being abused to line the pockets of developers in Hyde Park. Entry level homes are constantly being bought, demolished and redeveloped into expensive homes with tax abatement. This allows upper class individuals to avoid paying property taxes which increases taxes for the rest of us, causing severe financial strain for the elderly and lower class residence. If you can afford to purchase a home over $500k you do not need tax abatement. Furthermore this development is changing the very identity of this classic Cincinnati neighborhood.
- Tax abatements are essentially only for the wealthy who can afford the new homes replacing older ones or elaborate upgrades. Who then has to make up the difference? The rest of us. It is blatantly unfair and unjust. I greatly resent this. I have expressed my thoughts about this topic in a letter to each city councilperson. I did not receive one response - not even an acknowledgement.
- Families cannot afford to live in neighborhoods like Hyde Park anymore. A friend of mine just moved from Oakley to Bethel because she could not afford her property taxes.
- It's just not right or fair. We work so hard and pay full freight and our friends buy a tear down and re do it and barely pay taxes. They brag about it. Old homes on Menlo get torn down by developers and wealthy people buy the new mansions for over a million and get basically no property taxes. Super rich people. And their extra bathrooms and water usage and runoff affects our property with sewage backup.
- They have caused property taxes for non-abated properties to increase at a high rate
- We are losing the charm and look of this unique neighborhood with all the new McMansions squeezed in   a new million dollar home down the street pays no property tax and I am struggling to pay 24k a year with a home valued well under a million dollars. In order to build the new house a perfectly lovely home was torn down
- Many homes have been torn down and replaced with mansions that do not fit into the neighborhood and raising my taxes. These homes have abatements so you are giving rich people abatements to movie into Hyde Park. Very stupid idea.
- Because 4 houses are being built on my street that will be appraised close to $1,000,000 that will up the perceived value of my house and I will have to pay higher taxes while the people purchasing the houses will pay little to no taxes. I have lived thru months of construction noise, trash blowing in my yard constant trucks taking up all street parking and blocking the road making it impossible to to pass thru
- It is upsetting to know that I just purchased a 116 yr. old home. I went into knowing that I will have to pay to update & maintain the home, while paying much higher property taxes than those who tore down and built homes. The new home going up on the street directly behind me has constant noise, debris in the street and the sidewalk closed to pedestrians.

- When I moved into my 995 square foot house in 1997, my taxes were just under $2000. Today they are $4936.
- I have lived in my 995 square foot home since 1997 when the property taxes were just under $2000. Now they are $4,936.
- They generate tremendous resentment amongst the local residents, especially seniors like myself. Why should we pack up the tab for the deficit in revenue created when the already-wealthy developers move in? There is only one beneficiary - the developer. They don't give a hoot for the local population.
- I lived in downtown Chicago for 16 years. I owned a property with nearly the same square footage and separately deeded parking. My property value was 40K higher and yet my taxes here are DOUBLE what I paid in Chicago.
- I am not anti- development. None of us would be here if not for growth of the city. The tax abatement has had what I believe is an unexpected result, which is a money grab in neighborhoods that were most likely not the reason the policy was created. I want the neighborhoods that need the abatement to continue to grow and prosper. What is wrong, in my opinion is the destruction of a home that is in great condition for "a new home in Hyde Park" Lots being subdivided, homes on top of each other. It is over the top. We have had 3 homes on our street where longtime (30 year) residents have had to move not because they wanted to, but for taxes. A neighborhood is a mix of people that is the key to strength.
- Tearing down older homes, destroying the character of our neighborhoods, aggressive over development of formerly single-home lots, construction disruption and noise, rude and disrespectful contractors and developers, existing home owners required to pick up the tax tab for wealthy tax cheats building abated houses, revolting architectural choices, collusion between realtors and developers to maximize their own profits no matter the cost to homeowners and the community, making the neighborhood unaffordable for retired residents and young families, cutting down large shade trees, loss of green space, displacing wildlife.
- First of all, the abatement generally helps the wealthy, or the developers. Secondly, it brings in cheaply made houses that take the place of well-built houses from the 30s.
- People are tearing down houses and building new ones, because of the tax abatement
- Historical homes with great early 1920s character are being torn down and multiple new large homes are being packed into lots where one once stood. Also, very modern and not appealing homes are replacing these period properties, ruining the charm of the neighborhood.
- There has been a dramatic increase in tear downs and new builds in our neighborhood. Tax abatements are leading cause of this, in my opinion. The makeup of our neighborhood is changing. It's very sad. Our older neighbors sold their house due to rising taxes. They could no longer afford to stay in their home. Our friends are selling their starter homes and moving to the suburbs due to increases.
- The abatements make if very profitable to tear down a home and put the biggest house you can on a lot. There appear to be no restrictions on the impact to your neighbors. Suncrest is a perfect example of one of the nicest streets in the neighborhood that has been ruined. Both by the new houses that were allowed that hover over the yards of one side of the street and the new suburban style rebuild that looms over the houses, ruining the backyards of that whole block and stripping the street of all its grace and charm. Those of us who spend a lot of money and effort keeping our 100 year old homes livable feel like chumps when these new builds both destroy our neighborhood and don't pay

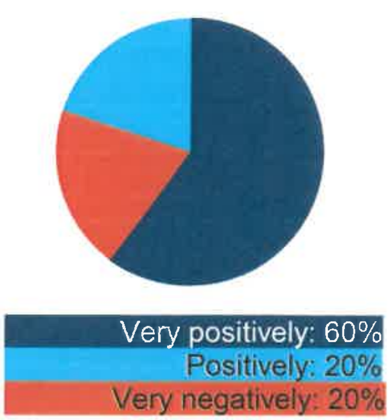
taxes for decades.

- My total mortgage payment is $300 more than when I bought my house 3 years ago so I am not able to make home improvements as much as a result. Conversely, because of the tax abatement construction is at an all-time high and utterly annoying. So those people pay no tax and have great houses and I'm paying insane taxes and can't make mine nice.
- Some beautiful homes are being torn down to be replaced by ugly homes that pay no property taxes causing the rest of us to pay increased taxes to make up for the non-taxpayers. No value is being created by what developers are doing.
- Rich people are spending a lot on new homes and then getting another break Don't put the burden on the rest of us
- Tax abatements are given to millionaires that tear down expensive homes to build bigger ones. They get a tax abatement but the bigger, more expensive home drives up the property values of neighbors around them and hence the taxes. In essence, the taxes for the millionaires are being paid by the neighbors around them. This makes living in the neighborhood very difficult.
- The County Auditor must be under pressure to kick property "values" higher to get money that would have been collected except for abatements. That hurts regular people who have been in their homes a long time, especially.

I am not aware of any impact (5 responses)

- I'm not sure how abatements have impacted me. I love that developers are investing in dilapidated homes and providing growth to our area, but at the same time, I don't want to pay their taxes also.
- Tax abatement should be linked to owner's income so that above a set level they would not qualify.
- Expensive homes are being built and their owners are not paying their share of taxes. I'm strongly opposed to these abatement.
- Not enough time to actively read and respond to emails
- Abatements help building new homes but they should be limited, new homes are destroying the character of Hyde Park. There should be a regulation when building a very modern house near beautiful older homes.

Linwood



Very Positively (3 responses)

- It has turned the neighborhood around. New families move in and houses are getting renovated. Dispute the abatement, the city ends up collecting higher amounts of taxes. The new families pay income tax. And as lots are subdivided it means more families paying taxes
- Our neighborhood is being rebuilt with new homes with much higher values.

- The relatively recent increase in interest and participation in residential property tax abatements in Cincinnati is primarily driven by the City program's emphasis on qualifying for LEED status - Silver, Gold or Platinum. LEED requirements emphasize environmental best practices and energy-saving systems. LEED houses generate less water run-off to neighboring sites, not more. They use less energy than conventional construction or replacement structures, not more. They improve the quality and value of the housing stock in a neighborhood, thus driving up the value of older homes nearby, by a multiple that would not have occurred but for the city's abatement program. For example, the amount put into a new home is at least 50% greater than what the homeowner would otherwise likely have invested. This leads to significant additional dollars that are earned by city-dwelling construction workers and suppliers located in the city, and much of those dollars are spent in the city. The volume of new construction in Hyde Park, Mt. Lookout and surrounding areas in the past several years would not have taken place without the City's tax abatement program. This has generated or preserved millions of dollars in property tax and particularly earnings tax income for the City that would not otherwise exist or be retained. Curtailing this program would be a major mistake, and would lead to far less investment in new and remodeled homes, ultimately restricting the property tax base and market values

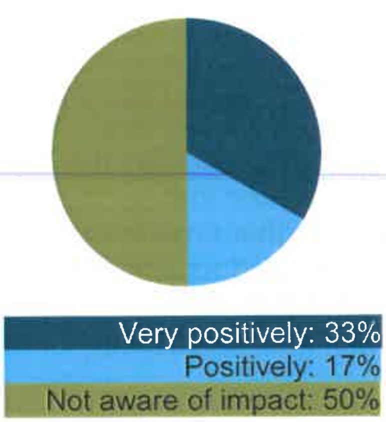
Positively (1 response)

- We applied for a tax abatement and it has helped immensely. We will be staying in the area and are reluctant to move because of this. Also hoping and waiting for development in our neighborhood and rundown homes to be renovated. None of the homes on our street that have been renovated applied for a tax abatement but I'm sure it would be a positive selling point.

Very Negatively (1 response)

- Kicked all me neighbors out, cut down hundreds of trees, builder would now allow me to use my driveway for a year and his employees snuck in and took a shit in my upper tank. Also told me he wouldn't do a me a favor If it meant pissing in my asshole since my guys were on fire but he bragged with your tax abatement he made 2 million

Madisonville



Very Positively (2 responses)

- Tax abatements attract new residents that will repopulate communities that have seen a loss in population. Bringing back the once vibrate neighborhood. Many residents are confused about the property tax they pay. Abatements do not cause their taxes to increase.
- No comment.

Positively (1 response)

- Despite all of the development taking place in Madisonville, it is still a place where the market hasn't totally committed to yet, so subsidies, including tax abatements, are needed to spur economic and housing development.

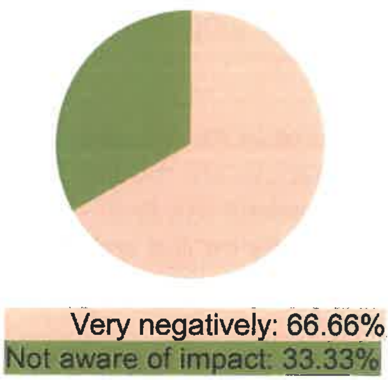
Negatively (1 response)

- The qualifying income for private citizens is so low that if you made that amount, you couldn't afford to be a home owner. The only group benefitting from these abatements are the businesses. Why should I as a long-standing member of the community be doubly responsible for my share of the taxes?
-

I am not aware of any impact (3 responses)

- No comment

Mt. Airy



Very Negatively (2 responses)

- 20 years ago, the city was offering tax abatements in Mt Airy. In the last 5-10 years, we've seen over 4000 people move out of Mt Airy, our rental residences are nearing 60%, and we have a large number of Section 8 housing with landlords that don't care. Are those 4000 that left Mt Airy former tax abatement people that got out when they could? And how did their not paying taxes contribute to our decline? City dollars only stretch so far.
- You can't keep letting any segment (including businesses) off the hook for expenses. That money has to be made up somewhere and it's landing on the backs of hardworking, middle income people. My. Airy has the steepest decline of all Cincinnati neighborhoods - we're beginning to get some help from the city but it is not enough! They are cutting funding right and left. We need to ALL share the burden.

I am not aware of any impact (1 response)

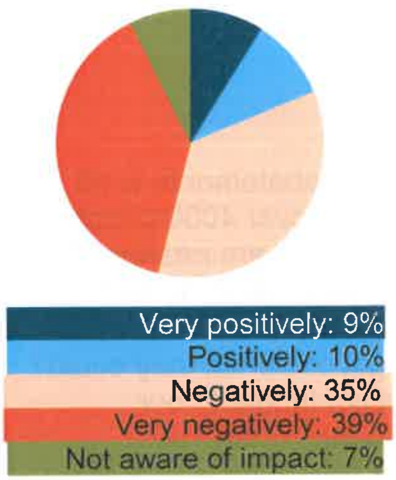
- Despite all of the development taking place in Madisonville, it is still a place where the market hasn't totally committed to yet, so subsidies, including tax abatements, are needed to spur economic and housing development.

Mt. Auburn

Positively (1 response)

- The abatements are positive in that they have surely helped owners out and their renters if they have them. My landlord is one of the few remaining affordable options in the neighborhood. She could certainly ask more rent for my apartment in particular if she wanted to. I have seen the streets immediately near me in my neighborhood rapidly gentrify over the last 6 years. Most of the property owners in my neighborhood appear to be upper middle class and have benefited significantly from the market change (over the last 10 years in particular), while all the lower income renters have been displaced from my street. I think the property tax abatements should be awarded on a need basis and consider if the owner provides rentals (and at what rate). I do not think the abatements should go towards subsidizing those who could probably otherwise afford their property tax payments (in both stable or rapidly changing neighborhoods).

Mt. Lookout



Very Positively (17 responses)

- The new homes getting abatements are paying more in taxes than the home that was demolished. It raises the value of the other homes.
- The abatement encourages wealthier people to move in and build higher value homes thus resulting in a long-term boost to the tax base.
- Stimulate growth and reinvestment
- Old houses that have not been taken care of for decades are finally being fixed or rebuilt. More people are moving into the neighborhood. The amount of income tax and spending that they bring into the community far out ways the property tax abatement.
- My family lives in a tax abated home. When looking in the neighborhoods we desired, at the square footage we needed, and to obtain an energy efficient home, a tax abated property was the only way we could afford to buy a house that met all of our criteria. The amenities of a newer home, and the energy efficiency was something we thought could only be affordable way far away in the suburbs. We feel very lucky to live in our community, with the neighbors we have, at a price we can afford. I know other owners of tax abated homes that feel the same way.
- Keeps young families in the community and is allowing for a community to continue thriving. Some development is healthy for the continued success of any community.
- New, more energy efficient homes replace older, failing homes. They encourage inner city development vs. development in suburbs or surrounding areas/counties. Further, they increase the gross tax revenue received by the city. For a simple example, the amount of tax paid by an owner of a $200k property is far less than that of the owner of a $1M property, even if the $1M property has a $400k tax abatement. That's tax revenue based on $600k instead of $200k, a win for the city/county.
- It has brought people into the community that have moved here and never would have. They have improved the value of housing all around our community. They have invested in green friendly spaces that help make Mount Lookout relevant for the next 100 years as a destination location. It has beautified our community and eliminated some of the eye sores. I understand some don't like tax abatements or higher property values that lead to more RE taxes. My advice would be either to embrace it and invest in your own property or sell/take the huge gain all the investment has yielded and enjoy a nearby location, lower taxes and more disposable income. A win for all. But let's not go backwards.
- The population in the City of Cincinnati had been declining for many years prior to the program. Now the city is seeing modest growth and it seems to be really helping everything along
- It has allowed new families to enter the neighborhood to create a new generation of children growing up within the city limits and using all the city has to offer

- I think they are essential to bringing development into the city and into underserved areas like Evanston and Avondale.
- More development and people willing to invest in their homes to keep them valued and keep the neighborhood strong
- Improving and updating housing stock improves the tax base and long term success of the city.
- The worst two eyesore homes on my street were replaced by very nice homes benefiting my entire neighborhood.
- Mt. Lookout has a long history. Without programs like the tax abatement, it would take much longer for it to renew.

Positively (19 responses)

- It has turned low tax and out of useful life homes into new homes with modern features, a higher tax base and keeps our neighborhood desirable.
- Generally speaking, it seems like most of the tear-downs are older neglected homes which are replaced by newer homes thus improving the neighborhood. Nonetheless, those receiving the benefit of new construction tax abatement are the ones that can afford the taxes, while the rest of us keep on paying taxes.
- Focus has been on new development but I'm not convinced that's bad. The good: allows existing owners to remodel easier and put money into the neighborhood.
- On the one hand, nicer homes have been built. On the other hand, some houses are crammed into small spaces and existing homes are not as valuable when it is time to sell.
- I think it has enabled many dilapidated properties to be fixed. But, it has become a tear down rebuild nightmare
- Has ensured homes are kept up to date and changed to ensure meet current needs
- New construction has brought some young families(who can pay $900,00+ but it has hurt the sale and values of existing homes
- Promotes development and rehabilitation of older homes. Helps maintain property values
- I think it has brought good growth and fresh homes into our neighborhood. BUT I do think it has made it harder to maintain older homes.
- Redevelopment has served to refresh the neighborhood and increase property values. However, the downside is the continuing seemingly unlimited increase in property tax millage...
- attract new homeowners, improve properties, raise property value
- I think it has encouraged families and those who like "new" Construction to develop and invest in the city. However, I believe the tax abatement should only apply the homeowner who makes the improvement only, and is not transferable. It would encourage people to stay in their homes and benefit from the abatement, versus the developer/realtor driven scrapes/rebuilds which are driving up costs. It must be an Owner-occupied renovation /expansion which benefits from the abatement, the moment you sell the property the full real estate tax is applied
- Not pleased w/multiple homes on a single lot but some teardowns have been an improvement.
- Have benefited from tax abatements resulting from several additions - am concerned with new home development incentives creating imbalance in value of adjoining properties
- Redevelopment of vacant lots and rehab/tear down of older homes that were no longer efficient to operate

- The city has been dying. Abatements help with investment. Part of town is irrelevant
- While it is beneficial to encourage improvements to existing housing, it is very detrimental to encourage lot splitting and an increase in housing and population density.

Negatively (67 responses)

- Rich people buying big new expensive houses paying very little tax. They often send kids to schools but don't pay their fair share.
- Tearing down older houses to build either too many (eg, Kilgore Lane off Herschel) or too big or just ugly (eg, white modern on Erie at site of previous nunnery)
- Mt. Lookout / Hyde Park is not a blighted area in need of abatements. Encouraging an abatement for improvements is great but encouraging developers to tear down homes to build only high priced housing that will not add to the tax base / infrastructure is not helping this community.
- Seniors pay a lot more and abatements are cheating methods for contractors and developers
- In my opinion, this is not a neighborhood were owners or developers need to be incentivized to make property improvements. If property tax abatements are offered to Mt Lookout residents, this is forfeiting valuable tax revenue that Cincinnati needs to support Schools, infrastructure, and other city services. Tax abatements should instead be targeted to neighborhoods with high ownership rates, but lower property values. This will grow local net worth, improve neighborhoods that are in need, and forfeit less total city income.
- "abated" property causes me to pay more
- It's unfair. Longtime homeowners pay big taxes and wealthy newcomers buy expensive homes and pay nothing for 30 years! They would buy without it.
- Tax abatements subsidize the true expenses of owning a home in Mt. L/O. Builders charge more for a house than they would in other areas because buyers know that the total cost of owning the home is going to be less than it should be for the next 15 years. The already established resident is going to have to pick up the slack because of the shortfall of collected taxes that occurs when the new buyers of an abated home pays only on the pre-constructed value of their residence for the next 10-15 years.
- I am paying more in taxes every year while new construction gets abatements
- It's encouraging the demolition of lovely old homes and replacement with rather tacky ones that don't fit into the neighborhood...taking down one and putting up more...increasing density.
- I do not believe in these tax abatements. They are a drawing card certainly for people to buy new homes built by developers who, in some cases, have torn down nice homes to make way for new. Granted, some houses need to be razed because they are eyesores, but it has been ridiculous to permit developers to advertise these tax abatements as a way to sell their new homes. Those of us who live in older homes and are paying full taxes are paying for those who have abatements, and that is wrong!
- This neighborhood is desirable enough that people would build new and move here without abatements.
- Most properties in our area of Mt. Lookout and Hyde Park are sold and maintained. Why should a tax abatement be given to a huge condo property whose selling price is only accessible to those can qualify for a loan for over $300K?
- Too many developers coming in with little regard for the neighborhood, tearing down single family homes to put up oversized condos.

- Tax abatements seem to be awarded to the very people who do not need them. Do not award to the person who is selling or purchasing a very expensive property. Everything in Mt. Lookout will sell for a very good amount--why would you need a tax abatement for that?
- I agree with encouraging new construction and renovation, but am very concerned seeing the tax abatement used as an incentive to demolish lower-priced homes (that younger buyers might be able to afford) to be replaced with much higher priced, tax-abated properties.
- In this neighborhood, there is no need for tax abatement to attract builders.
- Attractive older homes in Mt. Lookout are being unnecessarily torn down and replaced with new multi-house projects squeezed into lots formerly occupied by one home. That development is being accelerated by tax abatements for new homes. Tax abatements in Mt. Lookout should be reserved for improvements to existing homes or eliminated altogether. New homes are welcome in Mt. Lookout when they respect the surrounding look and density of the neighborhood and the new homeowners pay their fair share of the tax burden. New housing development is not welcome when it is driven by tax abatements and developer profits vs. neighborhood aesthetics and proportion.
- I assume that the tax abatements have encouraged developers to divide the larger lots, and build the new homes, and that has caused older and long-time residents to be disgruntled: the newer homes have added significant additional traffic to neighborhood, have taken away treasured green space, and have affected the water run-off of the hillside, causing nuisance and sometimes damage to older existing homes.
- I think the renovation abatement is helpful, as it encourages people to invest in and improve their homes, but the tear downs are happening too often. It also makes it really difficult for people to sell nice homes, because it is much cheaper to tear down a house and build a new house, due to tax incentives.
- I benefit from a tax abatement as we renovated the inside of our home. However, I find them completely unnecessary in "desirable" areas of town. People are going to renovate and build in these areas regardless of a tax abatement.
- Most homes being torn down and replaced are bought from older citizens and sold to younger with children adding attendance to schools without the tax needed to support them.
- Tax abatements are raising our taxes. There should be a cap on the amount I've tax abatement so that it does not benefit the wealthy.
- Encourages developers to knock home down instead of fixing and ruining old charm of neighborhood. Also encourage developers to build tons of houses in small space where previously only one house stood adding to parking and traffic issues
- Older homes in the neighborhood property taxes are going up and up because of more and more tax abatement and developers trying to cram many homes in a single home lot.
- Allowing wealthy developers to tear down homes, build several new ones in the same space, but with a minimal tax burden for 15 years
- This neighborhood is not an area that need tax abatement s. They teardown good homes to develop larger homes or cluster developments. Abatement s should be given in areas that need development. To big people into the community. First time home buyers etc.
- Just make the property taxes affordable to people who currently live here. Use some common sense.
- Cheaply built houses popping up
- I have owned my home for 30 years and my taxes are ridiculous. They go up and up. I

will be 70 years old and I feel that I cannot stay in my house in the future yet the people up the street and throughout my neighborhood that have built new houses have no or very little taxes to pay.

- Too many property owners not paying the same rate as longer term property owners. Rates are disproportionate between new construction and existing property owners.
- They seem to be motivating a profit/greed mentality that is resulting in homes being torn down
- Future development in our neighborhood is planned and will threaten wildlife, destroy several trees, and contribute to overcrowding and street congestion on Linwood that, frankly, the neighborhood streets will not be able to manage. Lot splits are leading to overcrowding and developers are benefitting financially much more than anyone else. Residents who have lived and committed themselves to this community for decades now have to pay a steep price with the property tax increases.
- Destruction of historical homes and desired aesthetics , unfair tax burden vs. existing residents, overcrowding of lots, hillside instability, overburdened infrastructure such as sewers
- It is encouraging developers to demolish character homes and make high density buildings in areas that cannot accommodate such changes. No tax impact means this is more lucrative than living in the historically significant homes and maintaining green spaces.
- Someone has to pay taxes and since those receiving abatements do not, it is left to the rest of us. In Mt. Lookout and Columbia Tusculum, we have seen many houses torn down so that tax abatement homes could be built. Even if the amount of taxes paid on the house that was torn down were small, they were at least not abated. Tax abatements may make sense to bring in a large business, but they do not make sense when they ruin neighborhoods and cause other residents to make up the difference.
- In a lot of cases they have torn down beautiful old homes, and replaced them with larger modern homes that dwarf the residences next door. They are creating more density, traffic and more run off. I don't blame people who build on tear down sites, but a lot of them are coming into the neighborhood from the suburbs after their kids are educated in public schools and now they come to the city and build huge overvalued homes because they are Leed certified, and get a whopping tax abatement! It's changing the look and feel of the neighborhood, and not necessarily for the better.
- Bringing in new development that is changing the landscape of the neighborhood.
- They (temporarily) make ever larger homes more "affordable", thereby incentivizing the replacement of modest homes with homes that are out context in terms of scale with other homes in the neighborhood.
- I feel like the folks who can afford a new house are getting breaks while our taxes have gone up four-fold in the last 10 years. And yet they pay nothing on dwellings. I feel the revenue has to be passed along to those who don't have $750k +, new houses.
- It has flushed out many in neighborhood. More importantly, it is creating an artificial ceiling on value for some of the more modest homes as they are reduced to land value for development. This has changed the character, feel and community within Mt. Lookout.
- On a whole, tax abatements were created to help owners improve or add on to their houses. Now, this same abatement is being used for new house construction while those of us who live in the old homes, are burdened with enormous tax bills. I currently pay $7,000 a year for living in an 1915 Craftsman Bungalow.
- Our taxes have gone up 200% in 10 years to compensate for abatement given to

developers. We own an older home and spend a lot just to maintain it. Developers want to tear down instead of rehabbing no the properties to get the abatement. The house next door to ours has been vacant and for sale for 5 years. It is now dilapidated and would cost too much to rehab. We live on a cul de sac and the whole street fears that developers will tear it down and build a multi-family. This will lower property values on the whole street. It will also likely cause structural problems to our home which is about 10 feet away. The owner is elder and could not afford the taxes and let the house go in disrepair.

- I feel it mainly makes people angry to know how unfairly divided the property taxes are distributed. A house worth $600,000-$80,000 pays only a third of the taxes a $30,000 house does. There's a breaking point in there that will drive people out of the city if this trend doesn't stop.
- Teardowns. Older people cannot afford taxes
- In some cases a beautiful old home is being torn down and replaced with multiple homes. These homes are more affordable at a higher price due to tax abatements. In other cases, older less desirable homes are being replaced with homes that do not fit in the neighborhood environment. All of these new homes come with tax abatement. Mt. Lookout doesn't need it
- Incentive to tear down homes or split lots that add character. Incentive to build large homes on a small lot - changes the character of the neighborhood. Most of all the abatement has worked to well in Mt Lookout. Now it feels like more people live in large abated houses - and we are paying the taxes for them to live here. I would rather see the abatement go to areas in the city that need/want development.
- The rebuilds and benefits of the tax abatement program are driving up home values, therefore increasing the taxes of the local neighbors.
- People who don't need tax help are getting it and the city and school system are cheated out of funds.
- Tax assessments are increasing rapidly and the abatements shift the burden to existing properties.
- Development companies are taking down one house and putting up 5...or taking down a few and putting up way too many. The Linwood project an now this 36 unit thing going in right above the square. I think that if a homeowner who wants to live in their house...update it and take advantage of a tax abatement program...that's OK. But these developments have got to stop. I think about all the traffic this will create. All these density projects come with more cars...more traffic. It is already difficult enough to try to get through Mt. Lookout Square. It gets even worse when school is in session. And how is the sewer system handling all this? I honestly wonder if anyone at city hall is thinking realistically.
- While new homes get tax abatement we are not getting any break for keeping our home in great condition and upgrades
- I think you mean Q6
- Construction traffic, noise, dirt for the last three years and another house is now slated for demo...so will continue next year too
- Due to the new Higher values tax abated homes in our area it seems it has made unabated homes taxes increase
- WHEN ABATEMENTS GIVEN TO BUYERS OF NEW HOMES US OLD OWNERS ARE STUCK WITH HIGHER TAXES TO OFFSET THE GENEROUS DEAL. SOMEONE HAS TO PAY TO MAKE IT UP.

- Builders tearing down existing homes and building expensive new ones and getting tax abatement while my taxes continue to increase from already high to even higher
- Tearing down one has and building multiple units then giving tax abatement to people buying expensive houses. This puts a bigger burden on people without abatements. Also effects city/county income
- The schools are getting crowded and the families should be paying taxes to cover their kids.
- I think the abatements are great when used to fix up older homes. I have used them on my last two houses and the abatements helped me afford the work. In both cases, these lovely older homes will last another 50+ years as a result. That said, I see no reason to tear down a perfectly lovely, functional, old home to cram several builder-grade, cookie-cutter monstrosities on the land where one home previously stood. It erodes the charm and character of the neighborhood. The development on Herschel Place is a perfect example - tear down one house and build five in its place, all stacked on top of each other. Save the generic Drees/Fischer Homes for Mason.
- Tear downs but mostly by having developers buy up property, rebuild and then sell million dollar plus homes to the wealthy people who pay little to no tax while those of us who have lived here for years continue to see our bill rise. In 26 years our taxes have risen by a factor of 4.667 It is our greatest bill and one that has us beginning to look to move
- Availability of tax abatements is causing developers to buy and tear down starter/midsize homes in order to build larger, more expensive homes that act as a tax giveaway to high income residents.

Very Negatively (74 responses)

- We are all paying significantly more taxes in relation to the value of our properties than we were 10 years ago; some neighbors have noted as much as 200% increases in the amount of taxes they are paying over the past 10-15 years
- Tax abatements for new construction in thriving neighborhoods like Hyde Park and Mt. Lookout are an insult to homeowners who pay full property taxes. I could go on about the character and wildlife habitat loss in the area but don't believe the city values these things. Instead, I'll focus on fairness. This program doesn't encourage "revitalization"—it encourages tear down of perfectly good homes. It encourages over-sized homes on small lots. It encourages abuse of the program by greedy developers and realtors as well as opportunistic residents. And subsequently, it encourages anger and resentment across the area— because people aren't inherently as "neighborly" to families living in new abated homes. We're subsidizing their luxury homes, and we know it. They're crowding our schools and streets without paying their share, and we know it. We're living through their painful build-out process and putting up with the dust, filth and noise of construction...and what do we get? Higher taxes. I keep hearing from council members "we'll see the benefit in 15 years." No, I don't believe we will. Wealthy people will continue to tear down homes, split lots and start new abatements, because that's where the incentive is (aka tax shelters). Meanwhile larger, established homes are currently sitting on the market for 1-2 years before finally taking a 30% loss, because no one wants these homes as long as they can build/buy a new Platinum LEED home instead and pay almost no taxes. The transferability of these abatements is another issue. Do abatements need to be fully transferable?? This program is slaughtering our property values and discouraging rehab. We can't justify putting more money into our non-abated homes.

Encourage only REHAB in these neighborhoods if you care about this city and put the 'new build' incentives in neighborhoods that need it. Residents are begging for this and we have been for a while now. I live in a beautiful, established home that requires upkeep, and I feel the only way for me to get a fair tax shake is to move to Indian Hill...and I'm hearing this conversation a lot. I also don't feel I can invest another cent in my home because of the plummeting property values around me. I have younger kids and also feel I can't utilize Kilgour now because it's too crowded with new abated residents...and getting worse as new subdivisions continue to pop up without generating the additional tax revenue needed to support them. I feel betrayed by my city every day this continues to go on, and I'm not alone. The tension in our neighborhoods is becoming palpable. It's time to admit this program is being abused in Hyde Park and Mt. Lookout and close the floodgates on new build abatements.

- Contributed to high level of development which is increasing density, changing character of neighborhood, reducing the supply of 'affordable' homes and substantially reducing the tree population (ironic given many of the homes receiving LEED certification clear the lots of existing trees). They also appear to be shifting the tax burden (of levies which raise a set amount of money) to existing homeowners.
- My taxes and other have to pay more to support the developers and people moving into overpriced property. Million dollar properties are getting abatement & I get tax increases to support them.
- Homes with character are torn down - ones built look like could be built in any suburb in the US. People then leave after their tax abatement is up - showing disregard for those who choose to live here - forever. the neighborhood feels and is "used"
- Tax abatement should not apply to new construction... especially not at the 500-1 million dollar price tags.
- I think they shift the burden for schools and infrastructure to existing homeowners and raise taxes for existing residents while making very expensive new development more affordable for people who can already afford very expensive homes and creating high profits for developers who aren't paying their share for infrastructure. They are also causing my neighborhood to become less and less affordable for working class and middle class families as property values increase artificially because of the abatements. I think abatements in Mt. Lookout are also encouraging the development of hilltops and other areas that aren't environmentally sustainable and are causing mudslides and other damage than the rest of the city's taxpayers have to pay to clean up.
- Good homes are being torn down everywhere so developers can build new homes so people don't have to pay taxes. Our schools are losing tax money, and we are losing green space.
- Older homes have been torn down and replace with several (2-6) new homes where each new home goes for 2-3 times the original home's value. These million dollar homes are getting a tax abatement. Anyone that can afford a million dollar plus home certainly can afford the taxes associated with it. It is not fair that those in older homes have been property tax and those that have the means to pay are getting away of paying minimal tax for their property. I would like to see tax abatements removed for Mt. Lookout and Hyde Park.
- Many tear downs. Rising taxes for the rest of us. Ridiculous tax abatements for million dollar homes. This is not what tax abatements are for. Should be used in blighted areas to encourage new development for people who truly need the help.
- People don't want to buy homes that are older and don't have the abatements. It is

harder to resell a home without abatements. the tear downs change the nature of the neighborhood

- Taking down beautiful old homes. They are building houses that get a tax break and I'm paying all the taxes.
- The abatement has been abused by investors and developers. It has led to the destruction of homes, slicing up of lots, and cramming in of new housing, all of which affects traffic patterns and overcrowd the schools while contributing nothing to the cost of dealing with this. And it's not stopping! It makes no sense to build half a million dollar luxury homes that will add nothing in taxes while ruining the costs, property values, and taxes of other families. Moreover, the abatement has completely taken ownership of the neighborhood out of the hands of its residents. We had no say in the sudden chopping down of lot after lot, the destruction of sidewalks and inconvenienced traffic patterns, etc. People had no say in watching blocks nearly razed (see Grace Ave), so they could live next to torn-up sidewalks and constant truck noise -- all to make money for someone else while negatively impacting their own home value.
- Tax abatements have encouraged the tear downs of homes that have been replaced with homes that don't look and feel that they belong in the neighborhood. In some instances the quality of the new homes is suspect. There is lost tax revenue for schools and other city services that are being provided to the new home owners. If someone can afford a million dollar home they can afford to pay their full share of taxes.
- In Mt. Lookout it seems that any 2 bedroom 1000sqft home around $200k that comes on the market will be bought by a developer turned into a 3000sqft home around 900k. The smaller homes are often rentals, so it seems available rental properties are reduced. Kilgour is one of the least ethnically and financially diverse schools in CPS and the recent year trend shows less diversity. https://dashboard.cps-k12.org/dashboard/public/school_summary.aspx?school=Kilgour Kilgour lowest percentage among 8 years Economically Disadvantaged in 2017-18 at 13.1% percent, 8 year range of 13.1-18.2%. Lowest percentage among 8 years Minority Students in 2017-18 at 27.5% percent, 8 year range of 33.6-27.5%.
- single houses being torn down and one or more houses being added to lot/ destruction of some historic homes/ destruction of green spaces/people without tax abatements required to make up the deficit in tax revenue
- Less green space, more cars, out of character new homes, dislike between new owners and existing residents, failure of the city to enforce building laws
- The original purpose of the abatements was to encourage investment in parts of the city where buildings were in disrepair and dangerous to people living in them. The abatements have been used to teardown beautiful homes full of character to shoehorn in McMansions for the uber wealthy. This drives up property prices and prices out middle class citizens who have lived in their homes for decades. Taxes should be based upon the price people paid for their homes, not on some artificially inflated rate, designed hand-in-hand between the government and contractors. How about forcing those developers to actually rebuild housing in Avondale and Price Hill, that would be priced in line with the needs of the people in those areas, for every tear down of a $500k house to put up 2 or more $1.5 Million monstrosities. And if you can afford a $1.5 Million house, you can afford the taxes.
- Older, cheaper homes are being bought and torn down for million dollar homes.
- Makes existing housing stock less desirable/more difficult to sell.
- The only people who know how to take advantage of the tax abatements are in real

estate or development. It's ridiculous how they exploit the tax abatements for a neighborhood that does NOT need them. They jack up the prices of houses artificially and justify it by saying that the houses are tax abated. Meanwhile, the rest of us who actually LIVE in the neighborhood suffer the consequences of higher taxes while they get away with higher profits after the sale. THIS ABATEMENT MAKES NO SENSE FOR MT LOOKOUT AND HYDE PARK! GET RID OF IT!

- They've caused people to tear down old homes and build new. They destroy and tear down old trees and pollute the streets. Then the houses don't fit and the neighborhood doesn't like the people who moved in because they disrespect the character of the neighborhood for their own financial gain. Our taxes continue to increase while they pay none. And the biggest irony is they can afford to pay taxes if they live in Mt Lookout! Stop tax abatements here. There's plenty of neighborhoods who need new homes and owners who need the abatement. This is not one of them.
- Why do rich people get tax abatement on high-priced homes? That causes the property taxes for the rest of us to go up, which causes financial strain for the average American... The idea of abatement is wildly abused in Mt. Lookout, Hyde Park, and Oakley.
- - Has lessened the look and feel of neighborhood (big and new, but not usually in keeping with the area style) - falsely increased the value of surrounding homes - has changed expectations for what one should get in a home
- nice, expensive homes being torn down so rich people can build another home on the same lot and pay little to no taxes while those of us who have lived here for 20+ years keep seeing their taxes go up. Tax abatements should be only for those neighborhoods that need incentives for development. Hyde Park and Mt Lookout are not those neighborhoods. People who had afforded a $500k home do not need tax abatements. It's taking from the poor and giving to the rich.
- Beautiful historic houses which give our neighborhood it's charm are being torn down and replaced with oversized track houses. While this is happening little or no effort is being made by the developers to compensate the neighbors who have to go with sidewalks, deal with closed streets and oversized trucks blocking parking and streets, mud (lots of mud), noise, debris being left in no construction yards and general loss of peace. That give our neighborhood it's charm.
- Escalates property values higher than natural inflation, makes unaffordable for lower incomes
- Beautiful homes have been torn down and replaced by modern homes that don't fit the architectural style of the neighborhood. Lots are being subdivided; large homes have been placed on lots without regard for lot lines. All these factors will decrease the value of the original homes in Mt Lookout.
- The new construction sales (with taxes abated) appear to be averaged in with all other comparable sales, resulting in a higher assessed value from which we are taxed.
- 1. New homes built do not as a whole have the same look and feel of classic HP/ML homes. 2. Influx of tax abated property increases strain on schools, roads, sewers and weren't not getting the tax basis to handle those increases. 3. Yearly increases on property taxes cause those of us who would upgrade into a larger home (we have lived in ours for 5 years and would like to move to a larger property) but can't yet because we have to also account for massive additional increase in property tax (and continuing increases). 4. Overall, it's patently inequitable. Why should someone who can afford to buy a $1M house pay fewer taxes than someone in a $250K house? Makes no sense.
- The noise due to constant construction, traffic disruptions are a big problem. I am hearing

that the older homes are having trouble selling because everyone wants new construction now. It makes me sick that our neighborhood is being pillaged by these greedy developers and realtors.

- Mt Lookout does not need incentives like so many other neighborhoods that could benefit greatly from tax abatements. If there is going to be development - have it city neighborhoods that will prosper as a result. Don't congest and destroy Mt Lookout when you have so many other neighborhoods that would flourish and grow as a result of tax abatements and development.
- I see numerous homes being taken down and replaced by unattractive new homes out of character with the neighborhood and getting huge tax abatements. If a person can afford a $1 million home, he/she can afford to pay full taxes on the house.
- My property taxes have tripled since moving into this neighborhood seven years ago. The new tax abated houses also change the character of the neighborhood.
- Overpopulating areas that didn't need an incentive to attract people to live in these areas causes a strain on the infrastructure (overcrowding schools, higher traffic, more houses to protect for police/fire, etc.) without tax money to help. Plus anyone wanting to sell their home that doesn't have an abatement is up against the houses that do. It is also my personal belief that looking at cluster housing is just unappealing and takes away from the beauty of the neighborhood.
- The tax abatements have led developers to destroy older properties and do lot splits with massive dwellings without extra land that do not belong here
- Tax abatement invite developers to come in with NO REASON OTHER than to exploit poorly designed zoning regulations to extract value out of a property, leaving the community to deal with it.
- false inflation of property taxes means existing homeowners are subsidizing the taxes of the abated homeowners who generally own properties that our much higher value / have higher incomes
- Full disclosure: I have a construction abatement on my 1920's Tudor home (we renovated three years ago). If the home next to me would have used a construction abatement, it would have been restored; instead it was torn down and 5 homes are sandwiched in there BECAUSE THE INCENTIVE IS GREATER TO TEAR DOWN. HUGE homes - all tax-abated for 15 years (new build LEED). Our privacy has been destroyed. We have water issues and four year construction issues (after-hours), workers living on property; overgrown weeds, dust, harassment by workers.
- 1 house replaced by multiple dwellings in a city that already has an overtaxed infrastructure is irresponsible. The city seems to encourage this although they are not reaping a tax benefit due to abatements.
- The new development would proceed even without the abatement. So the abatement is simply reducing tax revenue and placing more burden on homeowners with original (often historically significant) housing stock.
- Many of our lovely neighborhood homes have been torn down and replaced by 2 houses. We have not only lost the charm of Mt Lookout but we have lost a tax paying neighbor. The millionaires who move in are robbing us of money for schools, etc. The gap can only be filled by increasing taxes for the rest of us.
- 1. Neighbor (a retired bank president), bought a house in 5-2016, tore it down, built a larger house, and has apparently paid no prop. Tax in 2017, 2018, 2019. This just increases burden on the rest of us. 2. Developers are buying house, squeezing multiple houses onto lot. Often, the mega-houses are unattractive.

- I can't think of one positive thing that the tax abatements have done for my neighborhood.
- It's a joke. Unlike some other neighborhoods that do need it, Mt. Lookout doesn't need property tax abatements to encourage investment in housing. The abated houses are $1.0+ Million homes and whoever is buying that doesn't need an abatement either. I spend a ton of money and sweat equity restoring and maintaining my 100 year old home by myself (not using contractors because I worked in construction) yet I'm paying several times more in property taxes than someone who has a brand new and larger house. Getting an abatement for work I do myself is a lost cause because I don't have contractor invoices and paperwork to prove the investment cost and get the abatement. It should be easier for a homeowner investing their own time, energy and resources in their own property (isn't that what you really want to encourage?) to get an abatement than it is for a developer. The only ones making out on this in Mt. Lookout are the developers who, for the most part are not good neighbors. They tear down good houses, try to make ridiculous lot splits; they tear up the streets and sidewalks, take years to finish their projects that can and should be finished in months leaving an eyesore in the neighborhood for years. And with rare exception, the houses they build are too densely packed, too grossed up in architectural proportion and use building materials prevalent in West Chester subdivisions, not in Mt. Lookout. Many of these homes do not fit in the neighborhood and some are poorly constructed.
- We are currently experiencing over development in areas never meant to be developed with lot splitting resulting in overcrowding and housing prices that are strictly out of reach for the average buyer. Overdevelopment is contributing to the tragic loss of green space that has made our neighborhood desirable in the past.
- Developers are razing homes in the area & building homes which do not fit the character of the neighborhood and subdivide property if possible. The tax incentive gives them a selling advantage over older existing home on the market. If a buyer can afford $500k plus homes paying full property value is in order. The original purpose of abatement was for revitalizing neighborhoods in need of help, not developers with any regard for our older neighborhoods that just want to make a buck on the new homes with no regard to the neighborhood.
- Tearing down existing homes to build new homes in established and well maintained neighborhood hurts the integrity and feel of the neighborhood. Further having the tax abatement means the city doesn't get the tax revenue it would have received but for the tear down which means my taxes will be increased to compensate.
- Directly impacts the older homes values. My understanding the abatement program was designed for blighted areas. Mt. Lookout does not fall in that category. Use to be Anderson was the competition - new homes with all the new amenities and not paying City of Cincinnati taxes. That was okay because they lost the convenience and neighborhood attributes, Abatement gives the new homes all the perks at OUR EXPENSE!!
- I know of many people that move out of the neighborhood to avoid the high property taxes, or who buy a tax-abated home to escape paying taxes. Single family homes are knocked down to build multiple homes, with the buyers being incentivized by the tax-abatement. The builder is just trying to profit where they can, and the
- Tax abatements aren't needed in Mt. Lookout. We already have a desirable area that people want to live in. Developers don't need that kind of incentive to build - and mostly, overbuild. It crowds the area, increases traffic, hurts the character of the area and causes

more problems with things like landslides. They are now building a 7 housing development near me, replacing 3 existing houses. How they can even physically fit that is beyond me.

- The really expensive places get abatements. I pay more than someone with a house 3 times the value.
- Wow. Where to begin. People with plenty of means are getting amazing breaks on their taxes. Several new homes are being crammed onto lots that had one home. The costs to provide services in the city and county are not going down but the bill is being divided among fewer people. It's like we're having ten people for dinner but only 8 are paying and the two not can afford it. The abetment program was poorly thought out which given the incompetency of our local government isn't too surprising.
- Old homes taxes rising and have difficulty selling
- I didn't get any breaks for buying my house. I had to finance my purchase without any help. The properties with tax rebates would have sold without the abatements but not given the developer's such high profits. It only aids the developers profit line.
- It's causing houses to be torn down rather than lived in/repaired. Eliminate abatements and Leed in neighborhoods with average income or property values over a certain amount
- The longtime homeowners are being forced out by rising taxes
- Neighbors pay less real estate tax than us and their homes are valued at 2-3 times more. The new houses typically take up a much higher percentage of the lot. My neighbor gets an abatement for energy efficiency and leaves their garage door open all year round. Night and day.
- Tearing down old homes to build new homes rather than remodeling the old homes is affecting the ascetic of the neighborhood. Also larger expensive homes are not selling because of the large tax bills.
- I feel like the tax abatements encourage developers to tear down beautiful, charming old homes and build West Chester-style McMansions in their place. If you're lucky they just build one home. If you're unlucky you get the mini subdivision on Herschel that has no character or charm and ruins the look and feel of the neighborhood. I feel like the abatements encourage people to sell to developers rather than potentially a young couple looking for their first home or someone who would rather fix up an older home or maintain the charm of an old home.
- Others are paying more to offset some paying none. Developers able to acquire homes and then tear them down. Also puts homeowners that don't have one at disadvantage trying to sell home against ones that have. No one in a house over $500,000 should ever get an exemption. Highly desirable neighborhoods like Hyde Park, Mt Lookout, and Oakley properties should be exempt from tax abatements. Should apply to areas like Evanston that is trying to draw people to live there. This causing overcrowding at schools when can tear down 1 historic house and build 5 in its place or tear woods and build 40-50. It has caused huge traffic problem on roads as Linwood is full at all times of day leading people to fly down residential roads like Herschel.
- This neighborhood is not one where tax abatements are necessary and investors are placing their money here when other areas of the city need the investment much more.
- They've distorted the free market. Recently a woman in Mt Lookout who built a new $900.000 home told the Mt Lookout Community Meeting folks that she built the home but if it weren't for the tax abatement she couldn't afford the taxes. Think about this statement. How backward is this? It's like saying I bought a new Mercedes but can't

afford the car payments. Government screwed around with housing and we all know it blew up on our economy in 2008. We are en route doing the same thing w abatements. We need to follow the simple but clear rules of SUPPLY & DEMAND. In HP ,Mt Lookout, Clifton etc., demand is greater than supply— yet we are creating more demand by offering unneeded abatements we're throwing jet fuel on a bonfire. It also creates an unfair marketplace. Developers are beating John & Mary Smith to purchasing homes as many developers are either realtors or work closely w realtors. Lastly, why should we subsidize the wealthy building their 1.5 million dollar dream home in Hyde Park? Answer: We shouldn't. And if we are, we should have our heads examined.

- So many neighbors constantly talk about "new ugly" houses/developments in Mt Lookout. Those in abated houses (paying little to Nothing) talk about going to dinner at Boca and their new Audi SUV, and comment on how they love their new house, all the while we their neighbors are paying $20,000 in taxes and NOT going to Boca and Driving new Audi SUV's. Animosity galore. Use your 3rd grade "what is right and what is wrong" deductive skills and you will stop tax abatements in Mt Lookout and Hyde Park
- Developers have bought 3 properties on our one short block and crammed in houses which don't meet code
- It has caused the taxes to increase for all of us. Ours has risen to over $12,000 and on the day the city announced a $34 million shortfall I received a report that said the tax abated properties amount was$34 million. So the tax is being paid by those of us who continue to live in the neighborhood. When tax abatements are discussed among neighbors and friends, the universal question is "Why does someone living a million dollar house need a tax abatement. I hear people who are doing that brag about their good fortune and rather than get in a tit for tat discussion, I make myself turn and walk away.
- The abatements encourage tearing down of old homes and creation of large homes for wealthy people who get tax abatements.
- I moved in in 1995, there were 13 houses on spacious lots with large trees and green spaces. We have combined sewers and until recently maybe 3 or 4 storm drains, no curbs. My house is from 1904 according to the tax data. The footprint has changed once before I bought the house. I have totally rehabbed 2 bathrooms and removed a third one. Just other regular maintenance for the most part. Since I moved in one large lot was divided to build a large new home. Two old homes were destroyed, their lots divided into small parcels and 5 new homes were built. All with tax abatements. The sewers are old the street is small the traffic has increased, each new home has 2 cars, the trees are gone and I fear the sewers are overloaded. The street has parked cars all the time. When we have big rains the water washes down drives, through yards to seek the lowest points. It's certainly changed and I would say not for the better. There are many reasons Mt. Lookout is a popular place and one of them was the greenery and beauty of old homes with large lawns and mature trees. I think the tax abatement provisions have spoiled a lovely in the city neighborhood. It makes me very sad.
- I am concerned that tax abatements have encouraged the demolition of existing homes and lot splitting.
- The infrastructure is my neighborhood is deteriorating and not able to handle the influx of new mega-homes on small plots of lands.

I am not aware of any impact (14 responses)

- Have not seen many improvements or other visible impact due to new homes/tax abated homes.

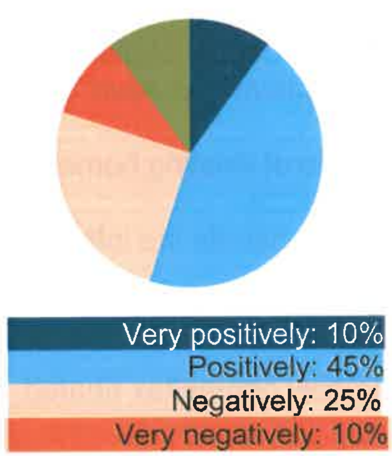
- No need to elaborate
- I don't know what the impact will be! I would say that the new homes constructed have been planned out very well. The architecture of buildings that I have noticed seem to fit in very well with existing homes. However, I don't know how the tax abatements will affect our property taxes in the future. I believe tax abatements give developers and builders an advantage to ask a much higher selling price which will affect surrounding property values. I hope abatements will not result in higher evaluations of existing homes. Existing home owners, especially, seniors who have been in their homes for a long period of time will be hurt the most. Maybe a longevity discount should be given when calculating a new property tax base. Abatements are given over a too long of a period. Most homeowners buying these homes probably will not stay the full abatement period. Abatements should not be transferrable so the true value of a home will be reflected in the future sale price.
- There has been a lot of tear downs and rebuilds in the general neighborhood. Our street is relatively new with some homes build before abatements (1999) and some with abatements. Some lower price properties are being torn down and replaced with high priced properties. This is not necessarily an improvement. It over inflates the prices on homes who don't have to pay their fair share of property taxes and devalues homes that are paying their fair share.

Mt. Washington

I am not aware of any impact (1 response)

- No comment

Northside



Very Positively (2 responses)

- I was able to purchase my first home because of a tax abatement. Current property taxes by neighborhood should be a crime.
- It gave me the chance to build a cottage for my 92 year old mother rather than go into a facility

Not aware of impact: 10%

Positively (9 responses)

- There are many renovations resulting in abatements, my house included. The abatements are a great selling point for all age groups.
- Allowed some young folks to purchase in our neighborhood
- They've promoted redevelopment of vacant and abandoned single-family houses as well as derelict buildings like the American Can that sat vacant for over a decade.
- Many homes in Northside are being rehabbed after years of neglect by absentee owners and the City/code enforcement. I am not convinced that all these rehabs would not have happened without an abatement, though certainly some may not have happened. However, the effect is that wealthier newcomers pay lower tax amounts than longtime residents, while longtime residents get stuck with a higher tax bill now that their new neighbors' homes are bringing up values neighborhood-wide. Seems to be punishing those who stayed, took care of their homes, and pod their taxes diligently in favor of subsidizing people moving back into the city.
- Tax abatement have incentivized rehabbing homes like the home I own which was previously abandoned and a blight on the neighborhood. My family brings our financial and intangible gifts to the neighborhood and make it a better place to live. Tax statements are part of that incentive for us to move to a neighborhood which still has issues and challenges.
- I think higher income owners have ultimately made the area safer. Police response has increased and gang activity has somewhat moved away.
- Encouraged property improvement, reduced blight
- The can lofts apartments are iconic and tax abatements made it possible
- Houses that were run down are being rehabbed, which increases property values.

Negatively (5 responses)

- Many homes in Northside were tax abated to encourage renovation of older/abandoned properties. Since that time, the market has become extremely competitive and prices have skyrocketed. There is no need for the abatement any longer. However the tax abatement is still in place, and now all the new homeowners aren't paying in to the tax system causing a lack of resources.
- I think tax abatements contribute to over-inflated home prices, because they allow people to buy homes they wouldn't otherwise be able to afford. I would imagine tax abatements also contribute to funding shortages for public schools, resulting in the need for more levies.
- The tax burden is slowing being shifted city wide away from the wealthier and newer homeowner to those with lower incomes who have been around long enough to miss out on these tax loopholes.
- It is the general loss of revenue to schools and local governments when many people are stuck in poverty addiction etc. I am for improvements aimed at the population we actually have, not those folks we'd rather have living here.
- well, the abatements started out as a positive, but then everything shifted so fast and there was no mechanisms/money to purchase 2 families, 4 squares and other larger apartment complexes and KEEP them for the low-income $400 and less for two bedrooms...now a lot of low-income have been pushed out

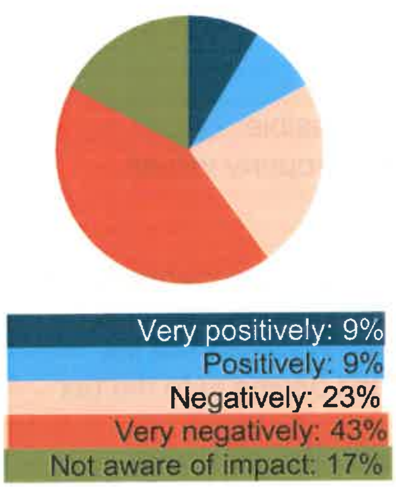
Very Negatively (3 responses)

- Seniors and people with disabilities are being forced out as subsidized house flippers destroy the community.
- They don't pay taxes and our taxes are increased
- It is causing people to flip houses, they then charge ridiculously high prices for houses so pushing out the middle income folks, have not seen many of these high end owners showing up to participate in our community. Then they move and try to flip their houses. And what is this doing to funding our schools? And why do these people not have to pay property taxes when I have paid for years. I remodeled my house, could have applied for a tax abatement but chose not to because I'm willing to do my share. Use these in lower price hill, Fairmount and camp Washington.

I am not aware of any impact (1 response)

- I have only owned my home for a year and am still getting acquainted with my neighbors. I personally do not feel informed enough yet to say.

Oakley



Very Positively (3 responses)

- Tax abatements have beautified our neighborhoods in Oakley. It has allowed for my family and other young families to purchase older homes that have been remodeled. The abatements have allowed for early century homes to keep up with the 21st century.
- There are many run-down houses that could be fixed up, but the expense of a large scale renovation and property tax could be cost-prohibitive. Lower property taxes or abatements could possibly also increase the number of owner-occupied homes which would be favorable.
- Houses torn down & replaced with non-conforming styles. Way too many condos, apartments, & townhouses. Plans for more on the old Trail-mobile & Kenner property. The in-fracture can't handle it either. Plus we have to make up shortfall in taxes. Not good planning at all, just catering to a selfish group

Positively (3 responses)

- They are great for drawing new construction to the area
- The abatements have encouraged growth and development. I think the majority of issues are when a single family has been torn down & they replace with multiple dwellings. This can be managed through other codes.
- No comment

Negatively (8 responses)

- It keeps bringing in very expensive houses 500k-650k, and prices alot people out of being able to buy in the area.
- Our taxes have gone up a lot
- Made our property taxes rise a lot

- Make out home values go way up
- There are mini mansions being built all over Hyde Park and Oakley after they tear down a property and build this mansion. That isn't benefitting anyone but the wealthy.
- Within the price range of the neighborhood, the abatement is unnecessary and unfair to those who pay full taxes.
- The tax abatements are on new or newer homes that are expensive. These houses are not required to pay their share of taxes but the older/established homes are being faced with property tax increases every year
- Houses torn down to build high income houses.

Very Negatively (15 response)

- People who build mansions worth near a million dollars get long tax abatments and then the middle class bears the onus of the leftover tax bill. In less than 5 years owning my home in Oakley my property taxes have gone up 50%. If this keeps up then I can't see us being able to stay in our current neighborhood. Our tax bill is almost as high as our mortgage payment.
- People are buying and tearing down perfectly good homes on streets that are vibrant and building much bigger more expensive homes and NOT PAYING properly taxes. These are people who can clearly afford to buy elsewhere and pay more. However our neighborhood is being taken over and it's causing those who've lived here for years to pick up the slack and pay far more than our fair share if the taxes. If our homes were dilapidated and we needed people to come in and fix up the neighborhood that would be different. This tax break is hurting us and our neighbors immensely.
- I can't afford taxes because of all the abated houses. New Houses are selling for 600k. Oakley, Hyde Park, Mt lookout doesn't need abatements. Our neighborhood doesn't need revitalized and we're just subsidizing the rich with these abatements.
- It's very unfair that developers will destroy a neighborhood and don't have to pay taxes and then when things fall thru leaves vacant land/buildings and then don't keep up the property. Us as homeowners suffer and still have to pay taxes.
- Granted people on our street have "flipped" their homes; HOWEVER due to rising taxes I will be forced to sell. What "rebates" i.e. homestead etc. doesn't help!!!!!
- Abatement sin desirable neighborhoods like Oakley do nothing but encourage tearing down homes, squeezing multiple homes on lots and they mean the rest of us have to pay more taxes while those in million dollar homes pay even less. There is no reason to incentivize building new homes in already desirable neighborhoods.
- All these "flipped houses" are using cheap material and getting a tax abatement on. They have no accountability if something happens to that property. This is going to hurt the taxpayers who have to make up for that.
- At least 4 houses on my street have been torn down and replaced with $500,000+ homes; the sidewalks are a mess during construction, and the new houses don't fit in with the neighborhood's character.
- It's terribly unfair that I'm paying more in taxes than most the half million dollar homes in my area. I have 5 rooms and an unfinished basement. My house is very small and the fanciest thing in my house is my dishwasher. No granite counter tops or stainless steel appliances! Plain Jane!
- The abatements have been going on too long now. It seems the folks that have lived in the area the longest are paying, via property taxes, to support the need for upgrade of all the infrastructure. I am afraid as I get older and my income becomes fixed, that I will not

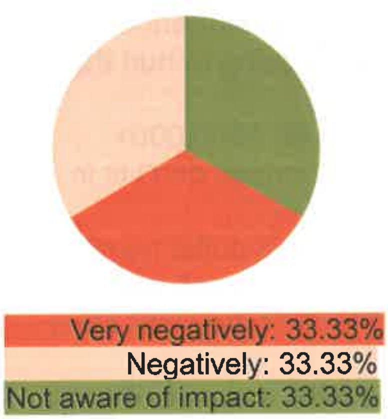
be able to stay in my home because of property. Taxes and utilities. Oakley has become too crowded with vehicles and it is dangerous to drive or walk in the area at certain times,

- We just purchased a new home and with that purchase we are befitting from a tax abatement on the improvements of our new house, completed by the previous owners. We still pay a considerable amount of property taxes each year. I take serious issue with $500k+ houses that come with $200-300k tax abatements. Any person who can afford a house at that price must also pay their fair share of taxes. Tax abatements on new construction homes in neighborhoods like Hyde Park, Mt. Lookout and Oakley have become welfare for the rich. It is also incentivizing developers and buyers to tear down old homes and build new ones, often out of character with the neighborhood. The city, and more importantly, its residents, need that money for infrastructure improvements, investments in our public school system, and subsidies for those aforementioned seniors and those with disabilities who cannot afford their taxes. I understand the need for these abatements in neighborhoods that are struggling, but they are not at all working for anyone in HP/ML/Oakley except for rich developers and rich buyers.
- Everyone else is burdened to pay the fair share of the abated taxes. School taxes are extremely high and if all homes were taxed to their full value everyone else would be able to pay less. As the value of homes in my neighborhood rises new homes are being built for $600k+ and not paying taxes. My neighborhood (Oakley) is an extremely popular neighborhood and there is no need for abatement incentives here.
- I think it is disgusting that high-income individuals purchase new construction in highly desirable areas and receive tax abatements. Why should I subsidize homeownership for these individuals? The Oakley housing market is brisk - we don't need incentives for people to come live here. It also encourages the destruction of historic homes. Tax abatements should be for those struggling in our communities - not a loophole that subsidizes people that can obtain half-million dollar plus mortgages.

I am not aware of any impact (6 responses)

- I am not aware of direct impact relating to abatements, but am concerned that newer residents and/or developers could be skirting payment of their fair share when it comes to taxes.

Other (Fairfax)



Negatively (1 response)

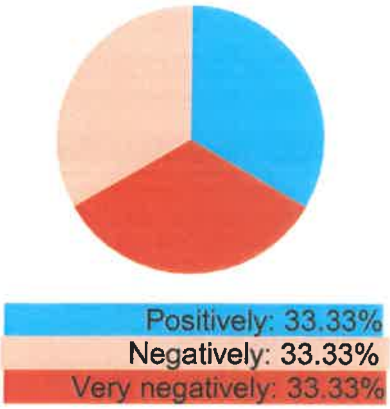
- The tax burden of these abatements then fall on the rest of the tax payers in the neighborhood. Also a lot of these properties are high price point properties of people who can afford these taxes!!

Very Negatively (1 response)

- Most people in our village have lived here for generations but as they become senior citizens they often struggle with paying the taxes that they have paid for decades. Then someone comes in and buys a new home and doesn't pay taxes. Property taxes continue to climb and will eventually lead to fore closures once tax abatements run out. The new homes are built so close to other houses, it makes our village look not like the once charming place it once was...

I am not aware of any impact (1 Response)

Over-the-Rhine

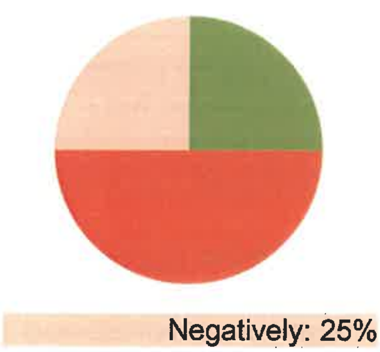


Positively (1 response)
- OTR was one of the most distressed communities when the tax abatement law was passed. It made sense for this to help distressed communities, but quite unnecessary for Mt. Adams, Hyde Park, Mt. Lookout and probably even OTR now that the market forces are strong

Negatively (1 response)
- I have noticed a large disparity in selling prices between the condos in OTR with 10 year abatements, vs. those whose abatements are close to running out. I have also been shopping for a house in Northside, and a tax abated house will typically sell for $60,000-$80,000 more than a comparable non-abated house in the same location. I think tax abatements at one time were needed, but are causing way more harm than good in the current housing market.

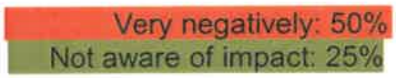
Very Negatively (1 response)
- Large developers are given tax abatements, as well as other large public subsidies, to build high-end housing that don't serve the needs of existing residents. This in turn drives up property taxes and rents for existing residents. The slumlord who owns my building was given a tax abatement, yet they raise rent 3% annually while the building falls further into disrepair. The loss of tax revenue is also detrimental to those who depend on public services and public schools. Ultimately they enrich already wealthy and politically connected developers at the expense of existing residents which furthers the divide between the rich and poor, and drives more of the existing community into poverty and homelessness.

Pleasant Ridge



Negatively (1 response)
- Why are we paying high taxes on our home with a value of $150k so someone in Hyde Park or Walnut hills can live in a completely redone house when they have tons of money?

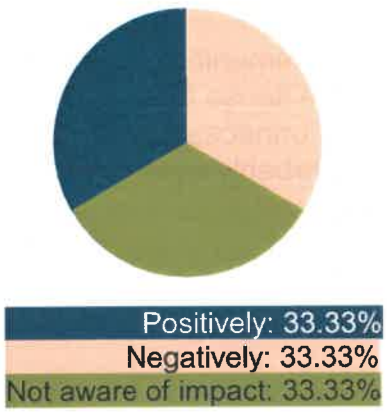
Very Negatively (2 responses)
- Increases property values beyond reality. Encourages tear downs which destroy community cohesiveness. Hurts the community by giving Cincinnati fewer dollars for needed services. Rewards speculators while adversely impacting



seniors who want to stay in their homes but must shoulder the taxes being saved by younger rich people.

I am not aware of any impact (1 response)

Spring Grove Village



Very Positively (1 response)

- They've made houses redone by our CDC more attractive to buyers

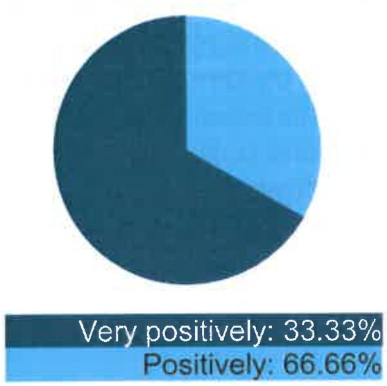
Negatively (1 response)

- When developers tear down good homes, revalue the lot only then build an expensive home with huge tax abatement, it lowers the city's tax revenue used to help all neighborhoods.

I am not aware of any impact (1 response)

- Not sure. I know they helped incentivize recent renovations by the VDC, but don't know much more about their implementation and extent within the neighborhood residential properties and businesses. I'd like more information on this at a neighborhood specific level but don't know where to loo

Walnut Hills



Very Positively (2 response)

- New houses are being built and old, vacant one are being rehabbed, partially due to the abated taxes. I would not have purchased my house without the tax abatement.
- They are encouraging the redevelopment of long vacant buildings that would have not been feasible without them.

Positively (4 responses)

- When I purchased my condo it was tax abated. I enjoyed being able to pay for home improvement projects instead of paying taxes. During that time taxes increased but I didn't monitor it since I wasn't paying for it. When the abatement expired it happened to coincide with several unrelated expenses in my life and I was caught off guard by how much taxes now cost. My home is no longer easily affordable.
- There have been good results but it is starting to change. More irresponsible developers are coming.
- Abatements make it economically viable for people to redevelop neglected buildings and

can encourage business investment. However, there would be less of need for this if taxes are kept at levels that are not excessive.

- Tax abatements enable the financing package to make it feasible for a developer to do a project.