

Protecting homeowners, strengthening neighborhoods.

PROPERTY TAX WORKING GROUP REPORT



VICE MAYOR CHRISTOPHER SMITHERMAN AND CAROL GIBBS, CO-CHAIRS
PREPARED BY THE CITY OF CINCINNATI DEPARTMENT OF CITY PLANNING

SEPTEMBER 9, 2020

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Acknowledgements

The Property Tax Working Group and their recommendations would not have been possible without the contributions of the individual Working Group members, City of Cincinnati staff, guest speakers, and community members, along with guidance and leadership from the co-chairs.

Working Group - Co-Chairs

Carol Gibbs, President/CEO, Mt. Auburn Community Development Corporation
Christopher Smitherman, Vice Mayor, City of Cincinnati

Working Group - Members

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Dock Foster, Baptist Ministers
Mike Wagner, Cincinnati Neighborhood Business Districts United
Eve Bolton, Cincinnati Public Schools Board of Education
Sharon Watkins, Community Action Agency
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Dusty Rhodes, Hamilton County Auditor
Deborah Robb, The Port
Dan Schimberg, Uptown Rental Properties
Robie K. Suggs, First Financial Bank
Jennifer M. Wagner, Cincinnati Public Schools Treasurer and Chief Financial Officer

Community Members

Over 1,000 members of the Cincinnati community who attended meetings, completed surveys, and submitted public comment.¹

¹ This number does not account for duplicates community member engagement, such as community members who participated both in meetings and through submitting survey responses, as some survey responses were anonymous.

Introduction

This report is in response to Motion 201801401, approved by City Council on September 5, 2018, and Motion 201900467, approved by City Council on March 15, 2020, specifically the following clauses (Appendix A):

WE FURTHER MOVE that a Working Group be created to study trends related to property taxes, especially the issue of rising property taxes in areas experience significant levels of development; to make recommendations to City Council aimed at helping to keep senior citizens in their homes and communities; and to report on best practices in other cities and states facing similar challenges (Motion 201801401).

WE FURTHER MOVE that the Working Group include members from: the African-American Chamber of Commerce; the Board of Realtors; the Cincinnati Neighborhood Business Districts United; the Community Action Agency; the Community Development Corporations Association of Greater Cincinnati; the Council on Aging; the Baptist Ministers Conference; the Hamilton County Auditor/representative; the Homebuilders Association; Invest in Neighborhoods; representatives of Allied Construction Industries; the United Way; the University of Cincinnati's Real Estate Program and the DAAP School of Planning; and the Urban League (Motion 201801401).

WE FURTHER MOVE that the Working Group review the City's Tax Abatement Program (Motion 201801401).

WE FURTHER MOVE that the Planning Department lead this Working Group (Motion 201801401).

WE MOVE that the Property Tax Project Working Group also include members from: Cincinnati Public Schools; Greater Cincinnati Chinese Chamber of Commerce; Hamilton County Treasurer; Hispanic Chamber Cincinnati USA; Homeownership Center of Greater Cincinnati; Housing Opportunities Made Equal (HOME); Indian American Chamber of Commerce; Legal Aid Society; Local Initiatives Support Corporation (LISC); and The Port (Motion 201900467).

This report does not attempt to study trends as outlined in the motion; instead, this report outlines the Property Tax Working Group process and the recommendations that emerged from the process.

Purpose

While the Property Tax Working Group was officially formed by a Council motion, the idea for the Working Group emerged when Carol Gibbs, President/CEO of the Mt. Auburn Community Development Corporation, approached Vice Mayor Christopher Smitherman with concerns about how to protect vulnerable homeowners and allow them to continue living in their homes while development occurs in their neighborhoods. From this partnership, the Working Group was formed with the aim to preserve the integrity of neighborhoods by protecting residents with limited income who have owned and lived in their homes for many years. The Working Group also aimed to assure that these residents, who may be in danger of losing their homes due to rising cost of property taxes, have choices that will allow them to continue living in their homes and neighborhoods.

As directed by the Council motions, the Property Tax Working Group looked at trends and best practices that have been utilized in other areas of the country, especially those related to the issue of rising property taxes in areas experiencing significant levels of development and redevelopment, and made recommendations aimed at helping to keep seniors, legacy residents, and people living with disabilities in their homes and communities. The Working Group also proposed revisions to the City's residential Community Reinvestment Area (CRA) tax abatement program. Vice Mayor Christopher Smitherman and Carol Gibbs served as the Working Group co-chairs.

Working Group Members

The co-chairs wanted the Working Group members to be representatives of a variety of stakeholders and constituent groups. The intention was to have the Working Group members not only serve as experts in their given fields, but also as communicators, sharing updates from the Working Group to their communities and feedback from their communities to the Working Group.

The Council motions stated that the Working Group should include members from the following organizations:

- African American Chamber of Commerce*
- Baptist Ministers Conference *
- Cincinnati Neighborhood Business Districts United (CNBDU)*
- Cincinnati Public Schools Board of Education*
- Community Action Agency*
- Council on Aging*
- Greater Cincinnati Board of Realtors*
- Greater Cincinnati Chinese Chamber of Commerce
- Hamilton County Auditor's Office*
- Hamilton County Treasurer
- Hispanic Chamber Cincinnati USA*
- Homebase (formerly known as the Community Development Corporations Association of Greater Cincinnati)*
- Home Builders Association*
- Homeownership Center of Greater Cincinnati*
- Housing Opportunities Made Equal (HOME)*
- Indian American Chamber of Commerce
- Invest in Neighborhoods*
- Legal Aid Society*
- Local Initiatives Support Corporation (LISC)*
- Representatives from the Allied Construction Industries
- The Port*
- United Way*
- University of Cincinnati Real Estate Program*
- University of Cincinnati School of Planning*
- Urban League
- US Green Building Council*

All of these organizations were invited to join the Working Group and attend meetings; however, not all of the organizations chose to participate. Individual Working Group members who participated in the process are listed in the Acknowledgements section of this report. Organizations who participated in the process at one or many points are identified by an asterisk.

Structure

The structure of Working Group's process was organized into the following major components: **Internal Team Meetings, Working Group Meetings, and Focused Recommendation Groups.** These components are outlined in detail below. **Public Engagement** was also a major component of the process. Due to the extensive nature of the public engagement, it is covered separately in the next section (p. 13).

Internal Team Meetings

The Department of City Planning led facilitation and logistics efforts for the Property Tax Working Group. However, the Working Group also received support from City staff in the Department of Community and Economic Development and Law Department. City staff from these departments would meet with the co-chairs on a regular basis, approximately once a month, to plan Working Group meeting agendas, public meeting agendas, and surveys.

Focused Recommendation Groups

The Working Group broke into Focused Recommendation Groups in December 2019 to work on writing and refining topic-specific recommendations. These groups functioned as subcommittees to the wider Working Group. The three Focused Recommendation Groups were based on the following topic areas that emerged from Working Group discussions and public feedback:

Resources for Low- and Limited-Income Residents

Chaired by Rick Williams

This group had the goal of helping low- and limited-income homeowners stay in their homes. During their first meeting, they identified three primary areas of concern to address through their recommendations:

- Property values are rising so residents cannot afford to stay in their homes
- Repairs are needed but residents do not have the funds
- Lack of consistent and equitable communication about resources available to residents

Property Tax Relief for Seniors and People Living with Disabilities/Special Needs

Chaired by Heather Sturgill

This group established the following goals for their recommendations:

- Determine what measures can be taken to keep people in their homes to address this challenge: An increased demand for housing in general, and an increased desire for more urban community living has led to gentrification and significant upward pressure on property taxes, and other measures that have put pressure on existing residents to relocate against their desire
- A list of legislative and policy recommendations for City Council
- List of any other legislative and policy recommendations that might be under the purview of other entities

Residential Tax Abatement Policy

Chaired by Carol Gibbs and Dan Bower

This group focused on reviewing the current residential CRA tax abatement policy and making recommendations to revise the policy.

Working Group Meetings

The Working Group started meeting in February 2019 and concluded its meetings in July 2020. Working Group meetings were scheduled for the third Thursday of every month with a minor exception in March 2019 to accommodate a public meeting scheduled for early April. 12 regularly rescheduled Working Group meetings were held throughout the process. In addition to regularly scheduled meetings, five special Working Group meetings were held for Focused Recommendation Groups to complete their work. Due to precautions related to COVID-19, Working Group meetings were suspended from March – June 2020. All meetings in July 2020 were held virtually on Zoom.

The Working Group initially met to establish goals and a foundation for their work. These were further informed and refined following a public meeting in April 2019. The Working Group then spent seven meetings (May – November 2019) educating themselves on topic areas and hearing from guest speakers who provided additional perspectives from their areas of expertise. From December 2019 to July 2020, the Working Group operated in Focused Recommendation Groups and worked on writing and refining their recommendations for a final meeting on July 23, 2020.

A full timeline of all meetings and engagement efforts can be found on page 16. Meeting notes are included as Appendix B. Below is a brief description of each meeting (an asterisk indicates that meeting was not held on the third Thursday of the month and was considered a special meeting):

February 21, 2019 *Introduction*

During the first Working Group meeting, the co-chairs introduced the purpose of the Working Group. The Working Group established guiding principles and end goals and a list of what education was needed and which stakeholders were needed at the Working Group table. Their guiding principles included fairness, a balance between resident and stakeholder needs, and the understanding that every neighborhood in Cincinnati is unique. While the Working Group members came with various areas of expertise, they expressed the need for education on current programs that help protect homeowners and aging in place, tax abatements, development in neighborhoods, and more. These topics informed guest speakers in the following meetings. The Working Group identified additional stakeholders who needed to be included in the group. These stakeholders were added to the Working Group through a Council motion in March 2019 (Appendix A). In concluding, they crafted goals for the group: develop policy recommendations that can be brought to City Council, provide educational resources, and identify conversations that need to happen at the local, state, and federal levels.

April 18, 2019 Emerging Themes

The Working Group used this meeting to review feedback received from the April 2, 2019 public meeting. During this meeting, the group identified the following most discussed topics during the public meeting: tax abatements, the need for housing court, the adequate level of development for communities, transparency of tax incentives, rising property taxes, tax levies, and tax relief for aging in place. In the end, the Working Group decided on two major thematic areas to consider: property tax relief for seniors and people living with disabilities/special needs, and, and residential CRA tax abatement review.

May 16, 2019 Small Group Work

The Working Group split into small groups based on the two emerging themes identified during the April meeting. Each small group was asked to consider the problem, root causes of the problem, potential solutions, and information needed moving forth. This small group work was important in identifying guest speakers for following meetings and setting the foundation for the Focused Recommendation Groups.

June 20, 2019 Property Taxes and Cincinnati Public Schools

The Working Group heard from Jennifer M. Wagner, the Cincinnati Public Schools (CPS) Treasurer and Chief Financial Officer. During her presentation, she explained CPS revenue sources and general operating fund, fixed sum versus fixed rate sum levies, and a hypothesis on the impact of freezing property taxes for fixed-income individuals on CPS revenue.

July 18, 2019 Ohio Aging Demographics

During the July meeting, Dr. Bob Appelbaum, Director of the Ohio Long-Term Care Research Project at the Scripps Center for Gerontology and Professor in the Miami University Department of Sociology and Gerontology, presented information on aging demographics in Ohio and their implications for housing, service provision, and taxes.

August 15, 2019 Residential Tax Abatements Part 1: Residential CRA 101

Philip Denning, the Director of the Department of Community and Economic Development at that time, provided the Working Group with a brief overview of the commercial CRA policy and a more in-depth look at the residential CRA policy.

September 19, 2019 Residential Tax Abatements Part 2: Community Perspectives

As a follow-up to the discussion on residential CRA tax abatements that started at the August meeting, a panel of community members shared their experiences with residential CRA tax abatements and community development. The panelists included: Sister Barbara Busch of Working in Neighborhoods, Mike Cappel of the College Hill Urban Redevelopment Corporation, Deborah Robb of The Port, Dan Schimberg of Uptown Rental Properties, and Robie Suggs of First Financial Bank.

October 17, 2019 Code Enforcement Process

Art Dahlberg, Director of Buildings and Inspections, presented the code enforcement process to the Working Group. He explained the caseload of inspectors, how complaints are reported and processed, and the financial and educational resources available to homeowners who receive code enforcement orders.

November 21, 2019 Council on Aging Tax Recommendation and LISC Community-Wide Housing Strategy

The Working Group heard presentations during this meeting from two Working Group members, the Council on Aging and LISC. Kelsey Haus and Suzanne Burke from the Council on Aging presented their research on property tax relief programs for seniors throughout the United States. Based on this research, the Council on Aging recommended the following proposal: Deferral of property taxes for eligible participants with 3% accrual until the repayment is completed. Deferrals must be repaid when the home is sold, participant passes away, or the home is no longer used as the primary residence. Eligibility for the program includes owning and occupying a property that has been a primary residence for 10 years, meeting the requirements of the Homestead Exemption, and having a maximum income of \$32,800. Kathy Schwab of LISC presented the Community-Wide Housing Strategy and explained that she had been sharing Property Tax Working Group discussions with the strategy committee. The strategy includes recommendations in the following areas: emergency housing support, preservation of affordable rental housing, access to homeowners, new production, and policy and zoning.

December 19, 2019 Writing Recommendations – Focused Recommendation Groups

During this meeting, the Working Group broke into the three Focused Recommendation Groups. Each group was asked to respond to prompts that would guide their recommendation writing. The group focused on property tax relief for seniors and people living with disabilities/special needs were asked to propose a tax relief program, outline the eligibility criteria, and think about what impacts the proposed policy would have. The group focused on resources for low- and limited-income residents, were asked to address existing challenges that put residents at risk of being displaced and consider what resources already exist for the population, and brainstorm what resources could be created. The group focused on residential CRA tax abatement policy was asked to look at the current residential CRA policy, review policies from other Ohio cities, and discuss parameters that should be added to or edited in the current policy. Each group was asked to prepare draft recommendations to present in January 2020 based on their discussion.

January 13, 2020* Writing Recommendations – Focused Recommendation Groups

The Focused Recommendation Groups on resources for low- and limited-income residents and residential CRA policy required this additional meeting to work on their draft recommendations in advance of the Working Group meeting on January 16, 2020.

January 16, 2020 Draft Recommendations

The chairs of the Focused Recommendation Groups presented their draft recommendations to the entire Working Group. Recommendations were edited slightly based on feedback from Working Group members. Draft recommendations can be found in Appendix E.

February 21, 2020 Refining Recommendations – Focused Recommendation Groups

Based on feedback received during the January 30, 2020 public meeting, the Focused Recommendation Groups were asked to refine their recommendations and integrate feedback. Additionally, they were asked to fill out an implementation table indicating priority level, difficulty level, implementation partners, required action, and more for each of their recommendations. The recommendation table was used by two of the Focused Recommendation Groups and is included as Appendix F. The Focused Recommendation Group on resources for low- and

limited-income residents completed their final recommendations and implementation table during this meeting.

July 8, 2020* Refining Recommendations – Residential Tax Abatement Policy Focused Recommendation Group

The Focused Recommendation Group on residential CRA tax abatement policy met to continue refining their recommendations. During this meeting, the group focused primarily on the residential CRA abatement chart with associated criteria, caps, and terms.

July 13, 2020* Refining Recommendations – Property Tax Relief for Seniors and People Living with Disabilities/Special Needs Focused Recommendation Group

This Focused Recommendation Group met to continue their work from February to refine their recommendations, incorporate feedback, and work on their recommendation table.

July 13, 2020* Residential Tax Abatement Policy Focused Recommendation Group

This Focused Recommendation Group met to finish their work from July 8, 2020. During this meeting, the group finalized their recommendations.

July 23, 2020* Final Meeting

This was the final meeting of the Working Group. The chair of each Focused Recommendation Group presented recommendations for their group's topic area. Following each presentation, there was a brief discussion and then a vote on the recommendations by the Working Group members. The recommendations presented can be found in Appendix E. The final recommendations that emerged from the meeting are included in the Recommendations section below.

Public Engagement

Public engagement was an important part of the Property Tax Working Group process. Understanding that the group's recommendations would directly affect community members and stakeholders throughout Cincinnati, it was imperative to include the public in the Working Group process. This section outlines the various ways the public were involved.

Working Group Meetings

As a Working Group formed by City Council, the Property Tax Working Group was subject to the Ohio Open Meetings Act. All Working Group meetings, as outlined in the previous section, were open to the public. During in-person meetings, the public was asked to submit comment via written public comment cards which were given to the co-chairs of the Working Group or the chairs of the Focused Recommendation Groups. During the virtual meetings, public comment was submitted via the chat bar or in advance of the meeting if the community member was attending using a call-in line. Throughout this process, more than 75 community members and stakeholders attended one or more Working Group meetings.

Public Meetings

While all Working Group meetings were open to the public, there were three meetings specifically designed to garner feedback directly from community members and stakeholders. These meetings were held at almost equal intervals throughout the process as seen in the Timeline section. All public meetings were held in the evening. Meeting notes and associated presentations are included as Appendix C. Below is an outline of the three public meetings hosted by the Working Group. The Property Tax Working Group presented to community councils and asked for feedback during an Invest in Neighborhoods member meeting in October 2019. This meeting is not included below as it was not hosted by the Working Group, but it is another example of public engagement.

April 2, 2019 Introduction and Initial Feedback

The Property Tax Working Group held this public meeting following their first Working Group meeting in February 2019. The purpose of this meeting was to gather information, experiences, and ideas from community members to help inform and guide the Working Group. The Hamilton County Auditor, Dusty Rhodes, also attended the meeting to present "Property Tax 101." This meeting was advertised at the Neighborhood Summit in March 2019. The Property Tax Working Group had a table at the Summit with information on the Working Group, an email sign-up sheet, and flyers for the April 2, 2019 meeting. 52 people attended this meeting.

September 24, 2019 Pre-Recommendation Writing Feedback

The Property Tax Working Group held this public meeting to share their process with community members and to give attendees the opportunity to share their experience and opinions with the Working Group before they started writing recommendations. 23 people attended this meeting.

January 30, 2020 Draft Recommendations Feedback

This public meeting allowed Property Tax Working Group members to share the draft recommendations from the three Focused Recommendation Groups with the public. Following the presentation, attendees were permitted to provide direct feedback on the recommendations orally and through a written form. 52 people attended this meeting.

Surveys

As another method to gather feedback from community members and stakeholders, the Property Tax Working Group conducted two surveys. Survey summaries and responses are included as Appendix D.

March – May 2019 Initial Survey

The first survey intended to gather general information from community members on their experience with and understanding of property taxes. The survey asked community members to provide suggestions on potential property tax relief programs. Lastly, the survey asked community members what they wanted to learn more about regarding property taxes since education was a goal of the Working Group. Over 200 responses were received.

July – September 2019 Second Survey

The second survey asked community members more specific questions based on Working Group discussions. The survey included questions about code enforcement, the effect of tax abatements in their neighborhood, and if rising property taxes were affecting other populations beyond seniors and people living with disabilities/special needs. Over 450 responses were received.

Written Public Comment

Throughout the process, community members and stakeholders could submit written public comment through a form on the website or directly to the Department of City Planning project manager. All public comment was compiled on a regular basis and shared with the co-chairs of the Working Group. Over 30 community members and stakeholders submitted written public comment outside of the comment cards at Working Group meetings.

Website

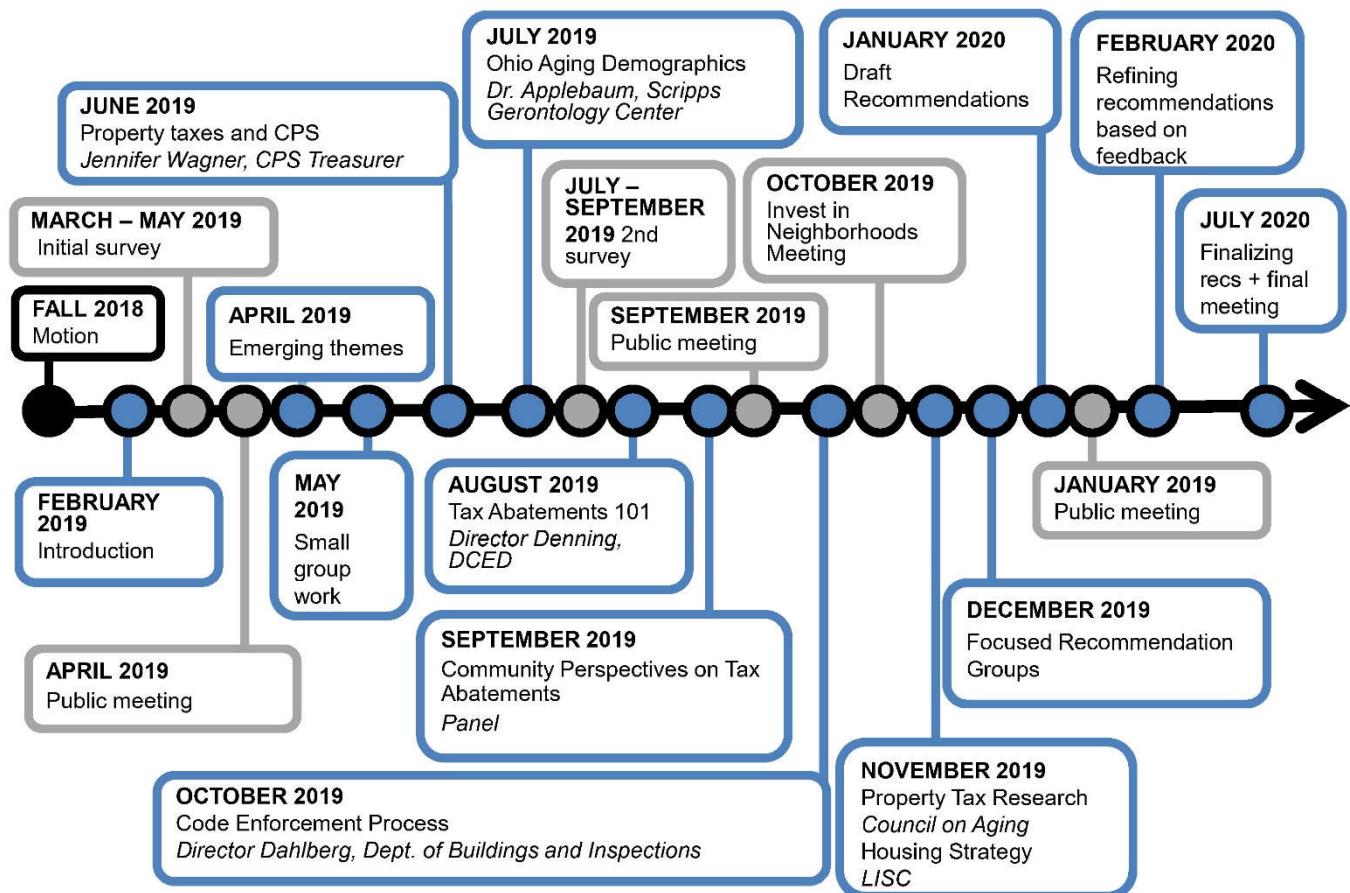
The Department of City Planning created a website for the Property Tax Working Group (cincinnati-oh.gov/propertytaxproject). The website served as an initial information point for anyone who wanted to learn about the purpose of the Working Group and more about the Working Group's topic areas. The website was designed to be a repository for meeting notes and references. Any resources or references shared by Working Group members or guest speakers were posted. At the end of the process, there were over 55 articles, papers, and reference websites included in the areas of code enforcement, housing and development, seniors and property tax, and tax abatements. The website also guided visitors to the public comment form, email sign-up, and any active surveys.

Email List

When community members and stakeholders attended Working Group meetings and public meetings, completed surveys, and submitted comment via the public comment form, they were asked if they wanted to sign up to receive email updates from the Property Tax Working Group. There was also a form on the website that allowed people to sign up for emails. 435 people were on the email list. All notices about meetings were sent to the email list and community council contacts.

Timeline

This is a visual timeline of the Property Tax Working Group from inception in the Fall of 2018 through its final meeting in July 2020. All events in **blue** were Working Group meetings and all events in **gray** were specific opportunities for public engagement.



Recommendations

The following sections outline the approved recommendations in the three topic areas of the Property Tax Working Group. These recommendations were designed by the Working Group based on consideration of information provided by guest speakers throughout the year, resources shared by Working Group members (such as studies, articles, and data sets), input from community members as outlined in the Public Engagement section, and their own professional experience and knowledge.

There were two previous versions of the recommendations: the draft recommendations presented in January 2020 and the recommendations presented at the final meeting on July 23, 2020. The recommendations below are the recommendations approved by the Property Tax Working Group members during their final meeting. Appendix E includes the previous two versions of recommendations. The vote records from the July 23, 2020, can be found in the meeting's notes in Appendix B.

The following recommendations represent recommendations by the Property Tax Working Group. The City Administration, including the Law Department, will need to review all recommendations prior to their adoption.

Resources Low/Limited Income Residents

Goal of Recommendations

Help low and limited-income individuals stay in their homes.

Approach

Work in a way that honors the residents' perspective. "Don't hire people to fix me—I don't need people to fix me, I need money to fix my house."

Recommendations

Recommendation 1 – Create an online portal with programs and resources for residents, both homeowners and renters.

This portal would be like the open data portal managed by the Office of Performance and Data Analytics (OPDA). The portal should be user-friendly but include deep connections in its logic. For example, users would enter age, veteran status, etc. and the portal would respond with the programs that are available to them. Helps with goal to proactively identify homeowners who need help with repairs, so the burden does not only fall to the homeowner.

Recommendation 2 – Create a housing court with a dedicated support staff who are housing experts and can connect residents to resources.

Convert a Common Pleas seat into a housing court seat. Community members can advocate for this by lobbying the Common Pleas judges directly, and by asking their City representatives to support the creation of a housing court. Cleveland is a good reference for this recommendation.

Recommendation 3 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City.

This position would act as a Connector/Czar. This position would connect with the City Manager, City Council, Mayor, City departments, and residents, and is guided by an advisory board. This position has the responsibility to manage the portal.

Recommendation 4 – When a code complaint is filed in a geographic area with high development activity, require a social worker to accompany the building inspector to provide information on funds to help with repairs and directions to the portal.

Helps with goal to proactively identify homeowners who need help with repairs, so the burden does not only fall to the homeowner.

Recommendation 5 – Create a lending program for minority- and women-owned contractors who work fairly with seniors and low-income households.

This lending program would have a revolving line of credit with favorable rates with the aim to restore the small contractors who lost their businesses in the 2008 recession. This would also support and grow minority-owned businesses in Cincinnati. Information on these licensed contractors would be housed on the portal.

Recommendation 6 – Provide funding for City programs and organizations that work with homeowners to help them stay in their homes.

Information on these organizations would be on the portal.

Recommendation 7 – Look to other cities on how they are addressing recommendations 1-7.

Recommendation 8 – Lobby the state to make changes that benefit home retention for individuals with low- or limited-income and/or disabilities, and seniors.

Property Tax Relief for Seniors and People Living with Disabilities/Special Needs

Structure of Recommendations

- Section I Tax Relief – Discount and Deferral
 - Qualifications | Discount | Deferral | Considerations
- Section II Tax Fairness
- Section III Other Measures

Section I: Tax Relief – Discount and Deferral

Qualifications

- a. Own and Occupy Property
- b. 65+
- c. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying

- d. Surviving spouse of a person who was receiving the previous homestead exemption at the time of death
- e. Low-income surviving house member - qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totaling the previous 10 years).

Note: % of discount reassessed after senior/person with a disability no longer identifies property as primary residence

Discount

Based on income, increase in amount of taxes paid is capped.

- a. Applies to home +1 acre of property
- b. Applies only to the assessed increase in value after purchase date
- c. Cap/ceiling changes based on income (deducting medical expenses) (using HUD guidelines)
- d. The cap/ceiling on taxes paid:
 - i. If income is above 120% AMI - no ceiling/cap
 - ii. Ceiling of 100% rate of increase above original tax bill if income is 80% - 120% AMI
 - iii. Ceiling of 50% rate of increase if low income (50% - 80% AMI)
 - iv. Ceiling of 20% rate of increase if very low income (30% - 50% AMI)
 - v. Ceiling of 5% rate of increase if extremely low income (0-30% AMI)

Deferral

- a. This deferral is automatically available to everyone who is eligible for discount (residential properties owned and occupied by owner) and anyone who has been a resident owner of identified property for 10-15 years or more (how many of these properties exist - study this before determining 10 or 15 years)
- b. Applies to portion of property tax increases that were not discounted.
- c. Lasts until
 - i. Death of original recipient, or dependent with a disability
 - ii. When the original recipient, or dependent with a disability moves, or and there isn't a spouse or a surviving income and time qualified householder
 - iii. Property is sold
- d. Due upon deferral's end: All back unpaid deferral plus average (mean) rate of inflation from start of deferral until end of deferral
 - i. Deferral is considered a lien on the property and must be paid in advance of the sale.
 - ii. If deferral amount is more than the sale then the lien remains on the property through continued sales until the deferral is paid.

Considerations Before Implementation of Discount and Deferral

The following questions need to be addressed and considered before implementation Discount and Deferral Recommendation:

- How to count unearned income and other resources? (look into income tax process and what information is collected)

- What is the impact on tax revenue? How much revenue is collected from housing owned by each AMI bracket in Discount (d) recommendation?
- What is the potential deferral and how long might that be?
- Education must be built into implementation.

Section II: Tax Fairness

Recommendation 1 – If a property receives any of these tax benefits/assistance measures, it is not permitted to be registered on the City's Short-term Rental Registry as anything other than "hosted". [joint recommendation – Residential Tax Abatement Long-Term Recommendation 2]

Section III: Other Measures

Recommendation 1 – Change the Zoning Code to permit accessory dwellings/granny flats with stipulations that:

- a. Either the larger or smaller residence must be occupied as the primary residence by the owner more than 75% of year
- b. Require landlord training on fair housing, sample rental contracts, landlord best practices and more.

Recommendation 2 – Streamline approvals and waive fees for building permits related to accessibility, such as widening doorways and hallways, curb less showers, step-free entries, cabinetry modifications for wheel-in space. Extra sound insulation can be considered as well.

Recommendation 3 – Increase funding, including grants and loans, for programs that assist the elderly and people with disabilities and families with dependents that have a disability in maintaining and modifying their residences for accessibility. A sliding scale for eligibility.

Recommendation 4 – Education and information for homeowners and small contractors

- a. Create an online portal with programs and resources for residents, both homeowners and renters, and contractors [joint recommendation – Resources for Low/Limited Income Residents Recommendation 1]
- b. Use this information to create fliers that can be included in tax bill mailings and set out at the permit offices and other points of contact
- c. Expand the pool and build the capacity of small contractors. Use the compiled info on all programs and resources to educate them so they can use the info as a marketing tool to find new customers.

Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.).

Recommendation 5 – Avoid housing harassment by fining entities having more than one unsolicited contact with a property owner.

Find out if it is possible to track on-line property maintenance complaints if a complainant is submitting complaints on multiple properties. If possible, these complainants will receive a warning. If they continue, it should be considered harassment and they would receive a fine.

Recommendation 6 – Provide education to landlords about the importance of allowing tenants who are seniors or persons with a disability to modify properties without requiring these individuals to return the property to its original condition upon move out. Educate landlords on the importance of this.

Recommendation 7 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City. [joint recommendation – Resources for Low/Limited Income Residents Recommendation 3]

Residential Tax Abatement Policy

Structure of Recommendations

- Section I Immediate Recommendation
- Section II Aims of Recommendations
- Section III Considerations for Recommendation Implementation
- Section IV Long-term Recommendations

Section I: Immediate Recommendation

Recommendation 1 – Residential buildings with up to and including four units should be eligible for residential CRA tax abatements

Section II: Aims of Recommendations

The residential CRA tax abatement recommendations aim to:

- Encourage small, minority-owned, and women-owned businesses and small-scale developments
- Encourage reinvestment in existing affordable housing.
- Not reduce the overall quantity of affordable housing.
- Encourage units appropriate for a family (two or more bedrooms)
- Not reduce the overall unit growth needed to meet the growing population
- Encourage low-cost of long-term homeownership through environmental design
- Encourage transparency of residential abatements
- Consider investment incentives of our local competitors
- Consider overall tax rates and impact of abatements on new tax levies
- Encourage historic conservation

Section III: Considerations for Implementation

This section includes points that must be considered when implementation the recommendations.

Consideration 1 – Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs, by:

- a. Requiring information on the application to help the auditor track land sales and splits from parent parcels
- b. Reviewing abatements to ensure that they are not overly inflating neighboring property values. This review should occur on a consistent basis every 3-5 years (including

before implementation of the long-term recommendation). The review should include community input.

Consideration 2 – Adequate notice should be provided about policy change to developers, homeowners, and other stakeholders. Criteria for grandfathering applicants under current policy should be clearly outlined as well.

Section IV - Long-Term Recommendation

This section includes recommendations that will require a more long-term approach.

Long-Term Recommendation 1 – Explore a tiered approach to residential tax abatements based on extensive study.

- If a tiered approach is implemented, then increase staff to meet need for long-term monitoring.

Long-Term Recommendation 2 – Consider a stipulation that would prohibit properties that receive residential tax abatements from being able to register on the City's Short-term Rental Registry as anything other than "hosted." [joint recommendation – Property Tax Relief for Seniors and People Living with Disabilities/Special Needs – Tax Fairness Recommendation]

Long-Term Recommendation 3 – Explore possible incentives for local renter co-ops.

Appendices

The following appendices are attached:

- Appendix A: Council Motions
- Appendix B: Meeting Notes
- Appendix C: Public Meeting Information
- Appendix D: Survey Responses
- Appendix E: Recommendation Document
- Appendix F: Recommendation Implementation Tables

Appendix A - Council Motions

City of Cincinnati



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201801401

Christopher E. C. Smitherman
Cincinnati Vice Mayor

September 5, 2018

MOTION

WE MOVE that the lobbyist for the City of Cincinnati provide a procedural framework for City Council and the Property Tax Project working group to amend Ohio state laws governing property taxes to ensure that property owners, specifically legacy residents and senior citizens on fixed incomes, who reside in developing neighborhoods and whose property taxes are increasing as a result have a greater opportunity to remain in their homes.

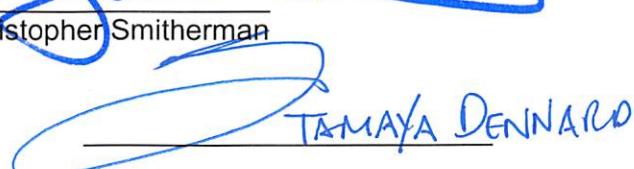
WE FURTHER MOVE that a working group be created to study trends related to property taxes, especially the issue of rising property taxes in areas experiencing significant levels of development; to make recommendations to City Council aimed at helping to keep senior citizens in their homes and communities; and to report on best practices in other cities and states facing similar challenges.

WE FURTHER MOVE that the working group include members from: the African-American Chamber of Commerce; the Board of Realtors; the Cincinnati Neighborhood Business Districts United; the Community Action Agency; the Community Development Corporations Association of Greater Cincinnati; the Council on Aging; the Baptist Ministers Conference; the Hamilton County Auditor/representative; the Homebuilders Association; Invest in Neighborhoods; representatives of Allied Construction Industries; the United Way; the University of Cincinnati's Real Estate Program and the DAAP School of Planning; and the Urban League.

WE FURTHER MOVE that the working group review the City's Tax Abatement Program.

WE FURTHER MOVE that the Planning Department lead this working group.


Vice Mayor Christopher Smitherman


TAMAYA DENNARD

{00267017-1}

COMMITTEES

Chair: Law & Public Safety • Committees: Budget & Finance • Economic Growth & Zoning • Neighborhoods

STATEMENT

Recognizing we are appreciative of development and redevelopment in the City of Cincinnati and we applaud these efforts. However, because the City is growing, we anticipate that seniors in all 52 neighborhoods might be negatively impacted by rising property values in the future. See attached

Property Tax Working Group Tax Abatement Law FAQs

- **What are the Ohio state laws and City ordinances that govern residential tax abatements?¹**
 - Ohio Revised Code 3735.65-3735.70 (state laws that govern and enable local governments to enact Community Reinvestment Areas (CRAs); abatements are only on the improvement value)
 - Cincinnati Ordinances 274-2017 and 276-2017 (these ordinances designate the City of Cincinnati as a Community Reinvestment Area and set forth the City's residential CRA policies)
 - Ohio Revised Code 4503.064-4503.0610 (the state law homestead exemption laws that allow low-income senior citizens and permanently and totally disabled residents to reduce their property tax bills; up to \$25,000.00 of the residential property's market value can be exempted).
 - For example, qualifying residents owning a home with a market value of \$100,000 are billed as if the home is valued at \$75,000.
 - The City is not involved with the processing of this exemption.
 - Ohio Revised Code 5715.19 (this law provides the process for challenging valuations; it is not directly related to CRAs)
 - Ohio Revised Code 715.263 (state law which allows a local government to grant a tax credit up to the lesser of \$10,000 or the cost of demolition/abatement to those who purchase a nuisance property at a foreclosure sale)
- **Can the City create new property tax exemption laws?**
 - No. Only the Ohio General Assembly has the authority to pass laws that create *new* tax exemptions.
 - For example, if the residents of Ohio wanted to increase the amount of the homestead property tax exemption from \$25,000 to \$35,000 or create a new exemption for property owners who are legacy residents, a bill would have to be introduced and passed by the Ohio General Assembly.
- **How does someone obtain a CRA abatement from the City?**
 - Complete CRA application²
 - Fee payment
 - Notarized statement of work and budget
 - Copy of closed permits and/or final Certificate of Occupancy
 - A minimum of \$2,500 for 1-2 unit structures and \$5,000 for 3 unit structures must be spent on eligible improvements
 - Annual exterior inspections required to ensure proper maintenance
 - Tax abatements can be denied/revoked if code violations exist and/or are not promptly cured

¹ These laws apply only to residential housing with three or fewer units.

² Available at: <http://choosecincy.com/Community-Development/Homebuyers/Residential-Tax-Abatements.aspx>

Residential CRA Abatement Values (all 100%)

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

PROPOSED PILOT PROGRAM STATE LEGISLATION FOR PROPERTY TAX FREEZE FOR LEGACY RESIDENTS

ADD SECTION (g) to ORC 5715.19(A)(1)

- This section sets forth how an owner files a complaint against valuation or assessment of their property
- Proposed add-on language to existing statute:

(A)(1) ...(g) any determination of the total valuation of or assessment of any parcel that appears on the tax list that is triggered by the requirements set forth in section 5715.191 of the Revised Code.

PROVISION CREATING PILOT PROGRAM → ORC 5715.191 Legacy owner valuation or assessment in Hamilton County

- Proposal to add this section to create pilot program in Hamilton County for relief under 5715.19(A)(1)
- Proposed language:

(A) *As used in section 5715.19 & 5715.191 of the Revised Code:*
"Legacy Resident" shall mean any person owning taxable real property in Hamilton County or such a person's spouse whose
 - 1) market value has increased by over 50% between the current and preceding tax year;*
 - 2) has lived in his or her home as a Principal Resident for 5 years or more;*
 - 3) property taxes have not been certified delinquent for greater than 1 year or subject to tax lien sale, unless the Treasurer grants a waiver from this requirement;*
 - 4) primary residence's market value in the prior triennial valuation/appraisal conducted by the auditor was less than \$200,000;*

(B) Any Legacy Resident living in an Area of Reinvestment may file a complaint against valuation or assessment as proscribed by 5715.19 of the Revised Code. If a Legacy Resident Complainant can establish that s/he meets the requirements set forth under section (A), his or her property tax valuations will be set at the amount of the prior triennial valuation.

(C) Once a Legacy Resident qualifies under this section and section 5715.19, any valuation or assessment provided pursuant to these sections will be automatically applied to their real estate tax bill for three years. A Legacy Resident may add and remove family members to their deed if they die, move in, or move out, without affecting any valuation or assessment provided under this section and section 5715.19 as long as the Legacy Resident or their spouse lives in the property.

(D) A Legacy Resident becomes ineligible for reduced valuation or assessment under this section and section 5715.19 if they no longer live in the home or become delinquent in real estate taxes that are not subject to a payment agreement with the Treasurer.

Strategy #1: Property Tax Relief	
Existing Efforts / Resources That Support Strategy	Proposed NEW action items
Homestead exemption	Property tax freeze / exemption for legacy residents
BOR process to contest Auditor's valuation	Research other tax relief programs (e.g. CA, Philadelphia)
	Research / draft potential legislative changes in Ohio / locally
	Meet with Treasurer Goering and Commissioner Portune to discuss possible legislative / Policy changes
	Potential local advocacy to make Community Reinvestment Area (CRA) tax abatement (currently given for improvements to property) more limited (and hence, equitable) in how it is allocated &/or if there is VTICA option to capture some CRA "savings" for property tax relief for more vulnerable residents.
Strategy #2: Outreach to educate / inform residents regarding resources & options	
Existing Efforts / Resources That Support Strategy	Proposed NEW action items
Current stakeholders (Legal Aid, ProSeniors, WIN, CUFA, others) do outreach, counseling, one-on-one representation on an ongoing basis	Ask electeds to do more outreach on this issue
	Have stakeholders host more educational & outreach events to inform at-risk residents about their options
Strategy #3: Foreclosure intervention / prevention	
Existing Efforts / Resources That Support Strategy	Proposed NEW action items
Legal Aid / ProSeniors	Identify mechanisms to prevent tax foreclosure filing in instances where owner-occupant resides at tax delinquent property
Emergency Mortgage Assistance Programs	
Strategy #4: Access to Better Finance Tools	
Existing Efforts / Resources That Support Strategy	Proposed NEW action items
Homeownership Center	Identify whether more loan products are available through CRA obligations, etc.
Strategy #5: Increase funding for home improvement grants	
Existing Efforts / Resources That Support Strategy	Proposed NEW action items
City / County – funded programs: PWC, CARE, Harbor	Lobby local politicians for more funding
	Identify potentially hidden / unused funding sources

City of Cincinnati



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Christopher E. C. Smitherman
Cincinnati Vice Mayor

201900467

March 15, 2019

MOTION

WE MOVE that the Property Tax Project working group also include members from: Cincinnati Public Schools; Greater Cincinnati Chinese Chamber of Commerce; Hamilton County Treasurer; Hispanic Chamber Cincinnati USA; Homeownership Center of Greater Cincinnati; Housing Opportunities Made Equal (HOME); Indian American Chamber of Commerce; Legal Aid Society; Local Initiatives Support Corporation (LISC); and The Port.

A blue ink signature of Christopher E. C. Smitherman, followed by the title "Vice Mayor Christopher Smitherman" in a smaller, printed font.

A blue ink signature of Christopher E. C. Smitherman, followed by the title "Vice Mayor Christopher Smitherman" in a smaller, printed font.

STATEMENT

This motion is an addendum to Motion #201801401 dated October 3, 2018, in order to add additional members to the Property Tax Project working group.

COMMITTEES

Chair: Law & Public Safety • Committees: Budget & Finance • Economic Growth & Zoning • Neighborhoods

Appendix B – Meeting Notes

Included in this appendix are notes from Property Tax Working Group meetings and Focused Recommendation Group meetings held from February 2019 – July 2020. A complete list of meeting dates is below. Meetings were for the entire working group unless otherwise noted. Notes are attached in the following order:

- **February 21, 2019**
- **April 18, 2019**
- **May 16, 2019**
- **June 20, 2019**
- **July 18, 2019**
- **August 15, 2019**
- **September 19, 2019**
- **October 17, 2019**
- **November 21, 2019**
- **December 19, 2019**
- **January 13, 2020** – Focused Recommendation Group on Residential Tax Abatements and Resources for Low- and Limited-Income Residents
- **January 16, 2020**
- **February 20, 2020**
- **July 8, 2020** – Focused Recommendation Group on Residential Tax Abatements
- **July 13, 2020** – Focused Recommendation Group on Property Tax Relief for Seniors and People Living with Disabilities/Special Needs
- **July 13, 2020** – Focused Recommendation Group on Residential Tax Abatements
- **July 23, 2020**

PROPERTY TAX WORKING GROUP
PROTECTING HOMEOWNERS, STRENGTHENING NEIGHBORHOODS.

Introductory Meeting Notes

Thursday, February 21, 2019 | 9:00 – 10:30 a.m.
Griesel Conference Room (7th Floor)
Two Centennial Plaza, 805 Central Avenue

1. Welcome and Introductions

- 33 people attended the meeting (working group members, community members, community organization, business and community councils representatives, and City-representatives)

2. Purpose of the Working Group

3. Expectations of the Working Group

- Guiding principles
 - i. Fairness
 - ii. Equity
 - iii. How can we strike a balance between goals/needs of residents and other stakeholders?
 - iv. Avoid generalizations and identify affected populations (seniors, limited income, etc.)
 - 1. What is our focus? – Seniors with limited income?
 - 2. Can we look at this issue from other angles?
 - v. Understand that each neighborhood is unique
 - vi. Our neighborhoods are strongest when they are diverse.
 - vii. As a working group, we need to be on the same page as this work moves forward.
- What we need to learn
 - i. Understand what is driving development/change in neighborhoods
 - ii. What programs are currently in place to help protect homeowners and aging in place?
 - iii. Identify realities and perceptions
 - iv. Identify existing challenges > understand their causes > propose solutions
 - v. What are equitable ways of taxation?
 - vi. Look at practices/policies outside of Cincinnati
 - vii. Look into tax abatements – how does this affect what is occurring in neighborhoods?
 - viii. How do we connect limited income seniors with resources?
- End goals
 - i. Identify conversations to be had with local, state, or federal officials
 - 1. Start at city then move to state and then maybe federal

- ii. Education
 - 1. For residents
 - 2. For City-employees
 - 3. Financial literacy
- iii. Develop a policy that can be brought to City Council

4. Working Group Members: Who else should be at the table?

- Legal Aid Society
- CPS
- Hamilton County Treasurer
- Homeownership Center
- HOME
- LISC
- The Port

5. Planning for the Public Meeting

Tuesday, April 2nd, 2019 from 6-8 p.m. at Taft Elementary (270 Southern Ave)

- What do we want to learn from community members?
 - What creative ideas do you have?
 - What is going on in your neighborhood regarding inspections?
- What do we need to provide education on?
 - What can realistically be done about this under local and state law?
 - How are property values decided?
 - Property tax basics
 - How does the tax abatement program work?
 - Where do the taxes go?
 - Property tax v. income tax, etc.
 - Homestead Exemption Act
 - Impact of TIFs
 - Resources/programs already in place to assist residents with inspections questions

6. Next Steps

- Continue to send questions/education topics for public meeting
- Next meeting: Public Meeting on Tuesday, April 2nd, 2019 from 6-8 p.m. at Taft Elementary (270 Southern Ave)

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

April Meeting Notes

Thursday, April 18, 2019 | 9:00 – 10:30 a.m.
Human Resources Training Room B (2nd Floor)
Two Centennial Plaza, 805 Central Avenue

1. Welcome and Introductions

- 16 working group members
- 20 community members
- 5 staff

2. Review of Purpose and Expectations of the Working Group (Co-Chairs)

3. Public Meeting Debrief (Discussion of major themes and takeaways)

- Tax abatements
- Need for housing court
- Passion
- Fairness
- Adequate development for community
- Transparency
- Rising property taxes
- Tax levies
- Tax relief for seniors allowing them to stay in their homes

4. Work Plan

Areas of focus

- Taxes and seniors (in a long term home – can be generational)
 - Look into freezing taxes
 - Must consider impact on other taxes and what services they fund
- Tax abatement review
 - Evaluate when they are needed and when they should stop (what's the trigger?)
 - Look into possibility of making them non-referable
- Education

Educational materials needed

- Information on the tax abatement policy
 - What were the goals? Are they being accomplished?
 - What has been the impact of tax abatements?
 - Share information from DCED CRA meeting

- List of tax abated properties
- Education/outreach to minority-owned businesses/small developers
- How does the valuation process work?
- What makes up the pie of property tax?
- Tax levies – must have frank conversation about this
- Information from Buildings and Inspections on home repair assistance programs, inspections
- Data
 - Numbers of seniors in city (breakdown by neighborhood)
 - Numbers of disabled people in city (breakdown by neighborhood)
 - Total cost of ownership
- State impact/interaction with property taxes

Other Tasks

- Identify what other people/entities need to be involved
 - Lobbyist?
 - Outreach to State representatives
 - Invite School District Treasurer (Eve Bolton volunteered to invite)
- Gather best practices/studies
 - MN policy on seniors and taxes
 - Franklin County and Indianapolis studies on tax abatements
 - CA's Prop 13
 - Homestead Exemption
 - Other models for tax relief for seniors
- Frame the PTWG narrative

5. Next Steps

- May 16th: Working Group Meeting

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

May Meeting Notes

Thursday, May 16, 2019 | 9:00 – 10:30 a.m.
Human Resources Training Room B (2nd Floor)
Two Centennial Plaza, 805 Central Avenue

1. Welcome and Introductions

- 14 working group members
- 17 community members
- 6 staff

2. Review of Purpose and Expectations of the Working Group (Co-Chairs)

3. Small Group Work: Group 1 Topic - Property taxes and legacy residents/seniors

Recorded by Ron Reblando, Working Group Member (edited for form):

Problems:

- Auditor's valuation
 - Understanding valuation
- Impact of development on valuation
- Property owners incentivized to not take care of their property
- Fixed income in retirement

Things to consider:

- Data based approach v. perception
- Valuation v. income v. taxation
- Owner occupied v. renter
 - Homeowner tenure
- Funding via property tax v. income tax
- Impact of levies (schools, eg Preschool Promise program)

Potential solutions:

- tax relief benefits for the elderly
- development – smart, inclusive, responsive to the community
- Proposition 13
- Equity in funding schools
 - Let's not focus on saying "Don't vote for this levy" if it's an issue you care about. Let's look for a more equitable way to provide funding for these needed services.
- Understand valuation
- Factor in ...

- Age
- Income
- Time at property
- Ownership
- Inflation adjusted base valuation
- Deferrals
 - Payable upon transfer
 - Excludes family members
- Consequences of solutions: vote for property tax when you're not an owner – inequity

To do:

- Do more research on solutions from other states
- Guest speakers who have worked on solutions that work in other places

4. Small Group Work: Group 2 Topic - Tax Abatements

Submitted by Paul Yankie, Working Group Member (edited for form):

Questions that need to be addressed:

1. Do Tax Abatements or TIFs for development make property taxes for existing homeowners go up?
 - Residential and/or Commercial CRAs?
 - New Construction and/or Rehab?
 - If so, how?
 - If not, then why does this perception linger?
2. Do Tax Abatements allow a property to pay less than it paying currently?
 - Can the process of tearing down a house and then petitioning the county to reassess the parcel at a lower value and then building a new home (thus lowering the amount the county is getting currently) be shut down completely?
3. Do Tax Abatements promote or magnify gentrification?
4. Do Tax Abatements promote or magnify teardowns?
5. Do Tax Abatement deals get reviewed or is it a 100% acceptance of applications?
6. Do Tax Abatement deals get analyzed for the City's return on its investment and the impact to its constituents (both positive and negative)?
7. Why are we allowing Tax Abatements in neighborhoods that have a high demand for housing already?
8. How much additional revenue is the City/County receiving every year by these properties coming out of the tax abatement and setting a new higher tax base for the City/County to budget/spend from?

- Is this additional revenue exceeding inflation? If so, this money should be either lowering constituents' taxes or being spent on additional services. Which is it and what are they?

List of Problems (brought up, but not necessarily agreed by all that they are actual problems):

1. Property taxes too high.
2. Property tax rate too high.
3. Levies
 - Renters voting on levies – Do they vote yes more often since it has a perceived less impact on their monthly cost of living?
 - 2012 census – 39.4% owner occupied
4. Real estate tax increasing faster than income.
5. Fixed income/retired residents are burdened disproportionately by increasing tax bills than others.
6. Increased Density increases infrastructure pressure.
7. Not enough data to help target and defend the Incentives.
 - CRA impact
 - i. ROIs
 - ii. Equity – Human Cost/Benefit
8. Small number (1-10) unit buildings and smaller budget

developers/developments have unique challenges that do not allow them to take full advantage of the CRA.

 - Fixed Fee for commercial CRA is not equitable between large and small developments.
 - Pre-Development costs needed at time of pre-application buts an extra burden on small developers with smaller budgets.
9. Hard to tell if the new house build, house/commercial property improvement or new commercial structure would have happened without an abatement?
How to know better?

Possible Root Causes (with opinions voiced below them):

- A. Residential CRA
 - Completely a problem
 - Only a problem in neighborhoods that already have high demand for investment.
 - Low demand neighborhoods definitely need it but high demand ones might be creating lower cost and better returning development to the City and its constituents that does not negatively impact low demand neighborhoods outcomes.
- B. Commercial CRA
 - Not as much of a concern from this group.

C. TIFs

- TIFs are an alternative to CRAs for large commercial projects that may want to avoid the additional investment (and City and constituent benefits) of LEED construction. When getting this benefit, what are we asking the developer to do additional than the legal minimum?
- D. Teardowns and then reassessing the value of the property lower to get a lower tax base. This loophole should be closed.
- E. Developers making too much money.
- F. Higher priced houses due to market demand.
- G. Higher priced houses due to market cost factors (short supply of labor, rising material costs, tariffs, etc.).
- H. Not enough affordable and quality housing in most neighborhoods. Could the VTICA help with this?

5. Next Steps

- Next meeting – June 20th
- Send Samantha resources/references to share with group via PTWG webpage (cincinnati-oh.gov/propertytaxproject)
- Suggested homework:
 - i. Review survey responses (especially question 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?): <https://www.cincinnati-oh.gov/planning/planning-projects-and-studies/property-tax-working-group/survey-responses/>
 - ii. Review resources and reference documents on PTWG webpage: <https://www.cincinnati-oh.gov/planning/planning-projects-and-studies/property-tax-working-group/resources-and-references/>

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

June Meeting Agenda

Thursday, June 20, 2019 | 9:00 – 10:30 a.m.
Human Resources Training Room B (2nd Floor)
Two Centennial Plaza, 805 Central Avenue

1. Welcome and Introductions

2. Guest Speaker Presentation with Q & A

- Jennifer M. Wagner, Cincinnati Public Schools Treasurer and Chief Financial Officer
- Ms. Wagner covered the following topics:
 - CPS revenue sources
 - CPS general operating fund revenue sources
 - Fixed sum vs. fixed rate levies
 - Hypothesis on the impact of freezing fixed income property taxes
- Please see the full PowerPoint Presentation below.

3. Small Group Report Out

- **Group 1: Property taxes and legacy, disabled, and senior residents**
 - Update on May discussion (see May 16, 2019 Notes for more details):
 - Data based approach v. perception
 - Valuation v. income v. taxation
 - Funding via property tax v. income tax
 - Impact of levies (schools, eg Preschool Promise program)
 - Potential approaches/solutions :
 - tax relief benefits for the elderly
 - development – smart, inclusive, responsive to the community
 - Proposition 13
 - Equity in funding schools
 - Factor in ...
 - i. Age
 - ii. Income
 - iii. Time at property
 - iv. Ownership
 - Deferrals
 - Questions to be addressed/data needed:
 - More information on best practices from around the country – Council on Aging is preparing a report with a potential recommendation based on research from around the

country. This should be ready to present to the PTWG in August.

- Potential guest speaker opportunity: Chris Auffrey, a working group member, is doing research in conjunction with the Haile Foundation on neighborhood change. This data may be helpful to the PTWG.
- Data on seniors (62+) in Cincinnati using recent data (ACS 2013-2017)
- Data on disabled population in Cincinnati
- **Group 2: Tax abatements**
 - Update on May discussion (see May 16, 2019 Notes for more details)
 - Property taxes too high.
 - Property tax rate too high.
 - Levies
 - Increased Density increases infrastructure pressure.
 - Small number (1-10) unit buildings and smaller budget developers/developments have unique challenges that do not allow them to take full advantage of the CRA.
 - See questions below.
 - Questions to be addressed/data needed:
 1. Do Tax Abatements or TIFs for development make property taxes for existing homeowners go up?
 - a. Residential and/or Commercial CRAs?
 - i. Residential – one-unit, two-four unit, 4+ unit
 - b. New Construction and/or Rehab?
 - c. If so, how?
 - d. If not, then why does this perception linger?
 2. Do Tax Abatements allow a property to pay less than it paying currently?
 - a. Can the process of tearing down a house and then petitioning the county to reassess the parcel at a lower value and then building a new home (thus lowering the amount the county is getting currently) be shut down completely?
 3. Do Tax Abatements promote or magnify gentrification?
 4. Do Tax Abatements promote or magnify teardowns?
 5. Do Tax Abatement deals get reviewed or is it a 100% acceptance of applications?
 6. Do Tax Abatement deals get analyzed for the City's return on its investment and the impact to its constituents (both positive and negative)?

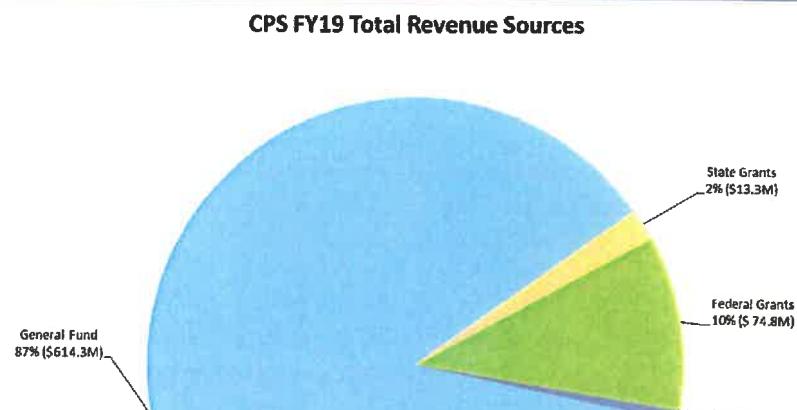
7. Why are we allowing Tax Abatements in neighborhoods that have a high demand for housing already?
8. How much additional revenue is the City/County receiving every year by these properties coming out of the tax abatement and setting a new higher tax base for the City/County to budget/spend from?
9. Not enough affordable and quality housing in most neighborhoods. Could the VTICA help with this?

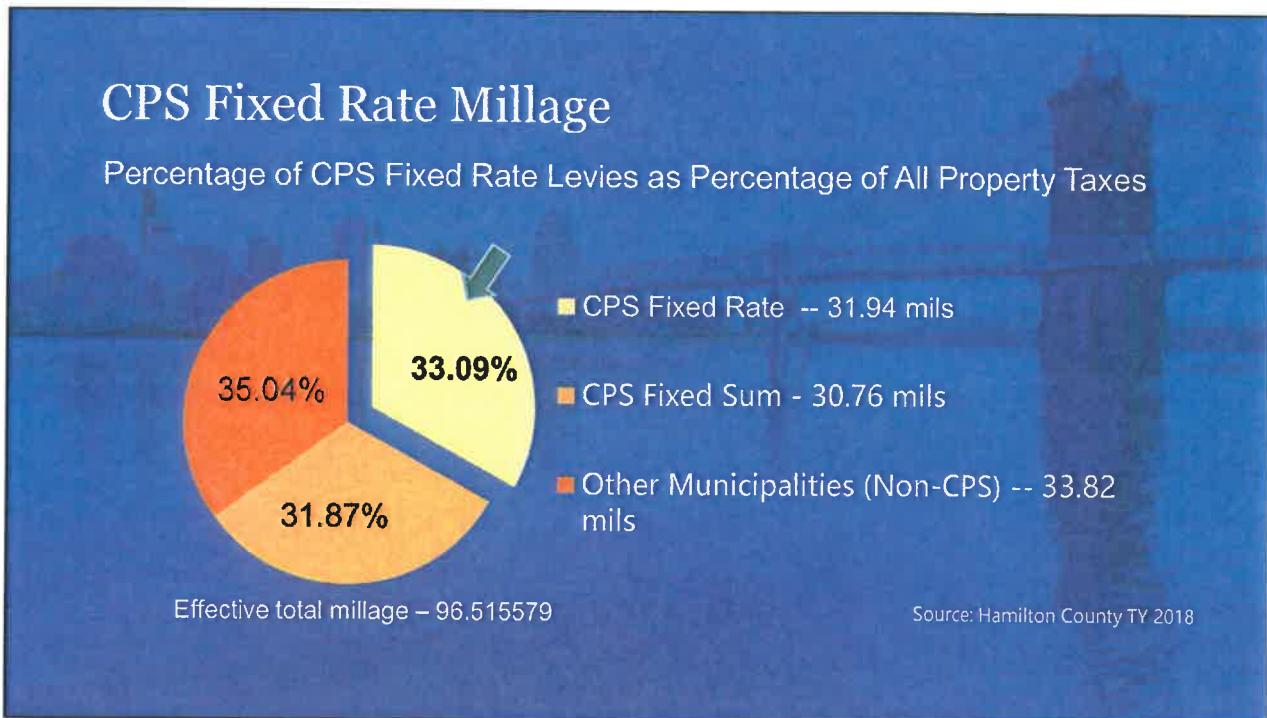
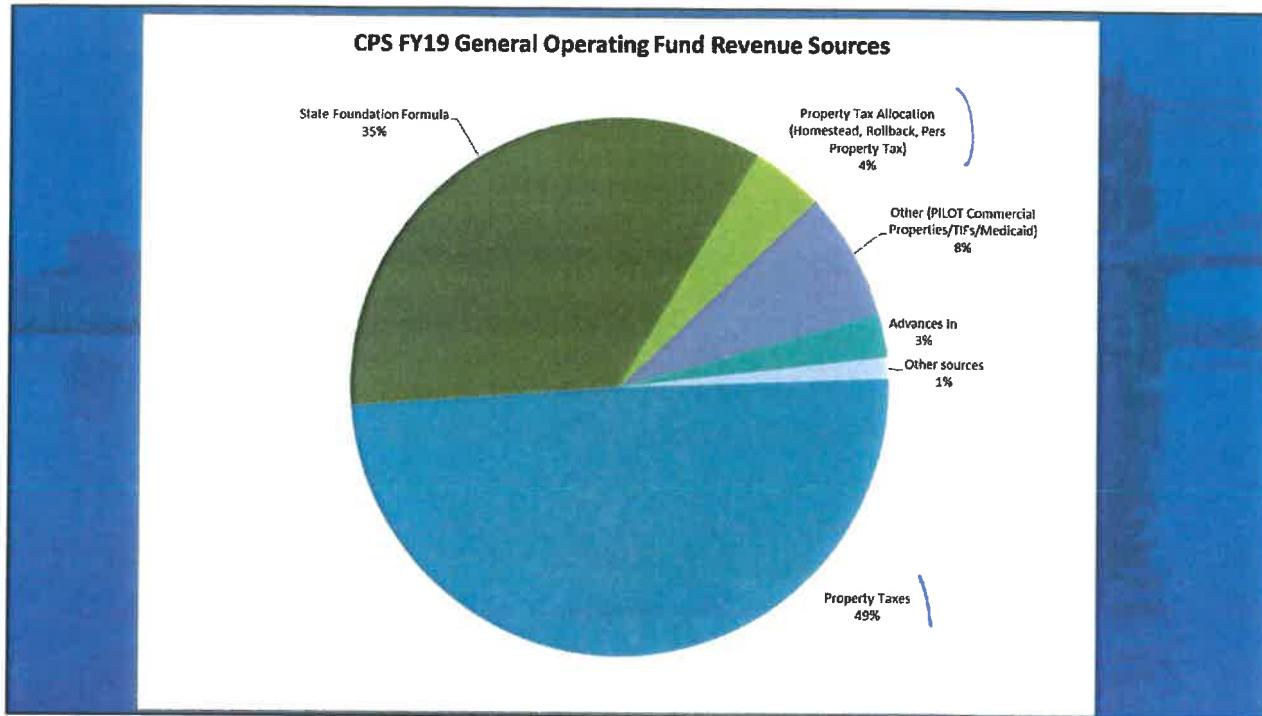
4. Next Steps

- Next meeting – Thursday, July 18th
- Share information about PTWG with your constituents/community
- Send resources/references to share with group via PTWG webpage (cincinnati-oh.gov/propertytaxproject) to samantha.mclean@cincinnati-oh.gov

TAX WORKING GROUP

Jennifer M Wagner
June 20, 2019





Fixed Sum vs. Fixed Rate Levies

Fixed Sum Levies	Fixed Rate Levies
Emergency - \$65M (9.95 mils)	Inside Millage (4.19 mils)
Emergency - \$48.0M (7.63 mils)	Current expense (27.75 mils)
Emergency - \$51.5M (8.18 mils)	
Bond - \$480M (5.0 mils)	
30.76 mils	31.94 mils

Source: Hamilton County TY2018

CPS Revenue Facts:

- Property Taxes do not grow with student enrollment
- Current State Formula allows for 5% annual growth over previous year only – "CAP"
- Tax on business inventory (Tangible personal property tax) reimbursed by State
 - Phased out – Fixed Rate (or current expense) Levies
 - Phasing out – Fixed Sum (or emergency) Levies - \$3M
 - Does not reduce CPS revenues, but rather shifts the burden to taxpayers

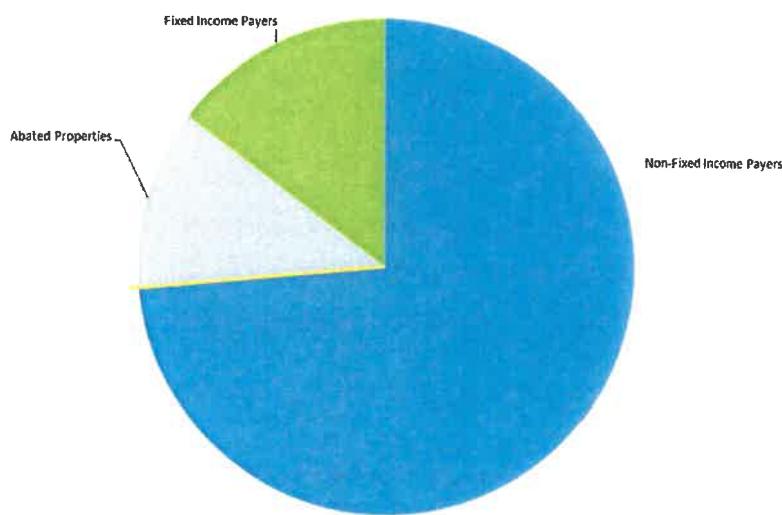
Impact of freezing fixed income property taxes

Fixed Sum
\$165M

Pool of
taxpayers

=  Per
household ↑

Illustration for Fixed Sum Levies
(numbers are not real)

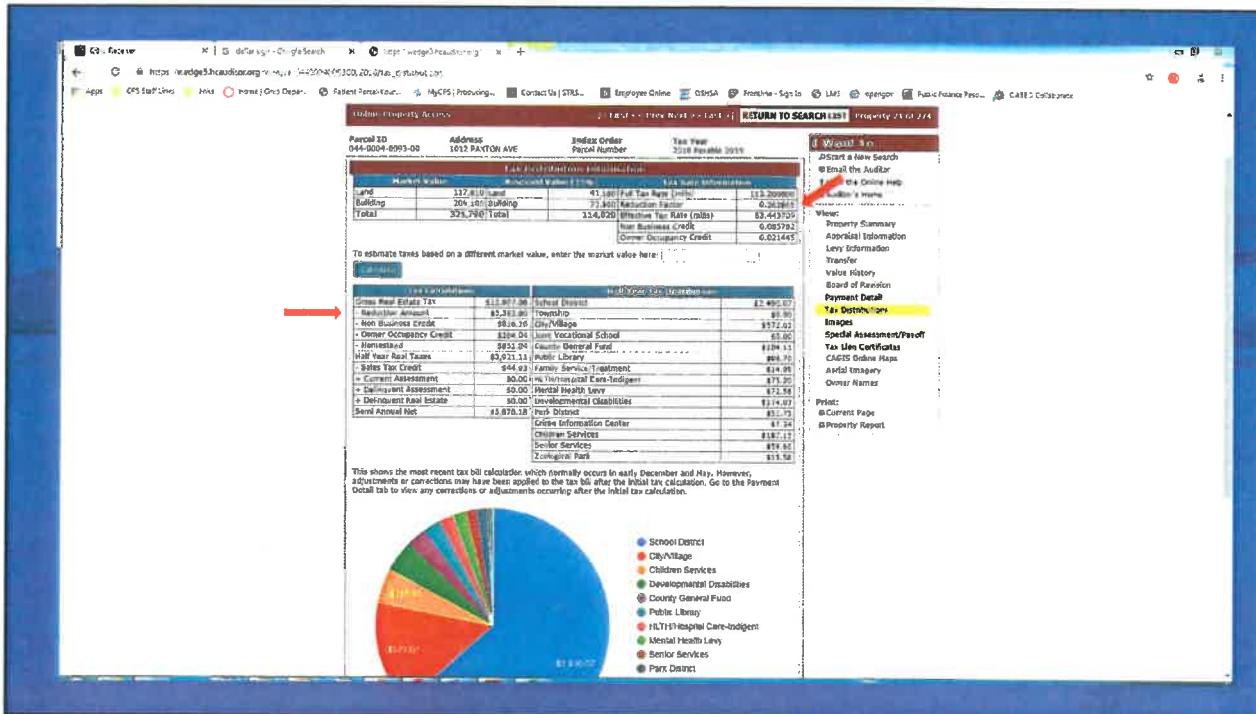


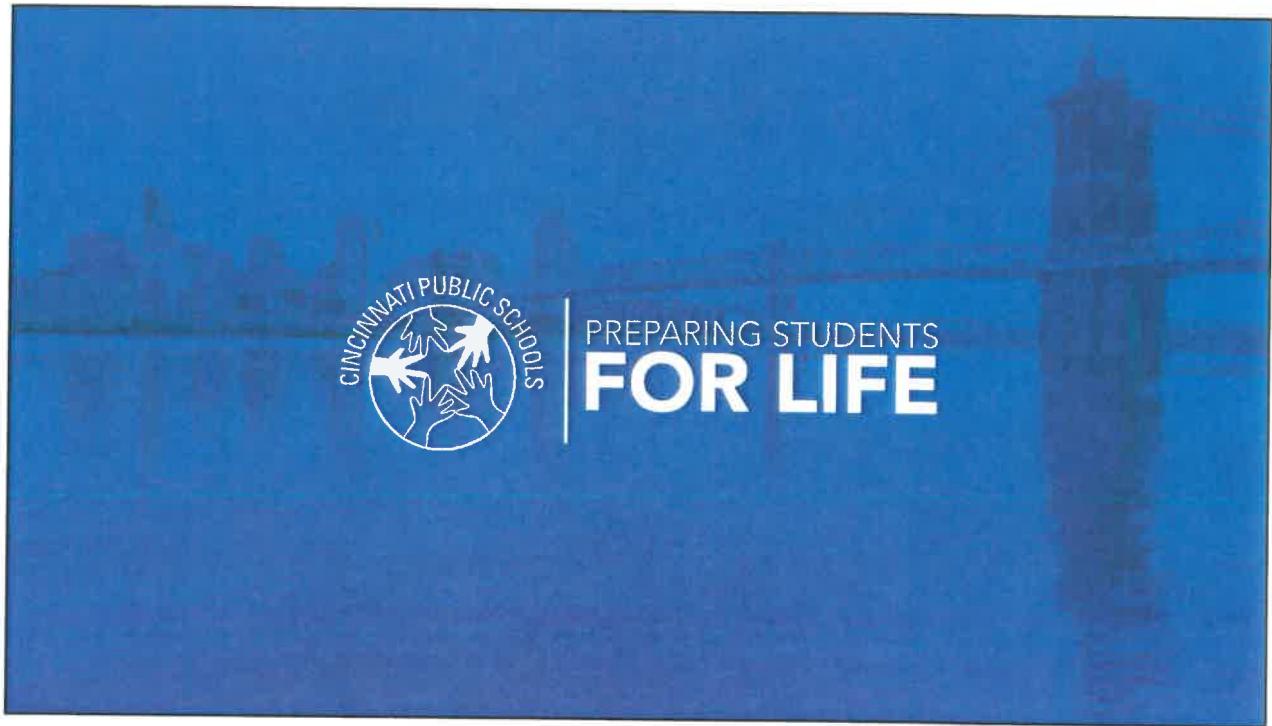
Fixed Rate \$138.7M

MV x 35% x millage /1000 = tax
Subject to "reduction factor"
District revenues grow with new construction

		Values Increase	Reduction Factor
Market Value	5,000,000	8,000,000	8,000,000
X 35% Taxable Value	1,750,000	2,800,000	2,800,000
31.94 mils/1,000 Tax paid to district	\$55,589	\$89,432	\$ 55,589 Millage – 19.853 (not exact)

Impact to individual homeowners depends on growth in valuation that are higher or lower than the average





PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

July Meeting Notes

Thursday, July 18, 2019 | 9:00 – 10:30 a.m.
Human Resources Training Room B (2nd Floor)
Two Centennial Plaza, 805 Central Avenue

1. Guest Speaker Presentation with Q & A: Ohio Aging Demographics

Dr. Bob Applebaum, Director of the Ohio Long-Term Care Research Project;
Professor, Department of Sociology and Gerontology, Miami University

- Please see Dr. Applebaum's presentation at the end of the notes
- Population growth in Ohio
 - 0.3% growth overall
 - 60+ years old: 18% growth
 - 65+ years old: 29% growth
 - Ohio is an aging state; the United States is an aging nation
 - Ohio only has an in-migration of population over 80 years old
 - By 2040, 27% of Hamilton Co. will be 60+ years old
- Aging is a women's issue (women tend to live longer)
- Income
 - 50% of workers in the county have a private retirement system
 - 50% rely on SSI for 90% of their income
 - SSI = \$1,350 per month (approx.)
 - Approx. ¼ of Cincinnati's seniors have an annual income of \$100,000+
- Long-term services and support
 - 4% of Ohioans have long-term care insurances
- Housing
 - Affordability
 - ADA accessibility
 - The percentage of seniors living alone is increasing
 - 79% of seniors said staying in their current residence was very important to them
- Approaches to address aging issues must be a combination of federal, state, local, and individual actions
- Must look at the situation holistically

2. Draft Survey Review

- Co-chairs of the Property Tax Working Group worked with City Planning staff to create a survey to gain further insight from community members on their experiences related to property taxes and tax abatements
- The survey was presented to the working group members for edits.

- The survey will be distributed to those who signed up to receive email updates from the PTWG and has been posted to the webpage.
- City Planning staff will compile results and post to webpage in advance of each PTWG meeting.

3. Next Steps

- Next meeting – Thursday, August 15th : Guest speaker from the City of Cincinnati's Department of Community and Economic Development on Community Reinvestment Area 101(tax abatements)
- Share information about PTWG with your constituents/community
- Send resources/references to share with group via PTWG webpage (cincinnati-oh.gov/propertytaxproject) to samantha.mclean@cincinnati-oh.gov



An Aging Ohio: Implications for the Future

Bob Applebaum



MIAMI UNIVERSITY

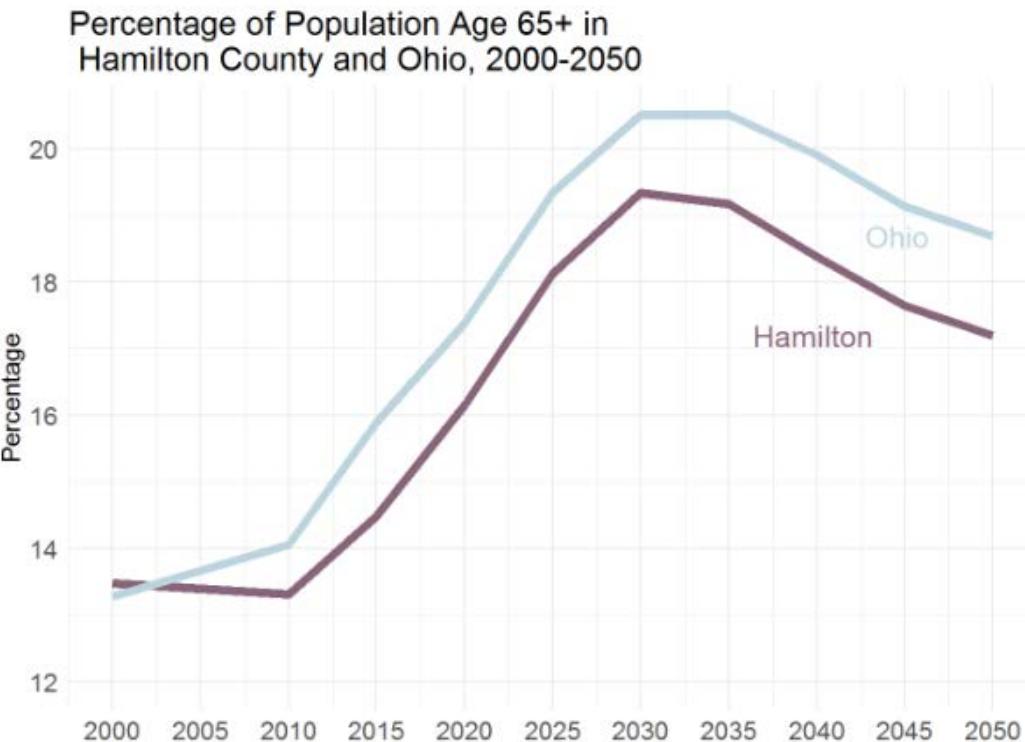
SCRIPPS GERONTOLOGY CENTER

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

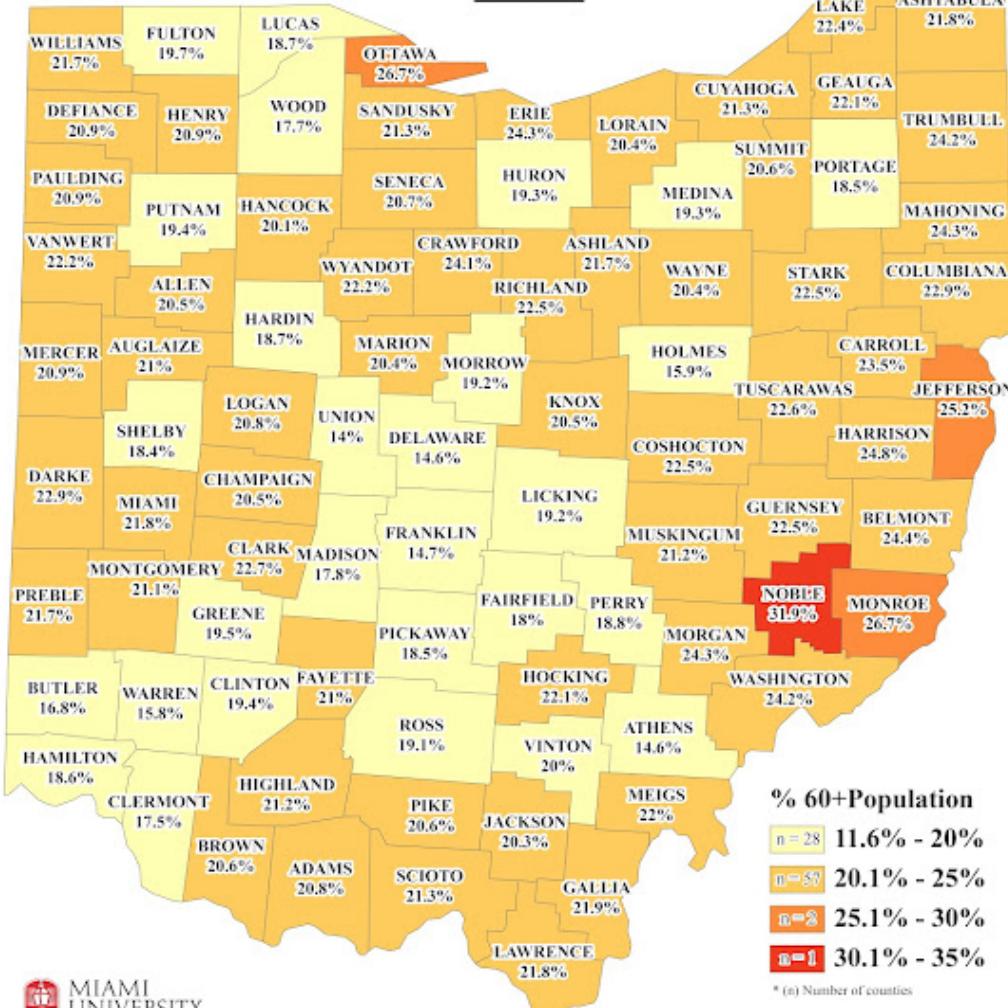
The chart below compares the projected proportion of the county's population made up by adults age 65+ through 2050, and compares it with the projected proportion of 65+ individuals in the state of Ohio overall.



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. 2018. Population Projections: Ohio and Counties by Sex - 2015 to 2040 (April 2018).

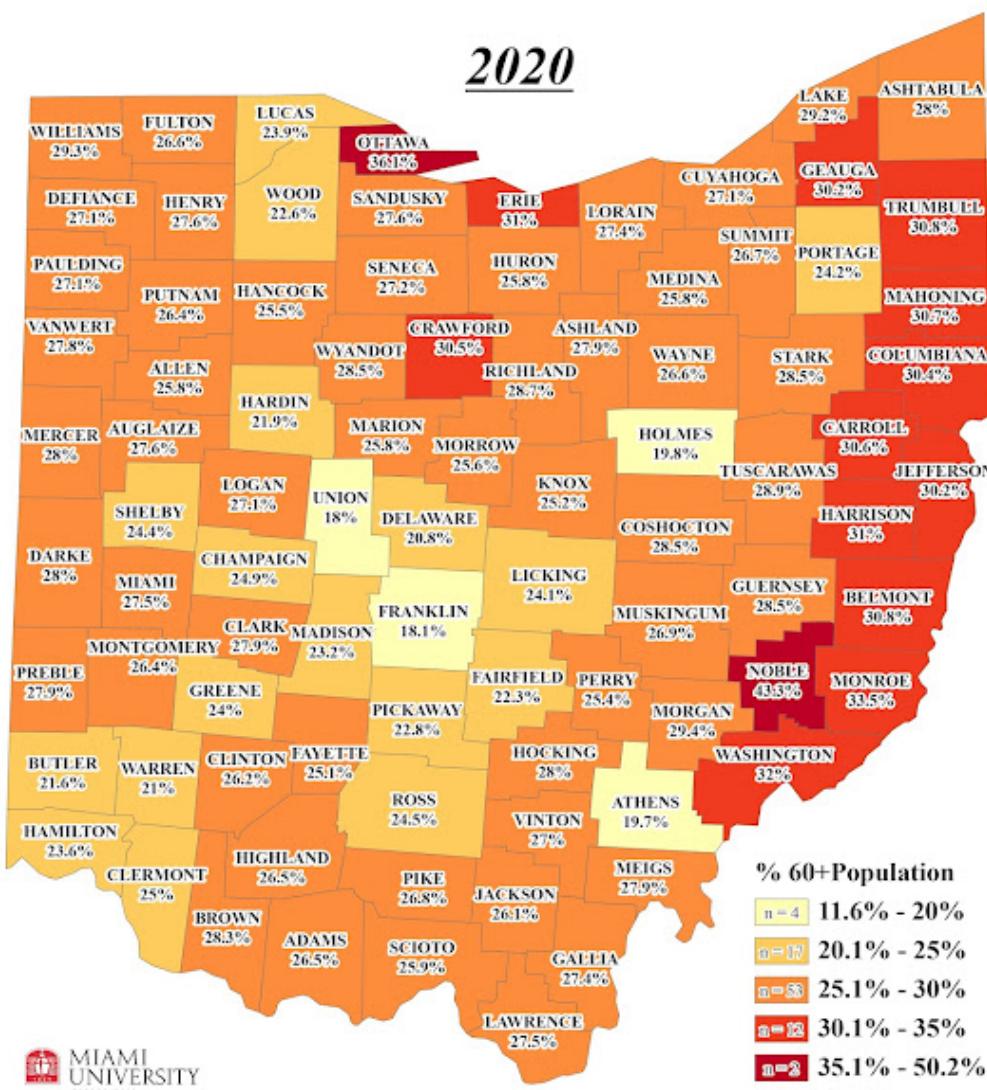
Ohio's 60+ Population by County

2010



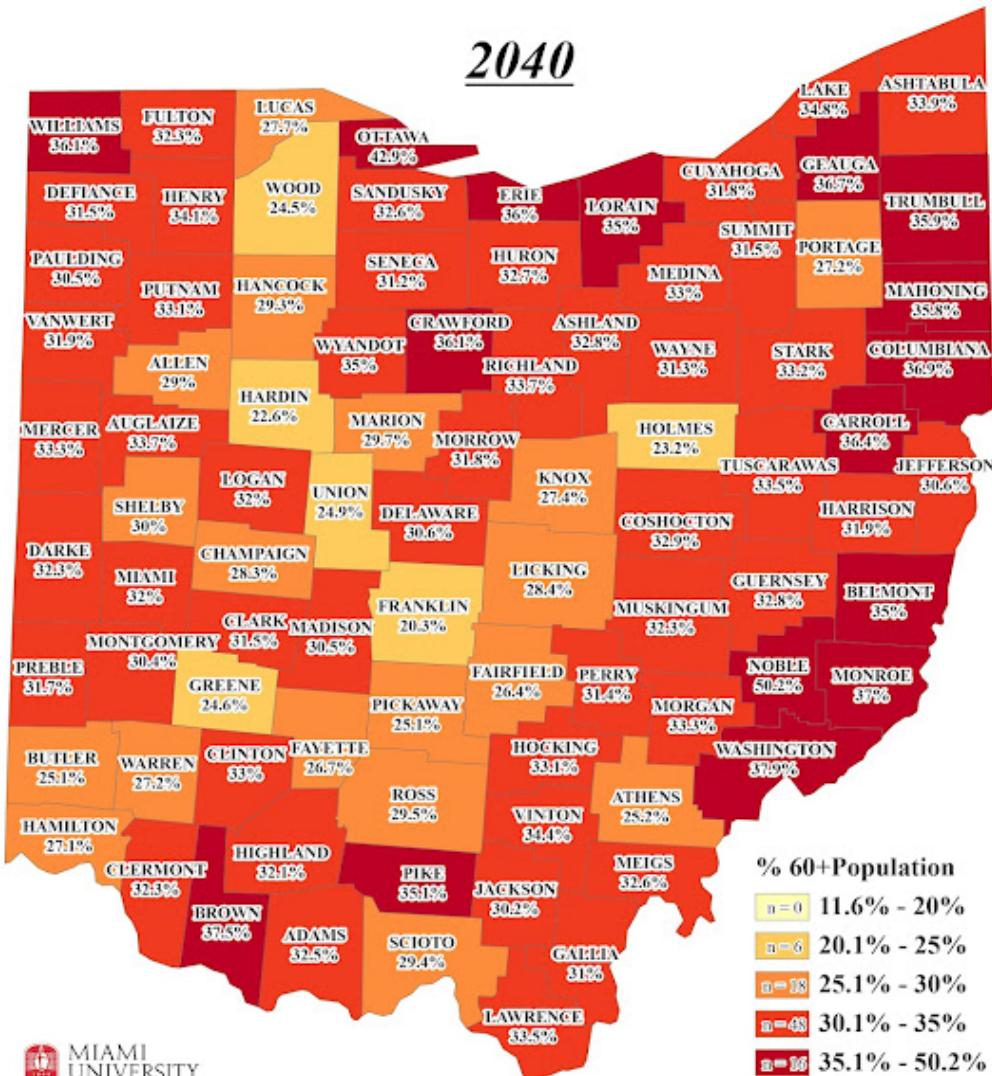
* (n) Number of counties

2020

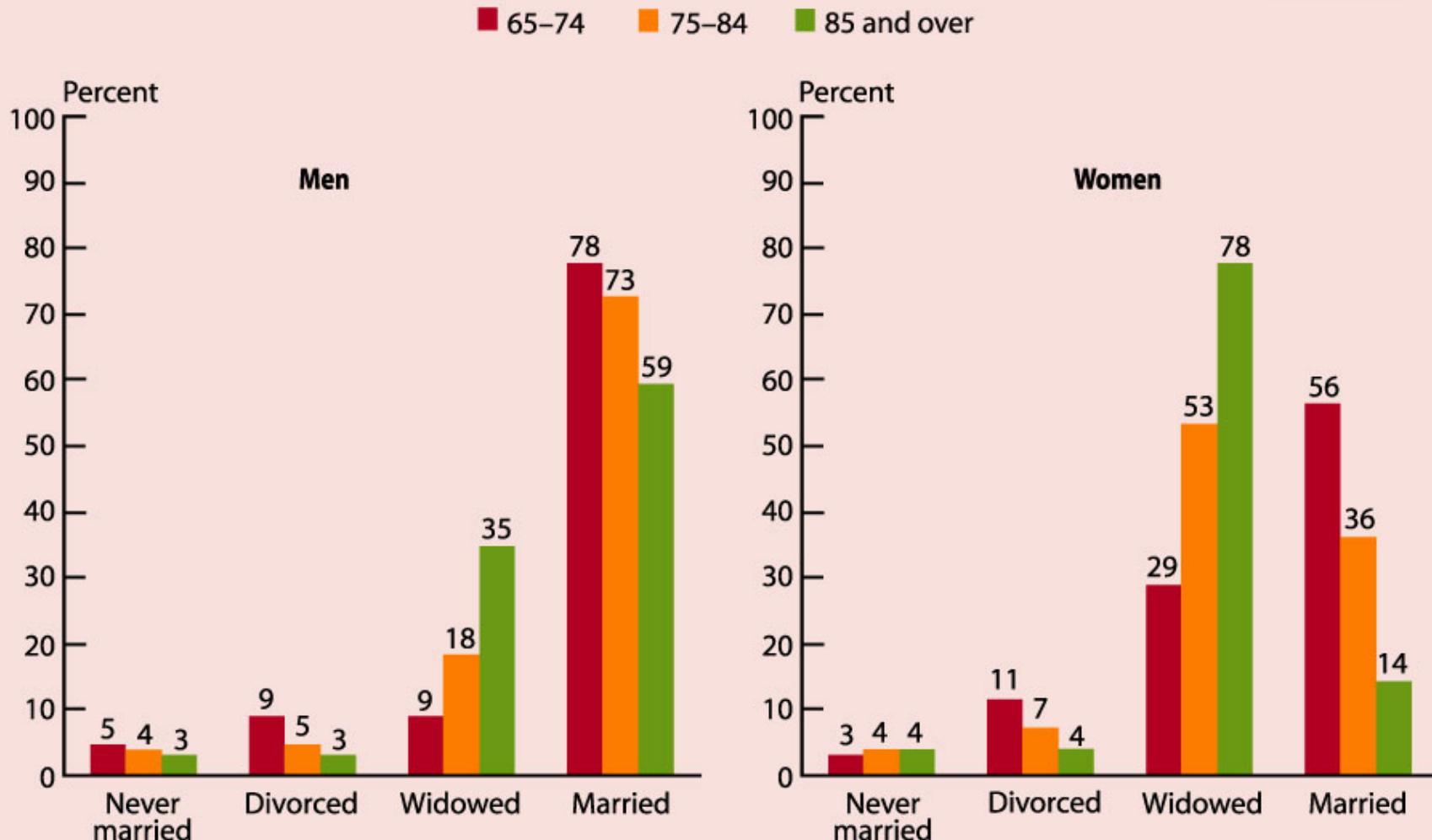


Ohio's 60+ Projected Population by County

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

Individuals 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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- Bob Applebaum Applebra@Miamioh.edu
- Scrippsaging.org (Scripps web site)

PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

August Meeting Notes

Thursday, August 15, 2019 | 9:00 – 10:30 a.m.
7th Floor Conference Room
Two Centennial Plaza, 805 Central Avenue

Guest Speaker Presentation with Q & A
Residential Tax Abatements Part 1: Residential CRA 101

Philip Denning, Director
Department of Community and Economic Development, City of Cincinnati

- Director Denning provided a brief overview of commercial CRA (Community Reinvestment Area) policy followed by a more in-depth look at residential CRA policy. The information covered in his presentation was also presented in a public information session. That session was filmed and can be found here: <http://bit.ly/DCEDCRAPresentation>
- Following the presentation, the working group asked questions and questions submitted through the public comment forms were addressed. Below is a summary of the questions and answers:

Q: Can the CRA policies be amended in anyway?
A: Yes. The State of Ohio sets the general criteria for residential tax abatements and commercial tax abatements within a Community Reinvestment Area (CRA) as designated by the City. Cincinnati City Council has established separate policies for both residential and commercial tax abatements within the City's CRA with evaluation criteria including location within the CRA, new construction or renovation, financial need, VTICA, and environmental building design to direct the Department of Community and Economic Development on the CRA application process. Cincinnati City Council can amend its policies for residential CRAs or commercial CRAs at its discretion.

Q: Where can we access tax abatement data?
A: Tax abatement data within the City of Cincinnati can be found on the Cincy Insight's portals for Residential Tax Abatements and Economic Incentives.

Q: What is the TIRC (Tax Incentive Review Council)'s role in tax abatements?

A: Under Ohio Law (ORC 5709.85), the TIRC only reviews commercial tax abatements, TIFs, and enterprise zones. The TIRC does not review residential tax abatements. The TIRC's recommendations on existing agreements are submitted to City Council for review and approval following the annual TIRC meeting.

Q: Would it be possible to have an "intermediate" residential tax abatement?

A: This could be possible. City Council's current policy is to classify residential buildings of greater than four units as "Commercial" for CRA tax abatement purposes. City Council could increase or remove this threshold at its discretion for residential CRA abatements.

Upcoming Meetings

- Next meeting – Thursday, September 19th (Residential Tax Abatements Part 2: Community Perspectives)
- Public meeting – Tuesday, September 24th at the United Way of Greater Cincinnati (2400 Reading Road)

Relevant Resources

- [Survey Responses as of August 12, 2019](#) – includes feedback on community experiences/perceptions of tax abatements in their neighborhoods
- [PTWG Resources](#)
 - [Cincy Insights Residential Tax Abatements portal](#)
 - [Residential Tax Abatement Data Overview](#) (summary of Cincy Insights portal)
 - [Dept. of Community and Economic Development Public Information Session on Community Reinvestment Area 101 and Residential CRA Policies](#)
 - [Tax Abatement Law FAQs](#)
 - [The Economic and Fiscal Impacts of Property Tax Abatement in a Large County \(Kenyon et al.\)](#)

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

September Meeting Notes

Thursday, September 19, 2019 | 9:00 – 10:30 a.m.

7th Floor Conference Room

Two Centennial Plaza, 805 Central Avenue

1. August Recap

Residential Tax Abatements Part 1: Residential CRA 101

- Dan Bower, Deputy Director of the Dept. of Community and Economic Development, gave a recap of the August meeting
- August meeting notes can be found [here](#).
- Director Denning's presentation on CRAs can be found [here](#).

2. Guest Speaker Panel with Q & A

Residential Tax Abatements Part 2: Community Perspectives

- Panelists included:
 - Sister Barbara Busch | Executive Director, Working in Neighborhoods
 - Michael T. Cappel | Board Chair, College Hill Urban Redevelopment Corporation and Partner, KMK Law
 - Deborah Robb | Director of the HURC and Residential Sales, The Port
 - Dan Schimberg | President, Uptown Rental Properties
 - Robie K. Suggs | Director of Economic Development and Community Outreach First Financial Bank and Board Chair, Homebase
- Each panelist gave a brief introduction about themselves and their experiences in community development and with tax abatements
 - Robie Suggs, First Financial Bank
 - She supports community development needs
 - Volunteerism
 - Financial support
 - Lending
 - Believes that property taxes need to be set equitably
 - Dan Schimberg, Uptown Rental Properties
 - Developer in Cincinnati for 35 years
 - Sees development as a tool to compete with other cities for businesses and residents
 - Tax abatements allow projects that wouldn't happen otherwise
 - Life cycle of an abatement is short in relation to that of a city and allows for high quality development that has a long life
 - Deborah Robb, The Port
 - Director of the HURC. HURC has two programs:
 - Market rate
 - Affordable
 - They acquire properties that are not paying taxes or going through tax foreclosure and put them back into productive use
 - Since more people are moving back into Cincinnati, neighborhoods are now able to secure more private investment

- Lives in an abated house – moved to the house in 2005
 - Neighbors are wondering what will happen when abatements run out?
 - Must bring financing to help with this
- Mike Cappel, College Hill Urban Redevelopment Corp.
 - The CHURC has worked to address a business district that faced disinvestment
 - Business district had businesses owned by families and the next generation was not interested so this led to many vacancies and disinvestment
 - He sees CRAs important tools in some neighborhoods
- Sister Barbara, Working in Neighborhoods (WIN)
 - Community building through homeownership and financial literacy
 - WIN has rehabbed/built over 100 homes in Northside, College Hill, South Cummins, etc.
 - Abatements have allowed for homeownership for working poor (60-100% AMI)
 - WIN also has a contract with Duke for energy conservation – homes built by WIN are LEED or energy star to help with utility bill
 - Gave examples of first time homeowners who live in abated homes
- Following the brief introductions by each panelist, there was a question and answer period:

Q: How can people acquire financing to do home improvements that would allow them to qualify for a tax abatement?

A: Many banks support low-income people with low-rate loans. Banks will help with refinancing once abatement is about to expire. The big issue is the lack of awareness of these resources. (Suggs)

Q: Should abatements apply only to certain communities?

A: Abatements should be a “but for” tool for projects that wouldn’t occur otherwise or where development risk is higher. This could be measured by a bi-annual neighborhood ranking that takes into consideration income, vacancies, blight, etc. (Schimberg)

Tax abatements were originally envisioned as a way for communities to attract more investment. Even if a community is doing well, there are still people in those areas they may need help. Maybe Census tracts could be used? (Busch)

Q: Could we use measurements such as if housing prices in a neighborhood jump a certain percentage or if the number of low-income individuals in a neighborhood decrease a certain percentage in order to determine where tax abatements are needed or not needed?

A: It shouldn’t be based off of income, but vacancy. For example, Bond Hill’s average income might not be high, but there is not a lot of vacancy whereas

there is more than 20% vacancy in Mt. Auburn. Developers need a tool that will make the case for investing in these riskier investment areas (Schimberg).

The group needs to understand the reality of appraisals (for properties with abatements) and the negative impact for existing/surrounding residents.(Williams – Working Group member)

Increased appraisal value could be good for some homeowners, but negative for those on a fixed income (Wagner – Working Group member)

Don't single out specific neighborhoods to receive or to not receive abatements. Consider other criteria and maybe there are different thresholds in certain Census tracts.

Q: What happens when abatements expire?

A: Renters don't see prices increase. We refinance. The tax abatement helped as gap financing, but the project grows out of this need. (Schimberg)

Tenant demographics can shift and this reflects property values over time. Certain populations get excluded. What we really need to consider is how abatements link to income overtime. (Williams – Working Group Member)

Longer term abatements help people in abated homes realize gains on their property which will help people grow intergenerational wealth (Yankie – Working Group Member)

Q: Is the cost of land reset when a building is torn down?

A: Uptown does not reset taxes based on land if we tear down structures so taxes should be based on land and structure. (Schimberg)

The auditor sets the value and this is something we should look into (Smitherman – Co-Chair)

3. Announcements

- Review of webpage and resources
 - The Property Tax Working Group has a webpage: cincinnati-oh.gov/propertytaxproject.
 - Can be found by access City of Cincinnati's Department of City Planning's webpage and clicking on "Planning Projects and Studies"
 - [Resources sub-page](#) is organized thematically. This page includes any documents submitted by working group members and guest speakers.
 - [Survey responses sub-page](#) has responses documents from two surveys. The most recent survey garnered over 450 responses.
- Next meeting – Public Meeting on Tuesday, September 24th from 6:00 – 8:00 p.m. at the United Way of Greater Cincinnati (2400 Reading Road, Cincinnati, OH 45202)

- Working group members will have the chance to hear from the public directly. Members of the public will be given two minutes to speak.
- Next regularly scheduled working group meeting – Thursday, October 17th from 9:00 – 10:30 a.m.

PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

October Meeting Notes

Thursday, October 17th, 2019 | 9:00 – 10:30 a.m.
7th Floor Conference Room
Two Centennial Plaza, 805 Central Avenue

Public Meeting Recap

- Notes from the September 24th public meeting can be found [here](#)

Presentation on Code Enforcement

- Art Dahlberg, Director of Buildings and Inspections, City of Cincinnati, presented on the code enforcement process including:
 - Caseload of inspectors
 - How complaints are reported
 - How complaints are processed
 - Financial and educational resources
- His presentation is below.
- Materials related to code enforcement can be found on the Resources and References section of the Property Tax Working Group webpage [here](#)

Announcements

- Next regularly scheduled working group meeting – Thursday, November 21st from 9:00 – 10:30 a.m.



Department Of Buildings & Inspections

September 25, 2019

Department of Buildings & Inspections

- The **mission** of the City of Cincinnati Buildings & Inspections Department is to protect the health and safety of the citizenry by ensuring the quality and integrity of the City's Building Environment.
- The **goal** of the department is to promote economic development and maintain the quality of the commercial and residential building stock through the enforcement of established building and zoning codes.

Department of Buildings & Inspections

Who's here....

- Business Development Services
- Building Plan Review
- Zoning Administration
- Historic Preservation
- Building Construction Inspections
- Property Maintenance Code Enforcement
- Administrative Boards

Department of Buildings & Inspections

Reach us:

- www.cincinnati-oh.gov/buildings
- Main: (513) 352-3271
- Art Dahlberg, Director
(513) 352-2424 or Art.Dahlberg@Cincinnati-oh.gov
- Lindsey Mithoefer, Communications Manager
(513) 352-2443 or Lindsey.Mithoefer@Cincinnati-oh.gov



Permit Center

805 Central Avenue, Suite 500

Cincinnati, Ohio 45202

Monday through Friday 7:30 a.m. – 4 p.m.

- All reviewing agencies sit on the floor to offer a streamlined permitting process
- Offers a three-tier review process
 - Same-Day Review
 - Review by Appointment
 - Traditional Plan Review



Property Maintenance Code Enforcement

The Property Maintenance Division is charged with eliminating blight and building safety hazards and promotes building repair and renovation through education and enforcement to protect the public health, safety and quality of life.

- **Cincinnati Housing Code**
 - Chapter 1117 of the Cincinnati Municipal Code



PMCE Caseload

- Manages approximately **18,000** cases
- Receive approximately **7,400** complaints per year
 - Approximately **60%** verified
 - Approximately **40%** unsubstantiated
- Perform approximately **57,000** inspections per year
- Conduct approximately **1,000** Concentrated Code Enforcement
- Monitoring over **2,100** vacant buildings in the city

PMCE Complaint v Proactive

- **Complaint Based Code Enforcement**
 - If a complaint is received, PMCE is legally obligated to investigate
 - Approximately **60%** verified
 - Approximately **40%** unsubstantiated
- **Proactive or Concentrated Code Enforcement**
 - Neighborhood Enhancement Program (NEP)
 - All properties within focus area are inspected
 - Longer time to comply: 30 days vs 90 days
 - Strategic area identified and adopted by a community council

PMCE Complaint Process

- **How Complaints are Received**
 - Complaints are received through:
 - (513) 591-6000
 - 5916000.com
 - FixItCincy! App
- **Field Verification**
 - When a complaint is received:
 - Inspector contacts complainant
 - Schedules inspection within 48 hours
 - Inspector inspects from the right-of-way (ROW)
 - Inspects on or in property if invited by resident or property owner

Anonymous CSRs for Building and Inspections

By Year

*This excludes construction violations, litter and tall weeds/grass

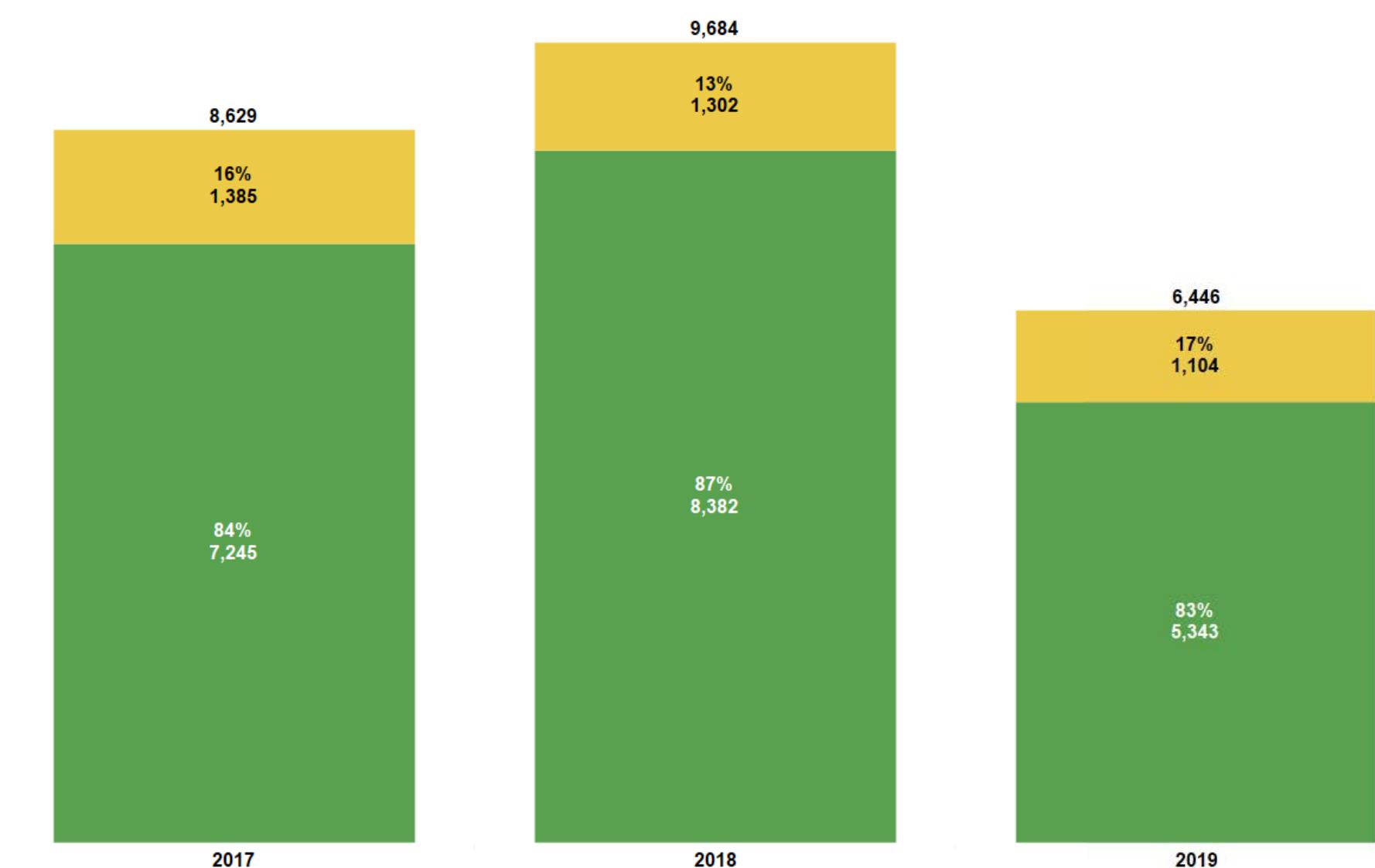
** 2017 and 2018 are full years; 2019 is from Jan to Oct 14, 2019.

***This is an approximation of those that considered themselves "Anonymous". Please reach out to OPDA if you need it updated.

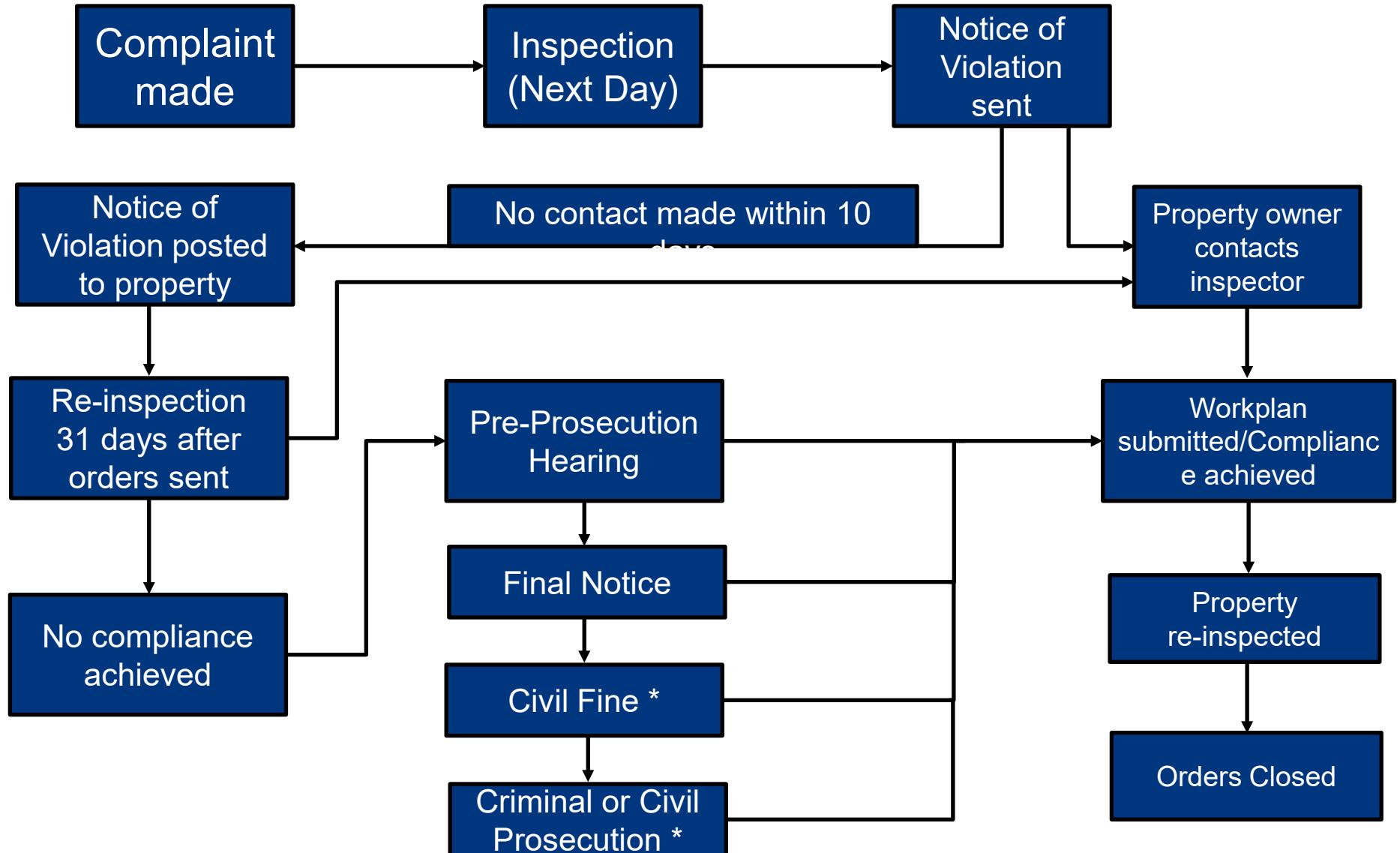


Anonymous
Not Anonymous

Anonymous Calls



PMCE Process



* For owner occupied properties, this step does not occur without prior approval from Director and Quality of Life Team.

Communicating with a City Inspector

If a property owner receives a notice of violation:

- **You will receive it via mail**
- **Immediately contact the inspector listed on the order**
 - They will be able to explain the order in detail
 - Can provide a walk-thru of the property to explain the violation
 - Will work with the owner to develop a work plan
 - Help to identify available financial assistance resources
- **If the owner does not acknowledge the order within 10 days:**
 - A copy of the order will be posted on the property

PROPERTY MAINTENANCE CODE

COMMON VIOLATIONS

The investment you have made in your home is probably the largest single investment you will make in a lifetime. One sure way to protect and potentially increase the value of this investment is through routine preventive maintenance. With timely maintenance of your home comes greater value for you and your neighborhood. Routine checks of the items in the house graphic will enable you to detect problems early and avoid costly replacement of systems prematurely. It is far less expensive to paint and maintain a box gutter than to replace it.

Call the Division of Property Maintenance Code Enforcement at 513-352-3275 for further information.



(A) ACCESSORY STRUCTURES-GARAGES AND SHEDS ACCESSORY STRUCTURES

Repair or take down and remove the dilapidated accessory structure located on the premises.

(A1) SWIMMING POOL ENCLOSURE

Provide a pool enclosure. The enclosure shall extend not less than 4 feet (1219 mm) above the ground. All gates shall be self-closing and self-latching with latches placed at least 4 feet (1219 mm) above the ground. Enclosure fences shall be constructed so as to prohibit the passage of a sphere larger than 4 inches (102 mm) in diameter through any opening or under the fence. Fences shall be designed to withstand a horizontal concentrated load of 200 pounds (91 kg) applied on a 1-square-foot (0.093m²) area at any point of the fence. Contact the area inspector for further code requirement information pertaining to specific pool, spa or hot tub enclosures.

(A2) VENTILATION

Provide adequate ventilation for all rooms or spaces as required under the Housing Code.

(B) TREES REMOVE HAZARDOUS TREE

Take down and remove from the premises, hazardous dead tree or tree limbs.

(C) CHIMNEYS REPAIR CHIMNEY

Rake out mortar joints of chimney (s), replace crumbling brick and point up. After a chimney has been repaired, all flues, inlets and cleanouts shall be thoroughly cleaned and left in good operating condition.

(D) WINDOWS REPAIR WINDOWS

Overhaul windows, where necessary, provide sound sash, replace broken glass and restore to good working order.

(E) FLASHINGS REPAIR FLASHINGS

Repair or replace all rusted, defective, leaking or missing flashing.

(F) ACCESSORY STRUCTURES - FENCES REPAIR FENCE

Substantially repair or remove dilapidated fence.

(G) YARD WALKS REPAIR WALKS

Repair deteriorated yard walks, replacing all cracked, broken or otherwise defective sections in an approved manner. Pitch the walks to drain away from the building.

(H) PORCHES AND GUARDRAILS

Provide approved guardrails for all balconies, porches and decks.



(I) HANDRAILS PROVIDE HANDRAIL EXTERIOR
Provide approved handrails for all stairs where necessary. Handrails shall be not less than 30 inches or more than 34 inches above the nosings of the treads or landings.

(J) ROOF REPAIR ROOF
Restore the roof to good repair, free of holes, large cracks, and any loose and deteriorated material and make the roof reasonably weathertight and watertight.

(K) EXTERIOR WALL COVERING WEATHER TIGHT EXTERIOR
Restore exterior walls, roofs, floors and foundations to watertight and weather tight condition.

(L) GUTTERS REPAIR GUTTERS
Repair or replace all leaking, loose, rusted or defective gutters.

(M) YARD - WEEDS AND RUBBISH REMOVE LITTER
Collect and remove all litter from the premises within 15 days of the date of this notice. If you do not collect and remove all litter from the premises within 15-day period, the City Manager or Commissioner of Health is required to have the litter collected and removed. The cost of collection and removal is placed as a lien on the property or collected by personal judgment against the owner or person in control. Cut or destroy all noxious weeds on the subject property and then remove the cut or destroyed weeds from the premises. Correct this violation within 7 days of the receipt of this notice. If you do not correct this violation within 7 days, the City Manager or Commissioner of Health is required to have the weeds cut or destroyed and removed. The cost of this work is collected as a lien on the property or by personal judgment against the owner or person in control.

(N) STEPS REPAIR STEPS
Repair and maintain exterior steps. Replace all defective materials

(O) STRUCTURAL MEMBERS
REPAIR WALL STRUCTURE- WOOD
REPAIR FRAME WALL STRUCTURE
Repair or replace all defective, studs, sole plates, top plates, headers, bracing and other defective structural members in the wood frame wall system in accordance with standard engineering practice.

(P) FOUNDATIONS REPAIR FOUNDATION
Repair defects and large cracks in the foundation and restore them to structurally sound and reasonably watertight condition.

(Q) DOORS REPAIR DOORS
Restore doors to good condition and repair.

(R) CHIMNEY FLUES
FLUES TO BE CLEAN/UNOBSTRUCTED
Clean chimney flues to make them capable of providing the draft necessary to remove the products of combustion from heating of water heating equipment.

(S) CORNICE REPAIR CORNICE
Repair cornice, replacing all rotted material and securely fastening all loose parts.

(T) PAINTING PAINT EXTERIOR
Paint or otherwise protect all exterior wood and/or metal, which are now inadequately protected against the weather. Existing painted surfaces that must be disturbed to complete this work may contain lead.

(U) INSECT AND RODENT CONTROL
INSECT AND RODENT CONTROL
Exterminate the insects and/or rodents on the premises.

(V) REPAIR LINTELS REPAIR LINTELS
Replace or repair, in an approved manner, all cracked, broken or otherwise defective lintels.

(W) YARD DRAINS CLOGGED YARD DRAINS
Clean out yard drains and drain lines and restore them to good working order.

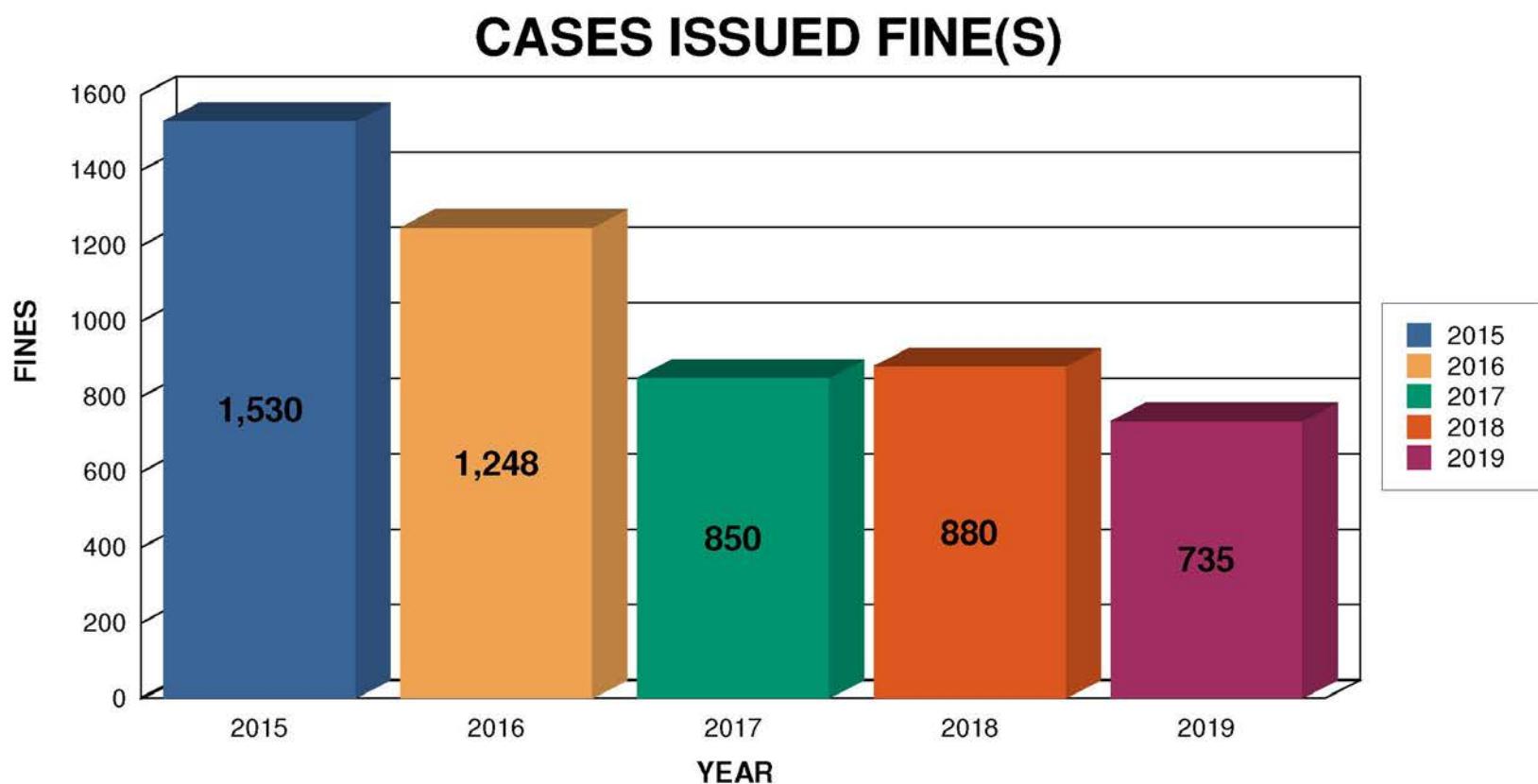
(X) PAVED SURFACES DRAINAGE OF PAVING REQUIRED
Provide subsurface drainage for paved area in excess of 800 square feet. If there is no approved sewer the drainage must be disposed of on the property in an approved manner.

(Y) DOWNSPOUTS REPAIR DOWNSPOUTS
Repair or replace all leaking, loose, rusted or defective downspouts.

(Z) SEWER CONNECT DOWNSPOUTS
SEWER CONNECT DOWNSPOUTS
Sewer connected downspouts or otherwise dispose of storm water in an approved manner.

Civil Citations Filed Citywide Since 1-1-2015

10/16/2019



ACTIVE ORDERS



City of Cincinnati, Department of Community Development

Division of Property Maintenance Code Enforcement

10/16/2019

AVONDALE	620
BOND HILL	98
CALIFORNIA	10
CAMP WASHINGTON	264
CARTHAGE	70
CBD	57
CLIFTON	56
COLLEGE HILL	92
COLUMBIA TUSCULUM	48
CORRYVILLE	54
CUF	290
EAST END	28
EAST PRICE HILL	545
EAST WALNUT HILLS	56
EVANSTON	276
EVANSTON-WALNUT HILLS	15
HARTWELL	55
HYDE PARK	65
KENNEDY HEIGHTS	58
LINWOOD	38
LOWER PRICE HILL	94
MADISONVILLE	136
MT ADAMS	16
MT AIRY	58
MT AUBURN	271
MT LOOKOUT	8
MT WASHINGTON	74
NORTH FAIRMOUNT	145
NORTHSIDE	148
OAKLEY	58
OTHER	4
OTR	341
PADDOCK HILLS	50
PLEASANT RIDGE	62
QUEENSGATE	4
RIVERSIDE-SAYLER PARK	21
ROSELAWN	59
S. FAIRMOUNT	173
SAYLER PARK	30
SEDAMSVILLE- RIVERSIDE	126
SOUTH CUMMINSVILLE	91
WALNUT HILLS	350
WEST END	332
WEST PRICE HILL	300
WESTWOOD	363
WINTON HILLS	13
WINTON PLACE	23

How can we partner?

The Community can partner with the City by:

- **Educating residents about the code enforcement process**
- **Steer homeowners with code violations to available financial resources**
- **Identify problem properties in the neighborhood and refer them to PMCE**
 - ie. Dilapidated and/or unsecured vacant buildings, deteriorating rental properties, etc.
- **Use www.cincycodeenforcement.com to advocate for homeowners**

Financial Resources for Owner-Occupied Properties

- **Emergency Repair Grants - People Working Cooperatively, Inc. (PWC)**
- **Compliance Assistance Repairs for the Elderly (CARE) - The Community Action Agency's (CAA)**
- **Home Improvement Program (HIP) - Hamilton County**
- **Repairs Corps program – Habitat for Humanity of Greater Cincinnati (HFHGC)**
- **West End Housing Improvement Fund – Seven Hills Neighborhood Houses**

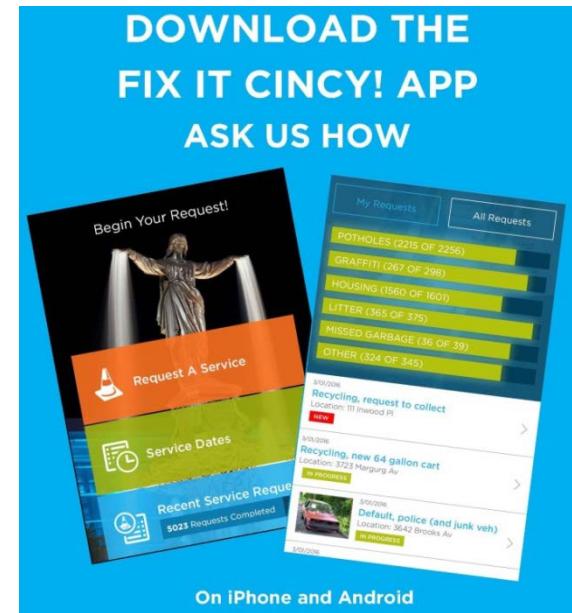
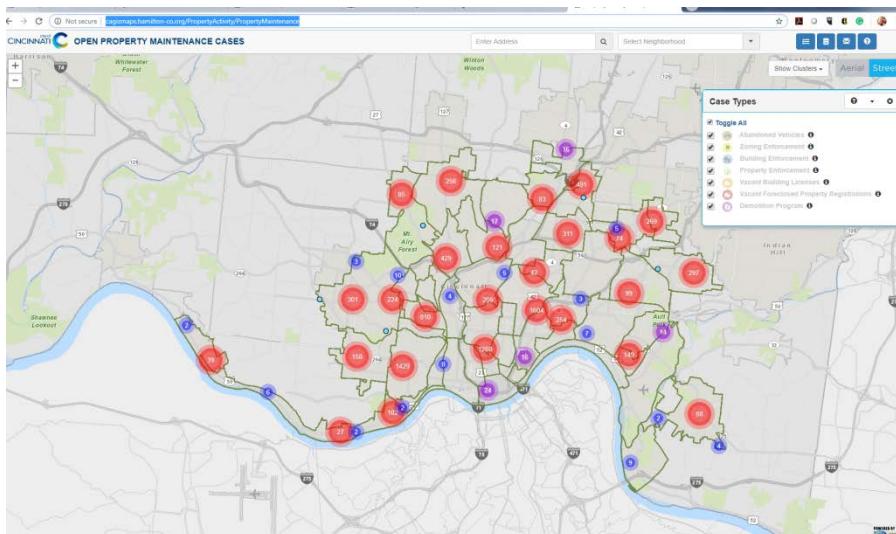
Educational Resources for Landlords and Tenants

- **Landlord Training**
 - Partnership with Police, Fire, and Law
 - Teaches fair housing law, tenant screening, eviction process, properties maintenance best practices, fire safety, and the role of the police
 - Lunch & Learn series component
 - Approximately 225 people attended the trainings
- **Tenant Training**
 - Partnership with Law and Legal Aid Society of Greater Cincinnati
 - Teaches rights and responsibilities of tenants and landlords
 - Launched training in 2019

PMCE Complaints

Submit a Complaint

- FixIt Cincy! App
- (513) 591-6000
- 5916000.com



Track a Complaint

- Cincycodeenforcement.com
- CAGIS Activity Report

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

November Meeting Notes

Thursday, November 21st, 2019 | 9:00 – 10:30 a.m.
2nd Floor – Human Resources Room B
Two Centennial Plaza, 805 Central Avenue

1. A note from the co-chairs:

The Property Tax Working Group emerged as a partnership between a concerned community member, Carol Gibbs, and a council member, Vice Mayor Smitherman. It was officially established by a City Council motion. The Council asked the working group to study trends related to property taxes, especially the issue of rising property taxes in areas experiencing significant levels of development; to make recommendations to City Council aimed at helping to keep seniors and people living with disabilities/special needs in their homes and communities; and to report on best practices in other cities and states facing similar challenges, in addition to reviewing the City's Tax Abatement Program. During this meeting, the Property Tax Working Group heard research and recommendations from two speakers. We view these presentations as part of this working group's charge to collect research and best practices, not as an endorsement of their recommendations or partnership with their initiatives.

2. Guest Speaker: Suzanne Burke and Kelsey Haus – Council on Aging Property Tax Recommendation

- The Council on Aging did research on property tax relief programs for seniors throughout the United States. During this research, they looked at what exists in other states and the eligibility criteria.
- See PowerPoint presentation below.
- A spreadsheet with their research information is available on the "Resources and References" section of the Property Tax Working Group webpage.
- The Council on Aging's proposal is: Deferral of property taxes for eligible participants with 3% accrual until repayment is completed. Deferrals must be repaid when the home is sold, participant passes away, or the home is no longer used as the primary residence.
- Eligibility for this includes:
 - Own and occupy property
 - Primary residence for the past 10 years
 - Meet the requirements of the State of Ohio Homestead Exemption
 - Maximum income: \$32,800

3. Guest Speaker: Kathy Schwab, LISC – Community-wide Housing Strategy

- Kathy Schwab presented on the work being done by stakeholders on the Community-wide Housing Strategy
- See PowerPoint presentation below.
- Additional resources and a link to the strategy's draft recommendations are available on the "Resources and References" section of the Property Tax Working Group webpage
- Over 100 recommendations in the following categories:
 - Emergency Housing Support
 - Preservation of Affordable Rental Housing
 - Access to Homeownership
 - New Production
 - Policy and Zoning
- Kathy has been sharing the work of the Property Tax Working Group with people working on the Community-wide Housing Strategy

- The Property Tax Working Group recommendations may be mentioned in the strategy, but will go to City Council as a separate piece of legislation.

4. Focused Recommendation Groups Introduction

During the December 19th Property Tax Working Group meeting, the working group will split into subcommittees called "Focused Recommendation Groups." The groups are:

- ***Focused Group 1: Desired Property Tax Policy for Seniors/People Living with Disabilities/Special Needs (Lead: Heather Sturgill)***
 - What is the property tax relief program?
 - What are the eligibility criteria for gaining the property tax relief?
 - What impacts will this proposed policy have – both positive and negative?
- ***Focused 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 resources exist already for this population?
 - What resources could be created (financial tools, etc.)
- ***Focused Group 3: Residential Tax Abatement Policy Review (Leads: Carol Gibbs and Dan Bower)***
 - Dissect the current City of Cincinnati Residential CRA policy.
 - Look tax abatement policies from other Ohio cities
 - What parameters should be added to the current policy?

These groups will be charged with bringing recommendations to the January Property Tax Working Group. Please provide your thoughts to the Focused Recommendation Group leads [here](#).

All working group members will receive an email from Samantha asking them to rank their Focused Recommendation Group preferences. Assignments will be sent out before Thanksgiving.

5. Announcements

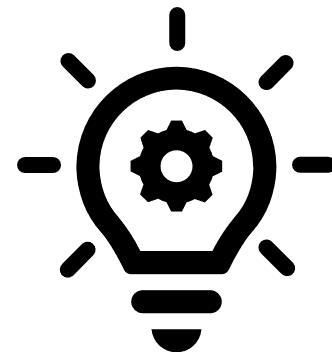
- Next regularly scheduled working group meeting – Thursday, December 19th, 2019 from 9:00-10:30 a.m. at 805 Central Avenue, Cincinnati, OH 45202 (2nd Floor)
- The Vice Mayor stated that after the recommendations come back in January he hopes to start writing legislation with the group. Part of this work will be thinking strategically about how to get the legislation through City Council.

Property Tax Research & Proposal

November 21st, 2019



Process



Top Options Identified

- Freezes
- Exemption/Deduction
- Property Tax Discount
- Tax Credit
- Deferrals

Freezes

]

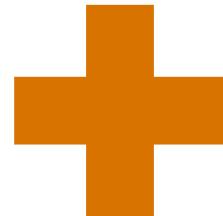
1

Freezing the
taxable value of the
property

2

Freezing the
amount of taxes
owed

Freezes



Minimal
Changes in
Property Taxes



Unaffordable
Taxes will be
Still be
Unaffordable

Exemption/Deduction

Shield **some** of the
market value of a home
by **decreasing** a
property's taxable value

Exemption/Deduction



May Bring Taxes
Down to an
Affordable Level

Other Taxpayers
May Pick up the
Burden

Property Tax Discount

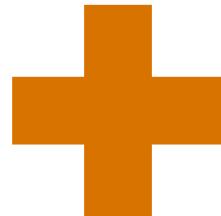
Discounted
property taxes
based on income

30%

100%



Property Tax Discount



Straightforward
Approach



Other Taxpayers
May Pick up the
Burden

Tax Credit

Reduce an individual's
property tax bill by a
certain amount

Tax credit is determined
by **income**

Tax Credit



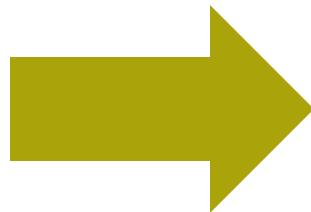
Credits are a
Straightforward
Approach



Other Taxpayers
May Pick up the
Burden

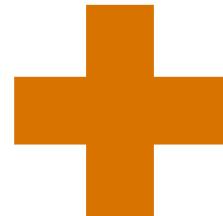
[Deferral

Postpone paying
property taxes



Results on a **lien**
on the property

Deferral



Government
Receives Taxes
Eventually

Some Interest
Rates May be
Excessive

Our Proposal

“Deferral of property taxes for eligible participants with **3% accrual** until repayment is completed. Deferrals **must be repaid** when the home is **sold**, participant **passes away**, or the home is **no longer used as the primary residence**.”

Our Proposal

- Own and Occupy Property
- Primary Residence for the Past 10 Years
- Meet the Requirements of the State of Ohio Homestead Exemption
- Maximum Income: \$32,800

Thank You!

Any Questions?

Community-Wide Housing Strategy

Presented to Property Tax Working Group
November 21, 2019

A Growing Housing Need

In Cincinnati and Hamilton County

Poverty, Income & Housing Housing Gap Cost Burden

Gap in Households and
Affordable and Available Units
Hamilton County Overall

<i>Household Income</i>	Total Households	Affordable and Available Units	Gap
<i>\$14,678 or less</i>	55,600	15,581	-40,019
<i>\$24,464 or less</i>	90,946	52,611	-38,335
<i>\$39,142 or less</i>	138,559	125,073	-13,486
<i>\$48,927 or less</i>	165,531	163,191	-2,340
<i>\$58,712 or less</i>	190,342	193,252	2,910

Poverty

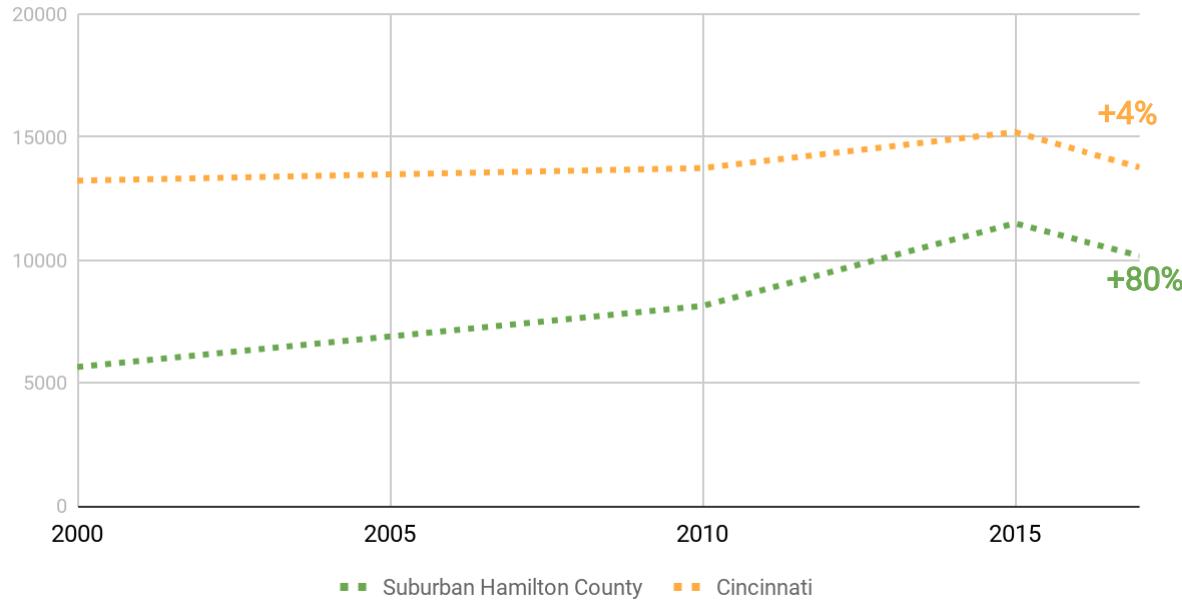
Poverty has been rising

The number of Hamilton County families in poverty grew by 27% between 2000 and 2017.

In 2017, 22.4% of families in Cincinnati, and 8% in suburban Hamilton County, were living below the poverty line.

Families in Poverty, 2000-2017

Since 2000:



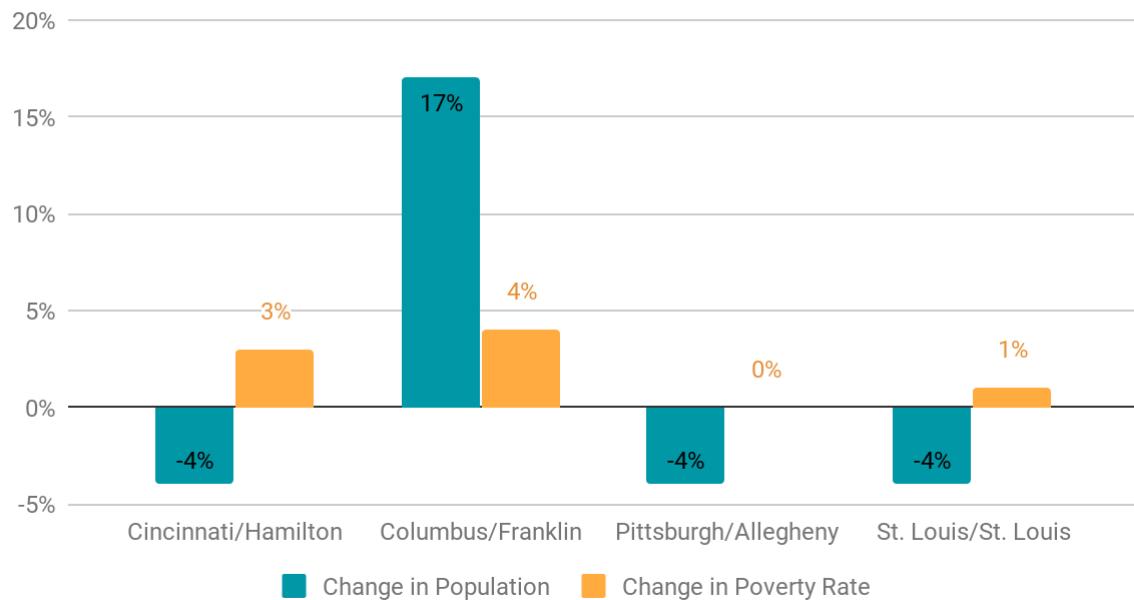
U.S. Census Bureau, 2000-2017

Peer Cities

Population vs. Poverty

Many of Cincinnati's peer cities saw similar population decreases between 2000 and 2017, but Cincinnati saw higher increases in poverty than these peers.

Change in Population and Poverty Rate, 2000 to 2017



U.S. Census Bureau, 2000-2017

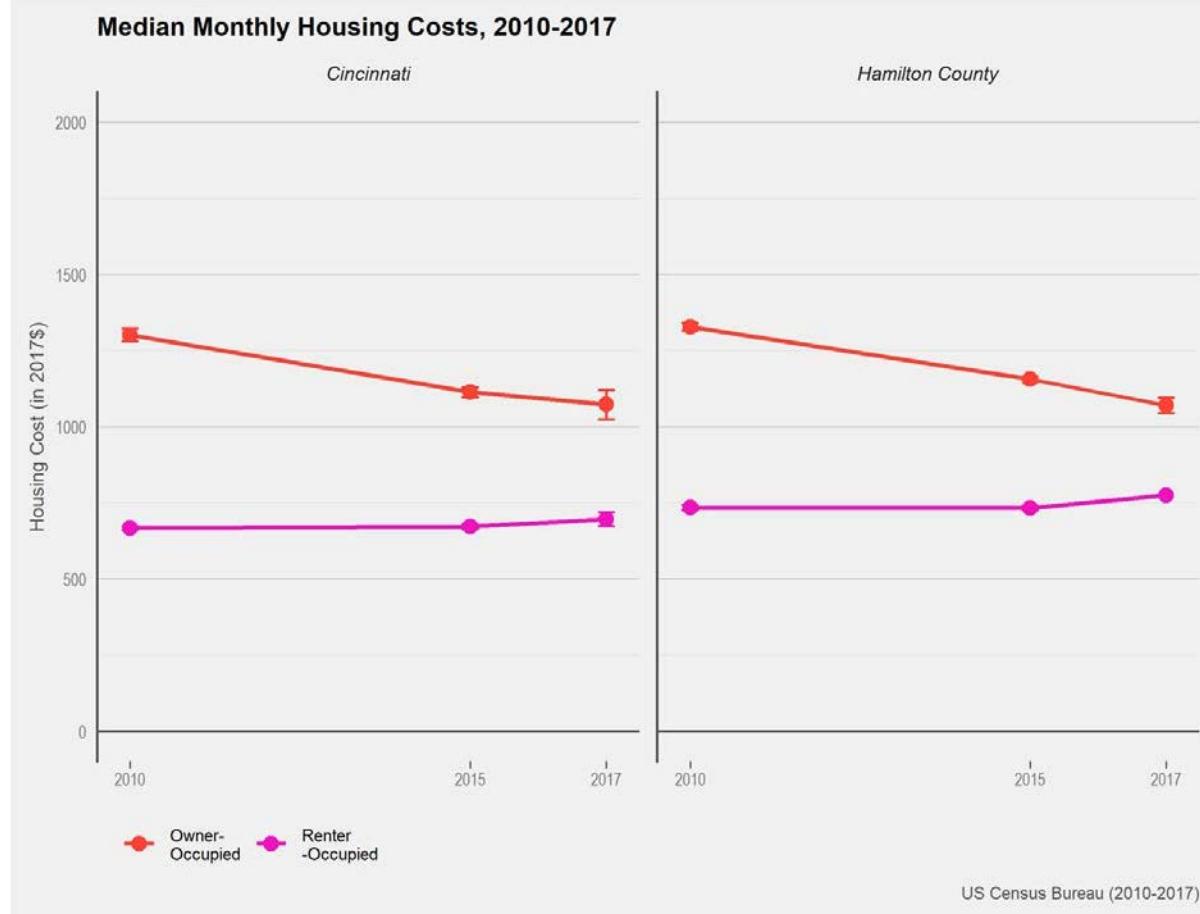
Housing Costs

Rising Costs for Renters

Tenants in both the city and county are seeing their rents go up, even as costs for homeowners fall.

OTR/Pendleton Housing Inventory

Based on a study by CBI, nearly 3,000 units of affordable housing (or 73% of units affordable at 0-30% AMI) were lost from OTR 2002-2015. A majority of these units were rented to people of color.



Peer Cities

National Low-Income Housing Coalition “Out of Reach,” 2018

In the Cincinnati metro area, a household must earn **\$17 per hour** to afford a fair market rate 2-bedroom apartment without being cost-burdened.

This is slightly lower than for peer cities, but since minimum wage in Ohio is \$8.55, a renter would still need to work **2 full-time minimum wage jobs** just to afford a 2-bedroom apartment.

Housing Wage, 2019

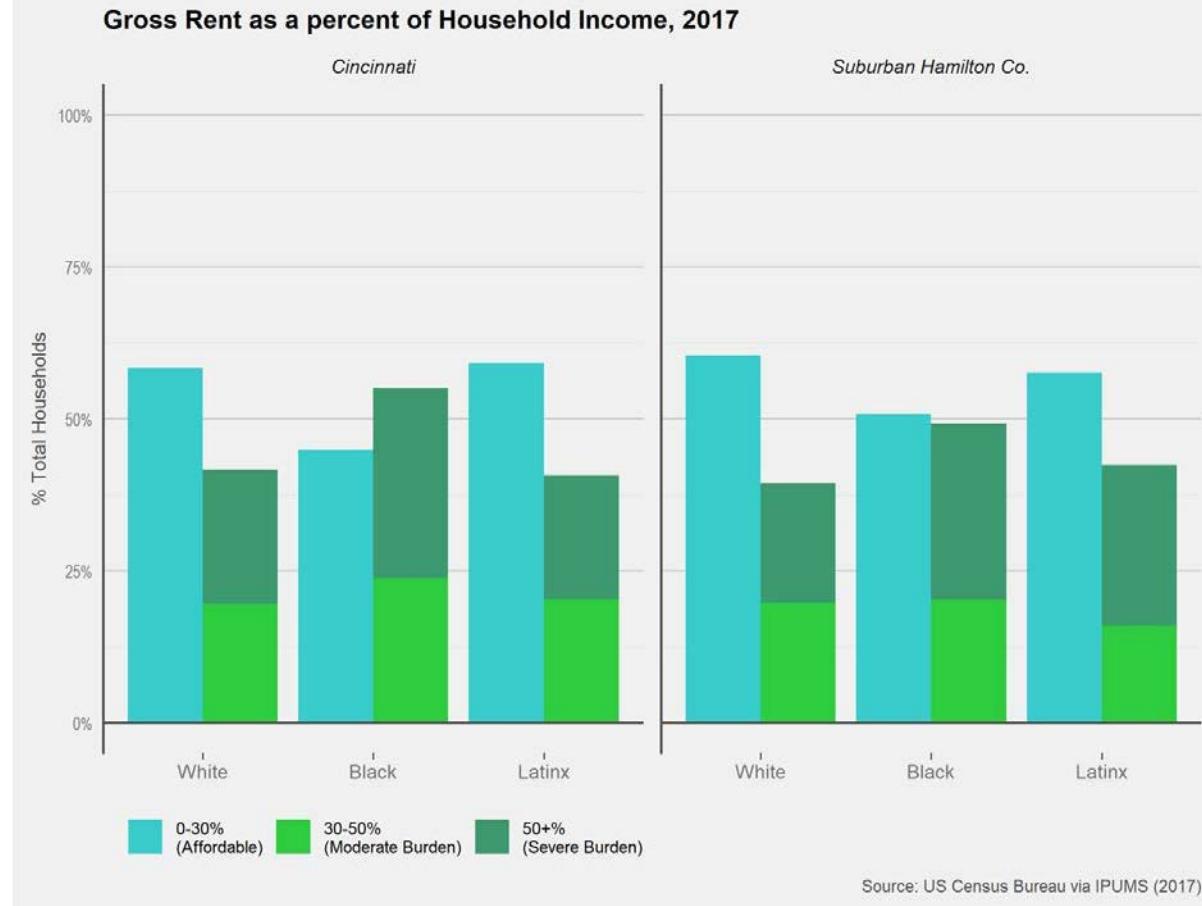


Source: NLIHC Out of Reach Report, Ohio, 2019

Renter Cost Burden by Race

Even higher burdens among Black renters

In both the city and county, Black renters are more likely to be moderately and severely cost-burdened than Whites or Latinos.

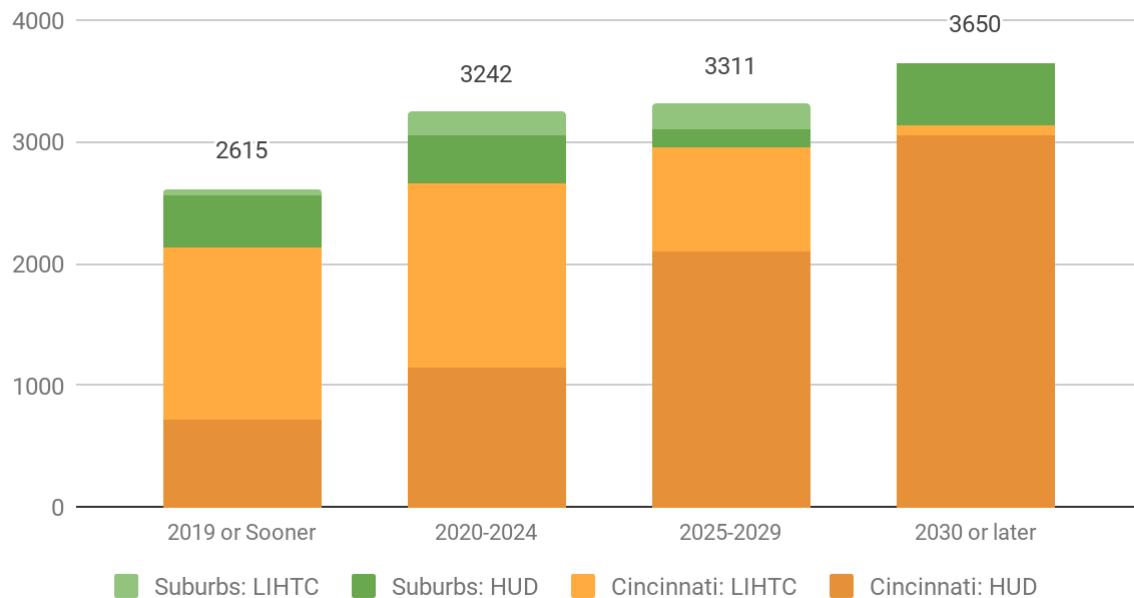


Expiring Units

2017 Ham. Co. Affordability Study

A snapshot of expected expiration dates as of 2016 shows that 42% of homes kept affordable by HUD contracts are set to expire before 2030. About 72% of LIHTC units are also scheduled to expire before 2030.

Subsidized Housing Expirations by Decade



HUD Picture of Subsidized Households; OHFA LIHTC Database, 2015

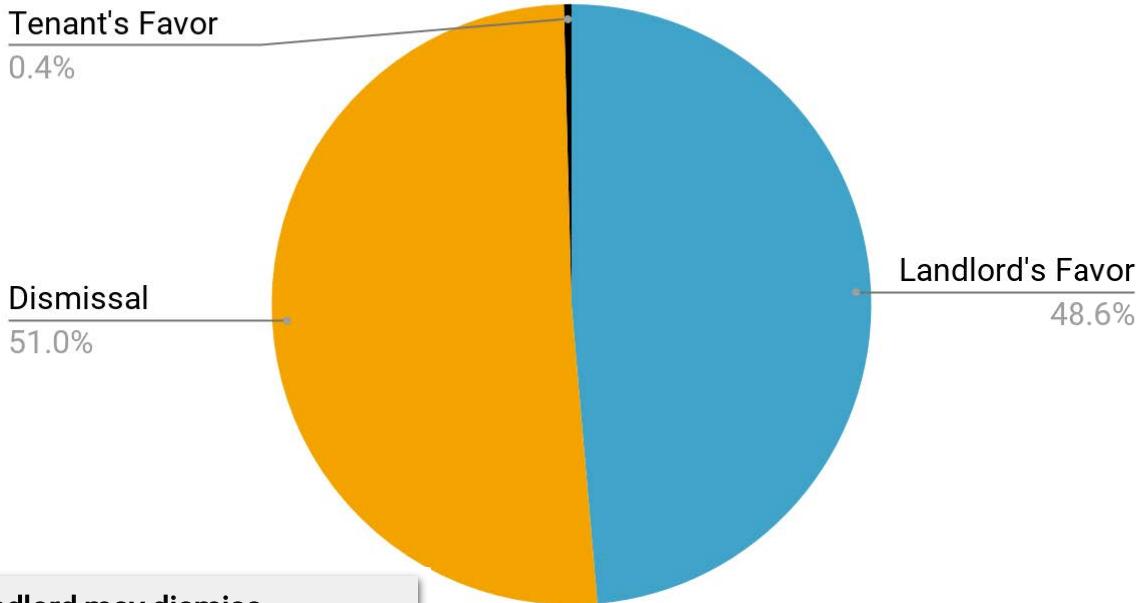
Evictions

Hamilton County Eviction Report

From 2014 to 2017, an average of **12,439 residential evictions** were filed in Hamilton County. The eviction filing rate (8.7%), or percentage of renter-occupied units that experience an eviction filing, sits **well above the nation's average** (6.3%).

Hamilton County evictions are highly **concentrated** in predominantly Black neighborhoods.

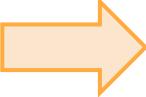
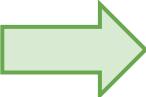
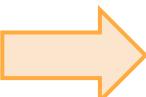
Formal Eviction Decisions, 2017



A landlord may dismiss their case if:

- They reach an informal agreement with tenant
- Tenant vacates the premises

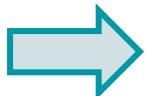
Why a housing strategy?

-  The scope + complexity of the problem demands a holistic response.
-  A chance to bring all the stakeholders to the table & build collective capacity.
-  Document that will unify and align advocates' collective strategies and efforts
-  We want to guide philanthropic dollars, but also municipal policy.
-  Provide specific policy recommendations

Since 4th Quarter 2018

The working group process:

- Over 250 working group participants
- A total of at least 28 meetings
- 17 Community Engagement forums for input

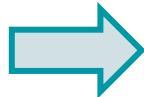


Narrowed to 5 topic areas

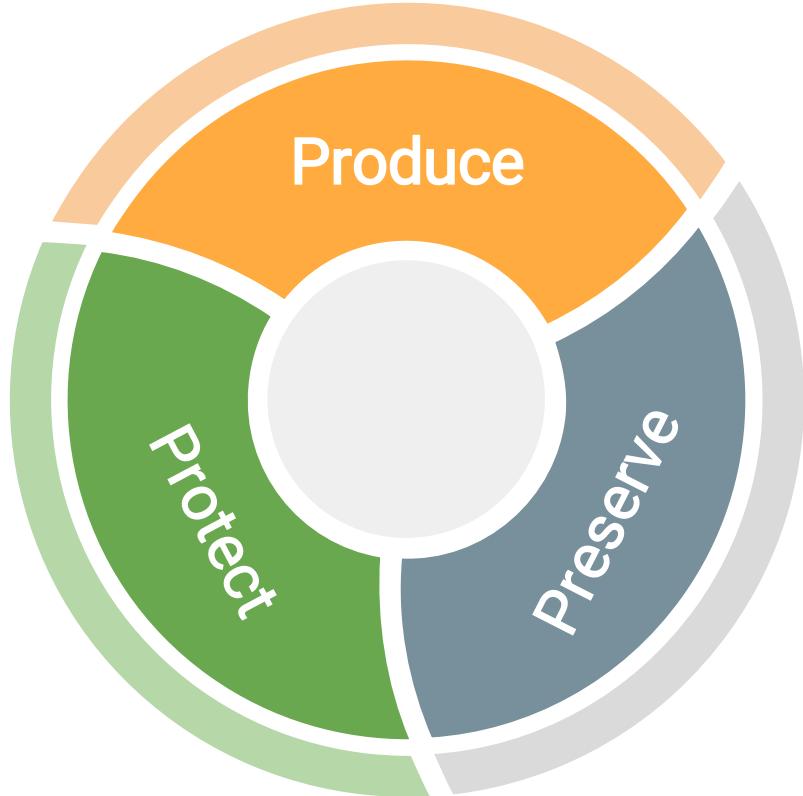
Assessed need and developed a set of over 100 recommendations

Overview

Cincinnati and Hamilton County face complex, interlocking housing challenges.



These challenges must be addressed via **production**, **preservation**, and **protection**.



Proposed Vision Statement:

Everyone has access to a spectrum of quality, affordable housing within their neighborhood of choice.

Proposed Guiding Principles:

- Put People First
- Promote Choice
- Foster Diversity
- Advance Equity
- Cultivate Collaboration
- Challenge the status quo
- Confront racist and discriminatory policies and practices

Broad themes across working groups

Renter Protections

Housing Quality & Conditions

Local Capacity

Innovative Financing Streams

Equitable Production Goals & Distribution

These are based on recurring recommendations...

Tenant Rights to Counsel, 'Pay to Stay,' and Landlord/Tenant Mediation

Proactive Code Enforcement + Home Repair Grant/Loan Program

Increasing Development & Property Management Capacity

Dedicating Funding for the Housing Trust Fund

Introducing Fair Share Expectations

Access to Homeownership

Four Key Ideas

Property tax relief for low-income homeowners, esp. in rapidly appreciating neighborhoods

Proactive Code Enforcement combined with home repair programs, loans, and incentives for small landlords

Open new pathways to homeownership through homesteading and alternative credit building strategies

Increase coordination to offer one portal for homeownership resources, information, and data

New Production

Four Key Ideas

Address wage gap by challenging companies to pay a living wage

Increase by-right zoning for multifamily development

Streamline approvals and waive fees in exchange for affordable units

Expand the pool and build the capacity of small developers, contractors, and property managers

Affordable Rental Preservation

Four Key Ideas

Create a **system to flag expiring units** and offer incentives for preservation and rehabilitation

Combine **data-driven code enforcement** with robust home repair programs and access to loans

Protect against displacement using **tenant legal protections, emergency rental assistance, and legal aid**

Change the narrative around affordable housing through outreach and information campaigns

Policy & Zoning

Four Key Ideas

Reform the zoning code to incentivize affordable development through density bonuses, require in-lieu fees, and permit accessory dwellings

Support a **tenant association** to educate tenants on their rights and mediate with landlords. Adopt new **tenant protections**.

Conduct a “Fair Share Study” and evaluating progress.

Dedicate permanent funding streams to the Housing Trust Fund and set up an **oversight board**

Homelessness

Four Key Ideas

Support existing programs that are proven to reduce and prevent homelessness

Require affordable development in exchange for public land, subsidies, or incentives

Enact tenant protections such as a right to counsel, just cause eviction legislation, and a 'pay to stay' ordinance

Dedicate permanent funding streams to the Housing Trust Fund and use it to fund deep, permanent affordability

CoHear

Four Key Ideas

Provide **emergency rent and utility assistance** to families on the brink of homelessness

Require **affordable development** in exchange for public land, subsidies, or incentives

Pursue **creative homeownership programs**, such as renter equity and co-op models, and alternative credit histories

Build property management capacity and allow (and train) tenants to invest in their properties

4. Next Steps

Timeline



Revisioning

Realistically, what will this plan achieve?

- Provide an **assessment** of current needs
- Establish **key goals** (with the idea that the City and County can adopt them)
- Provide a **suite of tools, policies and funding** for a range of strategies

Funding for the Community-Wide Housing Strategy provided by:



J.P.Morgan

The logo for Wells Fargo, consisting of the words 'WELLS' and 'FARGO' in white, sans-serif capital letters on a red background.

Contact:

Kathy Schwab
Executive Director
LISC Cincinnati
kschwab@lisc.org

<https://www.lisc.org/greater-cincinnati/what-we-do/housing/strategy/>



PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

December Meeting Notes

Thursday, December 19th, 2019 | 9:00 – 10:30 a.m.
2nd Floor – Human Resources Room A, B, and C
Two Centennial Plaza, 805 Central Avenue

The entirety of this meeting was conducted in three Focused Recommendation Groups.

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

Prompts provided to the group in advance:

- 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?

Overarching purpose of discussion:

- An increased demand for housing in general, and an increased desire for more urban community living has led to gentrification and significant upward pressure on property taxes, and other measures that have put pressure on existing residents to relocate against their desire.
- What measures can be taken to keep people in their homes?

Goals of subcommittee:

- A list of legislative and policy recommendations to give to City Council.
- List of any other legislative and policy recommendations that might be under the purview of other entities.

Recommendations:

- I. Tax Relief
 - a. Discount & Deferral - Recommend both
 - i. Local –
 - ii. Qualifications
 1. Own and Occupy Property
 2. Based on Ohio Homestead Exemption with 2 additions
 - a. Low-Income owner or dependent living at residence is legally disabled
 - b. Low-income surviving house member ... qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totally the previous 10 years).

- i. % of discount reassessed after senior/person with a disability no longer identifies property as primary residence
 - ii. How does State/County know person has died?
 - iii. Concern that this is beyond scope of seniors and those with disabilities
 - iv. Concern that property inherited by low-income relatives will not be able to receive benefit
 - 1. Likely living elsewhere, not as concerned about displacement then
 - 2. Condition of transfer: Children of owners only
 - a. May want to return to neighborhood. Still a part of stabilizing neighborhood
 - v. How to monitor and enforce? How to prove one is a house member
 - 1. Paying bills, State ID
- b. Discount based on income
 - i. If existing owner as of the date Hamilton County Auditor decreased all property values due to housing crisis/recession, ___% of the assessed increase of home/property value after the date Hamilton County Auditor decreased all property values due to housing crisis/recession
 - ii. % of the assessed increase of home/property value after purchase date.
 - iii. % changes based on income (deducting medical expenses)
 - 1. No Discount if income is above 120% AMI
 - 2. 40% discount if income is between 80% - 120% AMI
 - 3. 60% discount if income is 50% - 80% AMI
 - 4. 80% discount if income is 20% - 50% AMI
 - 5. 100% discount if income is below 20% AMI
 - 6. Need established baselines that State already uses (e.g., Medicaid eligibility, reduced school lunch program=highest discount)
 - iv. Ex) Purchase when valued at \$100k -> value of property increases 50k, discount applies to the incremental assessed value
- c. Deferral
 - i. Lasts until
 - 1. Death of senior
 - 2. When senior moves, and there isn't a
 - a. Surviving spouse
 - b. Surviving income qualified householder
 - 3. Property is sold
 - ii. Due upon deferral's end: all back unpaid discount plus 3% interest
 - iii. Homestead exemption separate
 - iv. As people are living longer, the length of deferral could increase
 - 1. There should be a separate benefit
 - 2. If increase homestead exemption it could offset
 - v. Hamilton Co cannot create a deferral unless the State legislation allows it
- d. Avoiding unintended consequences
 - i. How to count unearned income & other resources?
- e. State policy has important effect (e.g., schools)
- f. Expand State homestead exemption w/ possibility of deferral
 - i. Incremental based on income and asset test
 - ii. What happens over time? What about effect of inflation?
 - 1. There will still be increases in taxes due to inflation but will be offset by deferral if needed

- iii. Hamilton Co can only create their own homestead exemption if the State creates legislation to allow it

II. Tax Fairness

- a. If property receives any of these tax benefits/assistance measures (abatements/deferrals/etc.), is not permitted to register same property on City's Short-term Rental Registry as anything other than "hosted".

III. Other Measures

- a. Permit accessory dwellings/granny flats if occupied as primary residence more than 50% of year AND requires landlord training (fair housing, sample rental contract, landlord best practices, etc.)
 - i. City could do for all
- b. Streamline approvals and waive fees for building permits related to accessibility
- c. Increase funding:
 - i. to maintenance and modification programs that assist the elderly and people with disabilities...(sliding scale eligibility)
 - ii. Grants
 - iii. Loans
- d. Education/information:
 - i. Include fliers listing all these tax reliefs, resources assistance sources with tax bills, on-line, fliers at permit offices, etc.
 - ii. Expand the pool and build the capacity of small contractors. Educate them on abatements and other programs so they can use as a marketing tools. And, they in turn share info with clients...presumably seniors & clients with a disability (or dependent with a disability). Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.)
- e. Avoiding "harassment":
 - i. More than 1 unsolicited contact with a property owner
 - ii. Tracking property complaints and issuing a fine if a single complainant (track ip – phone numbers?) is submitting complaints on multiple properties.
- f. One portal for homeownership resources, information, and data
- g. Allow (and train) tenants to invest in their properties if renting from a senior or person with a disability

Next Steps:

- Distill recommendations down to present during PTWG in Jan.
 - Run recommendations through contacts to see how folks feel about it, if they support
- Eventually goes through City Council process

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

Prompts provided to the group in advance:

- 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.)?

Challenges:

- Displacement risks for homeowners
- CDCs not aware of available resources
- Transparency in how to access public funds or private funds
- Funding is sometimes one-time or not available
- Resources are piecemeal throughout the city

Structure needs to be created to increase access to resources:

- Transparency
- Access to information
- Clarity
- Eligibility
- Support for those with illiteracy
 - Phone line
 - People with no computer skills
 - Instruction should be for those with a 5th grade reading level
- Information housed on the City's website should be restructured
 - How? Use a focus group to find out where the communication disconnect is
- A website that shows resources available based on income
 - City, county, public, private, state resources
 - People can enter "this is my income and this is my problem"
- Community councils could have meeting spaces with computer access or identify schools, libraries, etc. with accessibility

Who is the customer?

- Neighborhood? Building? Person?
- All of these are inter-related

Next Steps:

- Develop a structure for communication coordination
 - Change the "Who is the customer" paradigm
- Create a product that can house resources
- An ordinance for Council that is organically driven by need
- Don't duplicate recommendations being made in other spheres
- Meet again to discuss recommendations (see Upcoming Events on cincinnati-oh.gov/propertytaxproject)

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

Prompts provided to the group in advance:

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

Review of gathered data:

[https://www.cincinnati-oh.gov/planning/assets/File/PTWG_Group%203_Addendum\(1\).pdf](https://www.cincinnati-oh.gov/planning/assets/File/PTWG_Group%203_Addendum(1).pdf)

Discussion:

- Explanation of Columbus CRA policy
 - Study was done and then an eligibility framework was created
 - 3 neighborhood classifications based on objective criteria
- Rules and process should avoid being complex like Cleveland Heights
- CRAs are meant to encourage development or improvements that people would not be able to make without the assistance.
- Need to expand residential CRA to include multi-family buildings
- No tax abatements given if there are not affordable units – this is an incentive to maintain affordable units
 - Federal law: increase in LIHTC units proposed; lobby elected officials
 - Affordable housing is not currently required
- Plan should be in place for when abatements expire

Potential Recommendations:

- Close teardown loopholes
- Encourage investment caps
- More incentives for rehab
- Zoning – remove SF requirements for high density
- 25% of revenue from expiring tax abatements to affordable housing fund
 - Requires change of state law
- Transparency on increased revenue from expiring tax abatements to justify the investment
 - New construction raises other property values surrounding it – based on Franklin Co. study
- Tier neighborhoods
 - Can tailor it to make sure it works
 - Keep in mind that investment is long-term
- TIFs should have not have outs for development standards

Questions/Comments from public:

- Many lot splits in Mt. Lookout due to desire for tax abatements
- Difference between Cincy Insights info and Auditor's website
- Desire to preserve trees and on-street parking
- Use Census tracts for CRAs
- Consider financial need for home (must be objective)
- Consider other factors rather than just LEED
- Compare Cincinnati and Columbus abatement policy
- Have abatements only in low income areas
- Abatements subsidize the wealthy

Next steps:

- Meeting on January 13th (see Upcoming Events on cincinnati-oh.gov/propertytaxproject)

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

January 13th Meeting Notes

Monday, January 13, 2020 | 9:00 – 10:30 a.m.
2nd Floor – Human Resources Room B, and C
Two Centennial Plaza, 805 Central Avenue

The entirety of this meeting was conducted in two Focused Recommendation Groups.

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

Discussion:

- How do we work within existing systems (not within existing resources)
- How to help people understand/learn about resources available
- Need to turn recommendations into ordinance/law
- What are other cities doing?
- **MAKE HOUSING A PRIORITY**

Recommendations:

- Resources for home repairs
 - Social worker goes with inspector and has available programs
- Create a favorable lending program for companies that work with seniors and low income persons
 - Revolving line of credit
- Housing Court
- Portal (online database) on resources available
 - Hire someone to manage it (OPDA?)
 - Include resources for homeowners and renters
- Citizen Advisory Board focused around housing (like CABA)
 - Connector between Mayor, City Manager, Board, citizens, Council
- Lobbying effort to cap real estate taxes for seniors, low income residents, and people living with disabilities

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

Guidelines

- The policy should...
 - Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs
 - Application information should help the auditor track land sales (splits from master parcel)
 - Look at actual market value of property, not sale price
 - Use a tiered system
 - Not reduce overall quantity of affordable housing.
 - Encourage reinvestment in existing affordable housing.
 - Not reduce the overall unit growth needed to meet the growing population.
 - Encourage units appropriate for a family (2 or more bedrooms)

- Encourage low-cost of long-term homeownership through environmental design (LEED, etc.)
 - Reduced utility costs
- Encourage transparency on residential abatements (where does the money go after roll off)
- Consider investment incentives of our local competitors
- Consider overall tax rates and how abatements may impact opinions of new tax levies
- Encourage small, minority-owned, and women-owned businesses and small scale developments
- Encourage historic conservation
- Increase current staff should be increased due to long-term monitoring
- Provide adequate notice about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

Recommendations

- Three tiers based on distressed criteria
 - Look at Mt. Lookout and Hyde Park for top tier consideration
 - Distressed criteria should be evaluated every 3-5 years
 - Market ready, ready for revitalization, ready for restoration
- Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations

PROPERTY TAX WORKING GROUP

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January 16 Meeting Notes & Draft Recommendations

Red text = notes added during the January 16th meeting

DESIRED PROPERTY TAX POLICY FOR SENIORS/PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

Goals

1. An increased demand for housing in general, and an increased desire for more urban community living has led to gentrification and significant upward pressure on property taxes, and other measures that have put pressure on existing residents to relocate against their desire. What measures can be taken to keep people in their homes?
2. A list of legislative and policy recommendations to give to City Council.
3. List of any other legislative and policy recommendations that might be under the purview of other entities.

Recommendations

1. Tax relief – Discount and deferral

This would require adoption at the state level and approval of the Area Agencies on Aging

- a. Qualifications
 - i. Own and Occupy Property
 - ii. 65+,
 - iii. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying
 - iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death
 - v. Low-income surviving house member ... qualification requirement being that the house member must have designated that property as primary residence for at least 10 years **and qualify based on income** (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totally the previous 10 years).
 1. % of discount reassessed after senior/person with a disability no longer identifies property as primary residence

How to ensure that people are not being taken advantage of during transfer of property?

- b. Discount (% based on income) – Consider the rate of inflation
 - i. Applies to home + 1 acre of property
 - ii. % of the assessed increase of value after purchase date
 - iii. % changes based on income (deducting medical expenses) (using HUD guidelines)

How can we define affordability/income beyond AMI?

1. No Discount if income is above 120% AMI
2. 25% discount if income is 80% - 120% AMI
3. 50% discount if low income (50% - 80% AMI)

4. 75% discount if very low income (30% - 50% AMI)
5. 100% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)

iv. Discount is not to be repaid at any point

c. Deferral

- i. Applies to portion of property tax increases that were not discounted
- ii. Lasts until
 1. Death of original recipient, or dependent with a disability
 2. When the dependent with a disability moves, or senior moves and there isn't a
 - a. spouse
 - b. Surviving income and time qualified householder
 - c. Property is sold
 3. Due upon deferral's end: all back unpaid deferral plus 3% interest
 - Is new property value based on discount or original value?
 - All value increases during deferral process + new property value (present day – most recent auditor assessment)

d. Avoiding unintended consequences

- i. How to count unearned income & other resources?
 - What would the impact on tax revenues be (impact on schools)?
 - Can we use numbers based on current homestead exemption to calculate potential impact?
 - We need numbers!

2. Tax fairness

- a. If property receives any of these tax benefits/assistance measures (abatements/deferrals/etc.), is not permitted to register same property on City's Short-term Rental Registry as anything other than "hosted".

3. Other measures

- a. Permit accessory dwellings/granny flats if occupied as primary residence more than 50% of year AND requires landlord training (fair housing, sample rental contract, landlord best practices, etc.)
- b. Streamline approvals and waive fees for building permits related to accessibility
- c. Increase funding:
 - i. to maintenance and modification programs that assist the elderly and people with disabilities...(sliding scale eligibility)
 - ii. Grants
 - iii. Loans
- d. Education/information:
 - i. Include fliers listing all these tax reliefs, resources assistance sources with tax bills, on-line, fliers at permit offices, etc.
 - ii. Expand the pool and build the capacity of small contractors. Educate them on abatements and other programs so they can use as a marketing tools. And, they in turn share info with clients...presumably seniors & clients with a disability (or dependent with a disability). Have fliers about these educational/marketing

- opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.)
- e. Avoiding “harassment”:
 - i. More than 1 unsolicited contact with a property owner would receive fine – **define what the fine would be**
 - ii. Tracking property complaints and issuing a fine if a single complainant (track ip – phone numbers?) is submitting complaints on multiple properties.
- f. One portal for homeownership resources, information, and data
- g. Allow seniors or person with a disability tenants to modify properties without requiring return to original upon move out.

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal: Help low and limited-income individuals stay in their homes.

Three areas of concern

- 1. **Property values** are going up so residents can't afford to stay.
- 2. **Repairs** are needed but residents don't have the funds.
- 3. Lack of consistent and equitable **communication** about resources available to residents (sources and current status of funding).

Recommendations

- 1. **Create an online portal** similar to the [Office of Performance and Data Analytics \(OPDA\)](#) portal so that residents (homeowners and renters) know what programs and resources are available to them. The portal should work simply for users but include deep connections in its logic. For example, users would enter age, veteran status, etc. and the portal would respond with the programs that are available to them.
 - **How can this be communicated in a non-digital way?**
- 2. **Create a housing court** with a dedicated support staff who are expert in housing who can connect residents to resources. (Reference: Cleveland)
 - \$50-70,000 would need to be given to County from City to fund this
 - Specific staff need to be in place for this role
 - **Convert existing common pleas seat into housing court**
 - **Common pleas court judges need to be on board**
- 3. **Make housing a priority** by creating a position similar to the Chief Advocacy Officer role, that would lead housing for the city as a Connector/Czar. This position connects with the City Manager, City Council, Mayor, other departments, and residents, and is guided by an advisory board. This position has responsibility for the portal.
 - **Request updates from lobbyist**
 - **Have the Chief Advocacy Office report to a board and define what the board is – who are the members, how are they appointed?**
 - **Similar to this working group with affiliations named rather than individuals (COA, CPS, Law, Coalition for the Homeless, CMHA board, etc.)**

4. **In geographic areas with high development activity**, when a code violation is filed, require a social worker to accompany the building inspector to provide information on funds to help with repairs, and direction to the portal.
5. **Create a lending program** with a revolving line of credit with favorable rates for contractors who work fairly with seniors and low-income households. This lending program could help restore the small contractors who lost their businesses in the recession of 2008, and could be a vehicle to grow minority-owned businesses in Cincinnati. Information on these licensed contractors will be on the portal.
 - **How is there accountability in getting people to pay back loans?**
6. **Proactively identify homeowners** who need help with repairs so it's not so dependent on the homeowner reaching out.
7. **Provide funding for those organizations** that work with homeowners to help them stay in their homes, so those organizations can help more households. Information on this organizations will be on the portal.
8. **Look at other cities** to see what they are doing for direction addressing recommendations 1-7.
9. **Work in a way that honors the residents' perspective:** "Don't hire people to fix me—I don't need people to fix me, I need money to fix my house."
10. **Lobby the state to make changes that benefit home retention** for individuals with low or limited-income, disabilities, seniors.
 - **Lobbyist reports to the board**

RESIDENTIAL TAX ABATEMENT POLICY REVIEW

Guidelines

The policy should...

1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs
 - a. Application information should help the auditor track land sales (splits from master parcel)
 - b. Abatements should be reviewed to ensure they are not overly inflating neighboring property values through comps.
2. Use a tiered system
3. Not reduce overall quantity of affordable housing.
4. Encourage reinvestment in existing affordable housing.
5. Not reduce the overall unit growth needed to meet the growing population.
6. Encourage units appropriate for a family (2 or more bedrooms)
7. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs
8. Encourage transparency on residential abatements (where does the money go after roll off)
9. Consider investment incentives of our local competitors
10. Consider overall tax rates and how abatements may impact opinions of new tax levies
11. Encourage small, minority-owned, and women-owned businesses and small scale developments
12. Encourage historic conservation
13. Increase current staff should be increased due to long-term monitoring

14. Provide adequate notice about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

Recommendations

1. Three tiers based on distressed criteria
 - a. Look at Mt. Lookout and Hyde Park for top tier consideration
 - b. Distressed criteria should be evaluated every 3-5 years
 - Potential criteria: low-mod census tracts, poverty level
 - If rental property values/house sales have increase certain % then tier can be changed
 - c. Market ready, ready for revitalization, ready for restoration – **be more specific**
2. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations
 - Cap, term, criteria may be different
 - How are neighborhoods engaged?

PROPERTY TAX WORKING GROUP
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February Meeting Notes

Thursday, February 20, 2020 | 9:00 – 10:30 a.m.
7th Floor – Griesel Conference Room
Two Centennial Plaza, 805 Central Avenue

1. Welcome

2. Review of Feedback

- All feedback on the draft recommendations can be found [here](#).

3. Focused Recommendation Group Work Time

The three groups were:

- Desired Property Tax for Seniors and People Living with Disabilities/Special Needs
- Resources for Low/Limited Income Residents
- Residential Tax Abatement Policy Review

The three Focused Recommendation Groups focused in integrating feedback into their recommendation and answering the following questions about each of their recommendations:

- What method of action will this require? Motion, Resolution, Ordinance, Other?
- What legislative level? City, County, State
- Priority level (High, medium, low)
- Difficulty level (Hard, medium, difficult)
- Implementation Partners
- Other Notes/Parking Lot: Any other detailed information that may be needed further down the line when policy is being written.

Each group integrated feedback and answered the questions above to varying degrees. The Focused Recommendation Groups will be completing their work in March. [Here is a link](#) to the spreadsheets that the groups worked on.

4. Next Steps

- Next meeting: Thursday, March 19th from 9:00 – 10:30 a.m. on the 7th Floor of Two Centennial (805 Central Ave)

PROPERTY TAX WORKING GROUP MEETING
Focused Recommendation Group on Residential Tax Abatement Policy Review
Wednesday, July 8, 2020 | 9:00 - 11:00 a.m.

MEETING NOTES AND RECOMMENDATIONS

A virtual meeting of the Property Tax Working Group's Focused Recommendation Group on Residential Tax Abatements met on Monday, July 8th, from 9:00 - 11:00 a.m. This meeting was also live streamed on Youtube and can be viewed here: bit.ly/CityPlanningYoutube 12 members of the working group were in attendance, including the co-chairs, Vice Mayor Smitherman and Carol Gibbs, and 15 members of the public were in attendance in addition to City staff from the Law Department, Department of Community and Economic Development, and Department of City Planning. The goal of the meeting was to review the draft recommendations and finalize them. The group will meet again virtually on **Monday, July 13th from 2:30 - 4:30 p.m.** to continue and finalize their work.

Presentation of Draft Recommendations

The Focused Recommendation Group last met in February 2020. [Here is a copy of the draft recommendations from that time.](#) These recommendations were presented for context.

Presentation of Changes in Recommendations

Please note that the #s do not correlate to the previous version of the draft recommendations. Based on the conversation during the meeting, there was a need to reorganize the recommendations. Section I are the immediate recommendations, Section II explains what these recommendations aim to accomplish, Section III indicates considerations for implementation of the recommendations, and Section IV is a long-term recommendation.

I. Recommendations

Recommendation 1 - This is the recommendation that determines recommended caps and terms. Two options were discussed during this meeting. A third option was submitted following the meeting by co-chair, Carol Gibbs.

Option A

This proposal was presented by the co-chairs of the Focused Recommendation Group, Carol Gibbs and Dan Bower.

Citywide Policy Proposal Option A		
Application Criteria	Abatement Cap	Abatement Term
New Construction	\$200,000	10 yr
Renovation	\$300,000	15 yr
New Construction - Green Building Tier 1	\$400,000	12 yr
Renovation - Green Building Tier 1	\$500,000	15 yr
New Construction - Green Building Tier 1	\$650,000	15 yr
Renovation - Green Building Tier 1	\$750,000	15 yr
Bonus Criteria	Additional Cap	Additional Term
Visibility	\$100,000	Up to 5 yrs (capped at 15yr)

Notes on Recommendation I - Option A:

- The City administration has not yet weighed in on these proposals
- Vice Mayor Smitherman explained that he has met with the Mayor to share this proposal
- With this proposal:
 - There would be no tiers proposed in order to get a recommendation moving right away (the working group has heard a desire for immediate change). If tiers or targeted neighborhoods were proposed, it would be a very long process. For example, when Columbus revised their policy it was over two-years.
 - Renovations would be valued higher than new construction - recommendation to include “restoration” in language
 - Green building is valued higher
 - Visibility is included (find definition of visibility in Residential CRA Policy ([Ord. 276-2017](#)) and [Attachment](#))
- Positive feedback on proposal
 - It's important to have a recommendation that can move forward quickly
 - This is simplified
 - Visibility is needed but is not being built. This policy incentivizes.
- Concerns about proposal
 - Caps may limit some income to the City
 - Regarding renovations: Concerned because developers are tearing down houses but using existing foundations and calling them renovations
 - Caps over \$500,000 lead to public concerns of fairness in the tax system with wealthy people getting abatements and middle-class people having to

pay property taxes. Won't that affect the political acceptance of the recommendations?

- Green building tiers need more explanation
- Looking at the current abatement chart, the dollar difference between new construction silver and gold is \$162,000. The new chart is showing a difference of \$200,000. Why are we increasing the dollar value of these abatements?

Option B

This proposal was presented by Paul Yankie, a working group member, on behalf of USGBC, Green Building Consulting, and Home Builders Association.

Citywide Policy Proposal Option B		
Application Criteria	Abatement Cap	Abatement Term
New Construction	\$0	0 yr
Renovation	\$150,000	10 yr
Renovation - HERS/Other moderate level EE & High performance Cert	\$300,000	15 yr
New Construction - LEED Silver	\$300,000	15 yr
Renovation - LEED Silver	\$400,000	15 yr
New Construction - LEED Gold/LBC Zero Energy Petal	\$500,000	15 yr
Renovation - LEED Gold/LBC Zero Energy Petal	\$600,000	15 yr
New Construction - LEED Platinum/LBC Full Cert/ Passive House	\$700,000	15 yr
Renovation - LEED Platinum/LBC Full Cert/ Passive House	\$800,000	15 yr
Bonus Criteria	Additional Cap	Additional Term
Visibility	\$100,000	0yr

Notes on Recommendation 1 - Option B:

- Training program/education is key for green building
- Note of new construction - are we incentivizing things that will already be built? Neighborhoods that can support \$150-200k houses
- City Council has regularly been supportive of green building
- 80% of abatements currently have no green building components
- Positive Feedback
 - Prioritizes quality projects that minimize the long-term cost to

- owners
 - Reflects structure of LEED with Silver, Gold, and Platinum
- Concerns
 - Caps over \$500,000 lead to public concerns of fairness in the tax system with wealthy people getting abatements and middle-class people having to pay property taxes. Won't that affect the political acceptance of the recommendations?
 - Does not allow for non-green building new construction

Option C

This proposal was submitted following the PTWG meeting by Carol Gibbs, co-chair of the working group.

Citywide Policy Proposal Option C		
Application Criteria	Abatement Cap	Abatement Term
New Construction	\$200,000	10 yr
Remodel/Restoration	\$300,000	15 yr
New Construction - Green Building Tier 1 (LEED Silver, Gold, LBC equivalent)	\$400,000	12 yr
Remodel/Restoration - Green Building Tier 1 (LEED Silver, Gold, LBC equivalent)	\$500,000	15 yr
New Construction - Green Building Tier 2 (LEED Platinum, LBC equivalent)	\$650,000	15 yr
Remodel/Restoration - Green Building Tier 2 (LEED Platinum, LBC equivalent)	\$750,000	15 yr
Restoration - Minimum \$500,000 Investment in Pre-1940 Homes	\$750,000	15 yr
Bonus Criteria	Additional Cap	
Visibility	\$100,000	

General notes on all options: Need to define restoration/renovation due to concerns about tear downs to the foundation.

Recommendation 2 - Residential buildings with up to and including four units should be eligible for residential tax abatements.

Notes on Recommendation 2

- Current policy: Buildings with 3 or fewer units are eligible.

- School Board would prefer not to lose any revenue, but is supportive of seeing more units available to families which would be achieved by increasing the eligibility to 4 units. School Board would be concerned about increasing that any further.
- There is not a desire to increase unit eligibility above 4 units.

II. The recommendations aim to:

1. Not reduce the overall quantity of affordable housing.
2. Encourage reinvestment in existing affordable housing.
3. Not reduce the overall unit growth needed to meet the growing population.
4. Encourage units appropriate for a family (2 or more bedrooms)
5. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs
6. Encourage transparency on residential abatements (where does the money go after roll off)
7. Consider investment incentives of our local competitors
8. Consider overall tax rates and how abatements may impact opinions of new tax levies
9. Encourage small, minority-owned, and women-owned businesses and small scale developments
 - Note: The Cincinnati Area Board of Realtors wants this to be a priority.

10. Encourage historic conservation

III. When implementing these recommendations:

1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs, by:
 - a. Requiring information on the application to help the auditor track land sales (splits from parent parcels)
 - b. Abatements should be reviewed on every 3-5 years to ensure they are not overly inflating neighboring property values through comps. The review should include community input.
2. Current staff may need to be increased due to long-term monitoring as needed

Note: may not be necessary anymore based on citywide proposals
3. Adequate notice should be provided about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

Note: What does this look like?

IV. Long-Term Recommendations: Explore a tiered approach to residential tax abatements.

Notes on Long-Term Recommendation:

- Throughout conversations and in feedback, there was a noted desire to explore a tiered approach to residential tax abatements.
- There was some concern expressed by the Home Builders Association, the Greater Cincinnati Board of Realtors, and community members about the targeted neighborhood/tiered approach due to similarities to the redlining of the past and fair housing.
- In order to establish the tier criteria, additional studies would be required, which is why it is not being proposed for the immediate term, rather a goal for the future.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Focused Recommendation Group Meeting Notes

Topic: Property Tax Relief for Seniors and People Living with Disabilities/Special Needs
Monday, July 13, 2020 | 12:00 – 2:00 p.m. | Virtual Meeting on Zoom

1. Welcome, Introductions, & Virtual Meeting Housekeeping

- Meeting was being recorded, livestreamed, and can be viewed on <https://bit.ly/CityPlanningYoutube>
- Meeting was chaired by Heather Sturgill, working group member
- 6 City staff and 4 community members were in attendance

2. Recap of Draft Recommendations and Discussion of Recommendation Edits

The group worked off of a spreadsheet with the recommendations that can be found here:

<https://bit.ly/0713Notes>

The chair reviewed each recommendation and addressed the following:

- Feedback on recommendation (Column B)
- Edits to recommendation based on feedback (included in spreadsheet as **bold text**)
- Identification of the each of the following for each recommendation
 - Methods: Motion, Resolution, Ordinance
 - Level: City, County, State
 - Priority level
 - Difficulty level
 - Implementation Partners
 - Other Notes

3. Next Steps

- Thursday, July 23rd from 9:00 – 11:00 a.m. | Presentation on Final Recommendations and Report – more information to come
- Visit Cincinnati-oh.gov/propertytaxproject or contact Samantha McLean (Samantha.mclean@cincinnati-oh.gov) for more information.

PROPERTY TAX WORKING GROUP MEETING
Focused Recommendation Group on Residential Tax Abatement Policy Review
Monday, July 13, 2020 | 2:30- 4:30 p.m. | Virtual on Zoom

NOTES

These are notes from the July 13th meeting. *Notes and any additions to the recommendations are in italics.* These do not constitute official minutes nor a transcript. For a recording or to watch the meeting please visit: <https://www.youtube.com/watch?v=l33D4IHDXQ>

Agenda

- Welcome and virtual meeting housekeeping
This meeting was held virtually on Zoom. The meeting was co-chaired by Carol Gibbs and Dan Bower. 6 working group members, 5 City staff, and 12 community members were in attendance.
- Purpose of meeting: Finalize Recommendations
- Next Steps: Thursday, July 23rd meeting on final recommendations and report

Structure of Recommendations

- Section I Immediate Recommendations
- Section II Aims of Recommendations
- Section III Considerations for Recommendation Implementation
- Section IV Long-term Recommendation

Section I - Immediate Recommendations

Recommendation 1 - This is the recommendation that determines recommended caps and terms. *Three options were discussed during the meeting as seen in [this spreadsheet](#).*

- *Option A: Was presented by Carol Gibbs as a starting point for discussion*
- *Option B: Was presented by Paul Yankie*
- *Option C: Was presented by Carol Gibbs. This option clarifies the green building tiers.*

The final recommendation from the group is seen in the chart below following discussion. The main topics of conversation included:

- *Whether “New Construction” with a \$200,000 cap should be included in the recommendation (as in Option A and C) or whether New Construction must have a green building component to be eligible (as in Option B). 3 of the working group members voted in favor of the inclusion of New Construction as in Option A and C and 2 members voted against.*
- *The language to be used in the remodel category (restoration/renovation/remodel). Remodel was chosen as it is used in other policies. The working group made a note that they want to avoid owners tearing down houses to the foundation and classifying it as a remodel.*
- *The placement of “Historic Renovation/Restoration (pre-1940 buildings).” Some members believe that it should be included under Remodel Criteria with a \$750,000 cap whereas others believed it should be included as a Bonus Criteria and an additional cap of \$100,000. A vote was taken - 3 members were in favor of the \$750,000 cap and 2 members were in favor of the \$100,000 additional cap. Additionally, this criteria applies to all pre-1940s buildings, not just pre-1940s masonry buildings.*

Recommendation		
NEW CONSTRUCTION Criteria	Cap	Term
New Construction	\$200,000	10 yr
New Construction - LEED Silver	\$400,000	15 yr
New Construction - LEED Gold/LBC Zero Energy Petal	\$500,000	15 yr
New Construction - LEED Platinum/LBC Full Cert/ Passive House	\$650,000	15 yr
Bonus Criteria	Add't Cap	Add't Term
Visibility	\$100,000	0 yr
REMODEL Criteria	Cap	Term
Remodel	\$200,000	12 yr
Remodel - HERS/Other moderate level EE & High performance Cert	\$300,000	15 yr
Remodel - LEED Silver	\$500,000	15 yr
Remodel - LEED Gold/LBC Zero Energy Petal	\$650,000	15 yr
Remodel - LEED Platinum/LBC Full Cert/ Passive House	\$800,000	15 yr
Historic Renovation/Restoration (pre-1940 building)	\$750,000	15 yr
Bonus Criteria	Add't Cap	Add't Term
Visibility	\$100,000	0 yr

Recommendation 2 - Residential buildings with up to and including four units should be eligible for residential tax abatements.

- School Board would prefer not to lose any revenue, but is supportive of seeing more units available to families which would be achieved by increasing the eligibility to 4 units. School Board would be concerned about increasing that any further.
- There is not a desire on behalf of co-chairs/working group to increase unit eligibility above 4 units.

Section II - Aims of Recommendations

The recommendations of this group aim to...

- Encourage small, minority-owned, and women-owned businesses and small scale developments
- Encourage reinvestment in existing affordable housing.
- Not reduce the overall quantity of affordable housing.
- Encourage units appropriate for a family (2 or more bedrooms)
- Not reduce the overall unit growth needed to meet the growing population.
- Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs
- Encourage transparency on residential abatements (where does the money go after roll off)
- Consider investment incentives of our local competitors

- Consider overall tax rates and how abatements may impact opinions of new tax levies - *there was a note to make this statement clearer*
- Encourage historic conservation

* *These recommendations are not in a priority order.*

Section III - Considerations for Implementation

When implementing these recommendations...

1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs, by:
 - a. Requiring information on the application to help the auditor track land sales (splits from parent parcels)
 - b. Abatements should be reviewed consistently every 3-5 years to ensure they are not overly inflating neighboring property values through comps. The review should include community input. - *this should be reviewed before tiers are implemented.*
2. Adequate notice should be provided about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

Section IV - Long-Term Recommendation

Long-Term Recommendation 1 - Explore a tiered approach to residential tax abatements (In order to establish the tier criteria, additional studies would be required, which is why it is not being proposed for the immediate term, rather a goal for the future.)

- Current staff may need to be increased due to long-term monitoring as needed

Long-Term Recommendation 2 - Consider short-term rental caveat so that no abated properties can have a listing on the short-term rental registry other than “hosted”.

- *This is an overlap recommendation with the group focused on Property Tax Relief for Seniors and People Living with Disabilities/Special Needs*
- *This would require further conversations with the departments that manage the registry and work on abatements.*

Long-Term Recommendation 3 - Is there a way of incentivizing local renter co-ops? In the long run buildings are better maintained and money is recirculated in the community rather than leaving the region and going into large investment companies. A way that is the best of both worlds...offering equity that can be tapped without being forced to move as long as the renter stays 5+ years – but provides flexibility to relocate more quickly by not having to wait to sell.

PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

Meeting Notes

Thursday, July 23, 2020 | 9:00 – 11:00 a.m. | Virtually on Zoom

These are notes from the final Property Tax Working Group Meeting. These do not constitute official minutes nor a transcript. For a recording or to watch the meeting please visit:

<https://www.youtube.com/watch?v=RfB7RCsXdUU>

Welcome, Introductions, & Virtual Meeting Housekeeping

- Final working group meeting
- Working group was formed by a motion in Fall 2018 and has been meeting since February 2019. Since then, the working group has held over 13 meetings and 3 public meetings. Additionally, the working group conducted two surveys with over 650 total responses.
- Goal of the meeting: Present recommendations and vote on recommendations from each of the three Focused Recommendation Groups.
- 16 working group members, 7 City staff, and 16 members of the public were in attendance. The meeting was also live streamed on Youtube.

Resources for Low/Limited Income Residents Recommendations *[Discussion and Questions in Italics]*

Presented by Rick Williams, Chair of Focused Recommendation Group

Goal of Recommendations

Help low and limited-income individuals stay in their homes.

Approach

Work in a way that honors the residents' perspective. "Don't hire people to fix me—I don't need people to fix me, I need money to fix my house."

Recommendations

Recommendation 1 – Create an online portal with programs and resources for residents, both homeowners and renters.

This portal would be like the open data portal managed by the Office of Performance and Data Analytics (OPDA). The portal should be user-friendly but include deep connections in its logic. For example, users would enter age, veteran status, etc. and the portal would respond with the programs that are available to them. Helps with goal to proactively identify homeowners who need help with repairs, so the burden does not only fall to the homeowner.

Recommendation 2 – Create a housing court with a dedicated support staff who are housing experts and can connect residents to resources.

Convert a Common Pleas seat into a housing court seat. Community members can advocate for this by lobbying the Common Pleas judges directly, as well ask their City representatives to support the creation of a housing court. Cleveland is a good reference for this recommendation.

Recommendation 3 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City.

This position would act as a Connector/Czar. This position would connect with the City Manager, City Council, Mayor, City departments, and residents, and is guided by an advisory board. This position has the responsibility to manage the portal.

Recommendation 4 – When a code complaint is filed in a geographic area with high development activity, require a social worker to accompany the building inspector to provide information on funds to help with repairs and directions to the portal.

Helps with goal to proactively identify homeowners who need help with repairs, so the burden does not only fall to the homeowner.

- *African American Chamber - Are there enough social workers to do this work? From what organizations?*
 - *Law Dept. - aware building dept does have hiring position open for single social worker – triage situation; social worker goes w/ inspector on situations where they have info that individual will need social services*
- *African American Chamber: would social worker know about funds that are available? Do we need someone w/ financial background additionally?*
 - *Law Dept.: social worker connected w/ city's housing resources/county resources*
- *CNBDU: Can we provide training for buildings & inspections so that they know what tools are available? Could they do this on their own w/o social worker? Provide brochure w/ info to homeowner?*
 - *Law Dept.: Bldg Dept currently receives training/education on resources that are available – specific docs are provided to tenants/property owners when property falling into code compliance issues scenario*
- *Board of Education: prefer term like "Citizen Advocate" instead of social worker – social worker may categorize citizens in a negative way*
 - *Carol Gibbs: someone w/ MSW, agrees job title could be different than "social worker"*
 - *Rick Williams, Chair of Focused Recommendation Group: intentional to say "social worker" – there are skills that social workers have that are needed for this type of work. Great to have "advocacy" as part of the role position, but emphasizes having "social work" as part of title*

Recommendation 5 – Create a lending program for contractors who work fairly with seniors and low-income households.

This lending program would have a revolving line of credit with favorable rates with the aim to restore the small contractors who lost their businesses in the 2008 recession. This would also support and grow minority-owned businesses in Cincinnati. Information on these licensed contractors would be housed on the portal.

- *Carol Gibbs: include minority and women owned*

Recommendation 6 – Provide funding for organizations that work with homeowners to help them stay in their homes.

Information on this organizations would be on the portal.

Recommendation 7 – Look to other cities on how they are addressing recommendations 1-7.

Recommendation 8 – Lobby the state to make changes that benefit home retention for individuals with low or limited-income, disabilities, seniors.

[Vote on recommendations 1 – 8 as written, with the inclusion of "minority and women owned" in Recommendation 5 – passes]

Property Tax Relief for Seniors and People Living with Disabilities/ Special Needs Recommendations *[Discussion and Questions in Italics]*

Presented by Heather Sturgill, Chair of Focused Recommendation Group

Structure of Recommendations

- Section I Tax Relief – Discount and Deferral**
Qualifications | Discount | Deferral | Considerations
- Section II Tax Fairness**
- Section III Other Measures**

Section I: Tax Relief – Discount and Deferral

Qualifications

- a. Own and Occupy Property
- b. 65+,
- c. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying
- d. Surviving spouse of a person who was receiving the previous homestead exemption at the time of death
- e. Low-income surviving house member - qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totaling the previous 10 years).

Note: % of discount reassessed after senior/person with a disability no longer identifies property as primary residence

Discount

Based on income, increase in amount of taxes paid is capped.

- a. Applies to home + 1 acre of property
- b. Applies only to the assessed increase in value after purchase date
- c. Cap/ceiling changes based on income (deducting medical expenses) (using HUD guidelines)
- d. The cap/ceiling on taxes paid:
 - i. If income is above 120% AMI - no ceiling/cap
 - ii. Ceiling of 100% rate of increase above original tax bill if income is 80% - 120% AMI
 - iii. Ceiling of 50% rate of increase if low income (50% - 80% AMI)
 - iv. Ceiling of 20% rate of increase if very low income (30% - 50% AMI)
 - v. Ceiling of 5% rate of increase if extremely low income (0-30% AMI)

Deferral

- a. This deferral is automatically available to everyone who is eligible for discount (residential properties owned and occupied by owner) and anyone who has been a resident owner of identified property for 10-15 years or more (how many of these properties exist - study this before determining 10 or 15 years)
- b. Applies to portion of property tax increases that were not discounted.
- c. Lasts until
 - i. Death of original recipient, or dependent with a disability
 - ii. When the original recipient, or dependent with a disability moves, or and there isn't a spouse or a surviving income and time qualified householder
 - iii. Property is sold

- d. Due upon deferral's end: All back unpaid deferral plus average (mean) rate of inflation from start of deferral until end of deferral
 - i. Deferral is considered a lien on the property and must be paid in advance of the sale.
 - ii. If deferral amount is more than the sale then the lien remains on the property through continued sales until the deferral is paid.

Considerations Before Implementation of Discount and Deferral

The following questions need to be addressed and considered before implementation Discount and Deferral Recommendation:

- How to count unearned income and other resources? (look into income tax process and what information is collected)
- What is the impact on tax revenue? How much revenue is collected from housing owned by each AMI bracket in Discount (d) recommendation?
- What is the potential deferral and how long might that be?
- Education revenue must be built into implementation.

Discussion on Section I

- *Heather Sturgill: City has no direct control – modified at State level – city passing resolution, ongoing education needed across state to have this go into effect*
 - *Base level recommendations that needs to be modified, based on further research*
- *African American Chamber: How does this impact school funding?*
 - *HS: we need questions answered about % of people these discounts would apply to, then we can fine tune the policy; Need fine-tuning before going to council for resolution, this may not actually apply to many properties/will be not a lot of money, depending on property values*
- *Council on Aging: doesn't support discount, does support deferral*
 - *Too many unanswered Qs on the discount – we feel deferral, from statewide ability to give senior's relief*
 - *Regarding qualifications - we don't agree w/ Item E – we believe adding E is beyond scope of aiding seniors*
 - *All this has been discussed w/ advisory council & board*
- *Hispanic Chamber: simply effect on growth rate – it will not be as big of an effect on \$\$\$ as imagined (seniors make up 20% pop, even less are homeowners)*
- *Carol Gibbs: Concern about taking both discount and deferral to the state may not fly*
 - *Council on Aging shares this concern - to get this passed you need statewide support – we believe if we can get movement it will be ONLY the discount, not the deferral*
- *Legal Aid Society: feels like there are great ideas in this proposal; comment on scope of it:*
 - *Focused on seniors/disabilities/special needs, but we should point out Housing our Future Plan says we should increase assistance to ALL low-moderate income homeowners who are facing tax increases (especially in gentrifying neighborhoods)*
 - *I see problem as broader than seniors/special needs, and that needs to be addressed further down the line*
- *Question from chat bar: Will discounts apply retroactively or only to future increases in value?*
 - *Ron: it's the increase in value after purchase – you set reference point to date determined by legislation – the point is to not take away any tax revenue – this would be more effectual to properties purchased AFTER the legislation goes into effect – we do not think it will affect properties purchased BEFORE legislation*
- *Board of Education: Clarification on last bullet under "Consideration before implementation" – Should read "Education revenue should be built into implementation."*

- *School of Planning: conceptual recommendation w/ details worked out later – we don't need to vote on this as if we are City Council passing a resolution – we're voting on the GENERAL IDEA*
- *Carol Gibbs: In the discount, you're talking about assessment of increase in property value. Are you limiting that to increase in prop value due to development? Or are you saying, if my house appreciates over 15 years just sitting there, that I can apply for this discount? Can anybody apply?*
 - *Heather Sturgill: Yes, currently Homestead Exemption says you can*

[Vote on Qualifications – passes]

[Vote on Discount (with considerations noted) – passes]

[Vote on Deferral (with considerations noted) – passes]

- *Vice Mayor clarified that even though the recommendations passed, there is still more work to be done before they go to Council.*

Section II: Tax Fairness

Recommendation 1 – If a property receives any of these tax benefits/assistance measures, it is not permitted to be registered on the City's Short-term Rental Registry as anything other than "hosted".
 [joint recommendation – Residential Tax Abatement Long-Term Recommendation 2]

Section III: Other Measures

Recommendation 1 – Change the Zoning Code to permit accessory dwellings/granny flats with stipulations that:

- a. Either the larger or smaller residence must be occupied as the primary residence by the owner more than 75% of year
- b. Require landlord training on fair housing, sample rental contracts, landlord best practices and more.

Recommendation 2 – Streamline approvals and waive fees for building permits related to accessibility, such as widening doorways and hallways, curb less showers, step-free entries, cabinetry modifications for wheel-in space. Extra sound insulation can be considered as well.

Recommendation 3 – Increase funding, including grants and loans, for programs that assist the elderly and people with disabilities and families with dependents that have a disability in maintaining and modifying their residences for accessibility. A sliding scale for eligibility.

Recommendation 4 – Education and information for homeowners and small contractors

- a. Create an online portal with programs and resources for residents, both homeowners and renters, and contractors [joint recommendation – Resources for Low/Limited Income Residents Recommendation 1]
- b. Use this information to create fliers that can be included in tax bill mailings and set out at the permit offices and other points of contact
- c. Expand the pool and build the capacity of small contractors. Use the compiled info on all programs and resources to educate them so they can use the info as a marketing tool to find new customers.

Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.).

Recommendation 5 – Avoid housing harassment by fining entities having more than one unsolicited contact with a property owner.

Find out if it is possible to track on-line property maintenance complaints if a complainant is submitting complaints on multiple properties. If possible, these complainants will receive a warning. If they continue, it should be considered harassment and they would receive a fine.

- *Constitutionality concerns about this recommendation*
- *Law Dept. would have to look at this recommendation in more detail before it could move forward*

Recommendation 6 – Allow tenants who are seniors or persons with a disability to modify properties without requiring these individuals to return the property to its original condition upon move out. Educate landlords on the importance of this.

- *Carol Gibbs: thought this working group was only address homeowner issues; this seems to address renter concerns*
- *Heather Sturgill: we can reword this recommendation so it states focus on educating homeowners (landlords) of benefits*

Recommendation 7 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City. [Joint recommendation – Resources for Low/Limited Income Residents Recommendation 3]

[Vote on Section II and III with edit to Recommendation 6 re: homeowners – passes]

Residential Tax Abatement Recommendations Discussion/Questions and Vote by Working Group Members [Discussion and Questions in Italics]

Structure of Recommendations

Section I Immediate Recommendations
Section II Aims of Recommendations
Section III Considerations for Recommendation Implementation
Section IV Long-term Recommendations

Section I: Immediate Recommendations

Recommendation 1 – The following chart outlines the recommended criteria, caps, and terms for residential tax abatements.

Recommendation		
NEW CONSTRUCTION Criteria	Cap	Term
New Construction	\$200,000	10 yr
New Construction - LEED Silver	\$400,000	15 yr
New Construction - LEED Gold/LBC Zero Energy Petal	\$500,000	15 yr
New Construction - LEED Platinum/LBC Full Cert/ Passive House	\$650,000	15 yr
REMODEL Criteria	Cap	Term
Remodel	\$200,000	12 yr
Remodel - HERS/Other moderate level EE & High performance Cert	\$300,000	15 yr
Remodel - LEED Silver	\$500,000	15 yr
Remodel - LEED Gold/LBC Zero Energy Petal	\$650,000	15 yr

Remodel - LEED Platinum/LBC Full Cert/ Passive House	\$800,000	15 yr
Historic Renovation/Restoration (pre-1940 building)	\$750,000	15 yr
Bonus Criteria (for New Construction and Remodel)	Add't Cap	Add't Term
Visitability	\$100,000	0 yr

- *Discussion on New Construction, \$200k cap, 10 yr term*
 - *USGBC – doesn't believe this is what was agreed upon in the Focused Recommendation Group*
 - *Objection because it leads to overweighting of LEED in certain neighborhoods*
 - *Less than 20% of new construction is not LEED and is often of lower quality and in lower income neighborhoods*
 - *To build LEED is not more expensive, long-term, but there is a lack of education for builders and contractors*
 - *Legal Aid Society – concern based on Housing Our Future study that abatement policy does not benefit low and moderate-income households. Why are we working on a program with high caps when this doesn't benefit low/moderate-income?*
 - *HOME – these are upper limit caps so lower cost building/renovation projects will still be able to benefit*
 - *Carol Gibbs – want to raise New Construction to \$275k for 10 yr term*
 - *African American Chamber – where is \$200k or \$275k number coming from? What about 10 yr term? Is this related to what we are seeing in the market? Wants to abstain because lacks info*
 - *Carol – lowered to \$200k to compromise with USGBC, HBA, and Realtors. Keeps an option to new construction without LEED or HERS. Argument that it doesn't cost more, but it does. Low-income people have harder time to get a mortgage anyways, LEED may make it even more difficult and may not be worth it in terms of savings. Thinks caps are too high.*

[Vote to move cap for new construction from \$200 to \$275k – does not pass]

[Vote to eliminate new construction/reduce cap to \$0 – does not pass – New Construction to remain as written]

- *Discussion on Historic Renovation/Restoration (pre 1940 building)*
 - *Carol Gibbs, Co-Chair – historic restoration (pre-1940s) issue is cost of taking an old home and restoring to habitable conditions and cost to do HERS or LEED (more expensive than building a new home) so it should be kept as separate line item.*
 - *USGBC – wanted to get some of the harder homes to renovate/restore an extra amount that doesn't cannibalize on LEED or visitability. Wants this as bonus criteria for extra \$100k cap. 1920s is probably better starting point. Benefits are reduced or eliminated by keeping as part of Remodel criteria. Might as well eliminate rest of Remodel category if keep here because most renovations/remodels are pre-1940s buildings.*

[Vote to keep Historic Renovation/Restoration (pre 1940 building) in Remodel criteria - does not pass]

[Vote to move Historic Renovation/Restoration (pre 1940 building) to Bonus Criteria (\$100k additional cap, 0 additional yrs) - does not pass]

[Vote for recommendation chart as proposed - does not pass]

Recommendation 2 – Residential buildings with up to and including four units should be eligible for residential tax abatements

- *The idea behind this recommendation is to incentivize people to buy and bring vacant 4-unit buildings back to life. Live in one unit and be able to rent out the other 3*

Section II: Aims of Recommendations

The residential tax abatement recommendations aim to:

- Encourage small, minority-owned, and women-owned businesses and small-scale developments
- Encourage reinvestment in existing affordable housing.
- Not reduce the overall quantity of affordable housing.
- Encourage units appropriate for a family (two or more bedrooms)
- Not reduce the overall unit growth needed to meet the growing population
- Encourage low-cost of long-term homeownership through environmental design
- Encourage transparency of residential abatements
- Consider investment incentives of our local competitors
- Consider overall tax rates and impact of abatements on new tax levies
- Encourage historic conservation

Section III: Considerations for Implementation

This section includes points that must be considered when implementation the recommendations.

Consideration 1 – Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs, by:

- a. Requiring information on the application to help the auditor track land sales and splits from parent parcels
- b. Reviewing abatements to ensure that they are not overly inflating neighboring property values. This review should occur on a consistent basis every 3-5 years (including before implementation of the long-term recommendation). The review should include community input.

Consideration 2 – Adequate notice should be provided about policy change to developers, homeowners, and other stakeholders. Criteria for grandfathering applicants under current policy should be clearly outlined as well.

- *Lots of conversation about teardowns so want to ensure abatement is on value increase from pre-demolition, not post-demolition*

Section IV - Long-Term Recommendation

This section includes recommendations that will require a more long-term approach.

Long-Term Recommendation 1 – Explore a tiered approach to residential tax abatements based on extensive study.

- If a tiered approach is implemented, then increase staff to meet need for long-term monitoring.

Long-Term Recommendation 2 – Consider a stipulation that would prohibit properties that receive residential tax abatements from being able to register on the City's Short-term Rental Registry as anything other than "hosted." [joint recommendation – Property Tax Relief for Seniors and People Living with Disabilities/Special Needs – Tax Fairness Recommendation]

Long-Term Recommendation 3 – Explore possible incentives for local renter co-ops.

[Vote conducted for Section 1 Recommendation 2 and Sections 2, 3, and 4 – passes]

Concluding Remarks and Next Steps (from Vice Mayor Smitherman)

- Thanked everyone for their commitment over past one and a half years.
- Looks forward to bringing recommendations to Council. Items will need to go before a Council Committee before going to full Council. He hopes this will happen in August/September.
- Vice Mayor's Office will work on the residential tax abatement caps/terms recommendation to find consensus.

Log of Votes [see next page]

Y = Yes, N = No, A = Abstain

	Resources for Low/Limited Income Residents – All Recs	Property Tax Relief – Section 1, Qualifications	Property Tax Relief – Section 1, Discount	Property Tax Relief – Section 1, Deferral	Property Tax Relief - Section II and III	Residential Tax Abatement Section 1, Rec 1 - New Construction increase to \$275k	Residential Tax Abatement Section 1, Rec 1 - New Construction decrease to \$0k	Residential Tax Abatement Section 1, Rec 1 - Historic Renovation/Resoration - keep under "Remodel Criteria" at \$750k	Residential Tax Abatement Section 1, Rec 1 - Historic Renovation/Resoration - move to "Bonus Criteria" at \$100k add't cap	Residential Tax Abatement Section 1 - Chart as written	Residential Tax Abatement Section 1, Rec 2 and Sections 2, 3, and 4
African American Chamber	Y	A	Y	A	Y	A	A	A	A	A	Y
Cincinnati Area Board of REALTORS	Y	Y	Y	Y	N	A	A	N	Y	A	Y
CNBDU	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
Community Action Agency	Y	Y	Y	Y	Y	[not present]	[not present]	[not present]	[not present]	[not present]	[not present]
Council on Aging	Y	A	N	Y	Y	A	A	A	A	A	[not present]
CPS Board of Education	Y	A	Y	A	Y	Y	Y	Y	N	Y	Y
Hispanic Chamber	Y	Y	Y	Y	Y	A	A	A	A	A	A
HOME	Y	Y	Y	Y	Y	N	Y	N	Y	A	Y
Home Builders Association	Y	Y	Y	Y	N	A	Y	N	Y	Y	Y
Homeownership Center	Y	[not present]	[not present]	[not present]	[not present]	[not present]	[not present]	[not present]	[not present]	[not present]	[not present]
Legal Aid Society	Y	Y	Y	Y	Y	A	A	A	A	A	Y
LISC	Y	Y	Y	Y	Y	A	A	A	A	A	Y
UC School of Planning	Y	Y	Y	Y	Y	A	N	Y	N	Y	Y
USGBC	Y	Y	Y	Y	A	N	Y	N	Y	N	Y
Carol Gibbs, Co Chair	Y	Y	A	Y	Y	Y	N	Y	N	Y	Y
Vice Mayor Smitherman, Co Chair	Y	Y	A	Y	Y	Y	N	Y	N	Y	Y
RESULTS	PASSES 16 - Yes	PASSES 12 - yes; 3 - abstain; 1 not present	PASSES 12 - yes; 1 - no; 2 abstain; 1 not present	PASSES 13 - yes; 2 - abstain; 1 not present	PASSES 12 - yes; 2 - no; 1 abstain; 1 not present	FAILS 4 - yes; 2 - no; 8 - abstain; 2 not present	FAILS 5 - yes; 3 - no; 6 - abstain; 2 not present	FAILS 5 - yes; 4 - no; 5 - abstain; 2 not present	FAILS 4 - yes; 5 - no; 5 - abstain; 2 not present	FAILS 6 - yes; 1 - no; 7 - abstain; 2 not present	PASSES 12 - yes; 1 - abstain; 3 not present

Appendix C – Public Meeting Information

Included in this appendix are the flyers, notes, and presentations for the three public meetings held by the working group.

PROPERTY TAX WORKING GROUP PUBLIC MEETING

April 2nd, 2019 | 6 - 8 p.m. | William H. Taft Elementary School
270 Southern Avenue, Cincinnati, OH 45219

The Property Tax Working Group is studying trends related to property taxes in order to make recommendations aimed to help keep senior citizens on a limited income in their homes and communities. **Come and share your experience with property taxes in your neighborhood.**



**Protecting homeowners,
strengthening neighborhoods.**

Visit cincinnati-oh.gov/propertytaxproject

for more information + to submit comments or contact
Samantha McLean at samantha.mclean@cincinnati-oh.gov | 513-352-4886.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Public Meeting Notes

Taft Elementary School

270 Southern Avenue, Cincinnati, OH 45219

April 2, 2019 | 6:00 – 8:00 p.m.

AGENDA

- Welcome from Property Tax Working Group co-chairs, Vice Mayor Smitherman and Carol Gibbs
- Property Tax 101 from Dusty Rhodes, Hamilton County Auditor. Please visit <https://hamiltoncountyauditor.org/> for more information.
- Purpose of the Working Group
 - Established by motion from Vice Mayor Smitherman to study trends related to property taxes, especially the issue of rising property taxes in areas experiencing significant levels of development; to make recommendations to City Council aimed at helping to keep senior citizens in their homes and communities; and to report on best practices in other cities and states facing similar challenges. To learn more about the Property Tax Working Group, visit Cincinnati-oh.gov/propertytaxproject
- Purpose of the Public Meeting
 - To gather information, experiences, and ideas from community members to help inform and guide the working group. Community members can continue to provide ideas/thoughts by filling out this survey: <https://www.surveymonkey.com/r/PropertyTaxProject>

DISCUSSION NOTES

After the brief presentation from the co-chairs, meeting attendees broke into small groups for a facilitated conversation with working group members. At the end, each group presented their top themes/ideas to the larger group. Here are the notes from each group:

Group 1

- Property taxes rising at an unsustainable level

- Inequitable tax abatements – out of control
- Retired – can't keep having taxes go up
- Desire to age in place
- Concerns of gentrification

Proposed Solutions

- Need transparent tax abatement criteria and accountability, secure council member voting records
- Determine how Hamilton County Auditor sets base values of non-abatement
- Can you create a rebate locally?
- Are tax abatements still necessary to get people to move into city? (probably not)
- Explore legacy tax payer – property owner – Philadelphia
- Legacy owners get some relief

Group 2

- 40k value – spent 60k to rehab – now valued at 20k
- Worried about being taxed out of favorite neighborhood
- Tax abatement issues – schools being overcrowded in certain neighborhood schools
- Lived in home in '87 and worried about trend of rising taxes – would like "common Joe" to be able to live in working class neighborhood/house without being
- Been in house for 10+ years and worried about being taxed out
- Lack of equity in the process – 12% higher taxes this year and 10% higher last year – worry about trend retirees want to be able to stay in home (fixed income)
- Like neighborhood and wants to be able to age-in-place
- Families (young) move to suburbs for schools often times
- Family in Northside raised family and stayed and want to stay
- One person (slumlord) owned many houses in South Fairmount and created a lot of vacancy – hoping Lick Run project helps
- Aging population in Walnut Hills and property maintenance

Proposed Solutions

- In addition to aging in place and issues about rent rising reverse tax abatement at later age
- Urban homesteading program in 90s – if home value rises, won't be able to afford monthly
- Should we raise other taxes other than property?

- Tax abatement can have good intentions but being used in neighborhoods that don't need them as much
- Homestead program – braid in based on income (fixed)
- In CA they froze taxes at the value of prop when bought – TIF; different abatements for different neighborhoods
- Phase out tax abatements
- How do we address the increase in home value based on surrounding properties to not get taxed out?
- Building code violations coming from complaints
- Housing court based on Cleveland model - Columbus/Toledo
- Code enforcement can be inequitable
- Seniors/aging in place/fixed income solutions
- Same sentiment as above
- Effective/objective study of tax abatements and limiting t.a. to shorter periods of time possibly
- Need more equity in tax abatements; use for neighborhoods that need them and first time homebuyers
- Freeze property taxes – graduate/braid
- Need to see data and economic impact of incentives – more than just City data – county, state, etc.

Group 3

- Mt. Auburn taxes rising
- Mt. Lookout – tear downs – others pay taxes – tax abatement
- Some property owners may have to move
- City and County together – building code violations
- Low income areas – tear down single families to build rental properties
- Constant re-evaluate values of houses
- Tax abatement good if building to environmental standards
- People not being taxed at the same rate – unfair
- Everyone wants to sell their house at the highest price
- Increase values in Evanston – has help owners get bank loans
- Individual property rights vs. community (good for community?)
- Development follows the wealth
- Protect elderly, legacy owners, disabled
- Change state law on 3 year valuation
- Need more transparency – with Dusty's shop
- Need more affordable housing financing
- Approach the issue city wide not by community

- Moratorium on foreclosures
- Zoning huge asset
- Financing for people about to lose their home

Proposed Solutions

- City wide housing strategy
- State legislation to protect seniors/legacy home owners
- Weatherization funds – TCO
- Transparency of funds for incentives
- Sunset on abatements
- Where does the tax money go?
- Graduated homestead
- Moratorium on foreclosures
- Build modular homes

Group 4

Themes

- Freeze abatements
- Freeze property taxes for affordable housing landlords
- Freeze taxes for seniors
- Taxes should be equitable and fair
- Abatements create socio-economic inequality
- Abatements hurt schools and kids – pay incremental value to schools
- Losing historic housing stock

Ideas

- How schools are funded (state-level)
 - Funding method unconstitutional
- How properties are evaluated after renovations nearby (offsets)
 - By age (65+)
 - By income
- Freeze property taxes when value goes up for existing homes
- Narrow window for reevaluation of value
- Homestead – age based ONLY
- Property tax roll back
- Local government fund
- Property code enforcement too excessive
- Property taxes hurt housing affordability

Group 5

- Pressure to move out – wondering where I can afford
- People think of Hyde Park/Mount Lookout as wealthy but some are no longer working and taxes keep going up
- Why do we have tax abatements? Don't understand big picture
- We don't have enough money as a city which may be because of tax abatements
- Keep abatements in neighborhoods that need them
- Dusty Rhodes answered that top neighborhood for tax abatements are Hyde Park and Mount Lookout
- Does city need to have blanket tax abatement policy? Is that a state/law or can the city change that?
- What policies can we change?
- Cincyinsights is a good source of info (send out link)
- Tax burden shifted to poor people
- Greenspace is lost by teardowns
- Water run-off is getting out of control by teardowns/new construction
- Pendleton – in 80s no one wanted to be there – may be like North Fairmount now
- Individual communities should be able to vote – people who live there know best
- "Every tree left standing is a dollar wasted"
- If the city needs money, are tax abatements in Hyde Park/Mount Lookout helping that?
- Are there kickbacks? Follow the money
- LEED houses on Herschel are flooding neighbors but have tax abatements
- LEED – what is green about demolishing and hauling off to a dump to replace with new products
- If you can apply for an abatement for renovation, why can't there be an abatement for legacy residents
- Solutions: stop new const tax abatements in Hyde Park/Mount Lookout/Pendleton – keep tax abatements for rehab
- People okay with paying more for a house because they know they will have tax savings over the years – developers are making out
- What is the makeup of the Working group?
- Homestead ceiling raised because many can't qualify (what is the ceiling? Is it per household?)
- Solution: if you live in a neighborhood for x number of years (20) you get credits or abatements

- People who bought in neighborhood during recession because they could afford now can't – part of neighborhood
- Solution: Cap on transferability of abatement (goes away or drastically replaced)
- Tax abatements are welfare/tax benefits for the rich
- How to disincentivize the developers?
- Tax abatements thrive where people can make the most money

Group 6

Why are we here?

- Taxes going up
- Abatements
- Property values increase
- Lot splits or tax abatements destroy character
- Ex: 350,000 house appraised \$1 million
 - More money you spend you receive higher value
- LEED silver
- Pay \$600,000 in taxes, but not the \$400,000
- Same thing is going on in other communities, using lesser quality materials
- Housing market in Hyde Park is high, these abatements put gasoline on fire
 - Lose, lose situation
 - Possibility of criteria for need in a neighborhood
 - Save houses vs. starting new
 - Utilize where needed
- Grovedale – cut down 20 trees and tear houses down to put three in
- Overdevelopment and add more homes on small lots in Hyde Park
 - Traffic
- Hamilton County low-income homes
- Northside senior citizens concern
 - Value rises
 - Pay more property taxes
- Mom forced to see home since taxes have gone up
- Developers don't have enough skin in the game
- Positives and negatives to development
- Problem: tear down one house to build four
- Invested in city and neighborhood
 - On the IDC group
 - City as a whole was blighted
 - Ex: OTR, used abatements to revitalize
- What do you think about abatements in Hyde Park?

- It enables utilization of better materials
- I do not believe that that is a great way to utilize abatements
 - Should be up to the people who live in the area
- Who determines this process?
- Get rid of abatements since it causes all of these problems
- People move every 7 years
 - Abatements will enable buying 3 more houses
- if you can afford to develop in this area, you don't need an abatement
- Need to scramble due to new problems
- Causing a lot of issues on tax abatements, people are taxed out of areas
 - Catch-22
- Rising cost has displaced many people
- Some exceptions need to be made for seniors
 - Another issue on taxes in general
- Raise other people's taxes and lower others
- How do we all utilize the benefit of these tax structures
- We need to change the tax structure
- As the economy changes from 15 years ago has changed, and what people want is changed
- Pressure from people coming into the city may push development into areas that need it
 - Redirecting the population flow
 - Win-win, assuming no one is taxed out
- A lot of people who don't want other people
 - Ex: the east end
- There has been a lot of people coming
- Shortage of housing, land is scarce, density is higher
- Affordability issues in regulatory costs
 - Permit, inspection time
- Tore trees down that created a large swath of water
 - Lowered taxes – know your audience

Trends

- Are there programs that help people not be taxed out
- Utilize 10% of property tax to pay part of cost from income
- These groups exist, but that is determined by the state
- Do not like lot splitting and new houses that aren't taxed while everyone else pays all of the property
 - Make renovations only a possibility

- OTR tax abatements have helped
- Community council in Avondale to study how these can be affected
 - Don't understand how people who are able to pay taxes want to get out of it
 - First meeting tearing down taxes for abatements and it doesn't make sense
 - I am going to do everything to make sure seniors do not lose their houses
- Come up with new ideas
 - Seniors and those with disabilities
- Talking about all of our concerns
- Not what this meeting is about, you are all talking about something else
- It's important to us too
- Talk about different topics
- Says for this meeting, property tax group, to make recommendations to prevent them being kicked out from their homes
- Mom has an in-home daycare center
- I am assisting seniors, but a lot of people do not think about it
 - They need a place for them
 - Haven't talked about this
- No one told us what this is about
- Taxed a percentage of income
- Work on sewers and a housing quart in lieu of being fines, should have some intervention
- Stop abating other properties
- Code infractions
- Certain group can access funds (abatements) to bring up to code
- 1 million dollar citation for lead paint
 - EPA
 - Inspectors
 - Target to ensure revenue in Mt. Auburn for 13 years
 - Parking is better
- South Cumminsville 25 LEED certified homes for low-income people
 - Geo-thermal
- Once they finish South Fairmount MSD project
- Incentivize some of those things, must be some way to do it

Large Group Debrief

- How schools are funded
- Freeze prop taxes for existing homes, affordable units

- Taxing should be fair and take into account socio-economic inequality
- How “base value” is determined
- What are other cities doing?
 - Philly – “legacy owners”
- How city council approves abatements
- Take equity into account – keep people in their homes
- Better information about TIFs, abatements, property value, etc.
- How abatements are used in areas that may not need them
- Property tax relief for elderly
- Transparency (where money is going)
- City should develop a strategy
- New state policies & codes
- Legacy homeowner protection
- Stop new construction tax abate. In thriving neighborhoods
- Localize decision-making by neighborhood



1

AGENDA

- Purpose of Working Group
- Property Tax 101
- Small Group Discussions
- Debrief
- How to Stay Involved

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PURPOSE OF WORKING GROUP

- Formed by motion from Vice Mayor Smitherman
- Study trends related to property taxes
- Make recommendations to City Council aimed at helping seniors stay in their homes



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PROPERTY TAX 101

Hamilton County Auditor's Office

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SMALL GROUP DISCUSSIONS

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DISCUSSION DEBRIEF

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STAY INVOLVED

- **Tonight:** Sign-up for our email list
- **April 18th:** Next working group meeting
805 Central Avenue, 2nd Floor, Cincinnati, OH 45202
- **Ongoing:** Visit cincinnati-oh.gov/propertytaxproject
to submit questions, experiences, and ideas

PROPERTY TAX WORKING GROUP
Protecting homeowners, strengthening neighborhoods.

PROPERTY TAX WORKING GROUP

PUBLIC MEETING

Tuesday, September 24, 2019 | 6 - 8 p.m.

United Way of Greater Cincinnati

2400 Reading Road, Cincinnati, OH 45202



**Protecting homeowners,
strengthening neighborhoods.**

Throughout the past few months, the Property Tax Working Group has been studying trends related to property taxes in order to make recommendations aimed to help seniors and those with special needs, living on a limited income, remain in their homes. The Working Group has also been looking at the varying effects of tax abatements on the neighborhoods of Cincinnati and will make recommendations for possible changes. **We would like to hear your thoughts and opinions. Please come and share with the Property Tax Working Group.**

Visit cincinnati-oh.gov/propertytaxproject

for more information contact Samantha McLean at samantha.mclean@cincinnati-oh.gov | 513-352-4886 or the co-chairs, Carol Gibbs at csbgibbs@aol.com and Vice Mayor Christopher Smitherman at christopher.smitherman@cincinnati-oh.gov | 513-352-3464

PROPERTY TAX WORKING GROUP

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Public Meeting Notes

**United Way of Greater Cincinnati
2400 Reading Road, Cincinnati, OH 45202
6:00 – 8:00 p.m.**

Before the start of the meeting, a PowerPoint presentation was scrolling with an overview of the Property Tax Working Group's previous meeting. The presentation is attached below. Additionally, the information can be accessed on the Property Tax Working Group webpage > Resources + References > Miscellaneous > Property Tax Working Group Timeline, Process, and Resources.

At the start of the meeting, the second PowerPoint below was used as a visual. Please see the PowerPoint for more information

Overview

- Overview of evening's agenda/flow
 - Working Group timeline and process
 - Public Comment
 - Opportunities for Further Engagement
- Working Group Timeline
 - Started as a conversation between Carol Gibbs and Vice Mayor Smitherman and was formalized through a motion in the fall of 2018
 - The Working Group started meeting on a monthly basis in February 2019 and has held the following meetings on the third Thursday of the month from 9:00 – 10:30 a.m.:
 - February: Introduction
 - April: Emerging Themes
 - May: Small Group Work
 - June: Property taxes and CPS (Guest speaker: Jennifer Wagner, CPS Treasurer)
 - July: Ohio Aging Demographics (Guest speaker: Dr. Appelbaum, Scripps Gerontology Center)
 - August: Tax Abatements 101 (Guest speaker: Director Denning, City of Cincinnati Department of Community and Economic Development)
 - September: Community Perspectives on Tax Abatement Panel (Guest speaker panel)
 - Additionally, the Working Group has held the following meetings and distributed the following surveys to gain public input:
 - March – May: Survey
 - April: Public meeting
 - July – September: 2nd Survey

- September: Public Meeting
- Additionally, all Working Group meetings are open to the public and there are comment cards that can be submitted at the meetings or online through the website (cincinnati-oh.gov/propertytaxproject)
- Resources and References
 - There are a lot of educational documents, data sets, etc. under the “Resources and References” section of the Property Tax Working Group website

Public Comment

Each speaker got two minutes to speak. In some instances, the Working Group members responded. Here are the emerging themes from the public comment:

- Abatements can lead to destruction of green space by developers
- Who are the winners and losers of the current policy
 - Winners: developers, disinvested communities, folks on path to homeownership
 - Losers: seniors, disabled, working poor & low-income residents, legacy residents
- Incentives and what is given back to community
 - Many feel abatements are a subsidy to the wealthy who only harm neighborhoods through increased tax burden, thus not giving back
 - VTICA ensures that commercial development receiving abatements is still providing money for community
 - Unique to Cincinnati and something others are looking to replicate
- Current taxation system is not fair nor equitable
 - Some folks tear down properties to get reduction on tax basis and then also get abatements
 - Abatements allow wealthy to avoid paying their fair share
 - Seniors on fixed incomes face taxation in same way as others even though on fixed income
 - As property values rise in area, so do property taxes, even if one's income does not change
- Changes to abatement policy
 - Some would like them to go away entirely
 - Limit the number of abatements a community is eligible for
 - Abatements should promote development in high risk communities, not low risk communities (which is often currently the case)
 - Even if a neighborhood as a whole is well-off, there are residents who are not wealthy and who could benefit from an abatement
 - Close loophole regarding building demolitions and reduction of tax liability
- Other models
 - Columbus, OH: applying abatements differently in different neighborhoods
 - Atlanta, GA: capping taxes for seniors
 - Los Angeles, CA: Prop 13 freezing taxes at rate of sale price of home
- Need for more information on:
 - Eligibility for tax abatement

- Tax value on properties/land where building is torn down
- Consistency of tax appraisal from County Auditor
- Columbus Abatement Model

Opportunities for Further Engagement

- Sign-up for our email list
- Attend a Working Group meeting to observe or submit written comment
 - Third Thursdays of the month
 - Next one: October 17th
- Evening meeting at Invest in Neighborhoods on October 29th
- Visit the webpage to submit questions, ideas, and comments through the online comment form (cincinnati-oh.gov/propertytaxproject)



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MEETING AGENDA

- Working Group timeline and process
- Public Comment
- Opportunities for Further Engagement

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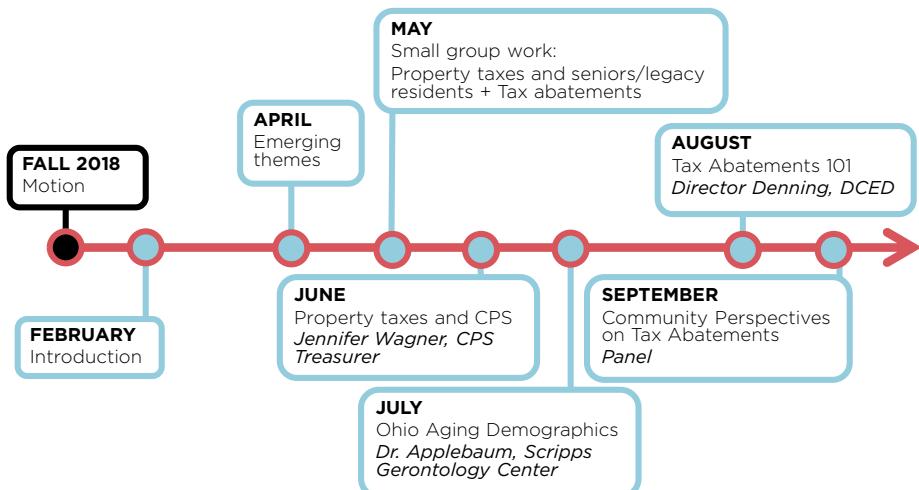
WORKING GROUP TIMELINE



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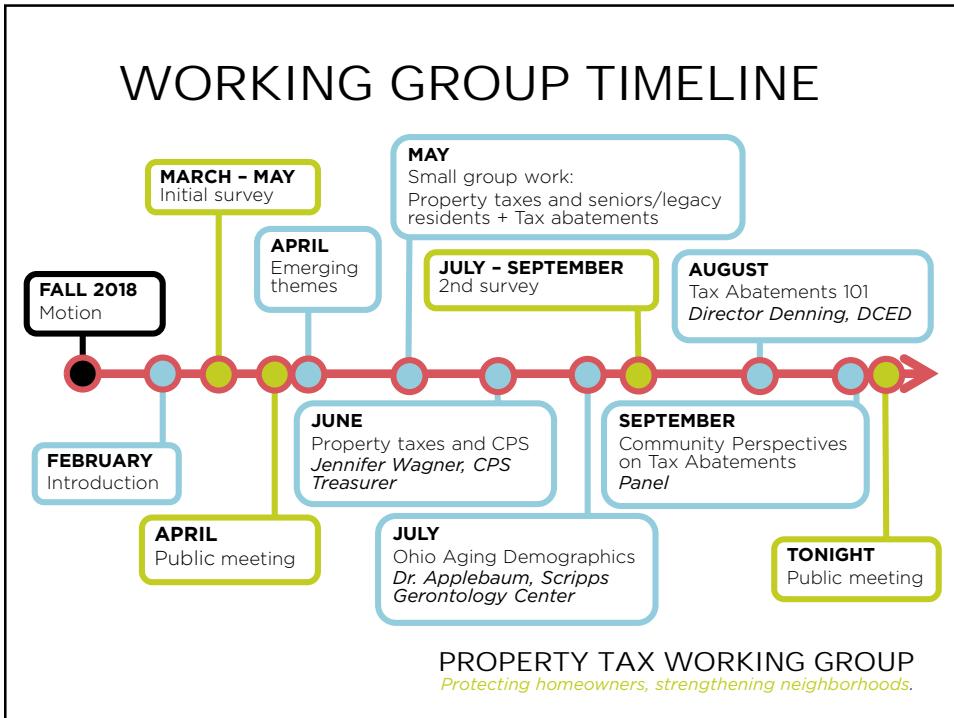
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WORKING GROUP TIMELINE

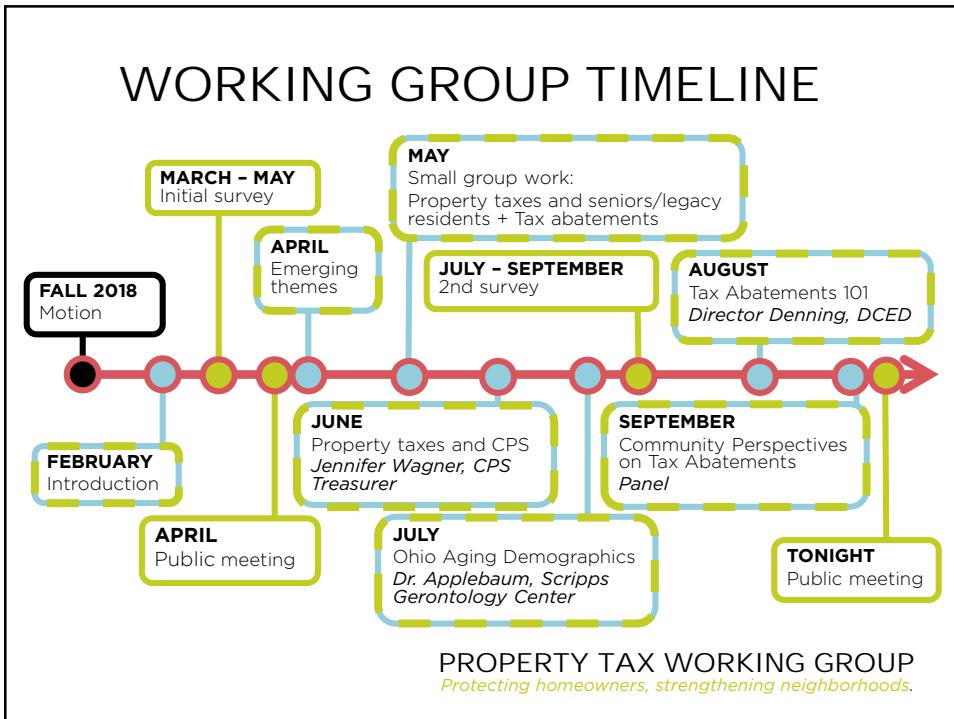


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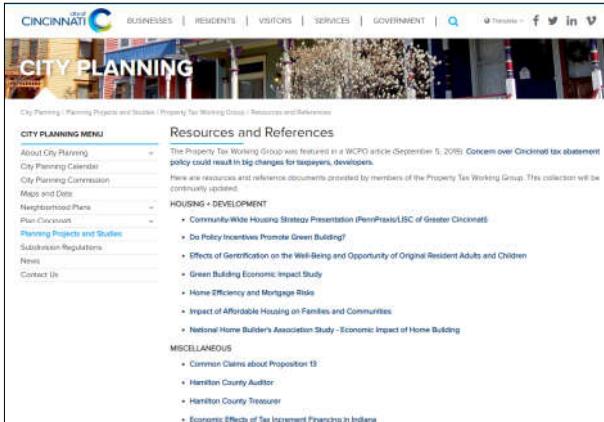
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RESOURCES + REFERENCES

cincinnati-oh.gov/propertytaxproject



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PUBLIC COMMENT

Please fill out a speaker card.

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OPPORTUNITIES FOR FURTHER ENGAGEMENT

- **Tonight:** Sign-up for our email list
- **October 17th:** Next working group meeting
805 Central Avenue
- **Ongoing:** Visit webpage to submit questions, experiences, and ideas



The screenshot shows the Cincinnati City Planning website with a sub-menu for 'Property Tax Working Group'. The page content discusses the background of the working group, its purpose, and contact information for the Co-Chair, Carol Gibbs. It also includes a link to the working group's webpage: cincinnati-oh.gov/propertytaxproject.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

PROPERTY TAX WORKING GROUP

PUBLIC MEETING

Thursday, January 30, 2020 | 6 - 8 p.m.

United Way of Greater Cincinnati

2400 Reading Road, Cincinnati, OH 45202



Protecting homeowners, strengthening neighborhoods.

Over the last year, the Property Tax Working Group has been listening to experts, gathering data, and forming opinions concerning property taxes as they pertain to retaining long term owner occupied homes, securing seniors and those with disabilities and special needs while reviewing tax abatement policies in order to have needed development fairly dispersed throughout our neighborhoods. The group has drafted recommendations on:

- 1. Desired property tax relief for seniors and people with disabilities/special needs**
- 2. Resources for low/limited income residents**
- 3. Residential tax abatement policy review**

Please join us, learn about our recommendations, and share your thoughts.

Visit **cincinnati-oh.gov/propertytaxproject**

for more information contact Samantha McLean at samantha.mclean@cincinnati-oh.gov | 513-352-4886 or the co-chairs, Carol Gibbs at csbgibbs@aol.com and Vice Mayor Christopher Smitherman at christopher.smitherman@cincinnati-oh.gov | 513-352-3464

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Public Meeting Notes

Thursday, January 30, 2020
United Way of Greater Cincinnati
2400 Reading Road, Cincinnati, OH 45202
6:00 – 8:00 p.m.

Purpose of meeting: To present draft recommendations and hear feedback from community members.

Overview of Property Tax Working Group's Progress

- 11 regular meetings (with guest speakers and discussion of the draft recommendations)
- 3 public evening meetings (including tonight)
- 1 special meeting to complete draft recommendations
- All meeting notes can be found [here](#).

Draft Recommendations

- The Property Tax Working Group split into three “Focused Recommendation Groups” to formulate draft recommendations in the following areas:
 - Desired property tax relief for seniors and people living with disabilities/special needs
 - Resources for low/limited income residents
 - Residential tax abatement policy review
- The draft recommendations can be found [here](#).

Public Comment

- Community members could provide spoken comment or submit written feedback. Written feedback can be found [here](#). Below are notes from the spoken comment:
 - League of Women Voters
 - Supports taxation that is fair and equitable, is understandable, ensures compliance, is easy to administer
 - Support elimination of city-wide blanket abatements
 - Eliminates wealthy homeowners not paying fair share
 - Affordable development
 - Concern tiered system is complex and not easy to understand or administer
 - Measure of distress not great/fully accurate for quickly transitioning neighborhoods
 - Something for everyone approach
 - Hides tax expenditures for programs
 - Need transparency to know amount of tax money forgone during abatement period
 - Community Member
 - Abatements and contractors
 - Some people don't have to pay taxes for 10-15 years while others do
 - Port Authority does not pay taxes or violations
 - Already have housing charges handled in County and City

- Where were inspectors when construction accidents occurred? Writing people up for code violations
- Community Member
 - Suggestion to rank priority of recommendations
 - What will have the greatest impact?
 - What is easiest to tackle first?
 - Equity
 - Serious questions about abatements and TIF
 - Who is going to pay for this and how?
 - Assign potential costs/financial impacts to the recommendations
 - Community engagement
 - Disappointed with progress on strengthening community engagement, specifically surrounding abatements and TIF
- Community Member
 - Representing mom who is homeowner in Bond Hill
 - Still early enough in the neighborhood to help with these recommendations before lots of change in the area
 - Concern about retirees who are not 65
 - Concern about the effect of changes in property tax if City and County don't change in same way
- Community Member
 - Concern about prioritization and cost to execute
 - Most important recommendations
 - Eliminate blanket city-wide abatement policy
 - Owner or dependent resident
 - Process of getting formally designated as disabled can take years
 - There may be abuse of disabled designation though
 - Adhere to what is required by City, State, and Fed Gov for disability rather than just dr. designation
 - Dockets in courts are already full, what would be manageable if one judge is shifted to only housing issues
 - What about neighborhood without lots of development, but still needs a social worker to help with code violations?
- Community Member
 - Supports getting rid of city-wide blanket abatement policy
 - Need to hash out how to execute
 - Don't think Council will pass it because it's not realistic
 - City should hire outside company to evaluate abatement policy
 - Will inherently incur a cost to do so
 - Supports the initiative to ensure abatements do not lead to decreased property tax (via tear downs, lot splits, etc.)
 - Eliminate no-cap abatements for LEED platinum projects
- Community Member
 - \$1M+ houses being built in neighborhood
 - \$25,500 of taxes abated a year (x15 years) = \$380,000+ of taxpayer subsidy to these houses

- PWC does home repairs for free for those in need
- Community Member
 - Grave difference between residential and commercial abatements
 - Typical building in OTR will be commercial
 - Want 4-19 unit residential and mixed-use buildings to be under the residential policy
 - Typical development (of hers at least?) available to working class people
 - Her buildings from 1995 are still at affordable rents
 - \$300-\$650/month
 - Need incentive for small developers
 - Should be able to come in the door after the fact (like in residential program...commercial is more difficult to work through application)
- Community Member
 - Concerns about transportation
 - Tax abatements are a moral issue
 - HOMEARAMA project
 - Min. 22 LEED Gold
 - \$137,000 per home lost to CPS
 - What we get from city property tax is capped
 - City has incentive to do these to bring in more earnings tax
 - Developers benefit, financially, from abatements because list prices higher and advertise the abatements
- Community Member
 - Old house he bought for \$80,000 in 1980s, sold in 2006 for a good profit
 - In 2018 a developer bought it for \$525,000
 - Now 2 \$1M LEED platinum houses
 - Neighbors still live in area, their taxes are going up
 - Ensure the property tax values do not diminish
 - Cap LEED platinum abatements
- Community Member
 - Questions about tiered system
 - Top tier means 1st or last to receive the abatements?
 - What do the tiers mean?
 - Dan Bower, Dept. of Community and Economic Development, responded
 - 3 tiers
 - Top tiers still eligible but for less length of time or lower cap
 - Criteria (from FHACT50 program)
 - Pop change
 - Permit activity
 - Median HH Income
 - Median gross rent
 - Code violations
 - Renter %

- Poverty %
- Human Services Chamber
 - Concern about the amount of rent paid by low-income households
 - 44,000 unit shortage in Ham Co. for families making >\$25K/year
 - Do not have a shortage of affordable housing for those making <\$25K/year
 - Workforce \$40-70k
 - How to use abatements to leverage and encourage the development of housing affordable to those making >\$25K/year
- Property Tax Working Group Member
 - Accessibility data
 - Anecdotal evidence, but very little formal data
 - Want OPDA to track permits related to accessibility
 - Ensure accessible units are actually built accessible in multi-family units
 - Changes to MLS to ensure people can find accessible units
 - Housing Board for Czar
 - Made up of people similar to those in PTWG
 - Abatement policy goal should include promoting long-term accessibility
- Community Member
 - Accessibility & tracking complaints
 - Track complaints on same property multiple times
- Community Member
 - Her taxes have gone up thousands of dollars in the past few years
 - Has lived in the same house for decades, in their family and want to keep it in the family
 - Upset that new subdivision is abated
 - She doesn't use public services but the people moving in do
 - They are ruining the neighborhood
 - City is overly fixated on density...density ruins neighborhoods
 - Ambiance and historic nature of neighborhood ruined by developers tearing down houses
 - Construction and development is having negative environmental impacts felt all the way in the Gulf of Mexico
- Community Member
 - Likes change zoning to allow ADUs
 - Not reducing overall quantity of housing is important too
 - Some multi-family homes being converted to single family
 - Like rating/tiered system for abatements
 - Change to neighborhood should be equitable
- Community Member
 - Cincinnati is considered top in nation in terms of amount of LEED certifications
 - Changes in building styles means most new development will be LEED eligible
 - Need to rethink the whole concept of abatements for LEED certification
- Vice Mayor Smitherman
 - Will get into details (of caps, how to adjust program, etc.) in the coming weeks
 - Motion can include prioritization
 - Need to ensure Legal team approves it all

- More radical recommendations means more time needed to explain the justify the legislation, but that's okay
- Property Tax Working Group Member
 - Property taxes increasing
 - Current resident is paying for non-taxes and for an increased amount of their own taxes
 - NYT articles about San Fran
 - Want to keep families and children in neighborhoods & can't do that by making it more expensive to live their or by not giving enough \$ to the schools
- Community Member
 - Teacher in Hyde Park hurt by abatements triply
 - If CPS does not have \$, cannot afford to keep teacher employed
- Community Member
 - Need to recognize that abatements we are giving affect schools and residents
 - Schools need \$
 - Wealthy need to pay fair share and then other can afford their taxes, won't need to pass levies every few years, can afford quality education
- Community Member
 - Echoing statement on LEED abatement caps
 - We don't use AC, don't put out much recycling or trash
 - Those receiving abatements in LEED houses might be big consumers & waste lots of resources
- Community Member
 - In 20 years since buying house his taxes have more than doubled
 - Doesn't qualify to claim property taxes
 - Living on S.S.
 - Lives in an old neighborhood and there is more construction here than in the suburbs
 - Pays his taxes even though he doesn't have kids in school, why do families using the school not have to pay taxes
 - Direct abatements towards affordable housing development instead, not just anybody
 - Abatement is worth \$100,000 of mortgage payments
 - Inflates value of houses and value of house will plummet at conclusion of abatement
- Community Member
 - Concerned about development in Madisonville
 - So many tear downs
 - Building large apartment complexes
 - Developer bought house for \$48K, tore it down, now selling for \$275K (on her street)
 - Also building condos at the end of her street
 - Moving people out and eliminating affordable housing
- Community Member

- Pays more taxes on her small house than her neighbors living in large, expensive homes
- Property Tax Working Group Member
 - Problem is not unique to Cincinnati with abatements and gentrification
 - Columbus actually seeing a bigger problem even though they don't have city-wide blanket problem
 - We don't have a lock on tear down of house and then reassessed property taxes
 - That's a goal of the recommendations
 - When \$ goes into abatement, City needs a ROI when it comes back on the roll for long-term
 - We need data
 - Abatement doesn't drop taxes (once close loophole)
 - Abatements enables development that otherwise couldn't occur
 - E.g., redevelopment of brownfield site
- Community Member
 - Cleveland hired experts to re-evaluate tax abatement problem, and Cincinnati should too
 - Columbus tied abatement program to affordable housing in certain neighborhoods
- Community Member
 - It no longer costs significantly more to build LEED
 - Why subsidize any new building for any more than \$5,000-\$10,000/year to make a building LEED certified?



1

MEETING AGENDA

- Working Group timeline and process
- Presentation of Recommendations
- Public Comment

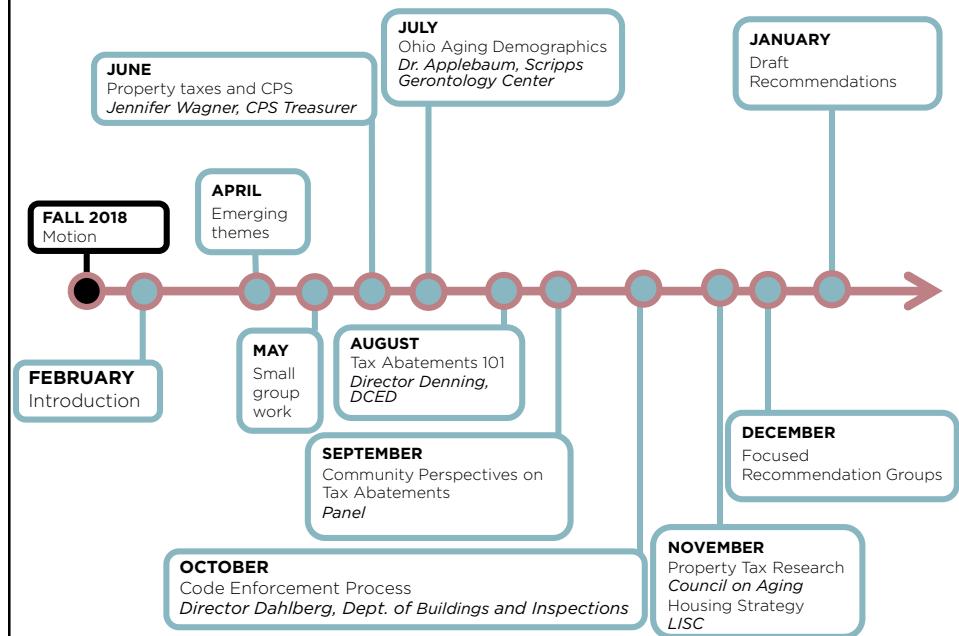
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WORKING GROUP TIMELINE

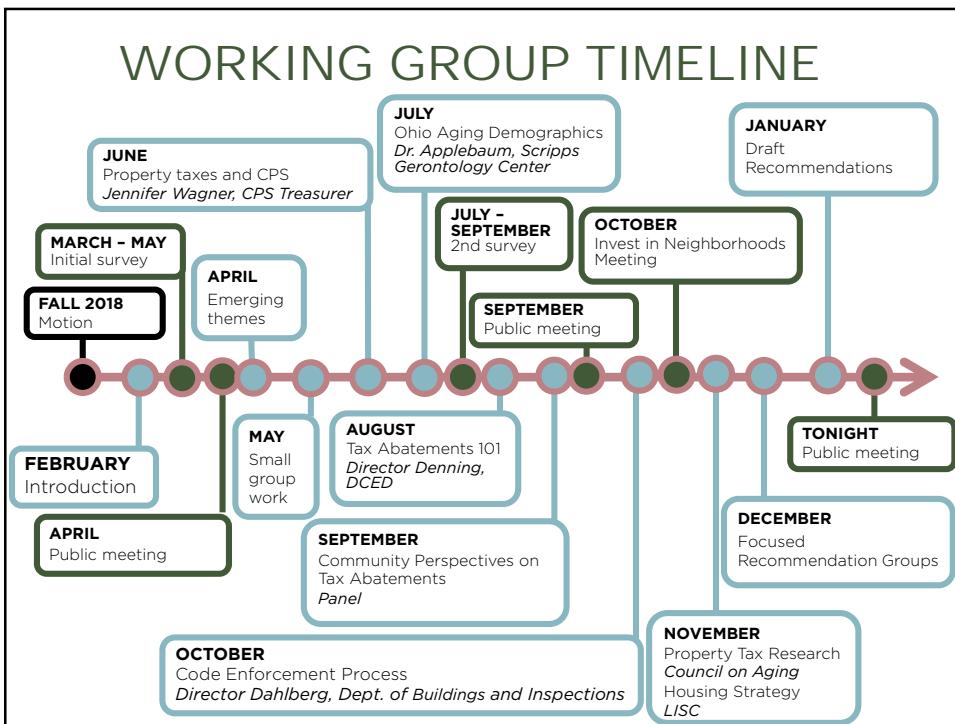


3

WORKING GROUP TIMELINE



4



5

cincinnati-oh.gov/propertytaxproject

Resources | Meeting Notes | Survey Responses

6

DRAFT RECOMMENDATIONS

7

DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

8

DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

GOALS

Opening Discussion Statement: An increased demand for housing in general, and an increased desire for more urban community living has led to gentrification and significant upward pressure on property taxes, and other measures that have put pressure on existing residents to relocate against their desire.

1. Propose measures that can be taken to keep people in their homes.
2. Propose a list of legislative and policy recommendations to give to City Council.
3. Propose a list of any other legislative and policy recommendations that might be under the purview of other entities.

9

DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS**1. Tax relief – Discount and deferral**

[All underlined recommendations under “Discount and Deferral” require changes at the state level, which are not likely without approval of the Area Agencies on Aging, locally known as Council on Aging]

- a. Qualifications
 - i. Own and Occupy Property
 - ii. 65+,
 - iii. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying
 - iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- v. Low-income surviving house member ... qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen - calculated by adding primary residence with time incarcerated totally the previous 10 years).
 - 1. % of discount reassessed after senior/person with a disability no longer identifies property as primary residence

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- b. Discount (*% based on income*)
 - i. Applies to home + 1 acre of property
 - ii. % of the assessed increase of value after purchase date
 - iii. % changes based on income (deducting medical expenses) (using HUD guidelines)
 - 1. No Discount if income is above 120% AMI
 - 2. [25]% discount if income is 80% - 120% AMI
 - 3. [50]% discount if low income (50% - 80% AMI)
 - 4. [75]% discount if very low income (30% - 50% AMI)
 - 5. [100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)

[The % of discount listed above is a starting point for negotiation/discussion.]

12

DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- c. Deferral
 - i. Applies to portion of property tax increases that were not discounted.
 - ii. Lasts until
 1. Death of original recipient, or dependent with a disability
 2. When the original recipient, or dependent with a disability moves, or and there isn't a
 - a. Spouse
 - b. Surviving income and time qualified householder
 3. Property is sold
 - iii. Due upon deferral's end: All back unpaid deferral plus 3% interest

13

DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- d. Avoiding unintended consequences
 - i. How to count unearned income & other resources?
 - ii. We need to know what the impact would be on tax revenues (schools, etc.). We need to start with calculating the tax revenue impact of the existing Homestead Exemption, then figure the difference.

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

2. Tax fairness

- a. If property receives any of these tax benefits/assistance measures (abatements/deferrals/etc.), it is not permitted to register the same property on City's Short-term Rental Registry as anything other than "hosted".

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

3. Other measures

- a. Change the Zoning Code to permit accessory dwellings/granny flats, if either the larger or smaller residence is occupied as the primary residence by the owner more than 50% of year AND require landlord training (training to include fair housing info, sample rental contract, landlord best practices, etc.)
- b. Streamline approvals and waive fees for building permits related to accessibility.

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- c. Increase funding:
 - i. For programs that assist the elderly, people with disabilities and families with dependents that have a disability to maintain their residences and modify their residences for accessibility (use a sliding scale for eligibility)
 - ii. Grants
 - iii. Loans

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- d. Education/information:
 - i. Compile all these tax reliefs, resources, and assistance sources.
 - 1. Put this information on-line (Portal?)
 - 2. Use this information to create fliers that can be included in tax bill mailings and set out at the permit offices, etc.
 - ii. Expand the pool and build the capacity of small contractors. Use the compiled info on all these tax reliefs, resources, and assistance sources to educate them on abatements and other programs so they can use the info as a marketing tools to help get customers. The contractors share the info with clients...presumably seniors & clients with a disability (or clients with dependent with a disability). Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.)

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- e. Avoiding “harassment”:
 - i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue. *[Would need to define what the fine would be]*
 - ii. Find out if it is possible to track on-line property complaints if a complainant is submitting complaints on multiple properties (track ip – phone numbers?). If so, these complainants need to have a warning sent that if they continue, they could be fined. If they continue, it should be considered harassment, and these entities should be fined.

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DESIRED PROPERTY TAX POLICY FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

RECOMMENDATIONS CONTINUED

- f. Allow tenants that are seniors or persons with a disability to modify properties without requiring these individuals to return the property to its original condition upon move out.

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SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

21

RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

GOAL

Help low and limited-income individuals stay in their homes.

THREE AREAS OF CONCERN

1. **Property values** are going up so residents can't afford to stay.
2. **Repairs** are needed but residents don't have the funds.
3. Lack of consistent and equitable **communication** about resources available to residents (sources and current status of funding).

22

RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

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23

RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

RECOMMENDATIONS

1. **Create an online portal** similar to the [Office of Performance and Data Analytics \(OPDA\)](#) portal so that residents (homeowners and renters) know what programs and resources are available to them. The portal should work simply for users but include deep connections in its logic. For example, users would enter age, veteran status, etc. and the portal would respond with the programs that are available to them.
2. **Create a housing court** with a dedicated support staff who are expert in housing who can connect residents to resources. (Reference: Cleveland) Convert a Common Pleas seat into a Housing Court seat. Community members should advocate for this by lobbying the Common Pleas judges directly and by lobbying their City representatives and asking them to support the creation of a housing court.

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RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

RECOMMENDATIONS CONTINUED

- 3. Make housing a priority** by creating a position similar to the Chief Advocacy Officer role, that would lead housing for the city as a Connector/Czar. This position connects with the City Manager, City Council, Mayor, other departments, and residents, and is guided by an advisory board. This position has responsibility for the portal.
- 4. In geographic areas with high development activity**, when a code violation is filed, require a social worker to accompany the building inspector to provide information on funds to help with repairs, and direction to the portal.

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RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

RECOMMENDATIONS CONTINUED

- 5. Create a lending program** with a revolving line of credit with favorable rates for contractors who work fairly with seniors and low-income households. This lending program could help restore the small contractors who lost their businesses in the recession of 2008, and could be a vehicle to grow minority-owned businesses in Cincinnati. Information on these licensed contractors will be on the portal.
- 6. Proactively identify homeowners** who need help with repairs so it's not so dependent on the homeowner reaching out.

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RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

RECOMMENDATIONS CONTINUED

- 7. Provide funding for those organizations** that work with homeowners to help them stay in their homes, so those organizations can help more households. Information on this organizations will be on the portal.
- 8. Look at other cities** to see what they are doing for direction addressing recommendations 1-7.
- 9. Work in a way that honors the residents' perspective:** "Don't hire people to fix me—I don't need people to fix me, I need money to fix my house."
- 10. Lobby the state to make changes that benefit home retention** for individuals with low or limited-income, disabilities, seniors.

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RESIDENTIAL TAX ABATEMENT POLICY REVIEW

28

RESIDENTIAL TAX ABATEMENT POLICY**GOAL**

To re-design the residential tax abatement policy to reflect a fair and reasonable policy that benefits the neighborhoods within the City of Cincinnati.

RECOMMENDATIONS

The policy should...

1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs
 - a. Application information should help the auditor track land sales (splits from master parcel)
 - b. Abatements should be reviewed on every 3-5 years to ensure they are not overly inflating neighboring property values through comps. The review should include community input.

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RESIDENTIAL TAX ABATEMENT POLICY**RECOMMENDATIONS CONTINUED**

2. Use a tiered system
 - a. Look at Mt. Lookout, Hyde Park, and Mt. Adams for top tier consideration
 - b. Distressed criteria should be evaluated every 3-5 years
 - c. Market ready, ready for revitalization, ready for restoration
3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations

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RESIDENTIAL TAX ABATEMENT POLICY**RECOMMENDATIONS CONTINUED**

4. Not reduce overall quantity of affordable housing.
5. Encourage reinvestment in existing affordable housing.
6. Not reduce the overall unit growth needed to meet the growing population.
7. Encourage units appropriate for a family (2 or more bedrooms)

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RESIDENTIAL TAX ABATEMENT POLICY**RECOMMENDATIONS CONTINUED**

8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs
9. Encourage transparency on residential abatements (where does the money go after roll off)
10. Consider investment incentives of our local competitors
11. Consider overall tax rates and how abatements may impact opinions of new tax levies

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RESIDENTIAL TAX ABATEMENT POLICY

RECOMMENDATIONS CONTINUED

12. Encourage small, minority-owned, and women-owned businesses and small-scale developments
13. Encourage historic conservation
14. Current staff should be increased due to long-term monitoring as needed
15. Provide adequate notice about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

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PUBLIC COMMENT

Please fill out a speaker card.

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OPPORTUNITIES FOR FURTHER ENGAGEMENT

- **Tonight:** Leave your feedback forms on the table
- **Ongoing:** Visit webpage to submit questions and/or submit a digital feedback form on the recommendations



cincinnati-oh.gov/propertytaxproject

Appendix D – Survey Responses

Included in this appendix are the survey responses for a survey conducted from March – May 2019 and a survey that was conducted from July – September 2019.

PROPERTY TAX WORKING GROUP

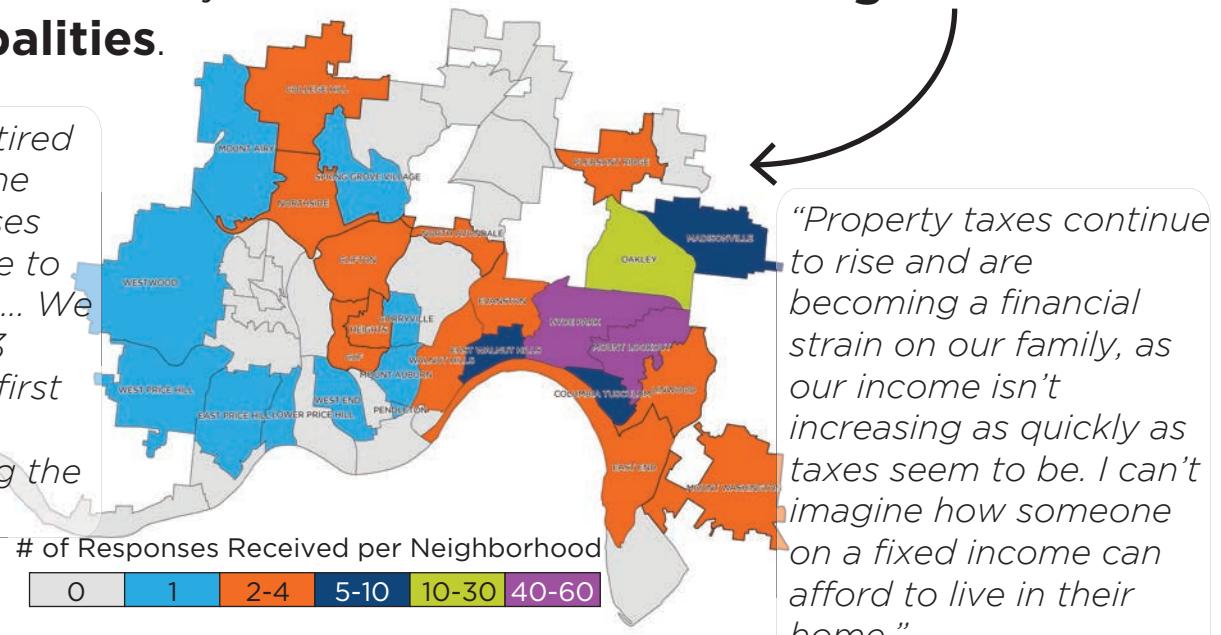
SURVEY RESPONSE SNAPSHOT

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 fear 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 city."



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)

General comments on lowering taxes (30 respondents)

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

No abatements for new construction

Tax break for long-term residents (10+ years - freeze taxes at 10-year rate)

Extend cap for Homestead Exemption

Limit abatements to remodeling and reuse

Property taxes as a % of net income

Freeze property taxes at year of retirement

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 resident 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 an 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. They 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 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 is 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 owner based on the sale price. Perhaps a tax on the seller if there is a big profit 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 widow's 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 than 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 guise 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@cincinnatispanshishschool.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.

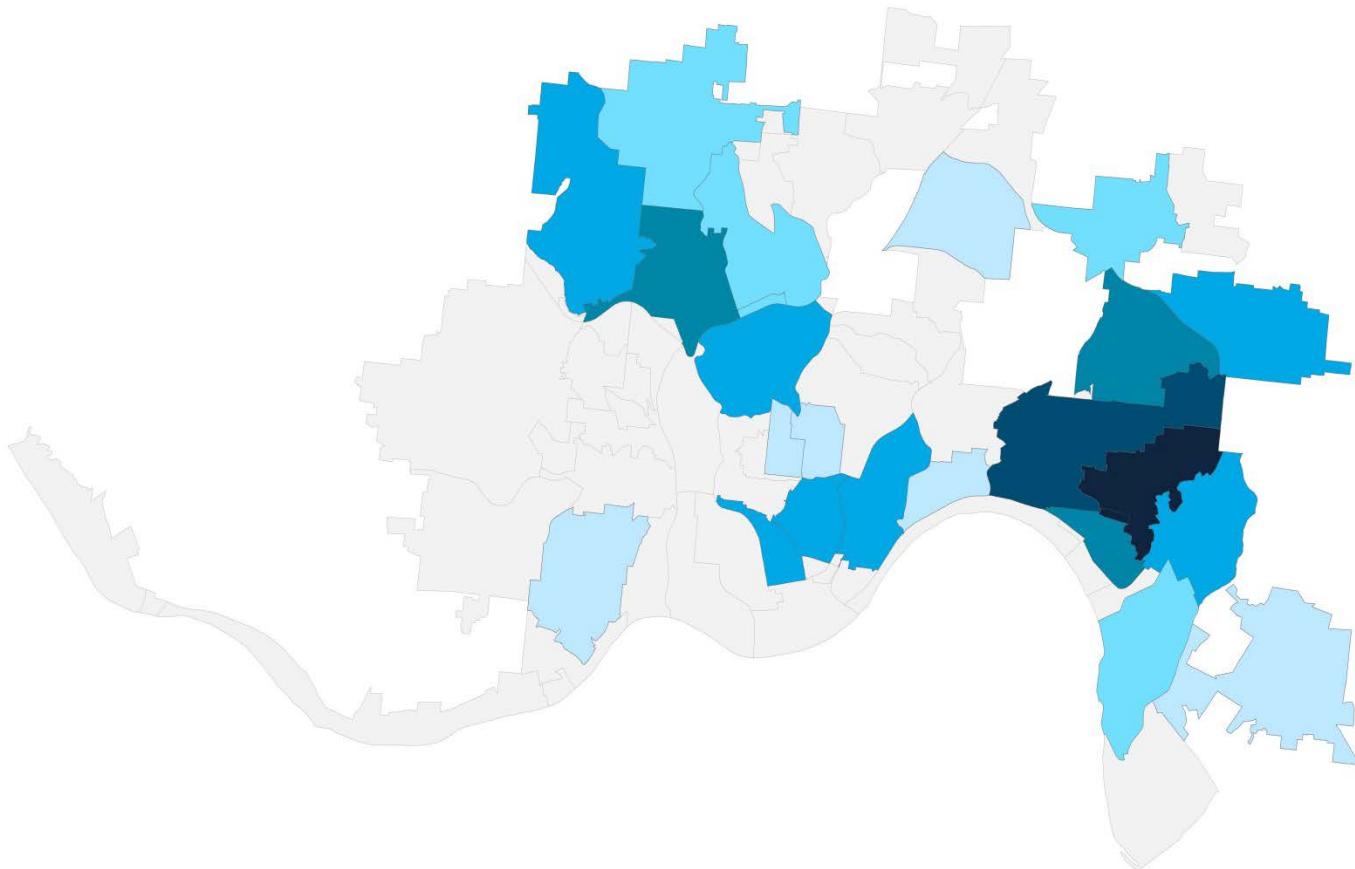
- Precise budgets for the programs funded by property taxes. Comparison with smaller cities.
- I want to know why we keep paying more and more and not getting the best bang for our bucks.
- Innovative ways other cities have protected low income property owners
- Does the city government look at ways 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

Built Environment

- Unique architecture
- Historic/old homes
- Redevelopment

People

- Neighbors
- Diversity

Character

- Charm
- Eco-conscious
- Neighborhood/community feel

Walkability

Amenities

- Schools
- Libraries
- Shops
- Restaurants

Natural Environment

- Trees
- Green spaces
- Views

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 its 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 owners 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 houses 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.

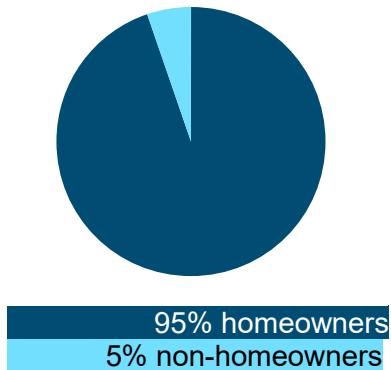
QUESTION: Please select the criteria that apply:

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
- $\frac{1}{4}$ of respondents are working for a community organization
- Almost all respondents are homeowners

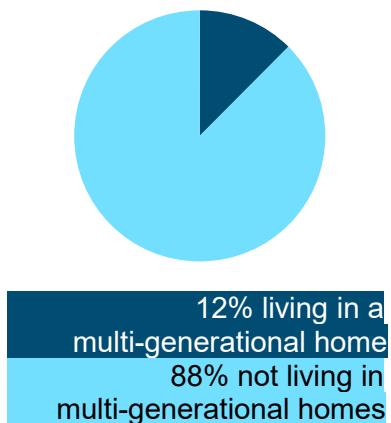
Answers

I am a homeowner.



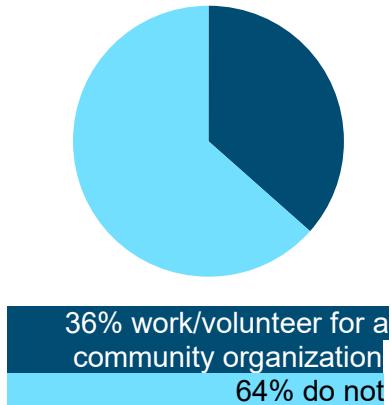
- 433 of the 456 respondents are homeowners
- 54 of these homeowners live in a home with multiple generations
- 72 of these homeowners are or know a senior who is financially struggling to stay in their home
- 23 of these homeowners are or know a person living with disabilities/special needs who is financially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



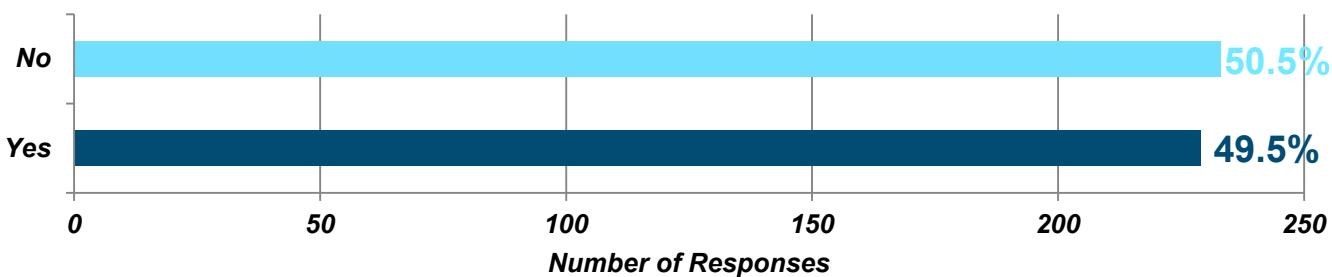
- 167 respondents work/volunteer for a community organization
- 26 of the 166 work for an organization working on issues related to seniors and/or people living with disabilities/special needs
- 34 respondents total work/volunteer for an organization working on issues related to seniors and/or people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

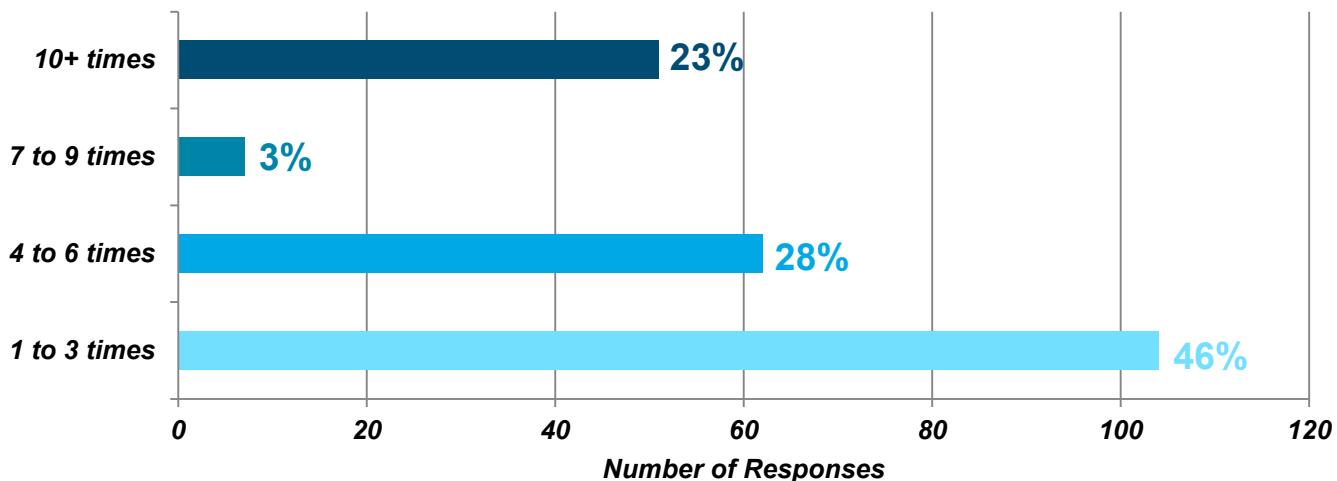
- 26 respondents are or know a person living with disabilities/special needs who is financially struggling to stay in their home
 - 23 of 26 respondents are homeowners
- 89 respondents are or know a senior who is financially struggling to stay in their home
 - 81 of 89 respondents are homeowners

5 respondents said none of these criteria applied to them

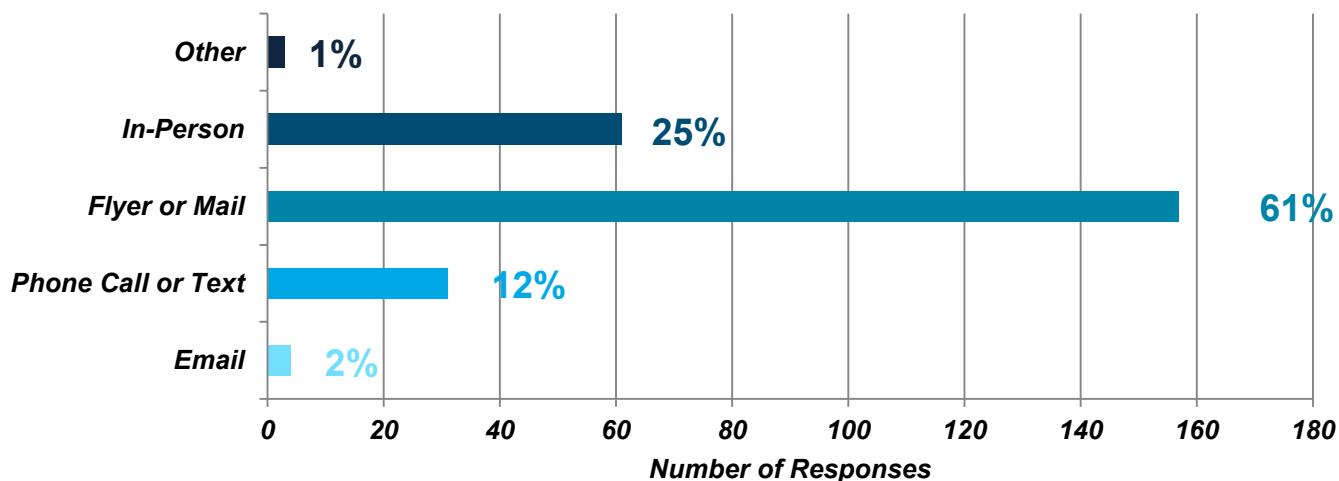
Have you or someone you know had an experience being approached by a developer/investor wanting to purchase your home?



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

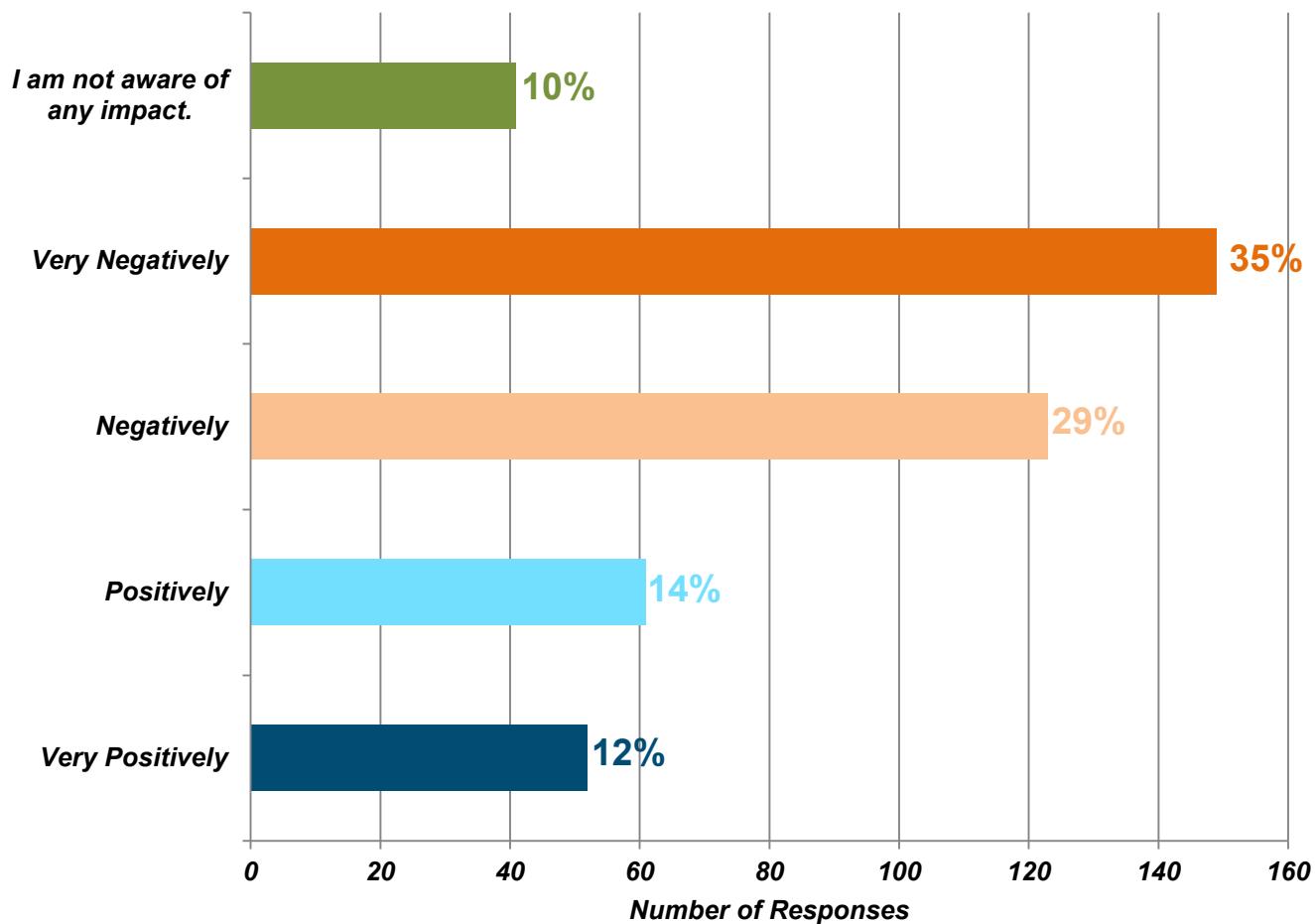
- Low-income homeowners, especially in gentrifying neighborhoods where the increase in taxes was unexpected to long-time residents.
- Lower income people/middle class. Too many abatement causing more pressure on those who actually pay taxes. High cost of Cincy schools and other levies cause houses in HP/MtL to pay more taxes than a 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 than 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.

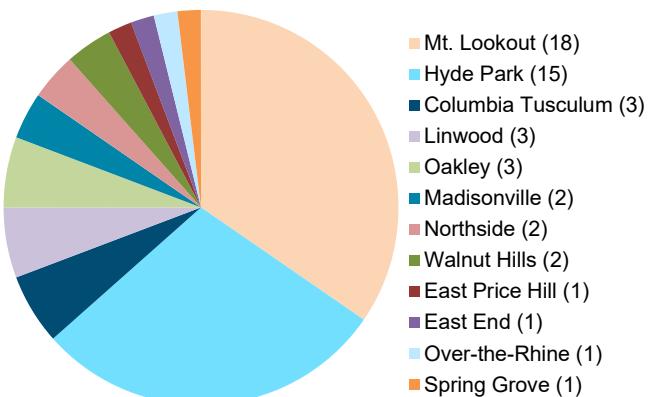
- Younger families (like myself) who pay more in property tax in a year than we pay toward the principal of our mortgage.
- Younger families newer to the neighborhood.
- How about considering young families with children and the expense that comes with raising and family in this community
- Young families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

How do you think tax abatements have affected your neighborhood?

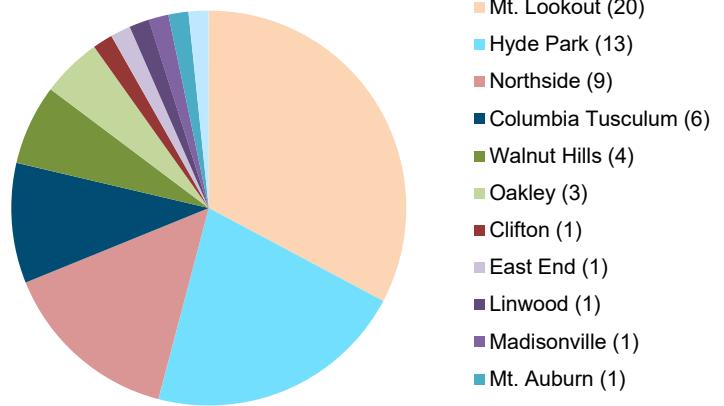


Neighborhood Breakdown of Responses

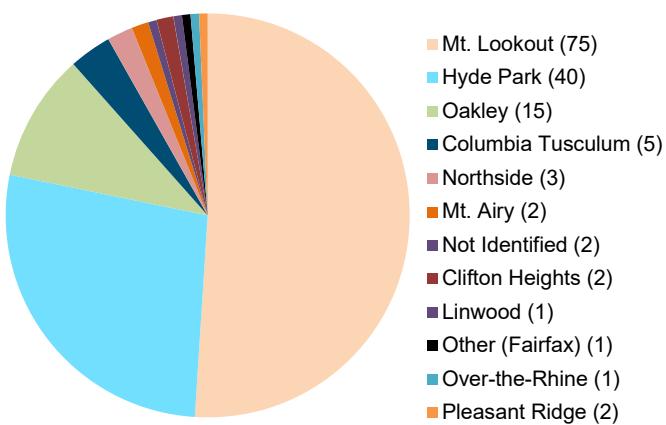
Very Positively (52 Responses)



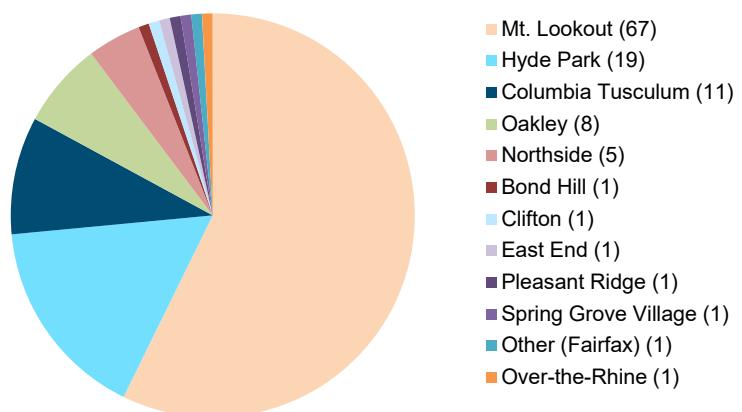
Positively (61 Responses)



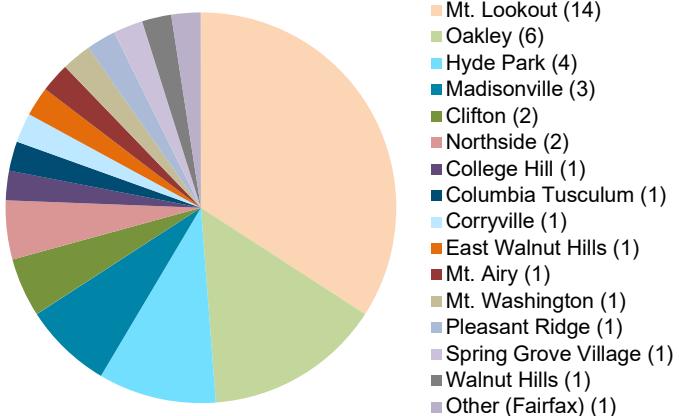
Very Negatively (147 Responses)



Negatively (117 Responses)

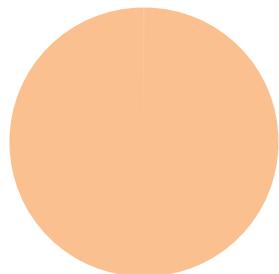


I am not aware of any impact (41 Responses)



How do you think tax abatements have affected your neighborhood?

Bond Hill

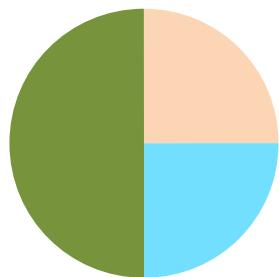


Negatively: 100%

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: 25%

Negatively: 25%

Not aware of impact: 50%

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.

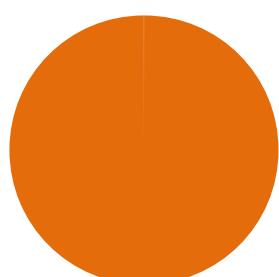
Negatively (1 response)

- 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



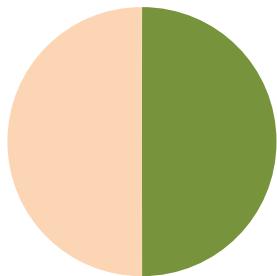
Very Negatively: 100%

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: 50%

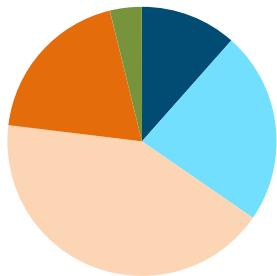
Not aware of impact: 50%

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: 12%

Positively: 23%

Negatively: 42%

Very negatively: 19%

Not aware of impact: 4%

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 adds 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

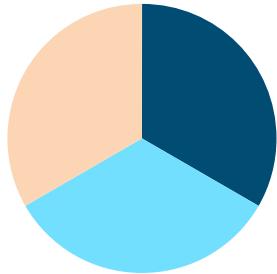
Very Negatively (5 responses)

- 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: 33.33%
Positively: 33.33%
Negatively: 33.33%

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 tax abatement to only lower our taxes. We wanted to be a leader in Environmental engineering design. It's good for the environment.

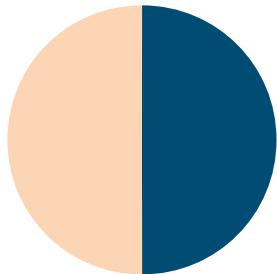
Positively (1 response)

- 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



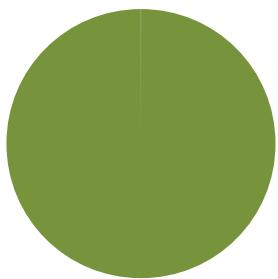
Very positively: 50%
Negatively: 50%

Very Positively (1 response)

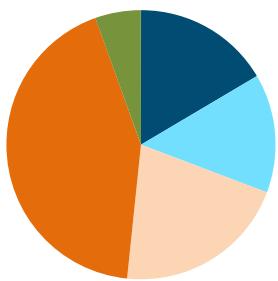
- No comment

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)**

Not aware of impact: 100%

Hyde Park

Very positively: 16%
Positively: 14%
Negatively: 21%
Very negatively: 43%
Not aware of impact: 5%

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 incentive. 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've 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 big "mcmansions" and don't lower taxes than 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 move 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 it 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

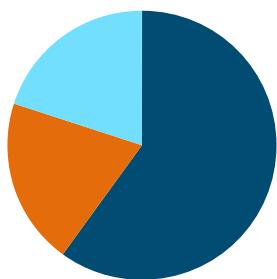
taxes for decades.

- 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 abatements.
- 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: 60%
Positively: 20%
Very negatively: 20%

Very Positively (3 responses)

- It has turned the neighborhood around. New families move in and houses are getting renovated. Despite 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

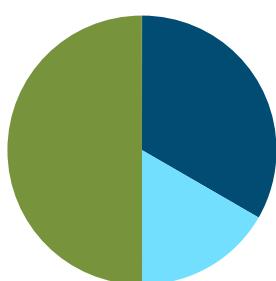
Positively (1 response)

- 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.

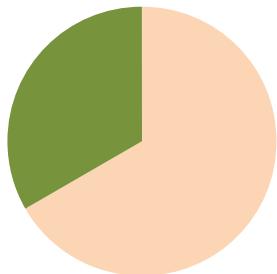
Negatively (1 response)

- 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: 66.66%
Not aware of impact: 33.33%

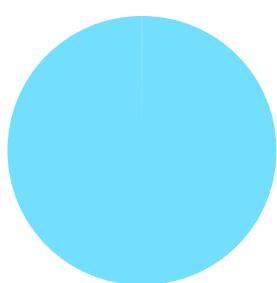
Very Negatively (2 responses)

- 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. Mt. 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



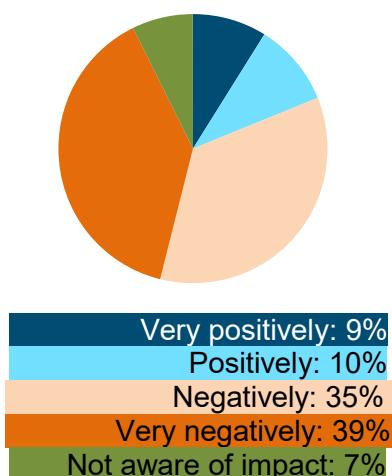
Positively: 100%

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 where 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 of 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 abatement 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.

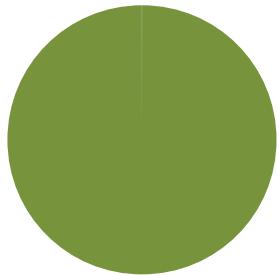
- So many neighbors constantly talk about "new ugly" houses/developments in Mt Lookout. Those in abated houses (paying little to Nothing) talk about going to dinner at Boca and their new Audi SUV, and comment on how they love their new house, all the while we their neighbors are paying \$20,000 in taxes 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 in 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

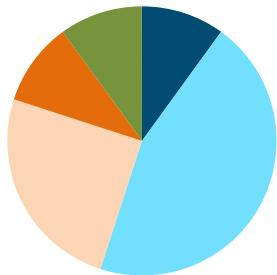


I am not aware of any impact (1 response)

- No comment

Not aware of impact: 100%

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

Very positively: 10%
Positively: 45%
Negatively: 25%
Very negatively: 10%

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 paid 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)

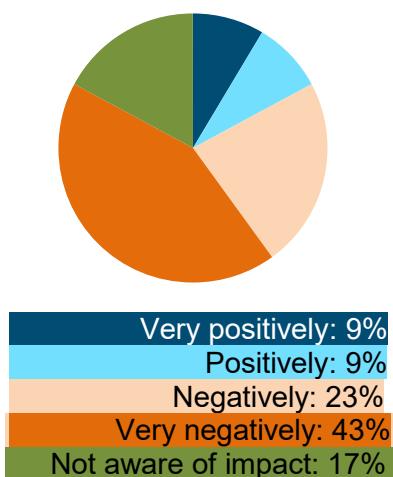
- Many homes in Northside were tax abated to encourage renovation of older/abandoned properties. Since that time, the market has become extremely competitive and prices have skyrocketed. There is no need for the abatement any longer. However the tax abatement is still in place, and now all the new homeowners 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 shifting 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 infrastructure 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 responses)

- People who build mansions worth near a million dollars get long tax abatements 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

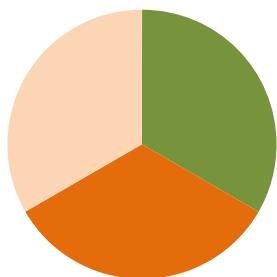
be able to stay in my home because of property. Taxes and utilities. Oakley has become too crowded with vehicles and it is dangerous to drive or walk in the area at certain times,

- We just purchased a new home and with that purchase we are benefiting 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)



Very negatively: 33.33%
 Negatively: 33.33%
 Not aware of impact: 33.33%

Negatively (1 response)

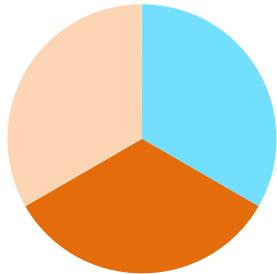
- The tax burden of these abatements then fall on the rest of the tax payers in the neighborhood. Also a lot of these properties are high price point properties of people who can afford these taxes!!

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

Positively: 33.33%

Negatively: 33.33%

Very negatively: 33.33%

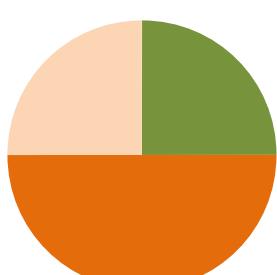
Negatively (1 response)

- 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

As of 9.6.19 - FINAL

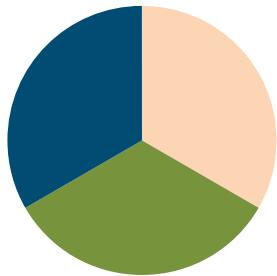
Very negatively: 50%

Not aware of impact: 25%

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



Positively: 33.33%

Negatively: 33.33%

Not aware of impact: 33.33%

Very Positively (1 response)

- They've made houses redone by our CDC more attractive to buyers

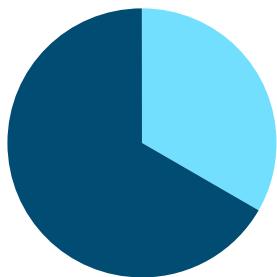
Negatively (1 response)

- 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 look

Walnut Hills



Very positively: 33.33%

Positively: 66.66%

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.

Appendix E – Recommendation Document

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Recommendations

In the Fall of 2019, the Property Tax Working Group formed three Focused Recommendation Groups (or subcommittees). These Focused Recommendation Groups worked on writing recommendations for three topic areas: Resources for Low- and Limited-Income Residents, Property Tax Relief for Seniors and People Living with Disabilities/Special Needs, and Residential Tax Abatement Policy.

This document includes three iterations of the recommendations from those groups:

- I. **Final Approved Recommendations:** These recommendations were approved by the Property Tax Working Group at their July 23, 2020, meeting.
- II. **Final Focused Recommendation Group Recommendations:** These recommendations were presented as the Focused Recommendation Groups' final recommendations during the July 23, 2020, meeting. These recommendations responded to feedback received during the public meeting in January 2020.
- III. **Draft Focused Recommendation Group Recommendations:** These recommendations were presented to the working group and the public in January 2020 as the first version of the recommendations.

Final Approved Recommendations

These recommendations were approved by the Property Tax Working Group at their July 23, 2020, meeting.

RESOURCES FOR LOW/LIMITED INCOME RESIDENTS

Goal of Recommendations

Help low and limited-income individuals stay in their homes.

Approach

Work in a way that honors the residents' perspective. "Don't hire people to fix me—I don't need people to fix me, I need money to fix my house."

Recommendations

Recommendation 1 – Create an online portal with programs and resources for residents, both homeowners and renters.

This portal would be like the open data portal managed by the Office of Performance and Data Analytics (OPDA). The portal should be user-friendly but include deep connections in its logic. For example, users would enter age, veteran status, etc. and the portal would respond with the programs that are available to them. Helps with goal

to proactively identify homeowners who need help with repairs, so the burden does not only fall to the homeowner.

Recommendation 2 – Create a housing court with a dedicated support staff who are housing experts and can connect residents to resources.

Convert a Common Pleas seat into a housing court seat. Community members can advocate for this by lobbying the Common Pleas judges directly, as well ask their City representatives to support the creation of a housing court. Cleveland is a good reference for this recommendation.

Recommendation 3 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City.

This position would act as a Connector/Czar. This position would connect with the City Manager, City Council, Mayor, City departments, and residents, and is guided by an advisory board. This position has the responsibility to manage the portal.

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Recommendation 5 – Create a lending program for minority and women-owned contractors who work fairly with seniors and low-income households.

This lending program would have a revolving line of credit with favorable rates with the aim to restore the small contractors who lost their businesses in the 2008 recession.

This would also support and grow minority-owned businesses in Cincinnati. Information on these licensed contractors would be housed on the portal.

Recommendation 6 – Provide funding for organizations that work with homeowners to help them stay in their homes.

Information on these organizations would be on the portal.

Recommendation 7 – Look to other cities on how they are addressing recommendations 1-7.

Recommendation 8 – Lobby the state to make changes that benefit home retention for individuals with low or limited-income, disabilities, seniors.

DESIRED PROPERTY TAX POLICY FOR SENIORS/PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

Structure of Recommendations

- Section I Tax Relief – Discount and Deferral
 - Qualifications | Discount | Deferral | Considerations
- Section II Tax Fairness
- Section III Other Measures

Section I: Tax Relief – Discount and Deferral

Qualifications

- a. Own and Occupy Property
- b. 65+
- c. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying
- d. Surviving spouse of a person who was receiving the previous homestead exemption at the time of death
- e. Low-income surviving house member - qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totaling the previous 10 years).

Note: % of discount reassessed after senior/person with a disability no longer identifies property as primary residence

Discount

Based on income, increase in amount of taxes paid is capped.

- a. Applies to home + 1 acre of property
- b. Applies only to the assessed increase in value after purchase date
- c. Cap/ceiling changes based on income (deducting medical expenses) (using HUD guidelines)
- d. The cap/ceiling on taxes paid:
 - i. If income is above 120% AMI - no ceiling/cap
 - ii. Ceiling of 100% rate of increase above original tax bill if income is 80% - 120% AMI
 - iii. Ceiling of 50% rate of increase if low income (50% - 80% AMI)
 - iv. Ceiling of 20% rate of increase if very low income (30% - 50% AMI)
 - v. Ceiling of 5% rate of increase if extremely low income (0-30% AMI)

Deferral

- a. This deferral is automatically available to everyone who is eligible for discount (residential properties owned and occupied by owner) and anyone who has been a resident owner of identified property for 10-15 years or more (how many of these properties exist - study this before determining 10 or 15 years)
- b. Applies to portion of property tax increases that were not discounted.
- c. Lasts until
 - i. Death of original recipient, or dependent with a disability
 - ii. When the original recipient, or dependent with a disability moves, or and there isn't a spouse or a surviving income and time qualified householder
 - iii. Property is sold
- d. Due upon deferral's end: All back unpaid deferral plus average (mean) rate of inflation from start of deferral until end of deferral
 - i. Deferral is considered a lien on the property and must be paid in advance of the sale.

- ii. If deferral amount is more than the sale then the lien remains on the property through continued sales until the deferral is paid.

Considerations Before Implementation of Discount and Deferral

The following questions need to be addressed and considered before implementation Discount and Deferral Recommendation:

- How to count unearned income and other resources? (look into income tax process and what information is collected)
- What is the impact on tax revenue? How much revenue is collected from housing owned by each AMI bracket in Discount (d) recommendation?
- What is the potential deferral and how long might that be?
- Education must be built into implementation.

Section II: Tax Fairness

Recommendation 1 – If a property receives any of these tax benefits/assistance measures, it is not permitted to be registered on the City's Short-term Rental Registry as anything other than "hosted". [joint recommendation – Residential Tax Abatement Long-Term Recommendation 2]

Section III: Other Measures

Recommendation 1 – Change the Zoning Code to permit accessory dwellings/granny flats with stipulations that:

- a. Either the larger or smaller residence must be occupied as the primary residence by the owner more than 75% of year
- b. Require landlord training on fair housing, sample rental contracts, landlord best practices and more.

Recommendation 2 – Streamline approvals and waive fees for building permits related to accessibility, such as widening doorways and hallways, curb less showers, step-free entries, cabinetry modifications for wheel-in space. Extra sound insulation can be considered as well.

Recommendation 3 – Increase funding, including grants and loans, for programs that assist the elderly and people with disabilities and families with dependents that have a disability in maintaining and modifying their residences for accessibility. A sliding scale for eligibility.

Recommendation 4 – Education and information for homeowners and small contractors

- a. Create an online portal with programs and resources for residents, both homeowners and renters, and contractors [joint recommendation – Resources for Low/Limited Income Residents Recommendation 1]
- b. Use this information to create fliers that can be included in tax bill mailings and set out at the permit offices and other points of contact
- c. Expand the pool and build the capacity of small contractors. Use the compiled info on all programs and resources to educate them so they can use the info as a marketing tool to find new customers.

Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.).

Recommendation 5 – Avoid housing harassment by fining entities having more than one unsolicited contact with a property owner.

Find out if it is possible to track on-line property maintenance complaints if a complainant is submitting complaints on multiple properties. If possible, these complainants will receive a warning. If they continue, it should be considered harassment and they would receive a fine.

Recommendation 6 – Provide education to landlords about the importance of allowing tenants who are seniors or persons with a disability to modify properties without requiring these individuals to return the property to its original condition upon move out. Educate landlords on the importance of this.

Recommendation 7 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City. [Joint recommendation – Resources for Low/Limited Income Residents Recommendation 3]

RESIDENTIAL TAX ABATEMENT POLICY

Structure of Recommendations

- Section I Immediate Recommendation
- Section II Aims of Recommendations
- Section III Considerations for Recommendation Implementation
- Section IV Long-term Recommendations

Section I: Immediate Recommendation

Recommendation 1 – Residential buildings with up to and including four units should be eligible for residential tax abatements

Section II: Aims of Recommendations

The residential tax abatement recommendations aim to:

- Encourage small, minority-owned, and women-owned businesses and small-scale developments
- Encourage reinvestment in existing affordable housing.
- Not reduce the overall quantity of affordable housing.
- Encourage units appropriate for a family (two or more bedrooms)
- Not reduce the overall unit growth needed to meet the growing population
- Encourage low-cost of long-term homeownership through environmental design
- Encourage transparency of residential abatements
- Consider investment incentives of our local competitors
- Consider overall tax rates and impact of abatements on new tax levies
- Encourage historic conservation

Section III: Considerations for Implementation

This section includes points that must be considered when implementation the recommendations.

Consideration 1 – Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs, by:

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- b. Reviewing abatements to ensure that they are not overly inflating neighboring property values. This review should occur on a consistent basis every 3-5 years (including before implementation of the long-term recommendation). The review should include community input.

Consideration 2 – Adequate notice should be provided about policy change to developers, homeowners, and other stakeholders. Criteria for grandfathering applicants under current policy should be clearly outlined as well.

Section IV - Long-Term Recommendation

This section includes recommendations that will require a more long-term approach.

Long-Term Recommendation 1 – Explore a tiered approach to residential tax abatements based on extensive study.

- If a tiered approach is implemented, then increase staff to meet need for long-term monitoring.

Long-Term Recommendation 2 – Consider a stipulation that would prohibit properties that receive residential tax abatements from being able to register on the City's Short-term Rental Registry as anything other than "hosted." [Joint recommendation – Property Tax Relief for Seniors and People Living with Disabilities/Special Needs – Tax Fairness Recommendation]

Long-Term Recommendation 3 – Explore possible incentives for local renter co-ops.

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Recommendation 1 – The following chart outlines the recommended criteria, caps, and terms for residential tax abatements.

Recommendation		
NEW CONSTRUCTION Criteria	Cap	Term
New Construction	\$200,000	10 yr
New Construction - LEED Silver	\$400,000	15 yr
New Construction - LEED Gold/LBC Zero Energy Petal	\$500,000	15 yr
New Construction - LEED Platinum/LBC Full Cert/ Passive House	\$650,000	15 yr
REMODEL Criteria	Cap	Term
Remodel	\$200,000	12 yr
Remodel - HERS/Other moderate level EE & High performance Cert	\$300,000	15 yr
Remodel - LEED Silver	\$500,000	15 yr
Remodel - LEED Gold/LBC Zero Energy Petal	\$650,000	15 yr
Remodel - LEED Platinum/LBC Full Cert/ Passive House	\$800,000	15 yr
Historic Renovation/Restoration (pre-1940 building)	\$750,000	15 yr
Bonus Criteria (for New Construction and Remodel)	Add't Cap	Add't Term
Visibility	\$100,000	0 yr

Recommendation 2 – Residential buildings with up to and including four units should be eligible for residential tax abatements

Section II: Aims of Recommendations

The residential tax abatement recommendations aim to:

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DESIRED PROPERTY TAX POLICY FOR SENIORS/PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS

Goals

Opening Discussion Statement: An increased demand for housing in general, and an increased desire for more urban community living has led to gentrification and significant upward pressure on property taxes, and other measures that have put pressure on existing residents to relocate against their desire.

1. Propose measures that can be taken to keep people in their homes.
2. Propose a list of legislative and policy recommendations to give to City Council.
3. Propose a list of any other legislative and policy recommendations that might be under the purview of other entities.

Recommendations

1. Tax relief – Discount and deferral

[All underlined recommendations under “Discount and Deferral” require changes at the state level, which are not likely without approval of the Area Agencies on Aging, locally known as Council on Aging]

- a. Qualifications
 - i. Own and Occupy Property
 - ii. 65+,
 - iii. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying
 - iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death
 - v. Low-income surviving house member ... qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totally the previous 10 years).
 1. % of discount reassessed after senior/person with a disability no longer identifies property as primary residence
- b. Discount (% based on income)
 - i. Applies to home + 1 acre of property
 - ii. % of the assessed increase of value after purchase date
 - iii. % changes based on income (deducting medical expenses) (using HUD guidelines)
 1. No Discount if income is above 120% AMI
 2. [25% discount if income is 80% - 120% AMI
 3. [50% discount if low income (50% - 80% AMI)
 4. [75% discount if very low income (30% - 50% AMI)

5. [100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)

[The % of discount listed above is a starting point for negotiation/discussion.]

- c. **Deferral**
 - i. Applies to portion of property tax increases that were not discounted.
 - ii. Lasts until
 1. Death of original recipient, or dependent with a disability
 2. When the original recipient, or dependent with a disability moves, or and there isn't a
 - a. Spouse
 - b. Surviving income and time qualified householder
 3. Property is sold
 - iii. Due upon deferral's end: All back unpaid deferral plus 3% interest
- d. Avoiding unintended consequences
 - i. How to count unearned income & other resources?
 - ii. We need to know what the impact would be on tax revenues (schools, etc.). We need to start with calculating the tax revenue impact of the existing Homestead Exemption, then figure the difference.

2. Tax fairness

- a. If property receives any of these tax benefits/assistance measures (abatements/deferrals/etc.), it is not permitted to register the same property on City's Short-term Rental Registry as anything other than "hosted".

3. Other measures

- a. Change the Zoning Code to permit accessory dwellings/granny flats, if either the larger or smaller residence is occupied as the primary residence by the owner more than 50% of year AND require landlord training (training to include fair housing info, sample rental contract, landlord best practices, etc.)
- b. Streamline approvals and waive fees for building permits related to accessibility.
- c. Increase funding:
 - i. For programs that assist the elderly, people with disabilities and families with dependents that have a disability to maintain their residences and modify their residences for accessibility (use a sliding scale for eligibility)
 - ii. Grants
 - iii. Loans
- d. Education/information:
 - i. Compile all these tax reliefs, resources, and assistance sources.
 1. Put this information on-line (Portal?)
 2. Use this information to create fliers that can be included in tax bill mailings and set out at the permit offices, etc.
 - ii. Expand the pool and build the capacity of small contractors. Use the compiled info on all these tax reliefs, resources, and assistance sources to educate them on abatements and other programs so they can use the info as a marketing tools to help get customers. The contractors share the info with clients...presumably seniors & clients with a disability (or clients with dependent with a disability). Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.)

- e. Avoiding “harassment”:
 - i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue. *[Would need to define what the fine would be]*
 - ii. Find out if it is possible to track on-line property complaints if a complainant is submitting complaints on multiple properties (track ip – phone numbers?). If so, these complainants need to have a warning sent that if they continue, they could be fined. If they continue, it should be considered harassment, and these entities should be fined.
- f. Allow tenants that are seniors or persons with a disability to modify properties without requiring these individuals to return the property to its original condition upon move out.

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

Help low and limited-income individuals stay in their homes.

Three areas of concern

1. **Property values** are going up so residents can't afford to stay.
2. **Repairs** are needed but residents don't have the funds.
3. Lack of consistent and equitable **communication** about resources available to residents (sources and current status of funding).

Recommendations

1. **Create an online portal** similar to the [Office of Performance and Data Analytics \(OPDA\)](#) portal so that residents (homeowners and renters) know what programs and resources are available to them. The portal should work simply for users but include deep connections in its logic. For example, users would enter age, veteran status, etc. and the portal would respond with the programs that are available to them.
2. **Create a housing court** with a dedicated support staff who are expert in housing who can connect residents to resources. (Reference: Cleveland). Convert a Common Pleas seat into a Housing Court seat. Community members should advocate for this by lobbying the Common Pleas judges directly and by lobbying their City representatives and asking them to support the creation of a housing court.
3. **Make housing a priority** by creating a position similar to the Chief Advocacy Officer role, that would lead housing for the city as a Connector/Czar. This position connects with the City Manager, City Council, Mayor, other departments, and residents, and is guided by an advisory board. This position has responsibility for the portal.
4. **In geographic areas with high development activity**, when a code violation is filed, require a social worker to accompany the building inspector to provide information on funds to help with repairs, and direction to the portal.
5. **Create a lending program** with a revolving line of credit with favorable rates for contractors who work fairly with seniors and low-income households. This lending program could help restore the small contractors who lost their businesses in the recession of 2008, and could be a vehicle to grow minority-owned businesses in Cincinnati. Information on these licensed contractors will be on the portal.
6. **Proactively identify homeowners** who need help with repairs so it's not so dependent on the homeowner reaching out.

7. **Provide funding for those organizations** that work with homeowners to help them stay in their homes, so those organizations can help more households. Information on this organizations will be on the portal.
8. **Look at other cities** to see what they are doing for direction addressing recommendations 1-7.
9. **Work in a way that honors the residents' perspective:** "Don't hire people to fix me—I don't need people to fix me, I need money to fix my house."
10. **Lobby the state to make changes that benefit home retention** for individuals with low or limited-income, disabilities, seniors.

RESIDENTIAL TAX ABATEMENT POLICY REVIEW

Goal

To re-design the residential tax abatement policy to reflect a fair and reasonable policy that benefits the neighborhoods within the City of Cincinnati.

Recommendations

The policy should...

1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs
 - a. Application information should help the auditor track land sales (splits from master parcel)
 - b. Abatements should be reviewed on every 3-5 years to ensure they are not overly inflating neighboring property values through comps. The review should include community input.
2. Use a tiered system
 - a. Look at Mt. Lookout, Hyde Park, and Mt. Adams for top tier consideration
 - b. Distressed criteria should be evaluated every 3-5 years
 - c. Market ready, ready for revitalization, ready for restoration
3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations
4. Not reduce overall quantity of affordable housing.
5. Encourage reinvestment in existing affordable housing.
6. Not reduce the overall unit growth needed to meet the growing population.
7. Encourage units appropriate for a family (2 or more bedrooms)
8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs
9. Encourage transparency on residential abatements (where does the money go after roll off)
10. Consider investment incentives of our local competitors
11. Consider overall tax rates and how abatements may impact opinions of new tax levies
12. Encourage small, minority-owned, and women-owned businesses and small scale developments
13. Encourage historic conservation
14. Current staff should be increased due to long-term monitoring as needed
15. Provide adequate notice about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

Appendix F – Recommendation Implementation Tables

Included in this appendix are two recommendation implementation tables, one for the recommendations on resources for low- and limited-income residents and one for the recommendations on property tax relief for seniors and people living with disabilities. These tables align with the final recommendations that emerged from those two Focused Recommendation Groups. The tables aim to capture implementation steps and considerations that are not explained in the recommendations themselves.

PROPERTY TAX RELIEF FOR SENIORS AND PEOPLE LIVING WITH DISABILITIES/SPECIAL NEEDS						
<p><i>This recommendation spreadsheet was used by the Focused Recommendation Groups on Property Tax Relief for Seniors and People Living with Disabilities/Special Needs and Resources for Low/Limited Income Residents. The information in this spreadsheet is a supplement to the recommendations and provides more detail on priority level, type of action needed for the recommendation, stakeholders, and more.</i></p>						
Recommendation	Method/Approach	Priority Level	Difficulty Level	Legislature Level	Implementation Stakeholders	Other Notes/Parking Lot
Section I: Tax Relief - Discount and Deferral						
Qualifications a. Own and Occupy Property b. 65+ c. Owner or dependent (resident) certified by a licensed physician or psychologist, or a state or federal agency as permanently disabled as of January 1 of the year for which applying d. Surviving spouse of a person who was receiving the previous homestead exemption at the time of death e. Low-income surviving house member - qualification requirement being that the house member must have designated that property as primary residence for at least 10 years (or 10 year equivalent if a re-entering citizen – calculated by adding primary residence with time incarcerated totaling the previous 10 years). Note: % of discount reassessed after senior/person with a disability no longer identifies property as primary residence	City resolution, State legislation	High	City - Medium, State - Hard	City resolution, State legislation	Area Agencies on Aging (across OH), Centers for Independent Living Options, County Developmental Disability Services Organizations, Community Action Agencies (statewide?), United Way (?), Fair Housing Organizations, Homeless Coalition, University Centers for Education on Developmental Disabilities (UCEDD)	
Discount Based on income, increase in amount of taxes paid is capped. a.Applies to home + 1 acre of property b.Applies only to the assessed increase in value after purchase date c.Cap/ceiling changes based on income (deducting medical expenses) (using HUD guidelines) d.The cap/ceiling on taxes paid: i.If income is above 120% AMI - no ceiling/cap ii.Ceiling of 100% rate of increase above original tax bill if income is 80% - 120% AMI iii.Ceiling of 50% rate of increase if low income (50% - 80% AMI) iv.Ceiling of 20% rate of increase if very low income (30% - 50% AMI) v.Ceiling of 5% rate of increase if extremely low income (0-30% AMI)	City resolution, State legislation	High	City - Medium, State - Hard	City resolution, State legislation	Area Agencies on Aging (across OH), Centers for Independent Living Options, County Developmental Disability Services Organizations, Community Action Agencies (statewide?), United Way (?), Fair Housing Organizations, Homeless Coalition, University Centers for Education on Developmental Disabilities (UCEDD)	Will need data before this can be implemented
Deferral a.This deferral is automatically available to everyone who is eligible for discount (residential properties owned and occupied by owner) and anyone who has been a resident owner of identified property for 10-15 years or more (how many of these properties exist - study this before determining 10 or 15 years) b.Applies to portion of property tax increases that were not discounted. c>Lasts until i.Death of original recipient, or dependent with a disability ii.When the original recipient, or dependent with a disability moves, or and there isn't a spouse or a surviving income and time qualified householder iii.Property is sold d.Due upon deferral's end: All back unpaid deferral plus average (mean) rate of inflation from start of deferral until end of deferral i.Deferral is considered a lien on the property and must be paid in advance of the sale. ii.If deferral amount is more than the sale then the lien remains on the property through continued sales until the deferral is paid.	City resolution, State legislation	High	City - Medium, State - Hard	City resolution, State legislation	Area Agencies on Aging (across OH), Centers for Independent Living Options, County Developmental Disability Services Organizations, Community Action Agencies (statewide?), United Way (?), Fair Housing Organizations, Homeless Coalition, University Centers for Education on Developmental Disabilities (UCEDD)	

Section II: Tax Fairness						
Recommendation 1 – If a property receives any of these tax benefits/assistance measures, it is not permitted to be registered on the City's Short-term Rental Registry as anything other than "hosted".	Ordinance	High	Medium	City	Residents, community councils, orgs/groups that support CPS, groups that have supported tax levies, tax fairness orgs/associations	Would need to engage both DCED (manages abatements) and B&I (manages short term rental registry)
Section III: Other Measures						
Recommendation 1 – Change the Zoning Code to permit accessory dwellings/granny flats with stipulations that: a. Either the larger or smaller residence must be occupied as the primary residence by the owner more than 75% of year b. Require landlord training on fair housing, sample rental contracts, landlord best practices and more.	Ordinance	Medium	Easy	City	COA, orgs that support people living with disabilities, realtor associations, real estate associations, HOME	
Recommendation 2 – Streamline approvals and waive fees for building permits related to accessibility, such as widening doorways and hallways, curb less showers, step-free entries, cabinetry modifications for wheel-in space. Extra sound insulation can be considered as well.	Change in fee would require ordinance Reach out to Dept. of B&I re: administrative considerations	High	Based on feedback from Dept. of B&I	City	Remodeling groups, orgs work with people living with disabilities, etc.	This aligns with work of the residential tax abatement group recommendaiton on bonus criteria for visibility.
Recommendation 3 – Increase funding, including grants and loans, for programs that assist the elderly and people with disabilities and families with dependents that have a disability in maintaining and modifying their residences for accessibility. A sliding scale for eligibility.	Grants from federal goverment allocated in City budget	Medium	Based on budget	City	City	
Recommendation 4 – Education and information for homeowners and small contractors a. Create an online portal with programs and resources for residents, both homeowners and renters, and contractors [joint recommendation – Resources for Low/Limited Income Residents Recommendation 1] b. Use this information to create fliers that can be included in tax bill mailings and set out at the permit offices and other points of contact c. Expand the pool and build the capacity of small contractors. Use the compiled info on all programs and resources to educate them so they can use the info as a marketing tool to find new customers. <i>Have fliers about these educational/marketing opportunities at stores serving contractors (hardware, plumbing supply, electrical supply, etc.).</i>	Motion and Ordinance	High (need more data, flesh out the program details)	Medium	City	City, lenders, GCMI, CDF, Dept of Economic Inclusion	Similar to program in Avondale (get the details) Loss of contractors for small projects for low/limited income persons Apprenticeships with trade schools
Recommendation 5 – Avoid housing harassment by fining entities having more than one unsolicited contact with a property owner. <i>Find out if it is possible to track on-line property maintenance complaints if a complainant is submitting complaints on multiple properties. If possible, these complainants will receive a warning. If they continue, it should be considered harassment and they would receive a fine.</i>	Would need to be studied by the Law department Fine would require ordinance	Before consideration: - Look at feasibility with IT - Consult with Law re: legality - Decide whether a letter and/or fine is issued				Are IP addresses or phone numbers able to be tracked?
Recommendation 6 – Allow tenants who are seniors or persons with a disability to modify properties without requiring these individuals to return the property to its original condition upon move out. Educate landlords on the importance of this.	Reach out first before pursuing implementation (see implementation stakeholders)	High	Based on conversations with stakeholders		Real estate investment association (move forward only if support from this group)	
Recommendation 7 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City. [joint recommendation – Resources for Low/Limited Income Residents Recommendation 3]	Motion and Ordinance	High	Medium	City	Invest in Neighborhoods, CDCs, Home Base, community councils, CPS, CAA, AHA, and others	advisory group/collaborative input group liaison with all stakeholders - both internal to city and external

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS						
<p><i>This recommendation spreadsheet was used by the Focused Recommendation Groups on Property Tax Relief for Seniors and People Living with Disabilities/Special Needs and Resources for Low/Limited Income Residents. The information in this spreadsheet is a supplement to the recommendations and provides more detail on priority level, type of action needed for the recommendation, stakeholders, and more.</i></p>						
Recommendation	Method/Approach	Priority Level	Difficulty Level	Legislature Level	Implementation Stakeholders	Other Notes/Parking Lot
Recommendation 1 – Create an online portal with programs and resources for residents, both homeowners and renters.	Motion Community input needed (focus group)	High	Easy - technology Hard - human effort	City	City, non profits, other agencies, low/limited income residents, seniors	creating the system of stakeholders for gathering info and for distribution working on non-digital distribution for those who may have challenges, such as seniors communications plan partner with schools, rec centers, health centers, etc. to help disseminate the information
Recommendation 2 – Create a housing court with a dedicated support staff who are housing experts and can connect residents to resources.	Legislative	High	High	State		Would require commitment to resources to have support Support the ongoing process
Recommendation 3 – Make housing a priority by creating a position like the Chief Advocacy Officer role that would lead housing efforts for the City.	Motion and Ordinance	High	Medium	City	Invest in Neighborhoods, CDCs, Home Base, community councils, CPS, CAA, AHA, and others	advisory group/collaborative input group liaison with all stakeholders - both internal to city and external
Recommendation 4 – When a code complaint is filed in a geographic area with high development activity, require a social worker to accompany the building inspector to provide information on funds to help with repairs and directions to the portal.	Motion	Medium	Easy	City	Dept. of B&I, People Working Cooperatively, GCBH, Property Tax Working Group	in progress (social worker position in Dept. of B&I being advertised), more definition and clarity of the process is required
Recommendation 5 – Create a lending program for contractors who work fairly with seniors and low-income households.	Motion and Ordinance	High (need more data, flesh out the program details)	Medium	City	City, lenders, GCMI, CDF, Dept of Economic Inclusion	Similar to program in Avondale (get the details) Loss of contractors for small projects for low/limited income persons Apprenticeships with trade schools
Recommendation 6 – Provide funding for organizations that work with homeowners to help them stay in their homes.	Motion	High	Easy - technology Human - difficult	City	City, non profits, other agencies, low, limited income residents, seniors	Tied to #1
Recommendation 7 – Look to other cities on how they are addressing recommendations 1-7.	Motion (for report)	High	Easy	City	Property Tax Working Group	
Recommendation 8 – Lobby the state to make changes that benefit home retention for individuals with low or limited-income, disabilities, seniors.	Lobby	High	High	State	Everybody - requires effort by City, lobbyist, County	