

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

This recommendaiton 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.

Recommendation	Method/Approach	Priority Level	Difficulty Level	Legislature Level	Implementation Stakeholders	Other Notes/Parking Lot
Section I: Tax Relief - Discount and Deferral						
<p>Qualifications</p> <p>a. Own and Occupy Property</p> <p>b. 65+,</p> <p>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</p> <p>d. Surviving spouse of a person who was receiving the previous homestead exemption at the time of death</p> <p>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).</p> <p>Note: % of discount reassessed after senior/person with a disability no longer identifies property as primary residence</p>	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)	
<p>Discount</p> <p>Based on income, increase in amount of taxes paid is capped.</p> <p>a.Applies to home + 1 acre of property</p> <p>b.Applies only to the assessed increase in value after purchase date</p> <p>c.Cap/ceiling changes based on income (deducting medical expenses) (using HUD guidelines)</p> <p>d.The cap/ceiling on taxes paid:</p> <p>i.If income is above 120% AMI - no ceiling/cap</p> <p>ii.Ceiling of 100% rate of increase above original tax bill if income is 80% - 120% AMI</p> <p>iii.Ceiling of 50% rate of increase if low income (50% - 80% AMI)</p> <p>iv.Ceiling of 20% rate of increases if very low income (30% - 50% AMI)</p> <p>v.Ceiling of 5% rate of increase if extremely low income (0-30% AMI)</p>	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
<p>Deferral</p> <p>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)</p> <p>b.Applies to portion of property tax increases that were not discounted.</p> <p>c.Last until</p> <p>i.Death of original recipient, or dependent with a disability</p> <p>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</p> <p>iii.Property is sold</p> <p>d.Due upon deferral's end: All back unpaid deferral plus average (mean) rate of inflation from start of deferral until end of deferral</p> <p>i.Deferral is considered a lien on the property and must be paid in advance of the sale.</p> <p>ii.If deferral amount is more than the sale then the lien remains on the property through continued sales until the deferral is paid.</p>	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 visitability.
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 government 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