

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations with ALL Feedback from Online Feedback Form (Paper Feedback Forms attached)

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

- 11 respondents agreed, 3 respondents disagreed
- Agree with all but incarcerated person proposal - not sure about that. Would need more information.
- For ALL seniors, not just low income and/or disabled

- I would be cautious about people owning and "occupying" for a short time while they spend the bulk of their time in another state or house. This would create a tax shelter for people with multiple homes. I think this can be avoided by adding "full time occupant"
- If the person is retired or on a fixed income, there should be no age minimum and the person should not have to be officially counted as a person with a disability or be a surviving widow
- It is not only low income who are being forced out of their homes by property tax increases
- Need another category for us middle class old people. I pay my share but y'all are killing me with taxes. I have lived here almost 40 years. I want to stay here. I do not qualify for income driven discounts but I am not wealthy either, and helping to support my mentally disabled daughter...including making sure she can pay taxes on HER house within the city. It is NOT fair that young rich people get all these abatement while you expect ME on my fixed income to pick up the slack. Give me a break! I am so angry.
- Once again how will you find this? The city can't afford to cut taxes which means my taxes will increase and I'll be displaced. Tax equally across all neighborhoods.
- The homestead exemption, if you're "lucky" enough to have it is a pittance. Mine is a couple of hundred dollars and I'm still paying over \$8000 in taxes at age 75.

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.]

- 11 respondents agreed, 4 respondents disagreed
- How are you going to pay this? If you raise my taxes I can't afford to stay in my house/neighborhood. These policies help one group while putting an undue burden on other groups. Tax all properties across the city equally
- I am a little above your highest income but my 8,000 a year tax bill may force me to move. I bought my house in 1980 for \$60,000. It is not my fault you pretend it is worth \$300,000 now. (Obviously you haven't seen the deferred maintenance I cannot afford to do while I am paying exorbitant taxes) Do something for the truly middle class who aren't rich enough to support your goddamned abatement but not poor enough to qualify for discounts. For the love of god, DO something for the middle class for once!
- interesting that this applies to home greater than an acre/ pt i. above
- Relief should not depend on income
- Should be same for everyone

- While this sounds good, at the accelerated rate of some neighborhoods' gentrification and rapidly rising AMI - original residents would still be priced out by the dramatic change in property taxes. I.e. A person who Bought into a neighborhood years ago Because it Was affordable - \$40-100000. Now the new gentrification on the block are \$590,00 for each Townhouse. This is 6 or more x more than the original resident's home and budget. Where does our society expect these Originals to go? In a neighborhood like Oakley, not only is it a Great neighborhood for the young, but it is one of the Few Excellent neighborhoods Nationwide to Age in. It is a walk around community, with all of the essentials nearby. The only thing it needs to be Perfect is a Great transit system to visit/shop/etc Other neighborhoods.

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

- 10 respondents agreed, 5 respondents disagreed
- Absolutely not. Communities should include old and young, and work toward keeping original residents in their homes. Their estate/heirs should Not be penalized for allowing their parents to Remain in their own home - the one Before Big - High end - Development moved in.
- Can't reasonably expect persons to have or be able to afford to pay the deferral.
- Horrible idea. Kicking the can down the road, leaving someone with an unplayable bill. I don't want my kids bankrupted by this.
- In the case of the death of the homeowner, it should be on a case-by-case basis, specifically whether other people were, and plan to continue, living in the house.
- Item iii. is ridiculous. No one should have to pay back unpaid deferral plus 3% interest.
- Rather than 3% interest, perhaps the rate should be indexed to a pegged value to account for times of higher inflation.

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.

- 11 respondents agreed, 4 respondents disagreed
- I can hardly believe that the homestead exemption impacts schools, etc. at all compared with the huge tax abatements being given on both residential and commercial development.

- If the original resident needs to Supplement a low pension/social security, implement a reasonable increase to their Homestead Exemption, While they are working?.Also - the Homestead Exemption for Elders should safeguard provisions for those who begin to work again after retirement, so that they don't lose their standing when they "retire fully" again. Many cannot make it on their retirement, so they need to find supplemental income. But - as an older resident, this income/job will be temporary, due to aging and illness. The Homestead Exemption should be commensurate with the one's income And the the purchase price of the house - Not the inflated prices of the changed neighborhood. Same for the property taxes of those who aren't on Homestead Exemption but are residents Prior to the escalated gentrification prices. How is it that a new homeowner buying at \$500,000 to a million plus is getting a tax abatement, When the resident who bought in at working-class, low middle-class home pricing is now to be taxed at such rapidly inflating property taxes? A lot of these residents work for city or non-profit companies and do not make those high ended salaries that are bringing in the owners of Hi-priced housing - thereby Changing their neighborhoods.
- Need more detailed explanation
- Need to consider FIRST the appalling tax abatement that only benefit already rich people.
- The resources of other individuals living in the property should be included.
- This needs to be way more specific. Itemize what those sources of income are.

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".**

- 14 respondents agreed, 2 respondents disagreed
- Don't have enough info to know what this means
- I'm not sure what "hosted" means but definitely do not think multiple incentives or benefits should ever apply to a single home. If you can afford to improve or build, you can afford to pay taxes.
- Many seniors owner occupy multi family bldgs in inner city. Why make them chose btwn rental income and abatements? Expect the number of affordable housing Units to drop.
- Need more detailed information.
- You'll be taking more of my money and making it so I can't live in my house to keep others in theirs. Tax all properties equally

3. **Other measures** - 12 respondents agreed, 4 respondents disagreed

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.)**

- Huge fan of permitting Accessory Dwelling Unit. This is consistent with DCED's recent report on housing affordability. My only concern is the 50% requirement. ADUs by design are flexible living situations. It is reasonable for someone to be in/out within a year to get back on their feet - would that mean that the ADU is no

- longer legal if it is not occupied? What is the fear if they are <50% occupied, is there a downside? Is there anything wrong with using an ADU for additional STR income? People used to have 'boarders' during tough times, an ADU is a great way to do so.
- The primary residence should be at least 90% of the year. A 50% of the year residence requirement will allow people with second residences to go elsewhere.
 - Unintended consequence will be the lose of available affordable housing. A landlord will not rent to someone who will alter the property and not return it to its original condition.
- 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 maintenance 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.**
 - 14 respondents agreed, 1 respondent disagreed
 - Create other ways to receive this information in case the residents don't have internet access.
 - I still fear the needs of the lower "middle class" will once again be overlooked. A
 - many low income residents do not have access though -so these programs need to be routinely communicated to homeowners and available at places like the public library
 - Understand that the senior population under consideration is likely to have a much lower rate of internet access. Moreover, internet access might require disposable income that these residents do not have.
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.**
 - 12 respondents agreed, 3 respondents disagreed
 - A Lot more Connections need to be Available to the Elder class - particularly Resources for those that fall just outside the low income guidelines, and in effect, are left destitute. This Includes any housing for the elderly - making it Affordable - Under 1/3 of their income!
 - I agree but think abatement review staff is JUST as important. (ref, Columbus and Cleveland)
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.**
 - 11 respondents agreed, 4 respondents disagreed

- I would be careful about creating additional bureaucracy unless it is clear that the advantages of one point person outweigh the inevitable fights for control of "turf" and power.
 - Perhaps, but needs more thought. Sounds like administrative bureaucracy without portfolio. I do not trust city and county to make such soft monies invested widely. Look at the wasted "internships" spent at water works.
- 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.**
- 7 respondents agreed, 5 respondents disagreed
 - Like the principle, but it seems expensive to hire/contract social workers. I think a better option would be training building inspectors on the materials and empathetic delivery of the information.
 - You might want to actually determine need before getting social services involved.
- 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.**
- 12 respondents agreed, 3 respondents disagreed
 - could lead to significant loss to city and cost to taxpayers.
 - Great idea in general to incentivize small-scale contractors.
 - There is a program just like this currently in Avondale. Needs to be city-wide and fully funded.
 - This could lead to significant loss to city and cost to taxpayers.
 - Who insures the program? How much money will be required to ensure compliance? Would this money be better used elsewhere?
- 6. Proactively identify homeowners who need help with repairs so it's not so dependent on the homeowner reaching out.**
- 8 respondents agreed, 4 respondents disagreed
 - Need more information
 - This seems like a recipe for discrimination.
 - This toes a harassment line in my opinion
- 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.**
- 9 respondents agreed, 3 respondents disagreed
 - Agree but only if the city commits making this money up by reconciling the free-for-all tax abatement program. Over-taxing current residents or creating a new levy to fund these organizations is further stressing those of us already over-extended by taxes.
 - And where would that funding come from?
 - Make sure these organizations meet specified criteria. Too many corrupt orgs out there.

- May not need actual funding. May need simple support to get the information out. Might be done through community partnerships.
8. **Look at other cities to see what they are doing for direction addressing recommendations 1-7.**
 - 16 respondents agreed, 1 respondent disagreed
 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."**
 - 8 respondents agreed, 4 respondents disagreed
 - This would be ok if there was a way to ensure the money is spent on HOME REPAIRS and is not able to be spent on anything else.
 - To be explored
 - What about people who keep their properties pristine while a neighbor with a distressed property lowers values on the whole block? That individual needs to be compelled to clean up his mess and currently B&I is hopelessly ineffective.
 - What does this mean?
 10. **Lobby the state to make changes that benefit home retention for individuals with low or limited-income, disabilities, seniors.**
 - 14 respondents agreed, 2 respondents disagreed
 - Always think it's valuable to try, but frankly I would focus funding/efforts locally as much as possible.
 - How are you paying for all this? This will raise my taxes and I won't be able to afford to stay in my home.
 - Unless it's specifically for home owners

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.**
 - 15 respondents agreed, 2 respondents disagreed
 - If a Bldg is removed from a lot then the value is obviously less
 - Many of these tax abatements are changing homeowner's neighbors, in ways they do not desire. Knocking down single family homes in Beautiful, sometimes

historic communities and homes and replacing them with modern structures, multiple dwelling - leading to noise, traffic, crime.

- Need more information
- Point 1 is HUGE - tear downs and lot splits should not be incentivized in any way.
- Services such as schools, libraries, and the zoo should continue to receive the same property taxes prior to the abatement.
- The city must stop subsidizing homeowners of million dollar homes in prosperous neighborhoods. These are the very people who can afford to pay their full share of taxes to a city struggling to balance it's budget. This was never the original intent of the abatement policy. Our residential abatement plan is broken and needs to be changed. Cincinnati deserves a plan that is fair for all neighborhoods and ensures our city's public funds are being used in the neighborhoods that need them.
- The goals of the review should be far more extensive including the financial impact on city and county operations/schools/social and public services voted by the electorate/affordable housing AND the fairness to non abated property owners
- The reduction to land only with tear down to set tax base is unacceptable.
- These reviews need to happen at a MINIMUM every 3 years. 5 is too long.
- This is extremely important because it finally closes the 'tear down' loophole. It ensures all existing property taxes will continue to be paid even if the structure is torn down. It also ensures schools, libraries, children services, etc. will continue to receive existing property taxes prior to the abatement. However, fixing the 'tear down' loophole alone will not have any effect on properties with no existing structure. Many times in prosperous neighborhoods, LEED Platinum houses are built on land where no house stood before. Since LEED Platinum has no abatement cap, new homeowner simply pay property taxes based on land value. It's unfair when a new three-million dollar home pays \$8,500 in property taxes annually while their neighbor across the street, in a 1950's ranch valued at \$950,000, pays \$24,500 annually. We need to fix BOTH the 'tear down' loophole and the 'unlimited cap' loophole.
- Vital. But current system so corrupt I do not believe it can be done without a major overhaul. Tear downs are destroying my neighborhood!

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

- 14 respondents agreed, 3 respondents disagreed
- Cap on abatement is a better approach.
- Great idea, certain neighborhoods need more incentive toward investment than others.
- Hyde Park had 262 abatements worth over \$42M dollars. This money is needed by the county and it's BEYOND RIDICULOUS to be giving this money to rich people. Include Columbia Tusculum in the top tier.
- Need more information

- Need more information
- Please stop the tax abatement madness in HP and Mt lookout
- This is a fair proposal but I am concerned the time to implement could become an excuse to do nothing. It also creates an administrative burden which the city appears ill equipped to handle. As an interim or substitute policy, I suggest limiting new construction abatement to low income census tracts - a standard used by the U. S. Treasury for awarding New Market Tax Credits.
- We need a new tiered system that protects our prosperous neighborhoods from over-aggressive development while promoting growth in the parts of the city that need it most. The tiered system must balance the strength and momentum of neighborhoods that are doing well, while also making it more attractive to do projects in other neighborhoods.

3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations

- 11 respondents agreed, 4 respondents disagreed
- Establish a city-wide cap of \$662,000 for LEED Platinum.
- However, I believe abatements for new construction should be very limited in non-low income census tracts.
- I think top tier neighborhoods should not offer new build incentives, especially Platinum. Those should be reserved for Tier 2,3 and I still think there should be a cap to Platinum. I do think abatements for renovation or enhancing energy efficiency still makes sense in Tier 1 though. Established homes in coveted neighborhoods can simply not compete with new builds right now and we NEED to encourage renovation.
- Need more information
- No, every neighborhood should NOT be able to seek abatements...absolutely not in Mt. Adams. Hyde Park, or Mt. Lookout.
- NO. 3 tiered system managed by the city will produce less corruption.
- Our outdated city-wide policy should be abandoned for a new neighborhood policy. We currently treat all neighborhoods equally, even though our neighborhoods are not equal. If new construction and renovation abatements are to remain in every neighborhood, then we must create a tiered system to ensure the neighborhoods doing well are protected while making it more attractive to do projects in the neighborhoods that need it.
- See above - application for exemption may be valuable in obtaining buy-in. Even high-income/tier neighborhoods have blighted properties.
- Strongly agree with eliminating blanket, but 'every neighborhood' is too broad and needs better definition along with definitely maintaining tiered approach [Columbus model is excellent starting point]
- Top Tiers do NOT need abatements. Eliminate the city-wide policy and base the policy of each neighborhood on % of income over the poverty line. Get rid of abatements in rich neighborhoods. We need that money for our city's health.
- Yes, with reservations. Need more information.

4. Not reduce overall quantity of affordable housing.

- 18 respondents agreed, 1 respondent disagreed

- Also: quality of affordable housing - and needs to be near good mass transportation, essential needs - groceries, libraries, community centers, recreation, etc.
- need much more affordable housing in all areas of the city
- subjective. Affordable to whom? What income?
- The current system subsidizes the destruction of moderate priced housing in certain neighborhoods and sacrifices revenues which could be directly invested in affordable housing.
- This means new and existing smaller homes for young families and singles who do not work for P&G.

5. Encourage reinvestment in existing affordable housing.

- 16 respondents agreed, 1 respondent disagreed
- Our abatement policy should demand an increased investment in affordable housing by fostering private sector investment to build mixed-income neighborhoods and affordable housing.
- Preserve small homes.
- Unclear: subsidized affordable housing (truly affordable) or Low rent market rate?
- Yes, but the devil is in the details.

6. Not reduce the overall unit growth needed to meet the growing population.

- 12 respondents agreed, 4 respondents disagreed
- If this is an intention to add more subsidized affordable housing. This city is POOR. BLDG more sub housing will not increase the coffers.
- Our roadways, schools and parks do not allow for an unlimited population growth to all move to the same neighborhoods like Hyde Park and Mt. Lookout. There are other neighbors in Cincinnati receiving no revitalization. Population in the city can still grow without a free-for-all in Mt. Lookout and Hyde Park. Unit growth in North Avondale or St. Bernard makes sense to me. Unit growth in ML/HP is out of control.
- Tax abatement has kept many new homes in Cincinnati instead of going to Indian Hill.
- There are individual neighborhoods that are growing and others that are not. HP and Mt Lookout don't need more density, but if there is no housing available there, people will spread to Norwood *much in need of the funding* and places like Madisonville. Spread the investments, don't concentrate them by ruining historic housing.
- There are plenty of places for people to live in the city.

7. Encourage units appropriate for a family (2 or more bedrooms)

- 14 respondents agreed, 1 respondent disagreed
- Another consideration here, in addition to bedrooms, is things like end suite bathrooms or size differential of bedrooms, which may not be appropriate for a young family.
- Why families only? Kilgour is already reporting overcrowding (A PTA member spoke at a Mt. Lookout Council meeting about this.) This 2+ BR policy may make sense in other neighborhoods but it seems we're struggling to support the number of school aged kids already living here.

8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs

- 10 respondents agreed, 7 respondents disagreed
- A home owner already receiving a LEED abatement should NOT also receive a reduced utility costs! If you want to encourage long-term home ownership make the abatements non-transferrable.
- According to the US Green Building Council, <https://www.usgbc.org/articles/green-building-costs-and-savings> “A landmark study by the firm Davis Langdon found no significant difference between the average cost of a LEED-certified building and other new construction in the same category: there are expensive green buildings, and there are expensive conventional buildings. Certification as a green building was not a significant indicator of construction cost.” Tax elimination leads to extravagant building.
- Again- this is a cover for rich people. It would be great is LEED were used in low-income housing, but it's not. It's a badge currently for rich homeowners in Hyde Park.
- As long as this doesn't only benefit high-income residents who can afford LEED.
- Financial benefits of LEED housing is sufficient, tax elimination leads to extravagant development
- keep some of these incentives, but scale back considerably the current overly generous incentives (e.g. LEED platinum and gold)
- LEED construction should be encouraged. However, we should do away with 'unlimited caps' for LEED Platinum New Construction. All levels of LEED abatements, except the Platinum level, have caps. Placing a cap on platinum would help protect prosperous neighborhoods and make a big difference in the amount of property taxes paid to the city. New million dollar houses should not receive unlimited tax incentives. It's time our city officials stop offering endless 'give away' incentives to these properties. There is no reason to justify giving unlimited incentives for the construction of million dollar homes. The city cannot guarantee income taxes will increase. Many times new homeowners simply move from one side of a neighborhood to another. It is very important to fix the 'tear down' loophole and it is just as important to fix the 'unlimited cap' loophole. Fixing the 'tear down' loophole will have no effect on properties in prosperous neighborhood with no existing house. New LEED Platinum multi-million dollar homes built on land without an existing house pay taxes only on their land value for 15 years. It's time city officials stop offering endless 'give away' incentives to these properties. It's unfair when a new three-million dollar home pays \$8,5000 in property taxes annually while their neighbor across the street, in a 1950's ranch valued at \$950,000, pays \$24,500 annually. We need to fix the 'tear down' loophole AND the 'unlimited cap' loophole.
- Not for properties that are demolished for new housing. I do not believe LEED recognizes the full environment impact of demolition and its removal, elimination of greenscape and the mining/manufacture of new materials to replace those which are being discarded.
- People Working Cooperatively would be an excellent resource for some of this.
- Value of LEED provides enough incentive

9. Encourage transparency on residential abatements (where does the money go after roll off)

- 19 respondents agreed

- Increasing transparency promotes a better understanding and appreciation for the tax abatement policy.

10. Consider investment incentives of our local competitors

- 9 respondents agreed, 3 respondents disagreed
- Assuming this means "Cleveland" and "Columbus" YES. Both cities have hired outside resources to review their abatement policies and make informed recommendations. We should absolutely be modeling after cities who have instated educated investment incentives.
- don't understand this comment
- I don't want to be in a race to the bottom. Make the city a livable place and people will want to live here. Focus on that.
- It's not clear what this means
- Need more information
- Need specifics
- This proposal and item 12 just complicates the entire abatement issue. It's complicated enough without adding a number of other social objectives to the issue. I believe these areas would be more effectively addressed if the city/county/social services weren't starved of the revenues the current program loses. And, if new construction abatements were limited to low income census tracts, there would be lower excess profits for developers, discouraging some of the larger ones thereby creating a more level playing field for smaller developers.

11. Consider overall tax rates and how abatements may impact opinions of new tax levies

- 18 respondents agreed, 1 respondent disagreed
- And the impact on neighboring property values given the premiums paid for tax abated homes.
- I am paying the maximum of what I can afford in taxes which unfortunately forces me to vote "no" to all levies—even those causes I align with at heart. Even if I could afford it, I can not stand by and watch million dollar new homes pay nothing while I add levies onto already sky-high taxes.
- Levies can stand on their own. Homeowners with enough money to pay for multi-million abated houses can pay for levies too.
- We're not voting for any new tax levies although we used to.

12. Encourage small, minority-owned, and women-owned businesses and small scale developments

- 9 respondents agreed, 6 respondents disagreed
- Black owned businesses to do work in black neighborhoods, and current residents hired for any jobs created.
- Focus on SMALL scale developments that meet the needs of individual neighborhoods, not investors trying to cram as much as they can into a desirable neighborhood.
- See comment in 1st item 10 above.
- Strong, strong agreement.
- yes, but within reason, i.e. not overly generous incentives

13. Encourage historic conservation

- 17 respondents agreed, 1 respondent disagreed
- Absolutely - do everything you can to encourage conservation and make the most of our beautiful architecture. THIS is what makes people respect neighborhoods and care about their property.
- And conservation of beautifully kept old homes/ambience of Neighborhoods - i.e. Hyde Park, North Avondale (Revitalizing Reading Road!) - Not Ruining the ambience of these beautiful large older homes by replacing them with modern, multiple structures.
- And neighborhood architectural/density standards.
- History defines our city's character. Our nineteenth century housing stock is what helps to separate Cincinnati from our suburbs that are lacking in personality and charm. We should always encourage historic conservation to preserve our city's character.
- Need more information on the relevance.
- Our abatement system in HP/ML should give the highest incentives to those committing to renovating existing homes. Otherwise teardown/new build will always be more financially appealing than preservation and all historic homes will be lost eventually. It does not currently make financial sense to renovate an established home. It's very hard to justify the investment.
- Reduce tear downs in historic neighborhoods or in high income zones
- Reduce tear downs in historic neighborhoods or in high income zones
- Strongly agree.

14. Current staff should be increased due to long-term monitoring as needed

- 11 respondents agreed, 4 respondents disagreed
- Fix your typo.
- How? The city doesn't have the funds to monitor far simpler programs today. Unless the city abatements and subsidies are reduced the burden of paying for the additional staff will likely fall on the already over-brudened non abated property owners.
- I don't know enough about the current staff's responsibilities to know if this is needed
- I have 40+ years of public service experience. While not a construction expert, I have worked on building projects and am expert in connecting people. You should hire me, or people like me, as community liaisons.
- Only if the staff is going to implement a tiered system by neighborhood
- Only if the staff is going to implement a tiered system by neighborhood that would necessitate additional work.
- Simplify processes
- Staff should be increased to adequately oversee whatever new policy is put into place.
- Yes, yes, yes. Please look to Columbus and Cleveland who have utilized independent experts to evaluate our entire abatement program and recommend informed changes to the system. This can not happen fast enough.

15. Provide adequate notice about policy change to developers, homeowners, etc.

Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.

- 10 respondents agreed, 6 respondents disagreed
- Grandfathering certain developers? NO WAY. Grandfathering "new build" abatement request currently unapproved, also no. Grandfathering renovation requests already submitted but not yet approved, yes.
- Grandfathering regulations should be clearly defined and include those with permits pulled, zoning approved, etc. Determining how much time developers receive for this change will take much consideration. An adequate amount of time needs to be given to developers without creating a sudden tear down boom in neighborhoods.
- Including homeowners' in-put Before their neighborhood can be changed, when it is Already a Beautiful, viable neighborhood
- Just change the law! It is currently unjust.
- Just change the law! It is currently unjust.
- New rules should not stop projects in progress.
- Notice of any policy change should be communicated to impacted parties. However, grandfathering should be time limited.
- Notice OK; no or very minimal "grandfathering"
- Stop the madness now. Giving warning, grandfathering, etc. will only spur a huge rush of poorly conceived development projects.
- The Mt Lookout, HP developers have scammed the system for yrs. Please exclude abatements there now.

Additional Comments:

- Abated property values currently equal 15.29% of total property valuation in the city and 24.88% of taxable property valuation. These numbers do not reflect substantial new construction underway and planned. The real estate tax burden is being shouldered by an ever shrinking base of taxpayers.
- Do more to publicize what is being discussed at meetings for those unable to attend, like a newsletter.
- I am really, really impressed by these recommendations as a whole. Major credit to VM Smitherman, Carol Gibbs, and all those involved on the city level as well as the residents. I don't think I'll be able to make the roll-out presentation but hope that it is publicized somehow - could it be on CitiCable?
- I strongly encourage the Property Tax Working Group to include the following components from their draft recommendations in their final recommendations for the Residential Tax Abatement Policy Review group: - Ensure that property tax values do not diminish from pre-abatement values for lot splits and tear downs - Replace the single uniform residential tax abatement policy with a tiered system based on objective criteria that are re-evaluated every 3 years - Encourage historic conservation I live on Richwood Ave in Mt. Lookout, and witnessed the demolition of neighboring homes on either side of ours within 2 months in late 2015 and early 2016. One of these homes (1053 Richwood) was the companion house to ours, built in the 1890's for the two daughters of the original owners of 1048 Richwood, which was built in the 1870's. These homes, which each sold for \$290,000 prior to demolition, have been replaced by homes valued at \$890,490 and \$985,000. Cincinnati's 52 vibrant neighborhoods define our city. Redevelopment within these neighborhoods will continue to maintain their strength. However, we must provide

additional safeguards to ensure developers are prevented from damaging the character of our communities for their profit.

- I think major overhaul needs to happen on our abatement program. We are giving FAR too much money away for neighborhoods already coveted by developers and buyers. Until an informed assessment can be agreed upon (which is urgent), I think these common sense adjustments would make a big difference and can be implemented easily. -Cap LEED Platinum new construction abatements at \$500k. -If Tiered system is approved, do not grand Platinum new build abatements in Tier 1. -Close the tear-down loophole that reduces the property to land value only. The pre-teardown value of the original property should stand.
- I want to know how much money elected officials, including the mayor and council members, are taking from developers and realtors. That info should be publicly available but I can't find it.
- Please stop tax abatements in Mt. Lookout and HP. They ARE NOT needed and changing our unique tree lined, mature home neighborhoods.
- The chart that shows where the abatements went is all you need to know about Group 3. Cut the abatements for rich neighborhoods - they're over saturating those neighborhoods, driving up tear-downs and costing our city valuable tax dollars.
- The City of Cincinnati's current policies for unlimited tax abatements for platinum LEED homes is encouraging poor development. Fifteen (15) years without taxes is a significant selling point for developers and allows buyers to spend more than they would otherwise. Unlimited tax abatements are encouraging developers to tear town and build larger homes or build infill in former green space. The response is simple: establish a city-wide cap of \$662,000 for LEED Platinum. The City also needs to close the loophole to ensure that property taxes do not decrease from pre-abatement values, including lot splits and tear downs. It is vital that services such as schools, libraries, and the zoo continue to receive the same property taxes prior to the abatement. The City of Cincinnati needs to end the unlimited "give away". Additionally, the city should hire independent experts to evaluate our entire abatement program and recommend possible changes to the system. The PTWG members are volunteers with a wide range of backgrounds, they are not experts in the field of abatements. Cleveland recently selected three consulting experts to evaluate their abatement and incentive policy. It is time Cincinnati does the same.
- The LEED unlimited tax abatement needs to be stopped.
- The unintended consequences, meant to help the very people these policies are created to support, will be a reduction in naturally occurring affordable housing units. If Cincinnati wants to grow and prosper so it can help all citizens, then it needs to stop building subsidize affordable housing and primarily in its segregated communities. And encourage people with more income to live within the city limits. More barriers will not encourage that. Comparably, Cincinnati is desperately poor with a very low homeownership rate. You cannot build a future on the backs of tenants, especially tenants who are desperately poor.
- This stupid relief plan will have to be paid for some how. Don't raise my taxes and it make it unaffordable for me to stay in my home just to help other stay. We need ALL the tax money. End abatements in HP, ML, Oak and everyone pays the same taxes across all neighborhoods.
- We must fix the two biggest loopholes concerning tax abatements, the 'tear down' loophole and the 'unlimited cap' loophole on LEED Platinum. This is probably all we can get

changed at this time. The city must hire experts in the field of abatements to thoroughly study our outdated abatement policy and recommend changes like Columbus and Cleveland have done. Although I am pleased with the creation of the Property Tax Working Group. Its members are volunteers from varying backgrounds. It's our city's responsibility to ensure our city's public resources (abatements) are being used for the public good. Public resources should not be used to help finance the construction of new million dollar homes.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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

Goals

<p>To Age in Place as my Elderly neighborhood did years ago.</p>	<p>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.</p>
<p>Agree</p>	<p>1. Propose measures that can be taken to keep people in their homes?</p>
<p>Urgent</p>	<p>2. Propose a list of legislative and policy recommendations to give to City Council.</p>
	<p>3. Propose a list of any other legislative and policy recommendations that might be under the purview of other entities.</p>

Recommendations

	<p>1. Tax relief – Discount and deferral <i>[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]</i></p>
	<p>a. Qualifications</p>
	<p>i. Own and Occupy Property</p>

	ii. 65+
	iii. <u>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</u>
	iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death
	v. <u>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).</u>
	1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (% based on income)
	i. Applies to home + 1 acre of property
	ii. <u>% of the assessed increase of value after purchase data</u>
	iii. <u>% changes based on income (after deducting medical expenses) (using HUD guidelines)</u> <ol style="list-style-type: none"> 1. <u>No Discount if income is above 120% AMI</u> 2. <u>[25]% discount if income is 80% - 120% AMI</u> 3. <u>[50]% discount if low income (50% - 80% AMI)</u> 4. <u>[75]% discount if very low income (30% - 50% AMI)</u>

	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. <u>Deferral</u></p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
	<p>ii. <u>Lasts until</u></p>
	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
	<p>2. <u>When the original recipient, or dependent with a disability moves, or and there isn't a</u> a. <u>Spouse</u> b. <u>Surviving income and time qualified householder</u></p>
	<p>3. <u>Property is sold</u></p>
	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. <u>Tax fairness</u></p>
	<p>a. <u>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".</u></p>
	<p>3. <u>Other measures</u></p>

	<p>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.)</p>
	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
	<p>c. Increase funding:</p> <ul style="list-style-type: none"> i. For programs that assist the elderly, people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ... (use a sliding scale for eligibility) ii. Grants iii. Loans
	<p>d. Education/information:</p>
	<ul style="list-style-type: none"> i. Compile all these tax reliefs, resources, and assistance sources. <ul style="list-style-type: none"> 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.
	<ul style="list-style-type: none"> 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.)
	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

	<i>[Would need to define what the fine would be]</i>
	<p>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.</p>
	<p>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.</p>

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

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

	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>

	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.
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Recommendations

The policy should...

	<ol style="list-style-type: none"> 1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs <ol style="list-style-type: none"> a. Application information should help the auditor track land sales (splits from master parcel)
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	<p>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.</p>
	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
	<p>4. Not reduce overall quantity of affordable housing.</p>
	<p>5. Encourage reinvestment in existing affordable housing</p>
	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
	<p>10. Consider investment incentives of our local competitors</p>

	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.

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

	<i>[Would need to define what the fine would be]</i>
	<p>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.</p>
	<p>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.</p>

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

	<p>Help low and limited-income individuals stay in their homes.</p>
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Three areas of concern

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

Recommendations

<p>part of office should be tracking permits related to Accessibility</p> <p>Basement follow-up confirming Accessible units are actually Accessible in multi-family</p> <p>changes to MLS for ppl to actually find</p>	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
<p>properties with accessible features, to ^{specific} greening the MLS but for accessibility</p>	<p>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.</p>
<p>The advisory board needs to be similar to existing property tax working group by category: Fair Housing Ord, Homeless Advocacy org representatives, CMHA Advisory Council, schools, Council on Aging, School of Planning, LISSC, Builders Assoc,</p>	<p>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.</p>
	<p>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.</p>
	<p>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.</p>

similar



Anecdotal evidence of a desperate need for accessible housing but we don't have ANY data ⁶

=> maybe LEED abatements only for retrofit - not any New Build unless on brown field and affordable and Accessible fully

	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...

	<p><i>increase # of permanently Accessible units</i></p> <p>This will help to eventually decrease Medicare/Medicaid costs and help stabilize communities keeping people in their homes longer.</p> <p>1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs</p> <p>a. Application information should help the auditor track land sales (splits from master parcel)</p>
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PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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

KEEP IT SIMPLE - MAYBE JUST A CAP ON ANNUAL INCREASE IN PROPERTY ASSESSMENT AS LONG AS PROPERTY CONTINUES	1. Tax relief – Discount and deferral <i>[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]</i>
	a. Qualifications
	i. Own and Occupy Property

TO BE OWNED + OCCUPIED BY SAME INDIVIDUAL(S)

	ii. 65+
	iii. <u>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</u>
	iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death
	v. <u>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).</u>
	1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (<i>% based on income</i>)
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	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. Deferral</p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
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	<p>2. <u>When the original recipient, or dependent with a disability moves, or and there isn't a</u> a. <u>Spouse</u> b. <u>Surviving income and time qualified householder</u></p>
	<p>3. <u>Property is sold</u></p>
	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. Tax fairness</p>
	<p>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".</p>
	<p>3. Other measures</p>

<p>YES</p>	<p>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.)</p>
<p>ALWAYS</p>	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
<p>YES, BUT IT'S NOT EASY TO DEFINE WHAT IS BEING DONE FOR ACCESSIBILITY IN ANY GIVEN PROJECT.</p>	<p>c. Increase funding:</p> <ul style="list-style-type: none"> i. For programs that assist the elderly, people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ... (use a sliding scale for eligibility) ii. Grants iii. Loans
	<p>d. Education/information:</p>
	<ul style="list-style-type: none"> i. Compile all these tax reliefs, resources, and assistance sources. <ul style="list-style-type: none"> 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.
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	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

	<i>[Would need to define what the fine would be]</i>
✓	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

	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>

	6. Proactively identify homeowners who need help with repairs so it's not so dependent on the homeowner reaching out.
Yes	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...

✓	<ol style="list-style-type: none"> 1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs <ol style="list-style-type: none"> a. Application information should help the auditor track land sales (splits from master parcel)
---	--

	<p>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.</p>
<p>✓ YES</p>	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
	<p>4. Not reduce overall quantity of affordable housing.</p>
<p>✓</p>	<p>5. Encourage reinvestment in existing affordable housing</p>
	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
<p>YES, BUT REVISE/LIMIT ABATEMENTS FOR THE MOST EXPENSIVE PROJECTS</p>	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
	<p>10. Consider investment incentives of our local competitors</p>

	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.

Name (Optional): _____

Neighborhood (Optional): _____

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

IN GENERAL, NEED TO FIND THE SIMPLEST
CRITERIA + ~~MEANS~~ MEANS OF IMPLEMENTING
THESE POLICIES

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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 <i>[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]</i>
	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
totaling ←	v. <u>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).</u>
	1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (% based on income)
	i. Applies to home + 1 acre of property
	ii. <u>% of the assessed increase of value after purchase data</u>
	iii. <u>% changes based on income (after deducting medical expenses) (using HUD guidelines)</u> <ol style="list-style-type: none"> 1. <u>No Discount if income is above 120% AMI</u> 2. <u>[25]% discount if income is 80% - 120% AMI</u> 3. <u>[50]% discount if low income (50% - 80% AMI)</u> 4. <u>[75]% discount if very low income (30% - 50% AMI)</u>

	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. Deferral</p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
	<p>ii. <u>Lasts until</u></p>
	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
	<p>2. <u>When the original recipient, or dependent with a disability moves, or and there isn't a</u> a. <u>Spouse</u> b. <u>Surviving income and time qualified householder</u></p>
	<p>3. <u>Property is sold</u></p>
	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. Tax fairness</p>
	<p>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".</p>
	<p>3. Other measures</p>

	<p>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.)</p>
	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
	<p>c. Increase funding:</p> <ul style="list-style-type: none"> i. For programs that assist the elderly, people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ... (use a sliding scale for eligibility) ii. Grants iii. Loans
	<p>d. Education/information:</p>
	<ul style="list-style-type: none"> i. Compile all these tax reliefs, resources, and assistance sources. <ul style="list-style-type: none"> 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.
	<ul style="list-style-type: none"> 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.)
	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

needs to be considered

as of 01.29.2020

↓	[Would need to define what the fine would be]
<p>How would the tracking work with orgs such as Keep Cincinnati Beautiful that reports certain days or neighborhood clean up days where they report properties</p>	<p>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.</p>
<p>plight, etc on</p>	<p>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.</p>

same prop multiple times these are the ones locking @ acquiring

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

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

<p><u>yes!</u> look into Special Events portal that city already has!</p>	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
<p>✓ logistics need worked out.</p>	<p>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.</p>
<p>role would be a huge help in connecting fund opp.</p>	<p>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.</p>
<p>*this is great! the # of individuals that come to us w/ city violations and no knowledge of next step is too many.</p>	<p>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.</p>
	<p>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.</p>

	6. Proactively identify homeowners who need help with repairs so it's not so dependent on the homeowner reaching out.
<i>will help nonprofit summit.</i> ✓	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

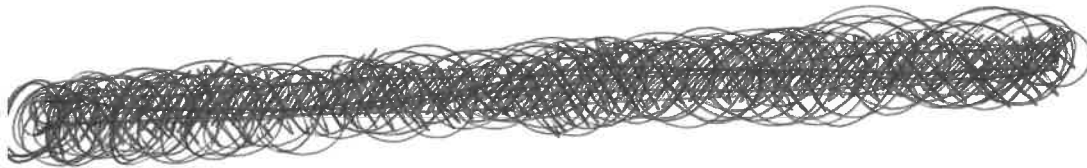
The policy should...

	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)
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	<p>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.</p>
	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
	<p>4. Not reduce overall quantity of affordable housing.</p>
	<p>5. Encourage reinvestment in existing affordable housing</p>
	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
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	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
	<p>10. Consider investment incentives of our local competitors</p>

	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
<i>this needs to happen anyway. city staff is overwhelmed.</i>	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.

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:



o priority ranking

as of 01.29.2020

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

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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

OR?

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

OR?

iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death

OR?

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 data

iii. % changes based on income (after 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)

	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. Deferral</p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
	<p>ii. <u>Lasts until</u></p>
	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
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	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences & other resources?</u> i. <u>How to count unearned income</u> ii. <u>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.</u></p>
	<p>2. Tax fairness</p>
	<p>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".</p>
	<p>3. Other measures</p>

✓	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 maintenance 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.

	<i>[Would need to define what the fine would be]</i>
✓	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

	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
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✓	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.
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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.
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Recommendations

The policy should...

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LEED PLATINUM
 No CAP on
 abatement amount

as of 01.29.2020

<p>✓</p>	<p>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.</p>
<p>need a <u>CAP</u> on abatement amount for LEED Platinum currently, a \$1M house saves</p>	<p>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</p>
<p>\$25,760/yr x 15 years = \$386,400</p>	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
<p>subsidy paid for by real-estate ✓</p>	<p>4. Not reduce overall quantity of affordable housing.</p>
<p>taxpayers MAYBE CAP@ ✓</p>	<p>5. Encourage reinvestment in existing affordable housing</p>
<p>\$5,000/year for all LEED ✓</p>	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
<p>LEVELS (\$75,000 total) ✓</p>	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
<p>DO THIS ONE THING QUICKLY ✓</p>	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
<p>✓</p>	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
<p>?</p>	<p>10. Consider investment incentives of our local competitors</p>

as of 01.29.2020

✓	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.

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Comments inside
A

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

Goals

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	a. Qualifications
	i. Own and Occupy Property

	ii. 65+
	iii. <u>Owner or dependent (resident)</u> 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. <u>Low-income surviving house member ...</u> <i>last</i> <u>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).</u>
	1. <i>reconsidered?</i> <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (% based on income)
	i. Applies to home + 1 acre of property
	ii. <u>% of the assessed increase of value after purchase data</u> <i>← date?</i>
	iii. <u>% changes based on income (after deducting medical expenses) (using HUD guidelines)</u> <ol style="list-style-type: none"> 1. <u>No Discount if income is above 120% AMI</u> 2. <u>[25]% discount if income is 80% - 120% AMI</u> 3. <u>[50]% discount if low income (50% - 80% AMI)</u> 4. <u>[75]% discount if very low income (30% - 50% AMI)</u>

	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. Deferral</p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
	<p>ii. <u>Lasts until</u></p>
	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
	<p>2. <u>When the original recipient, or dependent with a disability moves, or and there isn't a</u> a. <u>Spouse</u> b. <u>Surviving income and time qualified householder</u></p>
	<p>3. <u>Property is sold</u></p>
	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. Tax fairness</p>
	<p>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".</p>
	<p>3. Other measures</p>

	<p>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.)</p>
	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
	<p>c. Increase funding:</p> <ul style="list-style-type: none">i. For programs that assist the elderly. people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ... (use a sliding scale for eligibility)ii. Grantsiii. Loans
	<p>d. Education/information:</p>
	<ul style="list-style-type: none">i. Compile all these tax reliefs, resources, and assistance sources.<ul style="list-style-type: none">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.
	<ul style="list-style-type: none">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.)
	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none">i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

↓
owner
in this case

?

City/county
Should
publicize/
educate
(pretty
complicated
for contractor
to apply
from course
to

What are
these
entities?
Contractors?
Sales people?

	<i>[Would need to define what the fine would be]</i>
	<p>ii. Find out if it is possible to track on-line property complaints if a complainant is submitting complaints on <u>multiple properties</u> (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.</p> <p><i>Does it refer to quite understand who this refers to</i></p>
	<p>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.</p>

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

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

<p><i>Yes, Simple to use!</i></p>	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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. <i>public + other family, state party resources</i></p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
<p><i>Don't there a lot of construction going on? Aren't most contractors all busy? What would the loan be for? tools? supplies? truck? Or is it for homeowners? small repairs?</i></p>	<p>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.</p>

	6. Proactively identify homeowners who need help with repairs so it's not so dependent on the homeowner reaching out. <i>27 c</i>
	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. <i>yes</i>
	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." ✓
<i>yes</i>	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

<i>all</i>	To re-design the residential tax abatement policy to reflect a fair and reasonable policy that benefits the neighborhoods within the City of Cincinnati.
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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)
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	<p>b. Abatements should be reviewed on every 3-5 years to ensure they are not <u>overly inflating neighboring property values through comps</u>. The review should include community input. ?</p>
<p><i>these maybe better names for tiers - similar + confusing</i></p>	<p>2. Use a tiered system</p> <p>a. Look at Mt. Lookout, Hyde Park, and Mt. Adams for top tier consideration</p> <p>b. Distressed criteria should be evaluated every 3-5 years</p> <p>c. Market ready, ready for revitalization, ready for restoration these</p>
	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
	<p>4. Not reduce overall quantity of affordable housing.</p>
	<p>5. Encourage reinvestment in existing affordable housing</p>
	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
<p><i>Yes!</i></p>	<p>10. Consider investment incentives of our local competitors</p>

	11. Consider overall tax rates and how abatements may impact opinions of new tax levies
<p><i>Incentivize by moving 4-10 (or 19) unit to residential CRA</i></p> <p><i>(also 3 unit over storefront)</i></p> <p><i>12a</i></p> <p><i>12b</i></p> <p><i>The types of building in old Business districts, historic districts in downtown area + "old" streetcar communities</i></p>	<p>12. Encourage ^{(incentivize) = residential CRA} small, minority-owned, and women-owned businesses and small scale developments</p> <p>13. Encourage historic conservation <i>for multi-unit buildings</i></p>
<p><i>(residential - apply after completion - when you know the \$s)</i></p>	<p>14. Current staff should be increased due to long-term monitoring as needed</p> <p>15. Provide adequate notice about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.</p>

12a
12b

Encourage (incentivize!) historic rehab of multi-unit buildings
incentivize 4 → 10 (or 19) unit bldgs
not being affordable to working class!

could monitor affordability/rent as part of CRA - similar to HOME funds in outreach

Find out how county evaluates/re-evaluates after rehab e.g. effect
NY 2018 rehab or other
wait up by a factor of 10

NOTE

! comments on the draft

recommendations:

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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 <i>[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]</i>
	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. <u>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).</u>
	1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (% based on income)
	i. Applies to home + 1 acre of property
	ii. <u>% of the assessed increase of value after purchase data</u>
	iii. <u>% changes based on income (after deducting medical expenses) (using HUD guidelines)</u> <ol style="list-style-type: none"> 1. <u>No Discount if income is above 120% AMI</u> 2. <u>[25] % discount if income is 80% - 120% AMI</u> 3. <u>[50] % discount if low income (50% - 80% AMI)</u> 4. <u>[75] % discount if very low income (30% - 50% AMI)</u>

	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. <u>Deferral</u></p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
	<p>ii. <u>Lasts until</u></p>
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	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. Tax fairness</p>
	<p>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".</p>
	<p>3. Other measures</p>

	<p>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.)</p>
	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
	<p>c. Increase funding:</p> <ul style="list-style-type: none"> i. For programs that assist the elderly. people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ... (use a sliding scale for eligibility) ii. Grants iii. Loans
	<p>d. Education/information:</p>
	<ul style="list-style-type: none"> i. Compile all these tax reliefs, resources, and assistance sources. <ul style="list-style-type: none"> 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.
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	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

	<i>[Would need to define what the fine would be]</i>
	<p>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.</p>
	<p>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.</p>

SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

	Help low and limited-income individuals stay in their homes.
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Three areas of concern

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

Recommendations

<p><i>Go fund me - Habitat for humanity churches</i></p>	<p>1. Create an online portal similar to the Office of <u>Performance and Data Analytics (OPDA)</u> 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.</p>
	<p>2. Create a housing court with a dedicated support staff 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 <u>housing court</u>.</p>
	<p>3. Make housing a priority by creating a position similar similar to the <u>Chief Advocacy Officer</u> 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.</p>
	<p>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.</p>
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	6. Proactively identify homeowners who need help with repairs so it's not so dependent on the homeowner reaching out.
Where to get funds? \$	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...

	<ol style="list-style-type: none">1. Ensure that property tax values do not diminish from <u>pre-abatement</u> values, including lot splits and tear downs<ol style="list-style-type: none">a. Application information should help the auditor track land sales (splits from master parcel)
--	---

② Quickly Limit The LEAD Platinum unlimited, 15 year tax abatement

	<p>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.</p>
	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
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Bob Prangle
bob.prangle@cbns.com

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

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SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

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	<p>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.</p>
	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
	<p>4. Not reduce overall quantity of affordable housing.</p>
	<p>5. Encourage reinvestment in existing affordable housing</p>
	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
	<p>10. Consider investment incentives of our local competitors</p>

	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.

THEY HAVE NO CLUE. THEY NEED HELP. TAX REVISION.

Name (Optional): _____

Neighborhood (Optional): _____

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

① I stress the need to determine the financial impact of these regulatory policies. My sense is it is a lot more than expected. ② In addition, the net requirement for staff & support resources is not appreciated.

③ the ^{current} tax abatement policy, ^{or lack thereof} does not support the development of healthy communities in Cincinnati. Agreement needs to start here before developing policy. We jump from the policy level to deep in the weeds w/o totally understanding financial consequences.

④ You should go to other areas of the county to see how success is achieved. ~~the way~~ ⑤ We don't need housing courts!

FOLLOW THE MONEY!!

⑦ HELP PEOPLE DEAL WITH TAX REVISION.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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


Goals

<p>✓ <i>assessed value of the properties which caused in increased taxes</i></p>	<p>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.</p>
<p>✓</p>	<p>1. Propose measures that can be taken to keep people in their homes?</p>
<p>✓</p>	<p>2. Propose a list of legislative and policy recommendations to give to City Council.</p>
<p>✓</p>	<p>3. Propose a list of any other legislative and policy recommendations that might be under the purview of other entities.</p>

Recommendations

<p>✓</p>	<p>1. Tax relief – Discount and deferral <i>[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]</i></p>
	<p>a. Qualifications</p>
<p>✓ OK</p>	<p>i. Own and Occupy Property</p>

<p>✓ OK</p>	<p>ii. 65+</p>
<p>✓ OK</p>	<p>iii. <u>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</u></p>
<p>✓ OK</p>	<p>iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death</p>
<p>OK, but maybe difficult to manage/administer</p>	<p>v. <u>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).</u></p>
<p>?) if no longer primary residence should eliminate at end of year</p>	<p>1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u></p>
<p>✓ OK</p>	<p>b. Discount (% based on income)</p> <p>i. Applies to home + 1 acre of property</p>
<p>✓ OK</p>	<p>ii. <u>% of the assessed increase of value after purchase data</u></p>
<p>should verify income every year periodically</p>	<p>iii. <u>% changes based on income (after deducting medical expenses) (using HUD guidelines)</u></p> <ol style="list-style-type: none"> 1. <u>No Discount if income is above 120% AMI</u> 2. <u>[25]% discount if income is 80% - 120% AMI</u> 3. <u>[50]% discount if low income (50% - 80% AMI)</u> 4. <u>[75]% discount if very low income (30% - 50% AMI)</u>

	<p>5. <u>[100]%</u> discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater) <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. Deferral</p>
<p>/</p>	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
	<p>ii. <u>Lasts until</u></p>
<p>/</p>	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
<p>/</p>	<p>2. <u>When the original recipient, or dependent with a disability moves, or and there isn't a</u> a. <u>Spouse</u> b. <u>Surviving income and time qualified householder</u></p>
<p>/</p>	<p>3. <u>Property is sold</u></p>
<p>/</p>	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
<p>/</p>	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. Tax fairness</p>
<p>/</p>	<p>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".</p>
	<p>3. Other measures</p>

✓	<p>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.)</p>
✓	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
/	<p>c. Increase funding:</p> <ul style="list-style-type: none"> i. For programs that assist the elderly. people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ...(use a sliding scale for eligibility) ii. Grants iii. Loans
	<p>d. Education/information:</p>
/	<ul style="list-style-type: none"> i. Compile all these tax reliefs, resources, and assistance sources. <ul style="list-style-type: none"> 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.
/	<ul style="list-style-type: none"> 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.)
	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

	<i>[Would need to define what the fine would be]</i>
✓	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

✓ OK	Help low and limited-income individuals stay in their homes.
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Three areas of concern

✓ OK, but only if the taxes also are increasing (not just the property value)	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

<p>✓ OK But often limited income folks do not have easily available (or their own) internet access! need alternative</p>	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
<p>✓ OK lobbying state?</p>	<p>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.</p>
<p>✓ OK But do not need a new additional position — reorganize/consolidate org. in Mayor's office or City Manager's office</p>	<p>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.</p>
<p>✓ OK</p>	<p>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.</p>
<p>requires ongoing subsidy? not a loan ✓ OK But how would this revolving fund be funded with its initial capital?</p>	<p>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.</p>

<p>✓ OK BUT WHO WOULD DO THIS</p>	<p>6. Proactively identify homeowners who need help with repairs so it's not so dependent on the homeowner reaching out.</p>
<p>✓ OK WHERE DOES FUNDING COME FROM?!</p>	<p>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 ^{these} organizations will be on the portal.</p>
<p>✓ GOOD</p>	<p>8. Look at other cities to see what they are doing for direction addressing recommendations 1-7.</p>
<p>✓ OK AS LONG AS RESIDENT COMPLIES WITH GUIDELINES i.e. NOT "FREE" MONEY</p>	<p>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."</p>
<p>OK ✓</p>	<p>10. Lobby the state to make changes that benefit home retention for individuals with low or limited-income, disabilities, seniors.</p>

RESIDENTIAL TAX ABATEMENT POLICY REVIEW

Goal

<p>✓ OK</p>	<p>To re-design the residential tax abatement policy to reflect a fair and reasonable policy that benefits the neighborhoods within the City of Cincinnati. ^{1/1/20}</p>
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Recommendations

The policy should...

<p>✓ OK</p>	<p>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)</p>
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<p>✓ OK</p>	<p>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.</p>
<p>✓ OK MUST BE TIERED SYSTEM</p>	<p>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</p>
<p>✓ OK EVERY NOT FOR STEADY GROWTH!</p>	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for <u>both new construction and renovations</u></p>
<p>✓ OK VERY IMPORTANT</p>	<p>4. Not reduce overall quantity of affordable housing.</p>
<p>✓ GOOD</p>	<p>5. Encourage reinvestment in existing affordable housing</p>
<p>✓ OK</p>	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
<p>✓ OK</p>	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
<p>✓ OK BUT ONLY IF CURRENT SYSTEM FOR LEED IS scaled way back</p>	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
<p>✓ OK BUT WHAT DOES THIS MEAN?</p>	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
<p>✓</p>	<p>10. Consider investment incentives of our local competitors (other communities?)</p>

<p>✓ OK</p>	<p>11. Consider overall tax rates and how abatements may impact opinions of new tax levies</p>
<p>✓ OK</p>	<p>12. Encourage small, minority-owned, and women-owned businesses and small scale developments</p>
<p>✓ OK</p>	<p>13. Encourage historic conservation</p>
<p>✓ OK, BUT CAREFULLY DO STAND BY RESPONSIBILITY RESIDENTS CARRY RESPONSIBILITIES</p>	<p>14. Current staff should be increased due to long-term monitoring as needed</p>
	<p>15. Provide adequate notice about policy change to developers, homeowners, etc. Consider triggers for grandfathering applicants under current policy: permits, zoning approvals etc.</p>

Name (Optional): _____

Neighborhood (Optional): _____

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

as of 01.29.2020

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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. <u>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</u>
	iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death
	v. <u>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).</u>
	1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (% based on income)
	i. Applies to home + 1 acre of property
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	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. <u>Deferral</u></p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
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	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
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	<p>3. <u>Property is sold</u></p>
	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
	<p>d. <u>Avoiding unintended consequences</u> i. <u>How to count unearned income & other resources?</u> ii. <u>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.</u></p>
	<p>2. <u>Tax fairness</u></p>
	<p>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".</p>
	<p>3. <u>Other measures</u></p>

<p><i>This has been edited since the last time I submitted feedback - and I appreciate the changes. Looks great!</i></p>	<p>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.)</p>
	<p>b. Streamline approvals and waive fees for building permits related to accessibility.</p>
	<p>c. Increase funding:</p> <ul style="list-style-type: none"> i. For programs that assist the elderly, people with disabilities and families with dependents that have a disability to maintenance their residences and modify their residences for accessibility ... (use a sliding scale for eligibility) ii. Grants iii. Loans
	<p>d. Education/information:</p>
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	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

	<i>[Would need to define what the fine would be]</i>
	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

	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
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	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...

	<ol style="list-style-type: none"> 1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs <ol style="list-style-type: none"> a. Application information should help the auditor track land sales (splits from master parcel)
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	<p>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.</p>
	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
<p><i>Quantity in general is important. Mt. Adams/OTK - many shsk-for units?</i></p>	<p>4. Not reduce overall quantity of affordable housing.</p>
<p><i>See it on Willow as well for places like Evanston and Walnut Hills</i></p>	<p>5. Encourage reinvestment in existing affordable housing</p>
	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
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	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.

Name (Optional): Kevin Shaw (renter)

Neighborhood (Optional): Mt. Adams

★ I will try to convey verbally, this is to set my thoughts down. Very nervous to speak.

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

- I like the suggestion of ranking these priorities as far as feasibility and importance.
- My understanding is that for commercial real estate, there is a rubric tied to abatement value. I think this would be a great way to implement residential changes. I do want environmental benefits, but they shouldn't only be available to the rich to get massive abatements - but is good to incentivize.
- Make easier to "upzone" - reduce costs, paperwork, etc. - for small-scale.

-love ADUs.

Diplomas preferred over massive complexes nearby, some impact. # of units/shale falls generally too common. Would appreciate if Mr. Vice-Mayor can be honest if any are non-starter - why waste time.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

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

Goals

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

Recommendations

	<p>1. Tax relief – Discount and deferral <i>[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]</i></p>
	<p>a. Qualifications</p>
	<p>i. Own and Occupy Property</p>

	ii. 65+
✓	iii. <u>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</u>
✓	iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death
✓	v. <u>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).</u>
✓	1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u>
	b. Discount (% based on income)
	i. Applies to home + 1 acre of property
	ii. <u>% of the assessed increase of value after purchase data</u>
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	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
	<p>c. Deferral</p>
	<p>i. <u>Applies to portion of property tax increases that were not discounted.</u></p>
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✓	<p>1. <u>Death of original recipient, or dependent with a disability</u></p>
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✓	<p>3. <u>Property is sold</u></p>
✓	<p>iii. <u>Due upon deferral's end: all back unpaid deferral, plus 3% interest</u></p>
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	<p>2. Tax fairness</p>
	<p>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".</p>
	<p>3. Other measures</p>

✗	<p>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.)</p>
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	<p>e. Avoiding "harassment":</p>
	<ul style="list-style-type: none"> i. Entities having more than 1 unsolicited contact with a property owner could be subject to a fine that increases if unsolicited contacts continue.

	<i>[Would need to define what the fine would be]</i>
✗	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.
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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

<p style="text-align: center;">✱</p>	<p>1. Create an online portal similar to the <u>Office of Performance and Data Analytics (OPDA)</u> 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.</p>
<p style="text-align: center;">✱</p>	<p>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.</p>
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<p style="text-align: center;">✱</p>	<p>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.</p>
<p style="text-align: center;">✱</p>	<p>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.</p>

✓	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.
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Recommendations

The policy should...

	<ol style="list-style-type: none"> 1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs <ol style="list-style-type: none"> a. Application information should help the auditor track land sales (splits from master parcel)
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✱	<p>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.</p>
✱✱	<p>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</p>
✱✱✱	<p>3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations</p>
	<p>4. Not reduce overall quantity of affordable housing.</p>
✓	<p>5. Encourage reinvestment in existing affordable housing</p>
✱	<p>6. Not reduce the overall unit growth needed to meet the growing population</p>
✱	<p>7. Encourage units appropriate for a family (2 or more bedrooms)</p>
	<p>8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs</p>
	<p>9. Encourage transparency on residential abatements (where does the money go after roll off)</p>
	<p>10. Consider investment incentives of our local competitors</p>

as of 01.29.2020

✓	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.

Name (Optional): Mary-Cabrini Durkin

Neighborhood (Optional): Walnut Hills

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

Please put a check mark (✓) if you agree with the policy recommendation or write your comments in the box to the left of the recommendation.

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 <i>[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]</i>
	a. Qualifications
	i. Own and Occupy Property

	<p>ii. 65+</p>
	<p>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</p>
	<p>iv. 59+ years old surviving spouse of a person who was receiving the previous homestead exemption at the time of death</p>
	<p>v. <u>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).</u></p>
	<p>1. <u>% of discount reassessed after senior/person with a disability no longer identifies property as primary residence</u></p>
	<p>b. Discount (% based on income)</p>
	<p>i. Applies to home + 1 acre of property</p>
	<p>ii. <u>% of the assessed increase of value after purchase data</u></p>
	<p>iii. <u>% changes based on income (after deducting medical expenses) (using HUD guidelines)</u></p> <ol style="list-style-type: none"> 1. <u>No Discount if income is above 120% AMI</u> 2. <u>[25]% discount if income is 80% - 120% AMI</u> 3. <u>[50]% discount if low income (50% - 80% AMI)</u> 4. <u>[75]% discount if very low income (30% - 50% AMI)</u>

	<p>5. <u>[100]% discount extremely low income/poverty (up to 30% of the area median income, or the federal poverty line, whichever is greater)</u> <i>[The % of discount listed above is a starting point for negotiation/discussion.]</i></p>
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	<p>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.)</p>
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SUPPORT FOR LOW/LIMITED INCOME RESIDENTS

Goal

	Help low and limited-income individuals stay in their homes.
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Three areas of concern

	1. Property values are going up so residents can't afford to stay.
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Recommendations

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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.
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	<ol style="list-style-type: none"> 1. Ensure that property tax values do not diminish from pre-abatement values, including lot splits and tear downs <ol style="list-style-type: none"> a. Application information should help the auditor track land sales (splits from master parcel)
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	<p>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.</p>
<p><i>These neighborhoods do not need an abatement incentive. It should only be offered to neighborhoods that need to attract residents.</i></p>	<p>2. Use a tiered system</p> <ul style="list-style-type: none"> 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
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Name (Optional): Sally Vadeis

Neighborhood (Optional): Columbia Tusculum

Please use this page (and the back of the page) to write any additional comments on the draft recommendations:

Cluster Housing
 Planned for Linwood is
 a terrible assault on our hillside
 Given the fact that Columbia Plan
 has had many landscapes it is just
 plain stupid to
 a vulnerable hillside
 make any difference, but 30 houses on
 hillside; they are
 head houses if they are
 to the bottom of
 the hill.

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

Draft Recommendations Feedback Form

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	<ul style="list-style-type: none"> 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.
too complicated	<ul style="list-style-type: none"> 2. Use a tiered system <ul style="list-style-type: none"> 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
yes! ✓	<ul style="list-style-type: none"> 3. Eliminate blanket, city-wide policy, but every neighborhood should be able to seek abatements for both new construction and renovations
✓	<ul style="list-style-type: none"> 4. Not reduce overall quantity of affordable housing.
✓	<ul style="list-style-type: none"> 5. Encourage reinvestment in existing affordable housing
The market will take care of this.	<ul style="list-style-type: none"> 6. Not reduce the overall unit growth needed to meet the growing population
	<ul style="list-style-type: none"> 7. Encourage units appropriate for a family (2 or more bedrooms)
	<ul style="list-style-type: none"> 8. Encourage low-cost of long-term homeownership through environmental design (LEED, etc.) - Reduced utility costs
Transparency on how much lost by abatements	<ul style="list-style-type: none"> 9. Encourage transparency on residential abatements (where does the money go after roll-off)
	<ul style="list-style-type: none"> 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
simplify system so administration is easy	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.

Please use this page (and the back of the page) to write any additional comments on the draft recommendations: