

## PROPERTY TAX WORKING GROUP | ONLINE FEEDBACK FORM RESPONSES

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

### **AMBERLY VILLAGE**

- My property tax is 12k a year.

### **ANDERSON**

- We have great snow removal but no sidewalks.

### **BRIDGETOWN**

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

### **CLIFTON**

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

### **CLIFTON HEIGHTS**

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

### **CLIFTON HEIGHTS/CUF**

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

### **COLERAIN TOWNSHIP**

- Yes whenever they need more to cover something it's more taxes an mine just went up again an yes I'm a senior citizen and things need repair and I know longer can do it myself so that cost more and it never ends .
- My property taxes went up over \$100 per month. Dusty Rhodes decided that my property value almost doubled although nothing has been changed to my property. I sent paperwork to them that was postmarked before the deadline as I was advised to do by someone at the Board of Revisions but I was told that it was late because it was sent with a Certificate of Mailing at the post office instead of Certified Mail. I had brain surgery a few years ago and my comprehension isn't always where it should be but I do understand that it doesn't change the postmark or the date of arrival. In my opinion the Board of Revision is taking advantage of

people. I could not afford to get an assessment but I did take pictures as best as I could but to no avail.

### **COLLEGE HILL**

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

### **COLUMBIA TUSCULUM**

- It's outrageous and thinking about moving to another county.
- Disastrous. Every 3 years I have to file a complaint with the Auditor's office because they have decided my taxes should double. So far I am winning but it is an extreme hassle especially in light of the significant tax abatements being given to LEED homes and to other projects in the high dollar range.
- Bought my first house in 2016. My taxes have gone up every year. There have been four new tax abated houses put across the street across from my home, three more to come. If the taxes continue to go up, I will be forced to move. I am in my 20's and already have student loans, stagnant wages, etc. and it was not expected that my mortgage payment would continue to go up every year due to tax abated homes. I would not be able to afford a home in my neighborhood if I were looking to buy now, rather than 3 years ago. It's gotten out of hand and the character of our neighborhood is being ruined by these ugly homes.
- Decreasing taxes for my home over last 10 years.
- They continue to increase exponentially faster than any income increases. My property tax has increased at least 25% if not more in the last 3 years. If I divide my total tax bill by 12 on a monthly basis, my taxes are almost as high as my mortgage. Who can realistically afford that? I know it is a result of new taxes voted in and auditors increase in value due to much larger and higher priced abated houses in the neighborhood. But. According to the 2012 US census, 39.4% of the taxed real estate in Cincinnati is owner occupied. Leading us to conclude that 60.6% are renter occupied, or vacant. The School Foundation Program Law was put in place when home ownership was common in urban centers. It's not common any longer. Home ownership is at its lowest rate in 50 years. With a growing population of families who rent, and renters in general, these people I feel, also tend to vote for school levies. Because of this, the homeowner has very little say over how high his property taxes go. I feel this is what we are seeing in Cincinnati. I think we need to set a percentage cap on the amount homeowners are required to pay towards public school funding. The state currently cuts and awards funding based on school performance and when we have a failing school system, the school comes to the homeowners to pay more, they label it an "emergency" and it passes. CPS spends around \$12k per k-12 student and with issue 44 passing, \$8k for select preschoolers. As taxpayers for public education, we're paying pretty close to private school numbers which in my opinion is absurd.

When do homeowners, many who don't or never did use CPS get to say "we can't afford this anymore"?

### **CORRYVILLE**

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

### **EAST END**

- Too darn high!

### **EAST PRICE HILL**

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

### **EAST WALNUT HILLS**

- Taxes rose significantly last year. I worry about my long-term neighbors, some who are fixed income, being able to afford to stay in the neighborhood.
- My property taxes increased by 47% just this year! We have lived in our house for almost 20 years, and have done almost no improvements other than what we did when we first moved in to make it 'livable', and new windows almost 10 years ago now. By and large the house still needs a LOT of work, and is in no way comparable to the houses of equal size selling for many hundreds of thousands of dollars in the area—because they have been rehabbed inside and out with new kitchens, new baths, they have driveways, etc. The tax increase of such an amount for no obvious reason (we didn't increase inherent value even if they 'market' did increase) just about ruined our finances in one fell swoop. I understand how property taxes work, more or less, and I believe in the community good. But there should be a limit to how much taxes can increase in one year's time if the property itself has not changed dramatically to justify it. There should also be a much easier and open process to appeal such tax increases.
- Disproportionate and arbitrary tax hikes that don't consider the actual property but rather other factors like gentrification/growing interest in the area.
- We have been in our home since 1995. In the past three years our property taxes have doubled. Developers are buying up older homes, tearing them down, and building new lead certified homes that are tax abated. This is going to price us out of our home at some point because we won't be able to afford the property taxes.
- My taxes here are much higher than suburban Montgomery, where I lived while my kids were growing up.

### **GLENDALE**

- Very high.

### **GREEN TOWNSHIP**

- Property taxes are way too high!

### **HARRISON**

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

### **HYDE PARK**

- I am in my late 50s, on a fixed income, and a Hyde Park homeowner since 2005. I live in a very modest two bedroom home by Hyde Park standards. I expected to be able to live in my home for the foreseeable future. A developer built 3 hideous McMansions on our street's dead end lot two years ago. These houses went for more than 700k. All are tax abated. It is criminal that such wealthy individuals are not paying their fair share of taxes. Anyone who can afford to live in a luxury home does not need or deserve a tax break. This is nothing but welfare for the wealthy and it is only a matter of time before my taxes are increased to compensate for this abomination.
- Besides the fact that my taxes are going up, many wonderful homes which give our neighborhoods an historic, authentic feel are being torn down and many new, unattractive houses are being built so that people can receive tax abatement. The new awful buildings and lots splits are ruining our neighborhoods, and I feel ripped off because while my neighborhood is getting uglier with more traffic, I am footing the bill for all the people who aren't paying their fair share!!!! It's deplorable.
- They have skyrocketed in the 25 years I have lived here. It is out of control. Non-property owners from all over the city can vote and determine my fate. I parked in Mount Lookout share 80% of the tax load while only 20 or so percent live in the Hyde Park Mount Lookout area this grossly unjust and absolutely wrong.
- Property taxes are rising. My property taxes have increased by more than 50bps in the past 5 years.
- Way to high. 65% going to failing Cincinnati Schools, except for a couple of schools, roads in disrepair, routine services only fair, lack of police officers. When I check the Sunday NY Times Cincinnati ranks among the highest for property taxes. Could move to Indian Hill and pay lower property taxes for same value of my home!!!!
- Tax abated properties around the corner from our home also enjoy a more energy efficient house than our old one. We have the added burden of paying full taxes while on a fixed retirement income.
- Higher than most cities in the country. Services provided not worth the money we pay in taxes- terrible roads, poor school system, unresponsive police, lazy or overworked city service employees.
- We owned two tax abated properties - one in Columbia Tusculum and one in Hyde Park. We currently do not live in a tax abated property but live in Hyde Park.
- The property taxes are very high. It does not seem fair that new construction gets tax abatements in our neighborhood.
- Property Taxes are very high in this area and Cincinnati in general.
- My taxes have increased significantly.
- Have steadily increased...I have not done updates...Considered dated. Condo in chestnut station 1... Will be priced out of my condo in about 5 to 10 years. Condo fees increase and property taxes. Just a matter of time...
- Rising taxes due to complete tear downs.

- I've only lived in Hyde Park for two years and the rising property taxes already have me looking to move out of the county. I have one of the smaller houses on the street and pay more than any other reasonable bigger houses than me due to the tax abatement laws.
- They are ridiculously high - almost as much as my mortgage.
- Property taxes keep going up as developers tear down viable houses and get 15 year tax abatements FROM MY CITY! Some of these developers who live in another state!
- Like all of Cinti they increase every year. We have both retired now and fear at the rate of tax increases we will not be able sustain living here. Another house on our street is being torn down. Million dollar homes replace them. We have lived here 33 years and it's the first time we have considered leaving the city.
- It's going up, up, up. Soon I will be subsidizing the 1plus million dollar houses going up at the end of my street. I can't afford to buy one, but apparently I'm expected to subsidize the buyer's property tax. I will have to move if it gets much higher. I've lived and loved this neighborhood for 40 years. The teardown houses are also destroying the loveliness of the area, so maybe it won't be so bad to relocate to Mariemont or Wyoming.
- Property taxes in Hyde Park are rising at an unreasonable level. I paid less than \$3,000 per year as recently as 2001. Now my property taxes are nearly \$8,000 per year. Tax abatements for new construction/tear downs are raising property taxes for long-time home owners. I have paid off my home and hoped to pass it on to my children. Now I'm not sure I'll even be able to afford to live in it myself if taxes keep escalating so rapidly. Something needs to be done! The character of the neighborhood is also changing from the beautiful, old historic homes that we all loved when we bought houses in Hyde Park.
- Purchased house in 1976. Currently paying about 20% of the 1976 purchase price \*\*\*every year \*\*\* just for property taxes.
- They have fluctuated every time a new assessment happens. The unpredictability is very concerning as a single income home owner.
- Hyde Park and Mount Lookout are getting decimated by tax abatements! TA's were supposed to encourage developers to bring new life/resources/opportunities to hurting areas. Instead, developers are using TA's to guarantee big profits in our hot markets! LEED-oriented TA's encourage the tearing down of our older homes, because to get the pork, it's cheaper to level the home than retrofit for LEED. And once they've torn down the house, they exploit our outdated zoning code and jam in more homes on the same lot. Our hot market is already a threat to older homes, but TA's are like throwing gasoline on a brush fire. Once the desirable character and scale of our neighborhoods that attracted developers in the first place are gone, we won't get them back. It is so wrong for us the residents to have to pay developers' to destroy our own neighborhoods!

- Abatements are hurting our community in myriad ways. This incentivizes tear-downs of existing beautiful old homes, which forever alters our neighborhood's character. Soul-less, out of scale homes are jammed in the lots. A lot of developers don't live here. Why should we reward them who have "no skin in the game"? We are subsidizing wealthy homeowners which leave us to pay their share. Isn't that called stealing?
- Ours seem to keep increasing while the owners of the 4 new tax abated homes on our side of the street, which range from 1.5 to 4 million dollars, are not paying.
- In my neighborhood, there is an increase of affluent homeowners wanting to live in tax abated houses just to avoid paying their full share of taxes for 10-15 years. Residents of Hyde Park/Mt. Lookout are actually tearing down their own homes in order to build tax abated houses. This increased desire to live in abated housing is incentivizing developers to tear down good housing stock and split lots in Hyde Park and Mt. Lookout. The demand is up so developers are creating the supply. Tear downs and lot splits are hurting our community. They are forever changing the character and scale of our neighborhood. New construction tax abatements should not be permitted in healthy thriving communities. Incentives are not needed in Hyde Park and Mt. Lookout. New construction tax abatements in healthy affluent communities are simply tax shelters for the wealthy.
- Our property taxes have increased to over \$7,800 per year while the new \$500,000+ homes that surround us only pay \$1,000 more!!!! I've already told my spouse that it is unlikely we will be able to live in his family home when we retire due to our inability to pay the property taxes.
- They have continued to rise exponentially.
- Rising very fast and abatements are unfair. Houses selling over \$1MM could have same tax amount as my property of only \$350k.
- Our property taxes keep going up, our roads, sidewalks and street lights are not maintained and are in bad shape. I see new construction getting 15yr tax abatements and paying less tax than I do in a much smaller 100yr old home. This is unfair. In order to maintain our neighborhood charm and feel we need to stop the tax abatements for new construction which will slow down the demolition of old homes. Property owners should be encouraged to remodel or add on to their homes as I have just done and offered more tax incentives to do so than new construction.
- The taxes have increased for us over 50 percent since we bought our house less than five years ago.
- Quiet high as I own and older home. Yet equivalent tax rate for newer and much more expensive homes. I would like to purchase a larger older home but will not due to tax rate and will likely be forced to leave neighborhood.

#### **HYDE PARK/MT. LOOKOUT**

- **INSANE** My taxes rise exponentially every year while builders tear down beautiful homes and build monstrosities valued insanely high while destroying the peace of

my neighborhood. Then those Uber-wealthy jerks pay NOTHING in taxes for 15 years while my taxes climb based on their over-priced and inappropriately large eyesores.

#### **LINWOOD**

- Some neighbors have them.
- I find it utterly ridiculous that they tear down historical homes, build monstrosities for \$900,000 and give the new owners a tax break in a neighborhood that is not hurting for occupancy.

#### **MADERIA**

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

#### **MADISON PLACE**

- 60-70% increase in 10 years.

#### **MADISONVILLE**

- My property taxes more than doubled last year. For the sake of being fair my new tax rate is likely more realistic. That being said if it happens again I will be moving out of the city.
- Our property value continues to rise and so do our taxes. We have lived in Madisonville for 40 years; we raised our family here when our friends all moved to the burbs. We love being in the city and we made sure we didn't over buy so that we could afford the taxes. At this point in our life as we approach a fixed income, we will have to make choices. We love our old house but it is not efficient and with the taxes we might choose to not afford to stay. The homestead break for seniors is not realistic based on the amount and the income requirements.
- Just purchased my first home so I budgeted accordingly and use escrow to help plan ahead when my home gets reassessed in 2 years. I understand that my neighbors are concerned that too many developers and rich people get tax abatements
- My property taxes doubled in 2018. I am retired teacher. According to the existing property tax guidelines for homeowners over 65, I don't qualify for any tax abatement or relief. A retired teacher makes too much money to qualify for property tax abatement? REALLY!
- Unacceptable. Tax increase for 2017 was over 150%. This property had NO lease-hold improvement.

#### **MT. AIRY**

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

#### **MT. AUBURN**

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

#### **MT. LOOKOUT**

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



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

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

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

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

- Property Taxes continue to increase eventually it will drive me out of the house in which I have raised my children. I assume some of the money goes to providing bike trails and bike lanes at the expense of home owners. The value equation seems dramatically misaligned.

#### **MT. WASHINGTON**

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

#### **NORTH AVONDALE**

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

#### **NORTHSIDE**

- I am happy with my property taxes, since I know that the vast majority of my taxes are supporting the school district, children services, developmental disabilities, public library, park district, and other important programs and services. It's a big city, and there is a lot to take care of within it.

- I am a renter in Northside looking to buy a home in Northside. Values for many homes have tripled in the past 5 years, and when they sell they are re-appraised at the higher sales price. While I can afford these homes and the taxes that come with it, I am concerned for the long-time residents of the neighborhood whose property tax bills will skyrocket once enough homes in Northside are re-appraised to higher values. Part of the value of your own property is determined by the value of other properties in the neighborhood. Reinvestment and new residents are a good thing, but many in Northside and other neighborhoods are on fixed incomes. The rapid rise in property values threatens their ability to age in place should the value of their home rise given the hot real estate market of Northside.

### **NORWOOD**

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

### **OAKLEY**

- My taxes went up much higher after a reassessment due to everything going up. I fought it as my house is in fair condition but because it's in Oakley it was deemed worth a lot more just due to location.
- Property taxes keep going up and up, MUCH faster than wages do. I'm going to move out of Cincinnati if it keeps going up.
- Been living in my home for almost 40 years, in the last few years my taxes have almost tripled due to the inflated real estate market.
- They keep going up and up.
- Taxes have triple in our neighborhood.....I am a senior citizen and WILL be forced to sell my house by next year. The so called homestead reduction is a JOKE.....I only had 300.00 reduced.....this is a joke!!!
- My taxes are astronomical given the size of my small 110 year old home on Drakewood Drive.
- Property taxes have gone up in huge increments and it makes it difficult for folks like me who have been here stay. I've lived here 7 years and taxes are more than my mortgage payment!
- I believe in a strong tax system to support our local infrastructure and community, especially our public schools. I take huge issue with tear downs in exchange for large and suburban looking homes selling for \$700,000+ in my neighborhood to someone who in turn will pay property taxes on maybe \$150,000 for the next 10-20 years. This has to stop on neighborhoods like Oakley, Hyde Park, and Mt. Lookout and be reserved for more depressed neighborhoods that need to incentivize potential buyers. Someone buying a \$700,000 house can afford to pay their fair share in taxes. This is out of control!
- I've have delayed buying a house and will probably have to look in a different neighborhood due to property taxes.

- I think it is absolutely ridiculous that property developers are allowed to build tax-abated (half million dollar plus) homes in my area. They are destroying sound historical homes and our area is prosperous and does not require incentives for people to live here. Sick and tired of subsidizing home purchase for individuals with 6 figure incomes.
- Our property taxes are ridiculously high. We pay more in taxes per month than the principal on our mortgage. We bought a \$300k house and will be paying more than the million dollar tear down/new build down the road. It is fundamentally unfair. If the city needs revenue it should use progressive income taxes.
- Continue to rise.

#### **PLEASANT RIDGE**

- Consistently gone up in the nearly 9 years we have lived here. I do not understand Cincinnati's desire to pay for idiotic sporting stadiums instead of schools or public transportation.

#### **PRICE HILL**

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

#### **SPRING GROVE VILLAGE**

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

#### **SPRINGFIELD TOWNSHIP**

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

#### **WALNUT HILLS**

- Our property taxes go up every year. It makes it difficult to budget and make repairs on our 150 year old home.

#### **WEST END**

- High, even on low valued property.

#### **WESTERN HILLS/COVEDALE**

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

#### **WESTWOOD**

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

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

**REMOVE TAX ABATEMENTS**

- Get rid of the abatement immediately for thriving neighborhoods. This was not the intent of the tax abatement, which was supposed to spur development in needy areas.
- Yeah, discontinue the practice of abatements especially in the wealthy neighborhoods so that everyone pays in and so the rest of us don't get over taxed anymore. It's so unfair that we are paying for all the new residents in their new ugly houses. They should be paying MORE for ruining our neighborhoods with their subdivisions and traffic, not LESS.
- First and foremost you have to stop tax abatement programs in the wealthy parts of Cincinnati. That includes Hyde Park, Mt Lookout and Oakley. There have been FOUR teardowns by developers and of course all new houses are now tax abated for 10+ years. Who pays for that lost tax revenue? All the current tax payers. We are losing the character of our city as these cookie cutter houses are being put up by the land/home grab of these developers. Typically houses on our street costs 225K-300K on our street. Now there are teardowns and these brand new houses are being sold north of 600+K. Are you kidding me? Do we want to be like California where we price out middle class and working class people due to affordable housing being removed from the inventory?
- STOP HANDING OUT TAX ABATEMENTS! Hyde Park, Oakley, Mt Lookout in particular doesn't need the tax abatements - if the project isn't profitable without the abatements, then it shouldn't be done...
- Remove tax abatements on new construction and renovations. These abatements are for depressed or neglected areas, which is not the case for Hyde Park or Mt. Lookout.
- End the tax abatements and lower property taxes for all, not just senior citizens.
- Stop the tax abatements for new construction (even if you keep it for updates) - spread the pain evenly, especially for those who can afford it, like those building 7 figure homes.

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

- End the tax abatement program for residential property; reduce budget for stupid projects like the Cincinnati and the useless streetcar, return to the homestead exemption
- Families buying home over \$500,000 do not need tax abatements. I should not have to subsidize the taxes of people that can afford a home two to three times the value of my home.
- Put a Cap on the amount of tax abatement a single property can utilize, such that low income properties get a full abatement, but not properties in excess of \$750,000.
- They could fix it to only these groups, and not to wealthy people buying new homes.

### **PROPERTY TAX DETERMINED BY OWNERS/LEGACY OWNERS**

- Property tax issue should be determined by those who own property area they are voting in.
- Do not raise taxes on those older than 65.
- I certainly think Legacy owners and senior citizens on fixed incomes should get more consideration than Developers. The developers are here to make money. The people who have lived in these neighborhoods for years are here to make their lives.
- I think 55 and up should be eligible for a "homestead exemption" and maybe even anyone who stays over ten years regardless of their age.
- Legacy owners make up a large part of CT along with senior citizens. We need some way to implement a cap on the taxes and eliminate the continual harassment to increase taxes. I recommend a cap and how about an abatement to purchase homes over 100 years of age.
- If legacy owners... (what defines legacy) are on fixed income perhaps make the property taxes a % of net income...
- Have legacy owners and senior citizens submit income tax statements. Have them pay taxes based on what they earn.
- There should be some sort of break for anyone who resides in their home for over 10 years. Whether this is freezing the tax rate at that 10-year level or giving some sort of tax break to long-term residents and seniors, something has to happen. A block from us a developer bought a home that was abandoned and is now selling a new construction home there for \$450,000 on a block where most of the houses are valued at \$40,000.
- An acquaintance had suggested tying property taxes to income for elderly legacy residents, to assure taxes don't force them to sell. Seems like a good idea. I don't think this should be transferable to subsequent owners, even if related.
- Restore the senior citizen discount
- There needs to be a broader base for homestead, a broader base of income requirements and a better rate. Often times, senior citizens want to stay in their



homes but the upkeep, taxes, utilities make that impossible with a fixed income. Many senior citizens are alone because a spouse has passed.

- Homestead exemption for seniors 2. What's a legacy resident? I was born here and left for a job, and now I'm back. So I don't get a benefit? Screw that idea. 3. Eliminate the LEED abatement. LEED is a hoax. If someone thinks it saves them money, they can have at it. It should not be (further) subsidized. 4. Equalize the abatement benefits so they are the same for improvement and replacement, with one exception.... 5. Abatement on replacement is reduced by 50% on each resale/transfer of the property to future owners until it falls below 10%, and then it's 0. So 100% of the abatement to the first owner occupant (OO), 50% to the 2nd OO, 25% to the 3rd OO, 12.5% to the 4th OO, then zero. And it expires in 15 years no matter what.
- Study the effects of introducing a way to lock in current property tax rates for legacy residents of X amount of years and ensure that these are tied to owners, and not properties, so as to be non-transferrable upon sale. In addition, end blanket abatements to all new construction and rather offer specific incentives towards building affordable housing and access to public transportation; in general it's a tool that should be used like a scalpel, not a sledgehammer.
- Extend the cap for the Homestead property tax exemption. Create legacy tax exemptions for residents who have lived in the same house for 20+ years.
- There are already some options in place for people over 65 with the homestead approval but maybe you could cap the rate increase to that class.
- Make a property tax credit for residency longevity; Higher taxes for properties that are not owner occupied; Stop abatements for new builds except in defined blighted areas (not wealthy, desirable areas); Provide abatements in other areas to owner-occupied homes only - not transferrable to subsequent purchasers; Pin a substantial portion of taxes to value on date of purchase for long term residents
- Freeze or reduce property taxes for anyone 60 and older.
- Cap real estate taxes at retirement age.
  - Expand Homestead Exemption by decreasing the minimum age and increasing the exempted value 2) Freeze valuation revisions for long-term homeowners
- Maybe some kind Of break for senior citizens and /or for people who remain in their homes for over 20 years.
- In high cost areas pass a law to make homeowners property tax fixed as soon as they file for social security. Limit the maximum abatements to 50% for new developments in highly developed areas (e.g. Mt. Lookout, Hyde Park & Oakley). Abatements should continue in lesser developed areas (e.g. Walnut Hills, OTR, Avondale, and Price Hill).
- Senior residents should not have to move out of the city and I hope you can find a Formular t cap rising taxes for seniors under a certain income.

- Create a deduction for people over 65. Other states / communities have these types of deductions.
- 0% property taxes for home owners over 65.
- Lock tax rate increases for legacy seniors. We watched a gifted and wonderful neighbor move out of the city last year because the taxes on her paid-for home became unbearable. Meanwhile, just a stones-throw away, an employed couple buys a remodeled, updated home with a 10-year tax abatement.
- No but make sure legacy residents, not just extremely low income residents are protected.
- I think there should be a cap put on property taxes for seniors with a fixed income, especially if they have been paying Cincinnati property taxes for 25 years or more. 10.8% of the population of Cincinnati is 65 and older. Those on a fixed budget cannot afford the continued property tax increases and may force them out of a home they've paid 30 years to own. Recent tax increases (7.93mil - 2016), and continued high tax rates (8.55mil - 2012, 10.26mil - 2014) are much greater than social security cost of living increases are. The yearly cost of living increase this population has seen lately is less than a Starbucks latte, yet they are paying taxes to CPS in 20% increases. I think When the male head of household is 65, or 62 for single elderly women, taxing their real estate should end for the purpose of school funding.
- Long-time residents and people on fixed-incomes should be able to apply for a property tax freeze until they move, sell, or pass the property on to their heirs. Or, when a fixed-income person's property value increases due to a changing neighborhood, the property tax increase should be phased in over time.
- No, but it MUST be done, elderly fixed-income home owners deserve a break
- Yes, allow a homestead credit for senior citizens. Pass a sales tax to make up the difference.
- How about tax abatements to those of us who have been living in the city and paying taxes instead of those building new homes? The tax abatements in areas like Hyde Park are often detrimental to the neighborhood and then developers, builders are rewarded and leave behind the negative consequences for long-time home owners.
- Postpone any increase in taxes until sale of property at end of life or within x years.
- Have reduced or hold on increases tired seeing seniors support the Cincinnati increase a sales tax so everyone can help soon elderly going to have to move to be able to live
- I know there are cities where taxes for senior citizens are frozen at a reasonable rate and don't go up until the property is sold...and the buyer will then pay the increased tax.
- Perhaps a cap on their tax based on income. But if house is passed on to other family members, it would need to be re-evaluated.

- Start by taking the Homestead Exemption back to where it used to be

## **ALL FORMS OF TAXATION**

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

## GOVERNMENT

- Maybe something similar to rent control in NYC or the Florida property tax freeze on older Florida homes
- Mayor Cranley came to my house while campaigning during my last election and didn't seem to understand my frustrations with property taxes and gentrification in general. I suggest a new Mayor that understands what it is like to not have disposable income. Stop building new stadiums. Stop offering tax abatements as only the well-off can afford those homes anyway. I can't express how gross and inappropriate the FC stadium is regarding the treatment of West end citizens. Regular Cincinnatians will not matter until Cranley is out of office.
- Other than rent stable rental units similar to NYC. For home owners it's the cost of owning a home. Perhaps capping the amount of TAs in each neighborhood is a good compromise.
- YES: EQUIVALENT OF CALIFORNIA PROP 13 "Led by a curmudgeonly tax fighter named Howard Jarvis—and the fear of being taxed out of their homes—California voters 40 years ago overwhelmingly passed Proposition 13. "The landmark measure slashed property taxes and limited how much they could go up. It also tied tax rates to the purchase price of a home rather than to the wild fluctuations of California's housing market. "What motivated voters to pass Prop. 13 "was a combination of fear and anger," said Jon Coupal, president of the Howard Jarvis Taxpayers Association. "Fear of losing their homes and anger over this attitude that governments could not reduce their spending." "Prop. 13 officially called the People's Initiative to Limit Property Taxation, remains popular four decades later. It is credited with preserving the California dream for a generation of homeowners. Supporters say it has allowed neighborhoods to stay intact, helping older residents on fixed incomes to remain in their homes rather than being forced out by high tax bills."  
<https://www.kpbs.org/news/2018/oct/25/birth-californias-taxpayer-revolt/>
- Government be willing to make tough choices without going to the "old standby" of raising property taxes
- The city needs to learn how to live within a budget. You know, like everyone who works for a living has to in order to pay their bills.
- I think someone needs to oversee the Board of Region....watching the watcher
- There are budget shortfalls because you aren't collecting enough property taxes because you are providing abatements to areas like Hyde Park and Mt. Lookout that don't need any!!!!
- Everything you do is taxed so where to go from here I don't know make another tax I guess but yes need to do something.
- I think better valuation schedules, grandfather clauses can be used to curtail significant increases
- Cut taxes to equivalent to abatement rate.

- New builds requirement to start at the same tax rate as property owners of older homes.
- Public Private Partnership in a city wide Community Benefit Agreement with Top 100 CBC members
- As a new resident paying for “retail” valuation, I’m not entirely sympathetic to those paying legacy valuations which are much lower than market rate. The city could have a loan program for those truly in need to be repaid at time of sale.
- I think regulation on the percent increase from year to year for people already living in the area. You may be able to comfortably afford your mortgage when you buy your house but it’s difficult to forecast if that will still be the case 3+ years down the road with the rate the property taxes are increasing at
- It would be impossible for the city to execute any plan that deviates from the norm
- I personally do not know why it is legal for people who do NOT pay property tax, to have a vote on levies like CPS. If you are not paying for the levy, you don't get a vote, is the way I see it. I am tired of paying higher and higher taxes and not getting anything in return.

## **TEAR DOWNS**

- Abatement should be if it was vacant land and it was actually new construction. There should not be tax abatement on tearing the house down only to build another new house. Those people do not need tax benefits. At this point it probably does not make sense to have tax abatements at all in the Hyde Park Mount Lookout area when these houses are well above the market value in the city. When should also understand why soak the taxes in Cincinnati are so high compared to places like Indian Hills where they claim that each house has a farm. And therefore get tax breaks
- Stop teardown incentives in affluent areas. If one can afford to buy a million plus house, one can pay the resulting taxes. Property taxes should not be expected to cover EVERYTHING.
- Stop granting permits for tear downs and rebuilds. Stop providing property tax abatements for new construction. On my street there is a house valued at nearly 3 times what mine is valued at with property taxes of about one third of what I pay. How is this fair? This is a case of the rich get richer while those unable to afford to buy a house solely for the purpose of tearing it down and building a higher valued home in its place carry the tax burden for the wealthier person. There are numerous examples of this situation in Hyde Park/Mount Lookout.

## **HARDSHIP**

- Stop giving support to individuals and groups who are "improving" the neighborhood. Landlords are kicking out tenants in order to flip and sell houses in Northside, which then can't be afforded by any current resident. It is fundamentally changing the fabric of the neighborhood, and it is creating a housing hardship for the people who are most at risk.

- Do not forget the disabled community too. Blind/Amputees/Deaf who cannot find jobs to support themselves and their homes when the government keeps increasing and cutting the rollbacks. Maybe increase homestead exemption instead of just 600 dollars (I know it's a state thing but maybe a county could follow suit and add some to that, helping reduce the burden of citizens. We all want to stay in the city but Warren County is starting to look attractive.

### **SCHOOLS AND TAXES**

- Allow anyone who does not have school age children or uses private schools to opt out of paying property tax for schools. Council stop spending money ridiculously; i.e. streetcar, make people who live or own business on streetcar pay tax for that perk, lower parking meter rates, etc.
- Yes! Eliminate the school tax portion of our property taxes after age 62. Other communities in America do this and it allows older families to stay in their homes and not flee the city.
- Exempt them from school property taxes
- Cap the number of levies the school board can take and attach increase in rates to consumer price index for a max level

### **LAND TAX**

- The three year reappraisal should be controlled and fixed to the inflation rate or the home improvements put into the property. Then when it is sold the new tax value is put on for the new owner based on the sale price. Perhaps a tax on the seller if there is a big profit also.
- Yes, I am on Homestead and my taxes are very reasonable and I hope the program continues because it is very hard to make monthly bills when you are only living on a small Social Security check every month.
- Tax the land not the homes.
- A shift to a land tax could potentially shift the tax burden away from existing residents and towards the developers that are lifting the value of the neighborhood.

### **BASE TAXES ON PAYMENT OF PROPERTY AND MAINTENANCE**

- I'm on a small widows pension, there is no relief to help with the taxes unless you are over the age of 65...why not base your taxes on low income families on what you paid for your property...
- Long-term residents should be eligible for tax discounts - they've spent years taking care of and working to improve the neighborhoods.
- Yes! By all means, see the above. Cap the percentage of any increase driven by outside values/market (factors not directly impacted by improvements in the property itself) to no more than 3-5% per year, and no more than 10% in five years. Make it easier to appeal large increases. Award 'longevity abatements' like tax abatements to those who live in their home for 5-10 years, 10-15, 15-20, and

20+. The longer you live in your home the better your abatement. This rewards continuity and investment (personal human investment and commitment) to a neighborhood.

- Offer prorated tax abatements for specific changes: solar, windows, insulation...
- Cap property taxes or give discounts based on length of time owning the property. Minimize tax abatements, especially for tear downs and new construction.

### **OTHER THOUGHTS**

- No. I think if things keep going this way and the realtors working in cahoots with their builder pals continue to raze the homes and build massive ugly McMansions while destroying our green spaces and wildlife habitat, there will be no more HP/MtL as we have known it.
- I will probably move
- I do have ideas.

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

#### **GOVERNMENT**

- Yes - I believe city leaders, developers, and realtors shared the goal of delivering yet another "gimmie" to wealthy residents. This shameful situation was so predictable that there is simply no other explanation.
- Please take action. I hate seeing the historical integrity of our neighborhoods deteriorating and forcing legacy residents out.
- Please help to stop the constant raising of taxes with little or no advantage to our neighborhood. Our schools are overcrowded, our sewer systems are old and over capacity, our streets are a mess and our traffic patterns and pedestrian safety are in chaos. We also don't have enough police in our district to keep up with basic needs.
- What is the value of the property in the city Residential Commercial Government Industrial etc. vs Government assets such as MSD, WW and Roadways
- My hope is that City Council will do something besides OTR concerns and think about the rest of the city. Property Taxes are outrageous; meanwhile, anyone who wants to tear down a house and build anything on the property gets a huge abatement. It's not right!
- The current single, city-wide approach to abatements is simply unfair to residents of thriving neighborhoods, both by encouraging the destruction of their character and asking residents of that neighborhood to bear a greater property tax burden.
- There needs to be a reckoning and a swift change to the laws that allow this travesty before the neighborhood is gone forever
- Yes. 1. I've read many people who think that abatements are "tax shelters" and "rich" neighborhoods shouldn't have them. We are 58 neighborhoods, but we are ONE city. We are Balkanized enough. We don't need to divide the city by

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

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



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

- I do not like the tear downs of perfectly good houses and lots being split.

## **TAX ABATEMENTS**

- Yes, cut out the business of giving tax abatements immediately. Have developers along with new residents who are building inappropriate houses and too many of them pay MORE for the privilege of squeezing into our neighborhoods. Density is ruining our communities. We don't want DENSITY.
- I'm very upset with the dynamics of Oakley changing due to all these teardowns. NONE OF THEM WOULD HAPPEN without the poorly designed Tax Abatement program which was supposed to be for developing/less affluent sections of the city. NOT Oakley, HP, ML etc. come on folks. Let's make serious changes to this and prevent the rich from getting richer (developers making big profits and wealthy people buying homes they don't have to pay taxes on for 10+ years). Who will buy these homes in 10 years when it's no longer tax abated? What will happen to their true value in 10 years? No one will be these brand new homes at 600+K with property taxes at 15K per year when nice older ones are 250-3000 and 6-8K taxes per year.
- The tax abatement issue was for blighted neighborhoods, I don't see Hyde Park, Oakley etc. in this equation...basically it's forcing fixed income people to have to make up the taxes you're not receiving from the many tear downs etc...This abatement issue has gotten out of hand...your holding us financially hostage for real estate mongers
- Tax abatement is no longer needed on the east side. All east side neighborhoods are doing fine and do not need that incentive to drive development. Instead, it's driving the destruction of historic properties and building new ones that don't fit the character of the neighborhood in search of tax abatement credits. Tax abatement should only be allowed in neighborhoods that need the additional incentive to encourage new development.
- Stop tax abatements in desirable neighborhoods!
- Stop subsidizing wealthy property buyers who don't need tax relief in Hyde Park and Mount Lookout. That raises the taxes on all other residents. Not fair!
- STOP THE TAX ABATEMENT PROGRAM FOR THE NEAR EAST SIDE OF CINCINNATI. I believe this is fine to keep in areas of the city that TRULY need revitalization. THIS IS NOT HYDE PARK AND MOUNT LOOKOUT.
- I can see tax abatements given to Developers who choose to develop in blighted areas. There is something very wrong with tearing down beautiful historic houses in thriving established neighborhoods to throw up \$1000000 high grade cardboard Shacks for tax abatements.
- Yes. When the abated homes no longer qualify for these exceptions, they plummet in value.
- The tax abated new builds in this area are not paying their fair share...need at least 50% of sale price taxed...

- Continue to prohibit the sale and development of “front yards”; reduce tax abatement from 15 years; set design standards in keeping with the neighborhood.
- I think abatements should only be offered to remodeled homes, not tear down new builds
- Tax abatement should not be an all or nothing policy. Neighborhood characteristics such as median price by type of residence, median income, average time to sell, and density should all be factors taken into consideration. Of particular concern is the cutting of mature trees and construction on hills. Given changing climate, the preservation of the existing tree canopy is critical in contributing to air quality, providing shade, and holding hillsides with their extensive root systems. Developers should also be required to maintain contact with the neighbors and neighborhoods they are disrupting. They should be required to minimize disruption and not take up existing street parking with their vehicles. And they should be required to actually be considerate. Currently, there are two developers in my area who never answer phones, never respond to voice mail, never respond to email, and interact with great hostility with residents when approached on the street. Developers are in this only for profit. The quality of a neighborhood is not their concern. Most residential neighborhoods do not need what they bring. Eliminate tax abatement - it benefits no one but developers. Neighborhoods like Mt Lookout and Hyde Park do not need incentives like tax abatement in order to attract residents. They are also overbuilt already. This gets at another issue of tax abatement and development - the radical shifts in neighborhood character that often result. Squeezing two houses into space where there once was one, reducing setbacks, and altering architecture are factors that should be taken into account as well. Another critically important issue is the likelihood of displacement of current residents - regardless of neighborhood. No one should be forced to leave because their home has become too expensive for them, whether rentals or owner occupied. Property taxes are necessary to support city services. But they must be shared equally across ALL property owners. Abatement is a short-sighted policy that transfers the tax burden to legacy residents and favors developers over the people who actually live in and care for their neighborhoods. .
- Tax abatement with new builds need to stop in desirable markets. There is no reason that Hyde Park, Oakley, and Mt Lookout should be included in tax abatement. Property values are high and people will continue to buy without the abatements. Also, we need taxing to be fair. Rich folks buy 750k houses and don't pay their fair share. That's not cool.
- I appreciate tax abatements which can eventually lead to economic gain but we need to be careful that we are rewarding the right behavior. We may need to review the zoning laws to prevent unintended external presence/influence
- Tax abatements on tear downs should be ended. Also there should be no tax abatements for putting cluster homes in Mount Lookout on a hillside that will lead

to instability. This is just gaming the system. No tax abatements on any type of multi-family connected housing.

- End tax abatements for new construction of homes valued in excess of \$250,000 throughout the city. I own a historic (high value) property in Oakley - I object to paying such high taxes when others with high- value properties do not. Tax abatements also provide an incentive to destroy viable older homes and subdivide lots -it is happening all over Hyde Park, Oakley, Mount Lookout, and local residents are sick of it.
- We should stop the tax abatements in desirable neighborhoods
- I do not feel that any property tax abatements for new development of residential properties or improvements to residential property are fair to all taxpayers who pay normal values.
- End all the tax abatements
- If tax abatement is intended to encourage developing challenged neighborhoods, then they should not be broadly available. Hyde Park Mt Lookout etc. are NOT challenged and a lot of tax dollars that could help the city are not billable
- I live in a 100 year old house and I worry about my property tax and value with all the tear downs, lot splits, and tax abatements for new, expensive homes. This area should not be for the ultra-wealthy but taxed on the middle class.
- I had the mindset that if TA's could be redirected to only apply to "blighted" neighborhoods and set up to heavily favor renovations vs. tear-downs, the problem would be solved. But gov't pork has a tendency to unleash powerful and destructive greed. My concern is that unless TA's are ended altogether, this force will quickly circumvent any new safeguards.
- Allocate abatements to disadvantaged/blighted areas and repeal the abatements for the remaining areas.
- I support tax abatements as they are currently implemented. CT has benefited significantly

## **MARKET**

- Please remember that a community is different from 'the market'. The value of a community is its people, their history, and their commitment to it. The market and the community do overlap, but the tyranny of the 'market' should not be a creeping systematic determiner of our local places—particularly residential areas.
- You better figure out how to lower property taxes and give better services soon or I see people exiting the city that can, especially ones with school age children and seniors. Remind renters rent increases with higher property taxes!
- People should be able to sell their house to whomever they want. The owner of the property should be able to do whatever they want with it, including tearing it down. LEED Properties are overall better for the environment than some of the older homes. With geotechnical power, they're much greener. .

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

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

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

- As the abatement and tear down of bigger homes for small row homes continues, more families will leave to other communities and there will be tax loss.

### **OTHER THOUGHTS**

- Thanks for your efforts.
- I am so happy that you are finally addressing this issue. People will leave the city if this continues.
- I want to stay in neighborhood but can't afford it.
- Please feel free to contact me with questions: Megan Meconi  
megan@cincinnati-spanish-school.com 513.391.9393
- I hope you really accomplish something tangible. So many of these "working groups" accomplish nothing. I am afraid I am not going to be able to afford my house any longer. I am 58 and have been in my house since 2005.
- I fully support an open dialogue regarding this, and appreciate what you are doing.
- We're moving out of Hamilton County.
- Thank you for the work you are doing. Something needs to be done to make sure the wealthy are paying their fair share of property taxes.
- Call me.
- This survey was a joke. It's not hard, stop giving people buying expensive homes tax abatements.
- Please help longtime residents!
- Thank you for conducting a survey
- Yes I do.

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

### **TAXES**

- Why such a high percentage of taxes go to failing schools, how much of tax dollars go to students vs. teachers and unions, why are the city services so poor, etc. etc.
- Why are our taxes so much higher than similarly valued properties in many other cities throughout the country?
- Everyone, everyone I speak with thinks our taxes are WAY above what they should be. I would like to see how we compare to other "like" cities. Are we higher or is this just a perception.
- Ways in which things can be funded without constantly raising property taxes
- Why do taxes keep going up in general? Many of the roads and infrastructure around Oakley needs updating. Instead things have languished. I'm pretty upset

about all this tax abatement stuff. Please do something to make a positive change.

- It seems that every tax levy proposed is placed on the shoulders of homeowners. I could be wrong but it is my understanding that only 38% of the City's population are homeowners. I understand the trickle-down effect thinking but the fact is the tax increases only immediately impact homeowners. So in a nutshell it seems that there are an awful lot of people voting for most of the tax levies that are put on the ballot who will not have to immediately pay anything for the levies they are supporting.
- Cost/benefit analysis on the use of the property taxes
- I'd like to learn how we can reduce our property taxes.
- I want to seek ways to change the rate of our property taxes (and assessment strategies), and abatements to new builds. What I can learn to make this change is most beneficial.
- What is the Property Tax Working Group doing to relieve the burden of the highest property tax rate in Southern Ohio for all private property owners, not just senior citizens?
- The reason why property taxes are increasing while properties themselves are declining-is because they can get away with taxing people for the money they need-because they haven't invested in keeping up areas of town/streets/roads/etc. and that is only way to get money to make the improvements needed-we aren't stupid people!!!
- How to reduce it and how to stay in the city.
- To stop continual increases. It is also not right that since we live in Hamilton County, we have to pay all the levies for the city of Cincinnati, but we do NOT get to vote on them. People that do NOT own homes should NOT get to vote on issues that increase Home Owners taxes!
- Total property values 2. Total taxes 3. Tax per 1000\$ value 4. Total value of abated properties 5 lost tax revenue 6. Taxes per 1000\$ value if abatements repealed
- A better way to do things so people can fix up their homes and stay and be happy instead of waiting on tax and more tax and gas tax if they keep doing that they won't need to fix roads we won't be able to afford to drive so hope you come up with something.
- How to stop any increases for everyone.
- How do I get my house valued closer to the rest of my neighborhood?
- If there is anything property owners can do to help reduce these types of valuations
- How I can stay in my home for about 6k a year
- Why the property taxes are so high on a small house with a postage stamp size lot.



- I have talked to auditors. They use homes near Coldstream as our comparison. Not the same kind of hood.
- How you evaluate property when it is next to boarded up homes or abandoned property and why you aren't considering those problems when evaluating the property that is lived in and is kept up next to these structures.
- As much as you can tell me about REDUCING property taxes. Don't bother me with anything else.
- How homes are appraised and how the City sets its property tax millage every year.
- How to stop them going up!
- I want this over inflation of taxes in Oakley to stop immediately. Even if I can pay off my home before age 55, I'm not sure I can afford to stay in it due to the massive income taxes

## **TAX ABATEMENTS**

- How to get developers and new residents to stop trying to make a quick buck at the expense of the original residents.
- Why are abatements granted in Hyde Park or Mt Lookout?
- Why are you choosing to give people buy very expensive homes tax abatements?
- What can be done about the excessive tax abatements for large projects
- Why there is a necessity to have tax abatement sin highly desired and developed parts of town, such as Hyde Park and Mount Lookout.
- How much money is lost through the abatements in rich neighborhoods? How does someone qualify for abatement? I heard that remodels qualify too.
- I want to learn how to end tax abatements for high-value properties throughout the city.
- What is the logical thinking behind the tax abatement program for million dollar homes?
- Is my understanding correct that property taxes are adjusted to arrive at a certain budget number, so if fewer are paying, those remaining will pay more in order to hit the budget number?
- What is the purpose of abatements given to developers to tear down viable houses and rebuild in a very desirable area of town?
- Why are such abuses of tax abatements not being stopped?
- Tax abatements on tear downs should be ended. Also there should be no tax abatements for putting cluster homes in Mount Lookout on a hillside that will lead to instability. This is just gaming the system. No tax abatements on any type of multi-family connected housing.

## GOVERNMENT

- That the city/county is going to fix what it has broken.
- It would be helpful to feel like we have a say. It would be helpful to feel like the system is fair, we can understand it, know where the tax dollars go, and are not going to be blindsided with rampant increases or unfair tax. It is difficult to face a 47% increase when there are tax abatements driving up prices and driving out residents, and when Cincinnati's streets are lined with litter to such a bad degree that it looks like Rumpke's roads, not our fine City's roads. More tax dollars collected individually should give that individual a sense of the communal value their ownership is contributing to.
- What the hell have the government employees at the city and county and state levels done with all of our property tax money, and why do they need so damned much more each year, like ravenous beasts. Just because now-retired "public servants" made pension promises governments cannot keep is no reason to jiggle the property tax system so home owners have to pay huge percentages more each year, especially when so many of us are essentially on fixed incomes because of retirement. (2) Why people who do NOT own property get to vote on property tax increases. (3) How to \*\*\*severely\*\*\* limit the annual percentage increase in property taxes. Ohio MUST find citizen leadership to put a California-style Prop 13 on the ballot and get it passed.
- How we can support changing the economic divide which can cause this city to fail
- How to make EVERYONE pay their fair share. Maybe there's a way to add a fee to the realtors and builders commissions to make up for the tax shortfall from all of these abated properties that will keep our taxes more reasonable and make them think twice about their disgraceful behavior.
- How to preserve our neighborhoods. Encroaching land development is destroying the community spirit and pride of Cincinnati's Oldest Neighborhood.
- Where does all the money actually go? My street is totally torn up due to the new construction. I assume I'm paying to fix the damage since the abatements will let the buyer and developer off the hook. The developer will enjoy a profit; the buyer will enjoy 10-15 years of taxes.
- Details on the appeal process. We have been successful with two of our four appeals. People need to know how to do this
- These are government paid employees, we need transparency.
- Where exactly does all this money go? Where can waste be eliminated?
- I'd like to know if this trend will continue or if there is anything I can do to meet the increases.
- How can the Board of Revision raise someone's taxes just because they want to? Even if my neighbor's house is sold for a certain amount or valued at a certain amount doesn't mean that mine is. My house is basically in the same condition as it was when I purchased it

- I prefer the city dispel the myths of tax abatements. 70% of tax abatements quoted in news are churches and government buildings
- How to lower taxes
- Where they are lower.
- Every time I turn around, another Levy is increased, mainly because there are so few residents paying their fair share of taxes. The homeowner rate in the city is less than 40%, I believe.
- When the fuck will I stop paying for sport stadiums and start paying for things that will improve the lives of me and my neighbors.
- More transparency for the determination of what neighborhoods are considered target neighborhoods
- Data letting people know where property tax rates in Cincinnati stand in comparison to the rest of the region and country.
- How to reduce them. Election levies are voted in by everyone, not just homeowners but we have to bear all the cost.
- Why they stare so high? How increased taxes make it on the ballot
- What the school board uses the preschool promise money actually on.
- How it's determined how much they need to be/increased to year over year
- In Hyde Park has been basically destroyed by greedy developers who are benefiting from knocking down classic homes and building monstrous mansions with no green space and no concern for fitting into the architectural style of the street.

# % of Response by Neighborhood

