



Roadmap for Increasing Black Homeownership: **2026 Roadmap Update**

Advancing Homeownership for Everyone

Table of Contents

Introduction	1
Market Trends	
Funding Cuts	
Local Progress	
Recommendation 1: Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory	6
Key Findings from the 2024 Lending Data	
Updated Lending Recommendations	
Recommendation 2: Establish a Loan and Grant Fund to Support Existing Low- and Moderate-Income Homeowners	12
Home Repair Loan Program	
Heirs Property Initiatives	
Medicaid Estate Recovery	
Foreclosure Assistance	
Recommendation 3: Modify Zoning to be More Inclusive	15
Zoning Reforms in the City of Cincinnati	
Zoning Reform in Hamilton County	
Recommendation 4: Provide Property Tax Relief to Low-Income Homeowners	17
Property Tax Relief in the City of Cincinnati	
Statewide Property Tax Reform	
Opportunities for Local Reform	
Recommendation 5: Modify Tax Abatement Incentives to Support Black and Low-Income Homeowners	21
Recommendation 6: Monitoring	23

Introduction

In October 2022, HOME and a group of 35 partner organizations published the *Roadmap for Increasing Black Homeownership*. At the time of publication, the *Roadmap* identified a nearly 40% gap between Black homeownership and white homeownership. This gap is a direct result of the discriminatory housing policies that society has employed over the past 100 years to segregate White households from Black households in the United States. In the Cincinnati region, these systems have created vastly different outcomes for Black and white families, as highlighted in the *State of Black Cincinnati 2015: Two Cities* report published by the Urban League of Greater Southwestern Ohio.¹

Beyond identifying this gap and its causes, the *Roadmap* proposed six key policy recommendations to close the homeownership gap by increasing and preserving Black homeownership. These recommendations were developed based on the research publications of other local advocates including Local Initiatives Support Coalition (LISC) Greater Cincinnati's *Housing Our Future* report,² the 2019 Fair Housing Assessment for Cincinnati and Hamilton County,³ and the Cincinnati USA Regional Chamber's *Embracing Growth: Principles for Regional Housing* report.⁴ While focused on closing the homeownership gap, the implementation of these recommendations would benefit everyone by encouraging the production of more affordable housing and by helping low- and moderate-income people access and preserve homeownership.



Like the original *Roadmap*, this status update is intended to provide both a summary of the current housing landscape and immediate concrete recommendations for increasing and preserving Black homeownership in Cincinnati and Hamilton County.

Local Progress

Local and regional efforts to promote homeownership have made some progress toward closing the gap between Black and white homeowners. New programs including low-cost home repair loans, heirs property initiatives, zoning reforms, property tax relief programs, and reforms to local tax abatements have all contributed incremental progress towards reducing the homeownership gap in the Cincinnati region.

[1] Urban League of Southwestern Ohio, *The State of Black Cincinnati 2015: Two Cities*, (2015).

https://irp.cdn-website.com/9ee2aa0d/files/uploaded/The-State-of-Black-Cincinnati-2015_Two-Cities.pdf

[2] LISC, *Housing Our Future*, (2020). <https://www.lisc.org/greater-cincinnati/what-we-do/housing-our-future/>

[3] City of Cincinnati and Hamilton County, *Fair Housing Assessment for Cincinnati and Hamilton County*, (2019). https://www.cincinnati-oh.gov/sites/community-development/assets/fair_housing_assessment_cincinnati-hamilton_county.pdf

[4] Cincinnati USA Regional Chamber, *Embracing Growth: Principles for Regional Housing*, (2021).

<https://cincinnati-chamber.com/wp-content/uploads/2023/07/Principles-for-Regional-Housing.pdf>

FIGURE 1

LOCAL HOMEOWNERSHIP RATE BY RACE

Homeownership Rates	Hamilton County	City of Cincinnati	Cincinnati Metro Area
All Households	59%	40%	69%
White	70%	51%	74%
Black or African American	34%	25%	41%
Two or More Races	44%	32%	54%
Hispanic or Latino Origin (of any race)	45%	33%	52%
Black-White Homeownership Gap	36%	26%	33%

Source: 2024 American Community Survey 5-year Estimates, S2502

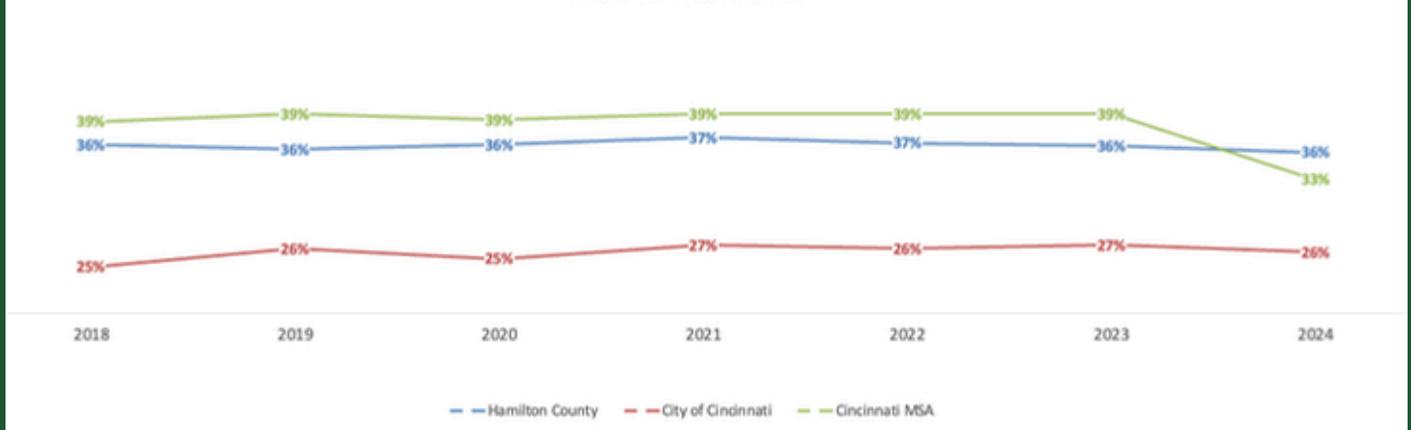
Today, only 34% of Black households own their own home in Hamilton County, compared to 70% of white households that are homeowners – a 36% gap. In the City of Cincinnati, 25% of Black households are homeowners compared to 51% of white households – a 26% gap. Figure 1 is a table highlighting this data.

This data is explained in part by the fact that the City of Cincinnati is comprised of more renters (60% of the City’s population) than homeowners (40% of the City’s population). These data points demonstrate the need for continued support for Black homeownership in both the City of Cincinnati and the region as a whole.

As Figure 2 demonstrates, this gap has remained consistent since the original publication of the Roadmap with only minor year-to-year fluctuations. For five years the Cincinnati MSA consistently had a 39% gap, dropping to 33% in 2024. Hamilton County reduced the gap from 37% in 2021 and 2022 back down to 36% (the same gap as in 2018, 2019, and 2020). In the City of Cincinnati, the gap increased from 25% in 2018 to 27% in 2023 with a minor decrease to 26% in 2024.

FIGURE 2

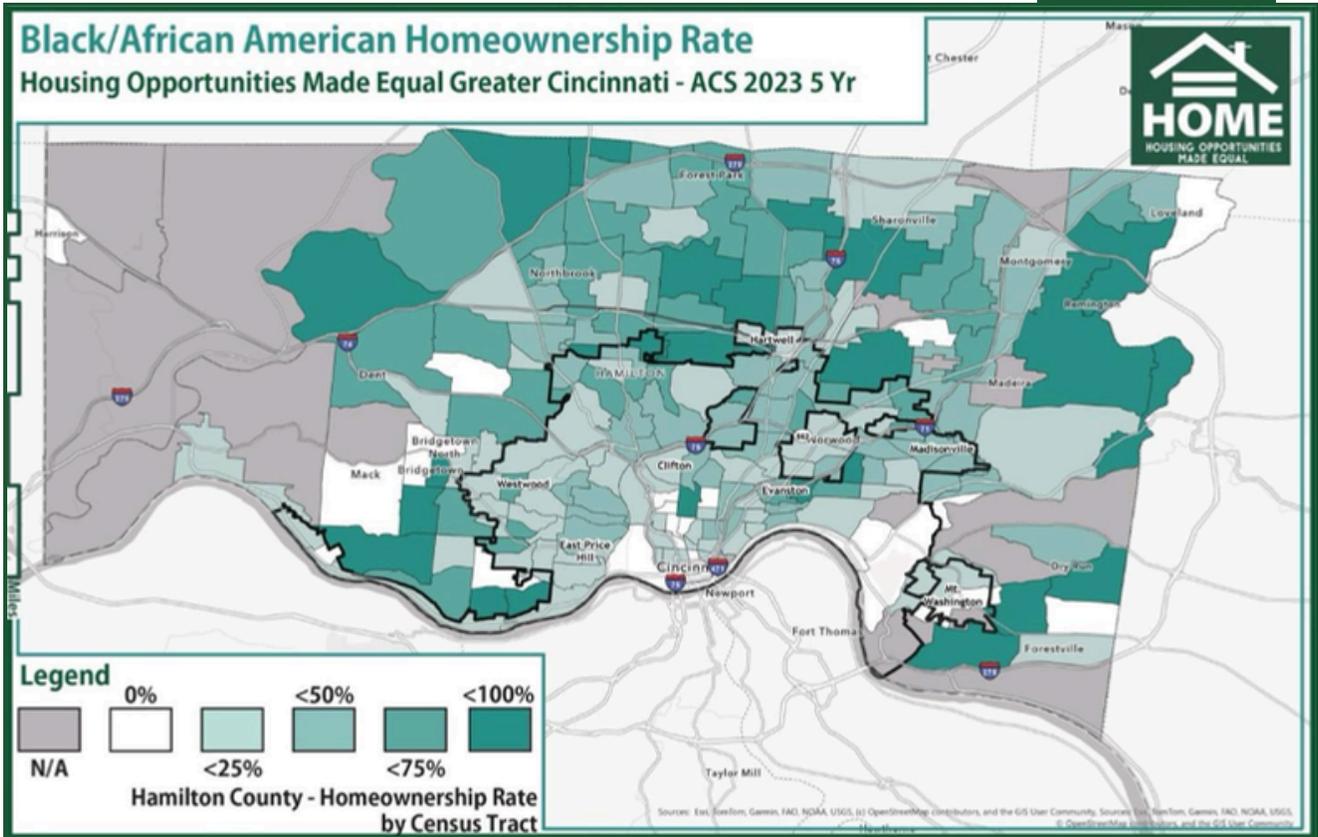
**BLACK-WHITE HOMEOWNERSHIP GAP (2018-2024)
ACS 5-YEAR ESTIMATES**



Source: 2024 American Community Survey 5-year Estimates, S2502

Across Hamilton County, Black homeownership exists at a considerably higher rates in some communities. Figure 3 maps the Black homeownership rate by census tract in Hamilton County. The darker portions indicate Census Tracts with a higher Black homeownership rate, the lighter areas indicate Census Tracts with a lower Black homeownership rate, and the greyed out areas indicate Census Tracts with no Black residents. The communities with the highest rate of Black homeownership include Evanston, CUF, North College Hill, Finneytown, Delhi, Dent, Remington, Sharonville, Forestville, Salem Heights, Pleasant Run, and Forest Park.

FIGURE 3



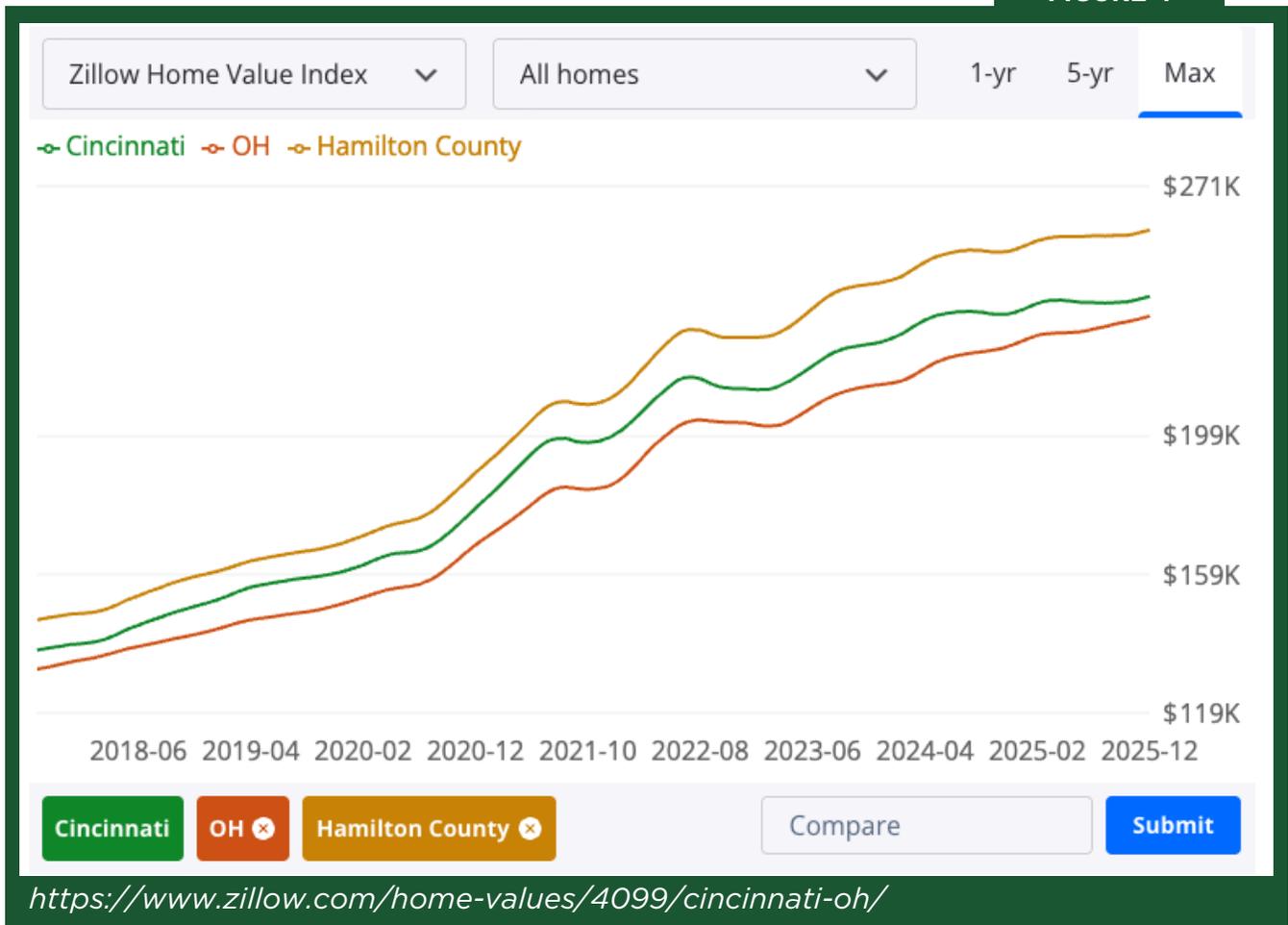
Market Trends

In the last year, competing housing trends have made it harder to advance progress on the Roadmap’s six recommendations. The housing market continues to be increasingly challenging for low-income and Black homeowners. Home prices and rents have continued to soar since the pandemic. In 2019, the median price of a home in Cincinnati was \$173,302. By 2025, it increased by more than 38% to \$240,034.⁵ Since the original publication of the Roadmap, these dramatic increases in home prices have become a persistent feature of the housing market. Figure 4 graphs this trend over time. Combined with higher interest rates, rising inflation and stagnant wages, these soaring prices continue to lock low- and moderate-income borrowers out of the housing market.



[5] Zillow, *Zillow Home Values Index*, (2025). <https://www.zillow.com/home-values/4099/cincinnati-oh/>

FIGURE 4



At the same time, low inventory of for-sale homes and lagging housing production also contribute to the increasingly competitive housing market. HOME’s Lending Report, released in February 2025, further shows that mortgage lending and underwriting criteria are increasingly difficult to navigate for low- and moderate-income homeowners and first-time buyers. Changing market conditions are also making it harder for existing homeowners to maintain their housing.

In 2024, new property tax bills were due in Hamilton County following the sexennial property tax reassessment required by Ohio law. HOME and eruka co-produced *Levied* (2024), a study that investigated which communities were most impacted by the tax changes.⁶ The research found that tax increases were disproportionately concentrated in communities of color and lower-income neighborhoods. These disproportionate effects make it more challenging for our region to maintain existing levels of Black homeownership.

In addition to the pressure of increased property taxes, there are not significant federal programs that provide mortgage assistance to prevent foreclosures, leaving at-risk homeowners without crucial aid.



[6] HOME and eruka, *Levied: Reports on Property Tax Inequity*, (2024). <https://www.homecincy.org/property-taxes>

Funding Cuts

Cuts to federal funding and government operations are going to make it harder to maintain current levels of homeownership and will inhibit our region's ability to expand homeownership. In the past months, the U.S. Department of Housing and Urban Development (HUD) has seen considerable budget and staffing cuts.⁷ HUD plays an important role in expanding and protecting homeownership through a variety of programs including administration of Federal Housing Administration (FHA) mortgage loans, enforcing fair housing and fair lending laws, and providing grant funding to local governments through the HOME Investment Partnerships Program and Community Development Block Grant (CDBG) to engage in activities that support homeownership.

Threats of funding cuts to these HUD programs have created an environment characterized by uncertainty. Critical HUD programs such as Community Development Block Grants, HOME Investment Partnership Program, housing counseling, and fair housing initiatives all had funding temporarily frozen, significantly reduced, or proposed to be completely eliminated. Many local initiatives aimed at increasing homeownership, including down-payment assistance programs, rely on this federal funding to function. The uncertain future of these programs places their existence at risk.



At the Consumer Financial Protection Bureau (CFPB), the agency saw all work halted, significant staff reductions, and had its budget slashed by nearly 50% under the One Big Beautiful Bill Act.⁸ The CFPB supports homeownership by regulating and enforcing consumer protection laws in housing transactions, including fair housing and fair lending laws. The agency also resolves consumer complaints and provides informational resources to homeowners about mortgage lending process.



Recent government actions have also changed the agency's priorities including a rollback of fair lending and fair housing actions, including unwinding a redlining settlement with Townstone Financial, Inc.⁹ These major changes have curtailed the enforcement of fair housing laws, rolled back protections for consumers against discrimination, and demonstrate the federal government's unwillingness to hold bad actors accountable when they violate the law.

The remainder of this report examines the six recommendations set out in the Roadmap for Increasing Black Homeownership and provides updates on the status and progress toward these recommendations.

[7] Jennifer Ludden and Alisa Chang, *The Latest Layoffs at HUD Target Fair Housing Investigators Around the U.S.*, (NPR, 2025). <https://www.npr.org/2025/10/16/nx-s1-5574318/the-latest-layoffs-at-hud-target-fair-housing-investigators-around-the-u-s>

[8] Eamonn Moran and Ashely Feighery, *CFPB Budget Slashed by Almost 50 Percent as Trump Signs One Big Beautiful Bill Act*, (Holland & Knight, 2025). <https://www.hklaw.com/en/insights/publications/2025/07/cfpb-budget-slashed-by-almost-50-percent-as-trump-signs>

[9] CFPB, *CFPB Seeks to Vacate Abusive, Unjust Case Against Townstone*, (2025). <https://www.consumerfinance.gov/about-us/newsroom/cfpb-seeks-to-vacate-abusive-unjust-case-against-townstone/>

1. Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory

- 🏠 Ensure home loan products are available to borrowers with lower credit scores and at lower mortgage amounts.
- 🏠 Develop Special Purpose Credit Programs to expand home loans to underserved borrowers.
- 🏠 Expand down-payment assistance and closing cost assistance to low-and-moderate income homeowners.
- 🏠 Research and initiate pilot programs on alternative credit scoring techniques that expand creditworthiness to qualified Black homebuyers.
- 🏠 Ensure equitable appraisal practices for home buyers, sellers, and homeowners refinancing their homes.
- 🏠 Fund HUD certified housing counseling agencies to provide first-time home buying classes and counseling around home improvement and refinance options.
- 🏠 Invest in Community Development Finance Institutions (CDFIs) to create new and innovative programs to lend directly to low- and moderate-income homebuyers.
- 🏠 Expand the homesteading program modeled on the current Price Hill Will program.
- 🏠 Fund fair housing organizations to enforce fair lending laws and ensure lending institutions are providing fair and equal access to loan products to Black borrowers and communities.

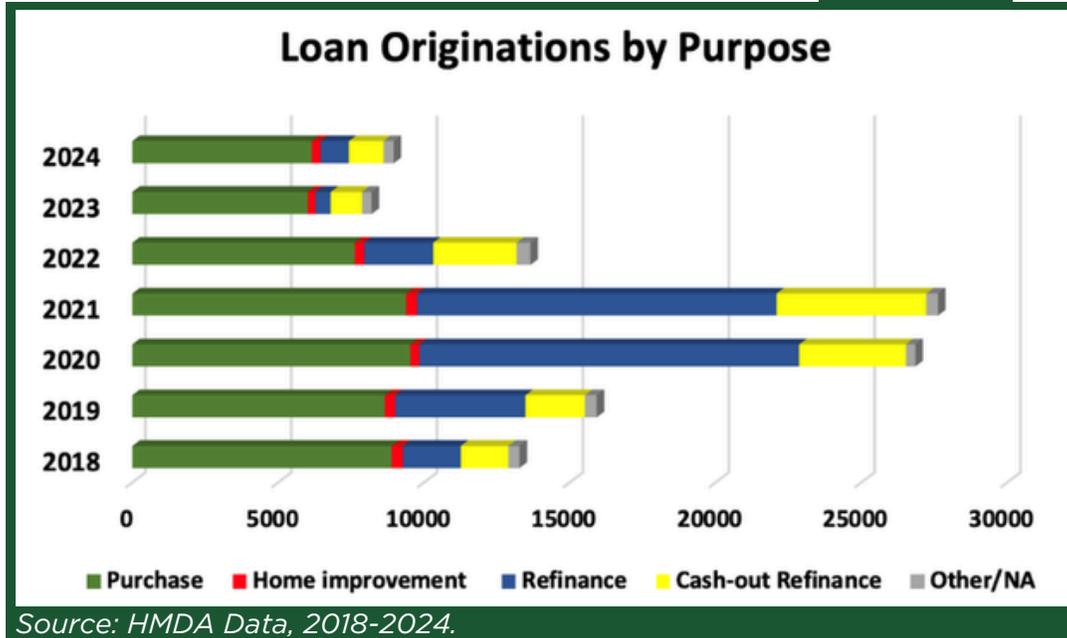
***Recommendations are from the original Roadmap based on the *Housing Our Future* report, the 2019 *Fair Housing Assessment for Cincinnati and Hamilton County*, and the *Embracing Growth: Principles for Regional Housing* report.**

In February 2025, HOME released the report *Home Mortgage Lending Trends in Hamilton County: 2018 - 2023*. HOME analyzed data reported by lending institutions through the Home Mortgage Disclosure Act (HMDA) over a six-year study period in Hamilton County, Ohio. An analysis of 2024 HMDA, the most recent year available, shows a continuation of trends from the last six years from the three main findings.



As shown by Figure 5, home purchase loans represent the majority of applications (60%) and originations (69%) in 2024.

FIGURE 5

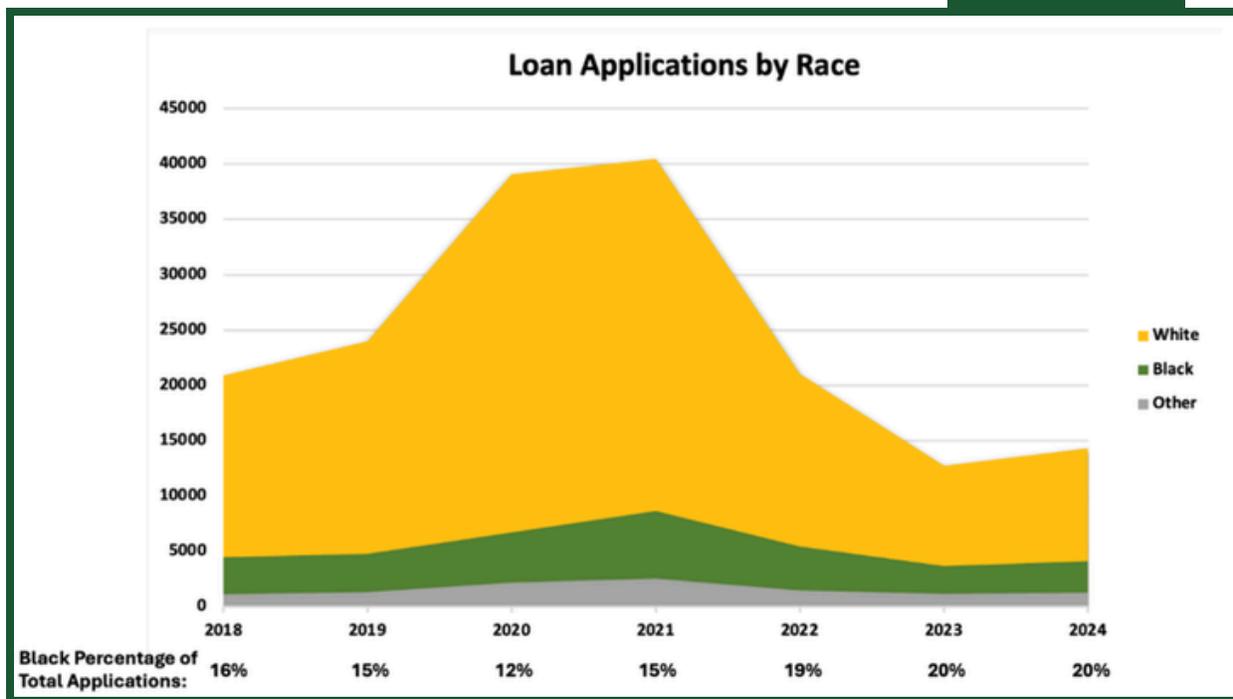


Key Findings from the 2024 Home Mortgage Lending Data

1. Black households are underrepresented in the mortgage lending process.

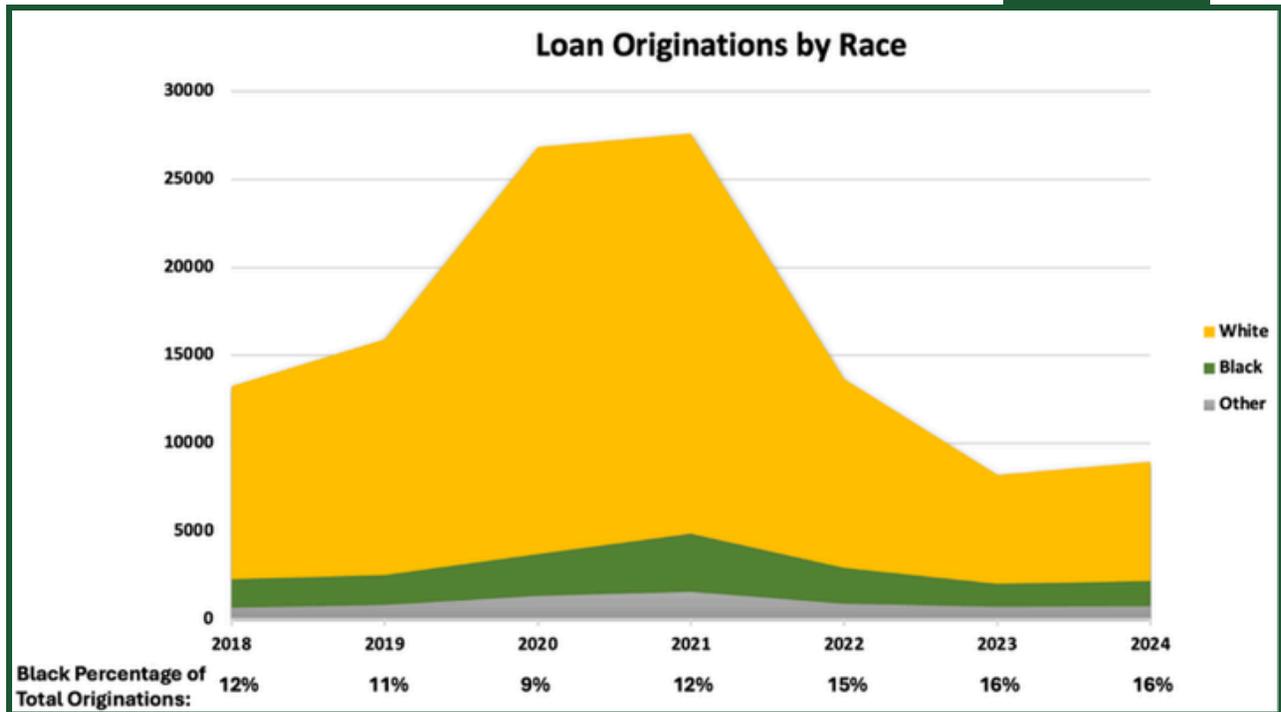
Black households represent 25% of the population in Hamilton County. Compared to the data analyzed in HOME’s Lending Report, progress has been made with respect to the proportion of Black borrowers applying for home mortgage loans. In 2024, Black borrowers represented 20% of total applications and 16% of total originated loans. These numbers have remained consistent between 2023 and 2024. Figures 6 and 7 graph these trends and visualize these disparities. **Considering Black households represent 25% of the population, Black borrowers are severely underrepresented in mortgage lending applications and originations.**

FIGURE 6



These disparities could be attributed to systemic barriers in banking services, including a history of redlining and discrimination, and higher rates of reported difficulty with financial institutions among Black applicants.

FIGURE 7

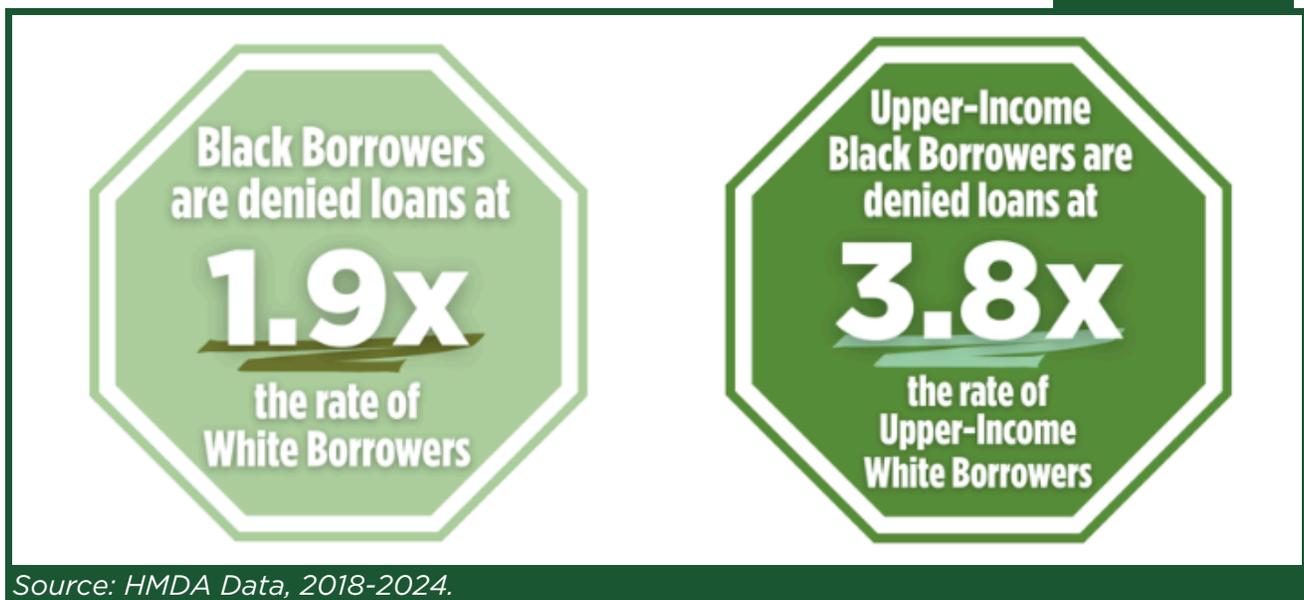


2. Black borrowers are denied at a higher rate than white borrowers, regardless of income.

The 2024 HMDA data shows that Black borrowers are still denied loans at nearly twice the rate of white borrowers with a 21% denial rate to Black borrowers compared to 11% for white borrowers, however these numbers do represent a minor improvement from 2023.

In 2024, when controlling for only upper-income applicants, upper-income Black applicants are 3.8 times more likely to be denied compared to upper-income white applicants. Upper-income Black applicants are denied 19% of the time compared to upper-income white borrowers who are denied 5% of the time.

FIGURE 8



The 2024 data shows an even more significant denial disparity than the 2.8x disparity identified in HOME's Lending Report. This major shift in denial disparity is caused by a 1% increase in denials to upper-income Black applicants and a 1% decrease in denials to upper-income white applicants. These seemingly minor shifts nonetheless result in major changes to the overall disparity between upper-income Black and white borrowers. It is important to continue monitoring this statistic especially with the most recent data trending in the wrong direction.

3. Neighborhoods where Black households live have much less access to mortgage lending. Over half of loans that are made in Black communities go to white applicants.

In 2024, only 17% of all mortgage loans went to census tracts with over 50% people of color, despite those census tracts representing 33% of census tracts in Hamilton County. **Of lending to census tracts of color in 2024, over half (54%) of those borrowers were white borrowers.** These lending practices are having an impact on many communities that have historically been majority Black communities that are now seeing increases in white population and gentrification.



Updated Lending Recommendations

The updated 2024 HMDA data from Hamilton County emphasizes the need for action on the Roadmap's recommendations related to expanding fair and non-predatory lending.

1. Special Purpose Credit Programs

Lenders can develop Special Purpose Credit Programs (SPCPs), which are targeted lending products or programs that provide benefits to an 'economically disadvantaged class of people'. A SPCP is designed to overcome historical segregation and discrimination. Regulation B of the Equal Credit Opportunity Act (ECOA) explains the specific provisions of an allowable SPCP.



Considering the findings in this report and Cincinnati's documented history of redlining and other forms of race based housing discrimination, the Cincinnati region would benefit from SPCPs designed to target Black homebuyers in order to overcome historical redlining and current gaps and disparities in homeownership. **These programs should be focused on Black borrowers and not simply Black neighborhoods. This focus would protect against further gentrification and function as a tailored remedy to overcome the history of explicit racial discrimination that Black borrowers have experienced.** Lenders, Community Development Financial Institutions (CDFIs), and local governments can create SPCPs.

However, these programs are at risk. In March, the Federal Housing Finance Agency issued a directive ordering Fannie Mae and Freddie Mac to terminate their Special Purpose Credit Programs.¹⁰

[10] Aaron Marsh, *GSEs Ordered to Terminate Special Purpose Credit Programs*, (National Mortgage Professional, (2025). <https://nationalmortgageprofessional.com/news/gses-ordered-terminate-special-purpose-credit-programs>

In November, the CFPB issued a proposed rule to change Regulation B of the ECOA that would eliminate SPCPs. This proposed rule change threatens the viability of a much-needed tool for closing the Black Homeownership gap. Advocacy supporting these programs is needed to ensure that they continue to exist.

2. Down Payment Assistance Programs

As housing values have increased dramatically, the cash necessary for a downpayment has also increased. Down Payment Assistance (DPA) Programs can assist new homebuyers, but **the assistance must be accessible and easy to use.** With such high demand and competition for new homes, buyers using DPA programs that have restrictive and burdensome terms are losing out to offers with cash.

Lenders can offer in house downpayment assistance programs as part of CRA-eligible products or as part of Special Purpose Credit Programs.



The City of Cincinnati's American Dream Downpayment Initiative (ADDI) provides significant resources to eligible homebuyers, but the restrictions limit the ease of use and effectiveness of this for many borrowers.¹¹ This program has only served 44 people since 2020.¹² Importantly, the City of Cincinnati's Department of Community & Economic Development (DCED) is working on updating and streamlining the process for accessing ADDI funds, in partnership with the Greater Cincinnati Realtist Association.

However, the ADDI program is funded through HUD's HOME Investment Partnerships Program funds which may be at risk of federal budget cuts.

Funding for available and accessible downpayment assistance is critical to promoting homeownership and closing the homeownership gap. Find more local downpayment resources here:

www.lisc.org/greater_cincinnati/what-we-do/housing-our-future/housing-resources/

3. Counseling and Support for New Homebuyers

Housing counseling programs are critical at assisting new homebuyers through the complicated process of buying a home. They provide education about buying a home and applying for a mortgage, and they provide intense support with helping a borrower qualify for a loan and get to closing. Federal funding cuts to HUD pose significant threats to capacity of these organizations to provide crucial services to new homebuyers. HUD-certified housing counseling agencies need consistent and reliable funding to continue this kind of support for homebuyers.



In Hamilton County, the HUD-certified Housing Counseling Agencies are Working In Neighborhoods and The Home Ownership Center of Greater Cincinnati, Inc.

[11] via Stakeholder Interviews conducted by HOME & Blume Community Partners from June-September 2023.

[12] City of Cincinnati, *Consolidated Annual Performance and Evaluation Report*, (2023). <https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/caper/2023-caper/>

Beyond HUD-certified housing counseling agencies, credit counseling and other educational programs play an important role in supporting first time homebuyers. One example is the Urban League of Greater Southwestern Ohio's 700 Credit Club – a 12-month program designed to help participants build a stronger financial future and improve their credit score to at least 700.¹³ There have also been a wide variety of homeownership fairs to provide essential information to new homebuyers. For the past three years, the City of Cincinnati has collaborated to host OWNCincy events aimed at informing first time homebuyers and bringing together key organizations to collaborate on policies that support homeownership. The Greater Cincinnati Realist Association has also hosted a variety of homeownership fairs.



4. Appraisal Bias

Combatting appraisal bias is another key action in this recommendation for increasing lending. All-In Cincinnati has made meaningful progress towards this goal through their work with the Appraiser Development Initiative.¹⁴ This program is intended to expand access to the appraisal profession and subsequently to ensure that property valuations are fair and trustworthy for everyone. Scholarships and mentorships are available to program participants further reducing the barriers faced by many marginalized communities seeking to join the profession.

5. Enforce Fair Lending Laws

Despite the rollbacks in regulatory guidance and administrative processes, fair housing and fair lending laws remain in place. Under the 1968 Fair Housing Act, it is illegal to discriminate in all parts of the



mortgage lending process on the basis of race, color, religion, national origin, sex or gender, family status (including if you are pregnant), and disability. HOME continues to counsel individuals, conduct investigations, and examine lending data to identify instances of discrimination in the home buying market. HOME is prepared to file fair housing complaints against lending institutions with the appropriate enforcement agency, including in court.

[13] Urban League of Greater Southwestern Ohio, *700 Credit Club*, (2025). <https://www.ulgso.org/700credit>

[14] Morgan Angelique Owens, *All-In Cincinnati Policy Agenda*, (The Cincinnati Herald, 2024). <https://thecincinnatiherald.com/2024/07/23/cincinnati-policy-agenda-black-women/>

2. Establish a Loan and Grant Fund to Support Existing Low- and Moderate-Income Homeowners

Loans and grants should be made available to existing low- and moderate-income homeowners for the following purposes:

-  Home repairs for interior and exterior repairs to bring properties to standards established in the City Housing Code
-  Home repairs to add accessibility features to allow homeowners to age in place
-  Emergency foreclosure assistance
-  Legal counsel for homeowners, including assistance with wills, estates and resolving tangled title issues

**Recommendations are from the original Roadmap based on the Housing Our Future report, the 2019 Fair Housing Assessment for Cincinnati and Hamilton County, and the Embracing Growth: Principles for Regional Housing report.*

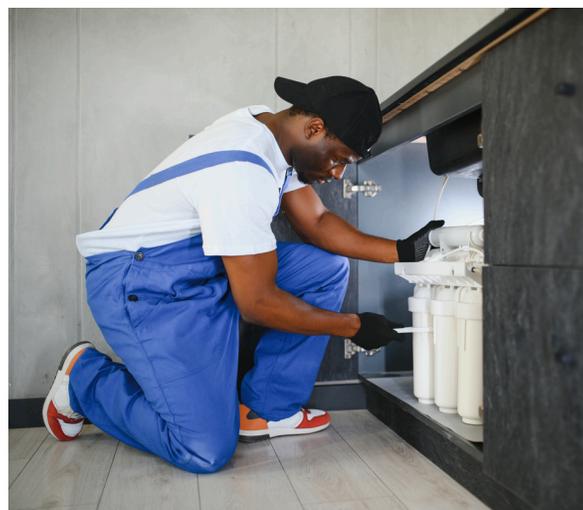
The needs of existing homeowners are still much greater than the resources available to them. Many homeowners in the City of Cincinnati and Hamilton County struggle to afford the rising costs of housing and maintaining the homes they already own.¹⁵

Home Repair Loan Programs

Despite economic headwinds, positive developments are still taking place including the creation two programs through LISC Greater Cincinnati. **The Revive + Thrive Home Repair Loan Program**, offers low-interest rate home repair loans to qualifying homeowners in participating jurisdictions in Hamilton County and the City of Cincinnati.

Key Details

- This initiative is funded by \$2 million in American Rescue Plan Act (ARPA) and Community Development Block Grant (CDBG) funding and has additional support from the Greater Cincinnati Foundation.
- Warsaw Federal, Cincinnati's first Minority Depository Institution, is servicing the loans ranging in value from \$5,000 to \$25,000 at a 2% fixed interest rate over 25 years. Additionally, there is a \$150 closing fee that the homeowner is responsible for.
- The typical loan length is 10 years, with payments beginning 75 days after the closing date, however specific repayment terms will be discussed during the loan approval process.
- The minimum credit score required to qualify for the program is 560 in order to be accessible to homeowners with difficulty qualifying for traditional loans.
- The program will prioritize households with incomes at or below 80% of Area Median Income.



[15] LISC Greater Cincinnati, *The Need for Home Repair Support*, (2023). <https://bit.ly/LISCHomeRepair>

These loans are eligible to be used for a wide range of essential repairs that will improve living conditions and add long-term value to the home. The program is prioritizing health and safety issues (lead, mold, asbestos), existing code violations, and general non-cosmetic improvements such as roof repairs, plumbing, electrical work, heating and cooling systems, and other essential structural repairs. Working in Neighborhoods (WIN) and Habitat for Humanity are providing these services.

Applications are currently open to residents of participating jurisdictions in Hamilton County and residents of the City of Cincinnati. To apply, homeowners can call the United Way of Greater Cincinnati's 211 Helpline where trained staff will guide applicants through the screening and application process. More information can be found online at www.CincyHome.org or www.HamiltonCountyHome.org.

Another LISC program, **The Lead Safe Hamilton County program** supported homeowners in Hamilton County with homes built before 1978 to remediate lead issues in older housing stock at no cost to the homeowner. The program delivered significant progress in reducing lead hazards and preserving the region's housing stock.

Key Details

- Repair work was completed on 82 homes, representing a total investment of over more than \$4.3 million committed to direct repair work.
- As of writing, the program has reached capacity and is no longer accepting applications.

Increased funding for home repair grants is still necessary to meet the needs of low- and moderate-income homeowners. Many homeowners, particularly seniors on fixed incomes, are not able to afford even low-interest loans. These funds must also be accessible to heirs property owners who live in their home and have an ownership interest, but do not yet have the title in their name.



Heirs Property Initiatives

LISC Greater Cincinnati, the Legal Aid Society of Greater Cincinnati, and ProSeniors are collaborating on their Heirs' Property Initiative, funded through a grant from the U.S. Bank Foundation Opportunity Fund, as part of a comprehensive approach to preserving homeownership and building generational wealth.



Heirs' property is property inherited without a formal will, estate plan, or court document from the owner who has passed away. This causes an unclear and potentially disputed legal title ownership for the descendants. Research suggests that heirs' property is more common in areas with systemic disinvestment and limited access to legal services. Without a clear title, homeowners may be unable to get home equity loans, claim tax rebates or homestead exemptions, or access other critical benefits available to homeowners.

Key Details

- This program provides both probate litigation, frequently the first step toward legally transferring ownership if the title is still in a deceased relative's name, and estate planning services to ensure that those who own their homes and have clear titles don't let their property become heirs' property furthering this harmful cycle.

- To date, LISC Greater Cincinnati's heirs' property initiative has supported more than 80 probate cases, successfully resolved 38 titles, and helped develop more than 110 estate plans.
- Homeowners who received assistance had an average income of less than \$30,000, directly helping members of this community most in need of this support.
- The LISC program will run through June 2026, however Legal Aid and ProSeniors will likely be able to continue providing services beyond that date.

To participate in this program or other estate planning services offered by Legal Aid call 513-241-9400. Seniors can also call ProSeniors for estate planning services at 513-345-4160. Individuals can also call 211 for a referral to either of these programs based on their particular circumstances.

While these programs have already made meaningful progress helping families protect generational wealth and stabilizing homeownership for the long term, additional funding is necessary to ensure that this progress continues.

Medicaid Estate Recovery

Medicaid Estate Recovery ("MER") is another barrier to low-income homeowners looking to pass on their home to family members and create generational wealth. MER is a federally mandated program enforced by the Ohio Attorney General's Office. When a Medicaid recipient dies, the MER Program attempts to recover the money that Medicaid paid for services provided from deceased recipient's estate. Oftentimes, heirs are forced to sell the family home to pay the MER claim unless they fall within the limited statutory exceptions. Ohio's MER program is one of the most aggressive in the country, and goes beyond the federal requirements. In June 2025, the Ohio House introduced House Bill 318 that would limit MER. While House Bill 318 would be an improvement, the State of Ohio should restrict its MER program to the federal minimum recovery requirements to fully preserve generational wealth and homeownership.



Foreclosure Assistance

Foreclosure assistance is another critical tool for helping low- and moderate-income homeowners maintain their homes and preserve generational wealth. Increasing property taxes, the end of pandemic era federal funding, and the uncertainty of federal resources are all increasing the risk of foreclosure.



In the past, state programs like Save the Dream Ohio offered mortgage assistance to Ohio homeowners, unfortunately the program ended in 2023 and there has been no replacement proposed or enacted. Local organization like the Legal Aid Society of Greater Cincinnati and the Homeownership Center of Greater Cincinnati still offer foreclosure assistance programs, however these programs alone are not sufficient to meet the needs of struggling homeowners. **More funding and resources must be dedicated to preventing foreclosures if we want to preserve Black homeownership and prevent an increase in the loss of generational wealth.**

Some City Councilmembers created a taskforce working with dozens of community leaders across Cincinnati's 52 neighborhoods to propose recommendations to make Connected Communities better. The taskforce was split into 5 committees focused on varying areas of potential improvement. HOME participated in the committee focused on affordable housing. Each committee culminated in recommending a handful of amendments to the current iteration of Connected Communities with explanation as to how the recommendations would improve the initiative. Recommendations were presented to the three members of city council that initially voted in opposition. These recommendations can be viewed on the City Council website.¹⁹

HOME continues to recommend the City adopt the following practices to better achieve the goals of zoning reform:

1. Adopt an inclusionary zoning policy.
2. Expand the Connected Communities policy target areas, particularly those applying to middle housing, to cover the entire City.
3. Continue to use existing programs and develop new targeted tools to specifically increase affordability and prevent displacement.



More details on these recommendations can be found in HOME's full policy analysis located on our website at: <https://www.homecincy.org/post/connected-communities-policy-analysis>

Zoning Reforms in Hamilton County

Hamilton County has also engaged in its own broader efforts toward zoning reform. Most significantly is the development of Hamilton County's Model Zoning Code. The Model Code provides new provisions to encourage the development of more diverse neighborhoods and types of housing, (ADUs, attached single-family, Transit Oriented Districts -TODs, mixed use buildings, and more multi-family options). The Model Code also includes updated Planned Unit Development (PUD) regulations and options for more streamlined decision-making processes.

The County has made the Model Code widely available to municipalities to encourage communities to update their Codes and make new and possibly more affordable housing options possible. Presently, Hamilton County is working with the Villages of North Bend and Fairfax to implement the Model Zoning Code.²⁰ These steps toward a more unified zoning code are critical to addressing our region's housing needs because housing issues are not restrained by municipal boundaries.



[19] City of Cincinnati, *Presentation regarding the Efforts of Making Connected Communities Better Taskforce*, (2025). <https://cincinnati.oh.legistar.com/LegislationDetail.aspx?ID=7353017&GUID=74DAD7FC-2EE6-4B00-9116-3E7DFC8248B9&Options=&Search=>

[20] Hamilton County Ohio, *Community Planning*, (2026). https://www.hamiltoncountyohio.gov/government/departments/planning_and_development/community_planning/index.php

4. Provide Property Tax Relief to Low-Income Homeowners

-  Increase funding to provide additional relief for homeowners at risk of property tax foreclosure.
-  Expand outreach to homeowners who may be eligible for the state Homestead Exemption.

***Recommendations are from the original Roadmap based on the *Housing Our Future* report, the 2019 *Fair Housing Assessment for Cincinnati and Hamilton County*, and the *Embracing Growth: Principles for Regional Housing* report.**

The Roadmap calls for providing property tax relief as another critical support to preserve Black homeownership, particularly for legacy and low-income homeowners that live in neighborhoods where property values are increasing. In June 2024, HOME released *Levied*, a report detailing the disproportionate impact increasing property taxes have on communities of color and lower-income neighborhoods.

Key Details

- On average, property tax bills increased by \$990 (83%) in communities of color compared to \$430 (8%) in white neighborhoods.
- Hamilton County households making less than \$25,000 a year will spend 36% of their annual income on property taxes in 2024, compared to just 2% for households making more than \$150,000.
- People of color and lower-income households saw higher tax hikes and carry a disproportionate tax burden to their affluent white neighbors.



Property Tax Relief in the City of Cincinnati

In March 2024, Cincinnati Councilmember Mark Jeffreys established a Property Tax Task Force to address rising property taxes, explore opportunities for tax relief, and to advocate for solutions at the local and state levels. HOME participated in this task force and advocated for reforms based off of HOME's *Levied*



report. By September 2024, the task force presented their recommendations to Cincinnati's Budget & Finance Committee. The task force's recommendations included advocating for state legislation, subsidizing energy efficiency programs to reduce energy costs and consumption, providing additional relief for delinquent property taxes, and raising awareness about the available exemptions and resources for eligible homeowners.

New programs in Cincinnati and Hamilton County have begun to attempt to mitigate the impacts of this increased tax burden on lower-income households. Cincinnati launched the city's HomeSafe Property Tax Relief Program in July 2024.²¹

- The program aimed to assist eligible homeowners (with incomes at or below 80% AMI with delinquent property taxes) to pay their delinquent property taxes by providing payments of up to \$10,000.

[21] City of Cincinnati, *2024 Applications Open: Homesafe Tax Relief Program*, (2024).

<https://www.cincinnati-oh.gov/noncms/cmgr/memo/index.cfm?action=public.viewpdf&name=44821.pdf>

- The city stated they would prioritize residences with dependent children or those in ‘Lift’ neighborhoods, primarily made up of communities of color and communities with higher concentrations of lower-income residents.
- By October 2025, the \$1 million allocated by the City had been spent.²²
- The program received 400 applications, and 300 households received aid from the City.²³
- The program paid out an average of \$3,000 to each approved household.²⁴

In August 2025, the City launched another program designed to help homeowners with delinquent property taxes. This innovative program involved the Hamilton County Landbank, managed by the Port of Greater Cincinnati Development Authority, to purchase and forgive eligible tax liens from the Hamilton County Treasurer’s Office. The City allocated \$250,000 to the Port. A formal agreement between the Port and the Treasurer’s Office enabled them to settle nearly \$800,000 in overdue taxes for 30 cents on the dollar.²⁵



Eligible homeowners selected by the City had to:

- Reside in the City of Cincinnati,
- Live in an owner-occupied single or two-family home,
- The home must have had a market value of \$100,000 or less, and
- owe \$10,000 or less in delinquent property taxes as of July 2025.

The program was open to eligible households that were selected by the Port and the Treasurer’s Office. These households were sent letters in the mail and must have contacted Working in Neighborhoods (WIN) by September 15, 2025.²⁶



At the October 7th meeting of the Equitable Growth and Housing Committee, the City provided further details on the program’s status.²⁷ Letters were mailed to 250 households, and 20 letters were undeliverable. Of those households 60 contacted WIN to participate in the program. Based on current estimations, the program is scheduled to eliminate \$230,000 in debt. South Fairmont, North Fairmont, East Price Hill, Bond Hill, Westwood, Riverside, Evanston, and Avondale had the highest responses rates.²⁸

This creative lien forgiveness program structure has the potential to majorly help homeowners and is an example of the innovative policy making needed to address this crisis.

[22] City of Cincinnati, *Presentation Regarding the Delinquent Tax Relief Tax Program*, (2025). <https://cincinnati.oh.legistar.com/LegislationDetail.aspx?ID=7692458&GUID=825AD17A-4650-4A8D-ABF5-757727853099&Options=&Search=>

[23] Id.

[24] Id.

[25] Cincinnati Port, *One-Time Delinquent Property Tax Relief Program Announced for Cincinnati Homeowners*, (2025). <https://www.cincinnatiport.org/one-time-delinquent-property-tax-relief-program-announced-for-cincinnati-homeowners/>

[26] Working in Neighborhoods, *Property Tax Relief Program*, (2025). https://www.scribd.com/document/903239469/Cincinnati-Property-Tax-Relief-Program-Letter#fullscreen&from_embed

[27] City of Cincinnati, *Presentation Regarding the Delinquent Tax Relief Tax Program*, (2025). <https://cincinnati.oh.legistar.com/LegislationDetail.aspx?ID=7692458&GUID=825AD17A-4650-4A8D-ABF5-757727853099&Options=&Search=>

[28] Id.

Statewide Property Tax Reform

While beneficial, local initiatives are not sufficient to meet the ongoing needs of low-income homeowners. Low-income homeowners need sustained support to meet their property tax burdens and avoid the loss of generational wealth. State level action is necessary to truly solve this issue. A variety of bills related to property taxes were introduced by both Republicans and Democrats in 2024 but none of these bills passed. The 2023 - 2024 Legislative Session also saw the creation of the Ohio Joint Committee on Property Tax Review and Reform.

This committee held a series of local listening sessions across the state and published an 800 page document detailing their findings and recommendations. Importantly, these recommendations included:

- Expanding the Homestead Exemption to cover more Ohioans.
- Authorizing a property tax circuit breaker.
- Adopting a property tax deferral program for homeowners.²⁹

Property taxes have been a prominent topic in the 2025 - 2026 legislative session. The Governor created a Property Tax Reform Working group tasked with thoroughly examining issues related to providing meaningful property tax relief to homeowners. The group published a report with wide range of recommendations on September 30th 2025.³⁰ In December 2025, the Governor signed a variety of bills relating to property taxes.³¹

Key provisions included:

- Capping property tax increases at the rate of inflation in the overall economy,
- Including emergency and substitute levies in the calculations for the minimum funding requirement,
- Providing county budget commissions the authority to reduce voted levies if they determine the taxes are “unnecessary” or “excessive”,
- Providing county auditors greater control over property valuations.



Earlier in the 2025 - 2026 legislative session, House Bill 156 was introduced by State Representatives Dani Isaacsohn (D-Cincinnati) and Thomas Hall (R-Madison Twp.) that is aimed at protecting older Ohioans from rising property taxes. Under this legislation, individuals would be eligible for a property tax freeze if:

1. They are sixty-five years or older,
2. their income does not exceed \$50,000,
3. they have owned their home for two or more years, and
4. the value of their home does not exceed \$500,000.³²

[29] Joint Committee on Property Tax Review and Reform, *Final Report*, (2024).

<https://www.lsc.ohio.gov/assets/organizations/legislative-service-commission/monthly-agency-reports/agency-reports/files/jntcomtpropertytaxfinal.pdf>

[30] Ohio Property Tax Working Group, *Recommendations Report*, (2025).

<https://lsc.ohio.gov/assets/organizations/legislative-service-commission/monthly-agency-reports/agency-reports/files/proptaxworkgroup2025.pdf>

[31] Nick Evans, *Ohio Gov. DeWine Signs Property Tax Bills*, (Ohio Capital Journal, 2025).

<https://ohiocapitaljournal.com/2025/12/22/ohio-gov-dewine-signs-property-tax-bills-reluctantly-approves-new-voting-restrictions/>

[32] The Ohio House of Representatives, Hall, Isaacsohn Reintroduce Legislation to Provide Property Tax Relief to Ohio Seniors, (2025). <https://ohiohouse.gov/news/repUBLICAN/hall-isaacsohn-reintroduce-legislation-to-provide-property-tax-relief-to-ohio-seniors-128505>

House Bill 493, introduced in 2025 by State Representatives David Thomas (R-Jefferson) and Daniel Troy (D-Willowick), would ban the sale of delinquent property tax certificates.³³ House Bill 443, introduced in 2025 by State Representatives David Thomas (R-Jefferson) and Adam Mathews (R-Lebanon), would prohibit enforcing property tax liens against homestead properties valued under \$75,000.³⁴

In June 2025, the state legislature passed House Bill 96 enabling counties to ‘piggyback’ the statewide homestead exemption and the owner-occupancy tax credit. Unfortunately, these provisions are not an effective solution to the State’s property tax crisis because the State will not reimburse any revenue lost if counties adopt these piggyback provisions. This shifts the financial burden of addressing the property tax crisis onto county governments. The loss of revenue creates a risk of cutting essential services to provide minimal tax relief to homeowners. Counties are split on whether to participate in the piggyback provisions. Hamilton County decided against participating in this program due to the negative impacts from the loss of revenue.³⁵ Meanwhile, Butler County opted to implement the piggyback provisions and to further reduce the county millage rate.³⁶ Truly effective property tax relief should not come at a cost to revenue for local governments and the essential services they provide.



Opportunities for Local Reform

Despite uncertain progress at the state level, more can still be done at the local and county levels. Altering local revenue sources would provide measurable relief to homeowners in need. *Levied* recommends substituting the municipal property tax with an earnings tax and diversifying school revenue streams through the use of income taxes.



Homeowners can attempt to lower their property tax burden by filing a complaint about their property valuation at the Board of Revision. In recent years this process has become more burdensome for homeowners as professional home appraisals have become necessary for most homeowners to have a chance at successfully contesting their property value, but even this evidence is not enough in all cases. Appraisals are expensive and can be cost-prohibitive to low-income homeowners already burdened by increased property taxes and current economic conditions.

[33] The Ohio House of Representatives, *Representatives David Thomas, Dan Troy Introduce No Profit from Foreclosures Act*, (2025). <https://ohiohouse.gov/members/david-thomas/news/representatives-david-thomas-dan-troy-introduce-no-profit-from-foreclosures-act-138120>

[34] Ohio House Bill 443, (2025). <https://www.legislature.ohio.gov/legislation/136/hb443>

[35] Isabel Nissley, *Hamilton County Commissioners Decline Property Tax Breaks, Call on State to Provide Relief*, (WVXU, 2025). <https://www.wvxu.org/local-news/2025-10-30/hamilton-county-commissioners-decline-property-tax-break>

[36] Nick Evans, *Butler County Rolls Back Property Taxes as Ohio Wrestles With Rising Home Values*, (Ohio Capital Journal, 2025). <https://ohiocapitaljournal.com/2025/09/25/butler-county-rolls-back-property-taxes-as-ohio-wrestles-with-rising-home-values/>

The Board of Revision needs to become more accessible for people without attorneys especially considering most low-income homeowners seeking to dispute their property tax assessment cannot afford legal representation. Expanding the forms of acceptable evidence beyond appraisals would increase the accessibility of the Board and enable more low-income homeowners to have their homes accurately valued and taxed.

Additionally, Franklin County has seen success with the implementation of a mediation program that allows homeowners to settle Board of Revision disputes without a full Board of Revision hearing. Developing a similar mediation program in Hamilton County would lower the burden on both homeowners and the Board of Revision while simultaneously creating a more efficient and equitable system.

Hamilton County is set to conduct a triennial valuation of properties in 2026. This triennial update is an important reflection point and presents an opportunity to evaluate how the property tax system is working. As part of this process, the Auditor should assess how property values are determined and the impacts that the current system has on low-income communities and communities of color. Additionally, the Auditor's Office should provide homeowners tentative property values and an opportunity for an informal review with Auditor's staff if they disagree with the tentative value change. An example of this can be seen on the Franklin County Auditor's website at <https://audr-kyhv.franklincountyohio.gov/>.



Additionally, more work could be done locally to promote the Homestead Exemption to eligible homeowners. Advocates regularly see homeowners who are eligible for these benefits but are not receiving them because they are unaware that they qualify. The Auditor's Office could help by making these applications available online. This is also an opportunity for community action and outreach to educate homeowners about property tax exemptions that they may be eligible for.

5. Modify Tax Abatement Incentives to Support Black Homeowners



The Roadmap envisions a targeted abatement policy that would provide the highest level of abatement to neighborhoods with greater populations of Black and low-income residents, while restricting and eliminating tax abatements in wealthier neighborhoods with the exception of affordable housing and abatements for existing low-income homeowners.

***Recommendations are from the original Roadmap based on the *Housing Our Future* report, the *2019 Fair Housing Assessment for Cincinnati and Hamilton County*, and the *Embracing Growth: Principles for Regional Housing* report.**

The Road so Far released in October 2023 details the City of Cincinnati's reforms for their residential tax abatement program, enacted in September 2023. These abatements provide homeowners with a 15-year abatement on new housing construction or substantial renovation to their home, allowing them to continue paying property tax on the pre-improvement value of their home.

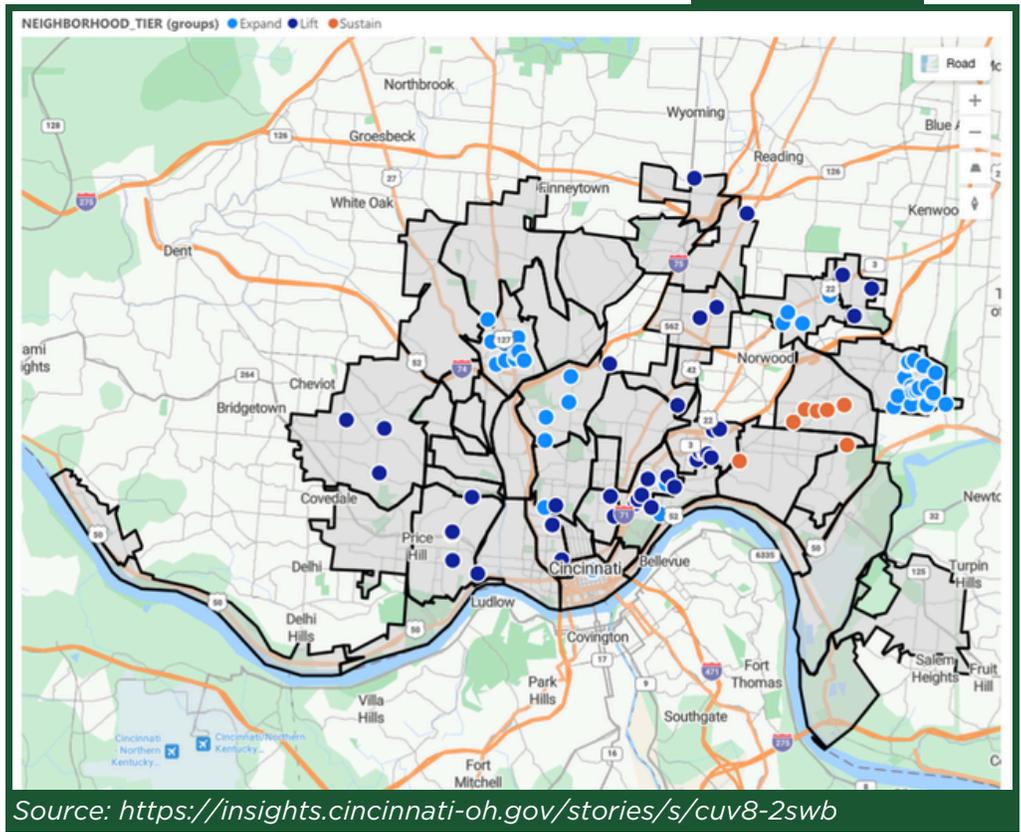
Prior to the 2023 reforms, the City’s abatement program saw most abatements granted to high-income, predominantly white neighborhoods.

The City’s online data portal, CincyInsights, has allowed the public to track the status of abatements under the 2023 reforms with information provided on abatement value, neighborhood status (Lift, Expand, and Sustain) as well as other factors such as bonus incentive and construction type. Since the reforms were passed in 2023 to HOME’s review of the data in late 2025, 143 abatements have been granted with 71 of the total 143 (49%) being granted in Lift neighborhoods. Figure 10 is a map of abatements under the current ordinance and is available through CincyInsights.³⁷ The dots represent abatements, and the color of the dots represent the neighborhood tier. Dark blue dots are abatements in Lift

neighborhoods, light blue dots are abatements in Expand neighborhoods, and orange dots are abatements in Sustain neighborhoods.

The city made a commitment to review this current iteration of the abatement program three years from the time it was passed. We have just passed the halfway point of this three-year time frame and despite signs of early success, important data is still not available for the public to be able to understand the full scope of the program’s impact. While the database does provide the value of each abatement granted, at the time of writing, a mere 8 out of 143 abatements have such data. One project specifically, located in a wealthier “sustain” neighborhood, received a \$300,000 abatement which makes up 25% of the \$1.17 million that the database shows as the cumulative value of abatements granted by the program.

FIGURE 10



Unfortunately, reporting on this data frequently lags because abatement values are determined by the Hamilton County Auditor and are issued at the end of the abatement process once improvements have been made and the Auditor has assessed the official value of said improvements. Meanwhile other data points such as the number and location of abatements reflect data collected by the City of Cincinnati’s Department of Community and Economic Development for approved abatements prior to the Auditor’s official assessment and issuance of abatements. This tracking information is vital in understanding the efficacy of the program in providing low-income homeowners with the ability to improve their homes without exacerbating the already pressing burden of increasing property taxes.

[37] City of Cincinnati, Residential Tax Abatements, (2026). <https://insights.cincinnati-oh.gov/stories/s/cuv8-2swb>

6. Monitoring

The Roadmap calls for annual monitoring to track progress on closing the gap between Black and white homeownership rates. This requires information on homeownership, tax abatements, new housing production, foreclosures and lending to be tracked and published by race. The accuracy and scope of reports such as this extend only as far as data is available for the programs and initiatives detailed above. This data allows organizations like HOME to analyze data on the housing market and relevant trends in order to draw conclusions about how the region as a whole is progressing towards the goal of providing more equitable housing options.

HOME has published a number of reports and analyses that compile this important data in a publicly accessible format. This includes HOME's annual updates to the Roadmap, Levied - HOME's reports on property tax inequities, HOME's Lending Report analyzing Home Mortgage Disclosure Act data, HOME's Connected Communities Policy Analysis, and a report analyzing the impact of environmental hazards on protected classes.

Other organizations have also published their own reports tracking and analyzing data relating to expending and preserving Black homeownership. LISC Greater Cincinnati compiles relevant data through their reporting on Housing Our Future, Place Matters, and various County Housing Action Plans. The City of Cincinnati has also regularly published reports and data relating to the local housing market and the City's efforts to reduce the homeownership gap. The City of Cincinnati publicly reports much of their data via CincyInsights. The Chamber of Commerce's Embracing Growth Report and State of the Region reports also provide important and timely information on housing topics and market trends.



HOME will continue publishing status reports on the Roadmap tracking progress on the goal of closing the gap between Black and white homeownership. Reports like these would not be possible without the detailed data and information provided by governments and regional housing partners.



www.homecincy.org | 513.721.4663 | 2400 Reading Road, Suite 118, Cincinnati, OH 45202

@HOMECINCY

