



HUD 2024 DRAFT ACTION PLAN  
INTERESTED PARTY TESTIMONY  
October 17, 2024

Council President Hardin, Director Owens, and staff of the Department of Finance and Management, my name is Jo Ellen Cline and I am the Chief of Staff for Franklin County Auditor Michael Stinziano. We thank you for the opportunity to comment on the City's PRO Housing Draft Grant Application. Auditor Stinziano regularly advocates for housing funding that covers the wide variety of need in our community, and we appreciate the attention the City has paid toward making housing more abundant and affordable. Today, I'd like to draw your attention to the pressing financial burden that many Columbus homeowners will soon face, as property tax burdens for individual homeowners continue to grow.

### **Franklin County's 2023 Mass Reappraisal**

Ohio law requires the county Auditor to update all property values countywide every three years to reflect recent changes in the marketplace. Work on Franklin County's 2023 mass reappraisal began about two years ago and will result in final property values and tax rates being set at the end of this year. Reappraisals and triennial updates are not intended to increase or decrease taxes, but to keep property values up-to-date with the real estate market. The purpose of this process is to ensure that each taxpayer is paying only their fair share of the voter-approved tax burden – no more and no less.

### **The Impact of Changing Property Values on Columbus Homeowners**

Due to a "perfect storm" of events, namely population growth and low housing stock, we are seeing a historic property value increase of 41% for residential properties in Franklin County this reappraisal cycle. For most property owners, the first question that comes to mind is "What does this mean for my tax bill?" For owners of owner-occupied property in Columbus, this means that 23.5% of households will experience a decrease in their property tax bills from this current year to next year, and the remaining 76.5% will see an increase. Of those Columbus homeowners that will see a property tax increase, about 12,000 households, or just over 7% of all owner-occupied property in the city, will experience an increase of more than \$1,000; about 44,000 households, or close to 28%, will experience an increase between \$500 and \$1,000; and 65,000, or about 40%, will see an increase of less than \$500. These figures were all calculated using tentative property values and do not account for any new levies passed in November.

Property tax increases will burden low- and moderate-income households and those on fixed incomes most significantly.



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We know that 21% of mortgage holders in the county spend 30% or more of their income on housing<sup>1</sup>, and 24% of Columbus homeowners aged 65 and older are housing cost burdened<sup>2</sup>. Research from the Kirwan Institute also tells us that property tax delinquency rates in Franklin County have historically increased after every mass reappraisal.<sup>3</sup>

When we compare the list of zip codes with the highest number of property tax delinquencies in the county against the map showing which owner-occupied properties are expected to see the highest increases in their property tax bills, we are concerned about the possibility of residents losing their homes due to an inability to afford our changing community amid a rising cost of living.

### **What Local Funding Can Do**

In the city's traditionally affordable areas, like Linden, Milo Grogan, Marion Village, Westgate, Hilltop, and Franklinton, homeowners are increasingly becoming house rich, but cash poor. This growing issue is not unique to Franklin County or Columbus, but is a result of the growing demand for reasonably priced housing and the state's decision to shift the tax burden to individual property owners. While the Ohio General Assembly has begun contemplating solutions to ease this burden, no statewide law change or program can produce the much needed assistance for homeowners before tax bills are due this coming January.

Local support, on the other hand, can come together much more quickly to back-fill existing relief mechanisms that could help support homeowners at risk of property tax delinquency. Auditor Stinziano and our team commend the city for your work to increase housing options, make housing more affordable, and find creative solutions, like those posed in the draft HUD funding application and the Zone In initiative, to make living in Columbus easier for residents of all backgrounds and ages.

### **Conclusion**

In keeping with Council's housing goals and both the 2023 and 2024 action plans, we urge you to consider the property tax aspect of housing affordability for Columbus homeowners and the downstream implications that property taxes have on renters, as you plan for the use of existing funding and locate new potential funding sources for the future. While targeted, specific housing proposals unrelated to the cost of property taxes are included in the HUD PRO grant application, I hope that our teams can partner together to identify an alternative funding solution for local property tax relief to benefit vulnerable homeowners at this particularly stressful time.

Thank you for your continued advocacy around affordable housing and for the opportunity to provide this testimony. Property tax relief is a temporary solution to a statewide problem, but is a critical form of assistance that low- and moderate-income homeowners and those on fixed incomes need to stay in their homes.

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<sup>1</sup>See [Equitable Housing in Central Ohio: Redefining Affordability for All](#), Measurement Resources (2019) at page 6.

<sup>2</sup>See <https://www.ichs.harvard.edu/cost-burdens-among-older-adults-are-all-time-high> (the report was released in 2019 and reviewed data from 2012 to 2017) Note: the Columbus, Ohio Metropolitan Statistics Area which is used as the unit for many federal housing and other programs and is generally what "Central Ohio" refers to Delaware, Fairfield, Hocking, Licking, Madison, Morrow, Perry, Pickaway, and Union counties.

<sup>3</sup>See [Investigating the Appraisal Process](#), Kirwan Institute for the Study of Race and Ethnicity (2021) at page 10.