



**NEIGHBORHOOD
ASSOCIATION**

Newsletter

REPRESENTING CLIFTON HEIGHTS • UNIVERSITY HEIGHTS • FAIRVIEW

February, 2009

Next monthly meeting:

Tuesday, Feb. 17, 2009, 7:30 p.m.
Deaconess Hospital Cafeteria,
Lower Level
Straight Street

From the President's desk



Welcome to February of 2009, fellow CUF neighbors.

Already we have seen the joys of two consecutive weeks of snow and ice, and now I sit in 58 degree weather watching the sun melting the remainder. Just a few days ago, we were mired in our homes with piles of snow, unable to get to work (or leave work in my case). The snow melting always seems to make the neighborhood feel a little different. It reminds me how much the community can change overnight with just the right trigger.

We make continued progress with plans for Old St. George. Plans are being created for the steeples and the repair needed to save this historic building. Your board is working with CHCURC to apply for grants for parks, home ownership loans, the St. George School, and even a plan to get a novel high school invested in the old Fairview German School. This is how progress happens.

Thank you to Governor Williams and the Cincinnati Police Department for the safety course for our residents. We learned many basic tips to keep safer and how to deal with being approached in a threatening manner. The most important tip we all learned was to be prepared. It does not matter how strong you might be, having a plan is the number one most important factor in faring better in any violent or threatening confrontation. This means, think ahead of time what you will do if you are

approached and repeat what it is you would do over and over. We will all remember to stay aware of our surroundings and watch for those who might be following us. Look for other people; criminals are less likely to attack if there are others around watching. Keep a whistle handy to alert others. And confront those who are approaching you, "I know what you are doing so stop now!" Who could forget Governor's amazing loud voice and ability to control the situation with a firm tone? For those who missed this, we will ask our police officers if they would be willing to repeat in the late spring.

I am still looking for those who might be willing to participate more in our community. We are all busy, but our homes should be our safe nesting places. Cleanliness, safety, more interaction with our government and the police, a pleasant business district... these are all priorities for each of us so that our homes may remain our safe harbor. I encourage everyone to come to the February meeting on the 17th at our regular time 7:30 pm. Help us keep the snow melting and making life easier for everyone!

Rob Neel

Minutes of the CUF general meeting, January 20, 2009

- The first hour of the January meeting was devoted to Cincinnati Police Officer, Governor Williams' safety lecture. In his lecture, he stressed the importance of being aware of your surroundings and developing conditioned responses to protect yourself. Future presentations by the police are hoped for.
- No regular police report was presented.
- UC Police Officer Doug Barlett reported a great increase of thefts on campus. Upon investigation it was discovered that the

Are your property taxes too high????

It was a shock to many and a pleasant surprise to few when Hamilton County residents received their updated property tax bill in January. Many were left wondering why their property value increased when all we hear in the news is the decline of real estate values.

In defense of the County Auditor's office it is a very convoluted task to reassess everyone's value every three years and one way for them to accomplish this task is to do so with mass appraisals. As part of the mass appraisal process general market data is applied. As a result, sometimes properties can be overvalued and some even undervalued.

So what can be done if you feel your property is overvalued?

You can file a complaint with the Hamilton County Board of Revision. The steps are simple and this outline is only a brief summary for 1 to 4 family residences. Please refer to the county for full outline on residential complaints and on commercial property.

- Contact the county auditor or visit their web site for a DTE Form 1
- The owner of record as of the date of filing must be the person that files and appears at the hearing.
- If the property is in a name other than your individual name, as with an LLC, INC. or trustees, you may need to consult with an attorney familiar with the property value complaint process
- All forms must be filled out in its entirety with copies of all evidence to support your claim and MUST BE received in their office by March 31, 2009.
- Under Ohio Law THE BURDEN OF PROOF IS ON YOU. You must prove, with the evidence you present, that the value you have requested is the fair market value for the property.
- Once the paperwork is completed and submitted to the appropriate office they will contact you by certified mail no less than 10 days prior to your scheduled hearing.
- After your brief hearing you will receive final results via certified mail.

If you need help with finding supporting evidence or if you are curious to see recent sales data to see if it is something you want to pursue further feel free to call or email me. As with any real estate questions or concerns,

I am here as a resource and to help so please do not hesitate to ask.

Further information and complaint forms can be found on their web site <http://www.hamiltoncountyauditor.org/bor.asp>

2009 Tax Credits for Energy Efficiency

In 2007 we sadly saw the end of the home improvement tax credits being offered and I am happy to report that they are back! By now everyone is aware that the "Emergency Economic Stabilization Act of 2008" was signed into law back in October of 2008. This bill will always be known for bailing out the financial markets but it also extends tax credits for energy efficient home improvements (windows, doors, roofs, insulation, HVAC, and non-solar water heaters). Tax credits for these residential products, which had expired in 2007, will now be available again for improvements made during 2009. Items must be "placed in service" January 1, 2009 to December 31st, 2009. However, improvements made during 2008 are not eligible for a tax credit.

The bill also extended tax credits for solar energy systems and fuel cells to 2016. New tax credits were established for small wind energy systems and plug-in hybrid electric vehicles. Tax credits for builders of new energy efficient homes and tax deductions for owners and designers of energy efficient commercial buildings were also extended. For a detailed breakdown of the credits please visit <http://www.energy.gov/taxbreaks.htm>.

In addition, for those of you that did not get my report on the Housing and Recovery Act passed in the summer of 2008 there was also a tax credit in that bill that took effect. If you know of anyone that has not bought a house or has not owned a primary residence in more than 3 years they could be eligible for a \$7,500 tax credit but must buy prior to June 30, 2009. Now is definitely the time to buy!!!! For further information please visit my web site at www.SellingCincinnatiHomes.com.

Thanks
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Foreclosure help

The foreclosure crisis continues to grow in our community threatening the property values in our neighborhoods. At the State of the State address, Governor Strickland highlighted that Ohio foreclosures more than doubled in 2008 from already record levels in 2007. The most contributing factors to this increase include:

- * Homeowners fall victim to the myriad automatic mailings they receive when the public foreclosure filing occurs.
- * Homeowners who do not know where to turn for assistance and are embarrassed to go public
- * Homeowners who freeze into inaction from the complication of the foreclosure process.
- * Homeowners find it difficult to access and navigate their lender's mitigation process.

On Tuesday, February 24, 2009, the Home Ownership Center in partnership with CET and WCPO TV will have a Foreclosure Prevention Phone-a-thon designed to address these issues. In a telethon format at CET, homeowners call a phone number that links them to prevention assistance from the privacy of their phone. Here is how it works:

* Homeowners call the 1-877-728-9987 to ac-

cess the Phone-a-thon at Channel 48.

- * Overflow calls are answered at the Fannie Mae call center in Reston, Virginia.
- * The call takes about 20 minutes and results is a three page intake sheet.
- * The Homeownership Center creates an action plan for each intake sheet.
- * The Home Ownership Center provides counseling to the homeowners to mitigate the foreclosures.
- * Counseling includes budget management skill development, mortgage loan analysis and education, lender negotiation, referral services, funding allocation, clinics explaining the foreclosure process and alternatives, and delinquent taxes negotiation.

The Home Ownership Center also has limited funding available to eligible homeowners for foreclosure prevention purposes including the paying of late mortgage payments to become current. Watch Channel 9 during the month of February to learn more.

Please encourage all residents at risk to take advantage of the services available to avoid foreclosure. Avoiding foreclosures helps to protect our neighborhood property values.

Thanks for your consideration!

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