



Environmental Advisory Board

Meeting Agenda

October 28, 2026, 3:00 P.M.

Centennial II Griesel Conference Room

Order of Business

- I. Public Comment**
- II. Call to Order**
- III. Administrative Action***
 - Approval of September 30, 2026 – Meeting minutes
- IV. Office of Environment and Sustainability Comments**
 - Energy Benchmarking updates
 - Aggregation pricing
 - Waymo Arrival
 - City budget timeline and OES priorities for budget
 - Board reappointments
- V. Information/Updates**
- VI. Items for Vote***
- VII. Open Discussion**
- VIII. Presentations**
 - Storm Response & Extreme Precipitation Resilience – Jennifer Richmond, Diana Christy, Metropolitan Sewer District
 - Residential Utility & Insurance Cost – Ted Toon, National Resources Defense Council
- IX. Next Meeting**
 - The next EAB meeting is scheduled for Wednesday, November 18, 2026, at 3:00 PM.
- X. Adjournment**

Agenda Packet Materials:

- September 30, 2026 Meeting minutes
- Virtual public comment
- Midwest Data Center Forum webinar flyer
- Sierra Club Miami – Southwest Ohio Solar Co-op meeting flyer
- Storm Response & Extreme Precipitation Resilience presentation from MSD
- Residential Utility & Insurance Cost presentation from NRDC

Environmental Advisory Board

Minutes of September 30, 2026

Members Present:

- **In Person:** Dave Schmitt, Douglas Walton, Kylie Johnson, Michael Roman, Sarah Kent
- **Virtual:** Andrew Musgrave, Ashlee Young, Briana Pocaigue Craig Mazzolini, Carla Walker, Emmy Schroeder, Ericka Copeland, Megan O'Keefe, Monica Perdomo, Nathan Alley, Nayana Shah, Susan Sprigg, Van Sullivan, Yasmine Allen

Members Absent: none

Staff Present: Oliver Kroner, Amanda Testerman, Ben Russ, Lauren Clark, Nikki Vandivort, Sue Magness

Meeting: A meeting of the Environmental Advisory Board was held on September 30, 2026 at 3:00 PM at Centennial II Griesel Conference Room, 805 Central Avenue, Cincinnati, Ohio 45202.

Meeting Agenda:

- I. **Public Comment**
- II. **Call to Order at 3:08 PM**
- III. **Administrative Action***
 - Approval of August 26, 2026 – Meeting minutes
 - Motion Passed
- IV. **Office of Environment & Sustainability Comments-**
 - Alyssa Dwyer introduction
 - Energy Benchmarking updates
 - Leveraged Funds
 - Storm report
 - Solar update
 - Appointment and reappointments timeline and process – Lauren Clark
- V. **Information/Updates**
 - Urban Native Collective's Indigenous People's Day Convergence – Brianna Pocaigue Craig Mazzolini
 - Cincy on Track spending – Dave Schmitt
 - Balcony Solar for America – Douglas Walton
- VI. **Items for Vote***
 -
- VII. **Open Discussion**
 -
- VIII. **Presentations-**
 - **Data Center Zoning Study Update** – City Planning and Engagement Department – Stacey Hoffman and Sophia Ferries-Rowe
 - New Ohio Environmental Council Southwest Ohio Representative – Jesse Velazquez and Kylie Johnson
- IX. **Next Meeting**
 - Wednesday, October 28, 2026, at 3:00 PM
- X. **Adjournment at 4:17 PM**

Duane Howison

Duane_howison@hotmail.com

October 27, 2026

City of Cincinnati, Environmental Advisory Board

RE: EAB Public Comment for 10/28/2026

I want to address a poorly understood issue regarding sulphur dioxide (SO₂) pollution from coal fired power plants. SO₂ reflects incoming solar radiation back into space and therefore makes the hottest summer days in places like Cincinnati far less hot. Aerosol masking is acknowledged in mainstream climate science but it is almost always presented in terms of effect on global annual average. I have been doing a great deal of research to determine the effect on our hottest summer days.

Clean air mandates were implemented around 1990 to reduce SO₂ pollution in an effort to mitigate acid rain. It should be noted that most SO₂ comes from coal fired power plants, most of which are east of a line from Dallas to Omaha. The buildout of coal plants began around 1950. Per EPA, SO₂ emissions had been reduced by roughly 90% by 2012. A quite destructive heat wave hit the eastern US in the summer of 2012. I attribute this to loss of aerosol masking.

Federal EPA data indicates SO₂ was reduced further after 2012. Many of the data points are implausible. For example, EPA data indicates SO₂ values of -.9 parts per billion on 8/30/2024 in Vigo County Indiana. That's correct, negative SO₂ levels. Earthnullschool, a site commonly referred to by climate scientists, contradicts EPA data in recent years. Earthnullschool shows higher levels of SO₂ than what is reported by the federal EPA. A 2010 regulation on SO₂ levels was configured such that SO₂ levels could increase from 2012 levels and still be well within compliance.

From 2013-2026 there has been a remarkable dearth of record summer temperatures in the eastern US, especially in the Ohio Valley. Cincinnati just broke a record for longest streak since 1890 without hitting 100F. The highest temperature observed in Cincinnati from 2013-2026 was a tepid 98F.

I have been posting videos on Substack and YouTube detailing my assessment of this situation. My YouTube channel is called Climate Roulette31. None of my work is monetized. I am available to answer any questions at 704 904 3582. I am open to making a presentation on this topic if anyone thinks this would be of value.

Best regards,

Duane

MIDWEST DATA CENTER FORUM

OCTOBER 30

9-10 am CT
10-11 am ET



Register Here!

What's that sound?

The Scoop on Data Center Noise and Policy Solutions

Low-frequency noise from data centers has not been studied widely, but as these facilities are being proposed and built around the region there are many questions and concerns about how these 24-hour sounds are affecting people's health and livelihoods.

We're pleased to have Dr. Kasey Fowler-Finn, Professor of Biology, St. Louis University join us to share what we know about low-frequency noises, such as those from data centers, how they're different from other sounds, such as traffic, and what can be done to mitigate and regulate noise from data centers.

Haven't attended a call before? **[Register here!](#)**

This series is made possible through the collaboration of:



WORLD
RESOURCES
INSTITUTE



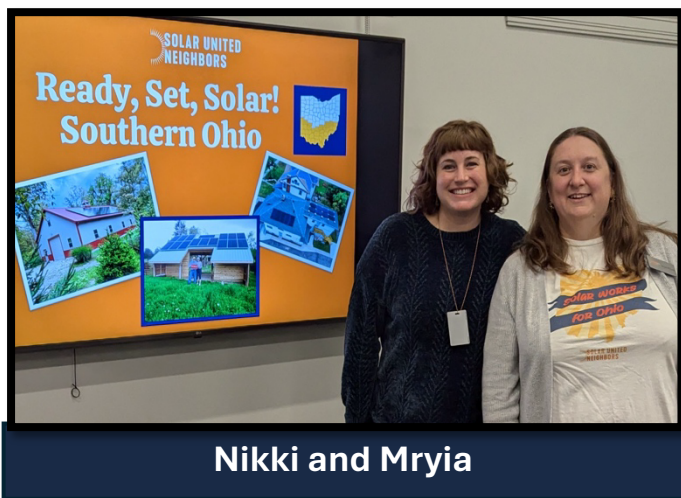
Sierra Club Miami Group

Education Forum Series – Nov 2, 2026

The Southwest Ohio 2026 Solar Co-op

Everything you want to know about going solar!

With Nikki Vandivort & Mryia Williams



**Electricity prices continue to soar,
so what can you do about it?**

**Consider going solar through the
Southwest Ohio 2026 Solar Co-op!**

**Nikki and Mryia work together on
solar programming in Cincinnati
both with the Southwest Ohio 2026
Solar Co-op and the Ready, Set,
Solar education program.**

Mryia Williams is the Ohio Program Director of Solar United Neighbors. This nonprofit organization assists homeowners, small businesses and nonprofits go solar through Solar Co-ops and their free Solar Help Desk.

Nikki Vandivort is the Clean Energy & Climate Resilience Manager at Cincinnati's Office of Environment & Sustainability. She works on meeting the Buildings & Energy goals of the Green Cincinnati Plan.

Educational Forum will be held Monday, Nov 2, 2026, 7:00-8:45, Mt. Auburn Presbyterian Church, Geier Room 103 William Howard Taft Rd, Cincy.

**Free parking behind church. Join us at 6:30 pm for a Meet & Greet.
Or [Link here to Zoom and register in advance.](#)**

<https://us02web.zoom.us/meeting/register/H52K80uCQmiSwAzZUffzfw>



MSD's Response to Intense Storms: July 2026 and Beyond

Presentation to
Environmental Advisory Board

October 28, 2026

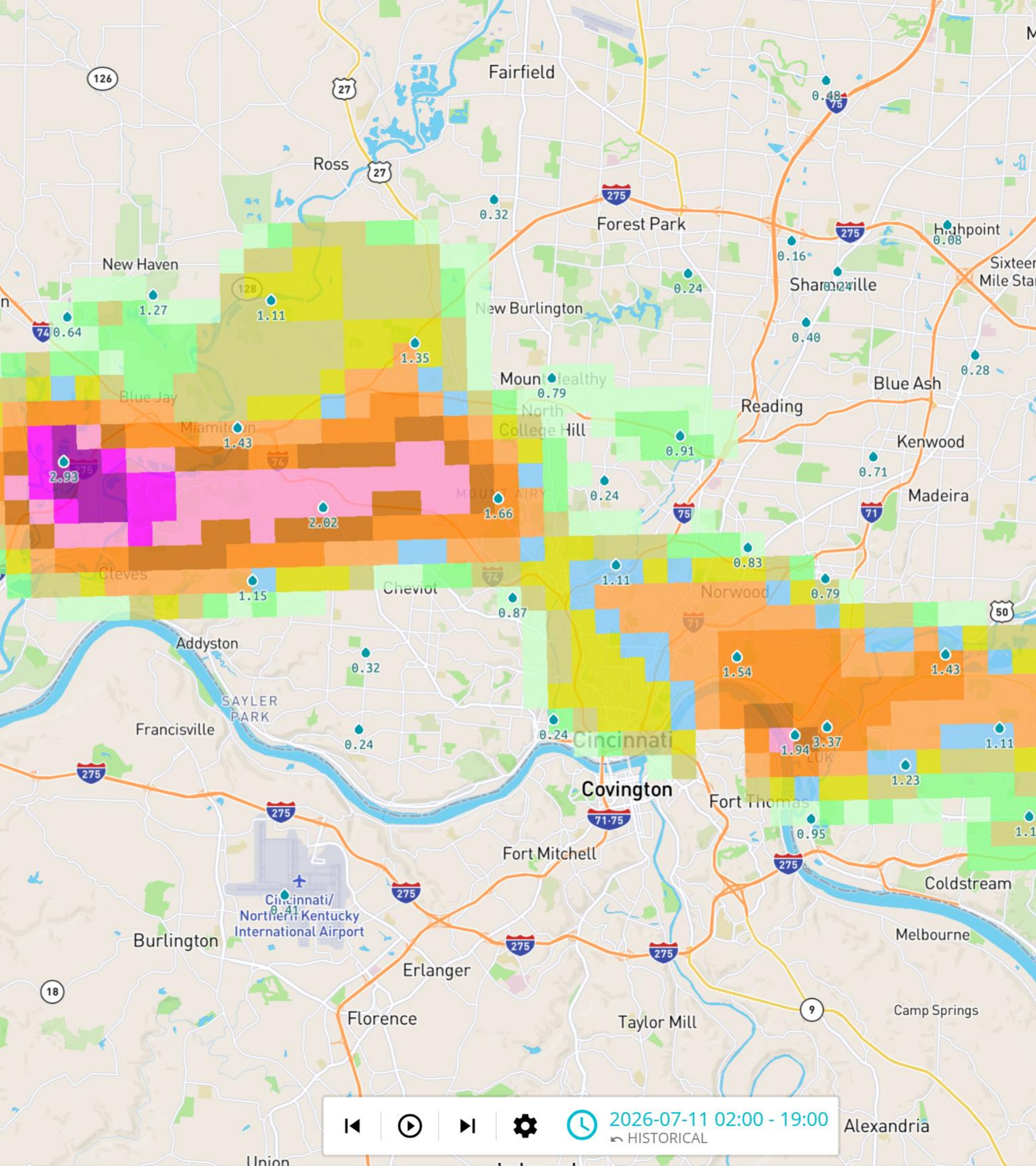


MISSION

It's all about clean water

MSD collects and treats wastewater from Greater Cincinnati communities, protecting the environment and public health by returning clean water to local rivers and streams.

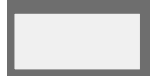




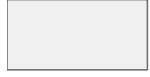
July Storm Events

July 11, 2026

Legend

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Storm Contours

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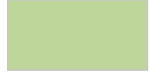
Storm shading

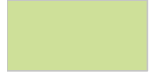
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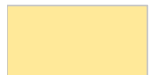
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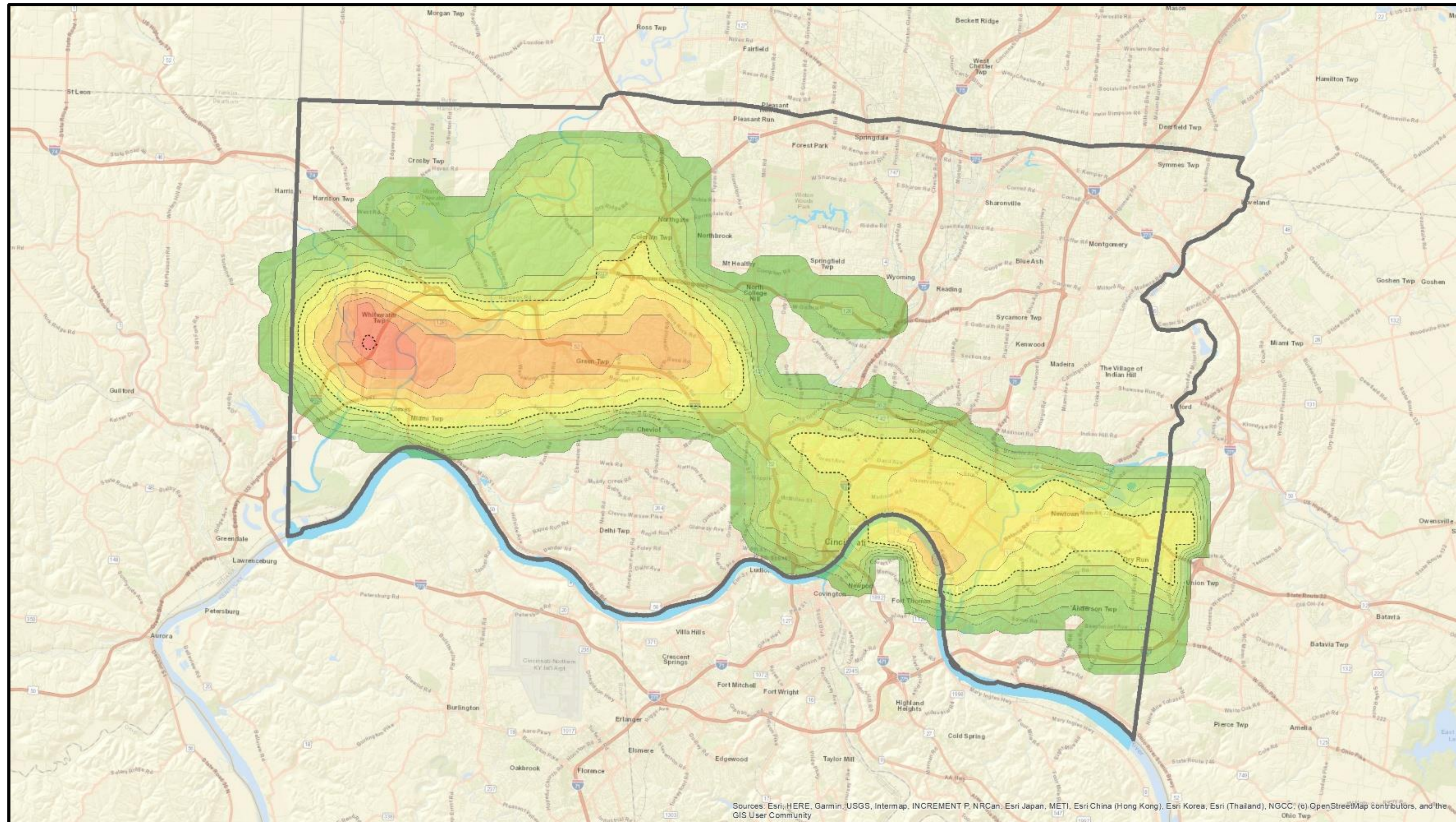
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July 17, 2026

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Storm Contours

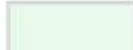
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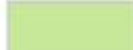
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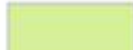
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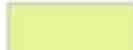
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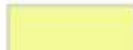
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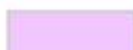
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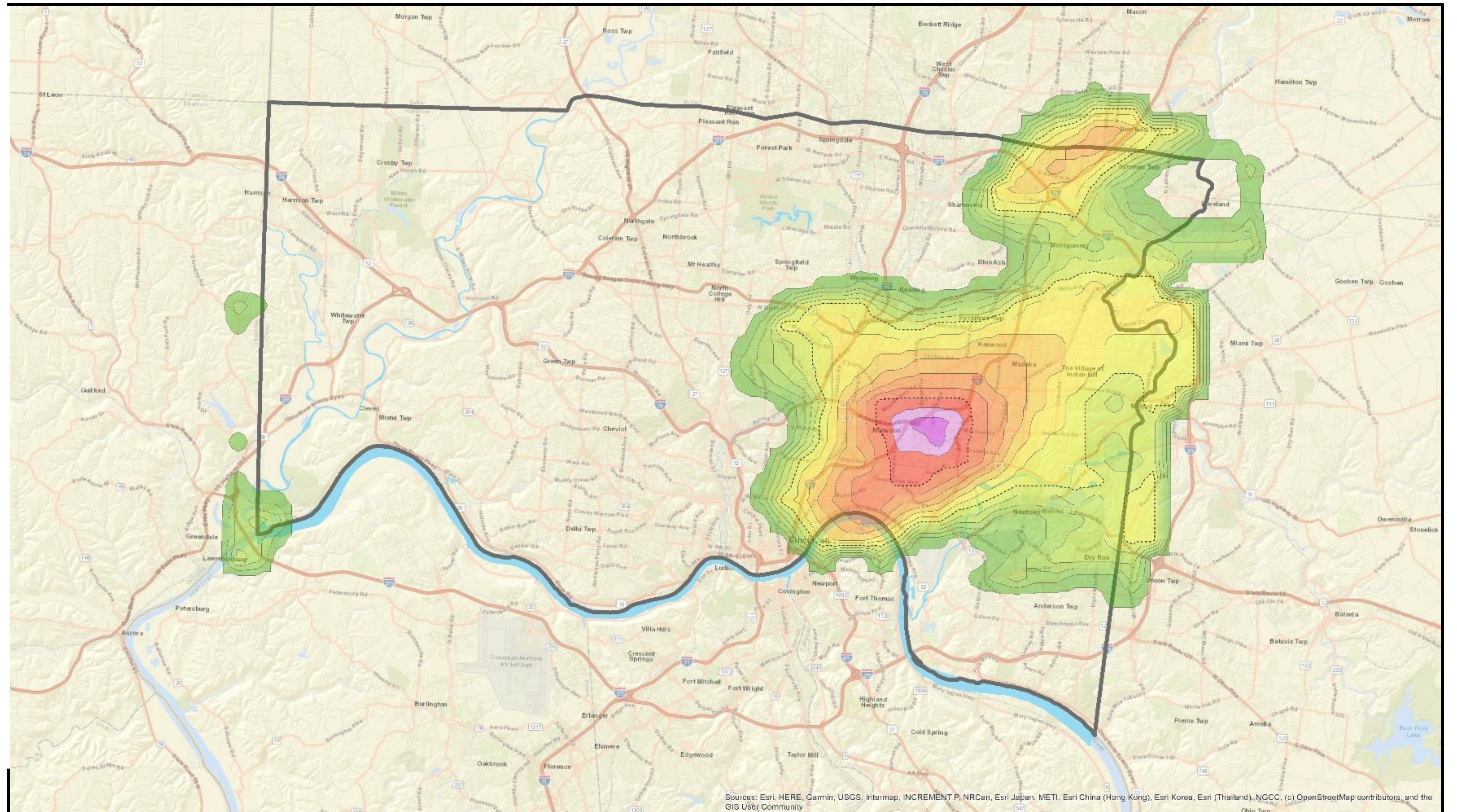
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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

July 21, 2026

Legend

 cntybd

Storm Contours

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Storm shading

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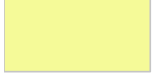
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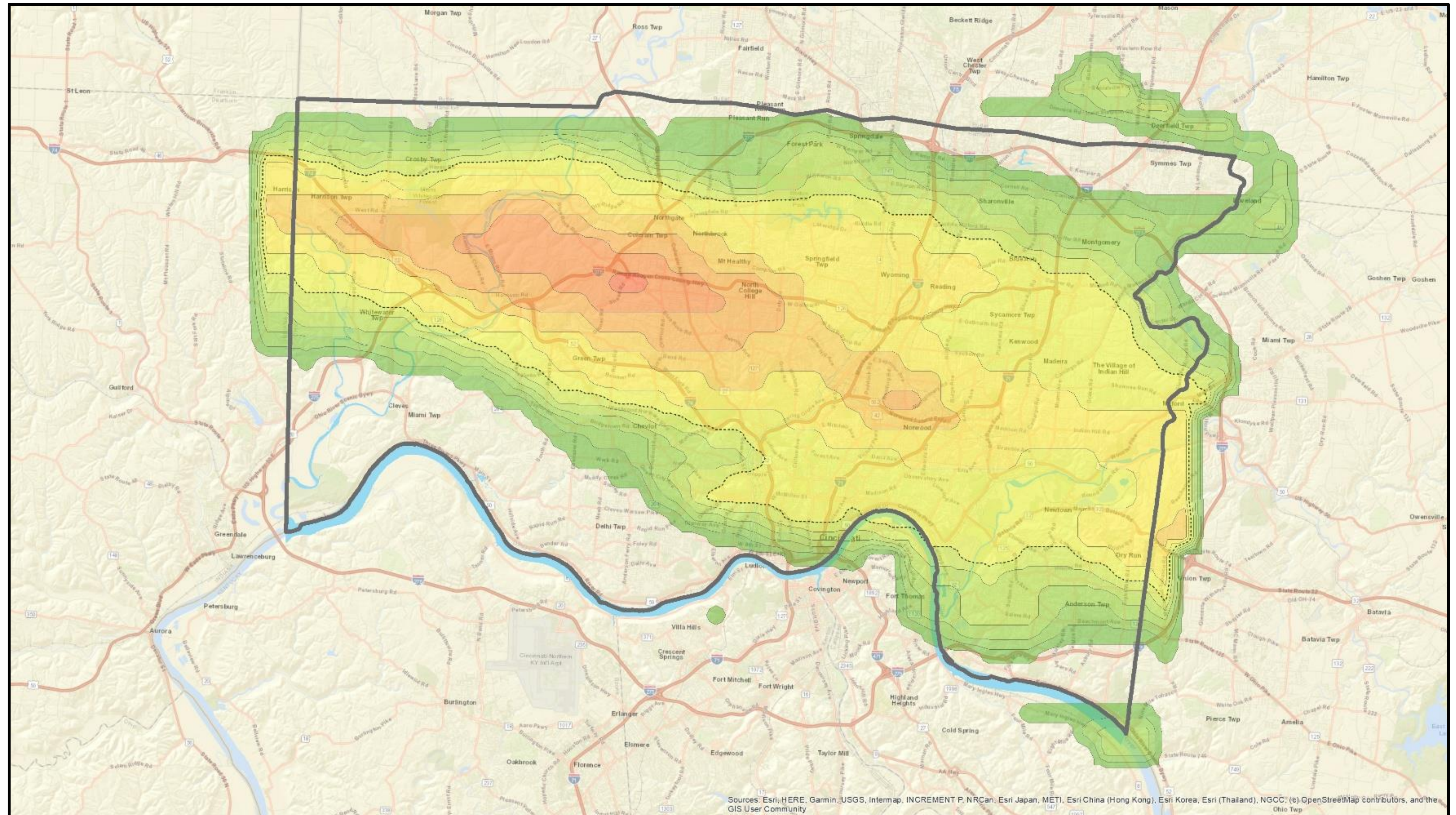
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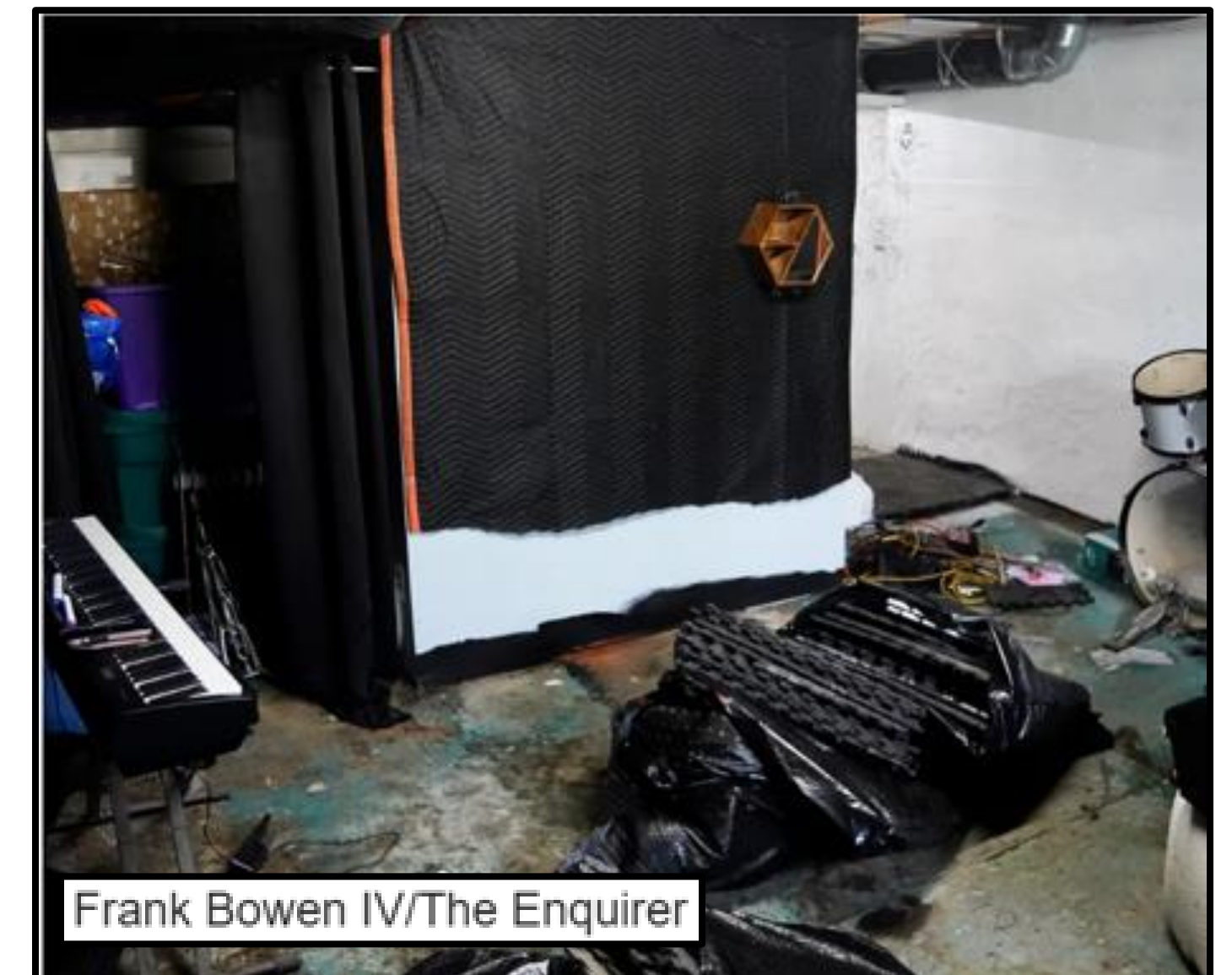
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What Happened

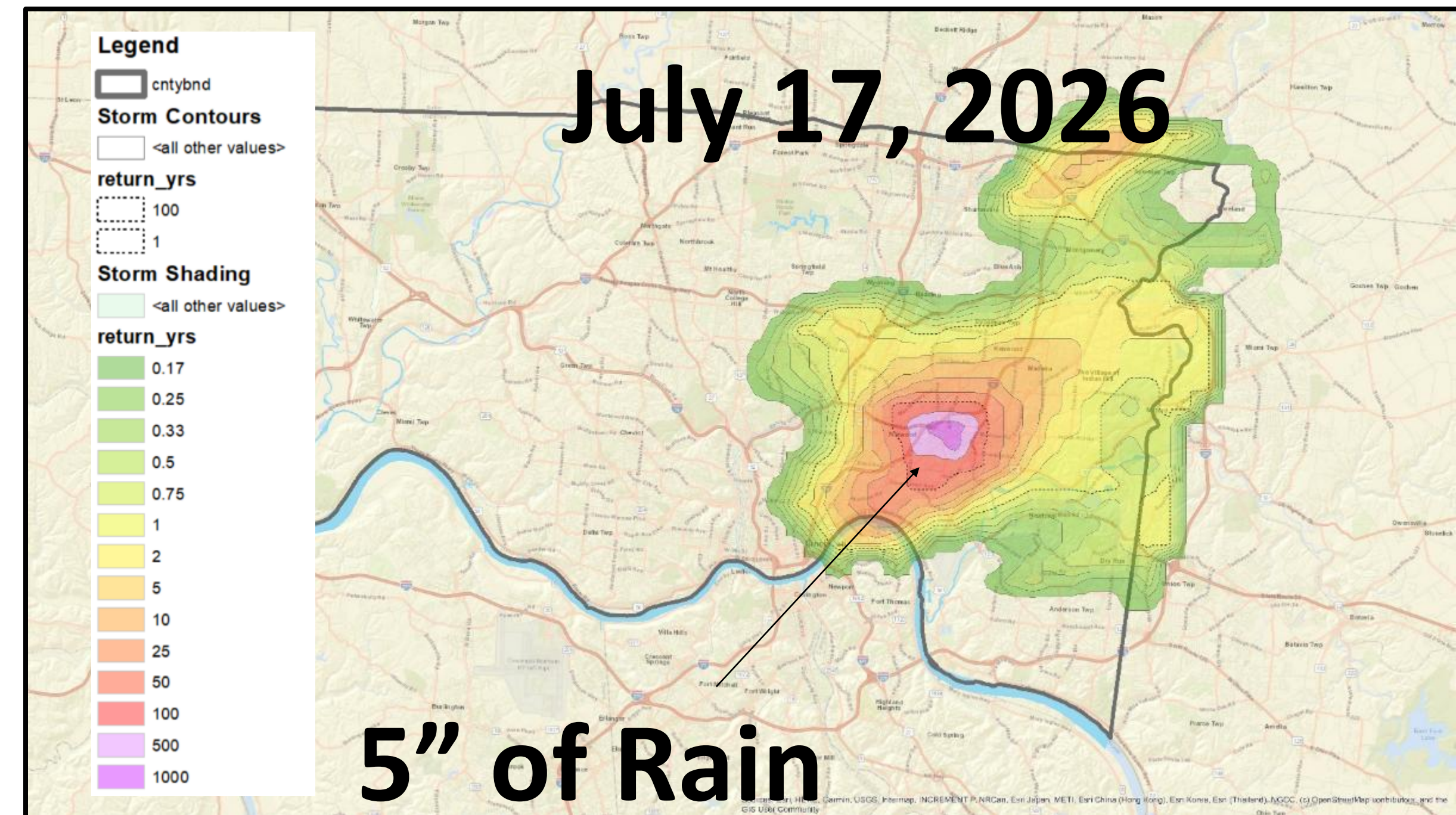
Massive overland flooding
affecting thousands of homes
and businesses

Significant # of sewer backups



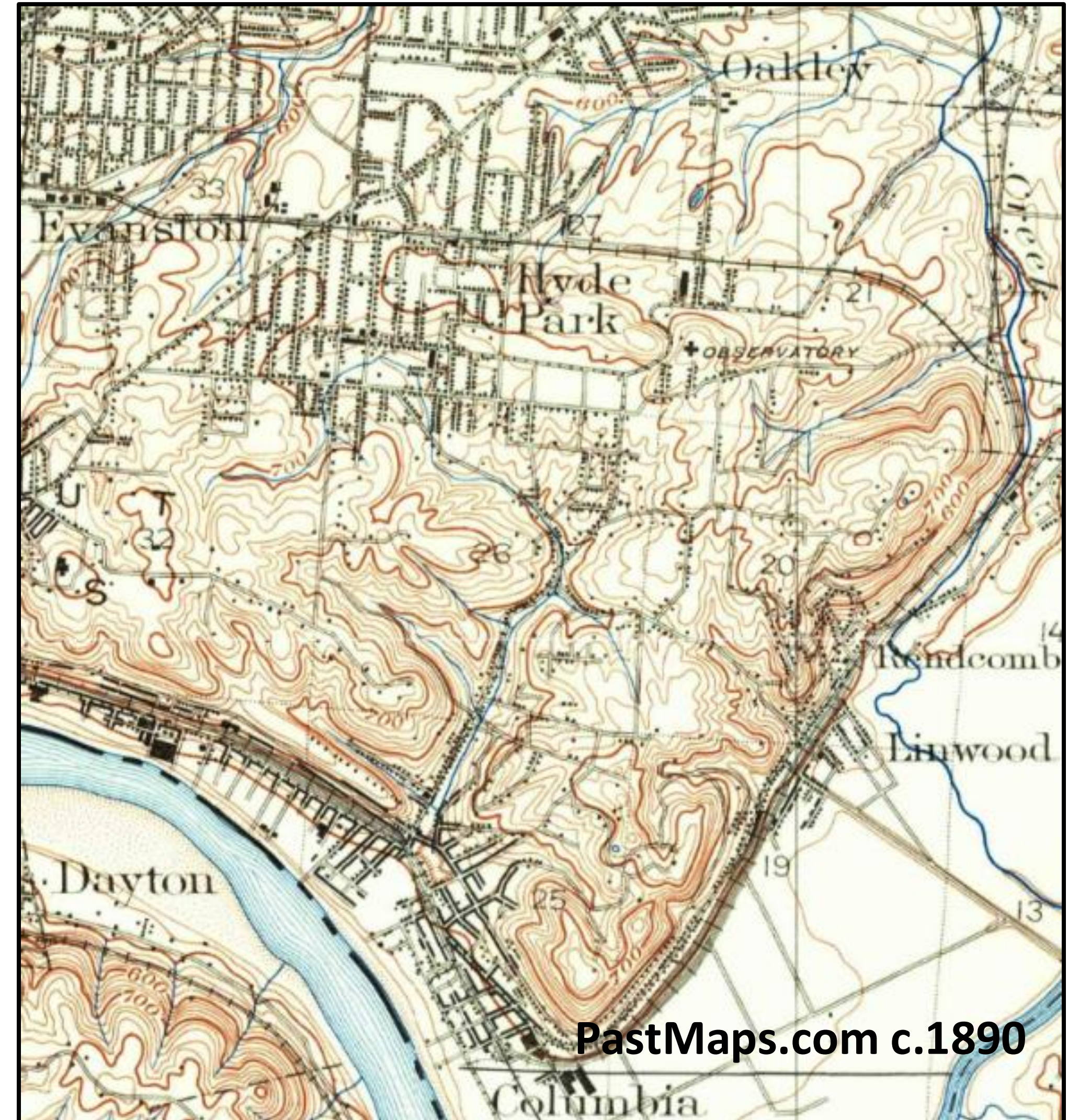
Why It Happened

- Intense Storm
- No Natural Waterway
- Impervious Surfaces
- Insufficient Storm Infrastructure



Why It Happened

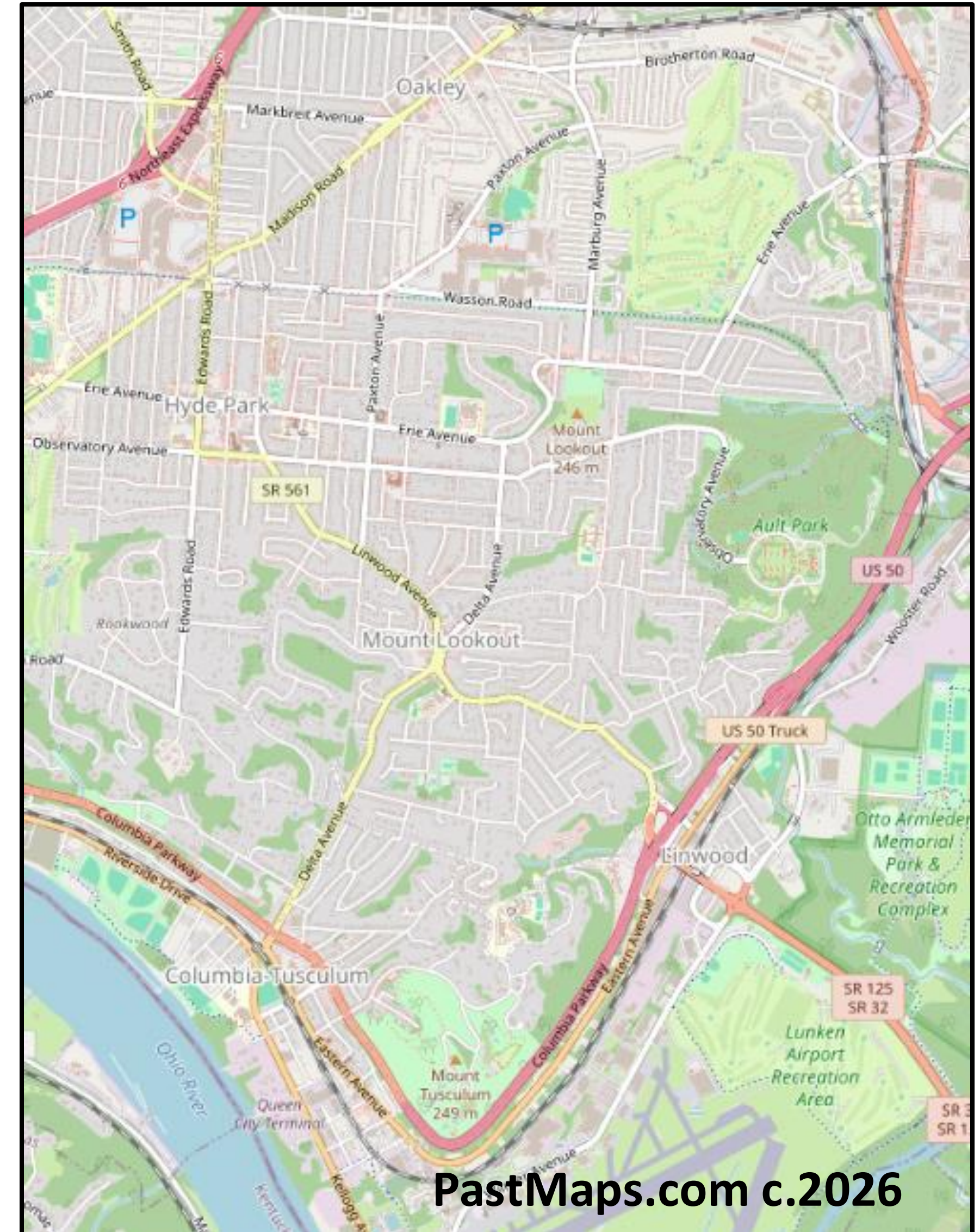
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PastMaps.com c.1890

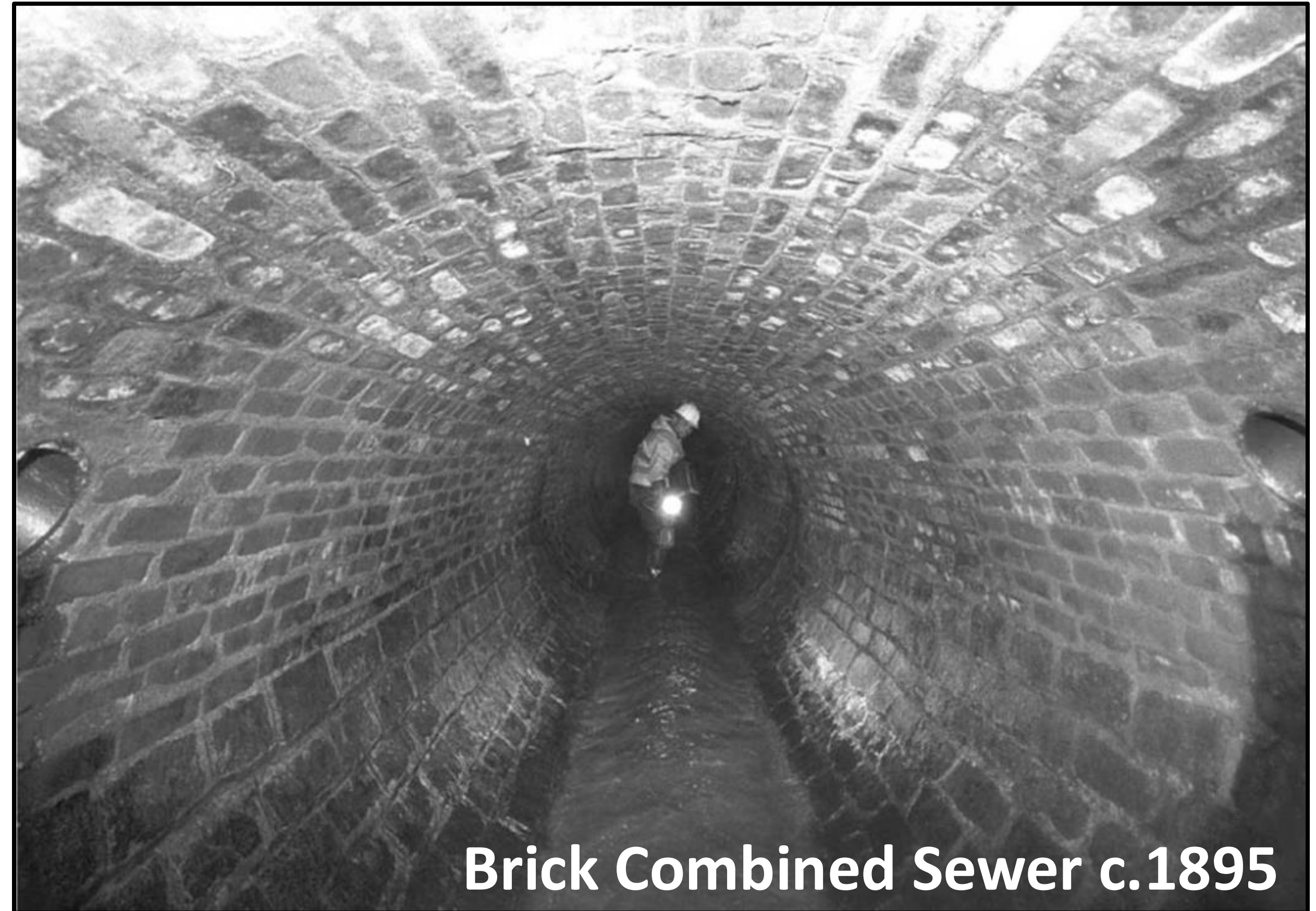
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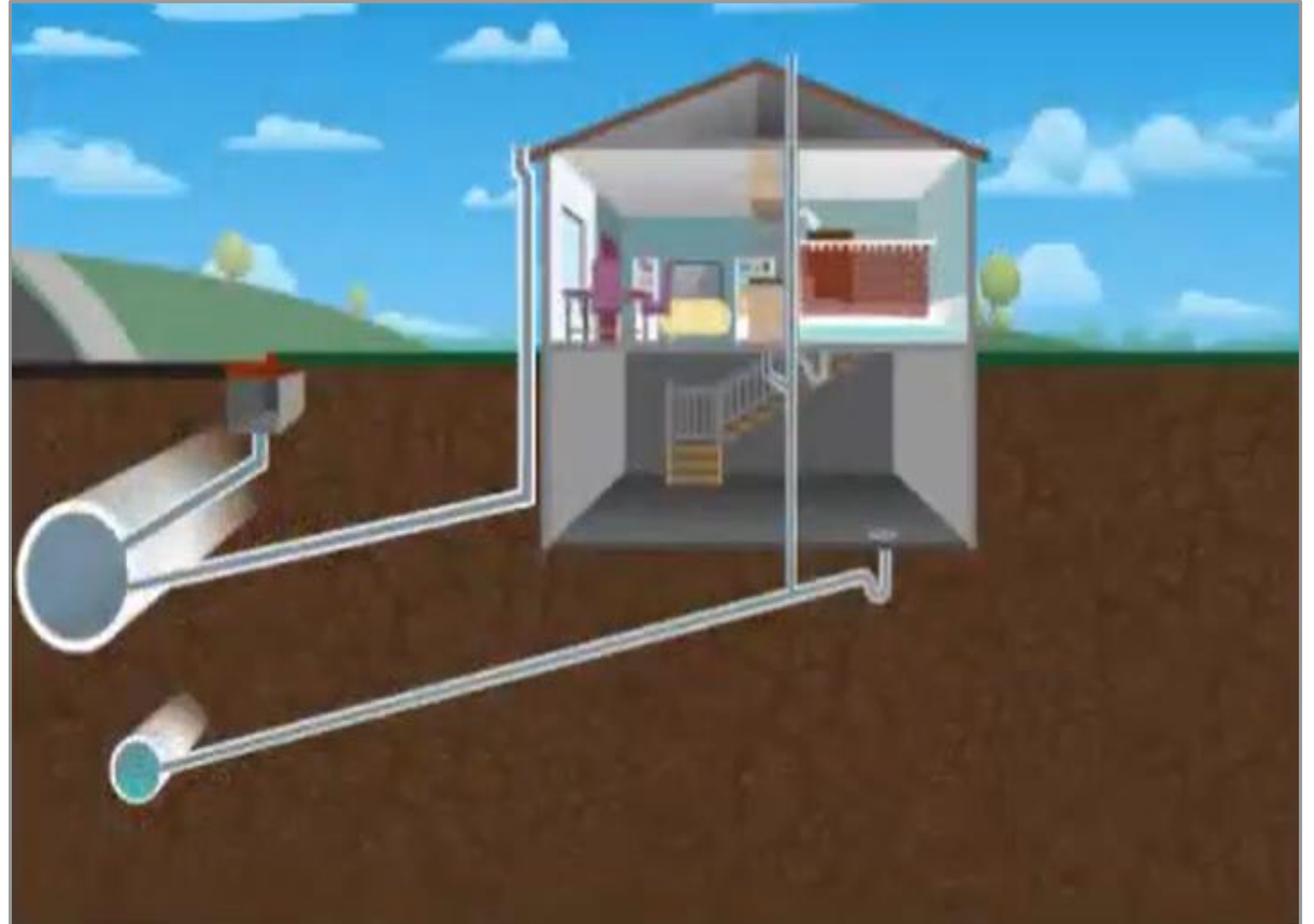




Cincinnati's Combined Sewer

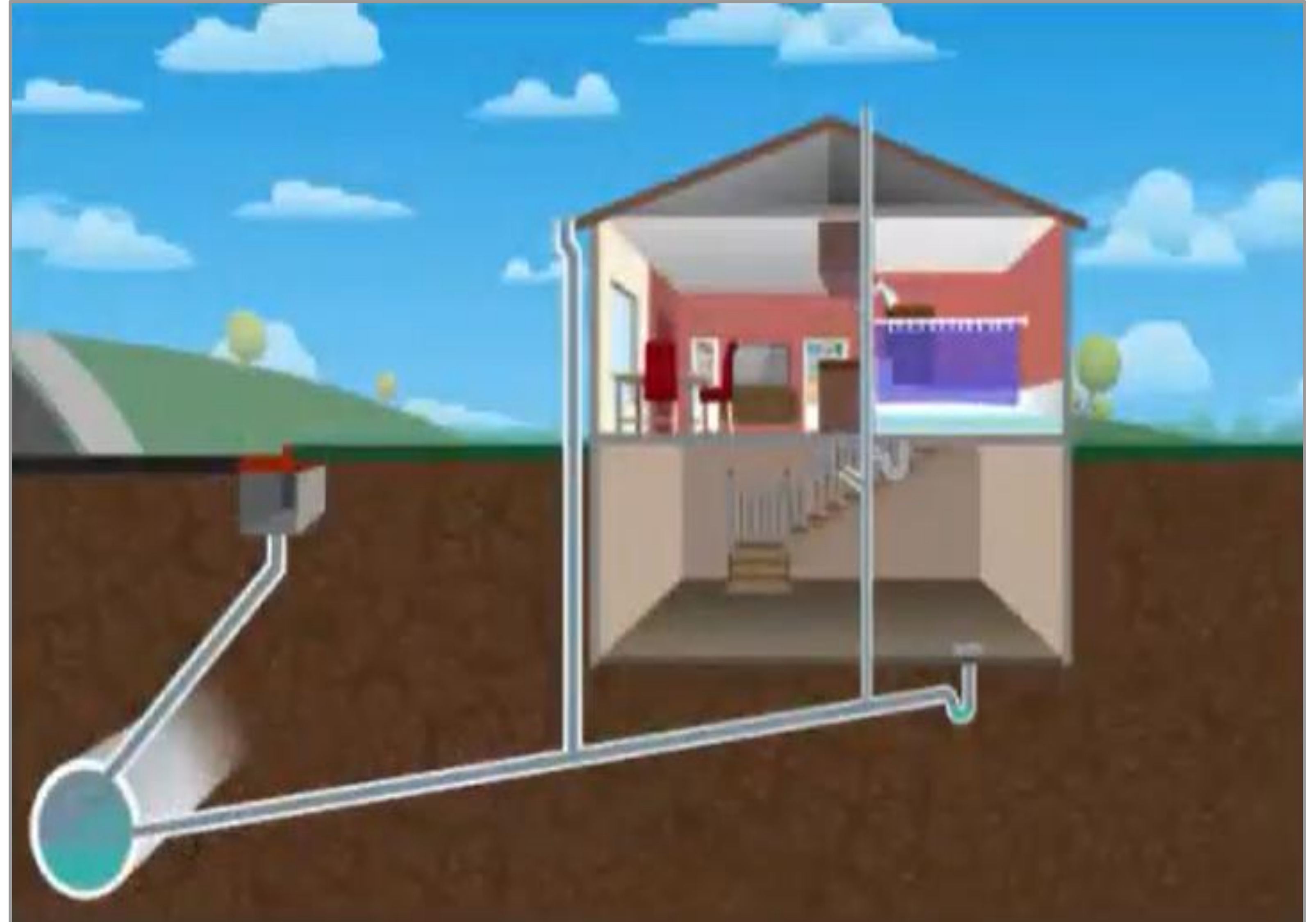
Sewers 101 – Separated Sewer

- One pipe for **sewage**
- One pipe for **stormwater**

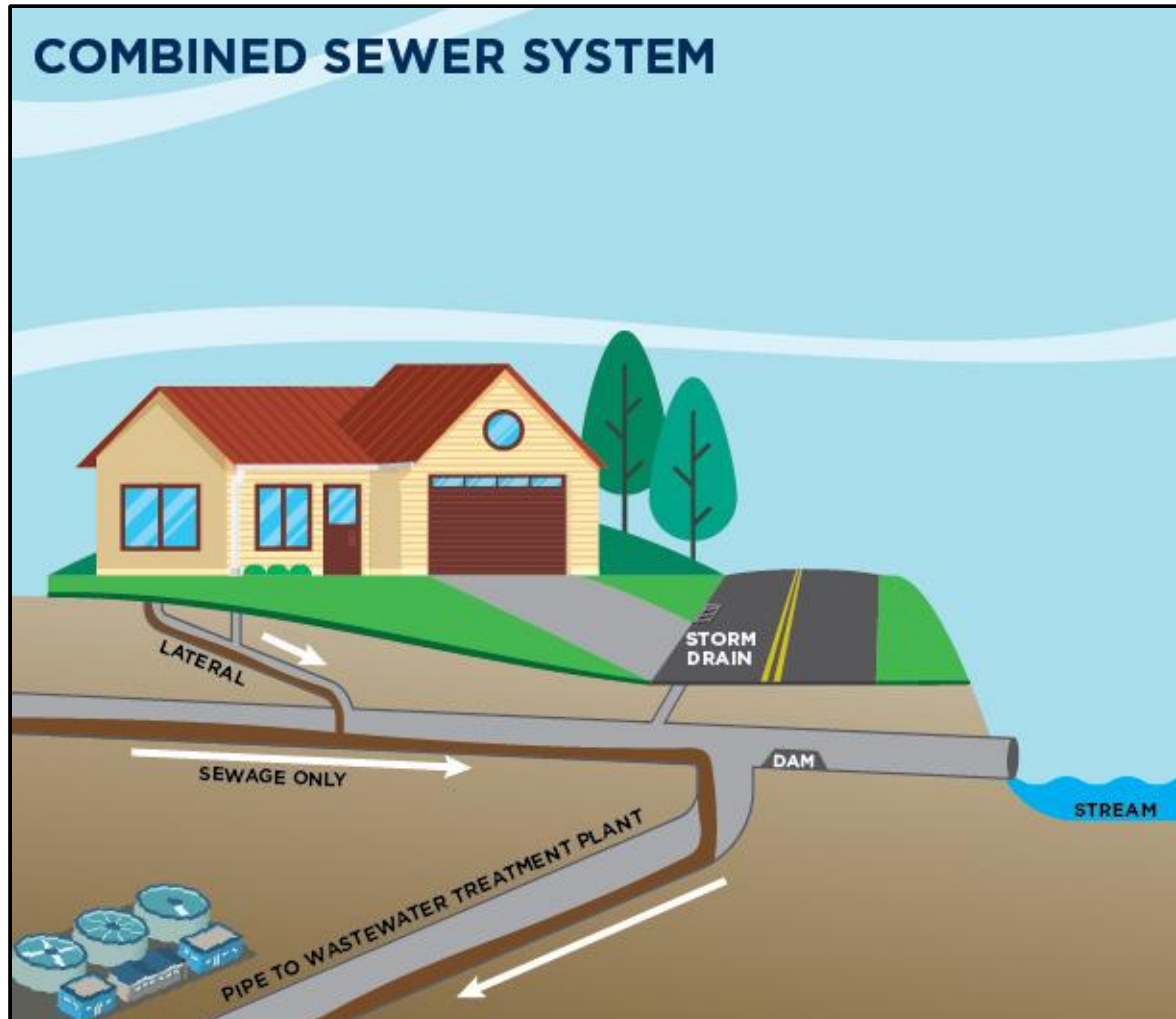


Sewers 101 – Combined Sewer

- One pipe for **sewage** and **stormwater**
- >95% of Cincinnati neighborhoods served by Combined Sewers



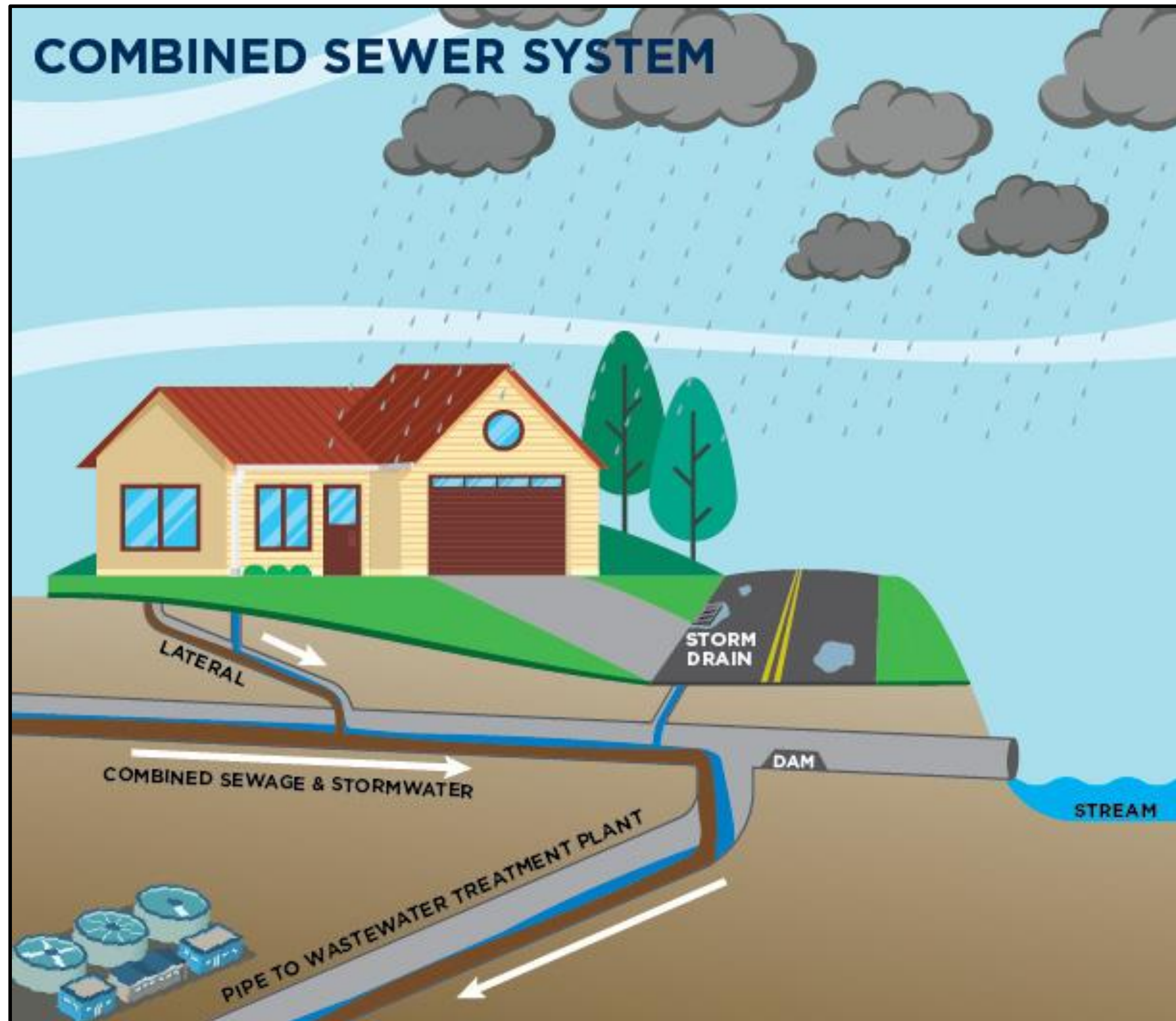
What Happens When it Rains?



Normally:

- Private Properties send sewage to the Combined Sewer
- Combined Sewer conveys sewage to the MSD Treatment Plant

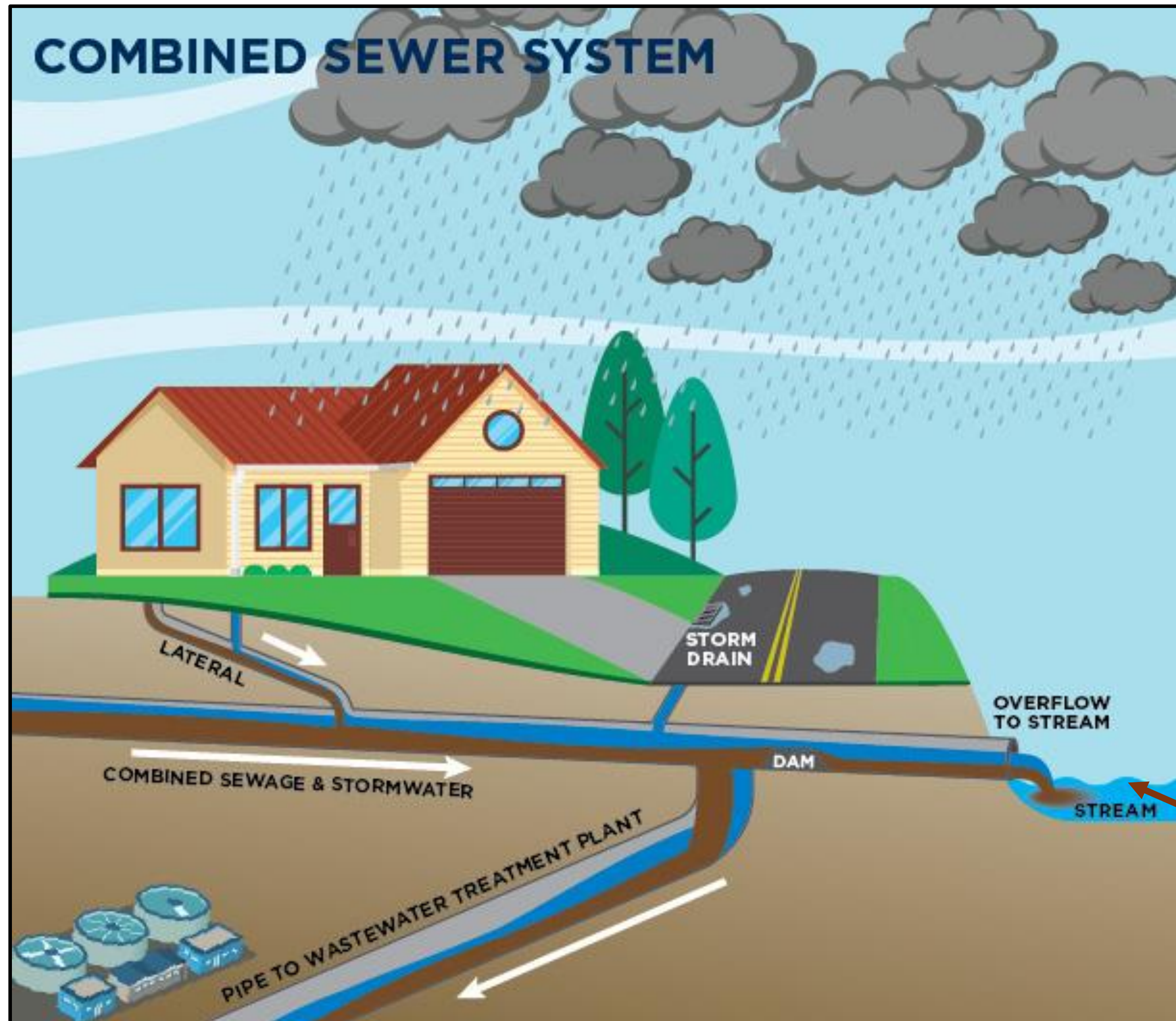
What Happens When it Rains?



When it Rains:

- Private Properties send sewage and stormwater
- Public Storm Infrastructure sends stormwater
- Combined Sewer conveys to the MSD Treatment Plant

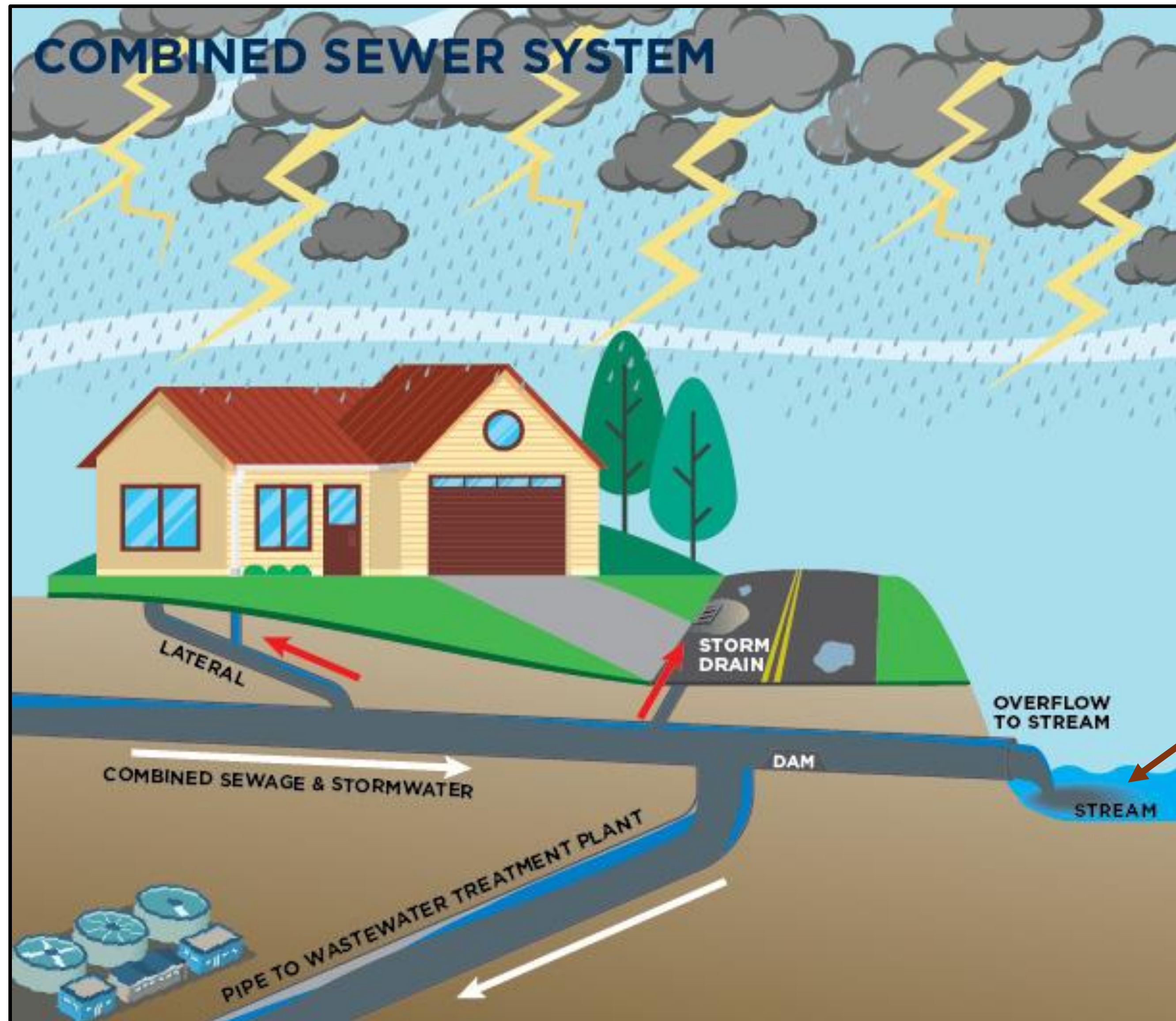
What Happens When it Rains?



When it Rains **A Lot**:

- Still receiving sewage
- Stormwater from Private and Public sources overwhelms MSD's conveyance and treatment capacity
- Some overflows to a surface water at a Combined Sewer Outfall (CSO)

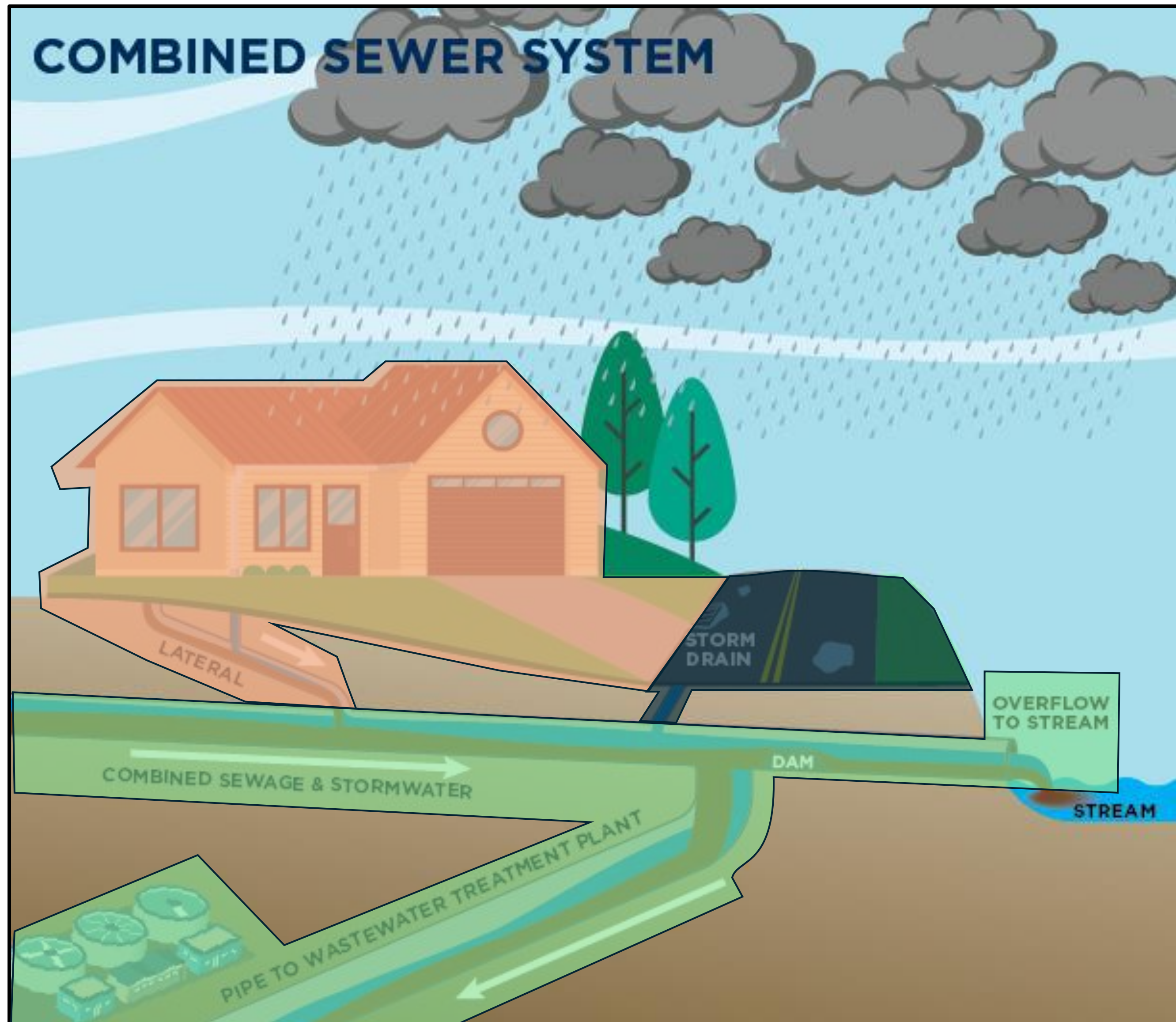
What Happens When it Rains?



In **Extreme** Rains:

- Stormwater from Private and Public sources overwhelms MSD's conveyance and treatment capacity
- Combined sewage and stormwater overflows to a surface water at a CSO
- Combined sewage can back up into private property and out manholes and drains

Who's Responsible?



3 Components:

- Private Property
- Public Storm Infrastructure
- Combined Sewer (Trunk, Outfall, and Interceptor) and WWTP

Who's Responsible?

- Problem: *Too much stormwater* is getting in and causing overflows (streams) and backups (homes)
- *Conflicting objectives with respect to stormwater:*

Local Stormwater Agency

- Primary objective is to protect against flooding so it wants stormwater off residents' property and out of the streets ***as quickly as possible***

MSD

- Primary objective is to get wastewater out of homes and businesses so excess stormwater needs to be ***eliminated, reduced, or slowed down***

- *Shared Responsibility: Serving Our Residents*

What's Next

Private Property: (Residential and Non-residential)

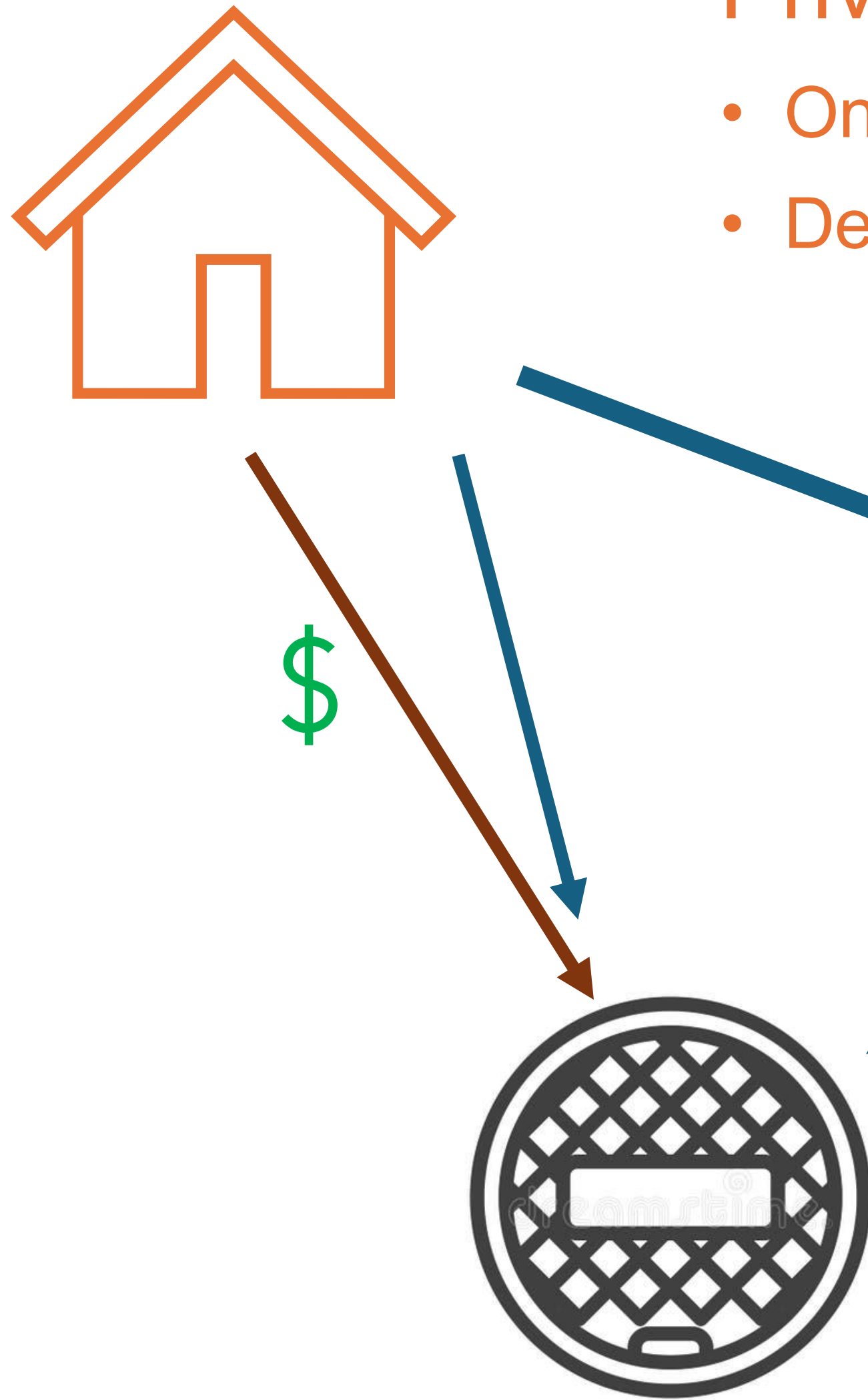
- Onsite Infiltration (Green Infrastructure)
- Detention

Public Property: (Local SW Agency)

- Infiltration (Green Infrastructure)
- Detention
- Separation

Combined Sewer: (MSD)

- Detention
- Partial Separation (in conjunction with SMU)
- Conveyance and Treatment Upgrades
- Consent Decree Obligations

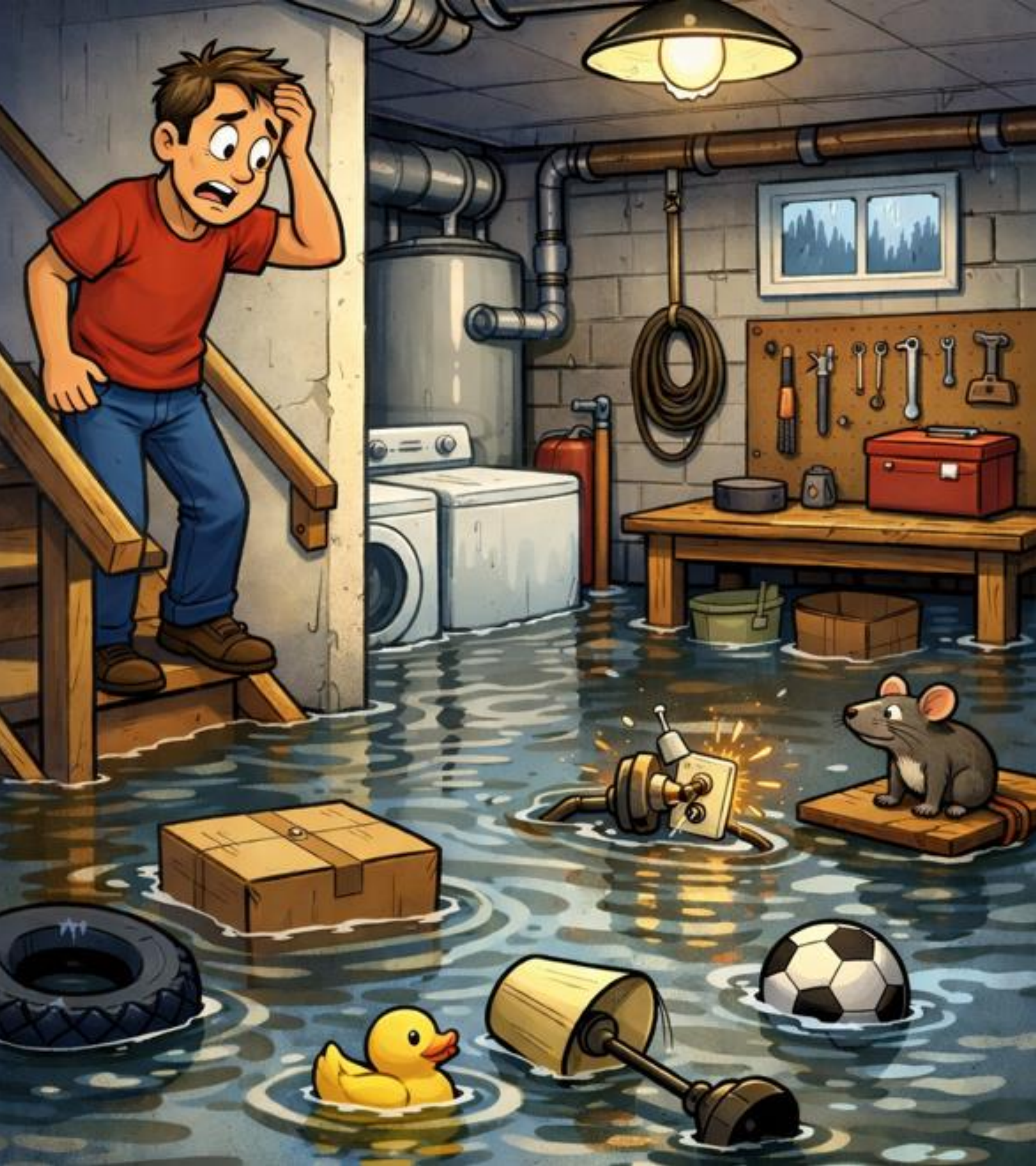


MSD Initiatives (non-residential)

- **Dynamic Control of Private Detention:** Partnering with property owners to control stormwater inputs via Smart Sewers (seeing gal for gal reduction at CSO)
- **Enhanced Detention Requirements:** Requiring 2X Increase in Storage Volume and 10x Reduction in Release Rate in Critical Capacity Zones (only applies when redeveloping)
- **O&M of Existing Private Detention:** Inspecting existing stormwater detention basins to enforce better maintenance (MSD will inspect those connected directly to the combined sewer)
- **Targeted IA Pilot:** Developing a Wet Weather Surcharge on largest non-residential customers to incentivize on-property management of stormwater

MSD Initiatives (residential)

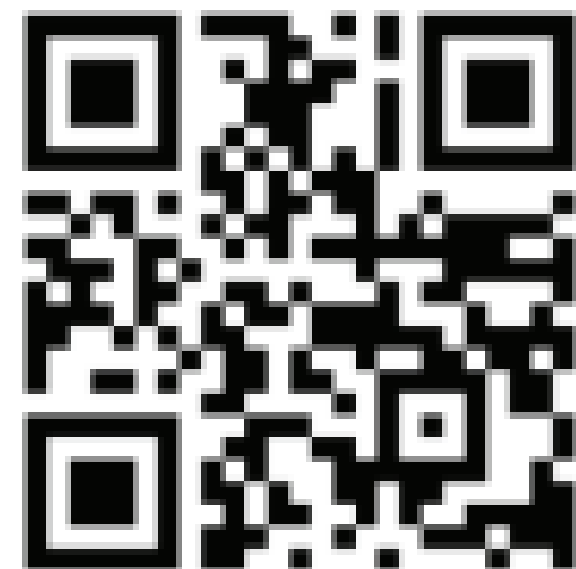
- **Downspout Disconnections:** Ensure homeowners have an opportunity to disconnect downspouts to take wet weather load off their own building sewers (in coordination with SMU, DOTE, and B&I)
- **Flood Protection Education:** Push appropriate educational materials to homeowners regarding steps homeowners can take to harden their homes against flood and sewer backup risks (in coordination with SMU and Risk Management)



SBU Program Response

Sewer Backups (SBUs)

- Backup of the Public Sewer into a Home or Business
- Caused by Inadequate Capacity in the Public Sewer
- Property Owners are Assisted by the SBU Program, a Required Component of MSD's Federal Consent Decree
- MSD Website and YouTube Channel



Components of MSD's SBU Program

- **24/7 Reporting**
- **Investigation**
- **Cleaning**
- **Reimbursement**

Report a Sewer Backup



You can report a sewer backup 24/7 to MSD.

You must report your backup to MSD *within 48 hours of discovery* to be potentially eligible for reimbursement of damages.

There are two ways to report your sewer backup:

- Call (513) 352-4900
- [SUBMIT AN ONLINE REPORT](#) >

Learn more about the next step: [SEWER BACKUP INVESTIGATION](#) >

Visit: msdgc.org/SBU

Components of MSD's SBU Program

- 24/7 Reporting
- **Investigation**
- Cleaning
- Reimbursement



Visit: msdgc.org/SBU

Components of MSD's SBU Program

- 24/7 Reporting
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- Reimbursement



Visit: msdgc.org/SBU

Components of MSD's SBU Program

- 24/7 Reporting
- Investigation
- Cleaning
- Reimbursement

Visit: msdgc.org/SBU



Sewer Backup (SBU) Program Claim Filing Information and Claim Form

Claim Filing Information



Was this sewer backup reported to the Metropolitan Sewer District of Greater Cincinnati (MSD)? If not, report it now at (513) 244-1300 (press 1) or online at msdgc.org/sbu. You must report your sewer backup within 48 hours of discovery to potentially be eligible for reimbursement of damages under MSD's Sewer Backup (SBU) Program.

Are My Damages Eligible for Reimbursement from the MSD SBU Program?

- MSD's SBU Program covers eligible damages arising from sewer backups caused by inadequate capacity or negligent maintenance or operation of the MSD public sewer system.
- MSD's SBU Program does not cover damages arising from overland/street flooding or sewer backups caused by private building sewers.
- Please note: Receiving cleaning/mitigation services from MSD does not guarantee claim reimbursement.

What Types of Damages are Eligible for Reimbursement?

If eligibility criteria are met, MSD's SBU Program provides reimbursement for the following types of expenses:

- Loss of personal property (e.g., furniture, miscellaneous storage items, appliances). MSD reimburses the current (depreciated) value of damaged personal property.
- Structural damage to the interior of the property (e.g., flooring, drywall, electrical) and critical mechanicals (furnaces and hot water heaters). MSD reimburses the reasonable replacement value for structural damage and critical mechanicals, or the equivalent diminution in value.
- Reasonable expenses incurred to hire your own licensed, professional cleaning contractor, provided you were eligible for cleaning/mitigation services from MSD's contractor but did not receive them.

What Do I Need to File a Claim?

- **A completed and signed MSD SBU Claim Form** - Please read all the information, fully complete and sign the claim form, and include all requested supporting documentation.
- **Documentation of private insurance** - Ohio law requires MSD to deduct any benefits a property owner or renter is entitled to receive through private insurance from a sewer backup claim. You must include information on your MSD SBU claim form regarding homeowner or renter's insurance. Your claim cannot be processed without this information.
- **A detailed inventory of damages** - Only documented damages are potentially eligible for reimbursement. Please include a full inventory of items/materials damaged by the incident including as much detail as possible. Please include photos, estimates, invoices, and receipts when available.

Sewer Backup Program

2026 SBU Program Budget - \$8.8M

SBU Services Provided:

- 24/7 reporting at 513-352-4900
- Investigation to determine eligibility

Eligible Properties Receive:

- Cleaning services
- Reimbursement of damages
- Protection from future sewer backups



\$3.4M Spent Thru June 2026

Service Description	Total for 2026 through June
Sewer Back Up (SBU)	
Sewer Backup (SBU) Investigation Work Orders	1,726
Properties Considered for Cleaning Services	222
Cleaning Services Accepted	176
Cleanouts Installed at ROW (by MSD Repair Section)	104
Prevention Program	
Properties Contacted	73
Properties Protected	8
Professional Service Costs	\$ 128,074
Contractor Costs	\$ 881,861
Total SBU Prevention Program Costs	\$ 1,009,935
Claims	
Settlement Checks Disbursed	11
Average Processing Time for Settlements Offered (in days)	51
Settlement Costs	\$ 140,947
Expenses to Date	
MSD SBU Labor	\$ 594,473
Total Clean Up Costs (includes estimates)	\$ 797,156
SBU Customer Service	\$ 840,010
Yearly Program Expenditures	\$ 3,382,520
Total Program expenditures 2004 through June 30, 2026	\$ 176,738,915



It's All About Clean Water

MSD collects and treats wastewater from Greater Cincinnati communities, protecting the environment and public health by returning clean water to local rivers and streams.



Cincinnati

Rising building operating costs

Utilities, water and insurance, and what they mean for housing

Discussion draft · October 2026

IN THE NEWS

Cincinnati households face rising costs

Cincinnati Enquirer · Mar. 9, 2026

Why are my Duke Energy bills so high?

\$286

typical Duke gas and electric bill, Feb. 2026

Up 13% from a year earlier and 70% from February 2020, based on state regulator data. A cold winter and higher power prices drove the rise.

FOX19 · Sept. 9, 2024

Duke Energy wants a rate hike. You can have your say Tuesday

\$135

a year more for a typical home by 2028 under Duke's proposed plan

Duke proposed raising electric rates about 7.9% over three years for roughly 800,000 southwest Ohio customers, according to the Ohio Consumers' Counsel.

Spectrum News 1 · Apr. 17, 2025

More extreme weather events lead to increased homeowner insurance premiums, report says

+23%

rise in Ohio home insurance premiums, 2021 to 2024

A Consumer Federation of America report ties part of the rise to more frequent severe weather, including Ohio's record tornado year in 2024.

Sources: Cincinnati Enquirer, via Yahoo Finance (Mar. 9, 2026); FOX19 and Cincinnati Enquirer (Sept. 9, 2024); Spectrum News 1 Columbus (Apr. 17, 2025).

EXTREME WEATHER

Storms and floods are adding to the risk

WLWT · Apr. 8, 2025

Ohio River in Cincinnati reaches highest level in 7 years

60+ ft

Ohio River crest at Cincinnati, Apr. 7, 2025

The highest level since 2018. Floodwaters covered riverfront parks and streets, and crews made water rescues.

Cincinnati Enquirer · Feb. 11, 2026

Duke Energy president discussed high utility costs during a cold winter

19 days

record-long stretch below freezing, winter 2026

Record snowfall on Jan. 25 and long frigid stretches pushed up heating bills across the region.

WSYX ABC6 · Apr. 4, 2025

Record number of tornadoes in Ohio likely to spiral into higher insurance rates

Higher deductibles

and fewer carriers willing to take the risk

Insurance experts warned that frequent severe storms in Ohio will push rates and deductibles up.

In April 2025 the Ohio River at Cincinnati passed 60 feet. In 2024, Ohio set a record with 74 tornadoes.

Sources: WLWT via KESQ (Apr. 8, 2025); Cincinnati Enquirer (Feb. 11 and Mar. 9, 2026); WSYX ABC6 (Apr. 2025); WOUB (June 2025).

Costs are outpacing the 3% assumption

+60%

Rise in a typical monthly electric bill since 2021, from about \$107 to \$171

\$1,250

per unit a year than the 3% assumption predicts for a typical household's utility bills

+98%

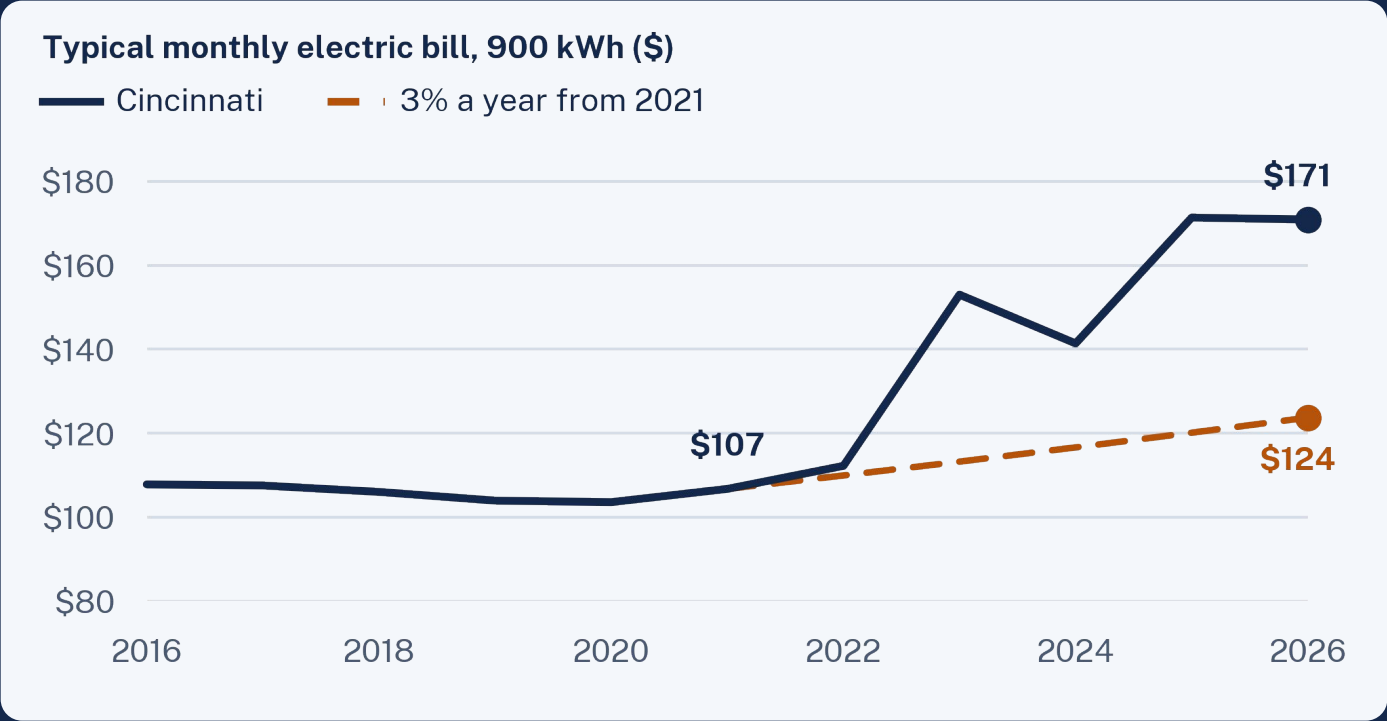
Rise in the natural gas price since 2016, now the highest of the five cities studied

Affordable housing deals are planned as if costs grow 3% a year. In Cincinnati, utility costs have recently grown much faster.

Source: Donovan Energy, an Ohio energy data firm, using Duke Energy Ohio, Greater Cincinnati Water Works and MSD rates; NRDC analysis.

ELECTRICITY

The typical bill is up 60% since 2021



19.0¢
per kWh, lowest of the five cities
studied, but up 60% since 2021

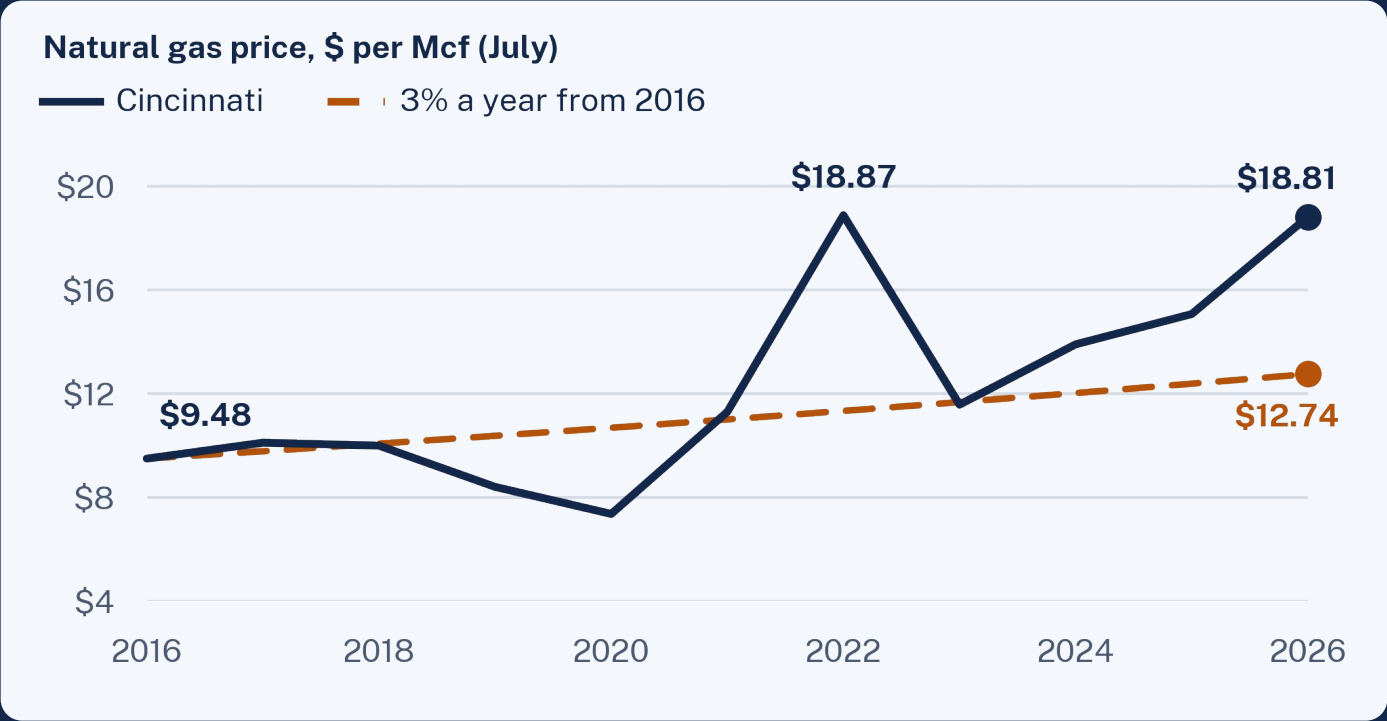
About 11×
rise in regional grid capacity prices
since 2024/25

30–40%
jump in many local electric aggregation
rates when contracts reset in summer
2025

Sources: Donovan Energy, using Duke Energy Ohio rates (Electric by City tab); PJM auction reports; Cincinnati Enquirer (Mar. 2026).

NATURAL GAS

Prices nearly doubled since 2016



+98%
rise in the gas price since 2016, against
34% at 3% a year

+67%
jump in one year, 2021 to 2022, as
prices spiked

\$18.81
per Mcf in 2026, the highest of the five
cities studied

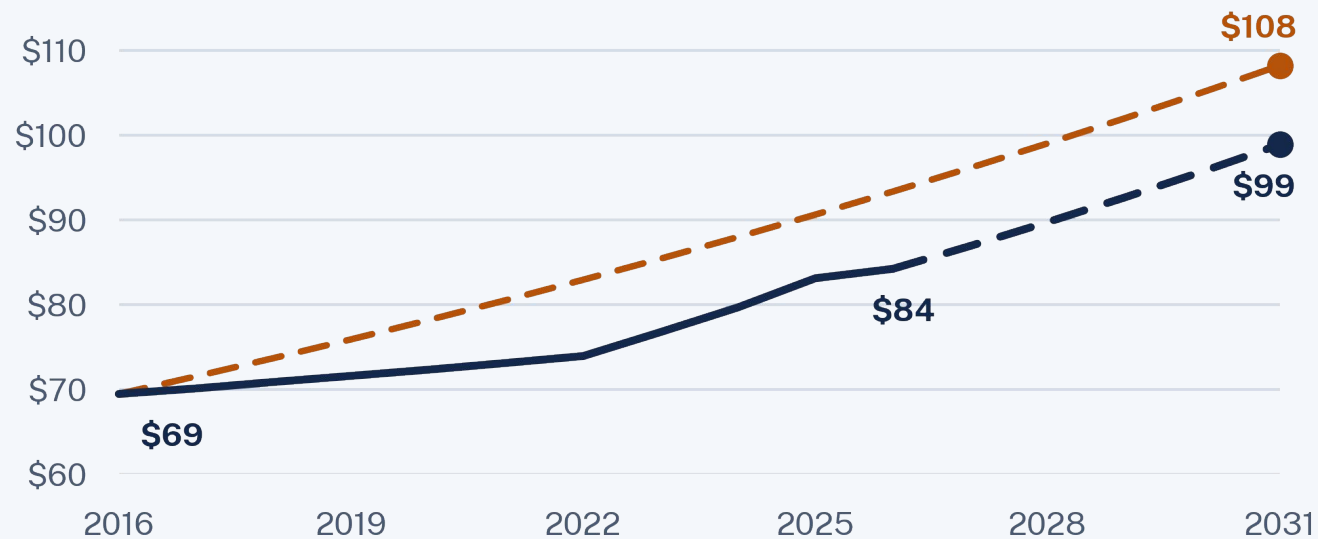
Source: Donovan Energy, using Duke Energy Ohio rates (Gas by City tab, PUCO/DAS July rates).

WATER AND SEWER

Bills are steadier, but mostly fixed

Typical monthly water and sewer bill, 5 CCF (\$)

— Actual - - Outlook (trend) - - 3% a year from 2016



\$84 a month

typical water and sewer bill in 2026, up 21% since 2016

62%

of the 2026 bill is fixed, the highest share of the five cities

+3% a year

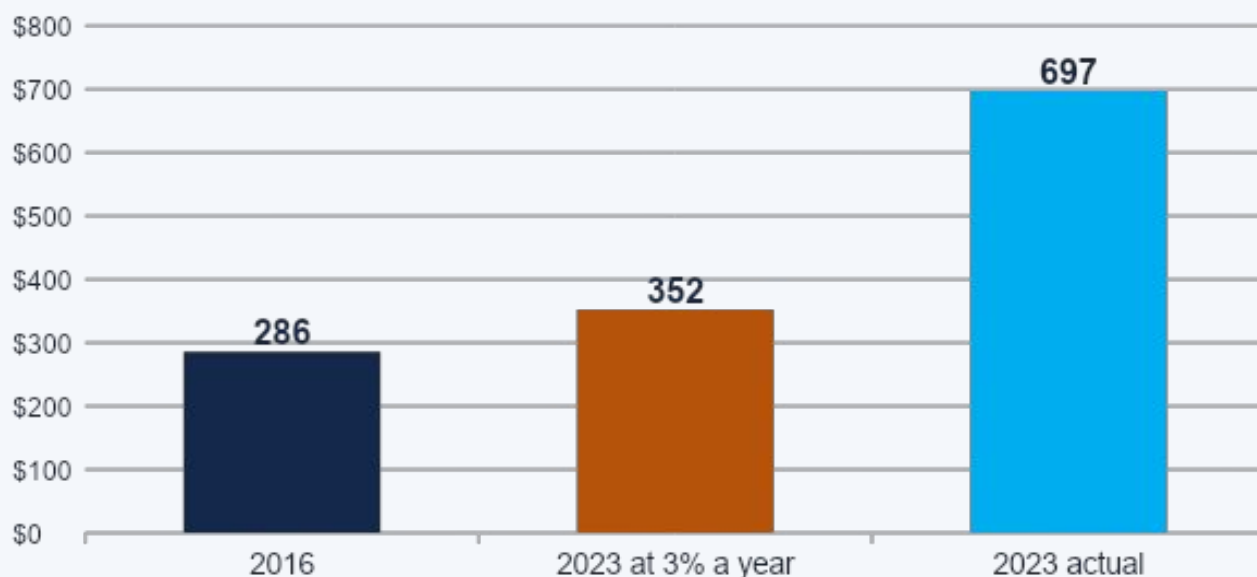
expected through 2031, close to the 3% assumption

Source: Donovan Energy, using Greater Cincinnati Water Works and MSD rates (Water CCF Comparison and Water Forecast 2027–31 tabs).

INSURANCE

Insurance costs more than doubled since 2016

Property insurance per unit, LIHTC properties, U.S. median (\$)



+144%

rise per LIHTC unit, 2016 to 2023, against
+23% at 3% a year

\$600

median budget per unit in Ohio 4%
applications, 2023–26

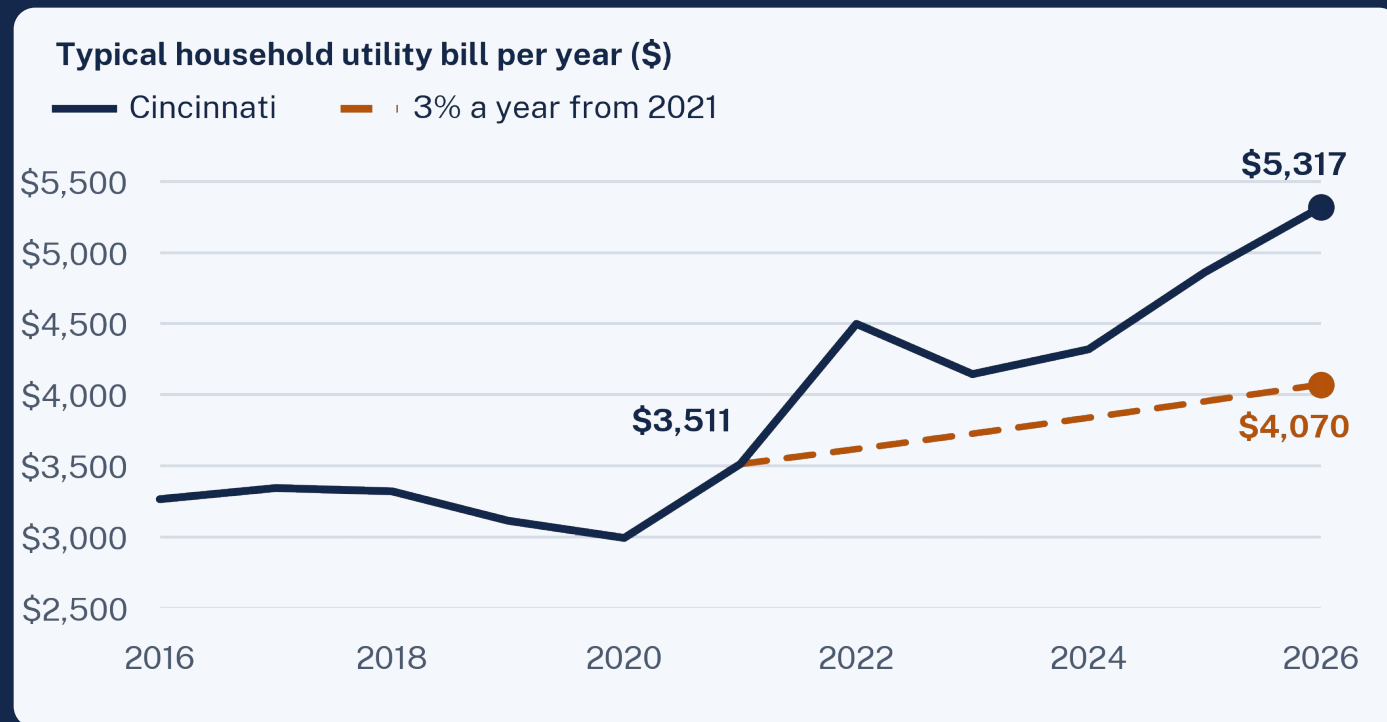
Easing, for now

property rates fell in 2025–26, but storm
risk remains high

Sources: Novogradac LIHTC expense report (2024); NRDC analysis of OHFA 4% applications, 2023–26; Marsh (2026).

ALL UTILITIES TOGETHER

About \$1,250 a year above the 3% assumption



+51%

rise in the combined utility bill for a typical household since 2021

About \$1,250

per unit a year more than a 3% path from 2021 would predict

50%

of the increase since 2021 came from natural gas

Source: NRDC analysis of Donovan Energy data. Typical household: 900 kWh, 10 Mcf gas and 5 CCF water a month.

Efficient, resilient buildings are less exposed

Energy

Every kWh not used is shielded from rate increases. NRDC estimate: a Passive House-level building uses 40% to 60% less energy than one built to Ohio code, saving about \$670 to \$1,010 per unit per year.

Water

Limited savings opportunity in Cincinnati - Efficient fixtures cut the usage part of the bill, but about 62% of a typical Cincinnati bill is fixed, so savings are much smaller than the cut in use.

Insurance

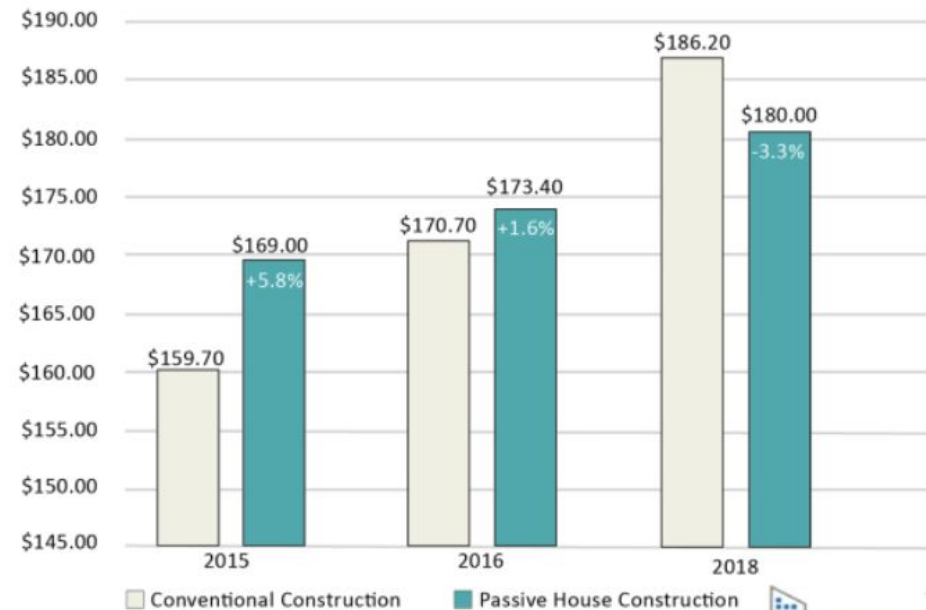
Features such as impact-resistant roofs and water-leak shutoff valves may improve premiums, deductibles or renewal terms. Owners should confirm with their brokers.

Sources: NRDC deal model (Sept. 2026); OHFA 2027 design standards; Donovan workbook and research memo (Sept. 2026).

PHIUS Cost Relativity



Passive House Costs Less with Experience
(Cost per Square Foot)



Note: Low-income housing tax credits were not awarded in 2017

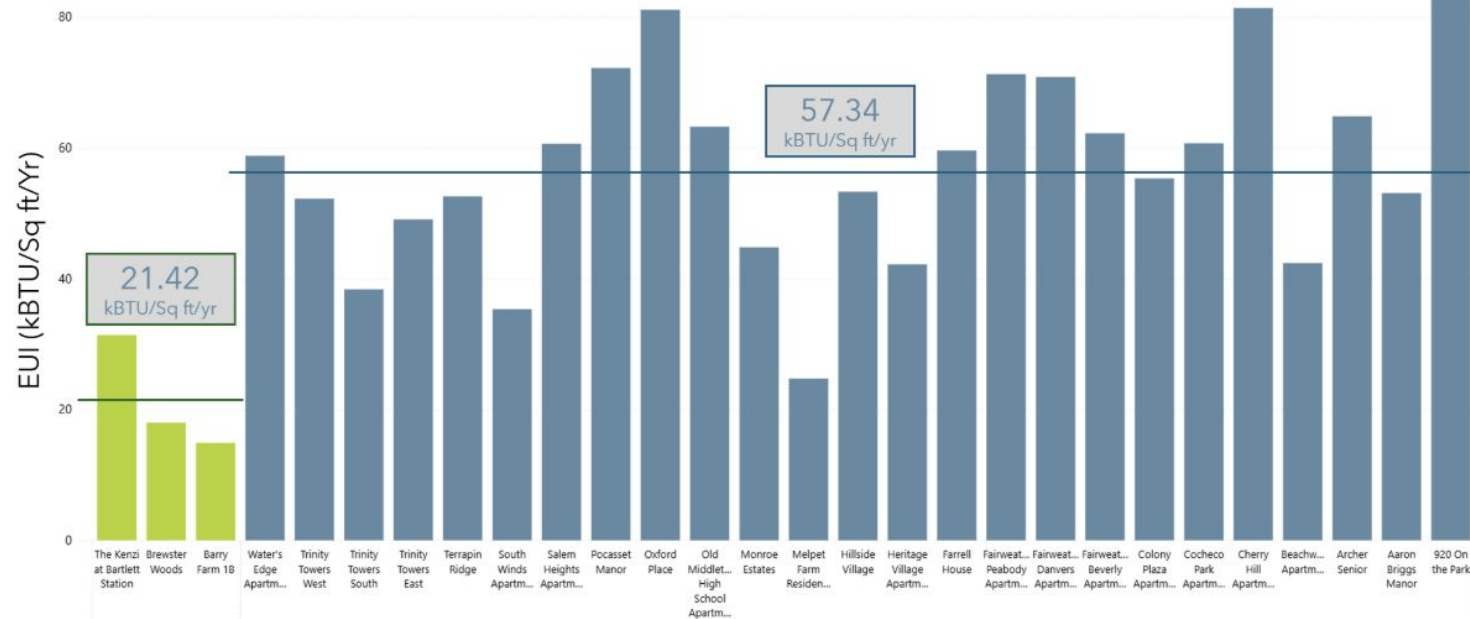
Source: "How a PA affordable housing agency is molding ultra-efficient buildings mainstream"
Pittsburgh Post-Gazette December 31, 2018 & Pennsylvania Housing Finance Agency (PHFA)



PHIUS Energy Use Intensity



Passive House buildings use 63% less energy per square foot than median new multifamily (LEED, Code)



Where the city and CDF could add efficiency standards

Tool	Run by	What it does	Efficiency standards today
Shared application (planned)	City and partners, CDF?	One application for gap funding, tax breaks and loans	None in the plan
Affordable Housing Leverage Fund	Cincinnati Development Fund (CDF)	Pools city, county and private money for housing loans	None found
Residential tax break	City	5 to 15 years, by neighborhood	Higher cap for LEED or HERS homes (1–4 units, condos)
Tax break for tax credit deals	City	Usually 15 years	OHFA lowering its certification requirement

The planned shared application is the simplest place to start: every deal that asks for city financing would pass through it.

Sources: City Manager memo (June 16, 2026); City Ordinances 106-2023 and 28-2024; Cincinnati Development Fund.

The Port has tools that could carry efficiency terms

Port tool	What it does	Where efficiency standards could fit
Sales tax savings on materials	Construction materials skip sales tax (about \$700,000 on \$25M of work)	Energy standard requirement to qualify for the sales tax break.
Bonds and the Regional Bond Fund	Tax-exempt bonds for rental housing; fixed-rate loans of \$2M to \$6M	In the loan or lease terms
Home renovation and sales	Buys, fixes and sells homes; more than 200 sold since 2015	An efficiency standard for its own renovations
Legacy home repair loans	2% loans of \$5,000 to \$25,000 for Cincinnati owners, with a free energy audit	Already covers energy upgrades

Sources: The Port, public finance tools, Legacy Home Improvement Loan Program and 200 home sales release (Apr. 13, 2026).

Three places the city can act now

The shared application

What Ask each deal for expected utility bills and a plan for heat, floods and outages.

When Launch was planned for September 2026.

Effort Low. A few added questions on one form.

The tax break bonus

What The bonus for LEED or HERS homes covers only 1 to 4 units and condos. Add one for larger buildings.

Tax Credit Deals OHFA announced plans to remove the green certification requirement from new LIHTC development.

Effort Low to medium. Needs a council vote.

The Port Programs

What Embed energy efficiency standards across funding, financing, and construction programs

Who The Port

Effort Medium.

Each step builds on a tool the city already has, so efficiency becomes part of how deals are paid for.

Sources: City Manager memo (June 16, 2026); City Ordinances 106-2023 and 28-2024; Cincinnati Development Fund; City of Cleveland tax abatement FAQ (2022); NRDC analysis.

REFERENCE

Key terms

Gap funding Money that fills the gap between what a building costs and what loans and tax credits cover.

GC-PACE Greater Cincinnati PACE, run by the Port and the Greater Cincinnati Energy Alliance.

Green bank A lender, often public or nonprofit, that pays for energy savings and clean energy.

Guarantee A promise to repay part of a loan if the borrower cannot, which makes others more willing to lend.

HERS score A rating of a home's energy use. Lower is better.

LEED A rating system for energy, water and materials, with Silver, Gold and Platinum levels.

OHFA The Ohio Housing Finance Agency, the state agency that awards housing tax credits.

PACE A loan for energy upgrades that is repaid through the property tax bill.

Pre-development loan A loan for early project costs such as design, engineering and permits.

Tax break (abatement) Lower property taxes for a set number of years.

Tax credits (housing) Federal tax breaks that investors buy to help pay for affordable rentals.

Tax-exempt bond A loan from investors who pay no federal tax on the interest, so the rate is lower.

Underwriting A lender's review of whether a loan will be repaid.

Year 15 When a tax credit investor usually leaves a deal. In Ohio, rent limits last at least 30 years.

SOURCES AND NOTES

Where the numbers come from

Topic	Source
Electricity, gas	Donovan Energy (Sept. 2026): Duke Energy Ohio electric and gas July rates (PUCO/DAS)
Water, sewer	Donovan Energy: Greater Cincinnati Water Works and MSD rates, 5 CCF a month
Insurance	Novogradac LIHTC operating expense data; OHFA 4% summaries (statewide); Marsh market index
Combined bill	NRDC analysis of Donovan data: 900 kWh, 10 Mcf gas and 5 CCF water a month
Capacity prices	PJM Base Residual Auction reports, 2025/26 to 2028/29
Aggregation rates	Cincinnati Enquirer (Mar. 9, 2026)
News	Sources as listed on slides 2 and 3
Underwriting	NRDC analysis of OHFA 4% LIHTC summaries (2020–26) and OHFA's 2026 application workbook

The 2027–31 water outlook extends recent trends. Figures describe a typical household, not a specific property.

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