

Addyston Housing Action Plan

2021



Prepared by the Hamilton County Housing Action Plan Team:



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Introduction

Addyston is a historic community just five miles from downtown Cincinnati with a wonderful view of the Ohio River. It began as home to people who worked at the Addyston Pipe and Steel Company factory built on the Ohio River in the mid-1880's. It retains this character as a quiet small town along the River to this day. Addyston is now a community of about 884 people that has been losing population over the last decade. Addyston reached its peak population in 1930, with 1,708 residents (U.S. Decennial Census). Just over 40% of households are families with no children. Nearly 25% of households have just one person.

Addyston has a small housing market of largely single-family homes but 62% of households are renters. Older structures dominate Addyston's housing stock: the median year built is 1955 with about half of all housing units built before 1940. Residential vacancy is very high at 20%. The need for interior and exterior home repairs is great.

With just a few single-family homes sales each year between 2014 and 2020, the median sale price in Addyston dropped significantly to \$21,500 in 2020. This drop is not consistent with overall trends in Hamilton County where prices have been increasing. While sale prices appear to be decreasing, rents have been rising: between 2005-2009 and 2015-2019, median gross rents increased by 44% from \$498 in 2005-2009 to \$719 in 2015-2019.

The overall median household income for households in Addyston is \$43,333, estimated to be up slightly over the last 10 years. Addyston's median household income is significantly lower than Hamilton County's median income of \$57,212. Addyston's homeowners median income is less than Hamilton County. In contrast, renter median income in Addyston was about \$10,000 more than in Hamilton County (following a 125% increase between 2005-2009 and 2015-2019).

An estimated 97 households – or just over 25% of all Addyston households - are cost-burdened. Households are cost-burdened when housing costs are more than 30% of household income. Cost-burdened households are predominately renters and households with incomes between \$20,000 and \$50,000:

- 84% of all cost-burdened households are renters, while just 16% of cost-burdened households are owners.
- 64% of all cost-burdened households have incomes between \$20,000 and \$50,000 (34% have incomes of less than \$20,000).

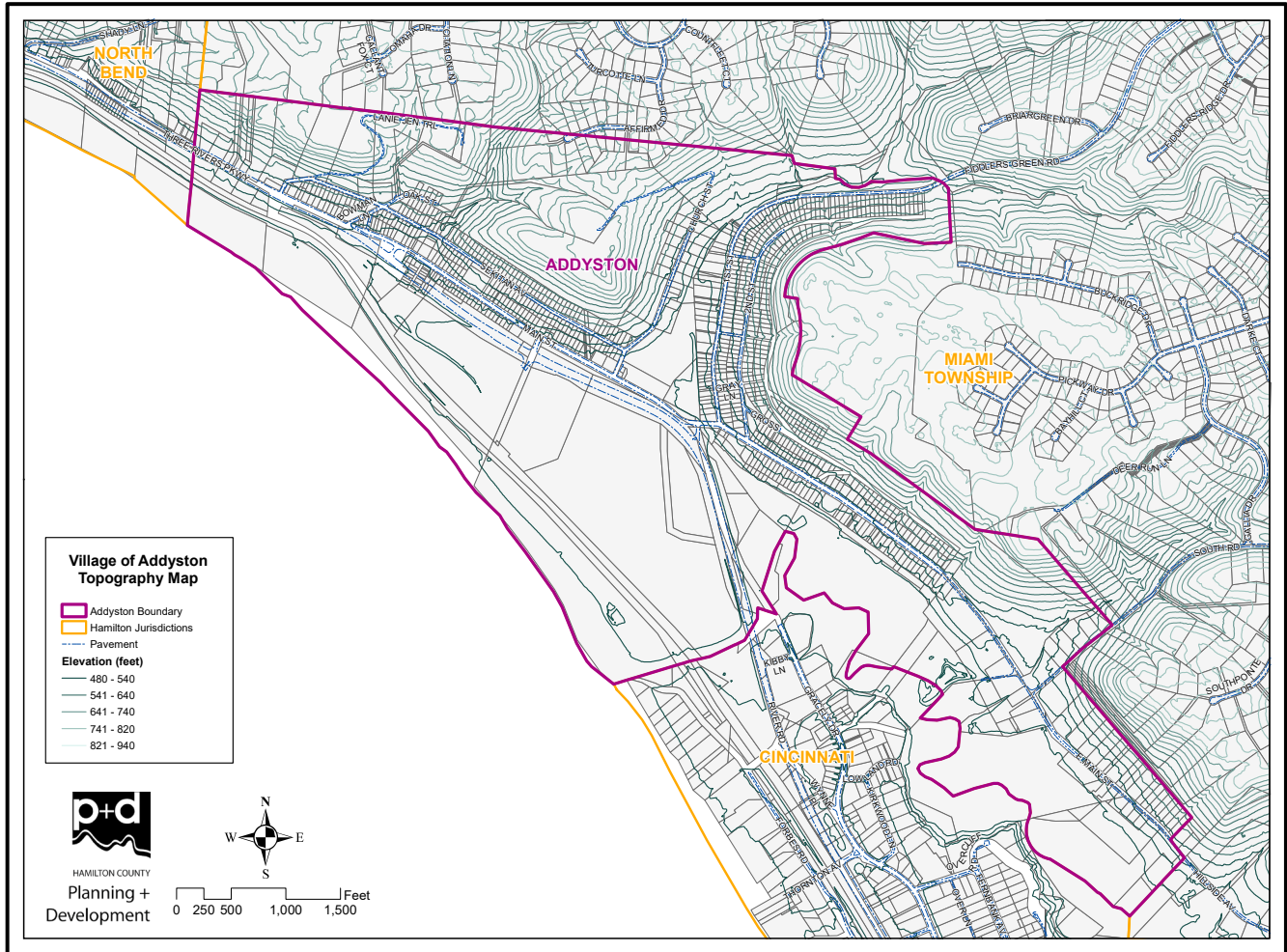
Both cost-burdened renters and owners are more likely to be under age 65. All of the cost-burdened households over 65 are homeowners.

Addyston Community

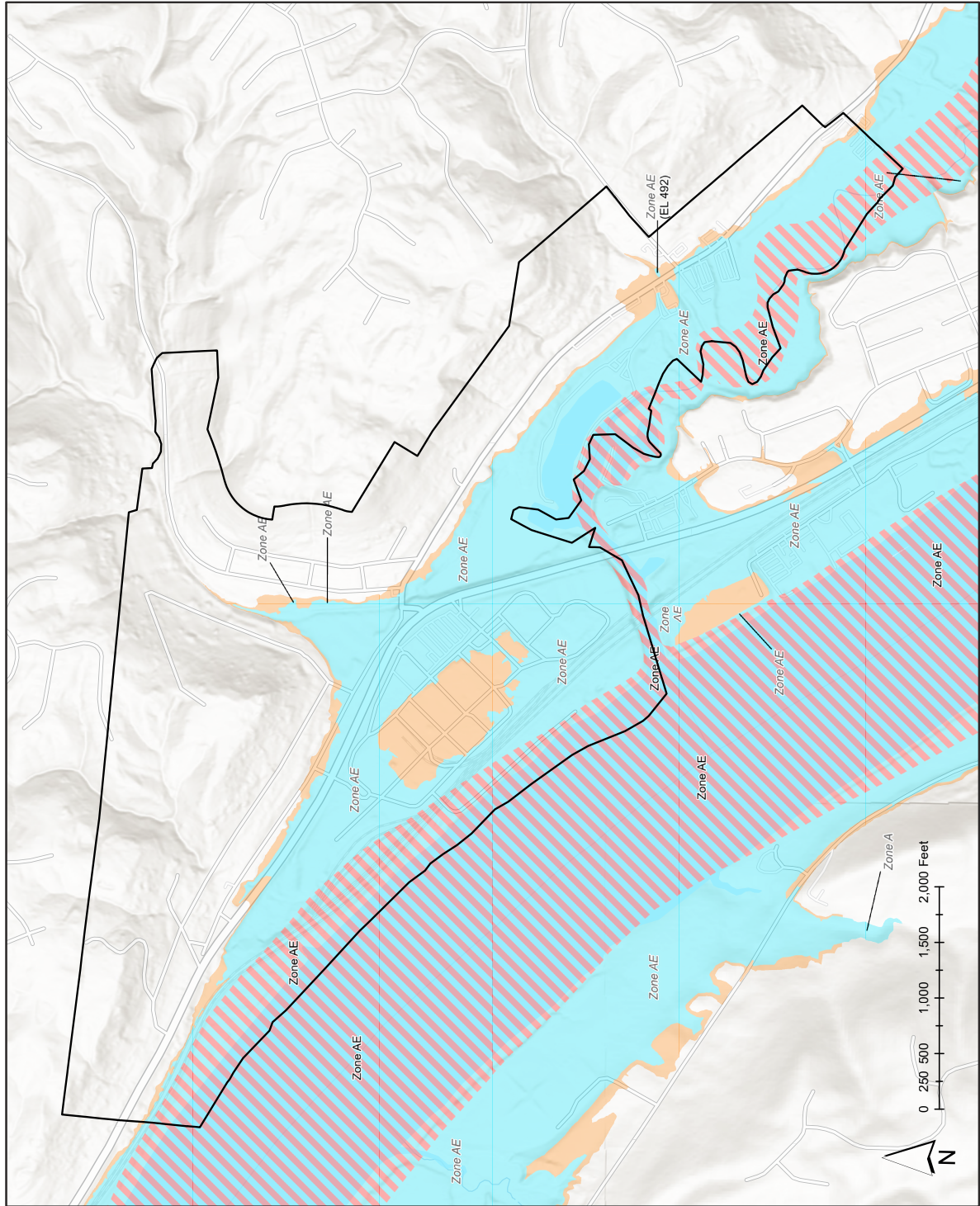


The Village of Addyston is located along the Ohio River in the southwest Hamilton County. Portions of the Village closest to the river are at a high or moderate risk of flooding, based on 2019 Federal Emergency Management Assistance (FEMA) flood risk data. High Flood Risk areas have a 1% annual chance of flooding and Moderate Flood Risk areas have a 0.2% annual chance of experiencing a flood event. Topography and flood zones can also pose a challenge to new development.






Map: Addyston Topography



Map: Addyston Flood Hazard Zones



**Flood Hazard Zones Map
Village of Addyston**

-  Addyston Boundary
-  FEMA FIRM 2010 - Flood Hazard Zones
-  1% Annual Chance Flood Hazard
-  0.2% Annual Chance Flood Hazard
-  Regulatory Floodway

Description

FEMA FIRM 2010 displays the Federal Emergency Management Agency's Flood Insurance Rate Maps and risk assessments. It is based on flood hazard mapping in Hamilton County that represents an important part of the National Flood Insurance Program (NFIP). Two types of Flood Zones are displayed A and AE.

According to the FEMA, AE are areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations (BFEs) are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Also, and according to FEMA, A are areas subject to inundation by the 1-percent-annual-chance flood event generally determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no Base Flood Elevations (BFEs) or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Addyston

Interview Findings

Assets & Opportunities

- Residents value having their own police department. In 2020, the mayor hired a new police chief and filled vacant positions within the department. The fire department was consolidated with surrounding communities in the 1990s.
- Residents value the quiet, slow pace of life in Addyston. They value the secluded nature of the Village and the views of the river.
- Recent improvements to the park off Main Street have added a great destination in the center of the Village. There is additional space for improvements and the community is in active conversations about how to maximize its use. CDBG funds are currently being used to create a walking path, but there also infrastructure improvements that need support as well.
- There is a potential future development site in front of the park that could be used as additional green space, or for a residential or commercial use.
- Three Rivers School District is viewed as a positive community asset.
- Historic buildings are an asset and a liability; downtown Addyston benefits from its historic character but some feel constrained by historic regulations. All of Addyston has a national historic designation. The National Register is a honorary designation and property owners are able to change, demolish and redevelop properties but if federal funds are used for development or redevelopment, a review would need to occur to make sure a project does not impact the historic district.
- The Village has its own water supply which is an asset and could be a revenue stream for the Village, but water main breaks and repair costs are a constant challenge. A mini-grant has been awarded to study the system and develop a capital replacement plan.
- On the northern edge of the Village (north of Church Street), there is a redevelopment site that could be a great opportunity for single-family development, connected to housing to the north of the Village.

- Once roads and hillsides are reinforced, there are several opportunities for future single- family infill development. Whether the market would support this is a question. (see also **Challenges** section)
- A large factory, Ineos Abs Corporation, provides tax income for the Village.

Challenges

- Basic government systems such as planning and zoning, mapping and code enforcement are important functions that could be modernized to better support Village goals. There is a small pool of residents who serve on council and in various other roles, it would be good to recruit more citizens to participate in civic space in the Village.
- Maintenance of infrastructure, including roads, sewer/water lines and slipping hillsides need attention in the Village. The Mayor is actively working on these issues and sees this as a priority. Until these issues are addressed, new construction of housing will be difficult. Infrastructure improvements along Sekitan Avenue need to include water, hillside stabilization and roadway improvements in order to support new housing.
- Housing repairs for dozens of properties in the Village are needed to address deferred exterior and interior maintenance. Exterior repairs include general clean-up of properties, painting, roof repairs and repair of stairs leading to properties.
- Residential market values are low and significantly lower than surrounding areas including Cleves and North Bend. [Addyston was one of only two Hamilton County jurisdictions to see a drop in total property value from 2017 to 2020 - the other was Lincoln Heights.](#)
- Demolition of severely blighted homes is needed. As people are moving out of the community some vacant buildings are being abandoned.
- Commercial property is limited in the Village. Some important historic buildings in town are vacant and deteriorating. They could provide good opportunities for new uses and strengthen the character of the Village.

Population & Households

A demographic analysis provides insights into community composition and population changes over time.

Addyston's population is 884 (2015-2019)

- Addyston lost population between 2010 and 2015-2019: Addyston lost about 6% of its population (54 residents).

Addyston has 350 households (2015-2019)

- Addyston lost households between 2010 and 2015-2019 at about the same rate as its population loss: Addyston lost about 6% of households (22 households).
- Addyston's average household size is 2.53 people (2015-2019).

As compared with Hamilton County, Addyston has significantly more families without children and significantly fewer households with just one person.

Non-Family Households

122 (of 350 total households)

Non-Family households include households with just one person or two or more people living together that are not related.

23% Single-Person

In 2015-2019, 79 households had only one person.

12% Other non-Family Households

In 2015-2019, 43 households had two or more people living together that were not related.

Family Households

228 (of 350 total households)

Family households include two or more people that are related.

41% Families without Children

In 2015-2019, 145 households were families with no children.

15% Married with Children

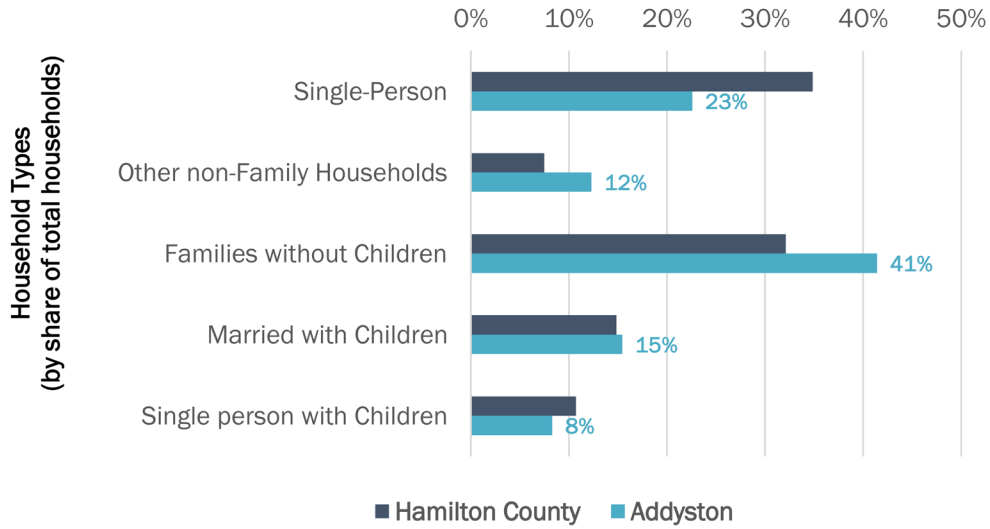
In 2015-2019, 54 households were married families with children.

8% Single Person with Children

In 2015-2019, 29 households have one head of household with children (26 of these are single female headed families with children).

* Percentages represent percent of total households. Percentages may not total 100% due to rounding.

Household Types in Addyston: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

As compared with Hamilton County, Addyston’s population has a higher share of Generation X and a lower share of Mature population.

Generation Definitions

Generation Z
Ages 18 and under

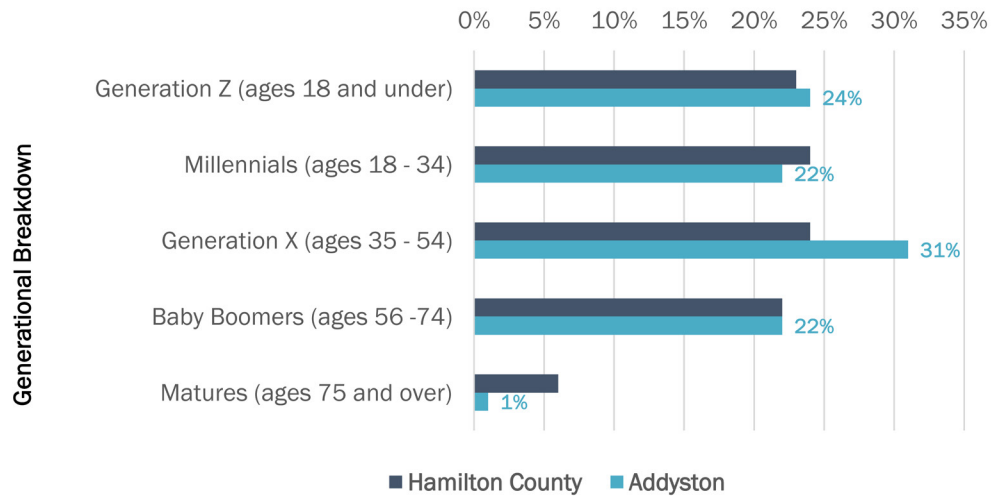
Millennials
Ages 19 - 34

Generation X
Ages 35-49

Baby Boomers
Ages 50 - 69

Matures
Ages 70 and over

Generational Breakdown in Addyston’s Population: 2015-2019

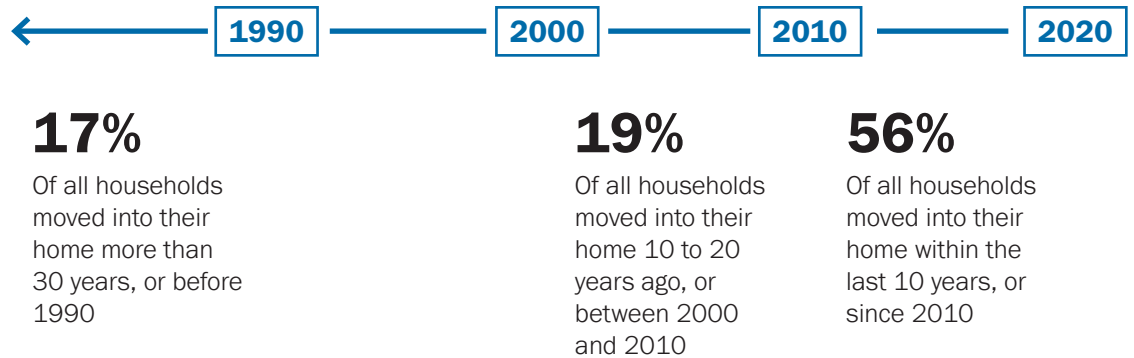


Source: U.S. Census American Community Survey 5-year estimates.

When did households move into the community?

Household mobility data helps to understand how often households are moving into and within the community.

More than half of Addyston households moved into or within Addyston in the last 10 years, comparable with Hamilton County. When compared with the county, Addyston has a slightly larger share of long-term households that moved in more than 30 years ago.



Renters make up about two in three households in Addyston. The split between renters and owners has remained relatively consistent over the last ten years. Addyston's share of renters is much higher than Hamilton County overall: 62% renters in Addyston vs. 42% renters in Hamilton County.

Owners and Renters

38% owners

2015-2019: 132 owners (equals the number of owner-occupied housing units in community)

2010-2014: 133 owners, or 36% of all households

62% renters

2015-2019: 218 renters (equals the number of renter-occupied housing units in community)

2010-2014: 240 renters, or 64% of all households

Estimated percent change in the number of homeowners between the periods of 2010-2014 and 2015-2019.

Estimated percent change in the count of households (occupied housing units) that are owner occupied between the periods of 2010-2014 and 2015-2019. A household includes all the people who occupy a housing unit as their usual place of residence. Percent change calculations are suppressed in cases where the population or household count in either period was less than 10. Percent changes between ACS survey data may reflect changes in geography, particularly with cities, or changes to the questionnaire or coding. Caution should be used when interpreting comparisons. More information is available [here](#).

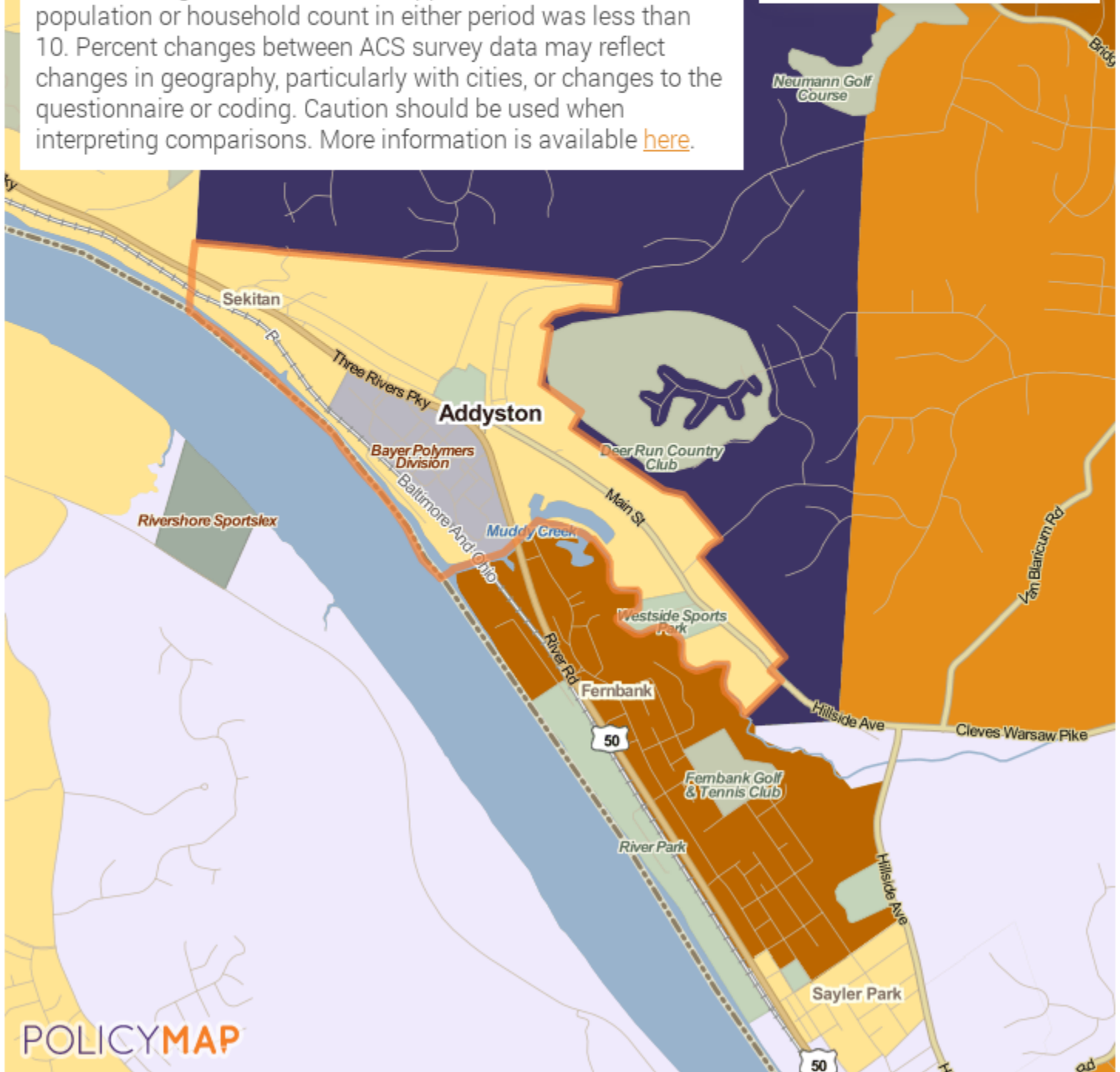
Pct Chg in Homeowners

Year: 2015-2019

Shaded by: Block Group, 2010

- Insufficient Data
- 18.64% or less
- 18.63% -- -4.55%
- 4.54% - 7.63%
- 7.64% - 25.46%
- 25.47% or more

Source: Census



Map: Addyston Change in Homeownership: 2010-2014 to 2016-2019

Addyston's Housing Stock

An analysis of the housing stock provides insights into the housing market - including the mix of unit types, age of housing, unit cost, and development trends

Addyston has 435 housing units

- The majority of housing units are single-family (nearly 3 out of 4).
- The second most common type of units were in small multi-family buildings (buildings with 3 to 19 units).
- The median year built for homes in Addyston is 1955.

Total Housing Units

435

350 occupied housing units = 350 households

85 vacant housing units (20% vacancy)

71% of units were in single-family homes

In 2015-2019, 310 units in community were single-family homes (281 of those were single-family detached homes)

25% of units were in small multi-family buildings

In 2015-2019, 107 units in community were in small multi-family buildings with 3 to 19 units

4% of units were in two-family homes

In 2015-2019, 18 units in community were in buildings with two units (also called two-family homes, or duplexes)

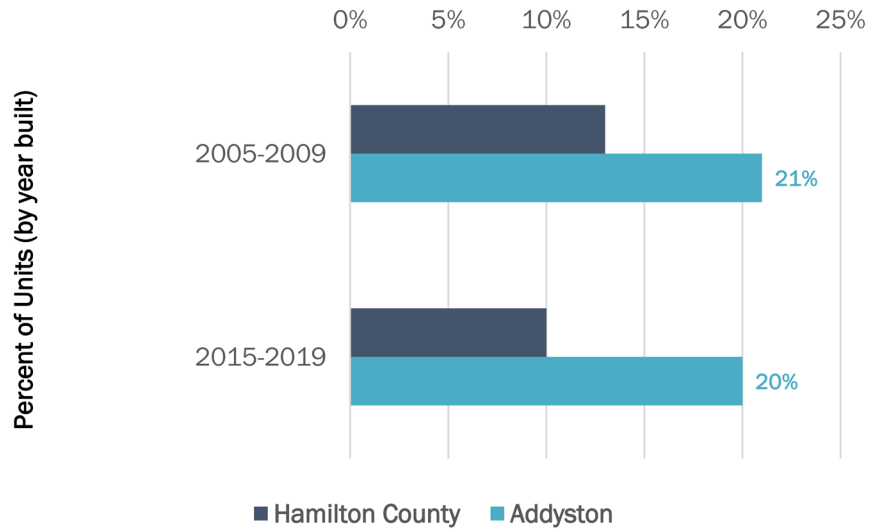
Addyston Housing





About 20% of units were vacant in 2015-2019 (about the same as 2005-2009). The vacancy rate is double the rate of Hamilton County.

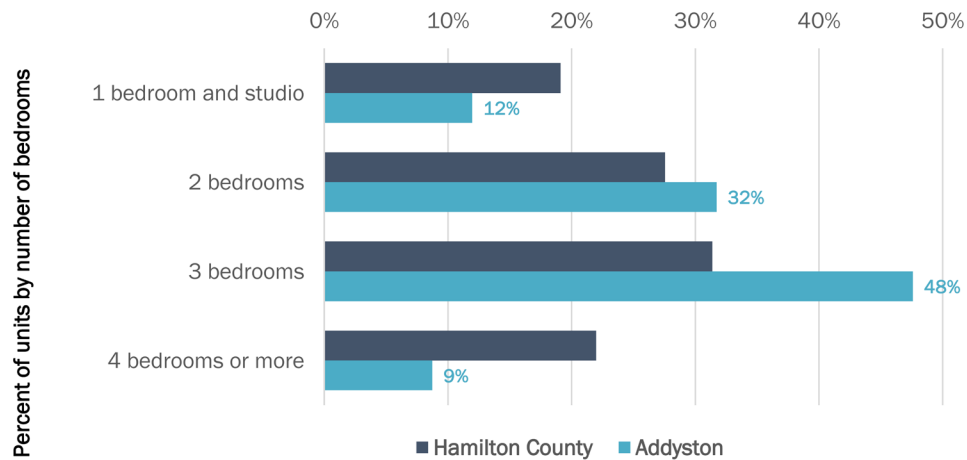
Vacant Housing Units in Addyston: 2005-2009 and 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Larger units in Addyston dominate the housing market: nearly half of all units are 3 bedroom units; just over 30% are units with 2 bedrooms. Addyston has a smaller share of 1 bedroom and 4 bedrooms (or larger) when compared with Hamilton County.

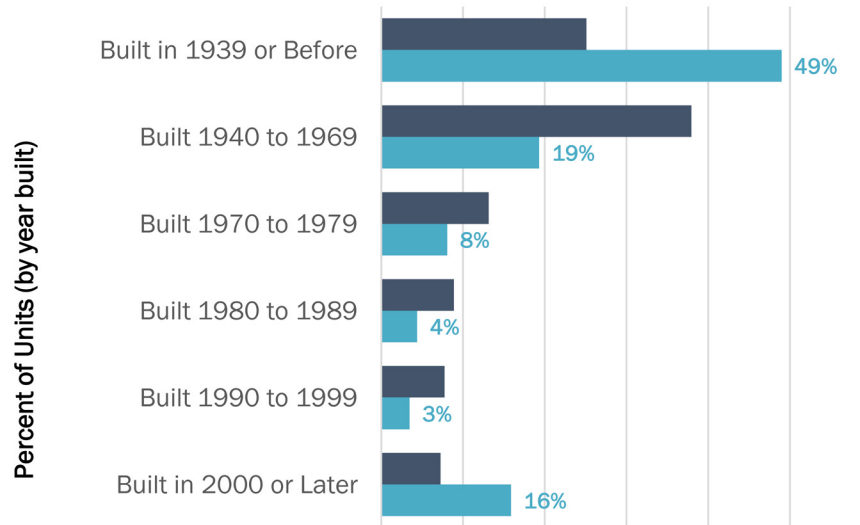
Unit Size by number of Bedrooms in Addyston: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

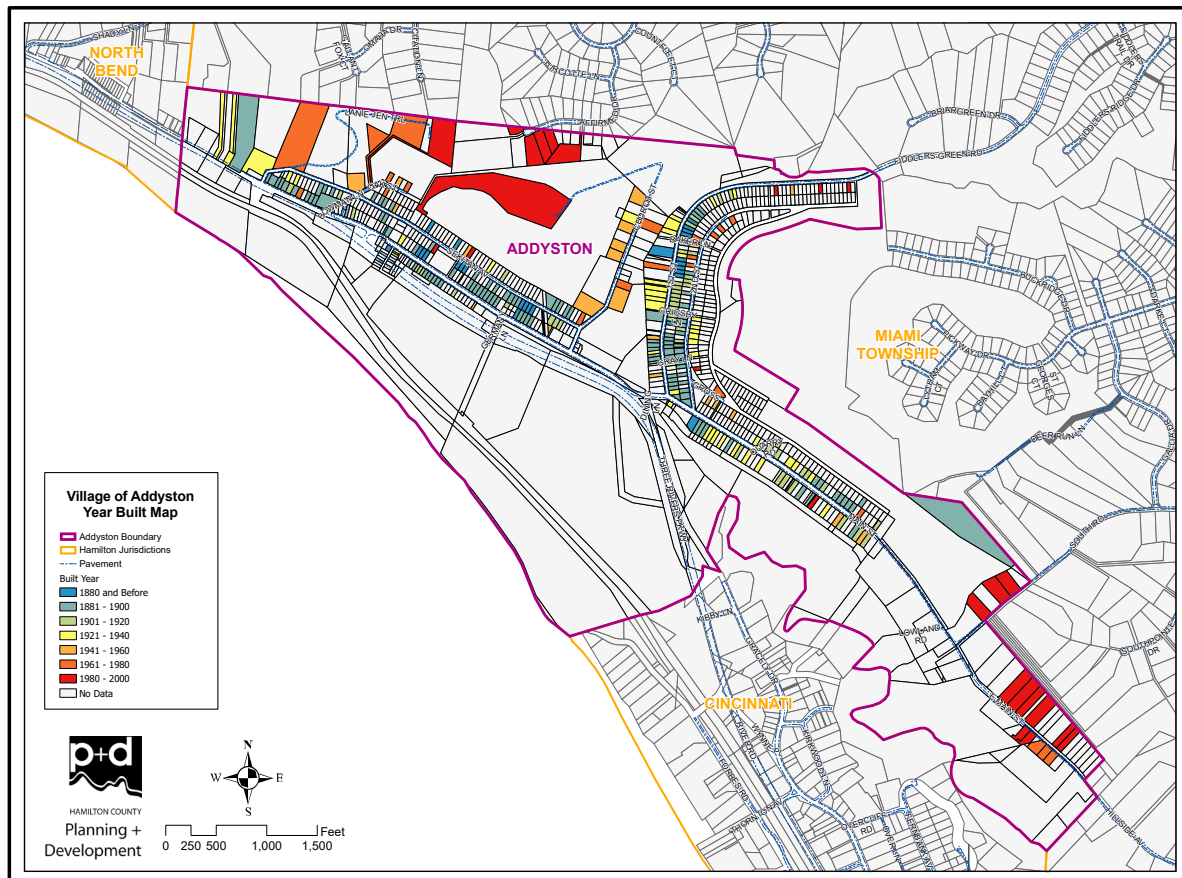
Nearly 50% of homes in Addyston were constructed before 1940, compared with only 25% in Hamilton County. A significant share of the homes on Sekitan Avenue and Main Street were built before 1900. Homes along 1st Street and Second Avenue were mainly built before 1920.

Age of Housing Stock in Addyston: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Map: Addyston Year Built



Home Sales in Addyston

Single-family Home Sales

\$21,500

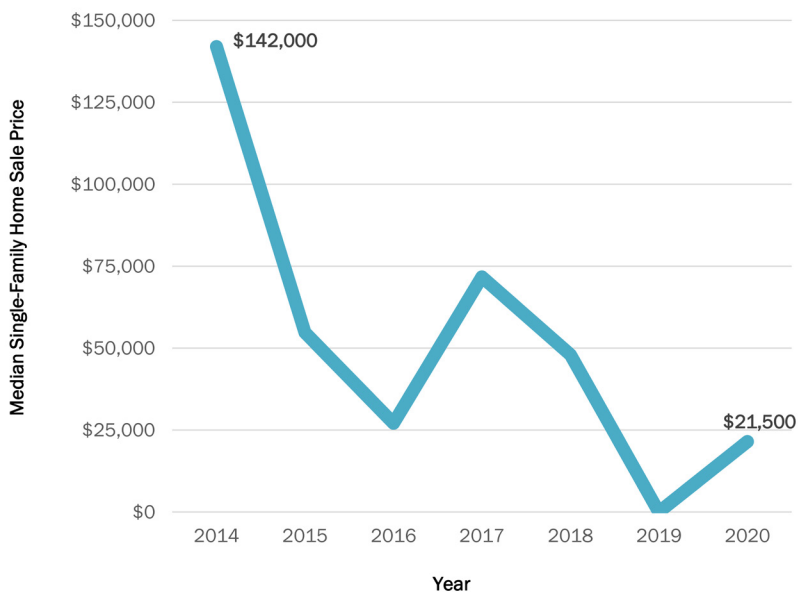
Single-family Median home sale price in 2020

5

Single-family homes sold in 2020

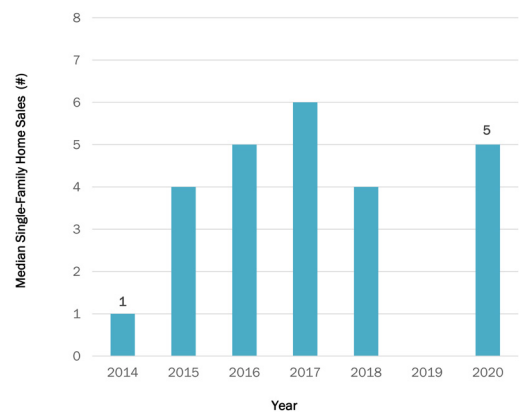
Partially due to the small size of the community, Addyston has had very few home sales over the past several years. Sale information is presented below, but should be used with caution because the size of the market is so small, with fewer than 10 sales annually.

Median Annual Sale Price of Single-family Homes Sold in Addyston: 2014 - 2020



Source: MLS of Greater Cincinnati (January 29, 2021)

Number of Units of Single-family Homes Sold Annually in Addyston: 2014 - 2020



Source: MLS of Greater Cincinnati (January 29, 2021)

Rents in Addyston

Rents

\$719

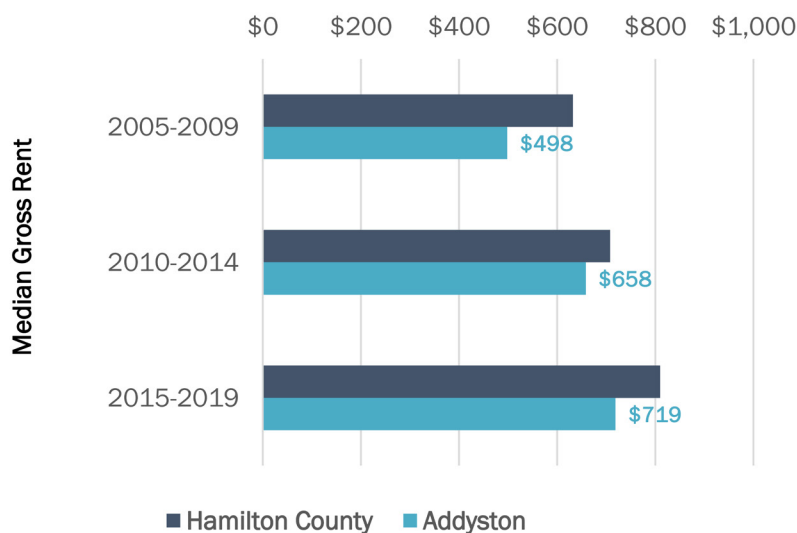
Median Gross Rent
(2015-2019)



+ \$221

44% increase in median gross rent
(between 2005-2009 and 2015-2019)

Median Gross Rent (dollars) in Addyston: 2005-2009 to 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Median gross rents have steadily increased over the last decade: between 2005-2009 and 2015-2019, median gross rents increased by 44%.

Household Incomes

Housing affordability is a measure both of household income and housing cost. This section highlights income.

- The income of owners is significantly higher than the income of renters: homeowners earned 85% more than renters. This contributes to the disproportionate cost burden experienced by renters.
- While owner income is significantly higher than renter income, renter income grew at a faster pace. The renter income in Addyston was about \$10,000 more than in the county overall (Hamilton County renter median income was \$31,492 in 2015-2019).

Household Income

\$43,333

Median household income for all households in 2015-2019

Median income is significantly lower than Hamilton County's median income of \$57,212.



+ 6%

Increase in median household income between 2005-2009 and 2015-2019

An increase higher than the 1% decrease in Hamilton County.

Owner Household Income

\$76,250

Median household income for Addyston owners in 2015-2019

 **+ \$18,915 = + 33%**

Increase in median household income for community owners between 2005-2009 and 2015-2019

Percent increase

Renter Household Income

\$41,071

Median household income for Addyston renters in 2015-2019

 **+ \$22,780 = + 125%**

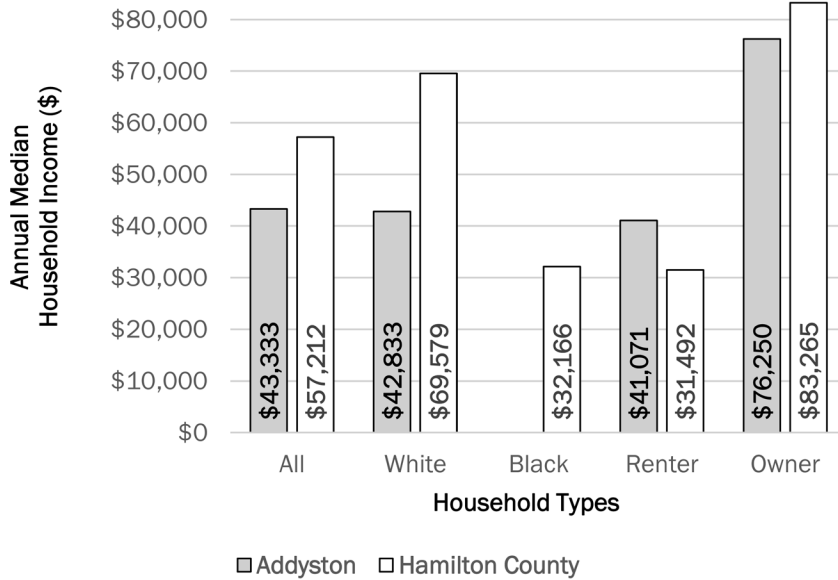
Increase in median household income for community renters between 2005-2009 and 2015-2019

Percent increase

* 2005-2009 to 2015-2019 change and percent change calculations use inflation-adjusted dollars.

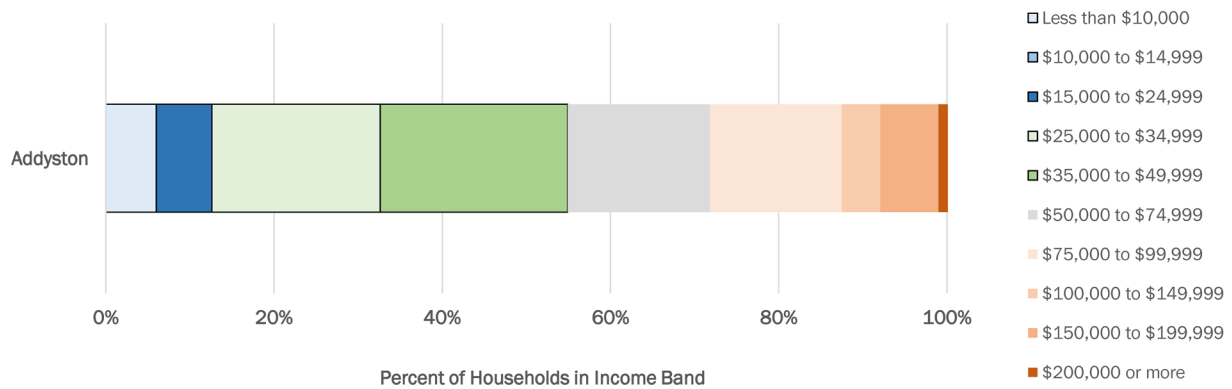
Renters in Addyston have median incomes that are slightly higher than Hamilton County overall. White households and owner households have significantly lower median household incomes as compared with Hamilton County.

Addyston Median Household Income by Race and Household Renter-Owner Status: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates. Insufficient data available for Black households.

Addyston Household Income Composition: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Estimated median income of a household, between 2015-2019.

Estimated median income of a household, between 2015-2019.

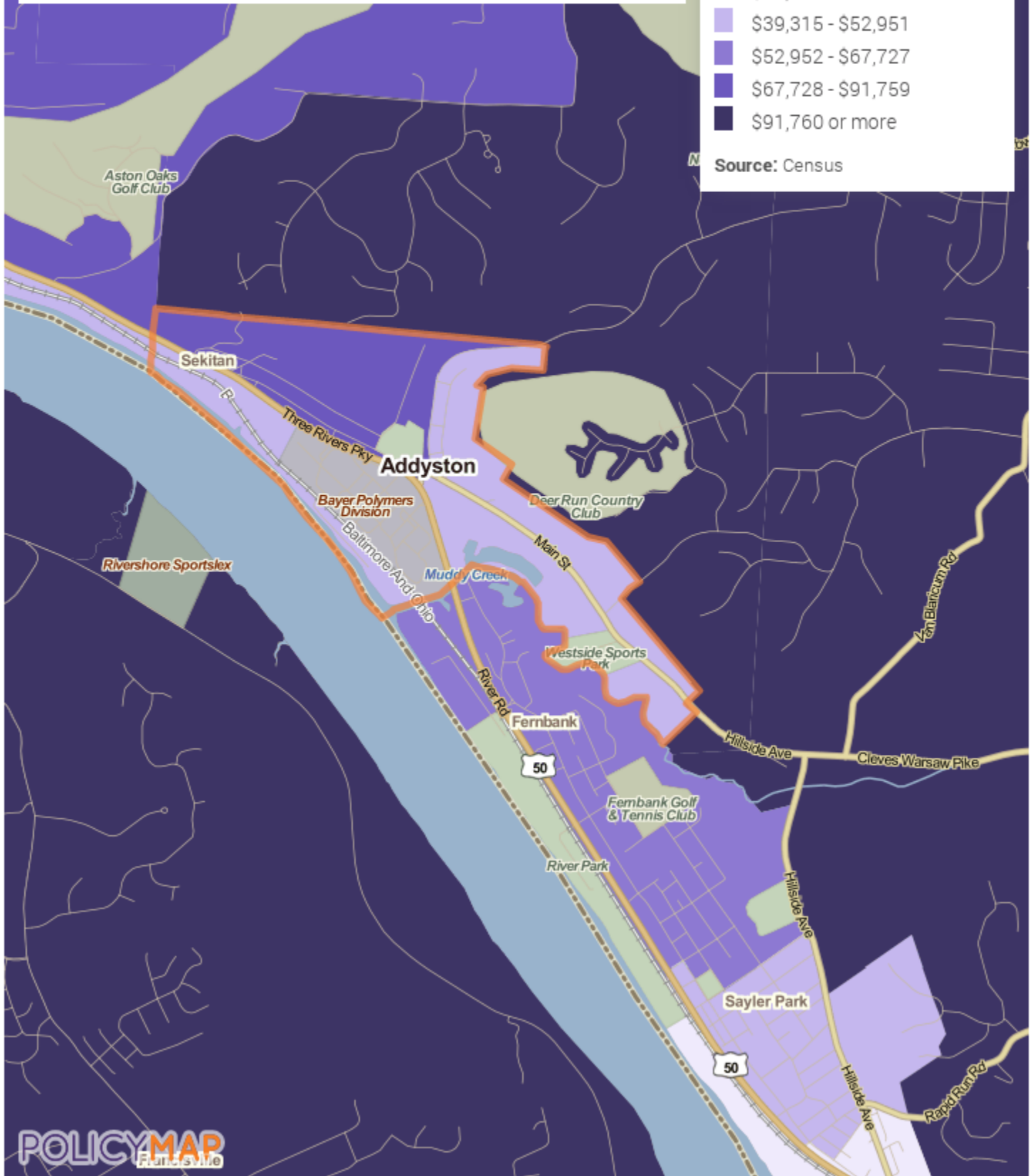
Median Household Income

Year: 2015-2019

Shaded by: Block Group, 2010

- Insufficient Data
- \$39,314 or less
- \$39,315 - \$52,951
- \$52,952 - \$67,727
- \$67,728 - \$91,759
- \$91,760 or more

Source: Census





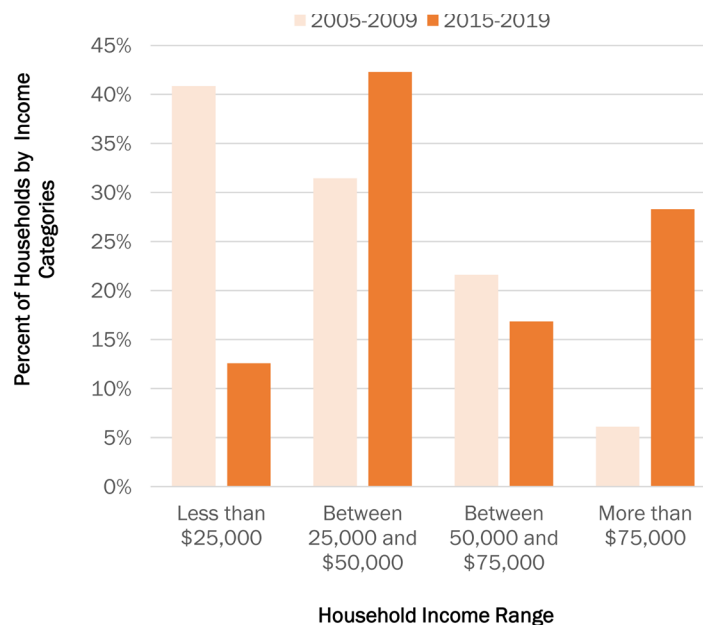
55% households make less than \$50,000

Addyston experienced growth in households with incomes between \$25,000 and \$50,000 and more than \$75,000.

Even with the increase in higher income households and decrease in the lowest income households, more than half of Addyston households had an income of less than \$50,000 in 2015-2019. **These households making less than \$50,000 are the most likely to be cost-burdened.**

As of July 2021, there were 0 subsidized housing units in Addyston. These are federally assisted rental housing units with an active subsidy (reflecting ten federally subsidized programs, as reported in the National Housing Preservation Database).

Income Categories in Addyston: 2005-2009 and 2015-2019



** Income categories are based on nominal incomes in each year and are not adjusted for inflation.*

Source: U.S. Census American Community Survey 5-year estimates.

Housing Affordability

Households at any income can be cost-burdened.

Cost burden takes into account how much of a household's income is spent on housing costs.

The following pages will detail how Addyston residents experience cost burden.

Renters or owners are **cost-burdened when housing costs are more than 30% of household income**. Renter housing costs include the cost of utilities (electricity, gas, water, and sewer). Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities.

Renters or owners are **severely cost-burdened when housing costs are more than 50% of household income**.

97 households are cost-burdened

(or just over 25% of all households in Addyston)

Cost-burdened households spend more than 30% of household income on housing costs.

➤➤ 16% of cost-burdened households are homeowners.

➤➤ 84% of cost-burdened households are renters.

➤➤ 34% of cost-burdened households have incomes less than \$20,000.

➤➤ 64% of cost-burdened households have incomes between \$20,000 and \$50,000.

16 households are severely cost-burdened

(or about 5% of all households in Addyston)

Severely cost-burdened households spend more than 50% of household income on housing costs.

Affordability for Addyston Renters

Renter Income

\$41,071

Median household income for all renters in 2015-2019



\$1,027 per month

Based on 30% of a monthly adjusted gross income of \$3,423, a renter would need to spend less than \$1,027 per month for rent plus utilities for their home to be considered affordable and for them to not be cost-burdened.

74

Addyston renters spend more than 30% on housing costs

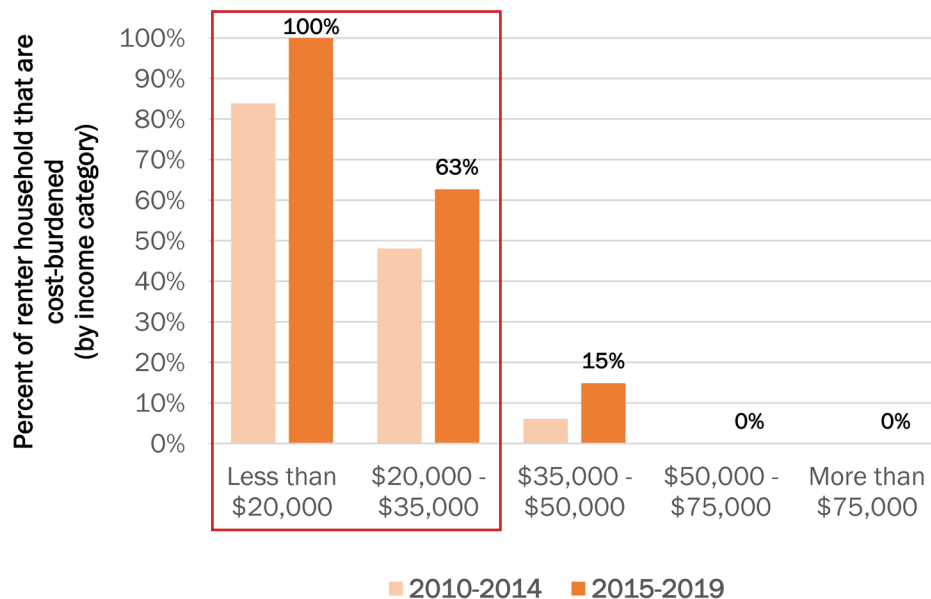
34% of all renters are cost-burdened

16

Addyston renters spend more than 50% on housing costs

7% of all renters are severely cost-burdened

Share of Renters that are Cost-burdened by Income in Addyston: 2010-2014 and 2015-2019



Renters with the lowest incomes are most likely to experience cost burden, and they are more likely to be cost burdened now as compared with five years ago. 100% of households earning less than \$20,000 are cost-burdened in Addyston.

Source: U.S. Census American Community Survey 5-year estimates.

Estimated median renter cost burden, between 2015-2019.

Median gross rent as a percentage of household income, between 2015-2019. Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. Medians are suppressed in cases where the sample of the average was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). ACS employs values to indicate top and bottom ranges of income. A value of 50 indicates a value of 50 or greater, whereas a value of 10 indicates a value of 10 or less. According to the Census, these data should not be compared with 2000 Census figures.

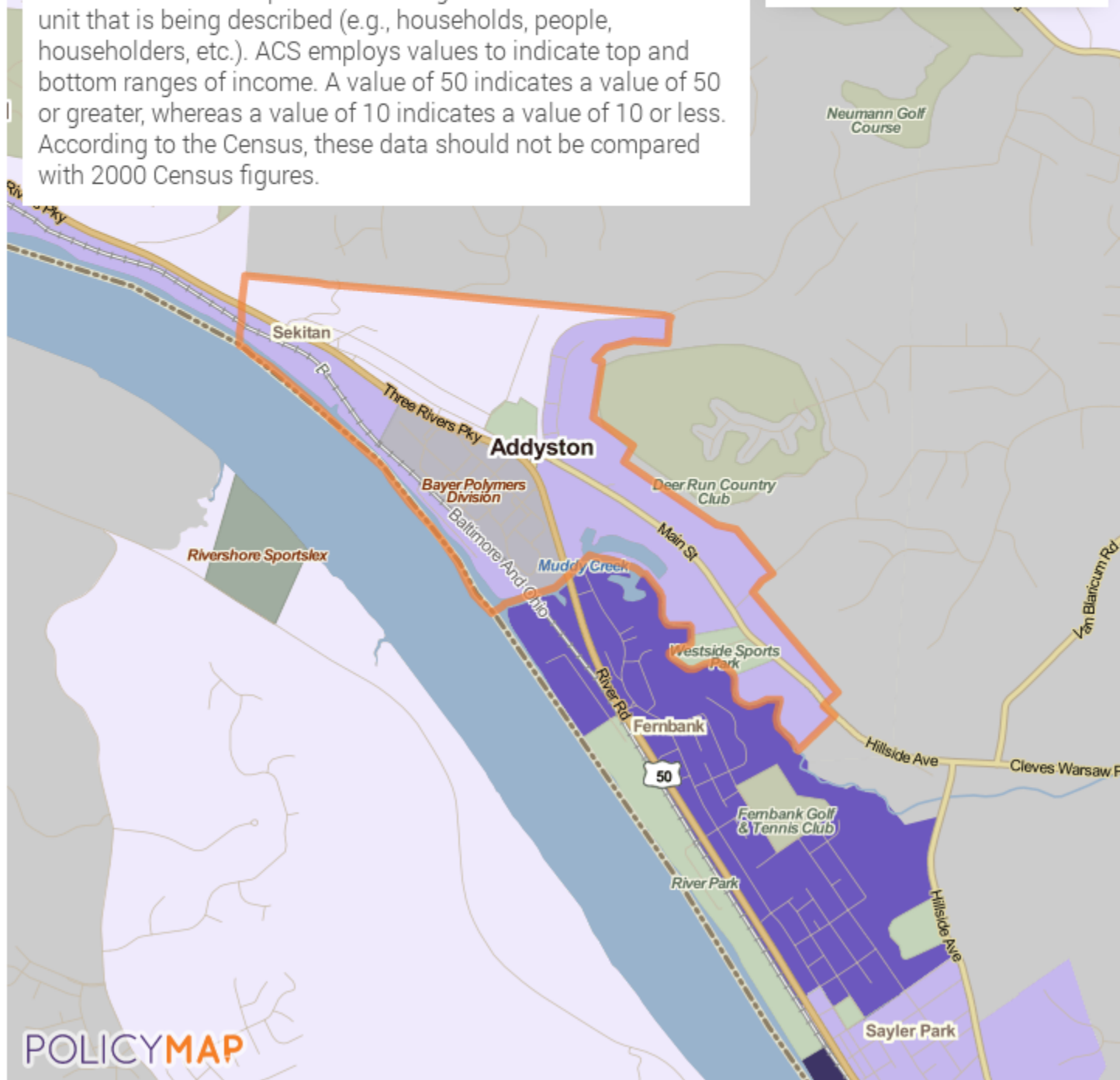
Median Renter Cost Burden

Year: 2015-2019

Shaded by: Block Group, 2010

- Insufficient Data
- 21.9% or less
- 22.0% - 26.3%
- 26.4% - 30.4%
- 30.5% - 36.0%
- 36.1% or more

Source: Census



POLICYMAP

Map: Addyston Cost-Burdened Renters

Affordability for Addyston Homeowners

Owner Income

\$76,250

Median household income for all owners in 2015-2019



\$1,906 per month

Based on 30% of a monthly adjusted gross income of \$6,354, an owner would need to spend less than \$1,906 per month for mortgage plus utilities for their home to be considered affordable and for them to not be cost-burdened.

14

Addyston owners spend more than 30% on housing costs

11% of all owners are cost-burdened

0

Addyston owners spend more than 50% on housing costs

0% owners are severely cost-burdened

Estimated percent of all homeowners who are burdened by housing costs, between 2015-2019.

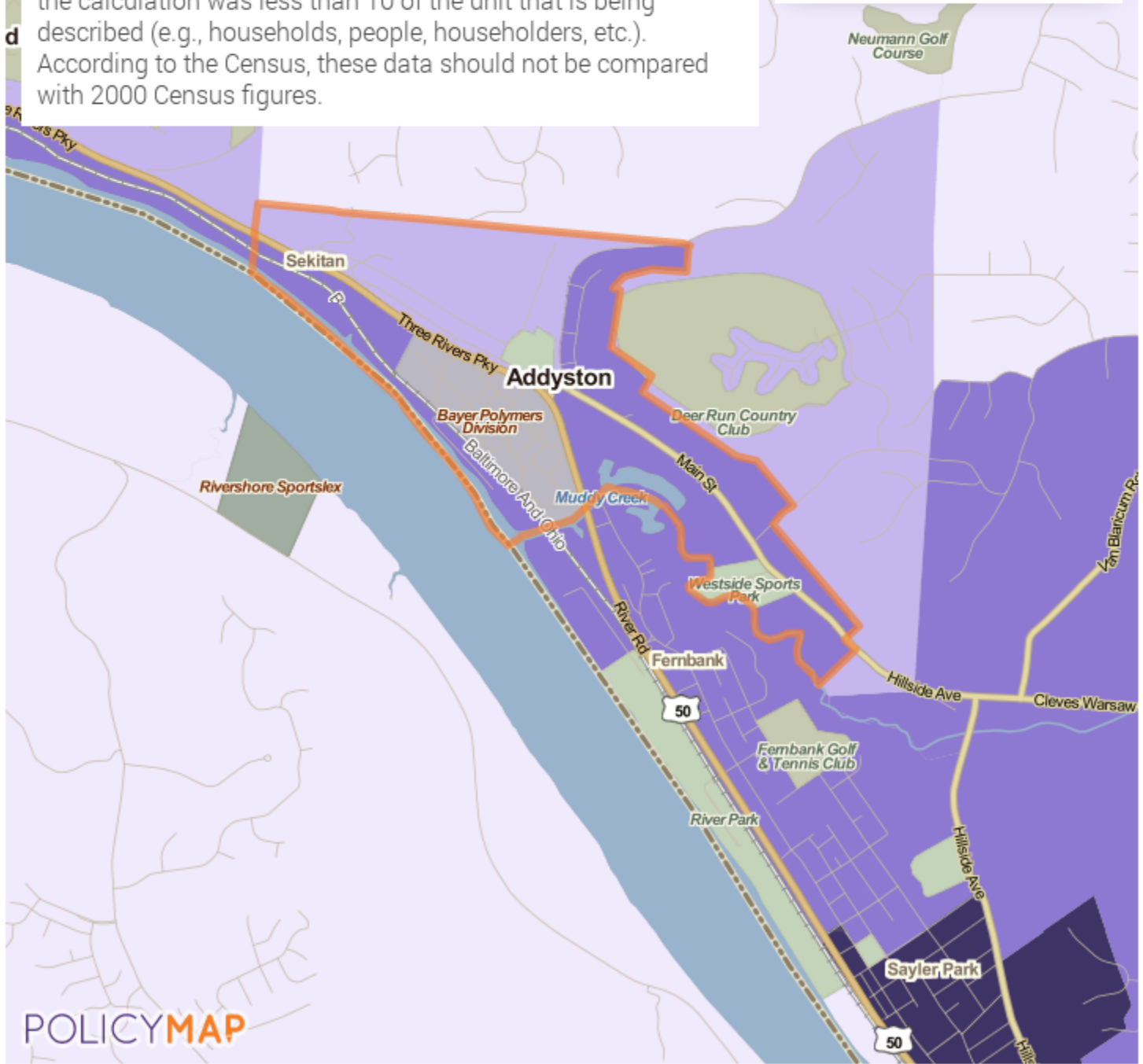
Estimated percent of owner households for whom selected monthly owner costs are 30% or more of household income, between 2015-2019. Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities (not including telephone or cable television). Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). According to the Census, these data should not be compared with 2000 Census figures.

Percent of Homeowners who are Burdened

Year: 2015-2019
 Shaded by: Block Group, 2010

- Insufficient Data
- 12.21% or less
- 12.22% - 18.29%
- 18.30% - 24.44%
- 24.45% - 33.17%
- 33.18% or more

Source: Census



POLICYMAP

Map: Addyston Cost-Burdened Homeowners

Affordability for Addyston Households Over Age 65

Most cost-burdened households (both renters and owners) are under age 65. A relatively small share of owner households over age 65 are spending more than 30% of their household income on housing costs.

Renters: There are no renter households over age 65.

Owners: There are a total of 51 owner households over age 65: 10% of those owner households over age 65 (5) are cost-burdened, significantly lower than 27% in Hamilton County overall.

Renters

Renters Under Age 65

74

Renters under age 65 are cost-burdened

100% of all cost-burdened renters are under age 65

Renters Over Age 65

0

* There are no renters over age 65.

Owners

Owners Under Age 65

9

Owners under age 65 are cost-burdened

64% of all cost-burdened owners are under age 65

Owners Over Age 65

5

Owners over age 65 are cost-burdened

36% of all cost-burdened owners are over age 65

Addyston

Recommendations

Addyston leaders want to serve their current residents and also create new developable sites for homebuilding. The Village is blessed with having some of the oldest properties in the County, but with that comes the challenge of repair and maintenance, which is beyond the ability for many to afford. Addyston's households face challenges with finding housing that is affordable for them, but the biggest housing issues facing Addyston are the conditions of its aging housing stock and infrastructure. Improved roads and water/sewer infrastructure and addressing the deferred maintenance and high vacancy (20%) associated with Addyston's aging housing stock is needed to support existing residents and attract new ones.

1

Target infrastructure investments that will support the Village and create new development-ready residential construction sites.

- Target improvements along Sekitan Avenue and 1st and 2nd Streets.
- When possible, maximize sites with natural assets, such as views of Ohio River, and walkability to downtown services.
- Work with nonprofit developers (like Habitat for Humanity Greater Cincinnati, for example) for affordable rehabs.
- Tap into housing funds for affordable housing development that prioritizes units designed to accommodate low-income families with children, seniors, and residents living with disabilities.
- Secure funding to demolish blighted, vacant properties that are bringing down values of nearby properties; market sites for redevelopment.

2

Create a comprehensive property maintenance code enforcement program coupled with financial support to property owners, (particularly homeowners) to make needed improvements.

- Partner with County on a pilot program to make loans/grants to eligible homeowners to do major rehab on their homes, focusing on code enforcement issues first.

3

Clarify historic building regulations for properties along Main Street in downtown to encourage reinvestment in historic buildings.

- Determine most-likely properties to consider for renovation that could be used as mixed- use residential with street-level retail attracting small community-serving businesses.
- Work with state and local preservation associations to determine and communicate the historic significance of key redevelopment properties, and secure resources for renovation.
- Explore funding options for historic structures.

4

Update the Village Zoning Code (text and map) to ensure it meets the community's current vision.

- Appropriately zone and encourage new single-family and two- to three-unit homes (see **Development Opportunities** map for locations).

5

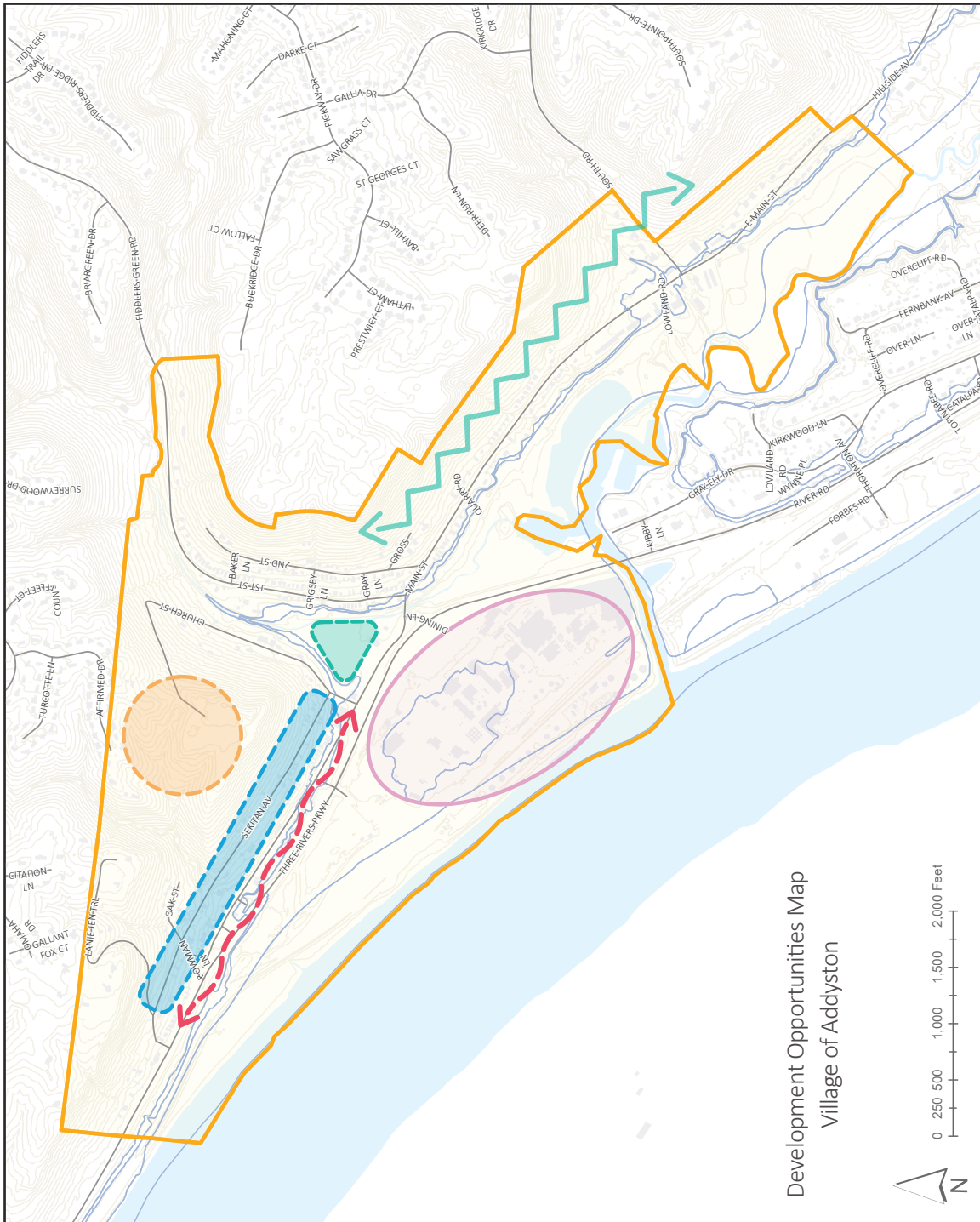
Maximize new park improvements by developing a reuse plan for the remaining site on Main Street.

- Proactively rezone to meet vision of the community.
- Encourage walkability that mutually supports small community-serving businesses and Addyston residents.
- Ensure new use is compatible with the Park and maintains open space connections on Main Street.

6

Seek bids to develop single-family homeownership site - possibly as part of the CiTiRAMA series - and finance street, sewer/water infrastructure with the Port and 15-year tax abatements.

Map: Addyston Development Opportunities



Basemap Legend

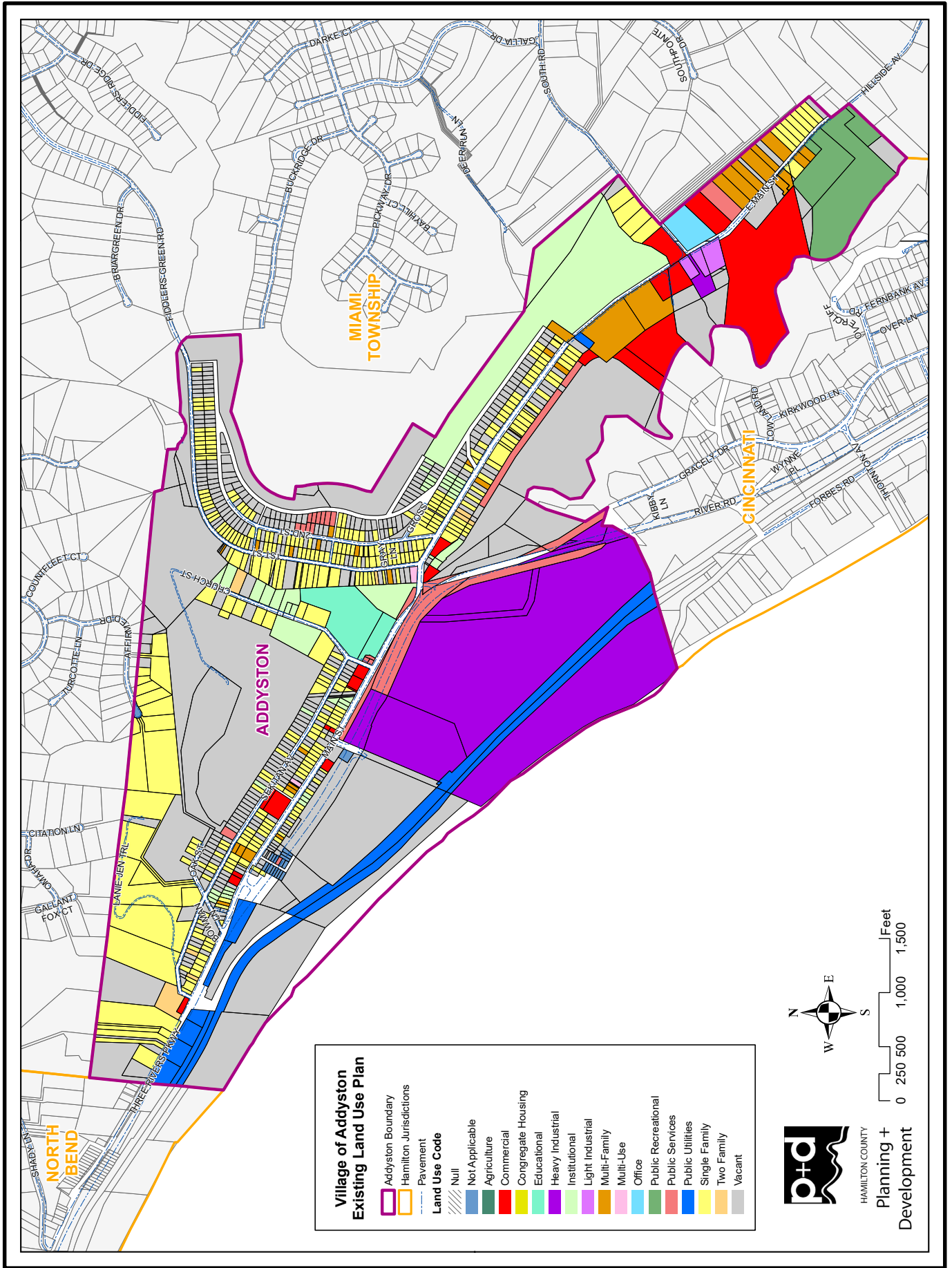
- Addyston Boundary
- Buildings
- River/Lake/Ponds
- Flood Zone
- Ineos Industrial
- Streets
- Contours
- Preserved Green Space

Development Opportunities

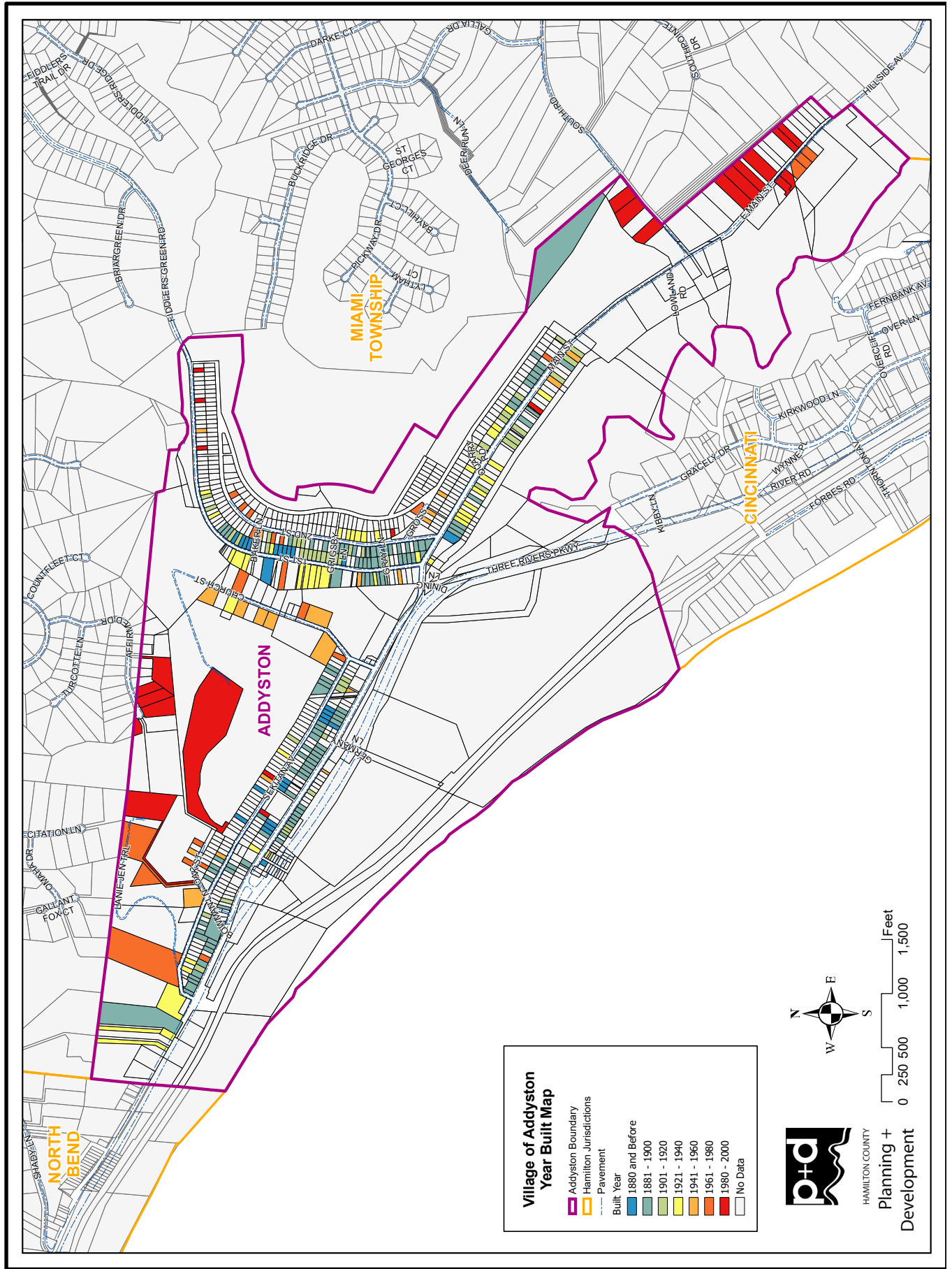
- Single family development site
- Infill opportunity that enhances recent park improvements
- Potential redevelopment site with infrastructure improvements for 1-3 families
- Historic downtown, focus on reuse and renovation of with appropriate uses in historic structures

Appendix

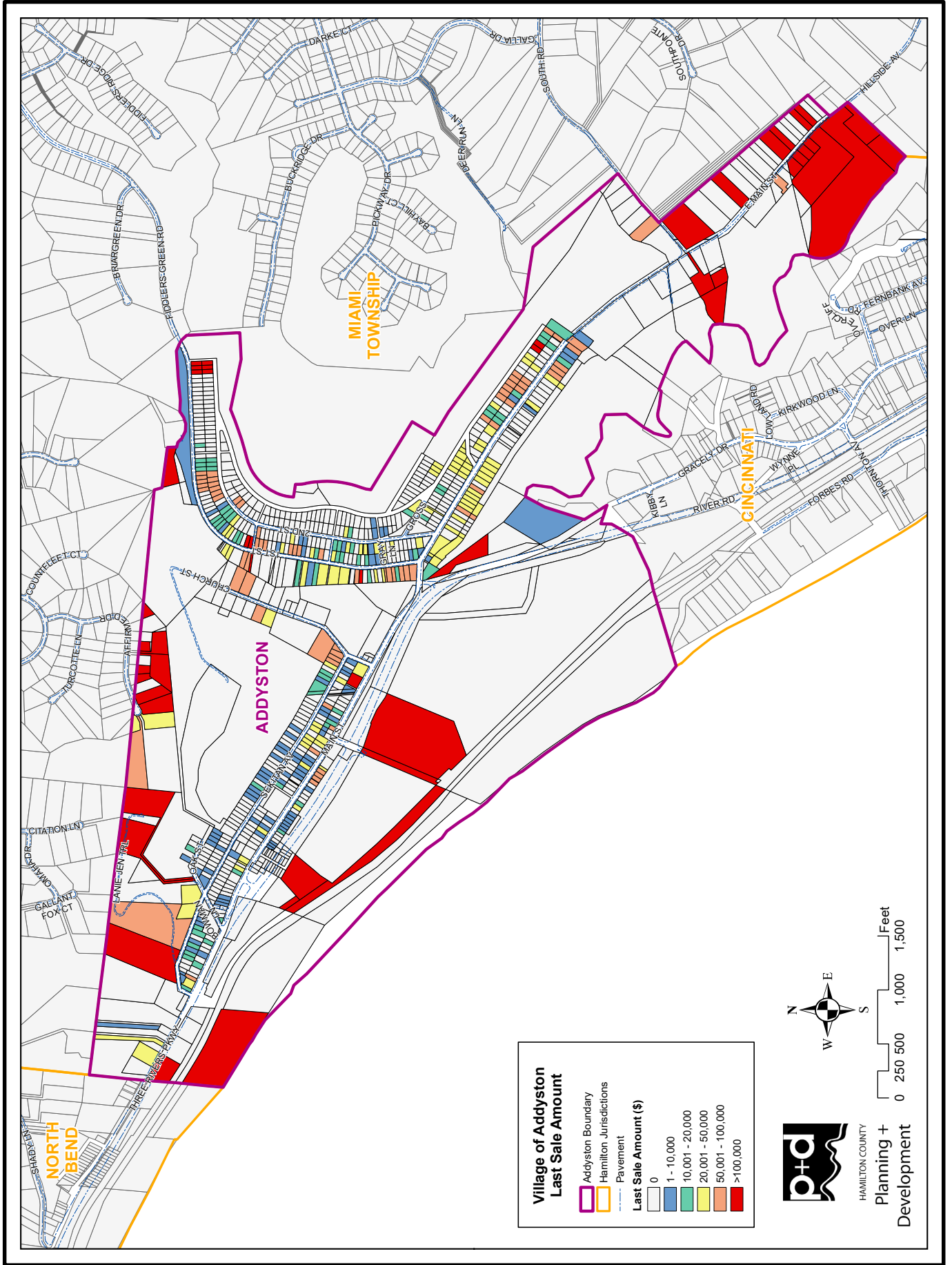
Map: Addyston Existing Land Use



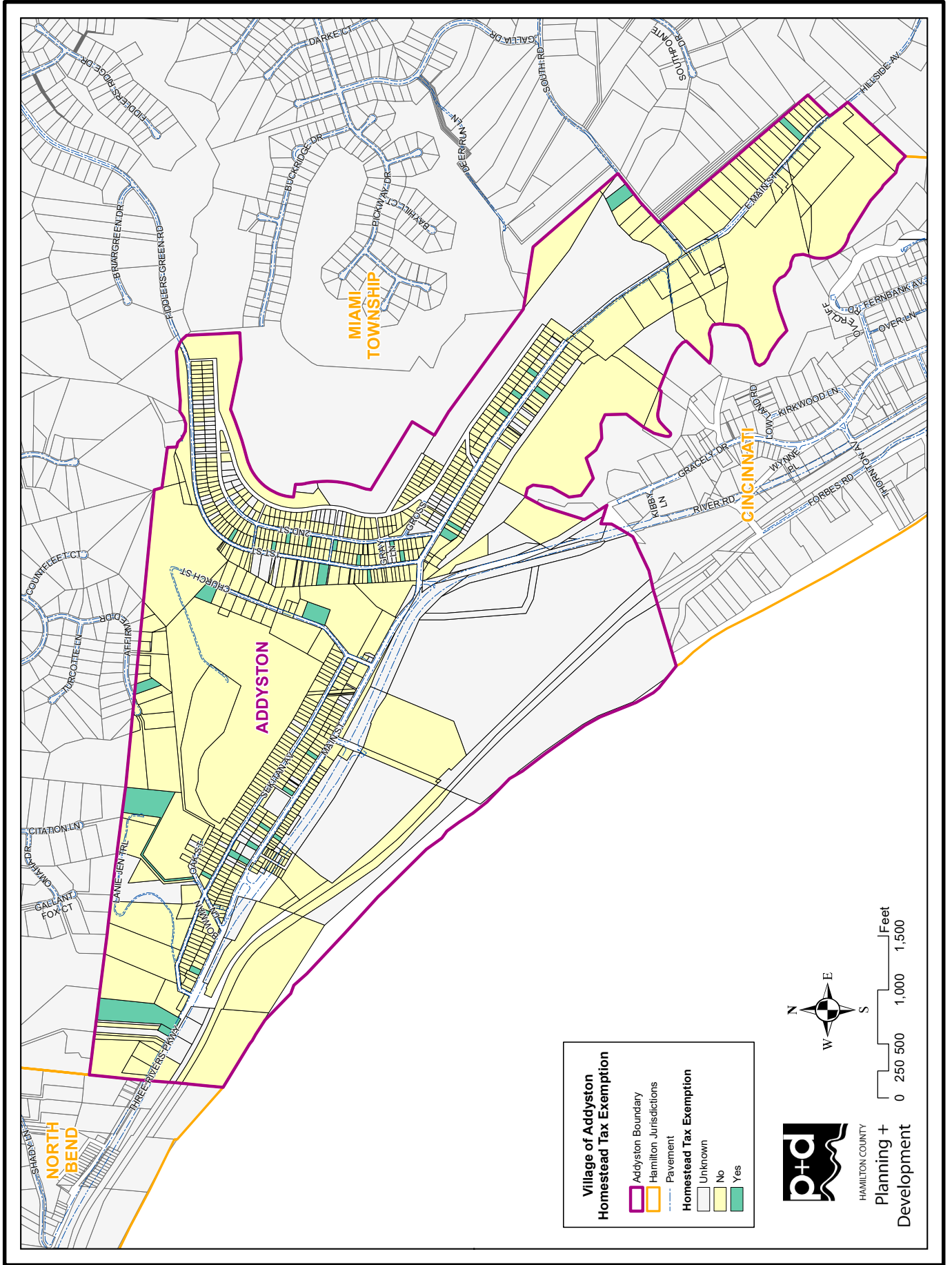
Map: Addyston Year Built



Map: Addyston Last Sale Amount (including residential and all land uses)



Map: Addyston Homestead Tax Exemption



Village of Addyston Homestead Tax Exemption

- Addyston Boundary
- Hamilton Jurisdictions
- Pavement

Homestead Tax Exemption

- Unknown
- No
- Yes

Planning + Development

HAMILTON COUNTY

0 250 500 1,000 1,500 Feet

North Arrow (N, S, E, W)

Map: Addyston Delinquent Taxes (including residential and all land uses)

