

[Insert Village of Golf Manor letterhead]

VILLAGE OF GOLF MANOR
COMMUNITY REINVESTMENT AREA
HOUSING SURVEY

[_____ ___, 2026]

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1. Purpose

The purpose of this housing survey is to demonstrate that the area described below and depicted in Figure 1 (the "**Property**") is one in which housing facilities or structures of historical significance are located and new housing construction, and repair of existing facilities or structures, are discouraged. Therefore, the Property may be designated by the Village of Golf Manor, Ohio (the "**Village**") as a Community Reinvestment Area ("**CRA**"), as defined by Ohio Revised Code Sections ("**R.C.**") 3735.65 to R.C. 3735.70.

The Property herein described generally is to be referred to as the "**CRA**."

Generally, the Property's bounded area may be described, as of the date of this Housing Survey, as follows:

- **To the South**: The southern border of the Property is coterminous with the corporate limits of the Village and adjoins the City of Cincinnati.

- **To the West**: The western border of the Property is coterminous with the corporate limits of the Village and adjoins the City of Cincinnati.

- **To the North**: The northern border of the Property is coterminous with the corporate limits of the Village, generally to the North of Vera Ave., and adjoins the Village of Amberley.

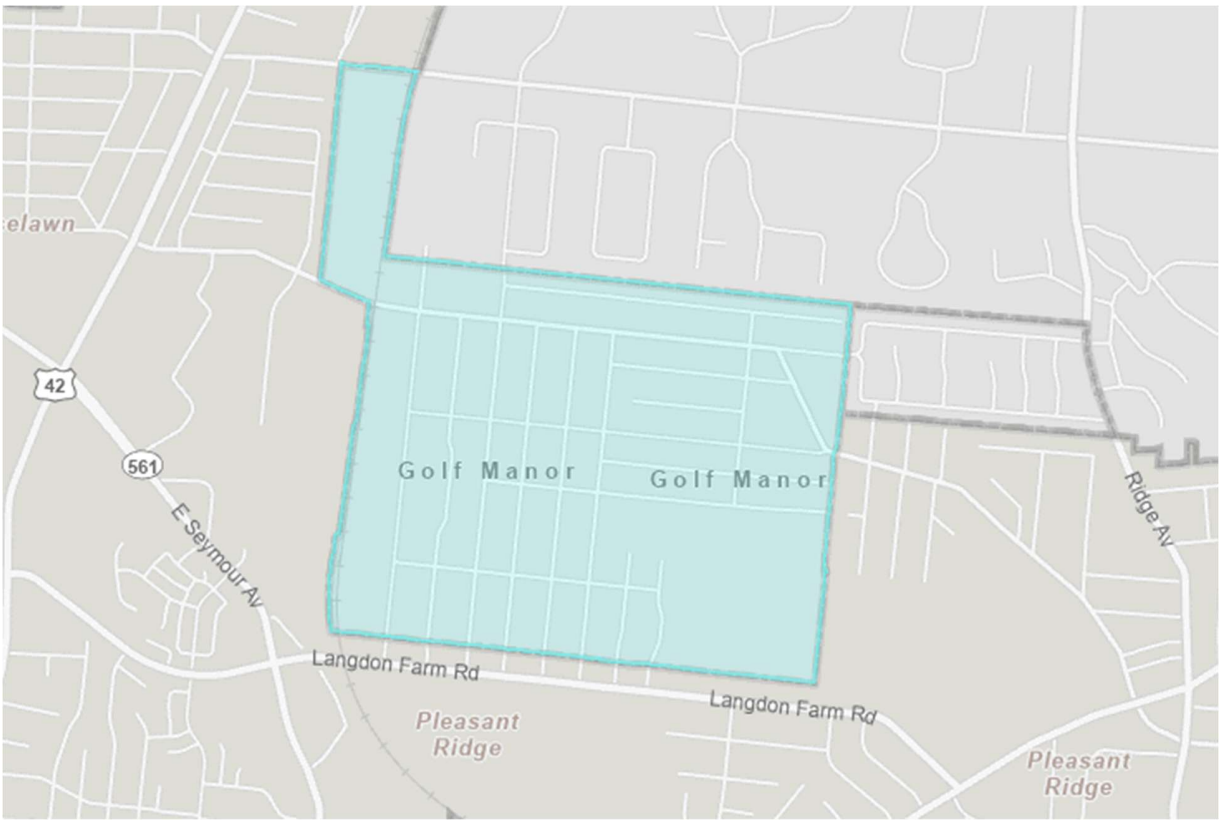
- **To the East**: The eastern border of the Property is coterminous with the corporate limits of the Village and adjoins the City of Cincinnati and Columbiana Township.

- Containing the entire municipal corporation boundaries of the Village as of the date of this housing survey.

Figure 1: Proposed CRA and its Relation to Village Boundaries

The Property included within the CRA, as proposed to be expanded, is the entire area of real property situated within the corporate limits of the Village of Golf Manor, County of Hamilton, State of Ohio (outlined on the map below), as identified by the County Auditor of Hamilton County, Ohio, and as any parcel within such boundary may be subdivided, combined, and/or designated by different tax parcel numbers from time-to-time:

Proposed Village of Golf Manor Community Reinvestment Area (Expansion)



Area Description: All real property within the corporate limits of the Village of Golf Manor, Hamilton County, Ohio.

2. Village Characteristics

The Village is comprised of approximately 0.6 square miles in southwest Ohio. The U.S. Census Bureau estimated the Village's population as 3,814 in its 2020 decennial census.[1] The Village is predominantly residential in character, with a limited commercial and business corridor, and is almost entirely surrounded by the Pleasant Ridge and Roselawn neighborhoods of the City of Cincinnati. The Village's school-age population is served by the Cincinnati Public Schools (the Cincinnati City School District).

Figure 2: Village, extent area

Village of Golf Manor, Ohio



3. General Demographic and Employment Characteristics

As to the Village's past and current conditions and trends, we turn to the U.S. Census Bureau's decennial census data, which constitute the statistical information in this housing survey.

[1] Source: U.S. Census, link: https://www.census.gov/quickfacts/fact/table/golfmanorvillageohio/PST045224 (accessed September 16, 2026).

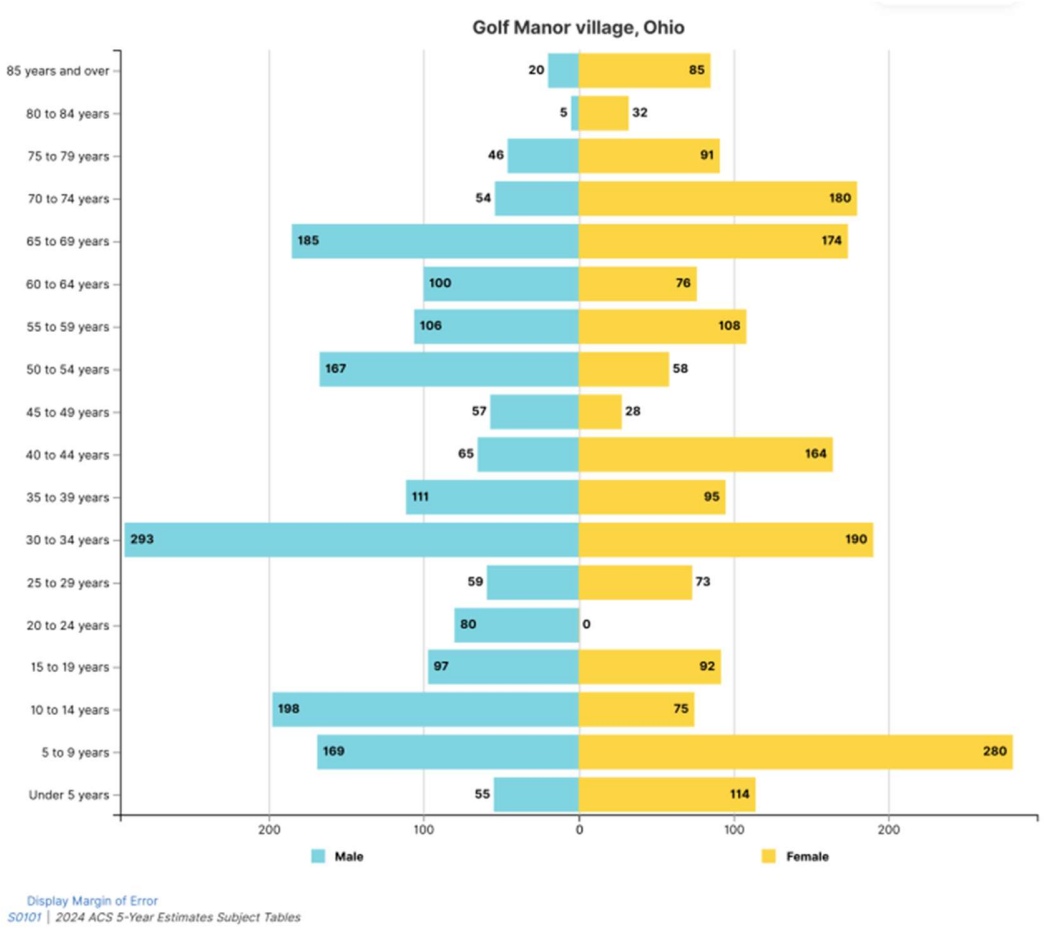
Given the sample-based nature of data published in the Census tables, inconsistencies may appear; these data are estimates. That said, the existence of any discrepancies in the following discussion does not invalidate the usefulness of the data for this housing survey analysis.

a. Population Distribution

The Village's population was 3,814 during the 2020 Census.

The Village's population is trending lower based on estimates for 2023, with an estimated population of 3,754, a decrease of approximately 1.6% from the 2020 Census

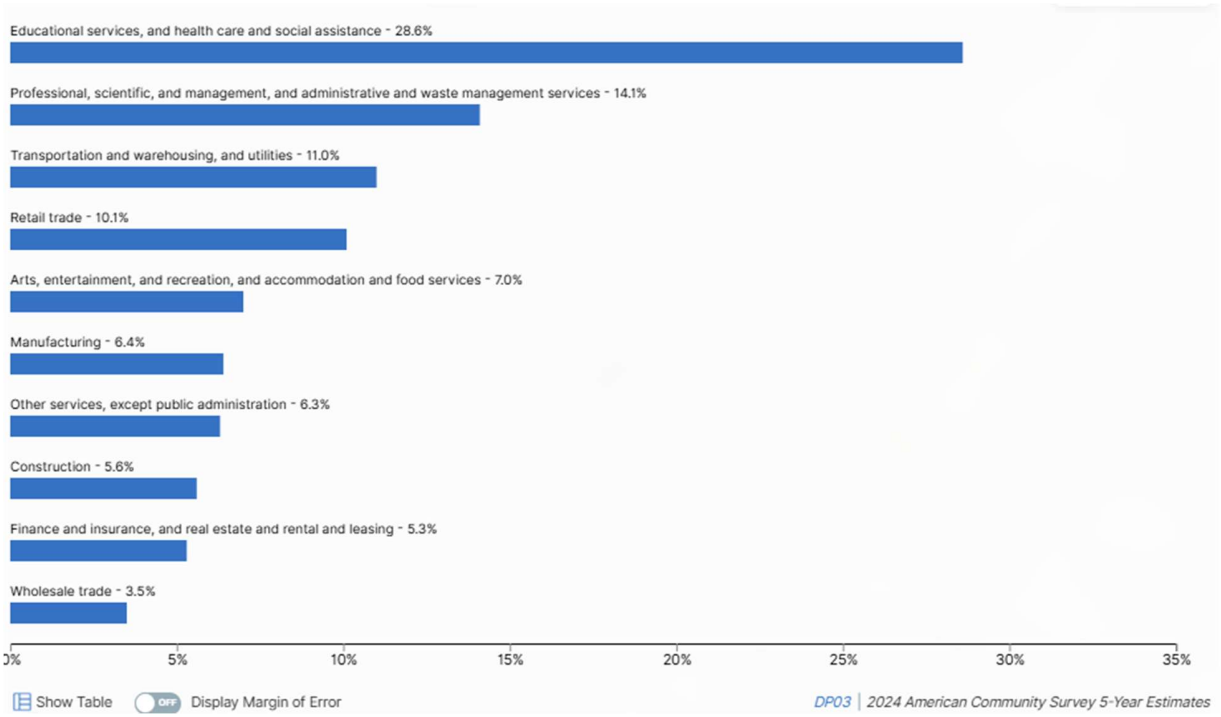
Table 1: Population Distribution by Age



b. Employment Characteristics

By industry, the largest sector of employment in the Village is educational services, and health care and social assistance, representing 29.6% of the Village's employed population. The distribution of workers across employment sectors appears below:

Table 2: Employment Distribution by Industry Sector, Village



The ACS 5-year estimate published for 2024 indicated the Village had an estimated median household income of $44,948 in 2023, as shown below in Table 3.

Table 3: Household Income, Village[2]

Less than $10,000	13.0
$10,000 to $14,999	5.8
$15,000 to $24,999	6.0
$25,000 to $34,999	6.7
$35,000 to $49,999	23.8
$50,000 to $74,999	14.2
$75,000 to $99,999	10.2
$100,000 to $149,999	12.9
$150,000 to $199,999	3.5
$200,000 or more	3.9
Median income (dollars)	$44948
Mean income (dollars)	$66859

4. Condition of Housing Stock

The ACS 5-year estimate published for 2024 indicated the Village had 1,813 total households. The same data estimated 1,846 total housing units in the Village.

Figure 3: Housing Characteristics[3]

HOUSING OCCUPANCY	
Total housing units	1846
Occupied housing units	1813
Vacant housing units	33
Homeowner vacancy rate	1.4%
Rental vacancy rate	0.0%
UNITS IN STRUCTURE	
Total housing units	1846
1-unit, detached	946
1-unit, attached	25
2 units	219
3 or 4 units	626
5 to 9 units	0
10 to 19 units	8
20 or more units	22
Mobile home	0
Boat, RV, van, etc.	0
YEAR STRUCTURE BUILT	

[2] Golf Manor village, Ohio - Census Bureau Profile accessed September 16, 2026.
[3] DP04: Selected Housing Characteristics - Census Bureau Table accessed September 16, 2026.

Total housing units	1846
Built 2020 or later	0
Built 2010 to 2019	0
Built 2000 to 2009	0
Built 1990 to 1999	19
Built 1980 to 1989	164
Built 1970 to 1979	176
Built 1960 to 1969	252
Built 1950 to 1959	526
Built 1940 to 1949	526
Built 1939 or earlier	183

Housing stock conditions and occupancy rates in the proposed CRA can be characterized as aging and substantially built-out, with little to no new residential construction in recent decades. The area for the proposed CRA is made up of established residential neighborhoods that contain a housing stock the overwhelming majority of which was constructed before 1970, with only one new housing unit reported as having been built in the past decade per the Hamilton County Building Department.

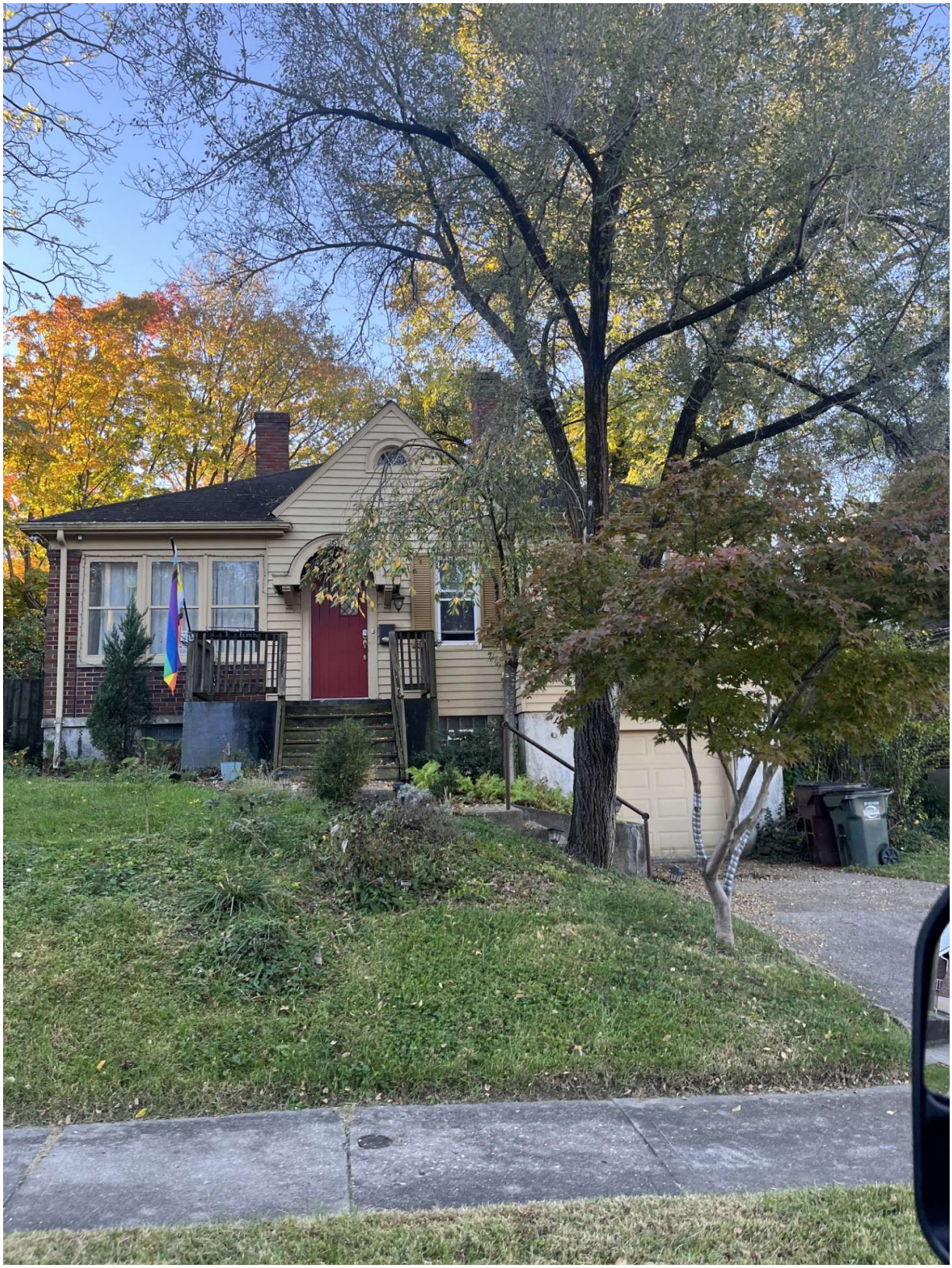
Although many homes in the Village are well-maintained, the advanced age of the housing stock, together with the near-total absence of new residential construction over the past several decades, reflects persistent disinvestment in the Village's residential portfolio. Such maintenance issues of occupied homes, in conjunction with vacant structures, has led to challenges with investment in new housing stock. Below are depictions of representative structures located within the CRA, which show that construction of new housing is discouraged with respect to the Property comprising the abatement area.

Figure 4: Representative photos of housing stock in Proposed CRA

Street View Photos:




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BUILDING CONDEMNED
NO TRESSPASSING



5. Summary and Conclusions

The designation of the proposed CRA within the Village is intended to encourage the construction of new housing stock in the area (and, insofar as it becomes applicable in the future, the revitalization of new existing stock). The data provided in this housing survey demonstrates that the proposed CRA is experiencing disinvestment in residential and commercial property, and changing demographics. Furthermore, investments in housing rehabilitation and new construction in the area have been discouraged due to the factors identified in this report. Remodeling of existing structures and development of vacant acreage in the proposed CRA would greatly enhance the long-term economic prospects in the Village. Inducements to developers and private property owners, in the form of CRA abatements, would contribute greatly to the Village's desired outcome for new investment and re-investment in its housing portfolio.

In conclusion, this housing survey clearly demonstrates the proposed CRA satisfies the criteria set forth for a Community Reinvestment Area as defined by R. C. 3735.65 to R.C. 3735.70. It is recommended that Village Council consider amending the existing CRA program and establish the following level of exemptions:

The proposed incentive schedule would use the maximum standard exemption percentages and terms authorized under current Ohio law, where legally applicable:

Property improvement	**Proposed exemption**	**Maximum standard term**
Residential rehabilitation	100% of increased assessed value	15 years
New residential construction	100% of qualifying assessed value	15 years
Non-residential rehabilitation	Up to 100% of increased assessed value, by agreement	15 years
New non-residential construction	Up to 100% of qualifying assessed value, by agreement	15 years

These are proposed policy settings, not a statement that every project would automatically qualify. Commercial and industrial projects are subject to separate written-agreement requirements and, where applicable, school-district approval. Ohio law also provides a limited, separate extension for qualifying historic residential properties.