

TO: Village Council

FROM: Scot F. Lahrmer, Village Manager

DATE:

RE: Reduce Earnings Tax Credit from 2% to 1%

ITEM: First Reading: Ordinance 2026-10, Amending Village Code Section 93.14 to Reduce the Income Tax Credit for Tax Paid to Another Municipality

ACTION REQUESTED: By motion, adopt **Ordinance 2026-10** amending Section 93.14 of the Amberley Village Code to reduce the earnings tax credit from 2% to 1%.

PURPOSE: To generate additional recurring General Fund revenue necessary to maintain Village services, address deferred capital needs, and move the Village toward long-term financial sustainability.

Background

Over the past several years, Village revenues have been negatively affected by a variety of factors. Uncollected income tax resulting from our full tax credit, the State's elimination of local tax sources, and reduced financial support from the State have combined to significantly reduce Village revenues. Most recently, Amberley Village has faced unprecedented inflationary pressures, soaring infrastructure maintenance costs, and deferred maintenance that have added pressure on our ability to maintain current service levels with existing revenue streams.

Council and Village staff have taken proactive steps to control expenditures and maintain services within available revenues. These efforts have included eliminating or combining positions, sharing equipment acquisition costs with other jurisdictions, aggressively pursuing grants, and deferring capital needs. Despite these measures, the Village's current revenue structure is no longer sufficient to sustain existing service levels and address its growing capital needs.

The Village's 2024 Financial Sustainability Plan identified many of these challenges. The Plan reported a healthy fund balance, strong expense management, and steady revenue streams, but also identified the increasing cost of maintaining Village infrastructure. For example, street resurfacing costs are nearly 50% higher than previously anticipated. Our current revenue structure is no longer sufficient to balance the General Fund without severely impacting community safety and service delivery. Continued deferral of maintenance to the Village's streets, tennis courts, and other infrastructure will ultimately increase the cost of addressing these needs.

The preparation of the 2026 Village Budget further demonstrated the structural imbalance. Despite not funding approximately \$854,000 in budget requests, the 2026 General Fund faces a projected deficit of at least \$768,212. Although the Village has experienced five General Fund deficits during the past 15 years, continued reliance on fund balance to cover operating deficits is not sustainable. Last year, a deficit was avoided only through the one-time sale of Village land and unanticipated earnings tax from stock options being exercised.

While the Village is required to adopt a balanced General Fund budget, available fund balance has allowed the Village to meet that requirement despite recurring operating shortfalls.

Using the 2024 Financial Sustainability Plan as a springboard and anticipating a significant deficit in 2026 to our General Fund, staff began assessing Village finances, identifying our current financial gap, and considering options to stabilize Village finances.

The first approach was to analyze how wide the gap is moving forward with existing revenue streams. Staff juxtaposed revenue and expense projections from 2026 through 2031 that included anticipated capital expenditures, much of which have been deferred, such as the \$2 million needed in 2027 to resurface four residential streets and another \$2 million in 2028. In 2030, over \$1 million will be needed to replace a 1988 fire pumper. Each year, the Village must replace police cruisers averaging \$65,000 with changeover costs. The Maintenance Department leaf vacuum carries a replacement cost of \$120,000 for 2027, while a \$159,000 loader tops the list in 2029 in order to load salt into our snow trucks. The replacement of infrastructure, equipment, and streets has been deferred and now sits at \$8.7 million between 2027 and 2033.

Moving forward, the Village's General Fund expenditures are projected to exceed our projected baseline revenues, leaving a structural deficit if there is no change to our revenue streams. The Village currently has approximately \$6–7 million in General Fund balance. Without changes to the Village's revenue structure, staff projects that available General Fund balance will be substantially depleted by 2028.

Revenue Options

The Finance Committee reviewed potential revenue enhancements available to the Village. Two potential options were identified: increasing the police levy millage and reducing the earnings tax credit.

The Village currently has an 8-mill police levy that generates approximately \$1.3 million annually. Because the levy is based on property values from 2012, the existing levy will not generate additional revenue unless additional mills are approved. In 2025, \$1.3 million from the police levy covered only 33% of Police Department expenses of \$4 million. While the Village relies heavily on the \$1.3 million, it doesn't cover the majority of police expenses. The remaining dollars to fund police operations must come from the General Fund, which impacts the amount of money we are able to invest in streets, infrastructure, and equipment needs; hence, the reason many capital items have been deferred.

Staff estimates that adding two mills would generate approximately \$510,435 annually, while adding four mills would generate approximately \$1,020,870 annually.

The second option is to reduce the Village's current 2% earnings tax credit to 1%.

Under the current full-credit system, a resident receives credit for municipal income taxes paid to another community, up to the Village's 2% tax rate. As a result, a resident may pay little or no earnings tax directly to Amberley Village even though that resident still relies on and receives Village services.

The following examples illustrate the impact of reducing the earnings tax credit on a resident earning \$100,000 annually:

Work Location	Work Tax Rate Percent	Taxes Withheld for Other City	Amberley Village <u>Currently Receives</u>	Amberley Village Could Receive with 1% Credit
Norwood	2.0	\$2,000	\$0	\$1,000
Cincinnati	1.8	\$1,800	\$200	\$1,000
Blue Ash	1.25	\$1,250	\$750	\$1,000
Loveland	1.0	\$1,000	\$1,000	\$1,000

Under the proposed 1% credit, the resident would continue to pay the same amount of municipal income tax to the community where he or she works. Depending on which community a resident works, they may pay additional earnings tax over 1% directly to Amberley Village.

The proposed change would not increase Amberley Village's 2% earnings tax rate. Rather, it would reduce the credit residents receive for municipal income taxes paid to another community. Staff reviewed the potential revenue impact of modifying the credit using a look-back of tax collections from 2022 through 2024. The analysis consistently showed that reducing the credit from 2% to 1% would generate approximately \$1.1 million in additional annual Village revenue. Eliminating the credit entirely would generate approximately \$2.5 million annually but would have a more significant impact on residents.

In 2024, residents claimed approximately \$2.5 million in earnings tax credits, meaning that amount of potential earnings tax revenue was not collected by Amberley Village because of the existing credit.

Financial Impact

Staff determined that the Village needs approximately \$2 million in additional recurring annual revenue to address the projected financial gap.

Neither a reduction of the earnings tax credit alone nor an increase in the police levy alone is sufficient to eliminate the projected General Fund deficits. Staff's projections show that the combination of a 12-mill police levy and a 1% earnings tax credit is necessary for the Village to begin balancing the General Fund on an annual basis during the projection period.

The detailed calculations supporting these conclusions are included in the following documents:

- *Renewal 8 Mill Levy and No Change to Income Tax Reciprocity*
- *Police Levy Increase Effect*
- *Reciprocity Change Effect*
- *Changes to Reciprocity and Police Levy*
- *Capital Improvements – Financial Sustainability Plan*
- *Effect of Modifying Credit*
- *Police Levy Millage Scenarios–2027*
- *Southwest Ohio Cities Tax Rates and Credits*

Recommendation

After reviewing the Village financial projections and available revenue options, the Finance Committee recommended reducing the earnings tax credit from 2% to 1% and increasing the Police levy by 4 mills.

The proposed reduction in the earnings tax credit is intended to provide approximately \$1.1 million in additional recurring annual revenue. This revenue is necessary to help address the Village's structural General Fund imbalance, maintain existing service levels, and begin addressing deferred infrastructure and equipment needs.

The Finance Committee's recommendation is based on the Village's long-term financial projections and the need to establish a sustainable revenue structure rather than continuing to rely on fund balance to support recurring operations. While the Police levy would require placement on the ballot to be approved by residents in an upcoming election, the income tax credit reduction requires council approval through legislation.

Finance Committee and staff therefore recommend that Council adopt Ordinance 2026-10 to reduce the Village's earnings tax credit from 2% to 1%, effective January 1, 2027.

Proposed Council Action

The proposed schedule for Council consideration is:

- October 12, 2026: First reading and introduction of Ordinance 2026-10
- November 9, 2026: Second reading of Ordinance 2026-10
- December 14, 2026: Third reading and approval of Ordinance 2026-10 with an emergency clause so it may go into effect on January 1, 2027.

If you have any questions, please let me know.

PASSED:
BY:

ORDINANCE NO. 2026-10

ORDINANCE AMENDING VILLAGE CODE SECTION 93.14 TO REDUCE THE
INCOME TAX CREDIT FOR TAX PAID TO ANOTHER MUNICIPALITY

WHEREAS, Amberley Village is primarily a residential community that relies heavily on its residential tax base to generate sufficient tax revenue through present tax rates to provide the basic services that Village residents have come to expect;

WHEREAS, over the past several years, Village revenues have been negatively affected by a variety of factors, including a combination of the Village's full income tax credit, the State's elimination of local tax sources, reduced financial support from the State, unprecedented inflationary pressures, soaring infrastructure maintenance costs, and deferred maintenance that have added pressure on our ability to maintain current service levels with existing revenue streams;

WHEREAS, the Village Finance Committee has spent many hours monitoring the Village's budget and implementing and enforcing stringent cost-saving measures, but has still found that the Village will face substantial shortfalls in revenue needed for capital expenditures such as street repair, replacement of police cruisers that have exceeded their useful life, and replacement of maintenance equipment necessary to maintain important Village services;

WHEREAS, in light of these impending deficits, the Finance Committee has considered methods to increase the revenue available to the Village from its tax base, including the option of reducing the income tax credit available to residents;

WHEREAS, under the Village's current tax provisions, the income tax rate is two percent (2%), however, the Village also provides a two percent (2%) tax credit to residents who work and pay taxes in another municipality. As a result, a resident may pay little or no income tax to the Village, even though they receive valuable Village services; and

WHEREAS, the Finance Committee recommends that the Village reduce the income tax credit from two percent (2%) to one percent (1%). The Finance Committee has reviewed the potential effects of this reduction and that analysis consistently shows that the reduction would generate an additional \$1.1 million dollars in additional revenue to the Village.

NOW, THEREFORE, BE IT ORDAINED BY THE Council of Amberley Village, State of Ohio, seven (7) members elected thereto concurring:

SECTION 1: That Section 93.14 of the Village Code of Ordinances is hereby

First Reading: October 12, 2026

amended to read as follows:

§93.14 CREDIT FOR TAX PAID TO ANOTHER MUNICIPALITY.

(A) *Credits and limitations.* Every resident who earns or receives taxable income for work done or services performed or rendered outside of the Village, if the resident has paid a municipal income tax on the same income taxable under this chapter to another municipality, shall be allowed a credit against the tax imposed by this chapter equal to the lesser of one percent (1%) of the resident's taxable income or the amount of the tax paid to the other municipality.

(B) *Claim for credit or refund.* A claim for credit or refund shall be made in such a manner as the administrator may provide by regulation.

SECTION 2: This Ordinance shall take effect and be in force as of January 1, 2027.

Passed this _____ day of _____, 2026.

Bob Rosen, Mayor

Attest:

Tammy Reasoner, Clerk of Council

Ordinance Vote:

Moved: _____ Seconded: _____

Bardach	_____
Frankel	_____
Hunt	_____
Paul	_____
Rosen	_____
Shatz	_____
Wood	_____

First Reading: October 12, 2026

I, Clerk of Council of Amberley Village, Ohio, certify that on the ____ day of _____, 2026, the foregoing Ordinance was published pursuant to Article IX of the Home Rule Charter by posting true copies of said Ordinance at all of the places of public notice as designed by Sec. 31.40(B), Code of Ordinances.

Tammy Reasoner, Clerk of Council

AMBERLEY VILLAGE GENERAL FUND
RENEWAL 8 MILL LEVY AND NO CHANGE TO INCOME TAX RECIPROCITY

REVENUE

	REVENUE ACTUALS						REVENUE PROJECTIONS						
	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
EARNINGS TAX	2,906,112	2,944,482	3,267,143	3,541,520	3,916,496	3,767,347	4,342,748	3,900,000	3,997,500	4,097,438	4,199,873	4,304,870	4,412,492
REAL ESTATE TAX	1,177,548	1,211,273	1,346,571	1,359,950	1,373,065	1,680,499	1,715,800	1,693,999	1,829,519	1,847,814	1,866,292	1,884,955	1,903,805
OTHER REVENUES	1,119,011	1,659,486	1,211,097	1,537,091	1,256,481	1,912,374	3,044,923	1,964,946	2,004,245	2,044,330	2,085,216	2,126,921	2,169,459
TOTAL REVENUE	5,202,671	5,815,242	5,824,811	6,438,561	6,546,042	7,360,220	9,103,471	7,558,945	7,831,264	7,989,581	8,151,382	8,316,746	8,485,756

Revenue Growth 11% 2% 12% 24% -17% 4% 2% 2% 2% 2%

- Earnings tax revenues increase 2.5% per year

- 2027 real estate tax revenue are estimated to increase 8% due to valuations applied, going forward 1%

- Other revenues increasing at 2% per year

EXPENSE / FUND BALANCE

	EXPENSE ACTUALS						EXPENSE PROJECTIONS						
	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
TOTAL GENERAL FUND EXPENDITURES	5,094,926	5,371,642	5,679,711	6,582,366	6,867,377	7,253,458	8,314,495	8,327,158	11,364,318	11,547,288	9,984,310	12,074,958	10,134,458
SURPLUS / DEFICIT	107,745	443,599	145,100	(143,805)	(321,334)	106,762	788,976	(768,213)	(3,533,054)	(3,557,706)	(1,832,928)	(3,758,212)	(1,648,702)
ENDING FUND BALANCE	5,769,016	6,212,716	6,359,446	6,216,553	5,896,098	6,007,921	7,288,682	6,520,469	2,987,415	(570,291)	(2,403,219)	(6,161,432)	(7,810,134)

- Expenses are increased 3% per year plus Capital Items (from the 2025 Sustainability Report, updated by departments Aug 2026), exceptions noted below

- Years 2027 & 2028 have a total of \$2 million transferring to Street Projects, all other years is \$200,000

2027 -2031 GENERAL FUND PROJECTIONS - POLICE LEVY INCREASE EFFECT

Expense & Revenue (Surplus/Deficit)

	8 mill Renewal			Levy 2 mil Increase			Levy 4 mil Increase		
Year	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)
2027	7,831,264	11,364,318	(3,533,054)	7,831,264	11,364,318	(3,533,054)	7,831,264	11,364,318	(3,533,054)
2028	7,989,581	11,547,288	(3,557,706)	7,989,581	11,036,853	(3,047,271)	7,989,581	10,526,418	(2,536,836)
2029	8,151,382	9,984,310	(1,832,928)	8,151,382	9,473,875	(1,322,493)	8,151,382	8,963,440	(812,058)
2030	8,316,746	12,074,958	(3,758,212)	8,316,746	11,564,523	(3,247,777)	8,316,746	11,054,088	(2,737,342)
2031	8,485,756	10,134,458	(1,648,702)	8,485,756	9,624,023	(1,138,267)	8,485,756	9,113,588	(627,832)

*Revenues unchanged. Expenses decreased by Levy Fund revenue generated beginning in 2028

General Fund Balance

8 mill Renewal			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(3,533,054)	2,987,415
2028	2,987,415	(3,557,706)	(570,291)
2029	(570,291)	(1,832,928)	(2,403,219)
2030	(2,403,219)	(3,758,212)	(6,161,432)
2031	(6,161,432)	(1,648,702)	(7,810,134)

2 mil Levy Increase			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(3,533,054)	2,987,415
2028	2,987,415	(3,047,271)	(59,856)
2029	(59,856)	(1,322,493)	(1,382,349)
2030	(1,382,349)	(3,247,777)	(4,630,127)
2031	(4,630,127)	(1,138,267)	(5,768,394)

4 mil Levy Increase			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(3,533,054)	2,987,415
2028	2,987,415	(2,536,836)	450,579
2029	450,579	(812,058)	(361,479)
2030	(361,479)	(2,737,342)	(3,098,822)
2031	(3,098,822)	(627,832)	(3,726,654)

2027 -2031 GENERAL FUND PROJECTIONS - RECIPROCITY CHANGE EFFECT

Expense & Revenue (Surplus/Deficit)

	No Reciprocity Change - 2% Reciprocity Credit			Reciprocity Credit of 1%			No Reciprocity Credit - 0%		
Year	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)
2027	7,831,264	11,364,318	(3,533,054)	8,985,200	11,364,318	(2,379,118)	10,451,228	11,364,318	(913,090)
2028	7,989,581	11,547,288	(3,557,706)	9,143,518	11,547,288	(2,403,770)	10,609,545	11,547,288	(937,743)
2029	8,151,382	9,984,310	(1,832,928)	9,305,318	9,984,310	(678,992)	10,771,346	9,984,310	787,035
2030	8,316,746	12,074,958	(3,758,212)	9,470,682	12,074,958	(2,604,276)	10,936,710	12,074,958	(1,138,249)
2031	8,485,756	10,134,458	(1,648,702)	9,639,692	10,134,458	(494,766)	11,105,720	10,134,458	971,261

General Fund Balance

	No Reciprocity Change - 2% Credit		
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(3,533,054)	2,987,415
2028	2,987,415	(3,557,706)	(570,291)
2029	(570,291)	(1,832,928)	(2,403,219)
2030	(2,403,219)	(3,758,212)	(6,161,432)
2031	(6,161,432)	(1,648,702)	(7,810,134)

	Reciprocity Credit of 1%		
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(2,379,118)	4,141,352
2028	4,141,352	(2,403,770)	1,737,581
2029	1,737,581	(678,992)	1,058,589
2030	1,058,589	(2,604,276)	(1,545,687)
2031	(1,545,687)	(494,766)	(2,040,453)

	No Reciprocity Credit - 0%		
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(913,090)	5,607,379
2028	5,607,379	(937,743)	4,669,636
2029	4,669,636	787,035	5,456,672
2030	5,456,672	(1,138,249)	4,318,423
2031	4,318,423	971,261	5,289,684

2027 -2031 GENERAL FUND PROJECTIONS - CHANGES TO RECIPROCITY AND POLICE LEVY

Expense & Revenue (Surplus/Deficit)

Year	8 mill Renewal-No Change to Reciprocity			8 mill Renewal and 1% Reciprocity Credit			Levy 2 mil Increase and 1% Reciprocity Credit			Levy 4 mil Increase and 1% Reciprocity Credit		
	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)	Revenue	Expenses	Surplus/(Deficit)
2027	7,831,264	11,364,318	(3,533,054)	8,985,200	11,364,318	(2,379,118)	8,985,200	11,364,318	(2,379,118)	8,985,200	11,364,318	(2,379,118)
2028	7,989,581	11,547,288	(3,557,706)	9,143,518	11,547,288	(2,403,770)	9,143,518	11,036,853	(1,893,335)	9,143,518	10,526,418	(1,382,900)
2029	8,151,382	9,984,310	(1,832,928)	9,305,318	9,984,310	(678,992)	9,305,318	9,473,875	(168,557)	9,305,318	8,963,440	341,878
2030	8,316,746	12,074,958	(3,758,212)	9,470,682	12,074,958	(2,604,276)	9,470,682	11,564,523	(2,093,841)	9,470,682	11,054,088	(1,583,406)
2031	8,485,756	10,134,458	(1,648,702)	9,639,692	10,134,458	(494,766)	9,639,692	9,624,023	15,669	9,639,692	9,113,588	526,104

General Fund Balance

8 mill Renewal			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(3,533,054)	2,987,415
2028	2,987,415	(3,557,706)	(570,291)
2029	(570,291)	(1,832,928)	(2,403,219)
2030	(2,403,219)	(3,758,212)	(6,161,432)
2031	(6,161,432)	(1,648,702)	(7,810,134)

8 mill Renewal and 1% Reciprocity Credit			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(2,379,118)	4,141,352
2028	4,141,352	(2,403,770)	1,737,581
2029	1,737,581	(678,992)	1,058,589
2030	1,058,589	(2,604,276)	(1,545,687)
2031	(1,545,687)	(494,766)	(2,040,453)

2 mil Levy Increase and 1% Reciprocity			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(2,379,118)	4,141,352
2028	4,141,352	(1,893,335)	2,248,016
2029	2,248,016	(168,557)	2,079,459
2030	2,079,459	(2,093,841)	(14,382)
2031	(14,382)	15,669	1,287

4 mil Levy Increase and 1% Reciprocity			
Year	Beginning Balance	Surplus/(Deficit)	Ending Balance
2027	6,520,469	(2,379,118)	4,141,352
2028	4,141,352	(1,382,900)	2,758,451
2029	2,758,451	341,878	3,100,329
2030	3,100,329	(1,583,406)	1,516,923
2031	1,516,923	526,104	2,043,027

POLICE CAPITAL IMPROVEMENTS

PURPOSE	PROGRAM	EXPENDITURE	2027	2028	2029	2030	2031	2032	3033
DEPARTMENTAL	In-House Camera System				\$5,000				
PROJECTS	Investigations	Covert Camera System							
	Kitchen	Remodeled in 2026							
	Shooting Range	Filtration Upgraded In 2025			\$5,000				
	Shooting Range	Backstop Upgraded 2025							
EQUIPMENT	Body Cameras				\$5,000				
REPLACEMENT	Body Cameras Software				\$15,000				
	Camera Systems	Village Camera Replacements 25			\$5,000				
	Detail Software					\$10,000			
	Drone	Purchased 2022, Upgrades			\$15,000				
	Duty Weapons (20)	Officer Issued Hand Guns, Life Span 5 yrs.	\$10,000	\$10,000					
	Flock Cameras	Additional 2 Camera's Per Year	\$5,000	\$5,000	\$5,000	\$5,000			
	Night Vision	Swat				\$10,000			
	PD Computers	Replacement				\$12,000			
	Radar Units	Purchased 2014	\$15,000						
	Radios	8 Purchased In 2022			\$35,000				
	RCIC Computers	Replaced in 2025							
	Rifles/Optic Sights	Tactical Rifles in Police Units (4)	\$21,000			\$15,000			
	Shotguns	Tactical Shotguns In Police Units (6)		\$10,000	\$10,000				
	Solar Sign								
	Tasers	Duty Belt (15), Purchased In 2023, Life Span 5 yrs.			\$6,000	\$6,000			
	Traffic Control	Radar Speed Signs - 2 Purchased In 2025			\$7,500				
	Watchguard	Purchased in 2014, Replacement Est							
	Weapon Cleaning Maint.	Ultrasonic Long Gun/Hand Gun Cleaner							
INFRASTRUCTURE									
IMPROVEMENTS									
VEHICLE	Patrol Vehicles:	Replacement	\$90,000	\$90,000	\$45,000	\$45,000			
REPLACEMENT	2012 Ford Taurus (Unmarked)								
	2014 Ford IC Suv #514 JCC								
	2015 Chevy Tahoe 5J90 715	Replacing In 2026							
	2016 Ford IC Suv 116	Replacing In 2026							
	2016 Ford IC Suv 316								
	2020 Ford Explorer (Admin Lt.)								
	2020 Ford IC 1020								
	2021 Ford Explorer (Chief)								
	2021 Ford IC 1121								
	2021 Ford IC 1221								
	2021 Jeep Cherokee (Detective)								
	2022 Chevy Traverse (AC)								
	2022 Ford IC 1322(new 9/2022)								
	2026 Chevy EV Patrol	Purchased 3 in 2026							
	Changeover	New Vehicle Upfit	\$35,000	\$35,000	\$17,500	\$17,500			
Police Services Total			\$176,000	\$150,000	\$171,000	\$120,500	\$0	\$0	\$0

TOTAL FOR YEARS
2027 - 2033 \$617,500

COMMUNICATIONS CAPITAL IMPROVEMENTS

PURPOSE	PROGRAM	EXPENDITURE	2027	2028	2029	2030	2031	2032	2033
DEPARTMENTAL	Dispatch Renovations	Moving Dispatch to Lt. Tim's Office and Moving Carrie to Window		\$25,000					
PROJECTS	Camera's	New DVR For All Village Camera's				\$16,000			
EQUIPMENT	Police/Fire Communications	New Dispatch Radio Console	\$100,000						
REPLACEMENT	Police/Fire Communications	New Recorder	\$20,000						
	Police Fire Communications	New Mobile 800 MGHZ Radios for Dispatch (4)				\$10,000			
	Police Fire Communications	New Copy/Fax/Scanner				\$20,000			
	Police Fire Communications	New Dispatch Monitors	\$4,000		\$4,000	\$4,000			
INFRASTRUCTURE	Communication Center Rehab	Work Station Rehab (furniture)		\$30,000					
	Dispatch Upgrade	Storage CAB		\$10,000					
		Communication Services Total	\$124,000	\$65,000	\$4,000	\$50,000	\$0	\$0	\$0

TOTAL FOR YEARS
2027 - 2033 \$243,000

FIRE CAPITAL IMPROVEMENTS

DEPARTMENT	PROGRAM	EXPENDITURE	2027	2028	2029	2030	2031	2032	2033
DEPARTMENTAL PROJECTS	Fire Hydrants	Replacement of 5 Hydrants Annually	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000
	Lockers FD bay			\$20,000					
EQUIPMENT REPLACEMENT	Battery Operated Fan	Own 3							
	Extrication Equipment	Past Life Expectancy		\$45,000					
	Fire Helmets	10 yr. Life Span	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
	Fire Hose	10 yr. Life Exp. - Purchased In 2026			\$10,000				
	Fire Nozzles	Purchased in 2025				\$5,000			
	Fitness Equipment	Gym		\$5,000					
	Ground Ladders	Purchased in 2001		\$20,000					
	Pike Poles				\$10,000				
	Radios	2 Replaced in 2026							
	Rescue Equipment	Outdated and Past Life Expectancy		\$50,000					
	SCBAs	Expire 2030			\$100,000				
	Thermal Imaging Camera	Life Expectancy 10 years (exp. 2011)		\$5,000			\$10,000		
	Truck Tires	Engine 4 Life Span 7 yrs., Purchased 2019	\$5,000						
	Truck Tires	Quint 4 Life Span 7 yrs., Purchased 2020	\$5,000						
	Turnout Gear Upgrade	Replace 3 Sets Per Year, 10 yr. Life Span	\$17,000	\$17,000	\$17,000	\$17,000	\$17,000	\$17,000	\$17,000
INFRASTRUCTURE IMPROVEMENT	Ward Diesel Filter System	Exhaust Filtration For Fire Trucks				\$28,000			
VEHICLE REPLACEMENT	1988 Seagrave Fire Pumper	Replacement, Life Exp. 20 yrs.				\$1,000,000			
	2001 Sutphen Quint	Replacement, Life Exp. 20 yrs.							\$1,500,000
	Pick Up Truck		\$40,000						
	Support 4	Replace With Used			\$50,000				
Fire Services Total			\$88,000	\$183,000	\$208,000	\$1,071,000	\$48,000	\$38,000	\$1,538,000

TOTAL FOR YEARS 2027 - 2033	\$3,174,000
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MAINTENANCE CAPITAL IMPROVEMENTS

PURPOSE	PROGRAM	EXPENDITURE	2027	2028	2029	2030	2031	2032	2033
DEPARTMENTAL	Brine System Expansion	Upgrade to Market Brine Products & Maint.							
	Building Repairs	Paint All Buildings			\$12,000				
EQUIPMENT	Air Compressor, Leroi								
	Asphalt Hot Box	Purchased In 2025 (w/Silverton 50%) Est Replacement 2040							
REPLACEMENT	Asphalt Roller T175V								
	Backhoe	Purchased In 2014 Est Replacement 2025	\$140,000						
	Bobcat, Skid Steer	Purchased In 2019 Est Replacement 2031					\$75,000		
	Boom Arm Mower	Purchased 2022 (W/Symmes Twp 50%) Est Replacement 2037							
	Brine tanks	15 yr. life, Purchased 3 In 2011, Purchased 1 In 2026 Est. Replacement 2026/2041	\$12,000						
	Gator John Deere 4x4	Purchased In 2020 Est Replacement 2035							
	Gator John Deere 4x4	Purchased In 2020 Est Replacement 2035							
	Loader Case	Purchased In 2019 Est Replacement 2029			\$159,000				
	ODB Chipper/Leafbox	**to be manufactured in house**				\$5,000			
	ODB Leaf Vac DCL 800	Purchased in 2024 Est Replacement 2039							
	ODB leaf Vac SLC800	Purchased In 2016 Est Replacement 2031					\$120,000		
	ODB Leaf Vac, SC Yellow	Purchased In 2006 Est Replacement 2026	\$120,000						
	Paint Striper	Purchased In 1997, Refurbished in 2021 Est. Replacement 2027	\$13,000						
	Sprayer, Pengwyn Salt Brine	Purchased In 2009 Est Replacement 2024	\$13,500						
	Trailer, Bobcat	Est. Replacement 2030				\$15,000			
	Trailer, Bobcat Drag	20 year life, Purchased in 2023 Est Replacement 2043							
	Trailer, Shoring Enclosed	Purchased In 2021 Est Replacement 2041							
	Vermeer Chipper	Purchased In 2013 Est Replacement 2028		\$80,000					
	Vermeer Chipper	Purchased In 2020 Est Replacement 2035							
INFRASTRUCTURE	Equipment Shed	Additional Pole Barn						\$125,000	
	Equipment Shed	Asphalt Roof 3600 Sq Ft Replaced in 2015 Est Replacement 2035							
IMPROVEMENT	Fuel Awning	BMP NPDES Regulations							
	Fuel Pumps	Upgrades-Improved Technology & Life Span							
	Fuel Tanks	Replace 3 (Diesel, Gas, Heating Oil) With Double Steel Walled	\$70,000						
	Generator, Standby	Purchased In 1999			\$150,000				
	Main Building	Asphalt Roof 5600 Sq Ft Replaced In 2015 Est Replacement 2035							
	Parking Lot	Repaved In 2017 Est Replacement 2037							
	Parking Lot	Re-seal Est 2028		\$8,000					
VEHICLE	Pick Up GMC #1	2016 GMC 1500 Est Replacement 2026	\$43,000						
	Pick Up GMC #2	2016 GMC 3500 Est Replacement 2026		\$63,000					
REPLACEMENT	Pick Up GMC #3	2016 GMC 3500 Est Replacement 2026			\$63,000				
	2 Ton Dump IH #420	2020 Dump Truck Est Replacement 2030						\$230,000	
	2 Ton Dump IH #525	2025 Dump Truck Est Replacement 2035							
	2 Ton Dump IH #623	2023 Dump Truck Est Replacement 2033							\$230,000
	2 Ton Dump IH #719	2019 Dump Truck Est Replacement 2029					\$230,000		
Maintenance Services Total			\$411,500	\$151,000	\$384,000	\$20,000	\$425,000	\$355,000	\$230,000

Additional Part-time Employee @ 32 hours/week
Additional Full-time Employee-Budlings & Grounds, CDL @ \$24/hr.

TOTAL FOR YEARS 2027 - 2033	\$1,976,500
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ADMINISTRATION CAPITAL IMPROVEMENTS

PURPOSE	PROGRAM	EXPENDITURE	2027	2028	2029	2030	2031	2032	2033
DEPARTMENTAL / BUILDING PROJECTS	Amberley Park	Concrete Shelter Near Ballfields						\$60,000	
	Community Room - Updates	Kitchen Remodel	\$15,000						
	Municipal Building - Floors	Replace/Clean Carpet and Tiles	\$5,000						
	Municipal Building - Repairs	Paint Water Damaged Areas	\$5,000						
	Municipal Building - Repairs	Windows and Doors Caulking Seal			\$75,000				
EQUIPMENT REPLACEMENT	Administration Vehicle	Replace 2017 Nissan Rouge	\$20,000						
	Community Room - Updates	Television, Speakers & Wall Picture	\$5,000						
	Council Chambers - Updates	Sound System Updates	\$5,000						
	Municipal Building - Phone System	Modernize Phone System							
	Municipal Building - Playground	Replace Entire Playground; Equipment and Surface				\$250,000			
	Municipal Building - Water Heater	Water Heater Replacement			\$8,000				
INFRASTRUCTURE IMPROVEMENT	Municipal Building - Back Porch Railing	Repair and Repaint	\$5,000						
	Municipal Building - Boiler	Replace Boiler				\$210,000			
	Municipal Building - Covered Walkway	Repair (\$30,000) or Replace (\$40,000) ASAP	\$40,000						
	Municipal Building - Curbs	Replace Concrete Curbs, Repaired in 2025							\$15,000
	Municipal Building - Elevator	Replace Elevator, Est 2033							\$500,000
	Municipal Building - HVAC	HVAC ACU Condenser x4 @ \$5,500 / 20-25 yr. Life (all installed in 1999)			\$35,000				
	Municipal Building - HVAC	HVAC RTU's x 3 Units of Various Sizes Est 2035 or later (Replaced 2021-2024)							
	Municipal Building - HVAC	HVAC Control System, Obsolete Technology and System Advances		\$364,006					
	Municipal Building - Parking Lot	Reseal and Stripe Est 2033 (completed in 2026)							\$12,500
	Municipal Building - Roof	Roof Replacement, Steel, Standing Seam Roof 50 yr. Replace 2050 Est							
	Municipal Building - Roof	Flat Roof Rubber Membrane 30 yr. Replaced 2024, Next Est 2054							
	Municipal Building - Roof	Shingles on Rear Garage 20 yr. Replaced 2011, Next Est 2031					\$8,000		
	Municipal Building - Walking Trail	Reseal & Repair the Walking Trail	\$14,845						
	Tennis Courts - Repair / Replace	Repair Cracks & Recolor (2027) / Replace Courts (2033)	\$70,000						\$300,000
	Tennis Court Parking Lot - Reseal	Reseal Tennis Court Parking Lot	\$3,000						
	Traffic Lights - Replacement	Ridge/Galbraith & Ridge/Section Meet Current Standards				\$700,000			
Administration Total			\$187,845	\$364,006	\$118,000	\$1,160,000	\$8,000	\$60,000	\$827,500

TOTAL FOR YEARS 2027 - 2033	\$2,725,351
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Additional Admin Employee, \$140,000 - 2027

Streets Projects Are On The Current ASP Plan Which Ends With 2028. A \$2 Million Transfer From General Fund Each Year Is Recommended

Effect of Modifying Credit

Reducing credit to 1%

Tax Year	Net tax Liability	New Net tax	
		liability	Difference
2022	\$ 2,995,325.79	\$ 4,181,834.09	\$ 1,186,508.30
2023	\$ 2,827,654.40	\$ 3,997,835.47	\$ 1,170,181.07
2024	\$ 3,317,673.93	\$ 4,422,792.97	\$ 1,105,119.04
Average	\$ 3,046,884.71	\$ 4,200,820.84	\$ 1,153,936.14

Reducing credit to 0

Tax Year	Net tax Liability	New Net tax	
		liability	Difference
2022	\$ 2,995,325.79	\$ 5,757,477.48	\$ 2,762,151.69
2023	\$ 2,827,654.40	\$ 5,373,764.46	\$ 2,546,110.06
2024	\$ 3,317,673.93	\$ 5,869,303.20	\$ 2,551,629.27
Average	\$ 3,046,884.71	\$ 5,666,848.38	\$ 2,619,963.67

Amberley Village Police Levy Millage Scenarios

Renewal - 8 mills		
Property Value	\$100,000	
Taxable Value	35%	
Assessed Value	\$35,000	
Assessed Value Converted to Mills	35	
Multiplied by Current Effective Rate (Mills)	5.330736	
Resident Cost Before Credits	\$186.58	
Reduction for rollback	10.00%	(\$18.65758)
Reduction for homestead	2.50%	(\$4.66439)
Reduction for sales tax (2026)	0.56521%	(\$1.05454)
Total Resident Annual Cost After Credits	\$162.20	
Total Revenue Generated	\$1,376,357.00	

Renewal - 8 mills Plus Increase of 2 mills		
<u>Renewal - 8 mills</u>		
Property Value	\$100,000	
Taxable Value	35%	
Assessed Value	\$35,000	
Assessed Value Converted to Mills	35	
Multiplied by Current Effective Rate (Mills)	5.330736	
Resident Cost Before Credits	\$186.58	
Reduction for rollback	10.00%	(\$18.65758)
Reduction for homestead	2.50%	(\$4.66439)
Reduction for sales tax (2026)	0.56521%	(\$1.05454)
Total Resident Annual Cost After Credits	\$162.20	
Revenue Generated from Renewal 8 mills	\$1,376,357.00	
<u>Increase of 2 mills</u>		
Assessed Value Converted to Mills	35	
Multiplied by Proposed Add'l 2 Mills	2	
Total Annual cost on add'l 2 mills	\$ 70.00	
Total Annual Cost of Renewal 8 mlls Plus Increase of 2 mills	\$232.20	
Revenue Generated from Increase 2 mills	\$510,435.00	
Total Revenue of Renewal 8 mill Plus Increase of 2 mills	\$1,886,792.00	

Renewal - 8 mills Plus Increase of 4 mills		
<u>Renewal - 8 mills</u>		
Property Value	\$100,000	
Taxable Value	35%	
Assessed Value	\$35,000	
Assessed Value Converted to Mills	35	
Multiplied by Current Effective Rate (Mills)	5.330736	
Resident Cost Before Credits	\$186.58	
Reduction for rollback	10.00%	(\$18.65758)
Reduction for homestead	2.50%	(\$4.66439)
Reduction for sales tax (2026)	0.56521%	(\$1.05454)
Total Resident Annual Cost After Credits	\$162.20	
Revenue Generated from Renewal 8 mills	\$1,376,357.00	
<u>Increase of 4 mills</u>		
Assessed Value Converted to Mills	35	
Multiplied by Proposed Add'l 4 Mills	4	
Total Annual cost on add'l 4 mills	\$ 140.00	
Total Annual Cost of Renewal 8 mills Plus Increase fo 4 mills	\$302.20	
Revenue Generated from Increase 4 mills	\$1,020,870.00	
Total Revenue of Renewsl 8 mills Plus Increase of 4 mills	\$2,397,227.00	

Southwestern Ohio Cities Tax Rates & Credits

Full Credit		
<i>City</i>	<i>Tax Rate</i>	<i>Credit</i>
Amberley	2.00%	2.00%
Addyston	1.50%	1.50%
Arlington Heights	2.10%	2.10%
Blue Ash	1.25%	1.25%
Carlisle	1.50%	1.50%
Centerville	2.25%	2.25%
Cheviot	2.00%	2.00%
Cincinnati	1.80%	1.80%
Dayton	2.50%	2.50%
Deer Park	1.50%	1.50%
Elmwood Place	2.00%	2.00%
Evendale	1.20%	1.20%
Fairfax	1.75%	1.75%
Fairfield	1.50%	1.50%
Franklin	2.00%	2.00%
Golf Manor	1.70%	1.70%
Hamilton	2.00%	2.00%
Huber Heights	2.25%	2.25%
Kettering	2.25%	2.25%
Lockland	2.10%	2.10%
Loveland	1.00%	1.00%
Mason	1.12%	1.12%
Miamisburg	2.25%	2.25%
Middletown	2.00%	2.00%
Monroe	2.00%	2.00%
Montgomery	1.00%	1.00%
Moraine	2.50%	2.50%
Newtown	1.00%	1.00%
Norwood	2.00%	2.00%
Oxford	2.00%	2.00%
Reading	2.00%	2.00%
Sharonville	1.50%	1.50%
Springdale	2.00%	2.00%
St Bernard	2.10%	2.10%
Tipp City	1.50%	1.50%
Williamsburg	1.00%	1.00%

Partial & Zero Credit		
<i>City</i>	<i>Tax Rate</i>	<i>Credit</i>
Batavia	1.00%	None
Fairborn	2.00%	1.50%
Forest Park	1.50%	0.375%
Greenhills	1.50%	0.50%
Harrison	1.00%	None
Indian Hill	0.525%	None
Lebanon	1.50%	1.00%
Lincoln Heights	2.00%	1.00%
Madeira	1.00%	0.60%
Maineville	1.00%	0.50%
Mariemont	1.25%	1.00%
Milford	1.00%	None
Morrow	1.00%	0.50%
Mt Healthy	2.00%	1.60%
New Richmond	1.00%	0.50%
N College Hill	1.50%	None
Oakwood	2.50%	2.25%
Owensville	1.00%	None
Riverside	1.50%	0.75%
Silverton	1.25%	None
South Lebanon	1.00%	0.50%
Springboro	1.50%	1.00%
Springfield	2.40%	1.20%
Waynesville	0.50%	None
West Alexandria	1.00%	0.50%
Woodlawn	2.30%	2.10%
Wyoming	1.00%	None