



Human Services Chamber  
of Hamilton County

**MAY 2026**

The Human Services Chamber of Hamilton County supports the Futures Commission proposal to dedicate a portion of a future earnings tax increase to the creation and preservation of affordable housing. We share the City's vision of a Cincinnati where all residents have access to safe, stable, and affordable homes, and we view this proposal as a meaningful step toward that goal.

HSC member organizations work alongside families across our city who are most impacted by the housing shortage. To maximize the impact of this investment, we recommend that the City prioritize households earning approximately \$40,000 per year, or at or below 50% of area median income.

By targeting resources to those with the greatest need, the City can make measurable progress toward closing the housing gap for families with the fewest options in today's market.

Our members endorse the following recommendations:

- In alignment with the recommendation from the Futures Commission Report, the City should allocate a minimum of \$8M per year to the Affordable Housing Leverage Fund (AHLF) from additional earnings tax revenue.
- These funds would be in addition to the \$5M/year already dedicated from the City budget to the AHLF.
- 100% of the ~\$8M in funds should be dedicated to producing and preserving units at 30-50% AMI.
- Half of the funds (~\$4M/year) should be dedicated to preserving and producing units at 30% AMI.
- All funds should be distributed as either grants or forgivable loans.

We look forward to working alongside you to close the housing gap and ensure every family in our city has the opportunity to thrive.