

Testimony to the Ohio Senate Committee on Ways and Means
Senate Bill 244 – Proponent Testimony

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Tuesday, June 25, 2024

Chairman Blessing, Vice Chair Roegner, Ranking Member Smith, and members of the Committee:

Thank you, Jenny, and thank you to the committee for inviting testimony on Senate Bill 244 today. My name is Phyllis Bambeck, and I have lived in the same house in Cleveland's Detroit Shoreway neighborhood since 1971. Before I tell you about my personal situation and why I support Senate Bill 244, I'd like to tell you a little about who I am.

I am 84 years old, but I feel 48. I am the oldest of 11 children, raised in Johnstown, Pennsylvania, and I moved to Cleveland after college graduation. I raised two children as a single mother because mental illness prevented their father from being an active, good presence in their lives. To make a living and take care of my family, I taught. I spent fifteen years teaching in Cleveland's Catholic schools, including St. Colman's on West 65th Street, which was and still is my home parish, and – if you know Representative Tom Patton – that church is also his and his family's home parish. I also taught at St. Rose's, St. Boniface, and St. Thomas Moore. Then I spent 18 years teaching in Cleveland's public school system. Because I spent 17 years with the Diocese and 18 with the public schools, today I do not receive a full retirement benefits from either Social Security or from Ohio's State Teachers Retirement System (STRS). That leaves me with an annual income around \$36,000 per year. As you will learn about me, I am and always have been frugal. In fact, I spend less than \$1 per day on groceries. That's because I garden and grow my own vegetables. I have chickens and collect my own eggs. I am happy to take food home from neighborhood events so that it doesn't go to waste. And I know where to find and gather wild berries and fruit in my neighborhood.

As I mentioned before, I bought and have lived in my home since 1971. I bought it from a realtor who I knew because we were both members of St. Colman's. The house had two bedrooms, an extra room without a closet, and one bathroom. It had a front porch and, in the living room, chair rail with decorative wallpaper below. I fell in love with this house, and it has been my home ever since. I purchased it for \$14,900 – which is approximately \$117,500 today, adjusted for inflation. Because I am and always have been frugal, I paid for my home almost entirely out of my savings at the time. With a small loan from my parish's credit union and another small loan from my family, this house was mine and I quickly paid back the credit union and my family.

In all my years living in this community, I never had an issue with property taxes until 2016. In July 2016, my property tax bill was \$386.36 every six months – or \$772.72 per year. In 2018, the last time Cuyahoga County completed its sexennial reappraisal, they calculated an assessed value of \$111,200. That means they thought my home could be sold on the market for over \$317,000. That seems funny to me, because my walls are still lathe and plaster, and I have never updated my kitchen or bathroom. About 16 years ago I had to make repairs to my roof, but that's the most expensive investment I've made. I don't even have air conditioning or a garage.

So, I challenged this valuation at the Board of Revisions. I had help from my daughter, and we succeeded in getting them to lower the assessed value of my home. During that process, some members of the Board of Revision were nasty to me. One told me I should move if I don't want to pay those taxes. Another told me that I could renovate my house and get those improvements

abated. To the first gentleman, I replied that I didn't want to move, that I loved my neighbors, my church, and my community, and that I wouldn't be able to sell my home for enough to be able to buy anything nearby. To the second gentleman, I had to explain that I don't have enough money as a single, retired woman to pay for or finance improvements that could be tax abated. Besides, I was there because I was concerned about the valuation and taxes on the existing property. Thanks to support from my community, we were able to convince them to reduce their original proposal of \$111,000 in assessed value and lower it to \$100,100.

Then, during the 2021 triennial update, they wanted to raise my property value again to \$107,900. I had made no changes to my home, so I again went to the Board of Revision – and this time they were much nicer to me during the process. They instead increased the assessed value to \$102,500, and I found that to be agreeable.

In a few days or weeks, I expect to get mail from Cuyahoga County with a new assessed value for my home. This will be the first sexennial reappraisal since the pandemic, and all of us know what happened in the housing market over the last six years – and this is especially true in my neighborhood and around it. As Jenny shared earlier, Cleveland's Near West Side has several "hot" markets and values of many homes here are going up 90 and 100%. I do not know what I will do if my taxes go up so much that I cannot longer afford to stay in the home I have lived in and raised my family in for the last 50 years.

As a side note, I have benefitted from the Ohio Homestead Exemption. But I am very concerned that my income this year might be a couple hundred dollars over the eligibility requirement. That would also increase my tax bill, compounding what the County might already have calculated. I cannot afford a lawyer to do the kind of asset planning that could keep my income exactly low enough to qualify for the Homestead exemption.

That is why I am here today, to offer a homeowner's perspective in support of Senate Bill 244. Ohioans like me need help. We are and have been responsible homeowners. We have kept our neighborhoods strong and tight, during good times and bad. Mine might not be the fanciest house in the neighborhood. It is old and wrinkly, like me. And I love it. And I want to stay in my home as long as I can.

Thank you for your time today. At this point, Jenny and I would be happy to answer any questions you have.