Environmental Advisory Board

Meeting Agenda

November 18, 2026, 3:00 P.M.

Centennial II Griesel Conference Room

Order of Business

I. Public Comment

II. Call to Order

III. Administrative Action*

- Approval of October 28, 2026 – Meeting minutes

IV. Presentations

- Residential Utility & Insurance Cost – Ted Toon, National Resources Defense Council

V. Office of Environment & Sustainability Updates

- Climate Equity Indicators Report update

VI. Information/Updates

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VII. Open Discussion

- Election debrief
- 2027 EAB meeting schedule
- Establishing committees

VIII. Items for Vote*

- 2027 EAB meeting schedule

IX. Next Meeting

- The next EAB meeting is scheduled for Wednesday, December 16, 2026, at 3:00 PM.

X. Adjournment

Agenda Packet Materials:

- October 28, 2026 Meeting minutes
- Residential Utility & Insurance Cost presentation from NRDC
- EAB 2027 Meeting schedule

Environmental Advisory Board
Minutes of October 28, 2026

Members Present:

- **In Person:** Carla Walker; Dave Schmitt; Douglas Walton; Kylie Johnson; Susan Sprigg
- **Virtual:** Andrew Musgrave; Briana Pocaigue Craig Mazzolini; Emmy Schroeder; Ericka Copeland; Michael Roman; Monica Perdomo; Nathan Alley; Nayana Shah; Sarah Kent; Van Sullivan; Yasmine Allen

Members Absent: Ashlee Young; Megan O'Keefe

Staff Present: Oliver Kroner, Ben Russ, Nikki Vandivort, Lauren Clark

Meeting: A meeting of the Environmental Advisory Board was held on October 28, 2026 at 3:00 PM at Centennial II Griesel Conference Room, 805 Central Avenue, Cincinnati, Ohio 45202.

Meeting Agenda:

I. Public Comment

II. Call to Order at 3:05 PM

III. Administrative Action*

- Approval of September 30, 2026 – Meeting minutes
    - Motion passed

IV. Office of Environment & Sustainability Comments

- Energy Benchmarking updates
- Aggregation pricing
- Waymo Arrival
- City budget timeline and OES priorities for budget
- Board reappointments

V. Information/Updates

- Ohio Environmental Council Action Fund Post-Election Debrief
- Solar on homes in historic districts
- Midwest Data Center Forum webinar
- Piketon natural gas power plant development
- University of Cincinnati Robert D. Bullard presentation
- Natural Resource Advisory Committee Clean Ohio Fund application review
- Federal government loosening methane restrictions
- Upholding Ohio's Air Nuisance rule

VI. Items for Vote*

- None

VII. Open Discussion

- None

VIII. Presentations-

- **Storm Response & Extreme Precipitation Resilience –** Jennifer Richmond, Diana Christy, Metropolitan Sewer District

IX. Next Meeting

- Wednesday, November 18, 2026 at 3:00 PM

X. Adjournment at 4:32 PM

Cincinnati

Rising building operating costs

Utilities, water and insurance, and what they mean for housing

Discussion draft · October 2026

IN THE NEWS

Cincinnati households face rising costs

Cincinnati Enquirer · Mar. 9, 2026

Why are my Duke Energy bills so high?

$286

typical Duke gas and electric bill, Feb. 2026

Up 13% from a year earlier and 70% from February 2020, based on state regulator data. A cold winter and higher power prices drove the rise.

FOX19 · Sept. 9, 2024

Duke Energy wants a rate hike. You can have your say Tuesday

$135

a year more for a typical home by 2028 under Duke's proposed plan

Duke proposed raising electric rates about 7.9% over three years for roughly 800,000 southwest Ohio customers, according to the Ohio Consumers' Counsel.

Spectrum News 1 · Apr. 17, 2025

More extreme weather events lead to increased homeowner insurance premiums, report says

+23%

rise in Ohio home insurance premiums, 2021 to 2024

A Consumer Federation of America report ties part of the rise to more frequent severe weather, including Ohio's record tornado year in 2024.

Sources: Cincinnati Enquirer, via Yahoo Finance (Mar. 9, 2026); FOX19 and Cincinnati Enquirer (Sept. 9, 2024); Spectrum News 1 Columbus (Apr. 17, 2025).

EXTREME WEATHER

Storms and floods are adding to the risk

WLWT · Apr. 8, 2025

Ohio River in Cincinnati reaches highest level in 7 years

60+ ft

Ohio River crest at Cincinnati, Apr. 7, 2025

The highest level since 2018. Floodwaters covered riverfront parks and streets, and crews made water rescues.

Cincinnati Enquirer · Feb. 11, 2026

Duke Energy president discussed high utility costs during a cold winter

19 days

record-long stretch below freezing, winter 2026

Record snowfall on Jan. 25 and long frigid stretches pushed up heating bills across the region.

WSYX ABC6 · Apr. 4, 2025

Record number of tornadoes in Ohio likely to spiral into higher insurance rates

Higher deductibles

and fewer carriers willing to take the risk

Insurance experts warned that frequent severe storms in Ohio will push rates and deductibles up.

In April 2025 the Ohio River at Cincinnati passed 60 feet. In 2024, Ohio set a record with 74 tornadoes.

Sources: WLWT via KESQ (Apr. 8, 2025); Cincinnati Enquirer (Feb. 11 and Mar. 9, 2026); WSYX ABC6 (Apr. 2025); WOUB (June 2025).

CINCINNATI AT A GLANCE

Costs are outpacing the 3% assumption

+60%

Rise in a typical monthly electric bill since 2021, from about $107 to $171

$1,250

per unit a year than the 3% assumption predicts for a typical household's utility bills

+98%

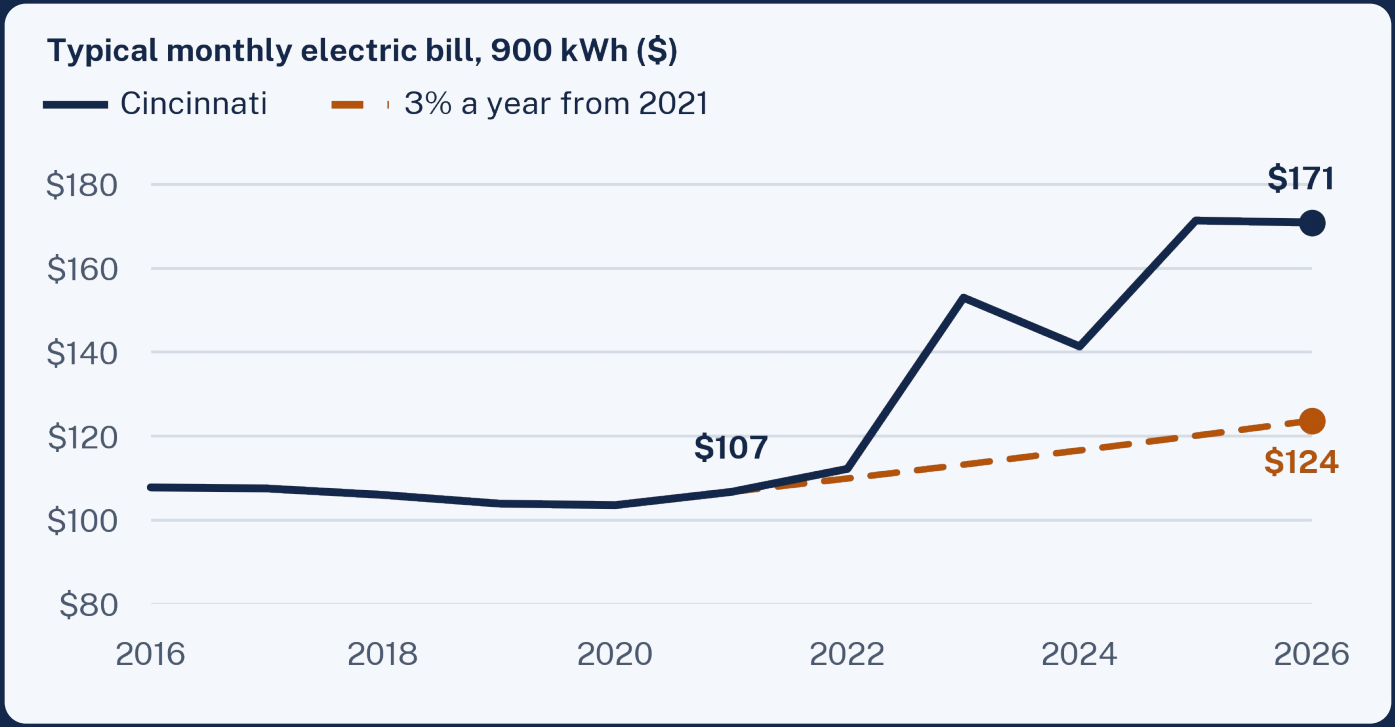
Rise in the natural gas price since 2016, now the highest of the five cities studied

Affordable housing deals are planned as if costs grow 3% a year. In Cincinnati, utility costs have recently grown much faster.

Source: Donovan Energy, an Ohio energy data firm, using Duke Energy Ohio, Greater Cincinnati Water Works and MSD rates; NRDC analysis.

ELECTRICITY

The typical bill is up 60% since 2021



19.0¢
per kWh, lowest of the five cities studied, but up 60% since 2021

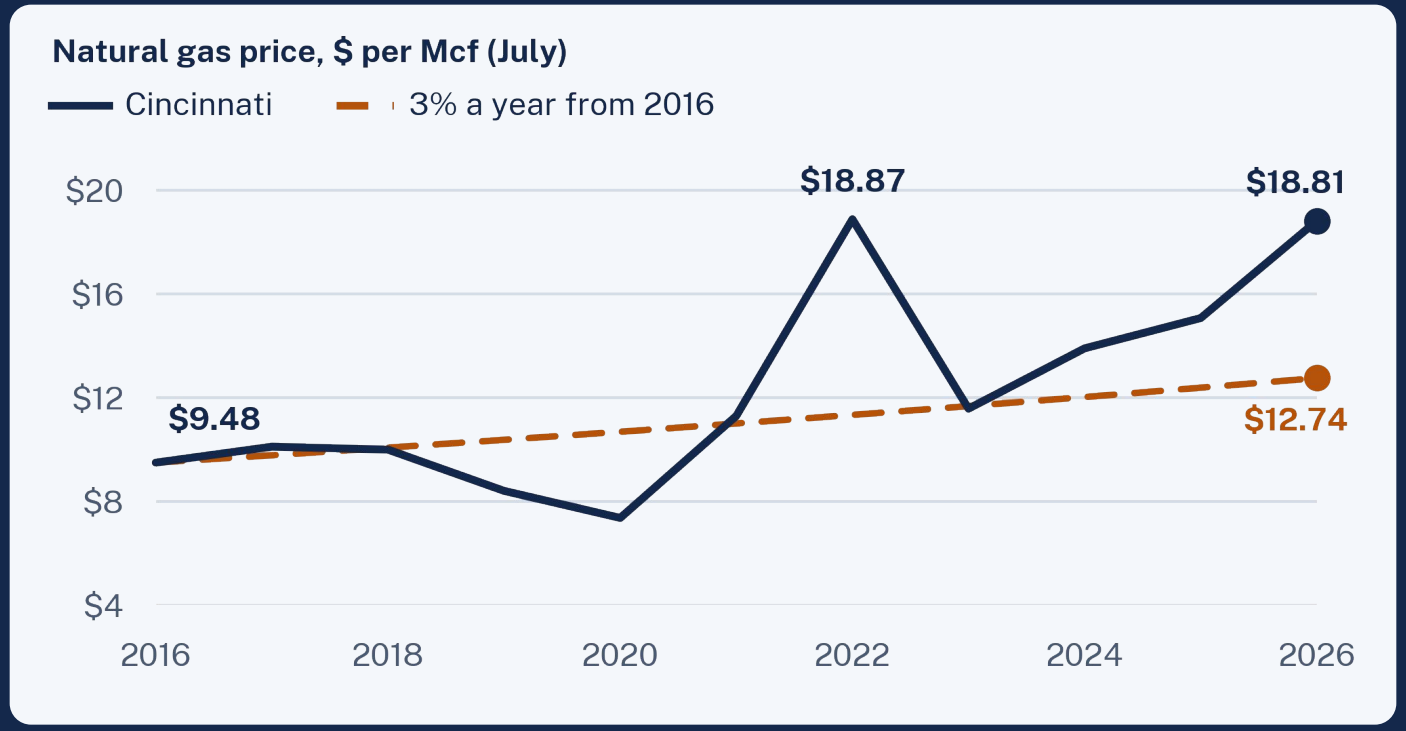
About 11×
rise in regional grid capacity prices since 2024/25

30–40%
jump in many local electric aggregation rates when contracts reset in summer 2025

Sources: Donovan Energy, using Duke Energy Ohio rates (Electric by City tab); PJM auction reports; Cincinnati Enquirer (Mar. 2026).

NATURAL GAS

Prices nearly doubled since 2016



+98%
rise in the gas price since 2016, against 34% at 3% a year

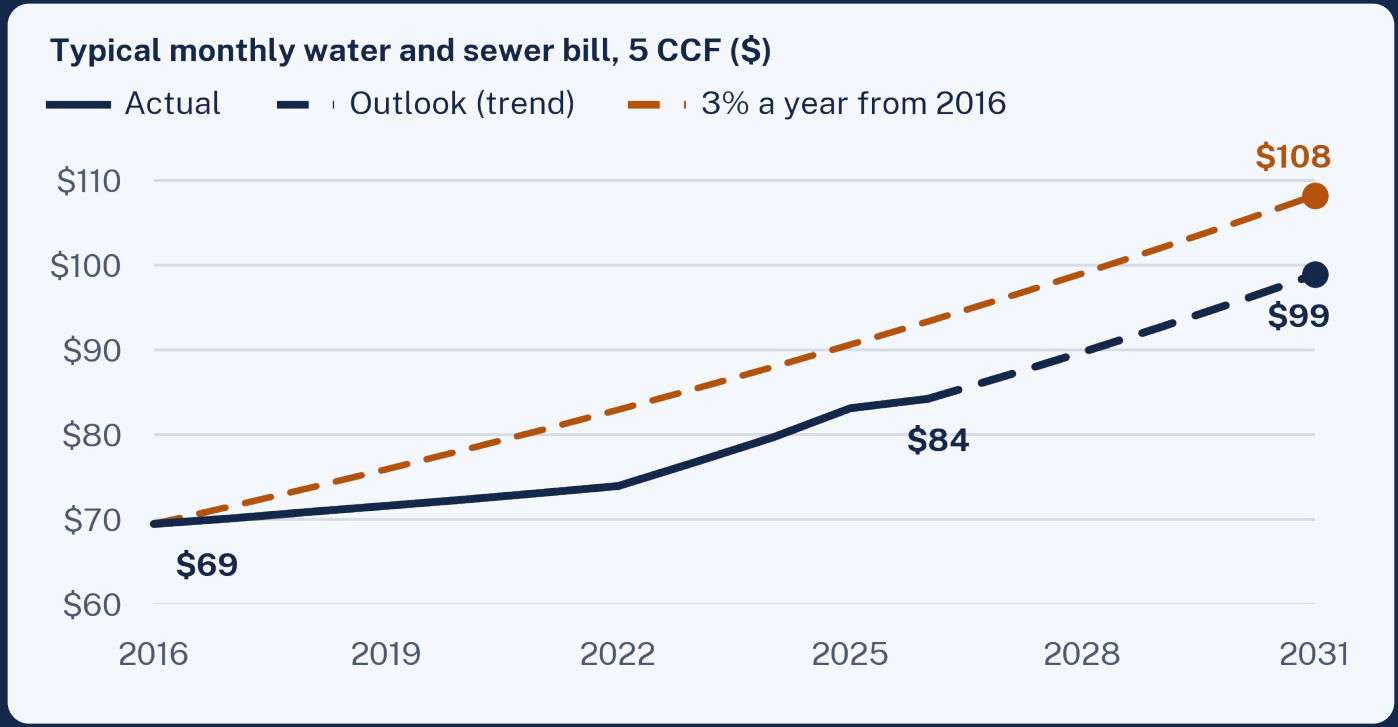
+67%
jump in one year, 2021 to 2022, as prices spiked

$18.81
per Mcf in 2026, the highest of the five cities studied

Source: Donovan Energy, using Duke Energy Ohio rates (Gas by City tab, PUCO/DAS July rates).

WATER AND SEWER

Bills are steadier, but mostly fixed



$84 a month
typical water and sewer bill in 2026, up 21% since 2016

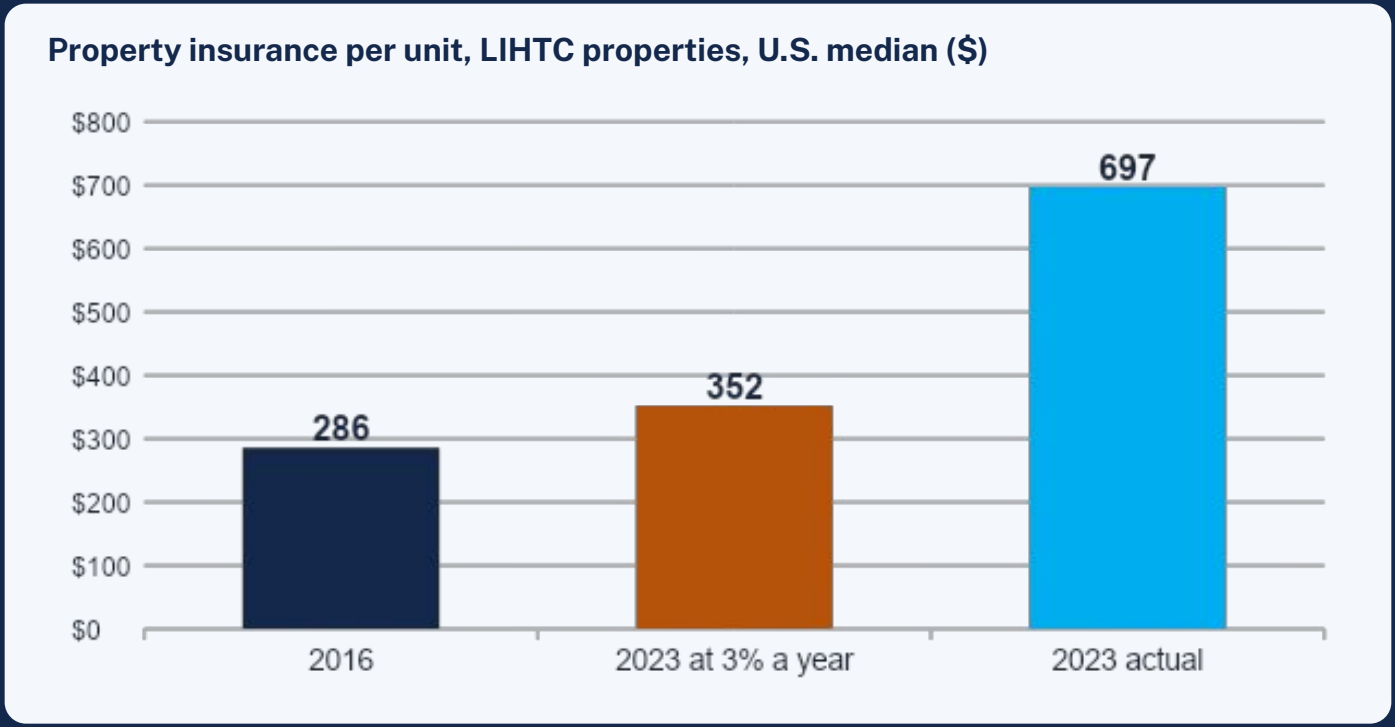
62%
of the 2026 bill is fixed, the highest share of the five cities

+3% a year
expected through 2031, close to the 3% assumption

Source: Donovan Energy, using Greater Cincinnati Water Works and MSD rates (Water CCF Comparison and Water Forecast 2027–31 tabs).

INSURANCE

Insurance costs more than doubled since 2016



+144%

rise per LIHTC unit, 2016 to 2023, against +23% at 3% a year

$600

median budget per unit in Ohio 4% applications, 2023–26

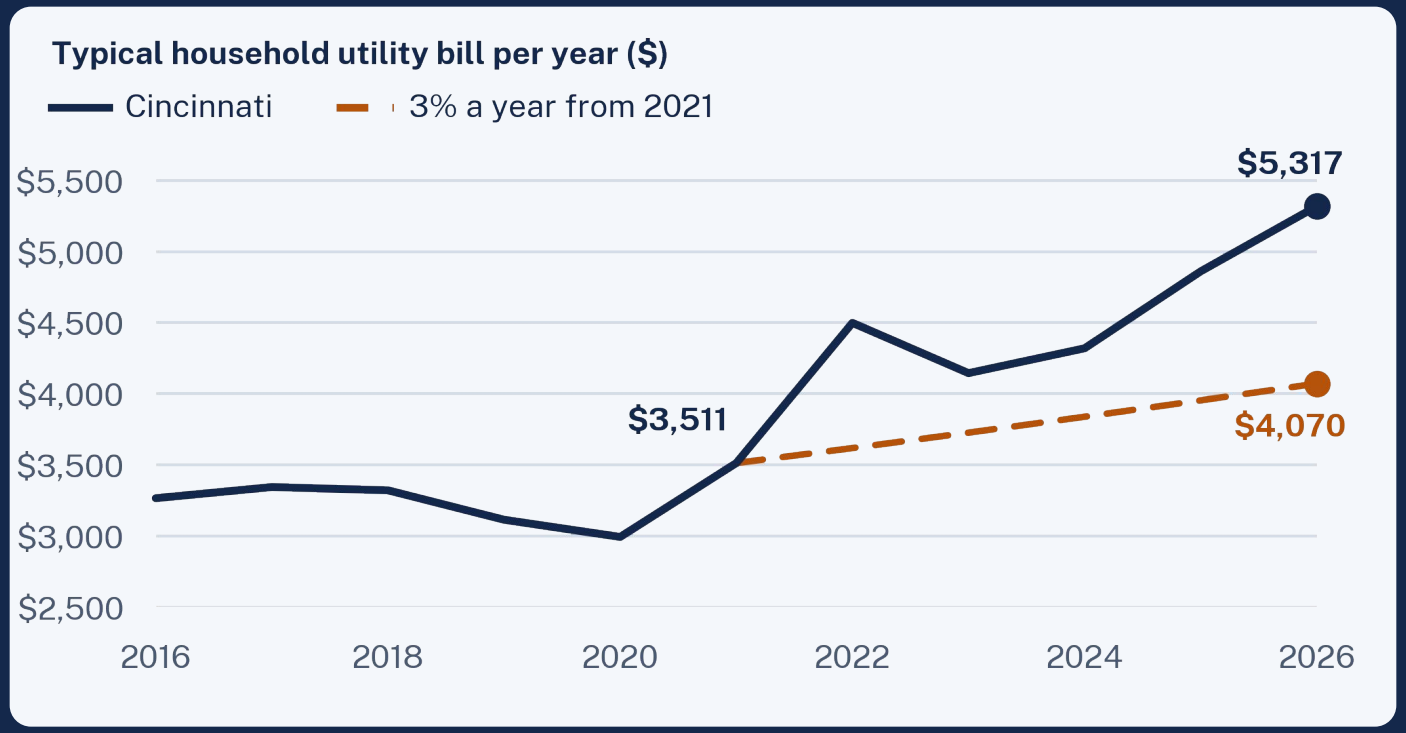
Easing, for now

property rates fell in 2025–26, but storm risk remains high

Sources: Novogradac LIHTC expense report (2024); NRDC analysis of OHFA 4% applications, 2023–26; Marsh (2026).

ALL UTILITIES TOGETHER

About $1,250 a year above the 3% assumption



+51%
rise in the combined utility bill for a typical household since 2021

About $1,250
per unit a year more than a 3% path from 2021 would predict

50%
of the increase since 2021 came from natural gas

Source: NRDC analysis of Donovan Energy data. Typical household: 900 kWh, 10 Mcf gas and 5 CCF water a month.

WHAT EFFICIENT, RESILIENT BUILDINGS CHANGE

Efficient, resilient buildings are less exposed

Energy

Every kWh not used is shielded from rate increases. NRDC estimate: a Passive House–level building uses 40% to 60% less energy than one built to Ohio code, saving about $670 to $1,010 per unit per year.

Water

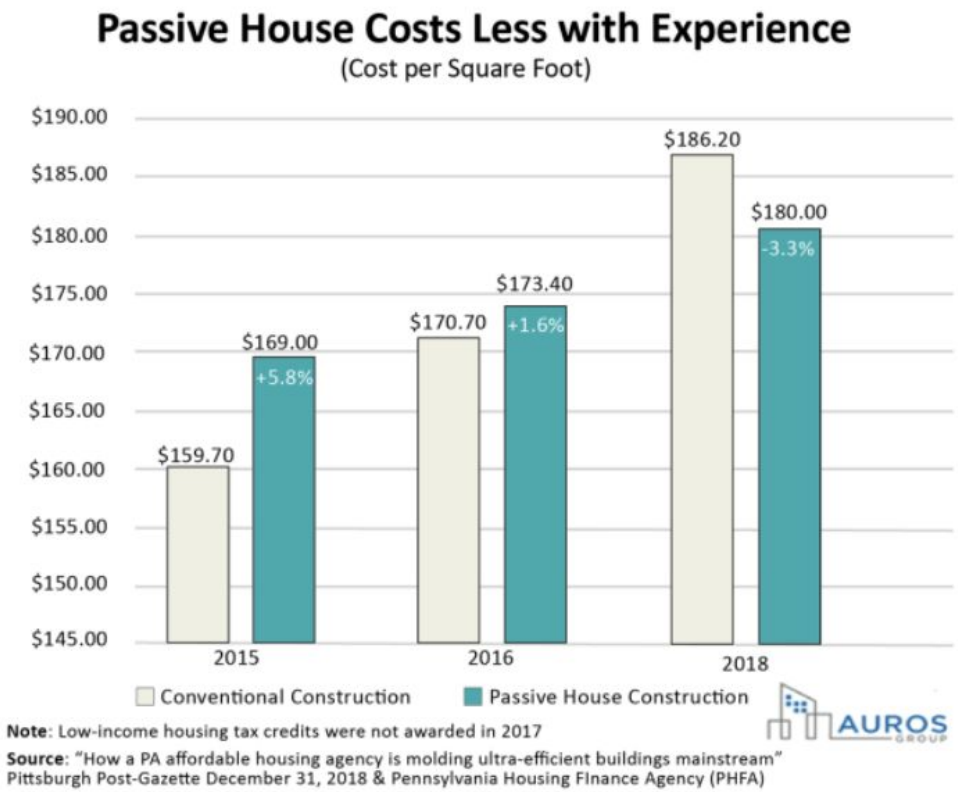
Limited savings opportunity in Cincinnati - Efficient fixtures cut the usage part of the bill, but about 62% of a typical Cincinnati bill is fixed, so savings are much smaller than the cut in use.

Insurance

Features such as impact-resistant roofs and water-leak shutoff valves may improve premiums, deductibles or renewal terms. Owners should confirm with their brokers.

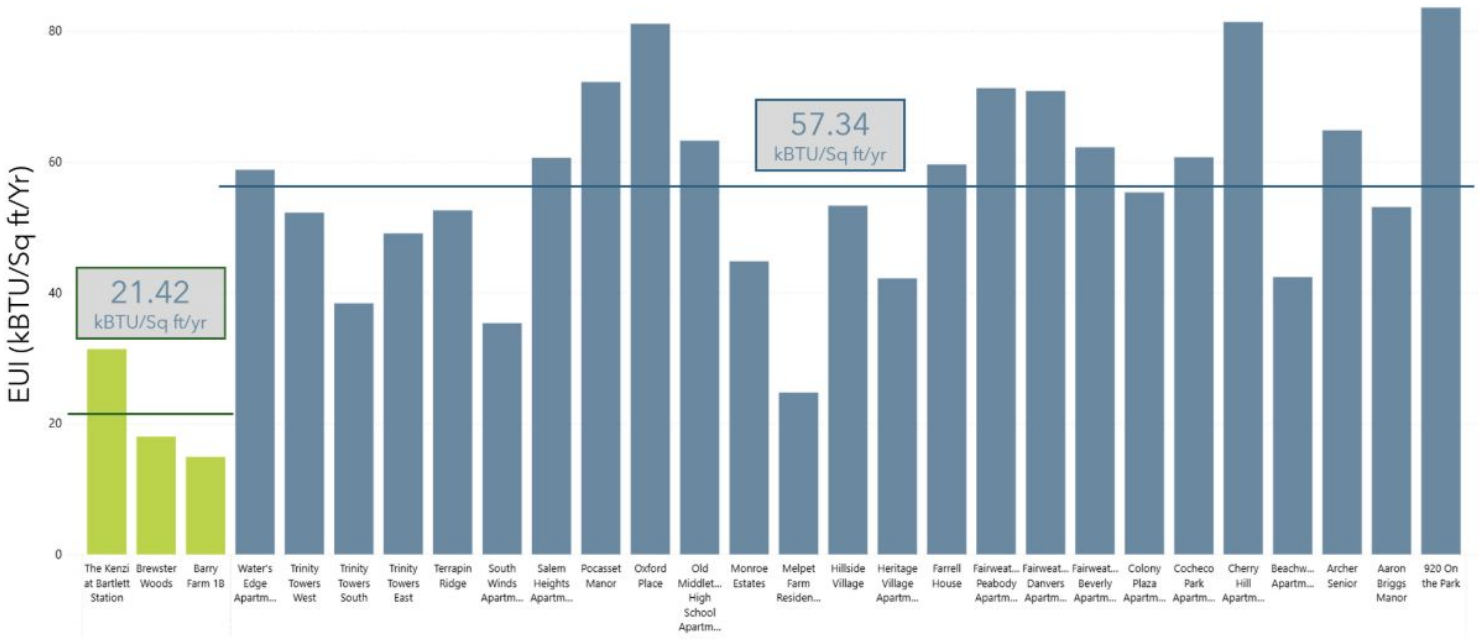
Sources: NRDC deal model (Sept. 2026); OHFA 2027 design standards; Donovan workbook and research memo (Sept. 2026).

PHIUS Cost Relativity



PHIUS Energy Use Intensity

Passive House buildings use 63% less energy per square foot than median new multifamily (LEED, Code)



Where the city and CDF could add efficiency standards

Tool	Run by	What it does	Efficiency standards today
Shared application (planned)	City and partners, CDF?	One application for gap funding, tax breaks and loans	None in the plan
Affordable Housing Leverage Fund	Cincinnati Development Fund (CDF)	Pools city, county and private money for housing loans	None found
Residential tax break	City	5 to 15 years, by neighborhood	Higher cap for LEED or HERS homes (1–4 units, condos)
Tax break for tax credit deals	City	Usually 15 years	OHFA lowering its certification requirement

> The planned shared application is the simplest place to start: every deal that asks for city financing would pass through it.

Sources: City Manager memo (June 16, 2026); City Ordinances 106-2023 and 28-2024; Cincinnati Development Fund.

LOCAL CONTEXT · THE PORT

The Port has tools that could carry efficiency terms

Port tool	What it does	Where efficiency standards could fit
Sales tax savings on materials	Construction materials skip sales tax (about $700,000 on $25M of work)	Energy standard requirement to qualify for the sales tax break.
Bonds and the Regional Bond Fund	Tax-exempt bonds for rental housing; fixed-rate loans of $2M to $6M	In the loan or lease terms
Home renovation and sales	Buys, fixes and sells homes; more than 200 sold since 2015	An efficiency standard for its own renovations
Legacy home repair loans	2% loans of $5,000 to $25,000 for Cincinnati owners, with a free energy audit	Already covers energy upgrades

Sources: The Port, public finance tools, Legacy Home Improvement Loan Program and 200 home sales release (Apr. 13, 2026).

OPTIONS FOR THE CITY

Three places the city can act now

The shared application

What Ask each deal for expected utility bills and a plan for heat, floods and outages.

When Launch was planned for September 2026.

Effort Low. A few added questions on one form.

The tax break bonus

What The bonus for LEED or HERS homes covers only 1 to 4 units and condos. Add one for larger buildings.

Tax Credit Deals OHFA announced plans to remove the green certification requirement from new LIHTC development.

Effort Low to medium. Needs a council vote.

The Port Programs

What Embed energy efficiency standards across funding, financing, and construction programs

Who The Port

Effort Medium.

> Each step builds on a tool the city already has, so efficiency becomes part of how deals are paid for.

Sources: City Manager memo (June 16, 2026); City Ordinances 106-2023 and 28-2024; Cincinnati Development Fund; City of Cleveland tax abatement FAQ (2022); NRDC analysis.

REFERENCE

Key terms

Gap funding Money that fills the gap between what a building costs and what loans and tax credits cover.

GC-PACE Greater Cincinnati PACE, run by the Port and the Greater Cincinnati Energy Alliance.

Green bank A lender, often public or nonprofit, that pays for energy savings and clean energy.

Guarantee A promise to repay part of a loan if the borrower cannot, which makes others more willing to lend.

HERS score A rating of a home's energy use. Lower is better.

LEED A rating system for energy, water and materials, with Silver, Gold and Platinum levels.

OHFA The Ohio Housing Finance Agency, the state agency that awards housing tax credits.

PACE A loan for energy upgrades that is repaid through the property tax bill.

Pre-development loan A loan for early project costs such as design, engineering and permits.

Tax break (abatement) Lower property taxes for a set number of years.

Tax credits (housing) Federal tax breaks that investors buy to help pay for affordable rentals.

Tax-exempt bond A loan from investors who pay no federal tax on the interest, so the rate is lower.

Underwriting A lender's review of whether a loan will be repaid.

Year 15 When a tax credit investor usually leaves a deal. In Ohio, rent limits last at least 30 years.

SOURCES AND NOTES

Where the numbers come from

Topic	Source
Electricity, gas	Donovan Energy (Sept. 2026): Duke Energy Ohio electric and gas July rates (PUCO/DAS)
Water, sewer	Donovan Energy: Greater Cincinnati Water Works and MSD rates, 5 CCF a month
Insurance	Novogradac LIHTC operating expense data; OHFA 4% summaries (statewide); Marsh market index
Combined bill	NRDC analysis of Donovan data: 900 kWh, 10 Mcf gas and 5 CCF water a month
Capacity prices	PJM Base Residual Auction reports, 2025/26 to 2028/29
Aggregation rates	Cincinnati Enquirer (Mar. 9, 2026)
News	Sources as listed on slides 2 and 3
Underwriting	NRDC analysis of OHFA 4% LIHTC summaries (2020–26) and OHFA's 2026 application workbook

The 2027–31 water outlook extends recent trends. Figures describe a typical household, not a specific property.

Prepared by NRDC · October 2026

Environmental Advisory Board – Proposed Meeting Schedule

Proposed regular meeting schedule for 2027: the last Wednesday of the month at 3:00 PM with in-person and virtual attendance. Proposed changes for November and December due to holidays.

- January 27, 2027
- February 24, 2027
- March 31, 2027
- April 28, 2027
- May 26, 2027
- June 30, 2027
- July 28, 2027
- August 25, 2027
- September 29, 2027
- October 27, 2027
- November 17, 2027
    - Last Wednesday of November is November 24th, the day before Thanksgiving
- December 15, 2027
    - Last Wednesday of December is December 29th