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Workforce Development
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Emerald Woods TIF Frequently Asked Questions

1. What is a TIF used for?

Tax Increment Financing (TIF) is an economic development tool that allows a county, city or township to set aside a portion of new taxes generated from increased property values in a district to finance public improvements within the district. Allows for development to occur in areas that lack infrastructure.

2. Will my existing tax dollars be used to complete the sewer project?

No. TIF is not a new tax, existing property owners pay the same amount as they would if there were not a TIF in place. Ohio law does not allow for redirecting existing tax dollars. When a TIF district is created, tax revenue is frozen within the district. **New/future construction** tax dollars (or referred to as a payment in lieu of taxes (PILOT)), equivalent to what the new property owner would pay in taxes were there no TIF in place, is directed toward a separate TIF account. TIF monies can then be invested by the county, city or township according to state regulations to improve public infrastructure within the district.

3. Will the TIF strip money from the schools?

No, the schools will still receive the same funding they would have had there been no development or sewer project going on. They will also receive a quarter of their normal percentage of the new taxes brought in from the proposed housing development since the TIF will be structured at 75% for ten years. Once the TIF has generated enough revenue to cover the cost of the infrastructure, the TIF can be retired.

4. Will a TIF nullify a previously passed levy?

No, a TIF will not affect previously passed levies. Ohio law does not allow redirecting of existing tax revenues. Only new tax revenue from new development within the TIF district can be used to support the required new infrastructure.



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5. Whose expense will it be to build and tie into the sewer?

The intent of the proposed sewer project is to provide benefit to the TIF Districts and bring sewer to State Route 82. The sewer will be financed by Lorain County through General Obligation bond financing. The Developer is solely responsible for construction of sewer mains within the Emerald Woods and MLM proposed subdivisions and costs will be passed on to the new homeowners. Additionally, the Developer will guarantee a portion of the sewer to be built along Snell Rd and Boone Rd.

6. How will the County address new traffic and safety problems caused by the new developments.

Once the County has been fully reimbursed for the sewer repayment, proposed public improvements once the sewer has been paid and there are funds remaining include but are not limited to: ditch cleaning and widening; streetscape and other improvements including, but not limited to, grading, draining, curbing, paving, resurfacing, constructing or reconstructing roadways; traffic control devices.

7. Do property owners have the right to request “annexation” to obtain infrastructure?

Yes, property owners can petition to have their land annexed to adjoining municipalities to obtain infrastructure to allow for development to occur.

8. Will the infrastructure be built all at once or phased according to development?

The infrastructure is proposed to be implemented in phases. The first will bring infrastructure to from the Marks Rd trunk sewer west along Snell Rd to Boone Rd and then south along Boone Rd to the southern edge of the Emerald Woods property fronting on Boone Rd. Future phases will extend the sewer further south down Boone Rd to State Route 82, and then East along SR 82 to the County Boundary and west along SR 82 to East River Rd.

9. What are some cost estimates?

- A) Phase One infrastructure cost: \$8,156,000
- B) Phase Two infrastructure cost: \$4,186,000
- C) 10-Year 75% Bonding Capacity for Lorain County: \$13,300,966



Developer contribution approximately \$2,600,000

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