

Harrison Study

March 2008



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Executive Summary

Executive Summary

Duke Energy's Economic Development Office funded a comprehensive demographic study for the City of Harrison. Hamilton County Development Company's Economic Development Office (EDO) conducted this inquiry. Our interpretation of this data should serve as a component for designing Harrison's economic development strategy.

The EDO took an extensive look at Harrison, its significant properties, the range and scope of its retail/service sector, its commercial/industrial community, its comprehensive land use plan update, and its recent housing development. It conducted interviews with governmental, business, and development persons to sample the range of perspectives on community growth. Lastly, the EDO made a series of recommendations for short and long-term action, which should enable Harrison to chart a development course designed to yield maximum the maximum economic benefit in appropriate commercial sectors.

A Note on Demographic sources: The last official Federal census was in 2000. We have chosen to utilize updated estimates used by the Cincinnati Partnership and prepared by Applied Geographic Solutions of Thousand Oaks, California. This data includes estimates for 2006 and 2011. However, we have referred to the Federal 2000 census and the Hamilton County Regional Planning Commission's 2004 estimates as additional data. These various estimates more adequately reflect contemporary trends.

Demographics and Geographic Location: The City of Harrison's demographic data must like all other communities, be viewed in the context of its setting. The community is approximately 25 miles northwest of the City of Cincinnati along Interstate 74, which connects Cincinnati and Indianapolis, Indiana. I-74 affords excellent connections north to Chicago, Milwaukee, Detroit, and Minneapolis/St. Paul. Heading west from Indianapolis, I-74 connects directly with I-80. The Indianapolis beltway facilitates connections to I-70. Both highways are major routes west. Harrison is situated at a point in Hamilton County that makes it a gateway west. Its appeal is enhanced by its relatively remote location from the densities experienced in the inner

Cincinnati area. It offers a measure of streamlined logistics for moving goods to the west, its customer base extends over a three state area, and it shows significant signs of growth and other positive demographic change.

Sprawl: Though the core urban areas have been a key source of residential and commercial population loss, aggressive sprawl has drawn development to the edges of the metropolitan area. There is a distinction at this point between Harrison and other communities thought of as hosts for sprawl. Harrison has had a long history as a city, catering to a broad agricultural and commercial area. The new construction activity to the north and east of the city is a form of sprawl within Harrison, as opposed to sprawl drawing exclusively on Cincinnati's central city and its inner ring suburbs. It is fair, however, to attribute the significant majority of new housing demand to households relocating from the inner rings of Cincinnati's metro area. Accordingly, an observer should view Harrison's residential and commercial issues as having both regional and local impact.

Business Paradigm Shifts: The retail business paradigm has shifted significantly and with greater frequency during the first half of the decade. Convulsive changes have created regional retail massing of large, big box competitors, leaving smaller, more localized commercial properties either vacant or leased to lower tier businesses.

Information Technology: It is almost impossible to overstate the influence the impact of the Internet and other wireless communication technology's influence on all levels of the previously traditional conduct of business. Location decisions have shifted as the logistical environment has changed. Site choices are increasingly more subjective, considering lifestyle and physical setting as key decisional factors. Technology has highlighted the need for a skilled, competent workforce.

Proximity: Regardless of setting, site selection professionals continue to locate clients within close proximity to diverse and rapid transportation routes and services.

Executive Summary

The Value of Demographics: This discipline provides a wealth of quantitative indicators regarding a community's strengths, weaknesses, trends, challenges, and expression of civic values.

Demographic interpretation is a means of identifying assets, liabilities, and the character of economic and social community change.

Change can be problematic: Until recently, Harrison, historically an agricultural hub straddling Ohio and Indiana on Hamilton County's western border, enjoyed a quiet, small town ambiance. Development, reaching out from Cincinnati, surrounding townships, and within the city itself, has initiated an active, sometimes contentious dialogue regarding how a community manages change for its maximum benefit.

New Residents: Harrison needs to embrace its residential newcomers to better integrate them as civically engaged, long-term residents. Over the past several years of this decade, these new residents have had a decided impact on Harrison's demographics.

Proactive Stance: The prospect and



Western Hamilton County
International Industrial Park

pressure of development requires a community to adopt a growth policy that yields the highest use for available land.



Construction is underway
for a company new to Harrison

It additionally challenges the community to strike a balance between residential and commercial growth. The community has a choice between resignation and action. Though many communities promote their positive attributes, others go further to devise strategies that will feature and even alter predicted demographic trends.

Zoning & Land Use: It is important for any community to enforce an up-to-date set of zoning regulations that permit the community to implement plans and studies that guide their future. Communities with outdated regulations often find themselves in difficult position of denying a project that they desire, or accepting a project that they do not necessarily want.

Harrison is appropriately concerned about the cost-benefit aspects of growth. To its credit, many who are interested and involved in economic development within the community take a broader, more complex view of the socioeconomic, fiscal, cultural, and logistical impacts that result from growth.



Retail Development
along New Haven Road



Demographics

Demographics

Demographics are a crucial component in any public policy process determining the path of a community's growth and development policy. The following demographic categories relate to factors and issues professional site locators examine when searching in an area on behalf of their clients. They tailor site location factors to each client. Many companies add subjective factors to their site criteria. These factors go beyond marketplace and operating logistics to include lifestyle considerations geared either to employees, the owner, or both.

Population: Growth is an obvious indicator of community health. Successive generations build on a legacy and transform it with contemporary developments, cultural change, and economic opportunity.

Site selection professionals naturally favor locations that are continuing to experience overall growth. Growth definitely influences future land and building values.

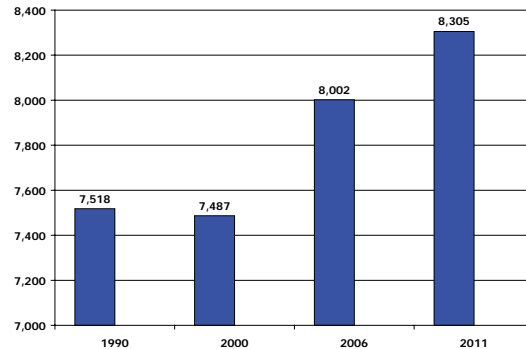
Harrison's population has increased by 7% since the 2000 census. The projection for 2010 adds a 3.8% increase. This is atypical of older communities that witness their younger generation move toward areas with greater economic and social opportunities. The community is left to age. In the absence of new investment, general decline is certain.

Harrison's growth has found strength in the development of Interstate 74, strengthening the linkage with the Cincinnati metropolitan area. The linkage has made Harrison an attractive option for new residential construction.

The City's population decreased by -0.41% from 1990-2000. The trend reversed and by 2006, the increase was 7%. Between 2006 and the 2011 estimate, population will continue to increase, but at a lower rate, 3.8%. This is uncharacteristic of older SW Ohio communities, particularly in Hamilton County. Local officials and real estate professionals attribute these increases to new construction to the east and north of Harrison. Much of the growth has additionally expanded Harrison's footprint and service area. Lawrenceburg has not performed

as well on a number of fronts. Its overall population growth from 2006 to the 2011 estimate is 5.3%.

Figure 1: Harrison City Population



Source: Applied Geographic Solutions, Thousand Oaks, CA; U.S. Census, 1990, 2000

Table #1 Comparative Population

	2006	2011 (est.)
Harrison	8,002	8,305
5 miles	22,923	23,729
10 miles	93,744	97,452
15 miles	408,712	407,225
30 min. drive	590,256	585,026

Source: Applied Geographic Solutions, Thousand Oaks, CA;

For the sake of comparison, one can look at similar demographic information for Lawrenceburg, Indiana in neighboring Dearborn County. Dearborn County has witnessed significant growth over the past decade, with an increase of 18.7% between 1990 and 2006. The 2011 estimate adds an additional 2.4% growth.

Demographics

Households/Families: To the nonprofessional, the distinction between households and families is often elusive. Household is an all-inclusive terms relating to a person or persons occupying a residential living unit. These individuals may or may not be related. They may be single. Traditional nuclear families imply that members related by marriage and birth. The greatest inference drawn from distinguishing families from other households is the presence of school-aged children. This distinction has clear impacts on the character of residential environments, support, maintenance, and growth in the local public school system.

From 1990 to 2000, households got smaller ((-0.06) and had fewer families (-0.02). Households did increase ((0.10)

The community witnessed a 7.47% increase in households between 2000 and 2006. This is not atypical of most communities. However, Harrison experienced a modest increase in families over the same period. Family households are generally decreasing in most communities within Hamilton County. This divergence from the general trend is attributed to the new housing development to the City's north and east.

Table #5: Labor Force

	2006	% employed	2011	% Employed
Harrison	4,439	96.5	4,635	96.5
5 Mile Radius	12,563	95.9	13,035	95.8
10 Mile Radius	46,378	96.3	47,921	96.2
15 Mile Radius	207,310	95.7	206,867	95.7
Dearborn Co., Ind.	26,799	94.7	28,818	94.6
30 Minute Drive	355,740	94.0	351,507	94.0

Table #6: Labor Force Growth

	2006	2011 est.	+/- %
Harrison	4,439	4,635	+4.4
5 Mile Radius	12,563	13,035	+3.8
10 Mile Radius	46,378	47,921	+3.3
15 Mile Radius	207,310	206,867	(.21)
Dearborn Co., Ind.	26,799	28,818	+7.5
30 Minute Drive	355,740	351,507	.12)

Table #3: Change in Households

1990	2000	2006	2011
2,576	2,717	2,920	3,009

Source: Applied Geographic Solutions, Thousand Oaks. CA; U.S. Census, 1990, 2000

The steady increase in household formation is attributable to both new construction as well as the continuing trend of household formations extending beyond the traditional nuclear family unit.

Table #4 Families

1990	2000	2006	2011
2,042	2,005	2,059	2,048

Source: Applied Geographic Solutions, Thousand Oaks. CA; U.S. Census, 1990, 2000

Communities experiencing family growth also witness a volume of new residential construction. Families, considered the lifeblood of most communities, sustain the resident school system, attract supportive retail, medical, and service activities.

Labor Force: Harrison's labor force is predicted to increase from 4,438 in 2004 to 4,635 in 2011 with a stable employment rate of 96.5%

Source: Applied Geographic Solutions, Thousand Oaks.

Demographics

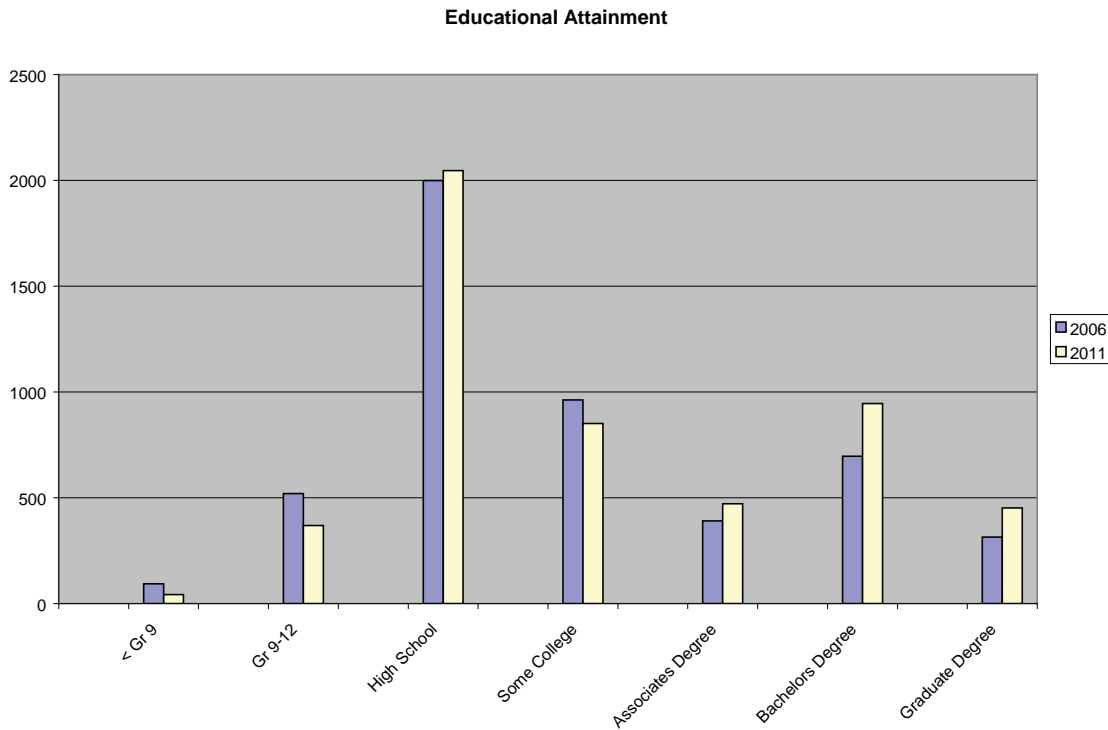
Education & Training: Educational status has improved over the course of the decade, with fewer persons in the lowest educational attainment ranks and increases at the higher end of the spectrum.

One cannot overstate the importance and asset value of an educated population/workforce in the fiercely competitive arena that is business site selection.

Harrison is host to both the University of Cincinnati and Cincinnati State Community and Technical College. Both institutions have instructional facilities at Harrison High School and Cincinnati West Airport respectively. Vocational education is offered at the secondary level through the Diamond Oaks Vocational School.

Proximity to vocational, technical, and other disciplines affords the local workforce, as well as resident businesses, access to degreed and continuing education. Continuing education is increasingly more essential for maintaining contemporary and emerging workforce skills.

Figure #2:

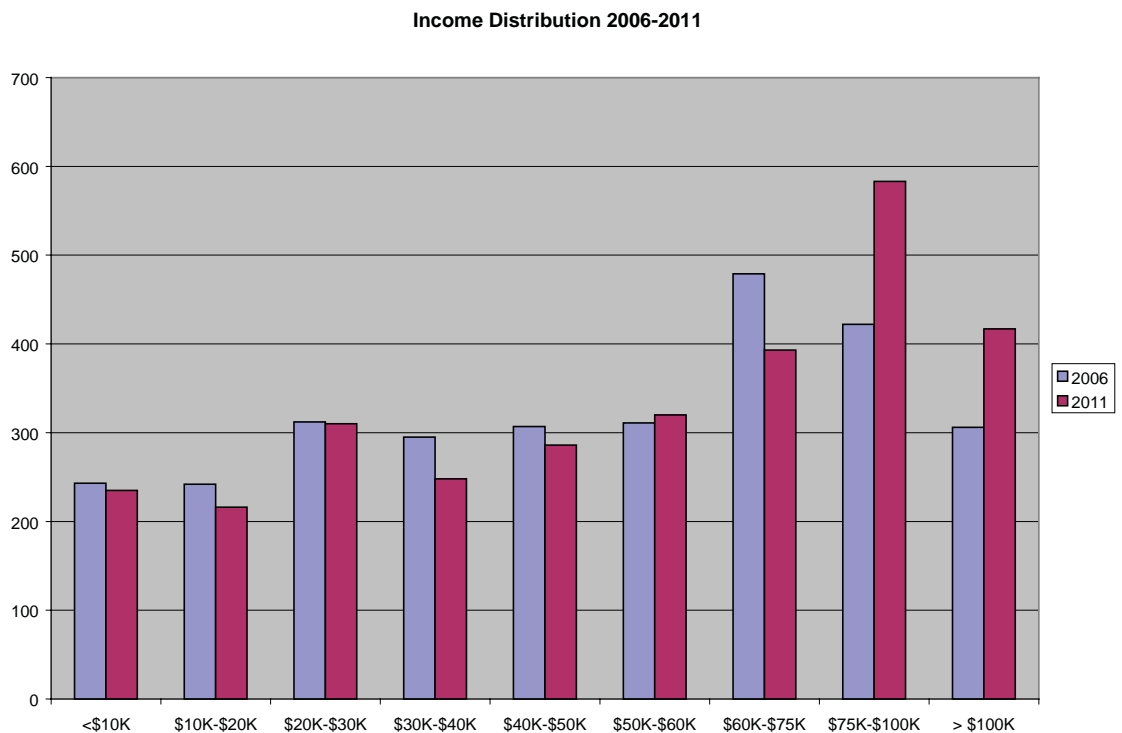


Source: Applied Geographic Solutions, Thousand Oaks, CA

Demographics

Income Distribution: 52.1% of all households had incomes above \$50,000 in 2006. The estimated increase is 57% in 2011. There are several possible forces driving these figures. Increased educational attainment illustrated in figure #6 is one impact. Students continue to increase both their secondary and post-secondary tenure, raising the educational threshold as they enter the workforce. The forces driving this are continued achievement in the local educational institutions as well as the addition of higher educational credentials by the newer residential population. This added presence has had an impact in family income, percentage increases in families as a function of new households, as well as educational achievement.

Figure #3:



Source: Applied Geographic Solutions, Thousand Oaks, CA

Demographics

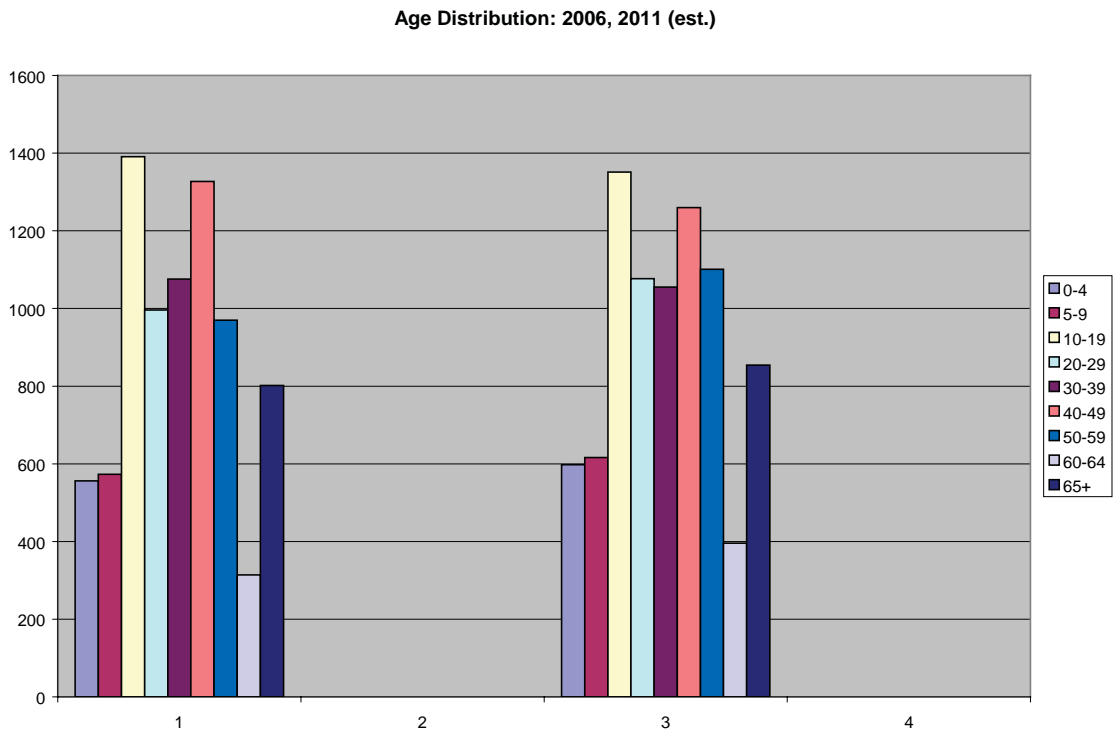
Age Distribution, Aging, and Growth: The 2006 estimate for residents 65 years and older was 10%. The 2011 estimate increases slightly to 10.3%

This is uncharacteristic of similar, older communities in Southwest Ohio and Southeast Indiana. It is not aging dramatically nor is its school age child population dwindling. A majority of its residents are of working age. Expect this figure to increase as senior residents remain in the workforce out of economic necessity and/or increased longevity.

At the other end of the age spectrum one must consider, a community's continued longevity is tied to successive generations, with the major cohesive force being school age children. The first decade of the 21st century has produced increases through all strata in this demographic category.

Underwritten by real property taxation and pupil population, the Harrison schools appear well positioned for the future. Adding an increase in families and other previously mentioned demographic components to the equation and one envisions a system that can accommodate a steadily growing student base fueled by an expanding tax base. When one factors in the somewhat inordinate contribution to the tax base from public utility, commercial, industrial, and mineral uses, it becomes clear that non-residential and agricultural real estate can be the community's driving force.

Figure #4:



Source: Applied Geographic Solutions, Thousand Oaks, CA

Demographics

Property Tax Base: In 2004, the portion Harrison received from residential and agricultural property was 6% less than Hamilton County as a whole. Harrison receives a higher percentage of tax revenues from public utility, industrial, and commercial properties. The chart below recognizes the greater proportion of non-residential and agricultural tax base in Harrison as opposed to Hamilton County as a whole. Though both jurisdictions have shown decreases in non-residential/agricultural revenues, the percentage decreases are significant. Harrison's utility, commercial, industrial, and mineral base's share decreased by 7.3 %, Hamilton County's corresponding change represents a loss of 19%. Considering the general lack of available new development sites in the county, it appears that expandable area for manufacturing, commercial, and utility development is plentiful in Harrison and surrounding townships. These factors coupled with positive access issues, expanding residential & associated social elements bode well for the community so long as they are effectively presented in the competitive marketplace.

The relevance of this distribution is significant for a number of reasons. Residential and agricultural properties carry lower tax rates. Residential property is a significant public services consumer. Conversely, public utility, commercial, and industrial users pay a higher rate and on balance, consume a smaller services volume. In essence, the larger, higher tax rate uses underwrite the overall public service delivery capacity within the Harrison community. Secondly, it is fair to infer that a significant utility/commercial/industrial presence is a strong attraction factor for other businesses seeking a cohesive peer community. Thirdly, it is also fair to note that active, larger scale business and public utilities infrastructure receives more frequent capital investment as commerce prospers. The impact is obvious in that as the tax base expands in these sectors, other, more demanding sectors, such as residential development, can expand without the danger of having a disproportionate impact on service delivery. A significant portion of non-residential tax base revenues accrues to the public school district, underwriting the school system's ability to accommodate an expanding student base.

Table 7: Real Estate Revenue Source Distribution

Property Tax Sources	Value	Percentage of Total
City of Harrison 2004		
Residential/Agricultural	\$105,587,000	65.9%
Public Utilities, Commercial, Industrial, Mining	54,534,000	34.1%
2006		
Residential/Agricultural	\$141,862,000	68.4%
Public Utilities, Commercial, Industrial, Mining	69,926,000	31.6%
Hamilton County 2004		
Residential/Agricultural	\$11,582,006,000	71.4%
Public Utilities, Commercial, Industrial, Mining	4,638,755,000	28.6%
2006		
Residential/Agricultural	\$13,976,464,000	76.8%
Public Utilities, Commercial, Industrial, Mining	4,223,723,000	23.2%

Demographics

Surrounding Areas: Communities are primarily concerned with their own local demographic profile. Comprehensive information for various types of commercial enterprises is available through other sources. Dearborn County, Indiana for example, has undergone significant growth over the past decade, making it both competitive with Harrison as well as a reflection of an expanded marketplace. Many demographic categories are best expressed in terms of mileage radii.

Interstate 74: This highway's increasing influence as a high-speed transportation corridor from Cincinnati continues to change Harrison's role in the Cincinnati metropolitan area. This once minor interstate roadway is increasing its role as a corridor for regional and by extension, national manufacturing

distribution. In addition, it is emerging as a parts supply corridor in the "in time" manufacturing paradigm. This recent development is the result of a new, major Honda assembly facility constructed in Greensburg, Indiana, approximately 60 miles west of Cincinnati. Traffic counts at Dry Fork Rd./I-74 were 48,230 in 2002. In 2005 that figure increased to 52,440.

Source: Ohio Dept. of Transportation

Workforce Distribution: Harrison's employees are distributed across a broad range of employment types, making the area adaptable to a wide variety of businesses. This makes for a rather diversified economic climate, not dependent on narrow range of businesses.

Table 8: Labor Distribution by Occupation, 2006

Executive, Managers, and Administrators	653	10.9%
Professional Specialty Occupations	759	12.6%
Technologies and Technicians	161	2.7%
Sales Workers and Clerks	894	11.5%
Private Household Service	2	0.0%
Protective Services	82	1.4%
Other Services: Site Based	852	14.2%
Other Services: Field Based	8	0.1%
Administrative Support Workers	1,122	18.7%
Technical, Sales, and Administrative: Field Occupations	16	0.3%
Precision, Craft, Repair, site based	604	10.0%
Farming, Forest, Fishing	112	1.9%
Construction, Repair, Mining-filed based	157	2.6%
Machine Operators, Assemblers, Inspectors	209	3.5%
Transportation, Materials Moving	188	3.1%
Handlers, Helpers, Laborers	200	3.3%

Demographics

Table 9: Labor Distribution by Occupation, 30 minute drive time from Harrison, 2006

Executive, Managers, and Administrators	132,937	12.1%
Professional Specialty Occupations	169,796	15.5%
Technologies and Technicians	40,022	3.7%
Sales Workers and Clerks	99,247	9.1%
Private Household Service	45	0.0%
Protective Services	15,456	1.4%
Other Services: Site Based	146,159	13.3%
Other Services: Field Based	4,816	0.4%
Administrative Support Workers	208,157	19.0%
Technical, Sales, and Administrative: Field Occupations	2,182	0.2%
Precision, Craft, Repair, site based	93,152	8.5%
Farming, Forest, Fishing	21,689	2.0%
Construction, Repair, Mining-filed based	28,602	2.6%
Machine Operators, Assemblers, Inspectors	30,676	2.8%
Transportation, Materials Moving	34,915	3.2%
Handlers, Helpers, Laborers	32,839	3.0%



Development Options

Development Options

How do Harrison's Demographics Relate to Development Categories?

Retail: Communities [leaders] appear to rank this as a low standing target development. Contrary to the broader marketplace, where retail increasingly reinforces the affluence within a given area, Harrison rejects that notion on several fronts:

Though the per capita and family income levels and distribution will move in a positive direction through the projected years, the prestige element is less important. Most shopping in Harrison is value-oriented. Big boxes are already present, with a new Wal-Mart in the works.

Harrison's leaders do not place a high public benefit on retail development:

- Jobs generated often do not offer living wages. Benefits are also slim to none. This offers little long-term economic benefit.
- Big box retail and shopping centers imply automotive traffic, drawing shoppers to the sites via I-74. Newer retail appears to have congregated along New Haven Road in addition to the retail/service business directed as highway travelers.
- Traffic, crowding, etc., draws heavily on public services. Harrison does not capture sales tax, the major revenue generator. The earnings tax base for these businesses is relatively modest as opposed to higher paying fields.
- New retail replaces existing business, not necessarily driving small business out of existence as the Wal-Mart scenario reads, but by existing businesses wishing to relocate from current sites, leaving numerous vacancies in strip centers, downtown Harrison, and along the existing retail corridor, Harrison Avenue. Such businesses often opt to relocate in proximity to big box retailers much as they once did around anchor tenants in enclosed malls. They provide an option for faster service, specialty items, and a large volume of customer traffic provided by the big box facilities.
- Big box/contemporary retail centers consume enormous amounts of acreage that challenge efficient land use. Business presence, dictated by the largest retailers, can be ephemeral. The results are a real frustration, as filling these spaces with new businesses implies that occupants will be less contemporary or essentially lower-tier tenants.
- Finally, it is becoming an increasingly common perception that huge retail operations locate in a community for the sole reason of competing against one another. This appears to reduce the community to a demographic. Should that demographic change or the business plans of competing retailers adjust to meet new market opportunities, the general fear is that these mega-retailers will leave the area, leaving the community with a huge, vacant facility and little else to show for it.
- A new, serious problem lies with the residual real estate left by convulsive events and change in the retail/service sector paradigm. These properties have essentially been rendered prematurely obsolete. It becomes increasingly difficult to re-use these properties without witnessing a diminishment of maintenance and/or tenant quality. These properties are not merely concentrated in the downtown area. Quite the contrary, the buildings in question are strip centers, free-standing roadside.
- Harrison's demographic profile indicates an attractive market for contemporary retailers attracted to a suburban customer base. This type development is underway along New Haven Road, where big box retailers, chain restaurants, and hotel accommodations have free-standing structures with smaller chain retailers and some independents grouped in a series of commercial strip properties. Ostensibly, this development activity is directed at the entire Harrison community and shoppers within perhaps a 5 mile radius of New Haven Road.

Development Options

It has been built on the assumption that growth indicators point to increased population, increased family units with school age children, with corresponding rises in income and educational attainment. Employment generated by retail development is not cost effective in that the wage, hours, and associated benefits do not hold great promise for achieving individual economic stability. Employment generated in the retail sector is often among students, seniors, and others seeking part-time employment. These jobs are ephemeral rather than permanent, affected by seasonal, sales, and relocation factors.

Residential development:

- Harrison (and bordering Harrison and Crosby Townships) has experienced a robust new residential construction trend.
- Population projections indicate that demand for this market will continue. Though the residential tax base requires a high volume of public services, it is somewhat offset by income tax revenue generated by newcomers who work in another jurisdiction.
- Though likely affected at this writing by the sub-prime mortgage fiasco, the market has proven to be a value-alternative to the more active northeast corridor in Cincinnati (I-71), West Chester in Butler County, and to the east in Clermont County.
- I-74 has made this possible. Accordingly, the 20 minute+ drive into Cincinnati involves less traffic and stress than the more traveled routes. Harrison's appeal as a bedroom community is a combination of value, proximity, and a small town environment, detached to some degree from the metropolitan area.
- Bedroom community residents have had a large part in attracting the larger retail presence. New retail tends to locate in close proximity to newer, residential subdivisions. New residents welcome this

development as desirable and convenient. This is a part of what most people feel is the core of the suburban paradigm.

- As might be expected, these same residents seem to avoid downtown Harrison, citing a lack of goods, services, and attractions. In turn, many long-time Harrison residents feel both slighted and perhaps even a bit resentful over this situation.
- Many long-term residents have memories of the city when the downtown area was the veritable center of activity, the repository of retail, service, entertainment, financial, and professional business. Newcomers cannot be reasonably expected to empathize with this point of view when they move into Harrison. That being the case, the downtown area needs to generate a new appeal. Even with a new face, suburban residents may remain disinterested.

Development Options

Downtown Harrison:



Older Downtown properties have attractive renovation potential

- The older, central part of most cities are major repositories of communal memory. They contain the physical remnants of past times. Many iconic buildings, churches, schools, and commercial establishments evoke strong feelings among long-time residents.
- The area participated in the Main Street Program for a number of years. A Main Street USA effort has been active in past years, but succumbed to political and fiscal issues. It is dormant. Efforts to revive it depend largely on assembling creative forces to promote new uses in the area, including increased and higher density residential presence, which may reasonably lead to supportive, convenience-oriented retail/service business activity.

- This study does not offer recommendations for specific downtown redevelopment strategies. It does note, however, that certain demographic indicators bode well or poorly for re-energizing the area. New households imply residential demand. Smaller, non-family households are potential candidates for higher density dwellings that might be an option for mixed-use development downtown. Conversely, an increase in families implies a more traditional residential environment, proximate to schools, parks, and recreation. This might apply to those older residential areas immediately adjacent to downtown that contain a majority of single family residences.

Industrial Development:

- Harrison has definite aspirations toward becoming a commercial/industrial center. The City of Harrison and Harrison Township put a Joint Economic Development District (J.E.D.D.) in place within the past five years. Harrison Commerce Park, a privately developed facility designed to accommodate a broad range of commercial & industrial tenants, is operating at Simonson & Dry Fork Roads.
- The commercial/industrial community though relatively small, is tight knit and anxious to see an expanded business base.
- Much of the former agricultural land near Simonson, Dry Fork, and Kilby Roads is viable development acreage. The Dry Fork interchange @ I-74 is in very close proximity to these areas, affording businesses a direct route to the interstate highway network.

Development Options

- The new Honda plant approximately 60 miles west on I-74 in Greensburg, Indiana, makes Harrison a prime location for automobile production suppliers. Ohio has approximately 150 businesses that hold Honda's supplier accreditation. Many of these establishments, currently oriented toward Honda's Marysville plant may express interest in locating a facility along the Greensburg plant's service corridor. Interstate 74 is the major route in question. Though the roughly 65-mile span between Greensburg and Cincinnati the 65 mile length of I-74 has agricultural land bordering both sides of the road. Harrison's acreage, particularly in the Harrison Commerce Park is the only development –ready land over that distance.
- Infrastructure remains a crucial issue, particularly with energy. Numerous anecdotal accounts of frequent power outages suggest that there is a structural problem in Harrison. Duke Energy needs to approach this on a technical level. No one can reasonably expect to attract commercial entities that have a constant need for energy. Disrupted manufacturing and other operational processes cannot remain cost-effective and profitable in an environment susceptible to intermittent power failures.
- Harrison is fortunate to have “greenfield” sites, something that is becoming a rarity in Hamilton County. The county's major weakness in site competition is its lack of large development sites. Communities in the county's western portion have in large measure rejected proposals for large concentrations of retail and service developments, citing the encroachment of increased traffic, noise, and a loss of green space. Large commercial and industrial sites are generally in short supply in and of themselves or by zoning.
- In an urban county sorely lacking in green field sites of any significant size, Harrison practically stands alone with development site potential and a competent workforce that maintains high employment levels.
- New , attractive, affordable residential development is an attraction for relocating management and labor.
- Commercial and industrial tax revenues yield the highest return to the community. The added revenue stream generated by the city/school earnings taxes apply to local employees as well as those residing in other jurisdictions.



Recommendations

Recommendations

The purpose of this inquiry has been to review demographic data specific to the City of Harrison and relevant data from other areas that provide needed information in formulating a reasoned and effective economic development strategy.

1) **Embrace newcomers:** Harrison's recent newcomers typically locate to the area's residential subdivisions built within the past decade. The incoming residents contribute to the tax base as real property owners and wage earners. They have elevated the community's demographics, reversing the predictable trends in several categories. Many of these new residents have come to Harrison to combine a small town ambiance with a modern suburban lifestyle. They have found Harrison's new subdivisions to offer significant value compared to other development corridors within Metropolitan Cincinnati. Interstate 74 provides a high-speed, relatively easy trip into Cincinnati where many are employed. The suburban amenities that typically accompany new residential development are appearing in Harrison. The schools face a continuing influx of students.

These positive trends do not come without some cost. Enlarged, more contemporary retail /service facilities assign existing, older commercial space to second-class, surplus status. The inevitable traffic increases appear on cue. Newcomers are not prone to embrace the community's core concerns regarding the above conditions or the loss of the old city area as the community's focal point. On a pragmatic level, it is incumbent for local government to initiate an ongoing series of civic forums designed to attract newcomers and draw them into an active role in shaping Harrison's growth. At minimum, newcomers will bring contacts with them from their employment, social networks, media, etc. These elements are linkages to new development.

2) **Maximize the impact of the inverse relationship between commercial real estate and public service**

delivery demands: Communities that receive substantial revenue from commercial, industrial, and similar businesses essentially underwrite their ability to support other services, especially to residential areas. A relatively high level of commercial/industrial presence is in and of itself attractive to newer businesses that reasonably assume better service delivery, quality and trouble shooting/assistance from local government and other service providers. Attracting this development category generates the highest returns to both local government and the general community.

3) **Take proactive actions to ensure the greatest benefit from land use, zoning, and aesthetic standards.** The ongoing conflict with a new Wal-Mart Superstore on the west side of New Haven Road amply illustrates the typical situation in which a community's aspirations for future property use is not adequately protected by legal controls. A proactive position requiring specific site, aesthetic, and other property controls tests both a business' desire to locate in a given community and provides that host community with standards tailored to its local development aspirations, land use, and personality.

4) **Clearly define a viable economic role for Harrison's downtown area:** The older, central part of Harrison is the community's historic and emotional core. Preservation in and of itself is a rather limited approach to retaining this area's role in daily activities. Downtown Harrison literally needs to reinvent itself. As the community ages, as it forms new households breaking away from the traditional family configuration, as the community's reputation for small town ambiance builds, and as the relatively remote western county location is seen as a convenient retreat from the pace of metropolitan Cincinnati, the downtown area's potential may unfold more clearly. The Main Street affiliation was a positive

Recommendations

step. We have neither the information nor the role to offer criticism of that program's fate. Suffice it to say, the Main Street group was a positive exercise in civic dialogue. Many efforts develop into relatively esoteric exercises in historic preservation, while others work without such restraints, re-thinking both the area's look and function. New land use is considered. Higher density residential living in multi-purpose structures, renovated or newly constructed structures re-creates a need for the availability of goods & services downtown. Pedestrian travel can become the major conveyance in a relatively compact, convenient urban neighborhood. Outlying residential streets extend this environment in an increasingly low-keyed manner.

Downtown Harrison needs to be a primary living/commercial/service area. It cannot exist solely on its potential as a gathering spot or a venue for special occasions. It cannot rely on tourism, as this is a very untested category with numerous competing locations in Southwestern Ohio, Southeastern Indiana, and Northern Kentucky.

5) **Develop a highly targeted marketing strategy to better position Harrison among competing regional jurisdictions:**

jurisdictions: It is essential that Harrison aggressively promote its various empirical data including demographics, land availability, and other elements that position it as a viable choice for business development. The subjective information regarding sense of place requires presentation in a format attractive to residential and commercial newcomers. Include small town ambiance, shortened commute to Cincinnati, access to recreation, strengthen rural/small urban connection.

As an adjunct to a promotional strategy, Harrison needs to identify aggressive advocates within the real estate profession who can place prospective sites center stage. Considering the logistical factors mentioned earlier, the element missing in bringing Harrison into parity

with other areas is a lack of exposure.

6) **Achieve political consensus on Harrison's concept for applying incentives to stimulate and attract development:**

Communities must decide to what if any degree they are willing to offer financial incentives to attract new, desired, development. If the community is in fact growing, tax abatements are easier to support with the expectation that the community's revenue base will continue to increase during the deferral period. The major caveat required for this position is that tax and other financial incentives be applied selectively. Offering incentives in a summary manner devalues both their intent and value. They should not become standard, assumed benefits.

Tax incentives are the centerpiece of a variety of state-originated programs that include Enterprise Zones and Community Reinvestment Areas (CRA). The Appendix enumerates details of each. Harrison has had prior experience in this area. It is valuable, however, to revisit and reaffirm a defined position on this issue.

7) **Establish a portfolio of incentives that can be individually tailored to meet the demands of a broad range of development:**

Enterprise Zones, Community Reinvestment Areas, Tax Increment Financing, access loans, state-instituted non-real estate tax incentives are commonly used techniques. As above, the financial and philosophical issues of incentive-based development need to be resolved. Once this is achieved, Harrison should assemble a "portfolio" of programs, techniques, etc that can be clearly and coherently incorporated in to promotional materials.

8) **Address the prospect of older, prematurely obsolete retail/service space:**

This phenomenon is a recent result of dynamic change in retail/service industry business plans. Retailers are including an ever-broadening selection of goods and services under one roof. The big box concept triggers head-to-head competition, with huge clusters positioned

Recommendations

to afford maximum access to a wide customer base. As retailers move toward these new configurations, as their business plans evolve, they seek to maintain proximity to concentrated consumer traffic. The continuing consequence is vacating prior strip and other commercial real estate located closer to the community's center. Harrison's two strip centers along Harrison Avenue are particularly vulnerable to this scenario. New retail developments are in the planning stages within the aforementioned properties' location. When businesses move from these older complexes the primary motivation is to occupy new, contemporary space, configured to compete in the new market setting. Re-use for these prematurely obsolete commercial properties should be a major component in any emerging development strategy. Opportunities for other activity at either end of the land use spectrum are possible.

- 9) **Develop a greater working relationship with the commercial/ industrial business community:** The resident commercial/industrial community in Harrison is a relatively small, tightly knit group. Accordingly, they share similar logistical problems, encounter issues with public sector regulation, customer service needs, etc. They are additionally an effective source of advocacy for development investment in Harrison, as many have relocated both business and family to the community and can articulate Harrison's merits quite effectively. We suggest that the Harrison City Council and Mayor develop an ongoing relationship with the business community to promote better communication, service, and advocacy.
- 10) **Develop a technically oriented dialogue with Duke Energy to address the power outage:** Depending upon whom one speaks with, power outages in Harrison are either highly anecdotal or a regular, recorded occurrence. However, though a nuisance

to residential customers, this situation poses business with serious logistical, financial, and other consequences. It is more than an idiosyncratic feature in the community. What may have become a mild inconvenience to some may be unacceptable to newcomers, especially sizeable commercial and industrial concerns.

If there is a technical cause, it needs to be addressed quickly. Establish a dialogue held on a regular basis and on a technical level, to search for a credible solution addressing present service capacity as well as future needs realized through increased development and business expansion.

- 11) **Identify "Harrison Ambassadors":** Individuals within the professional real estate, development, construction fields, and, local commercial and industrial executives can promote the viability of Harrison as a prime business location. Companies searching for sites in a metropolitan area are typically neutral or for that matter, unaware of local geographic and community identities. They are no doubt interested in securing a location under optimal conditions and trust that the professional advice they receive will address those concerns. In a competitive environment with significant economic consequences at stake, jurisdictions seeking investment need credible individuals dedicated to a serious form of community promotion. Identifying such persons should be an integral part of a promotional/marketing program.
- 12) **Hire an economic development professional on a full-time or consulting basis:** Harrison needs an individual committed to overseeing ongoing activities as well as development opportunities. Development is not a volunteer enterprise in terms of maintaining an aggressive recruitment, retention, and promotional effort. An individual needs to be charged with the policy mandates determined by City Council.

Appendix

Demographic Projections: 2006, 2011

City: Harrison

Population (2006)

	Total	%
2006 Population	8,002	

Population (2011)

	Total	%
2011 Population	8,305	

Sex (2006)

	Total	%
Male	3,911	48.9%
Female	4,091	51.1%

Age Distribution (2006)

	Total	%
0-4	556	6.9%
5-9	573	7.2%
10-19	1,391	17.4%
20-29	996	12.4%
30-39	1,076	13.4%
40-49	1,327	16.6%
50-59	970	12.1%
60-64	314	3.9%
65+	802	10.0%

Race Distribution (2006)

	Total	%
White	7,607	95.1%
Black	229	2.9%
American Indian	7	0.1%
Asian	55	0.7%
Pacific Islander	0	0.0%
Other	21	0.3%
Multiracial	83	1.0%
Hispanic	59	0.7%

2006 Total Households

	Total	%
Households	2,920	
Families	2,059	70.5%

2006 Household Income Distribution

	Total	%
<\$10 K	243	8.3%
\$10-\$20K	242	8.3%
\$20-\$30K	312	10.7%
\$30-\$40K	295	10.1%
\$40-\$50K	307	10.5%
\$50-\$60K	311	10.7%
\$60-\$75K	479	16.4%
\$75-\$100K	422	14.5%
> \$100K	306	10.5%

2006 Household Net Worth

	Total	%
\$0 or Less	331	11.3%
\$1-\$5000	376	12.9%
\$5000-\$10000	204	7.0%
\$10000-\$25000	366	12.5%
\$25000-\$50000	399	13.7%
\$50000-\$100000	491	16.8%
\$100000-\$250000	572	19.6%
\$250000-\$500000	223	7.6%
\$500000 or More	118	4.0%

2006 Labor Force Status

	Total	%
Labor Force	4,438	
Employed	4,283	96.5%
Unemployed	155	3.5%
In Armed Forces	0	
Not In Labor Force	1,643	

2006 Total Number of Housing

	Total	%
Total Dwellings	3,338	
Owner-Occupied Dwellings	2,139	73.3%
Renter-Occupied Dwellings	781	26.7%
Housing Units Occupied	2,920	87.5%

2006 Education Attainment

	Total	%
	4,975	
< Gr 9	93	1.9%
Gr 9-12	520	10.5%

High School	1,999	40.2%
Some College	962	19.3%
Assoc Degree	391	7.9%
Bach Degree	696	14.0%
Grad Degree	314	6.3%

2006 Size of Household

	Total	%
1 Person	677	23.2%
2 Person	861	29.5%
3 Person	499	17.1%
4 Person	541	18.5%
5 Person	233	8.0%
6+ Person		

Sex (2011)

	Total	%
Male	4,076	49.1%
Female	4,229	50.9%

Age Distribution (2011)

	Total	%
0-4	598	7.2%
5-9	616	7.4%
10-19	1,351	16.3%
20-29	1,077	13.0%
30-39	1,055	12.7%
40-49	1,260	15.2%
50-59	1,101	13.3%
60-64	396	4.8%
65+	854	10.3%

Race Distribution (2011)

	Total	%
White	7,659	92.2%
Black	466	5.6%
American Indian	5	0.1%
Asian	84	1.0%
Pacific Islander	0	0.0%
Other	25	0.3%
Multiracial	65	0.8%
Hispanic	75	0.9%

2011 Total Households

	Total	%
Households	3,009	
Families	2,048	68.1%

2011 Household Income Distribution

	Total	%
<\$10 K		
\$10-\$20K		
\$20-\$30K		
\$30-\$40K		
\$40-\$50K		
\$50-\$60K		
\$60-\$75K		
\$75-\$100K	583	
> \$100K	417	13.9%

2011 Labor Force Status

	Total	%
Labor Force	4,635	
Employed	4,473	96.5%
Unemployed	162	3.5%
In Armed Forces	0	
Not In Labor Force	1,681	

2011 Total Number of Housing

	Total	%
Total Dwellings	3,690	
Owner-Occupied Dwellings	2,238	74.4%
Renter-Occupied Dwellings	772	25.7%
Housing Units Occupied	3,009	

Education Attainment

	Total	%
Population Age 25+	5,176	
< Gr 9	42	0.8%
Gr 9-12	369	7.1%
High School	2,046	39.5%
Some College	851	16.4%
Assoc Degree	472	9.1%
Bach Degree	945	18.3%
Grad Degree	452	8.7%

2011 Size of Household

Total	%
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1 Person	720	23.9%
2 Person	889	29.5%
3 Person	499	16.6%
4 Person	540	17.9%
5 Person	234	7.8%
6+ Person	78	2.6%

Harrison: Five-Mile Radius

New Haven Rd @ I-74

Distance:	5 miles
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Population (2006)

	Total	%
2006 Population	22,801	

Population (2011)

	Total	%
2011 Population	23,498	

Sex (2006)

	Total	%
Male	11,350	49.8%
Female	11,451	50.2%

Age Distribution (2006)

	Total	%
0-4	1,408	6.2%
5-9	1,563	6.9%
10-19	3,781	16.6%
20-29	2,497	11.0%
30-39	2,930	12.9%
40-49	4,023	17.6%
50-59	3,274	14.4%
60-64	1,011	4.4%
65+	2,314	10.1%

Race Distribution (2006)

	Total	%
White	21,880	96.0%
Black	523	2.3%
American Indian	23	0.1%
Asian	110	0.5%
Pacific Islander	0	0.0%
Other	60	0.3%
Multiracial	205	0.9%
Hispanic	204	0.9%

2006 Total Households

	Total	%
Households	8,261	

Families	6,135	74.3%
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2006 Household Income Distribution

	Total	%
<\$10 K	405	4.9%
\$10-\$20K	560	6.8%
\$20-\$30K	763	9.2%
\$30-\$40K	843	10.2%
\$40-\$50K	873	10.6%
\$50-\$60K	972	11.8%
\$60-\$75K	1,236	15.0%
\$75-\$100K	1,287	15.6%
> \$100K	1,322	16.0%

2006 Household Net Worth

	Total	%
\$0 or Less	843	10.2%
\$1-\$5000	963	11.7%
\$5000-\$10000	550	6.7%
\$10000-\$25000	1,016	12.3%
\$25000-\$50000	1,136	13.8%
\$50000-\$100000	1,414	17.1%
\$100000-\$250000	1,689	20.4%
\$250000-\$500000	676	8.2%
\$500000 or More	372	4.5%

2006 Labor Force Status

	Total	%
Labor Force	12,563	
Employed	12,042	95.9%
Unemployed	520	4.1%
In Armed Forces	1	
Not In Labor Force	5,035	

2006 Total Number of Housing

	Total	%
Total Dwellings	9,315	
Owner-Occupied Dwellings	6,860	83.0%
Renter-Occupied Dwellings	1,401	17.0%
Housing Units Occupied	8,261	88.7%

2006 Education Attainment

	Total	%
Population Age 25+	14,751	

< Grade 9	306	2.1%
Grade 9-12	1,402	9.5%
High School	6,111	41.4%
Some College	2,614	17.7%
Assoc Degree	1,219	8.3%
Bach Degree	2,115	14.3%
Grad Degree	984	6.7%

2006 Size of Household

	Total	%
1 Person	1,687	20.4%
2 Person	2,660	32.2%
3 Person	1,448	17.5%
4 Person	1,533	18.6%
5 Person	611	7.4%
6+ Person	227	2.7%

Sex (2011)

	Total	%
Male	11,740	50.0%
Female	11,758	50.0%

Age Distribution (2011)

	Total	%
0-4	1,513	6.4%
5-9	1,641	7.0%
10-19	3,620	15.4%
20-29	2,712	11.5%
30-39	2,855	12.1%
40-49	3,724	15.8%
50-59	3,670	15.6%
60-64	1,253	5.3%
65+	2,510	10.7%

Race Distribution (2011)

	Total	%
White	22,011	93.7%
Black	1,040	4.4%
American Indian	19	0.1%
Asian	181	0.8%
Pacific Islander	0	0.0%
Other	71	0.3%
Multiracial	176	0.7%

Hispanic	252	1.1%
2011 Total Households		
	Total	%
Households	8,496	
Families	6,126	72.1%
2011 Household Income Distribution		
	Total	%
<\$10 K	393	4.6%
\$10-\$20K	507	6.0%
\$20-\$30K	736	8.7%
\$30-\$40K	697	8.2%
\$40-\$50K	858	10.1%
\$50-\$60K	943	11.1%
\$60-\$75K	1,120	13.2%
\$75-\$100K	1,506	17.7%
> \$100K	1,736	20.4%
2011 Labor Force Status		
	Total	%
Labor Force	13,035	
Employed	12,493	95.8%
Unemployed	542	4.2%
In Armed Forces	0	
Not In Labor Force	5,176	
2011 Total Number of Housing		
	Total	%
Total Dwellings	10,148	
Owner-Occupied Dwellings	7,096	83.5%
Renter-Occupied Dwellings	1,400	16.5%
Housing Units Occupied	8,496	83.7%
2011 Education Attainment		
	Total	%
Population Age 25+	15,315	
< Gr 9	193	1.3%
Gr 9-12	1,042	6.8%
High School	6,204	40.5%
Some College	2,425	15.8%
Assoc Degree	1,436	9.4%
Bach Degree	2,710	17.7%
Grad Degree	1,305	8.5%

2011 Size of Household

	Total	%
1 Person	1,805	21.2%
2 Person	2,740	32.3%
3 Person	1,450	17.1%
4 Person	1,518	17.9%
5 Person	608	7.2%
6+ Person	230	2.7%

Harrison: Ten- Mile Radius

Demographic Report

Center: New Haven Rd @ I-74

Distance: 10 miles

Population (2006)

	Total	%
2006 Population	90,738	

Population (2011)

	Total	%
2011 Population	92,557	

Sex (2006)

	Total	%
Male	45,426	50.1%
Female	45,312	49.9%

Age Distribution (2006)

	Total	%
0-4	5,824	6.4%
5-9	6,343	7.0%
10-19	14,136	15.6%
20-29	9,537	10.5%
30-39	11,881	13.1%
40-49	15,654	17.3%
50-59	13,278	14.6%
60-64	4,408	4.9%
65+	9,677	10.7%

Race Distribution (2006)

	Total	%
White	87,143	96.0%
Black	2,107	2.3%
American Indian	96	0.1%
Asian	495	0.5%
Pacific Islander	10	0.0%
Other	200	0.2%
Multiracial	687	0.8%
Hispanic	691	0.8%

2006 Total Households

	Total	%
Households	32,782	
Families	24,601	75.0%

2006 Household Income Distribution

	Total	%
<\$10 K	1,129	3.4%
\$10-\$20K	1,997	6.1%
\$20-\$30K	2,670	8.1%
\$30-\$40K	3,555	10.8%
\$40-\$50K	3,313	10.1%
\$50-\$60K	3,232	9.9%
\$60-\$75K	4,640	14.2%
\$75-\$100K	5,374	16.4%
> \$100K	6,872	21.0%

2006 Household Net Worth

	Total	%
\$0 or Less	3,202	9.8%
\$1-\$5000	3,648	11.1%
\$5000-\$10000	2,137	6.5%
\$10000-\$25000	3,979	12.1%
\$25000-\$50000	4,506	13.7%
\$50000-\$100000	5,647	17.2%
\$100000-\$250000	6,857	20.9%
\$250000-\$500000	2,786	8.5%
\$500000 or More	1,571	4.8%

2006 Labor Force Status

	Total	%
Labor Force	49,150	
Employed	47,351	96.3%
Unemployed	1,771	3.6%
In Armed Forces	28	
Not In Labor Force	20,861	

2006 Total Number of Housing

	Total	%
Total Dwellings	36,568	
Owner-Occupied Dwellings	27,857	85.0%
Renter-Occupied Dwellings	4,925	15.0%
Housing Units Occupied	32,782	89.6%

2006 Education Attainment

	Total	%
Population Age 25+	59,401	
< Grade 9	1,322	2.2%
Grade 9-12	4,696	7.9%
High School	22,386	37.7%
Some College	10,740	18.1%
Assoc Degree	4,874	8.2%
Bach Degree	10,334	17.4%
Grad Degree	5,049	8.5%

2006 Size of Household

	Total	%
1 Person	6,433	19.6%
2 Person	10,966	33.5%
3 Person	5,715	17.4%
4 Person	5,732	17.5%
5 Person	2,707	8.3%
6+ Person	864	2.6%

Sex (2011)

	Total	%
Male	46,500	50.2%
Female	46,057	49.8%

Age Distribution (2011)

	Total	%
0-4	6,162	6.7%
5-9	6,445	7.0%
10-19	13,297	14.4%
20-29	10,330	11.2%
30-39	11,391	12.3%
40-49	14,247	15.4%
50-59	14,710	15.9%
60-64	5,409	5.8%
65+	10,566	11.4%

Race Distribution (2011)

	Total	%
White	87,026	94.0%
Black	3,756	4.1%
American Indian	76	0.1%
Asian	739	0.8%
Pacific Islander	14	0.0%

Other	284	0.3%
Multiracial	662	0.7%
Hispanic	856	0.9%

2011 Total Households

	Total	%
Households	33,484	
Families	24,455	73.0%

2011 Household Income Distribution

	Total	%
<\$10 K	1,100	3.3%
\$10-\$20K	1,774	5.3%
\$20-\$30K	2,557	7.6%
\$30-\$40K	2,911	8.7%
\$40-\$50K	3,305	9.9%
\$50-\$60K	3,210	9.6%
\$60-\$75K	4,193	12.5%
\$75-\$100K	5,883	17.6%
> \$100K	8,551	25.5%

2011 Labor Force Status

	Total	%
Labor Force	50,548	
Employed	48,672	96.3%
Unemployed	1,846	3.7%
In Armed Forces	30	
Not In Labor Force	21,417	

2011 Total Number of Housing

	Total	%
Total Dwellings	39,260	
Owner-Occupied Dwellings	28,562	85.3%
Renter-Occupied Dwellings	4,922	14.7%
Housing Units Occupied	33,484	85.3%

2011 Education Attainment

	Total	%
Population Age 25+	61,264	
< Gr 9	1,003	1.6%
Gr 9-12	3,543	5.8%
High School	22,715	37.1%
Some College	10,086	16.5%
Assoc Degree	5,555	9.1%

Bach Degree	12,298	20.1%
Grad Degree	6,064	9.9%
2011 Size of Household		
	Total	%
1 Person	6,861	20.5%
2 Person	11,245	33.6%
3 Person	5,750	17.2%
4 Person	5,646	16.9%
5 Person	2,638	7.9%
6+ Person	856	2.6%

Source: Applied Geographic Solutions, Thousand Oaks. CA

Harrison: 15 Mile Radius

New Haven Rd @ I-74

Distance:	15 miles	
Population (2007)		
	Total	%
2007 Population	408,712	
Population (2012)		
	Total	%
2012 Population	407,225	
Sex (2007)		
	Total	%
Male	197,812	48.4%
Female	210,900	51.6%
Age Distribution (2007)		
	Total	%
0-4	28,912	7.1%
5-9	27,625	6.8%
10-19	57,866	14.2%
20-29	48,747	11.9%
30-39	52,272	12.8%
40-49	62,365	15.3%
50-59	56,545	13.8%
60-64	20,138	4.9%
65+	54,242	13.3%
Race Distribution (2007)		
	Total	%
White	339,707	83.1%
Black	55,413	13.6%
American Indian	351	0.1%
Asian	4,380	1.1%
Pacific Islander	100	0.0%
Other	2,260	0.6%
Multirace	6,490	1.6%
Hispanic	5,022	1.2%
2007 Total Households		
	Total	%
Households	160,467	
Families	110,307	68.7%

2007 Household Income Distribution

	Total	%
<\$10 K	8,190	5.1%
\$10-\$20K	12,565	7.8%
\$20-\$30K	16,515	10.3%
\$30-\$40K	15,668	9.8%
\$40-\$50K	16,810	10.5%
\$50-\$60K	15,756	9.8%
\$60-\$75K	19,692	12.3%
\$75-\$100K	24,527	15.3%
> \$100K	30,744	19.2%

2007 Labor Force Status

	Total	%
Labor Force	220,674	
Employed	208,013	94.3%
Unemployed	12,478	5.7%
In Armed Forces	183	
Not In Labor Force	96,660	

2007 Total Number of Housing

	Total	%
Total Dwellings	179,123	
Owner-Occupied Dwellings	119,765	74.6%
Renter-Occupied Dwellings	40,702	25.4%
Housing Units Occupied	160,467	89.6%

2007 Education Attainment

	Total	%
Population Age 25+	269,488	
< Grade 9	6,728	2.5%
Grade 9-12	22,428	8.3%
High School	105,891	39.3%
Some College	51,052	18.9%
Assoc Degree	21,613	8.0%
Bach Degree	41,471	15.4%
Grad Degree	20,305	7.5%

2007 Size of Household

	Total	%
1 Person	43,529	27.1%
2 Person	53,126	33.1%
3 Person	26,020	16.2%
4 Person	22,671	14.1%
5 Person	10,068	6.3%

6+ Person	3,465	2.2%
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Sex (2012)

	Total	%
Male	198,145	48.7%
Female	209,080	51.3%

Age Distribution (2012)

	Total	%
0-4	29,124	7.2%
5-9	27,924	6.9%
10-19	53,719	13.2%
20-29	50,404	12.4%
30-39	49,119	12.1%
40-49	55,417	13.6%
50-59	59,954	14.7%
60-64	24,471	6.0%
65+	57,093	14.0%

Race Distribution (2012)

	Total	%
White	331,878	81.5%
Black	59,369	14.6%
American Indian	295	0.1%
Asian	5,505	1.4%
Pacific Islander	100	0.0%
Other	3,293	0.8%
Multirace	6,754	1.7%
Hispanic	6,055	1.5%

2012 Total Households

	Total	%
Households	161,545	
Families	109,313	67.7%

2012 Household Income Distribution

	Total	%
<\$10 K	7,540	4.7%
\$10-\$20K	11,052	6.8%
\$20-\$30K	13,119	8.1%
\$30-\$40K	14,966	9.3%
\$40-\$50K	14,771	9.1%
\$50-\$60K	14,992	9.3%
\$60-\$75K	19,241	11.9%
\$75-\$100K	24,887	15.4%
> \$100K	40,977	25.4%

2012 Labor Force Status

	Total	%
Labor Force	220,861	
Employed	208,176	94.3%
Unemployed	12,499	5.7%
In Armed Forces	186	
Not In Labor Force	96,554	

2012 Total Number of Housing

	Total	%
Total Dwellings	187,317	
Owner-Occupied Dwellings	122,375	75.8%
Renter-Occupied Dwellings	39,170	24.2%
Housing Units Occupied	161,545	86.2%

2012 Education Attainment

	Total	%
Population Age 25+	272,047	
< Gr 9	4,982	1.8%
Gr 9-12	17,524	6.4%
High School	113,660	41.8%
Some College	47,762	17.6%
Assoc Degree	23,346	8.6%
Bach Degree	42,814	15.7%
Grad Degree	21,959	8.1%

2012 Size of Household

	Total	%
1 Person	44,501	27.5%
2 Person	53,886	33.4%
3 Person	26,877	16.6%
4 Person	22,310	13.8%
5 Person	9,885	6.1%
6+ Person	3,413	2.1%

Source: Applied Geographic Solutions, Thousand Oaks, CA
 * Projected by Applied Geographic Solutions, Thousand Oak, CA.

Consumer Spending: Harrison Surrounded by Area within a Thirty-Minute Drive

Drive Time:	30 minutes	
	\$ Per Households	Total \$000s
Consumer Expenditures (2006)		
Apparel	680	184,775
Men's Apparel	203	55,102
Boys' Apparel	41	11,040
Women's Apparel	208	56,583
Girls' Apparel	39	10,661
Infants Apparel	27	7,308
Footwear	87	23,661
Apparel Services and Accessories	75	20,419
Education	1,118	303,755
Books And Supplies	156	42,350
Tuition	962	261,405
Entertainment	2,679	727,546
Fees And Admissions	671	182,155
Video And Audio Equipment	946	256,843
Recreational Equipment And Supplies	1,062	288,549
Food and Beverages	7,497	2,036,172
Food At Home	3,956	1,074,434
Food Away From Home	2,978	808,827
Alcoholic Beverages	563	152,911
Health Care	3,013	818,450
Health Care Insurance	1,457	395,619
Health Care Services	729	197,878
Health Care Supplies And Equipment	828	224,953
Household Furnishings and Equipment	2,075	563,693
Household Textiles	149	40,590
Furniture	562	152,629
Floor Coverings	69	18,625
Major Appliances	242	65,746
House wares And Small Appliances	1,053	286,103
Shelter	9,280	2,520,612
Mortgage Interest	3,676	998,349
Property Taxes	1,575	427,923
Miscellaneous Owned Dwelling Costs	1,251	339,755
Rental Costs	2,254	612,236

Other Lodging	524	142,350
Household Operations	1,673	454,328
Babysitting And Elderly Care	390	105,899
Household Services	301	81,749
Alimony And Child Support	246	66,691
Household Supplies	736	199,990
Miscellaneous Expenses	817	221,983
Legal And Accounting	98	26,724
Funeral And Cemetery	89	24,287
Finance Charges Excluding Mortgage And Vehicle	528	143,356
Other Miscellaneous Expenses	102	27,616
Personal Care	702	190,670
Hair Care	55	14,832
Electric Personal Care Appliances	14	3,732
Personal Care Services	470	127,625
Personal Care Products	164	44,480
Reading	158	42,960
Newspapers	68	18,414
Magazines	32	8,815
Books	58	15,731
Tobacco	331	89,937
Cigarettes	298	80,926
Other Tobacco Products	33	9,011
Transportation	9,700	2,634,798
New Vehicle Purchase	2,440	662,723
Used Vehicle Purchase	1,598	434,058
Motorcycles (New And Used)	64	17,493
Vehicle Finance Charges	464	125,922
Gasoline And Oil	2,190	594,748
Vehicle Repair And Maintenance	758	205,875
Vehicle Insurance	1,109	301,220
Public Transportation	538	146,096
Other Transportation Costs	540	146,663

Source: Applied Geographic Solutions, Thousand Oaks. CA

Workforce Data

City: Harrison

Total Establishments 509

Total Employees 6,013

Total Establishments by Size (2006)

	Total	%
1-4 Employees	291	57.2%
5-9 Employees	104	20.4%
10-19 Employees	55	10.8%
20-49 Employees	41	8.1%
50-99 Employees	11	2.2%
100-249 Employees	4	0.8%
250-499 Employees	2	0.4%
500-999 Employees	2	0.4%
1000+ Employees	0	0.0%

Total Businesses by Establishment Type (2006)

	Total	%
Agriculture, Forestry and Fishing	0	0.0%
Agricultural Services	8	1.6%
Coal and Ore Mining	1	0.2%
Oil and Gas	1	0.2%
General Construction	11	2.2%
Heavy Construction	25	4.9%
Food Manufacturing	2	0.4%
Tobacco Manufacturing	0	0.0%
Textile Mills	0	0.0%
Apparel and Textile Manufacturing	0	0.0%
Lumber and Wood Production	0	0.0%
Furniture Manufacturing	2	0.4%
Paper Manufacturing	1	0.2%
Printing and Publishing	3	0.6%
Chemicals	1	0.2%
Petroleum Refining	1	0.2%
Rubber and Plastics	1	0.2%
Leather Manufacturing	0	0.0%
Stone, Glass, and Concrete	0	0.0%
Metals Fabrication	6	1.2%
Machinery and Equipment Manufacturing	5	1.0%

Transportation	10	2.0%
Travel Services	2	0.4%
Transport Services	0	0.0%
Communications	6	1.2%
Utilities	0	0.0%
Durables Wholesale	13	2.6%
Non Durables Wholesale	10	2.0%
Building Materials, Hardware and Garden	8	1.6%
General Merchandise Stores	5	1.0%
Food Markets	2	0.4%
Convenience Stores	2	0.4%
Other Food Stores	6	1.2%
Auto Dealers and Gas Stations	22	4.3%
Clothing Stores	3	0.6%
Furniture Stores	4	0.8%
Home Furnishings	2	0.4%
Electronics and Computer Stores	1	0.2%
Music Stores	1	0.2%
Restaurants	29	5.7%
Other Food Service	3	0.6%
Bars	1	0.2%
Drug Stores	4	0.8%
Liquor Stores	0	0.0%
Specialty Stores	23	4.5%
Catalog and Direct Sales	0	0.0%
Banks and Financial Institutions	24	4.7%
Insurance Carriers	0	0.0%
Insurance Agents and Brokers	12	2.4%
Real Estate	10	2.0%
Hotels and Lodging	3	0.6%
Dry Cleaning and Laundry	3	0.6%
Beauty and Barber Shops	18	3.5%
Other Personal Service	7	1.4%
Advertising	1	0.2%
Computer Services	2	0.4%
Other Business Services	16	3.1%
Auto Repair/Services	21	4.1%
Miscellaneous Repair Services	9	1.8%
Motion Pictures	1	0.2%
Entertainment and Recreation Services	8	1.6%
Health and Medical Services	56	11.0%
Hospitals	2	0.4%

Legal Services	10	2.0%
Primary and Secondary Education	9	1.8%
Colleges and Universities	2	0.4%
Social Services	7	1.4%
Child Care Services	4	0.8%
Museums and Zoos	0	0.0%
Membership Organizations	29	5.7%
Professional Services	13	2.6%
Government	12	2.4%
Unclassified Establishments	5	1.0%

Total Employees by Occupation (2006)

	Total	%
Executive, Managers, and Administrators	653	10.9%
Professional Specialty Occupations	759	12.6%
Sales Professionals	165	2.7%
Technologies and Technicians	161	2.7%
Sales Workers and Clerks	694	11.5%
Administrative Support Workers	1,122	18.7%
Technical, Sales, and Administrative: Field Occupations	16	0.3%
Private Household Service	2	0.0%
Protective Services	82	1.4%
Other Services: Site Based	852	14.2%
Other Services: Field Based	8	0.1%
Farming, Forestry, and Fishing	112	1.9%
Precision, Craft, and Repair: Site Based	604	10.0%
Construction, Repair, and Mining: Field Based	157	2.6%
Machine Operators, Assemblers, and Inspectors	209	3.5%
Transportation and Materials Moving Workers	188	3.1%
Handlers, Helpers and Laborers	200	3.3%

Total Employees by Major SIC (2006)

	Total	%
Agricultural, Forestry, Fishing (SIC Range 01-09)	28	0.5%
Mining (SIC 10-14)	2	0.0%
Construction (SIC 15-17)	200	3.3%
Manufacturing (SIC 20-39)	1,158	19.3%
Transportation and Communications (SIC 40-49)	157	2.6%
Wholesale Trade (SIC 50-51)	1,201	20.0%
Retail Trade (SIC 52-59)	1,402	23.3%
Finance, Insurance And Real Estate (SIC 60-	221	3.7%

69)

Services (SIC 70-89)	1,479	24.6%
Public Administration (SIC 90-98)	136	2.3%
Unclassified (SIC 99)	27	0.4%

Total Employees by Establishment Type (2006)

	Total	%
Agriculture, Forestry and Fishing	0	0.0%
Agricultural Services	28	0.5%
Coal and Ore Mining	1	0.0%
Oil and Gas	1	0.0%
General Construction	92	1.5%
Heavy Construction	108	1.8%
Food Manufacturing	370	6.2%
Tobacco Manufacturing	0	0.0%
Textile Mills	0	0.0%
Apparel and Textile Manufacturing	0	0.0%
Lumber and Wood Production	0	0.0%
Furniture Manufacturing	231	3.8%
Paper Manufacturing	23	0.4%
Printing and Publishing	17	0.3%
Chemicals	26	0.4%
Petroleum Refining	9	0.1%
Rubber and Plastics	47	0.8%
Leather Manufacturing	0	0.0%
Stone, Glass, and Concrete	0	0.0%
Metals Fabrication	370	6.2%
Machinery and Equipment Manufacturing	65	1.1%
Transportation	137	2.3%
Travel Services	6	0.1%
Transport Services	0	0.0%
Communications	14	0.2%
Utilities	0	0.0%
Durables Wholesale	1,128	18.8%
Non Durables Wholesale	73	1.2%
Building Materials, Hardware and Garden	34	0.6%
General Merchandise Stores	127	2.1%
Food Markets	226	3.8%
Convenience Stores	17	0.3%
Other Food Stores	43	0.7%
Auto Dealers and Gas Stations	159	2.6%
Clothing Stores	23	0.4%
Furniture Stores	4	0.1%



Development Tools:

Community Reinvestment Area (CRA)

Community Reinvestment Areas are areas of land in which property owners can receive tax incentives for investing in real property improvements. Personal property exemptions are not granted under this program. The CRA program is a direct tax exemption program benefiting property owners who renovate existing or construct new buildings. The provisions outlined in ORC Chapter 3735 permits municipalities or counties to designate areas where investment has been discouraged as a CRA to encourage revitalization of the existing structures and the development of new buildings. The program is used as an economic development tool to encourage commercial and industrial renovation, expansion, or new construction. CRA's also promote historic preservation and residential construction.

There are two types of CRA's in Ohio, those in existence before 1994 and those created after 1994. The regulations governing each type vary considerably. However, in each type of CRA, it is the local legislative authority with jurisdiction over the designated area that determines the size, number of areas as well as the term and extent of the real property exemptions.

Additionally, a municipality or county must undertake a housing survey of the structures within the area proposed as a CRA. The results of the survey must support the finding that the area is one in which new construction or renovation has been discouraged.

A CRA is not currently in place in Harrison.

Contact:

Hamilton County Economic Development Office

Attn: Barry I. Strum/Ms. Stacey Dietrich

(513) 631-8292

www.hcdc.com

Community Improvement Corp. of Greater Cincinnati (CIC)

The Community Improvement Corporation of Greater Cincinnati (CIC) was established to encourage overall economic development and growth within a community. Often a CIC is established to revitalize a particular area of a community as it allows community leaders to create a separate entity to monitor revitalization efforts. A CIC has the ability to sell and acquire properties, allowing it to act as a private corporation within the public sector realm. Additionally, a CIC can borrow money and acquire, sell or lease personal property, stocks, corporations and other investment options. Another key aspect of a CIC, though often only used in more moderately distressed areas, is its ability to make loans to businesses and individuals that have been refused financing through traditional lending sources. A CIC must develop a revitalization plan for the proposed area. Its own board of directors governs it.

Harrison does not currently have an active CIC. An entity could be created were the city to pursue a more active role, such as acquiring property, in the development process. The CIC serving Hamilton County would be a realistic surrogate.

At this writing, the CIC of Greater Cincinnati is primarily involved in approving applications for conduit bond financing. It has not adopted a comprehensive position regarding underutilized commercial (greyfield) properties in First Suburbs communities. Hypothetically, the CIC has the ability to become actively involved in acquisition financing, purchase options, and site assembly, as a lender or as investor. This initiative will require extensive analysis, a structured project select approach, and extensive discussion. Finally, any initiative depends upon a clear mandate from the Hamilton County Commissioners.

Contact:

The Community Improvement Corporation of Greater Cincinnati

C/o Hamilton County Economic Development Office

Attn: Barry I. Strum

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www.hcdc.com

Special Improvement District (SID)

A Special Improvement District (SID) is a district where an assessment is made on every property and the collected funds are used in one, or combination of several, of the following areas: marketing, landscaping and streetscape, business recruitment and retention, special community events, general maintenance, parking, or security and other public works improvements. An example of a SID is the Backstage District near the Aronoff Performing Arts Center in downtown Cincinnati.

A SID differs from most other economic development programs in that a petition of local property owners and not the local unit of government create it. A SID can be created by a petition of:

- A minimum of 60% of the frontage property owners
or
- 75% of the total land owners in a proposed district

All of the property owners within the SID are included in the assessment (excluding religious institutions and municipal/county governmental properties, unless they request to be included in the SID). The law excludes federal or state government properties from being included in a SID. All the properties are subsequently assessed a fixed amount of money based on individual front footage, assessed valuation, a proportion of the benefits resulting from the district or a combination of all three factors. The SID funds are then used on improvements and programs that will benefit the entire district. A non-profit board of trustees governs the SID with a minimum of five members; one of those members must be a resident of the community.

This economic development and marketing program may be applicable for Winton Rd. in the event of further streetscape and the development of a "theme" or particular draw for the corridor. This program is typically used to maintain and promote areas after significant investments have been made in streetscape and infrastructure. In our opinion, this technique might be most applicable to redevelopment in the downtown area.

Contact:

Hamilton County Economic Development Office

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www.hcdc.com

Tax Increment Financing (TIF)

Tax Increment Financing (TIF) has become an accepted method of funding numerous public works projects across the country and in Greater Cincinnati. With TIF, real estate taxes that are created by the "tax increment" (i.e. the increase in real estate value caused by the improvements to the property) generated by a new or rehabilitated development in a defined TIF District can be "captured" for reinvestment in the area around the development. Typically, TIF funds are used for infrastructure (roads, sidewalks) to support the new automobile and pedestrian traffic caused by the new development. Upwards of 100% of the real estate taxes, for a period up to 30 years, can be captured for the improvements. Permission would be required from the Southwest Local School District if the TIF were greater than 75% or the time period is greater than 10 years. Should Harrison elect to pursue a TIF District on the corridor for a 75%/10-year timeframe, approval would not be needed from the schools, though cooperation is recommended.

In the event of a TIF District formation, a developer would be selected to plan and construct the new development. That company is required to pay an annual service payment in an amount of up to 100% of the tax savings. The service payment is then placed into one of the following funds:

- A public improvement tax increment fund that is used to finance public improvements associated with the development; or
- An urban redevelopment tax increment equivalent fund can finance public improvements as approved by the TIF ordinance or resolution.

There are several advantages to TIF usage, though it can be contentious given the school district's loss of funding. Nonetheless, the advantages include:

- Similar to an Enterprise Zone Agreement, once the TIF exemption has expired, Harrison will realize the additional income generated by the project.
- Most new TIF developments generate additional jobs for the community.
- Since the public improvements are financed by the new development, the burden will not be on the City to pay for them through increased taxes or other costly measures. Although the City is liable for tax repayments, should the increment taxes realized from the project fall short of projections. This contingency is generally supported by the developer's guarantee of a sufficient service payment through a standing letter of credit or other appropriate indemnification technique.

TIF's are used for a wide variety of both small and large commercial, industrial, and public projects. Examples of TIF districts utilized in the State of Ohio include:

- Springfield Township: Brentwood Plaza Shopping Center
- Sycamore Township: Kenwood Towne Center
- City of Cincinnati: Nu Tone
- City of Norwood: Linden Pointe
- City of Harrison: Harrison Commerce Center

In our opinion, TIF should only be considered if a site is re-built, with the new site plan departing significantly from the previous interface with roads walkways, traffic controls, and other public improvements. However, this opinion is tempered by the likely and essential use of tax abatement incentives, designed to mitigate the high acquisition cost of properties in a built-out environment.

Contact:

Hamilton County Economic Development Office

Attn: Mr. Harry Blanton

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www.hcdc.com

SBA 504 Loans

HCDC is a lender, certified by the U.S. Small Business Administration (SBA), to provide 504 SBA guaranteed loans to businesses expanding or locating in southwestern Ohio. The 504 Program allows business owners to have a first mortgage with only 50% exposure. HCDC is one of only twenty-five development companies in the country selected by SBA for its Accredited Lender Program.

HCDC provides subordinated, fixed interest rate, long-term loans for up to 40% of project costs or \$750,000 (\$1 million in special cases). Terms are 10 and 20 years, depending on the economic life of the asset being financed. The SBA 504 program is primarily for the financing of real estate. Interest rates for the 40% HCDC portion of the loan will always be competitive with, and usually slightly below, current market rates. The rate for the 504 portion will be fixed for the term of the loan.

Loan funds may be used to finance land acquisition, and building acquisition, construction, renovation, or expansion. It can also be used to finance machinery and equipment with a useful life of 10 years or more, and the cost for appraisals, general surveying, architectural work, and installation.

Speculation, non-profit institutions, lending or investment ventures, and rental property held primarily for sale or investment are all uses that are ineligible for SBA 504 funds.

Eligible business entities include for-profit corporations, partnerships, and proprietorships. However, these businesses cannot have a net worth that exceeds \$6,000,000. In addition, the company's net profit after taxes must average less than \$2,000,000 during the previous two years.

Other conditions include that at least one job must be created or retained for each \$35,000 in 504 funds loaned and that all owners of 20% or more of the company stock will be required to personally guarantee the loan.

This program is restricted to owner-occupied business facilities. In theory, an end user such as a medical facility, legal firm, accountancy group, or other professional organization/business purchasing a freestanding building in a "build to suit" arrangement could pursue this financing.

Contact:

Hamilton County Development Company

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www.hcdc.com

Business Retention Program

The Hamilton County Office of Economic Development plays an important role in ensuring that local businesses have the ability to grow and succeed by eliminating red tape and other obstacles to staying in Hamilton County. HCOED staff participate on the Regional Businesses Retention Committee, which is an "early warning" business contact system established by the Greater Cincinnati Chamber of Commerce. Along with other economic development professionals and private sector volunteers, the goal of the Retention Committee is to meet with at least 250 area businesses in 2000. HCOED staff has personally met with over 30 businesses in Hamilton County within the last year alone, and have provided assistance with the growth needs of many of those companies.

In addition to participating on the Retention Committee and meeting with individual businesses, HCOED also performs community wide business retention surveys. These surveys help gauge a community's business and economic "health" and have resulted in meeting important needs of expanding companies. Through both the Retention Committee effort and community survey activity, HCOED provides assistance that businesses need in a competitive environment. Every company's assistance requirements are unique; recommendations typically include tax incentives, financing programs, and training programs that will most benefit that company.

Though its commercial community is relatively small, local officials can benefit by identifying businesses with possible expansion plans or conversely, frustrated by the lack of same and looking to other locations outside the Village. Local officials and HCOED can provide a forum for business owners to cite their issues and have the township address their concerns.

HCOED can provide Harrison with copies of retention programs conducted for other Hamilton County communities as an example of a valuable program that could be instituted within the City.

Contact:

Hamilton County Office of Economic Development

Attn: Mr. Harry Blanton

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Ohio Treasurer of State Linked Deposit Programs: **Small Business Linked Deposit**

The Treasury's Linked Deposit Program for Small Business has assisted thousands of Ohio businesses across all 88 counties since its inception in 1983. The program's purpose is simple: to help preserve or create jobs for Ohioans.

Ohio law authorizes the State Treasurer to place up to 12 percent of the state's investment portfolio in reduced-rate investments at local lending institutions, which, in turn, lend the funds to qualifying small businesses at below-market rates.

Well into its second decade of operation, the Linked Deposit program is one of Ohio's most popular and widely used economic development tools.

ELIGIBILITY

In order to qualify for the Linked Deposit Program, the small business must meet the following requirements:

- Be organized for profit;
- Maintain offices and operating facilities exclusively in Ohio; and,
- Employ fewer than 150 people at the time of application, the majority of whom must be Ohio residents.

OTHER PROGRAM GUIDELINES

In addition to the above requirements, the following guidelines apply to the application process:

- A small business owner should contact a lending institution that is a state depository and obtain a loan as they normally would;
- The applicant should document the number of jobs that will be saved or created;
- Once approved by the lending institution, the application is sent to the Treasurer of State's office for approval;
- The Treasurer's office evaluates applications on a first-come, first-served basis;
- Eligibility is determined by a jobs-to-dollars ratio – that is, one full-time-equivalent job must be created or saved for every \$25,000 requested;
- If the loan is approved, the Treasury purchases a reduced-rate certificate of deposit with that lending institution in the amount requested, provided the latter agrees to lend such funds at a reduced rate to the borrower

Applications for the Linked Deposit program are also available at **eligible lending institutions** . For more information about this or other Treasury programs, call the State Treasurer's office toll-free at 1-800-228-1102. ¹

¹ Office of the Ohio Treasurer of State, 2007