

\$415,000

FOR SALE

Modern in Mt. Auburn

feat. 4bd, 3.5ba, 3153 sqft
w/ elegant finishes
& massive upgrades

132 Winkler Street
Cincinnati, OH 45219



revolutionPCG.com
realty reimagined

property information

Enter this 3153 sqft Mt. Auburn home onto warm wood floors bathed in sunlight beneath 10' ceilings. An expansive great room entertains as the living room melts naturally into the kitchen. Stainless appliances & granite adorn an optimal chef space maintaining connection to family & guests. Journey down the hall to a full bath with modern tones, automated features & marble elegance. Around the corner opens to an office/bedroom with a bonus space that offers easy conversion to a walk-in closet or 1st floor laundry. As you begin to trek upstairs a mudroom delivers weatherproof entry from the 2 car garage. Retreat to a 369 sqft 2nd floor primary with quartz tops in the ensuite bath, walk-in closet, 9' ceilings & a private deck to sip morning coffee. An apartment style 3rd floor still awaits with massive space, laundry connection & separate HVAC. Tax abated & paired with an assumable VA mortgage, steps from Christ Hospital & moments from OTR this home offers what you want, where you want.



Summary

List Price	\$415,000
Bedrooms	4
Bathrooms	3 Full / 1 Half
Lot Size	0.061
SQFT	3153
Market	Cincinnati
Submarket	Mt. Auburn
Taxes	\$3,040.94

Highlights

- Tax Abated
- Granite kitchen counters
- Stainless Appliances
- Durable wood flooring
- 1st floor tiled full bath with marble top floating vanity
- 1st Floor Deck
- Two Car Garage
- 2nd Floor primary with tiled ensuite bath featuring 15 sqft shower & quartz vanity
- Private deck for primary suite
- 2nd Floor additional full bath
- 3rd floor apartment style with separate HVAC, laundry connection & half bath.
- Neighborhood steps offer zero commute to Christ Hospital
- And much, much more...

property details

Location Information

Property Address 132 Winkler Street
City, State Zip Cincinnati, OH 45219
County Hamilton
Market Cincinnati
Submarket Mt. Auburn
Cross Street Rice Street
Road Type Public
Nearest Highway 71 & 75
Nearest Airport CVG



Property Details

Property Type Single-Family
Tax ID 093-0003-0099-00
Lot Size 0.061
Schools Cincinnati Public
Taxes \$3,040.94



Utilities/Mechanics

Water Public
Sewer Public
HVAC Gas- 2 units
Water Heater Electric
Appliances Stainless Steel



Property Information

Building Details Brick 3 story
Year Built 1880
Occupancy At Closing
Number of Floors 3 plus basement
Roof Rubber
Number of Buildings 1
Exterior Walls Brick
Windows Energy Efficient Vinyl Replacement
Laundry 2 - basement and/or third floor
Parking 2 car garage

[scan below or click here to tour virtually now](#)



financials- comparable sales



132 Winkler Street

Status	for sale- subject property
Courtesy of	Revolution PCG
details	
Bedrooms	4
Bathrooms	3 Full / 1 Half
Sqft	3153
\$ per SQFT	\$132
Renovation	Renovated with high end finishes
Price	\$415,000

Notes: Automated conveniences like lighting & temperature control. High end finishes including granite, quartz, marble, floating vanities & more.



127 Winkler Street

Status	Active
Courtesy of	Plum Tree Realty
details	
Bedrooms	2
Bathrooms	1 full / 1 half
Sqft	1511
\$ per SQFT	\$212
Renovation	Partial- builder grade
Price	\$320,000

Notes: Laminate counters in kitchen remodel. Third floor space has severely limited use due to roof line. Full bath has single vanity with no tub.



138 Winkler Street

Status	Pending
Courtesy of	BHHS Professional Realty
details	
Bedrooms	4
Bathrooms	2 Full / 1 half
Sqft	2530
\$ per SQFT	\$164
Renovation	Complete modern renovation
Price	\$415,000

Notes: Modern touches with a lot of blue incorporated on the first floor, 1 car garage. 3rd floor severely limited due to roof pitch.



We partnered with OPTION FINANCIAL to create an exclusive option to lower the cost of buying a home.

We have pre-negotiated a discount available to our clients as well as anyone working with another agent interested in buying one of our listings.



You are free to work with any lender.
 Before you make a final decision, investigate how a little buyer CA\$H makes a huge impact.

Utilize our pre-negotiated savings with OPTION FINANCIAL & receive a direct lender credit of: \$1,971


this home with buyer CA\$H	
Sale Price	\$415,000
Approx 5% Downpayment	\$20,750
projected details	
Amount Financed	\$394,250
Estimated 1/2% Lender Credit	\$1,971
Est. Interest Rate <small>w/ 1/8 point buy down</small>	6.795%
Term	30
Est. Monthly P&I Payment	\$2,569

another home without	
Sale Price	\$415,000
Approx 5% Downpayment	\$20,750
projected details	
Amount Financed	\$394,250
No Lender Credit	\$0
Est. Interest Rate <small>w/o buy down</small>	6.920%
Term	30
Est. Monthly P&I Payment	\$2,602

- .5% of the amount financed as a direct buyer credit from OPTION FINANCIAL for purchase of the home.
- The example shown to left illustrates if you chose to apply the direct buyer credit as a rate buy down.
- This would lower your interest rate at no cost to you.

Over the life of your loan this equals an interest savings of:

\$11,846



*all terms are estimated for illustration purposes and are not warranted for accuracy. Buyer to verify interest rates, payments, lender incentives & all other financing terms. Taxes & escrow items not reflected.

tax abatement

A property tax abatement is available for any increased valuation that results from improvements to the property for new construction and renovation. Tax abatement benefits stay with the property the entire length of the abatement and transfer to any new property owner within the approved time period.

source: <https://choosecincy.com/homeowner-renter-assistance/residential-tax-abatement/#:~:text=A property tax abatement is,within the approved time period.>

	this home- abatement w/ incentive	same home w/ no abatement or incentive	Non-abated comparable local sale
Sale Price	\$415,000	\$415,000	\$415,000
5% Downpayment	\$20,750	\$20,750	\$20,750
Tax abatement duration (years)	6	0	0
Estimated Tax Abatement*	\$224,930	\$0	\$0
Est. Taxable Value*	\$190,070	\$415,000	\$415,000
	financial details	financial details	financial details
Interest Rate	6.795%	6.920%	6.920%
Term (years)	30	30	30
Monthly Payment Before Taxes*	\$2,569	\$2,602	\$2,602
Monthly Property Taxes*	\$253	\$888	\$811
Monthly Net Payment	\$2822	\$3489	\$3,412

Over **\$667** more monthly

Cheaper house, **more** monthly

\$45,666.60

in total tax savings over the life of the abatement

*all terms are estimated for illustration purposes & are not warranted for accuracy. Buyer to verify interest rates, incentives, payments, tax savings & all figures.

assumable VA loan

For those who served & are eligible for a VA loan, the existing VA loan may be assumed **saving you hundred of thousands of dollars.**

	this home- with assumable loan	same home with NO assumable loan
Sale Price	\$415,000	\$415,000
Assumable VA Loan		
Assumable Loan Balance (estimated)	\$326,519	\$0
Assumable Loan Interest Rate	2.875%	0
Assumable Loan Term (years, matures 4/1/51)	26	0
Assumable Loan Monthly Payment	\$1,494	\$0
New Loan		
New Loan Balance (estimated)	\$88,481	\$415,000
New Loan Interest Rate*	7%	7%
New Loan Term (years)	30	30
New Loan Monthly Payment	\$589	\$2761
Monthly Payment (principal & interest)	\$2082	\$2761

\$679 less monthly assuming the VA loan

\$316,035.74

in total savings over the life of the loans

*all terms are estimated for illustration purposes & are not warranted for accuracy. Buyer to verify interest rates, incentives, payments, tax savings & all figures.

rent vs owning

Greater Cincinnati is FIRST in the nation for rent increases, according to a report by Local 12 WKRC. Typical rent in the Cincinnati area rose 7.9% from May 2022 to May 2023, beating larger metro areas such as New York and Boston. According to Patrick Crowley with the Greater Cincinnati Northern Kentucky Apartment Association, the “prices are beyond their control”.

“Demand for tenant housing is greater than the supply”.

source: <https://local12.com/news/local/cincinnati-leads-nation-rent-increases-renters-landlord-landlords-zillow-increase-housing-shortage-houses-corporations-profit-before-people-tenants-union-apartment-condo-ohio#>

only looking at today...

Market rent for a home like this is **\$4000** per month.

Buying this home at a rate of 6.795% for a term of 30 years with est. taxes & insurance your estimated payment is **\$3,168**.

Buying would cost you **\$832 LESS** per month today.

versus looking at tomorrow...

Rent increases over time, assuming a small annual rent increase of 2% per year & renting for 30 years you would have spent **\$1,970,902** & have **\$0.00** in equity.

Owning a home, your payment doesn't change so after paying off your home in 30 years you would have spent **\$1,140,533** or **\$830,369** less than renting.

costs more than you think...

More importantly, your home appreciates. Assuming the same annual appreciation of 2% per year your home would have increased in a value **\$336,715** & you would own an asset worth **\$751,715**

- Interest rates are up, but delaying buying a home is costing you money every day.
- Renting may cost you less today, but you are paying for it tomorrow.
- Rent increases over time & mortgage payments remain the same so renting would cost you **\$830,369** more.

in 30 years you can have
\$0 as a renter or
\$751,715 as a homeowner

*all terms are estimated for illustration purposes and not warranted for accuracy. Buyer to verify interest rates, payments, estimated insurance, maintenance & all other costs as well as make their own comparison.

feature highlights- to view these & more in detail visit the virtual tour



Wonderful Wood <

Wood Floors span every floor of the home providing a hypoallergenic, puppy paw resistant, easy to maintain surface for daily life.



Some Stuff Should Suck <

The Winflo Elite 36" Range Hood provides an industry leading 439 CFM of air flow removing smoke faster than you can make it featuring 5 ultra quiet fan speeds of only 65 decibels. Paired with 4 energy efficient LED lights this showpiece really does suck. Learn more about this enhancement here.



Rock Hard Durability <

Granite counters are low maintenance enhancements that offer years of durability. Being natural they are impervious to heat so scratching a counter is never a concern.



Steps Away <

Reminiscent of a pedestrian area, the proximity of this home is ideal for those employed at Christ Hospital. A staircase around the corner connects this home directly with the hospital reducing a morning commute to a short stroll.

feature highlights- to view these & more in detail visit the virtual tour

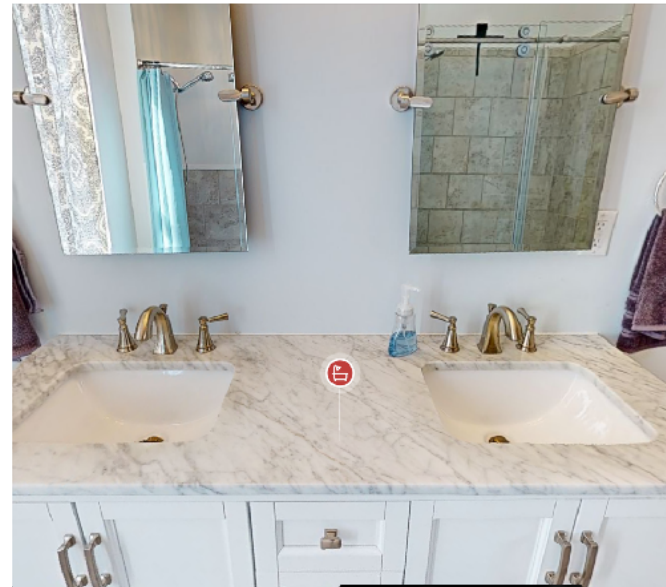


Comfort on Command

The industry leader in Smart Thermostats, Ecobee is already installed and ready for you. Your smart thermostat knows when you're home and turns down the heat or cooling when your house is empty.

- Get recommendations for minor temperature adjustments that maximize savings.
- Cools or heats your home when energy is less expensive, saving you money automatically.
- Adjusts the temperature to account for humidity so your home always feels like the temperature you've set.

Learn how this can save you up to 25% heating and cooling your home.



Function that Floats

This double vanity features a timeless style with European Inset Doors and a natural marble top. This floating vanity levitates over the floor enhancing the decor and allowing you to clean below with ease.



Let there be Light

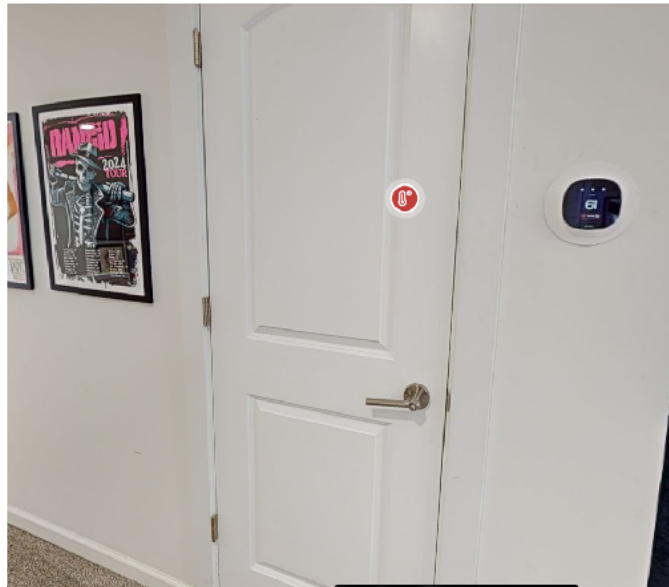
Thanks to a motion switch, this fixture senses your presence illuminating for you without requiring the flick of a switch.



Stain Free Solutions

Quartz counter upgrades are non porous which provides excellent stain protection as spilled items can't easily penetrate the surface making a quick wipe the solution to any spill.

feature highlights- to view these & more in detail visit the virtual tour



Comfort for Every Inch <

Too often the top floor becomes unusable as a standard HVAC unit fails to deliver proper temps. To ensure every inch of this home is always comfortable, inside this closet is a totally separate full size HVAC system (not just a mini-split). Paired with a separate Ecobee thermostat, Siri, Alexa & even Google can dial in your personal preference on command.



Stackable Convenience <

Included in the 3rd floor is space ready for a stackable washer and dryer so carrying a laundry basket is only a horizontal problem.



robyn winegardner
owner- president
BROKER
513.560.2770
robyn@RevolutionPCG.com
license 2022004572 / mls 215854



527 main st
hamilton, oh 45013
brokerage license number 2022006828
brokerage firm MLS ID o702385



nick rakel
owner- chief of staff
REALTOR®
513.646.3823
nick@RevolutionPCG.com
license 2015004855 / mls 215855

All materials and information received or derived from Revolution Property Consulting Group its directors, officers, agents, advisors, affiliates and/or any third party sources are provided without representation or warranty as to completeness, veracity, or accuracy, condition of the property, compliance or lack of compliance with applicable governmental requirements, developability or suitability, financial performance of the property, projected financial performance of the property for any party's intended use or any and all other matters.

Neither Revolution Property Consulting Group its directors, officers, agents, advisors, or affiliates makes any representation or warranty, express or implied, as to accuracy or completeness of the materials or information provided, derived, or received. Materials and information from any source, whether written or verbal, that may be furnished for review are not a substitute for a party's active conduct of its own due diligence to determine these and other matters of significance to such party. Revolution Property Consulting Group will not investigate or verify any such matters or conduct due diligence for a party unless otherwise agreed in writing.

Each party shall conduct its own independent investigation and due diligence

Any party contemplating or under contract or in escrow for a transaction is urged to verify all information and to conduct their own inspections and investigations including through appropriate third party independent professionals selected by such party. All financial data should be verified by the party including by obtaining and reading applicable documents and reports and consulting appropriate independent professionals. Revolution Property Consulting Group makes no warranties and/or representations regarding the veracity, completeness, or relevance of any financial data or assumptions. Revolution Property Consulting Group does not serve as a financial advisor to any party regarding any proposed transaction.

All data and assumptions regarding financial performance, including that used for financial modeling purposes, may differ from actual data or performance. Any estimates of market rents and/or projected rents that may be provided to a party do not necessarily mean that rents can be established at or increased to that level. Parties must evaluate any applicable contractual and governmental limitations as well as market conditions, vacancy factors and other issues in order to determine rents from or for the property. Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants and governmental agencies. All properties and services are marketed by Revolution Property Consulting Group in compliance with all applicable fair housing and equal opportunity laws.

We obtained the information contained herein from sources we believe to be reliable. However, we have not verified its accuracy and make no guarantee, warranty or representation about it. It is submitted subject to the possibility of errors, omissions, change of price, rental or other conditions, prior sale, lease or financing, or withdrawal without notice. We include projections, opinions, assumptions or estimates for example only, and they may not represent current or future performance of the property. You and your tax and legal advisors should conduct your own investigation of the property and transaction.

