



Miami Valley Housing Assessment

2007

Miami Valley Regional Planning Commission



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For More Information

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Miami Valley Regional Planning Commission (MVRPC) is a voluntary association of governmental and non-governmental organizations serving as a forum and resource where regional partners identify priorities, develop public policy, and implement strategies to improve the quality of life and economic vitality throughout the Miami Valley Region.

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Introduction

Miami Valley Housing Assessment

The Purpose

The Miami Valley Region, just like any region, is constantly changing. Figure 1.1 shows how much the urbanized areas in the Region expanded between 1950 and 2000. Recent newspaper articles have pointed to the continued loss of farmland to residential and commercial development as well as the loss of population in more urban areas, high numbers of foreclosure filings in the Region, and slowdowns in the housing market.

The Miami Valley Regional Planning Commission (MVRPC) conducted the Miami Valley Housing Assessment in order to examine the Region's housing status as part of "Going Places: An Integrated Land Use Vision for the Miami Valley Region," MVRPC's new land use planning initiative. This assessment examines the Region's housing issues from a wide-ranging perspective, attempting to provide a comprehensive overview of current housing conditions in the Region.

The Data

Most of the data presented in this study were gathered from the U.S. Census Bureau. Where appropriate, the data are presented as time-series, going back as far as 1970, in order to provide an historical overview of how that particular variable has changed. Where feasible and appropriate, data from other sources were gathered to supplement the U.S. Census data.

The same eight-county Region (shown in Figure 1.2) used for the State of the Region 2005 report was used for this study. The data were both compiled to the Regional level for tabular and graphic analysis and at the Census Block Group level for spatial analysis and presentation. Some comparative analyses were also included in order to further explore some issues, such as housing affordability.

Figure 1.1
Urbanization Trends from 1950 to 2000

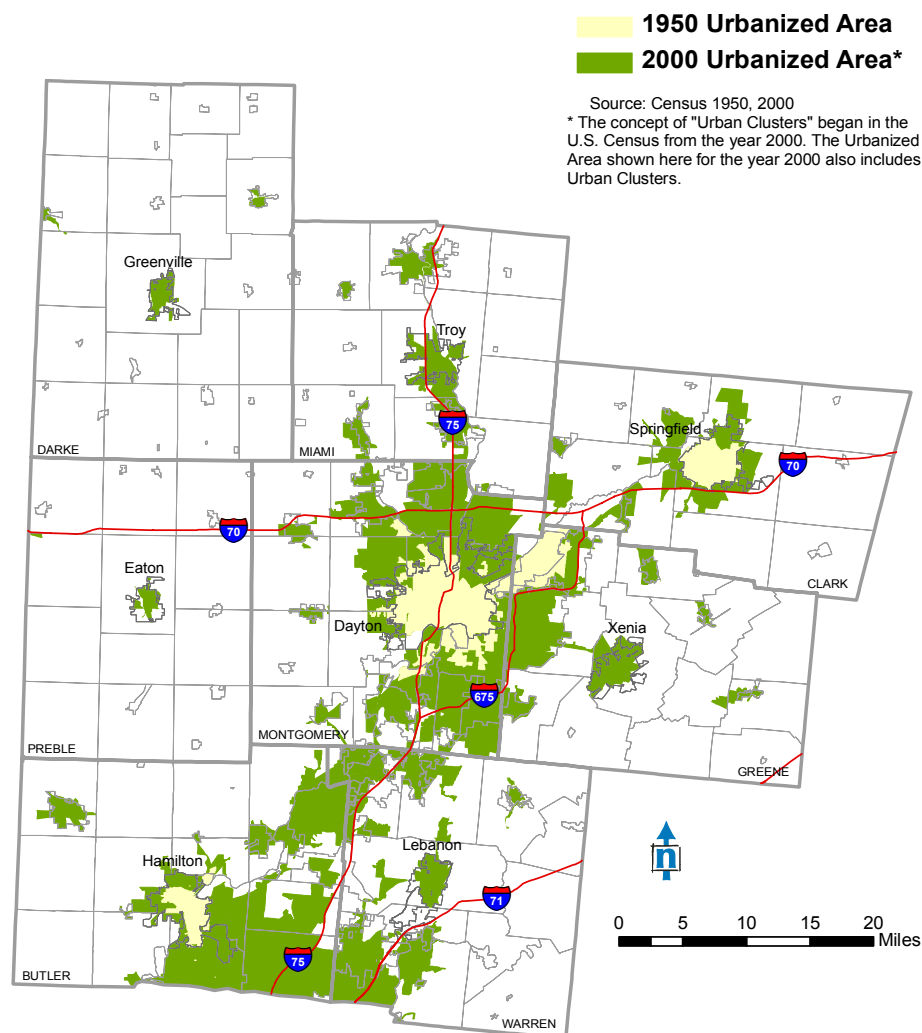
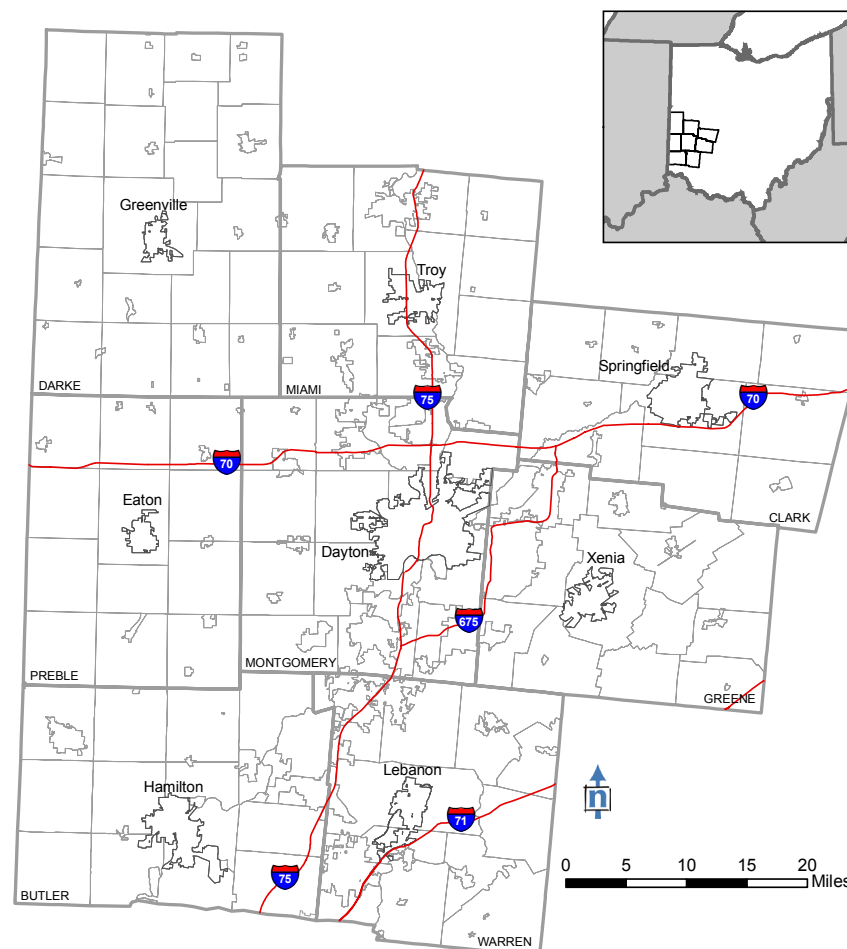


Figure 1.2
The Miami Valley Region



Report Structure

This report is divided into six main chapters, beginning with the Introduction, followed by Regional Demographic and Economic Patterns, Housing Unit Distribution, Housing Affordability, Housing Unit Projections, and the Conclusions. The Regional Demographic and Economic Patterns chapter consists of a description of housing-related population and economic variables for the Region, providing background information for analyses presented in later chapters. The following chapter, Housing Unit Distribution, is a mainly geographic presentation of housing data by type, tenure, and vacancy. The Housing Affordability chapter contains a general analysis of housing affordability as well as a more in-depth analysis of cost-burdened households. In the Housing Unit Projections chapter, population projections calculated by the Ohio Department of Development were used to develop a projection of how many new housing units would be needed in order to support the Region's future population. The final chapter summarizes findings from each chapter and offers several overall conclusions.

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Table 2.1
Population and Household Data from 1970 to 2000

	1970	1980	1990	2000
Total Population	1,367,654	1,393,465	1,450,390	1,537,394
Percent Change in Population	-	1.89%	4.09%	6.00%
Average Regional Population Density (Persons Per Square Mile)	380.54	389.36	405.65	430.04
Total Households	432,251	492,020	541,791	595,094
Percent Change in Households	-	13.83%	10.12%	9.84%
Persons Per Household	3.08	2.76	2.54	2.50
Median Age of Population	26.14	29.60	33.05	35.93
Median Age of Householders	45.47	44.70	45.50	47.40

Source: Census 1970-2000, SF1

While the Region has become more urbanized, it has also experienced uneven growth patterns. Certain areas in the Region have grown or declined at a much faster pace than others. This section of the report presents findings from an examination of demographic and economic indicators, such as population, households, income, and employment in order to illustrate these patterns and provide some background for the housing-specific data presented in later chapters.

Table 2.1 presents a historical view of how the Region's population and household statistics have changed since 1970. During the period shown, the rate of population change increased while the rate of change in the number of households decreased. Even so, the number of persons per household during this time frame decreased by over 0.5 persons. The median age of the population increased by almost 10 years from 1970 to 2000, and while the median age of householders increased as well, the change has been much less dramatic, increasing by only approximately 2 years.

The most obvious feature of Figure 2.1 is the concentration of areas falling into the High density category exclusively in the Region's cities. The vast majority of the Region falls into the Low density category, with 0 to 1,840 persons per square mile. Areas in the Medium Low and Medium High density categories tend to be located in or near the cities, often surrounding the High density areas.

Areas exhibiting high growth rates in Figure 2.2 are, with very few exceptions, concentrated in Warren County and eastern Butler County. Decreases in the number of households have mostly been recorded in the cities, however many also appear in Darke and Montgomery counties.

The data illustrate two basic housing patterns:

1. The southern portion of the Region, mainly in Butler and Warren counties, has generally grown at a faster pace than other areas in the Region and is experiencing a rapid increase in households and population.
2. The central cities and surrounding communities, which contain some of the oldest developments in the Region, possess a development pattern that is more dense than more recently built communities but are losing households.

Figure 2.1
Population Density Distribution for 2000

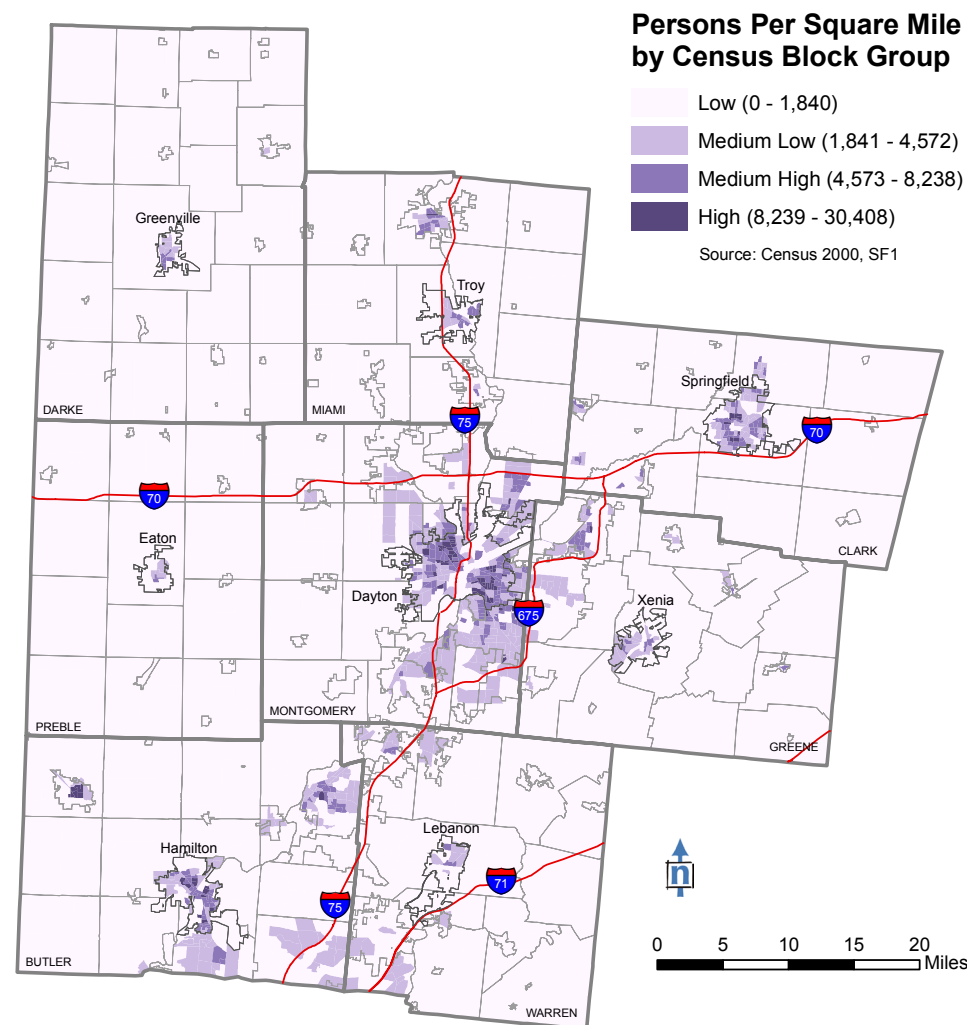
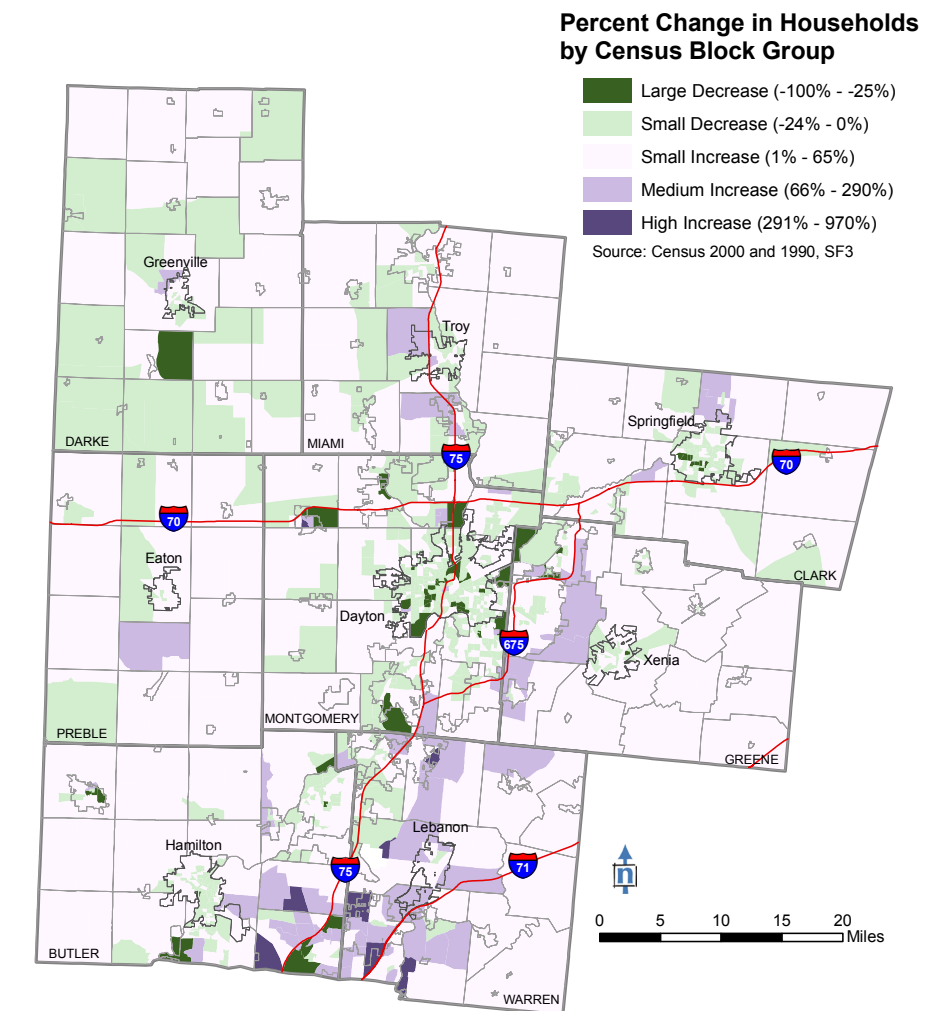


Figure 2.2
Change in Households from 1990 to 2000



The Census defines a ‘family household’ as a group of people living in the same housing unit who are related by birth, marriage, or adoption. Not all households, then, contain families since a household may include a group of unrelated people or one person living alone. As can be seen in Table 2.2, family households constitute the majority of total households, although this proportion has been declining since 1970 and is coupled with an increasing proportion of Non-Family Households.

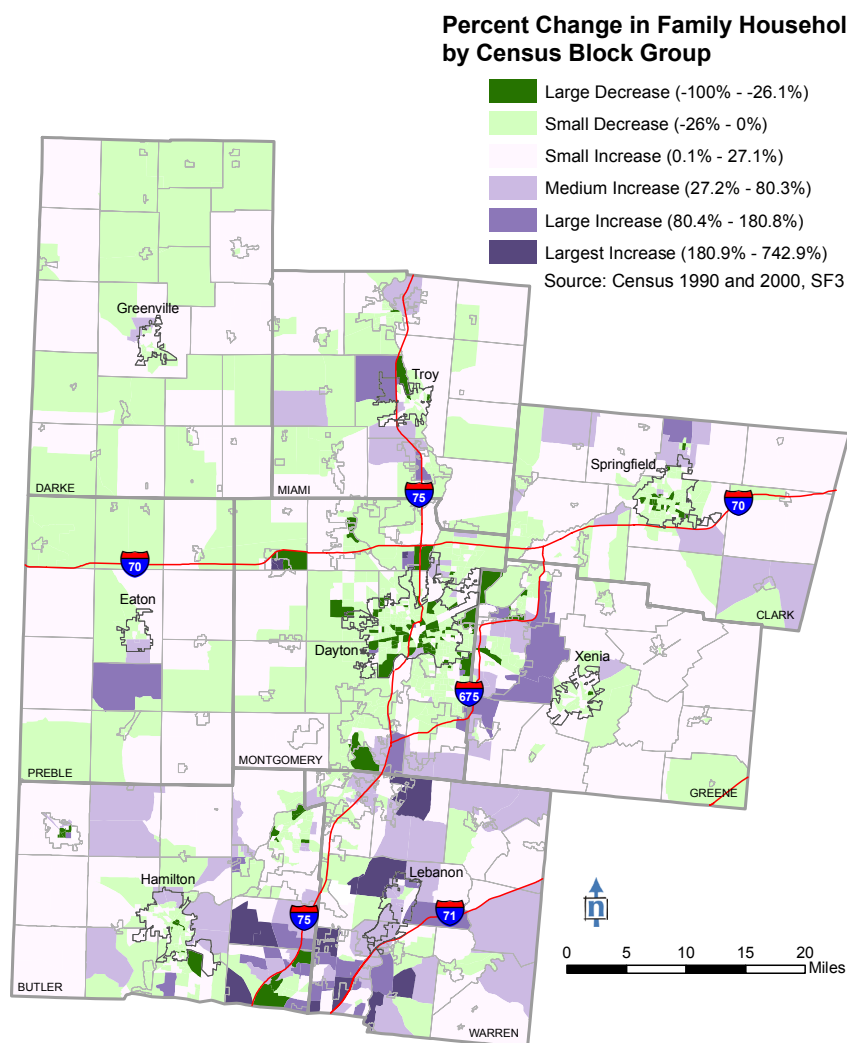
In Table 2.2, all but one of the family household types are shown to have increased in number every year from 1970 to 2000. The number of Married Couples with Children decreased from 1970 to 1990, only to increase again in 2000. However, even while the numbers were increasing, the only two family household types to see an increase in the proportion of total households were Single Householder Families, both with and without children.

Table 2.2
Households and Families by Type from 1970 to 2000

	1970	1980	1990	2000
Households	432,251	492,020	541,791	595,094
Families (% of Households)	347,268 (80.3%)	374,548 (76.1%)	396,068 (73.1%)	413,647 (69.5%)
Married Couple Families (% of Households)	309,587 (71.6%)	314,242 (63.9%)	322,097 (59.5%)	325,726 (54.7%)
Married Couple Families with Children (% of Households)	182,751 (42.3%)	162,671 (33.1%)	148,882 (27.5%)	151,207 (25.4%)
Married Couples without Children (% of Households)	126,836 (29.3%)	151,571 (30.8%)	173,215 (32%)	174,519 (29.3%)
Single Householder Families with Children (% of Households)	20,344 (4.7%)	36,625 (7.4%)	42,386 (7.8%)	53,724 (9%)
Single Householder Families without Children (% of Households)	17,337 (4%)	23,681 (4.8%)	31,585 (5.8%)	34,197 (5.7%)
Non-Family Households (% of Households)	84,983 (19.7%)	117,472 (23.9%)	145,723 (26.9%)	181,447 (30.5%)

Source: Census 1970 - 2000, SF3

Figure 2.3
Change in Family Households from 1990 to 2000

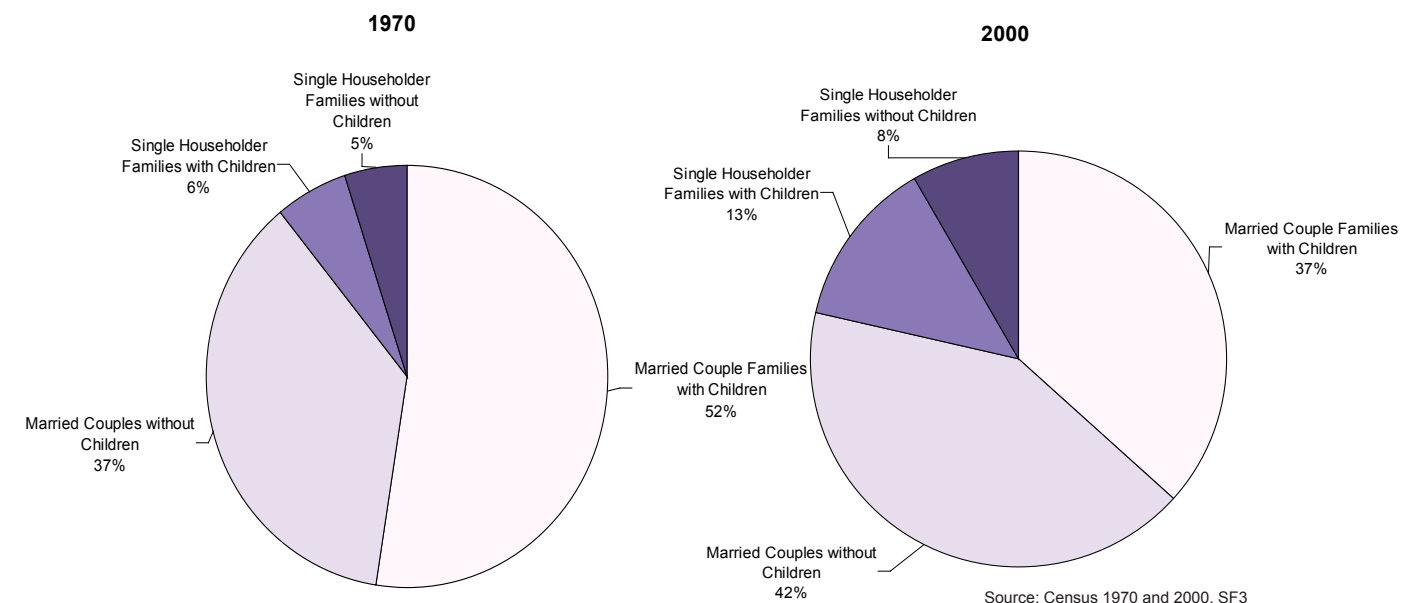


Reinforcing the trends established on the preceding page, Figure 2.3 shows that the largest increases in the number of family households were located in eastern Butler County and western Warren County. The areas with the largest declines in family households were mostly concentrated in the cities, however there are a few areas in this category in more rural and suburban areas. Notably, most of the areas that experienced even a moderate decline seem mostly to radiate out from the City of Dayton to the west, northwest and north.

Figure 2.4 illustrates how the proportions of different types of family households have changed from 1970 to 2000. The percent of total families consisting of Married Couple Households without Children has not changed much and the proportion of Married Couples with Children clearly decreased, falling by 15% from 1970 to 2000. However, the proportion of single householder families with children more than doubled.

Since different types of families often require different types of housing, the trends noted here are certainly essential to an understanding of the housing situation in our Region. The changes in the proportions of the different types of family households and the movement of family households away from the cities and rural areas will certainly affect the Region’s future housing.

Figure 2.4
Family Households by Type for 1970 and 2000



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Income is a significant factor in housing and neighborhood choice, and it is also a driver of community change. A community's income mix and poverty level affects the quality-of-life of its residents and the community's ability to retain and attract various income levels. Mixed income neighborhoods are important because middle and upper-income households help boost the tax base, which enables the community to continue providing adequate levels of service. A healthy income mix also encourages economic mobility among lower-income residents and prevents poverty from concentrating in certain areas.

Table 2.3 gives an overview of median household and family income as well as per capita income for the Region. Median household and family income both fell between 1970 and 1980, with median household income continuing to decrease in the subsequent decade as well. In contrast, per capita income has increased every decade between 1970 and 2000.

Figure 2.5 shows that areas within the lowest median income category are mostly concentrated in the central cities. The areas with higher median incomes are located in the southern and eastern portion of the Region near I-75, I-71, and I-675. Neither Preble nor Darke counties contain areas that fall into either of the two highest median income categories. According to Figure 2.6, most of the Region has experienced either a small increase or a small decrease in median household income. The few areas showing large decreases in median household income

Figure 2.5
Median Household Income Distribution for 1999

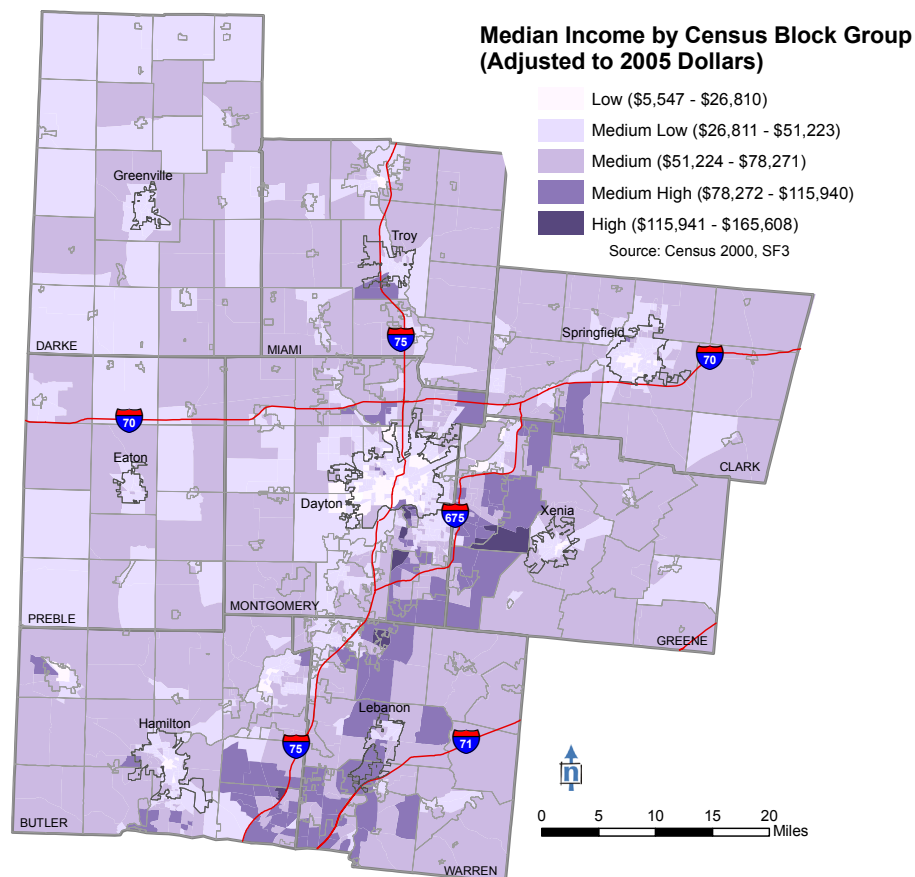


Figure 2.6
Change in Median Household Income from 1989 to 1999

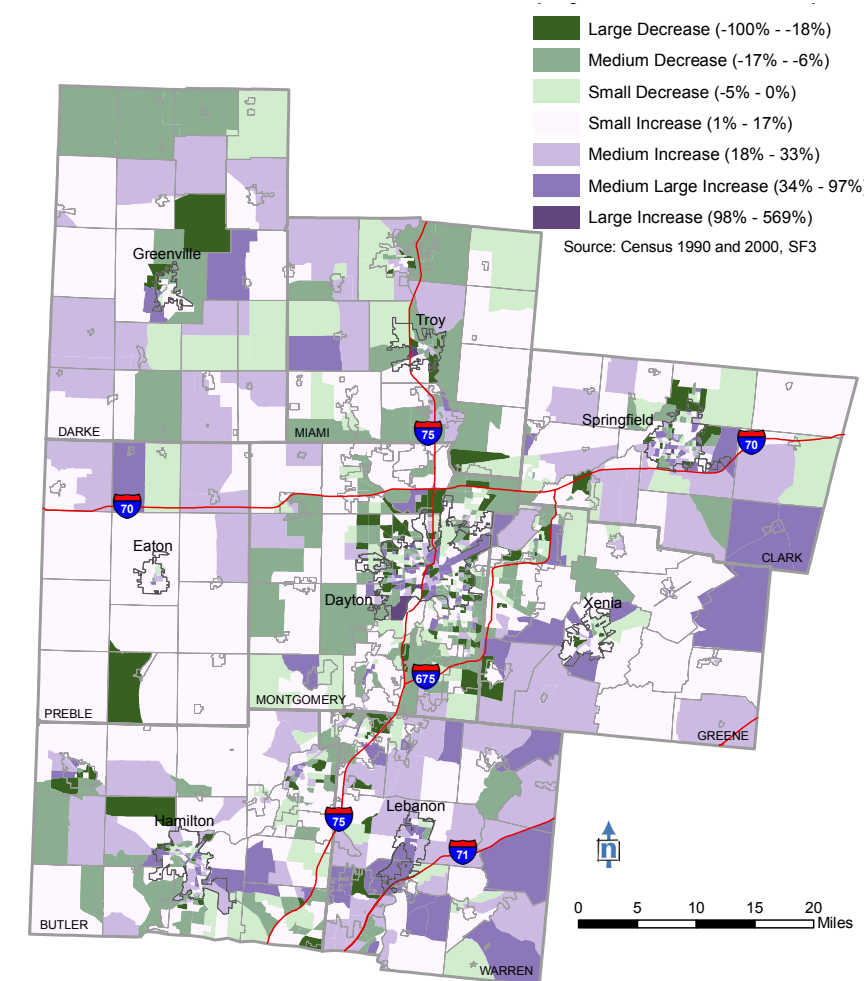
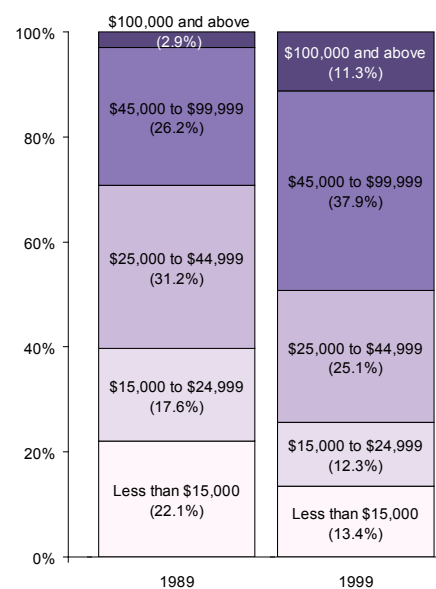


Figure 2.7
Household Distribution by Household Income for 1989 and 1999



Source: Census 1990 and 2000, SF3

Table 2.3
Household, Family, and Per Capita Income from 1969 to 1999 (adjusted to 2005 dollars)

	1969	1979	1989	1999
Median Household Income	\$52,441	\$51,656	\$48,431	\$50,537
Percent Change	-	-1.50%	-6.24%	4.35%
Median Family Income	\$57,585	\$56,812	\$57,483	\$62,804
Percent Change	-	-1.34%	1.18%	9.26%
Per Capita Income	\$17,766	\$19,705	\$21,952	\$25,694
Percent Change	-	10.92%	11.40%	17.05%

Source: Census 1970 - 2000, SF3

are mostly located in the central cities and their surrounding communities. The most worrisome feature of these two maps is that many of the areas that fell into the lower income categories in Figure 2.5 also showed declines in median household income in Figure 2.6.

The overall Regional shift in household income from 1990 to 2000 can be seen in Figure 2.7, which divides the total number of households into five income categories. The proportion of households in the three lowest income categories decreased during the decade of the 1990s, while the proportion of households in the two highest income categories both grew.

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Regional employment patterns and the health of the Regional economy affect both the geographic distribution of housing and the ability of the Region's households to afford adequate housing. This section is meant to be a summary of information about the Region's economy, for more detailed information on the Region's economic status please refer to the 2005 Economic Base Assessment Study report.

As can be seen in Figure 2.8, the employment centers within the Region, those areas with higher numbers of jobs, are concentrated in

the Region's cities and along interstate highways such as I-75, I-70, and I-675. The only area classified in the highest category contains Wright-Patterson Air Force Base.

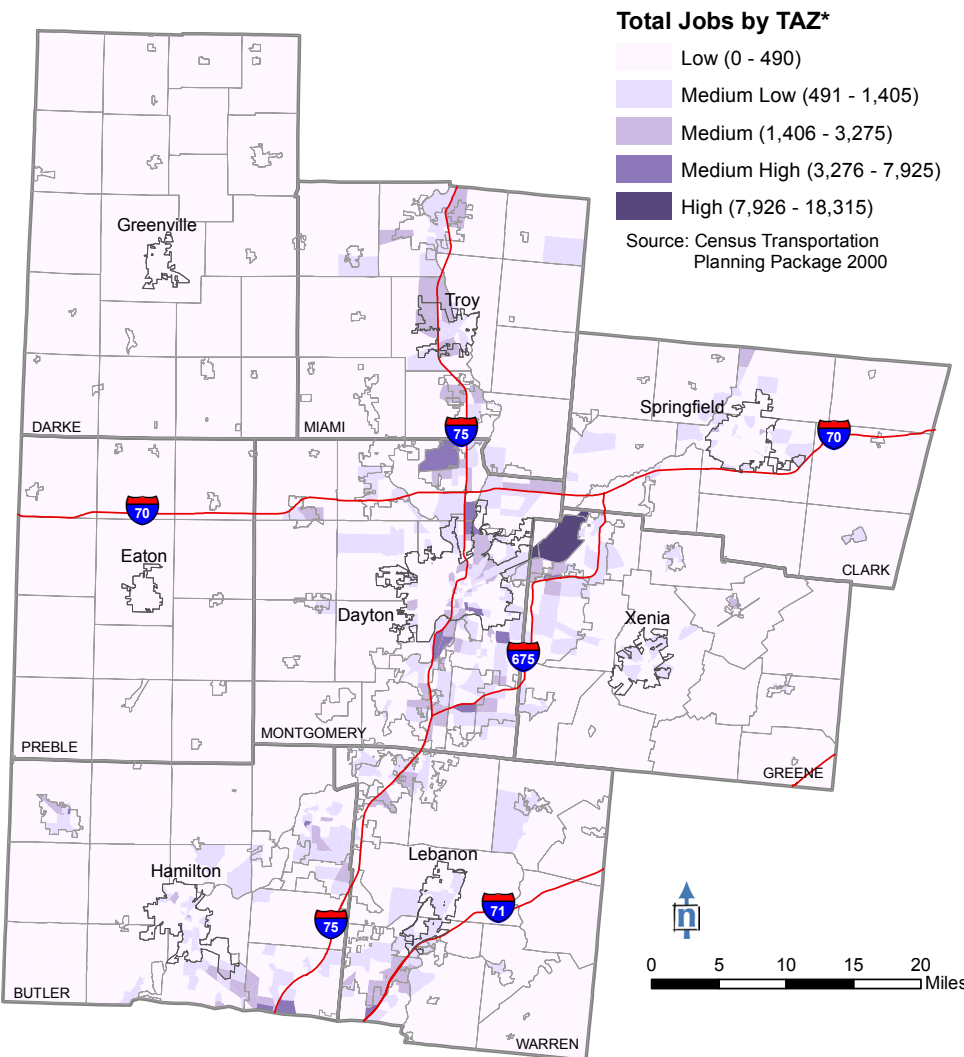
Figure 2.9 illustrates, predictably, that the shortest travel times to work occur in and around the Region's cities and along its interstate highways, especially I-75. Interestingly, the areas with the longest travel times to work are areas where there has been an increase in households, while those with the shortest travel times to work are generally losing households.

The unemployment rate, as shown in Table 2.4, was at its lowest in 2000. As employment numbers have risen by almost 300,000 from

1970 to 2000, the unemployment number, while it has fluctuated, was only 1,900 more in 2000 than in 1970.

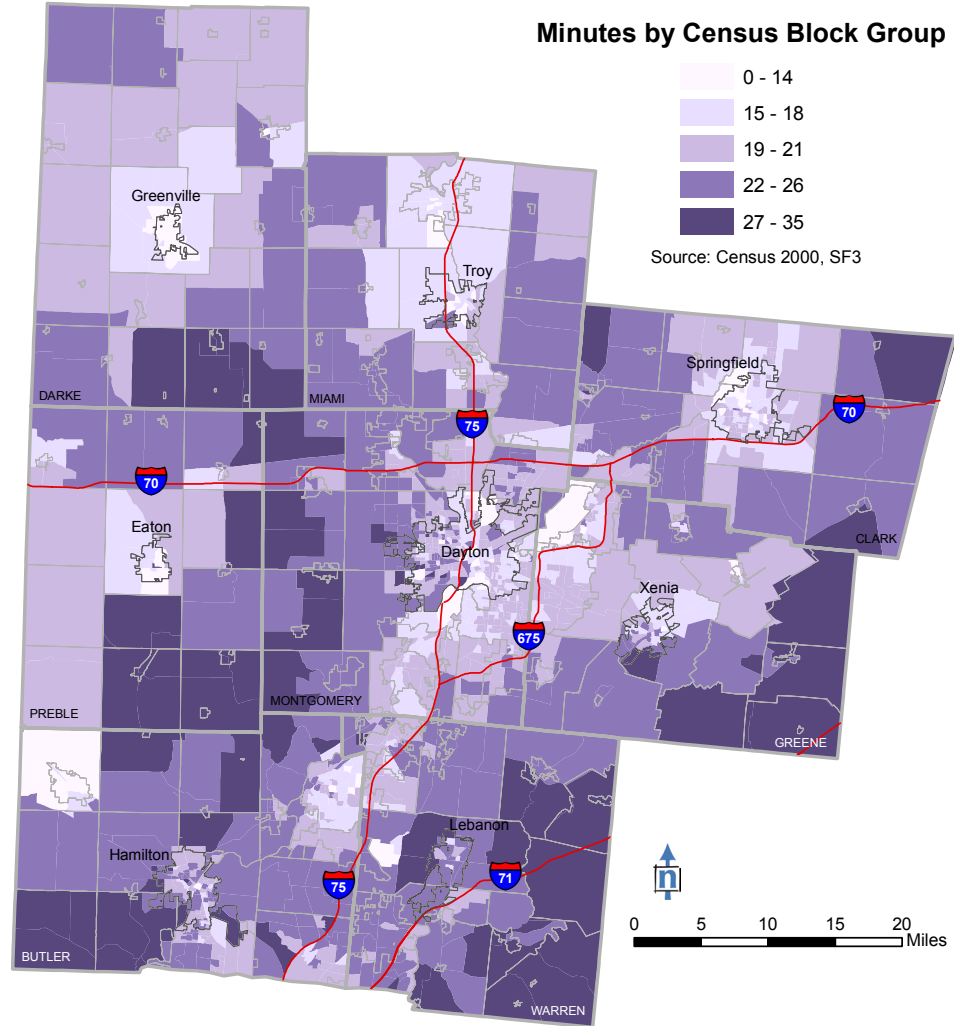
Table 2.5 shows how the Region's economy has changed between 1970 and 2000. In 1970, Manufacturing was the largest industry in terms of its share of Regional employment. In 2000, however, Manufacturing had fallen to third place, with Services and Retail Trade becoming the first and second largest sectors, respectively.

Figure 2.8
Distribution of Employment for 2000



* Census tract data was used for Preble and Darke counties, for which TAZ-level data was unavailable

Figure 2.9
Median Travel Time to Work for 2000



Source: Census 2000, SF3

Table 2.4
Employment and Unemployment from 1970 to 2000

	1970	1980	1990	2000
Total Employment¹	573,287	635,935	743,752	864,358
Unemployment²	27,900	49,700	39,000	29,800
Unemployment Rate	5.0	7.7	5.3	3.8

Source: ¹ Regional Economic Information System (REIS)
² Ohio Job & Family Services Labor Market Information

Table 2.5
Employment by Industry for 1970 and 2000

Industry Type ¹	1970		2000	
	Total	Share	Total	Share
Farm	15,735	2.7%	11,234	1.3%
Agricultural, Forestry, Fishing and Other	2,026	0.4%	6,436	0.7%
Mining	1,082	0.2%	663	0.1%
Construction	26,122	4.6%	44,270	5.1%
Manufacturing	181,550	31.7%	143,829	16.6%
Transportation and Public Utilities	20,705	3.6%	36,282	4.2%
Wholesale Trade	18,746	3.3%	40,924	4.7%
Retail Trade	86,435	15.1%	155,122	17.9%
Finance, Insurance, and Real Estate	31,132	5.4%	57,149	6.6%
Services	92,051	16.1%	254,387	29.4%
Government and Government Enterprises	97,703	17.0%	112,318	13.0%
TOTAL²	573,287	100.0%	864,358	100.0%

Note: ¹ The Industry Type classification is based on SIC industry categories
² The Total may not equal 100% due to rounding
Source: Regional Economic Information System (REIS)

Housing Unit Distribution

Total Housing Units

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This chapter is an examination of the distribution of housing units in the Miami Valley Region, by type, tenure, and occupancy. The mix of housing units by tenure, presented in Table 3.1, has remained relatively stable from 1970 to 2000, varying by only 2.7 percentage points at the most. While the proportions of owner- and renter-occupied units have fluctuated, the proportion of vacant housing units has steadily increased. Also, as presented in Table 3.2, the share of single family housing units increased between 1990 and 2000.

In Figure 3.1, block groups with higher densities are, almost without exception, concentrated in and around the Region's cities. Areas outside of cities, again almost without exception, fall into the low-

est density category of 1 to 238 housing units per square mile. Figure 3.3 shows that housing unit losses occurred throughout the Region, although the most concentrated areas registering losses were in the cities. Areas exhibiting the largest increases in housing units are mostly concentrated in southeastern Butler County and in Warren County, although the areas directly to the south and east of I-675 in Montgomery and Warren counties also showed medium to medium high increases.

In Figure 3.3, the numbers of owner-occupied and renter-occupied housing units from 1990 and 2000 are divided by housing type (single family, multi-family, mobile home/other). It shows that

Table 3.1
Housing Units by Tenure from 1970 to 2000

	1970	1980	1990	2000
Total Housing Units	433,007	522,504	571,921	635,531
Owner-Occupied (% of Total Housing Units)	282,635 (65.3%)	339,010 (64.9%)	366,790 (64.1%)	415,365 (65.4%)
Renter-Occupied (% of Total Housing Units)	134,309 (31%)	153,010 (29.3%)	175,001 (30.6%)	179,729 (28.3%)
Vacant (% of Total Housing Units)	16,063 (3.7%)	30,484 (5.8%)	30,130 (5.3%)	40,437 (6.4%)

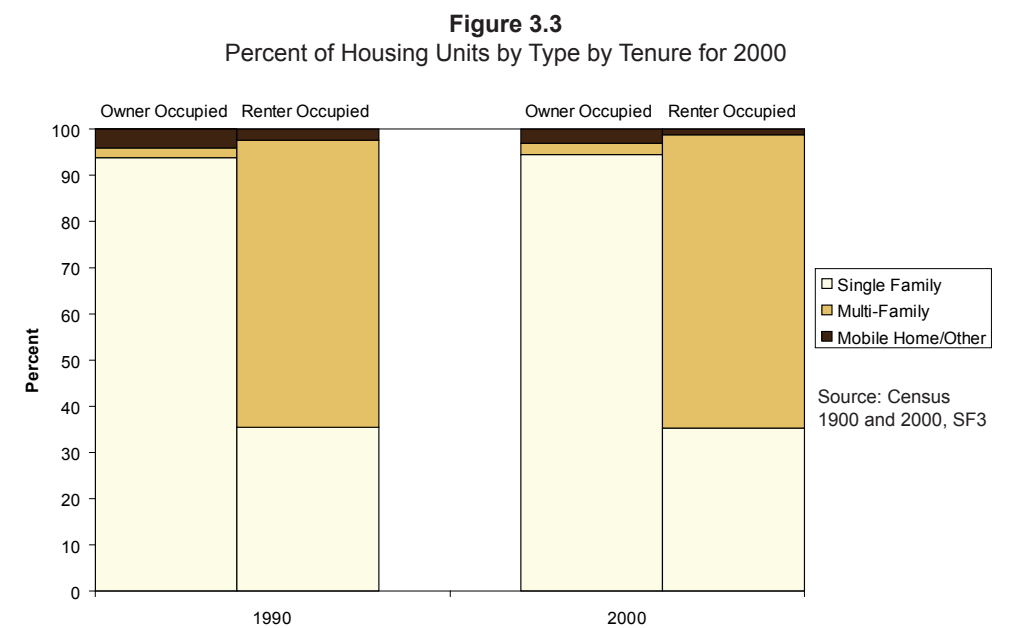
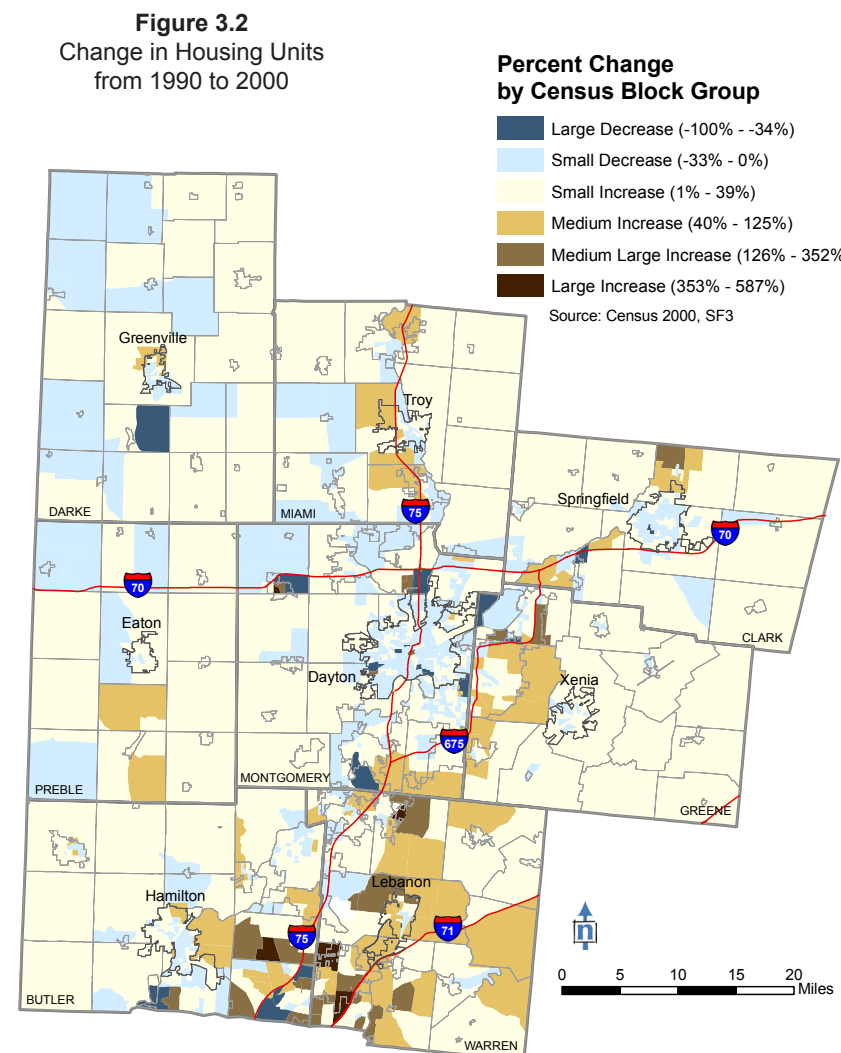
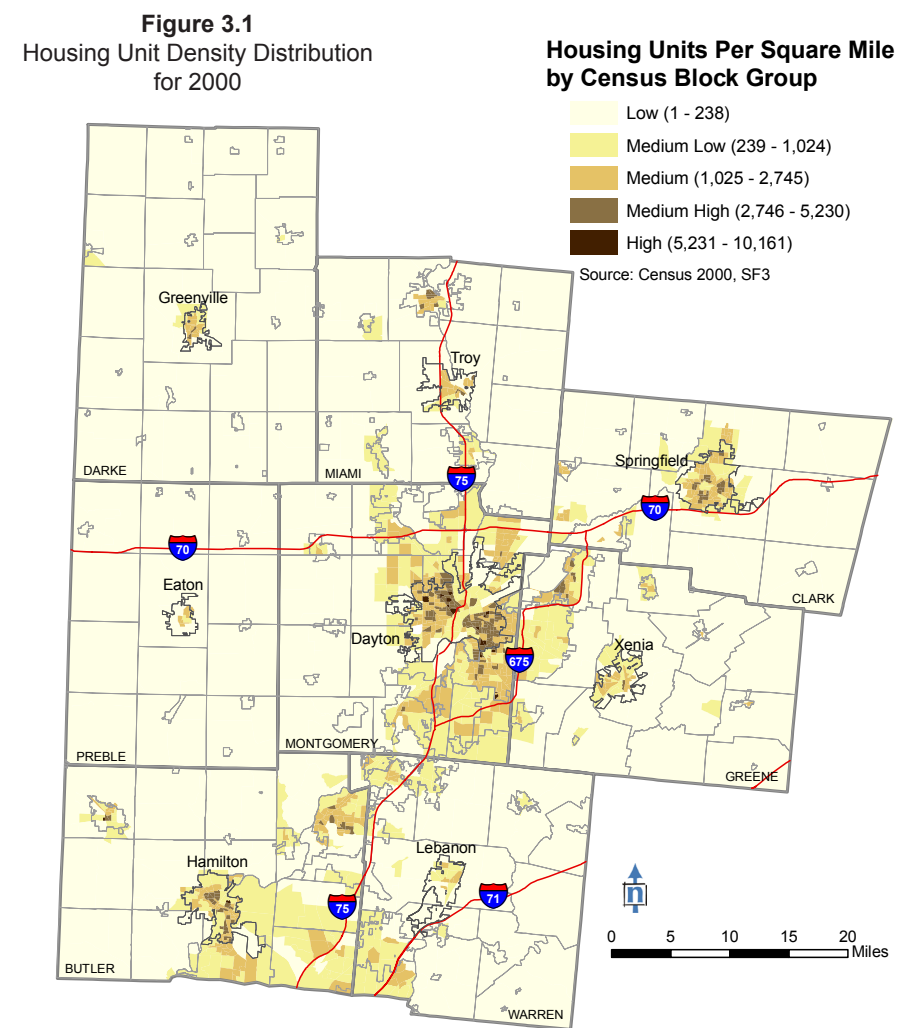
Source: Census 1970-2000, SF3

Table 3.2
Housing Units by Type for 1990 and 2000

	1990	2000
Single-Family (% of Total Housing Units)	420,031 (73.4%)	476,537 (75.0%)
Multi-Family (% of Total Housing Units)	130,948 (22.9%)	142,443 (22.4%)
Mobile Home/Other (% of Total Housing Units)	20,942 (3.7%)	16,551 (2.6%)

Source: Census 1990 and 2000, SF3

the proportions have not changed very much between the two years: the bar representing owner-occupied units for 1990 looks almost identical to the one for 2000, as do the bars representing renter-occupied units



Housing Unit Distribution

Housing Units by Type

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The Miami Valley Region is dominated by single family housing units. Table 3.2 on the previous page shows that 75% of all housing units in the Region in 2000 were single family and Table 3.3 on this page shows that over 82% of the population in 2000 lived in single family housing units. Figure 3.4 illustrates the geographic distribution of this dominance, with very few areas containing more multi-family than single family units, and even fewer containing only multi-family units.

There are two noticeable patterns in Figure 3.4 that deserve some mention. The first is that the areas with more multi-family units tend to follow the interstates, especially I-75. The second is that these areas also tend to occur within the boundaries of the Region's major municipalities, such as Dayton, Springfield, and Troy;

concentrations of these areas outside major municipal boundaries can often be explained by the location of an educational institution or Wright-Patterson Air Force Base.

Two main observations can be made about Figures 3.5 and 3.6. First, in both maps it is evident that the cities of the Region are losing both single and multi-family housing units. Second, the changes in the number of multi-family housing units (Figure 3.6) are more difficult to summarize than the changes in the number of single family housing units (Figure 3.5). Areas with medium to large increases in Figure 3.5 are mostly located on the outskirts of the Region's cities, in southeastern Butler County, and in Warren County.

Table 3.3
Population in Occupied Housing Units by Housing Type for 2000

	2000
Population in Occupied Housing Units - Single Family (% of Total Population)	1,223,733 (82.15%)
Population in Occupied Housing Units - Multi-Family (% of Total Population)	233,353 (15.66%)
Population in Occupied Housing Units - Mobile Home/Other (% of Total Population)	32,573 (2.19%)

Source: Census 2000, SF3

Figure 3.4
Housing Mix by Housing Type for 2000

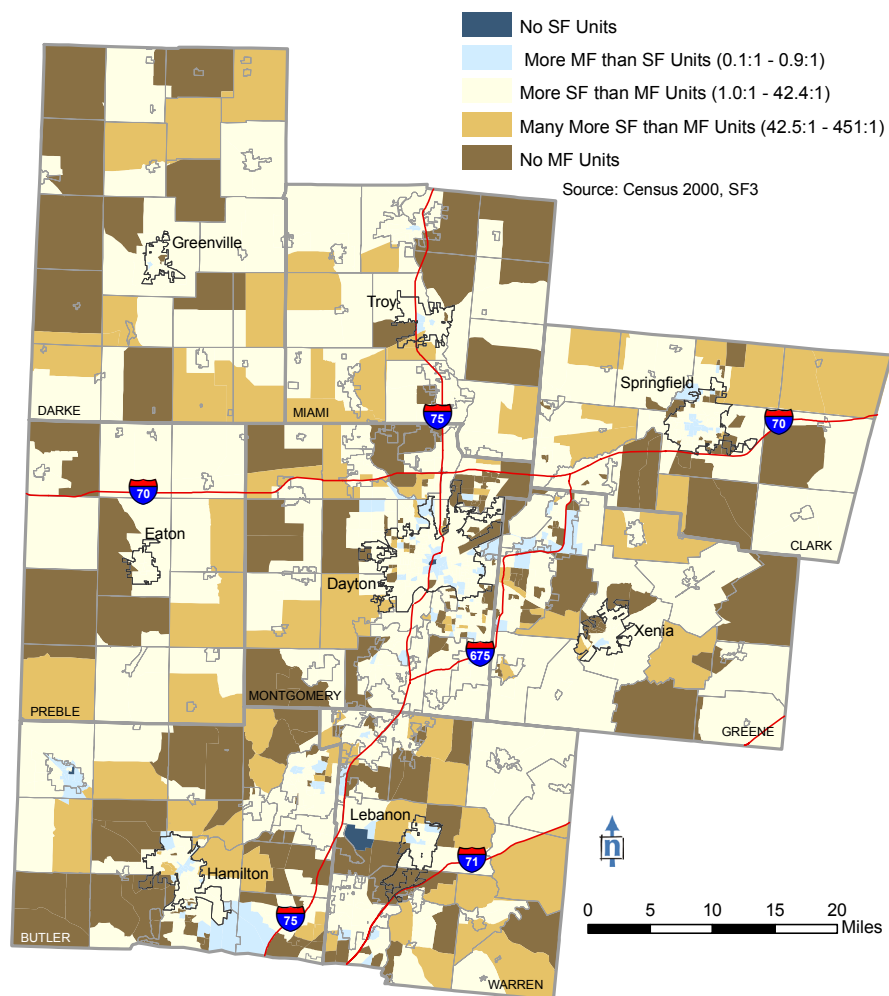


Figure 3.5
Change in Single Family Housing Units from 1990 to 2000

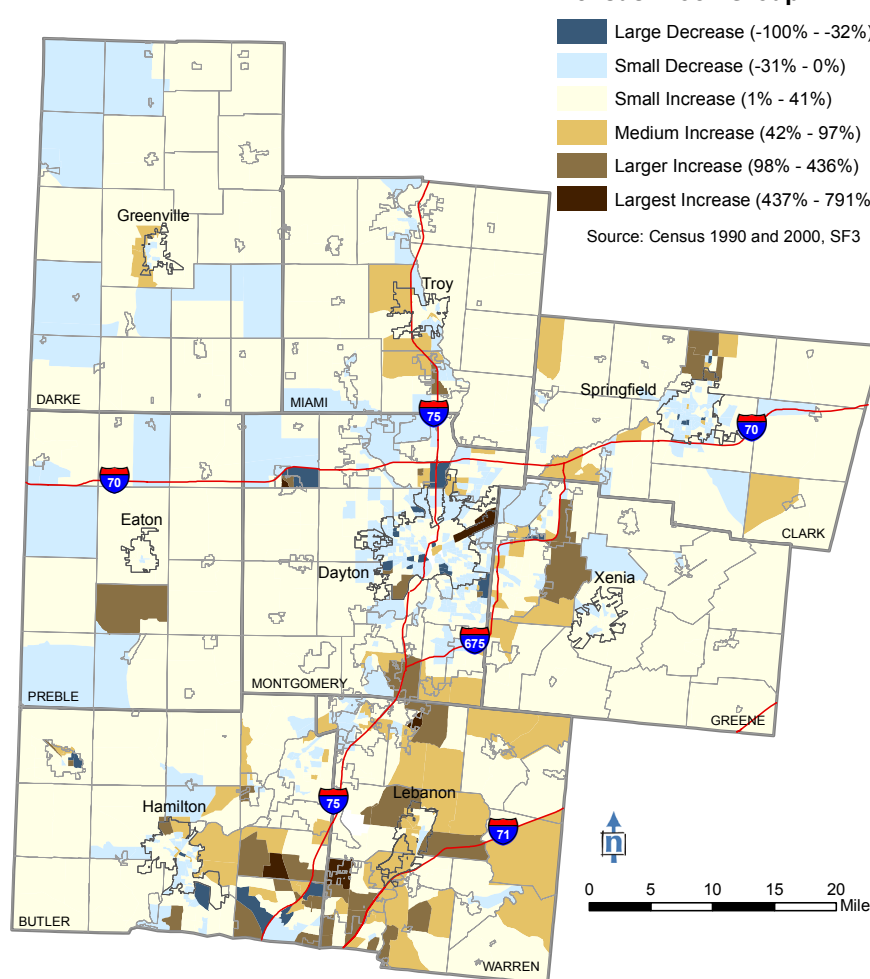
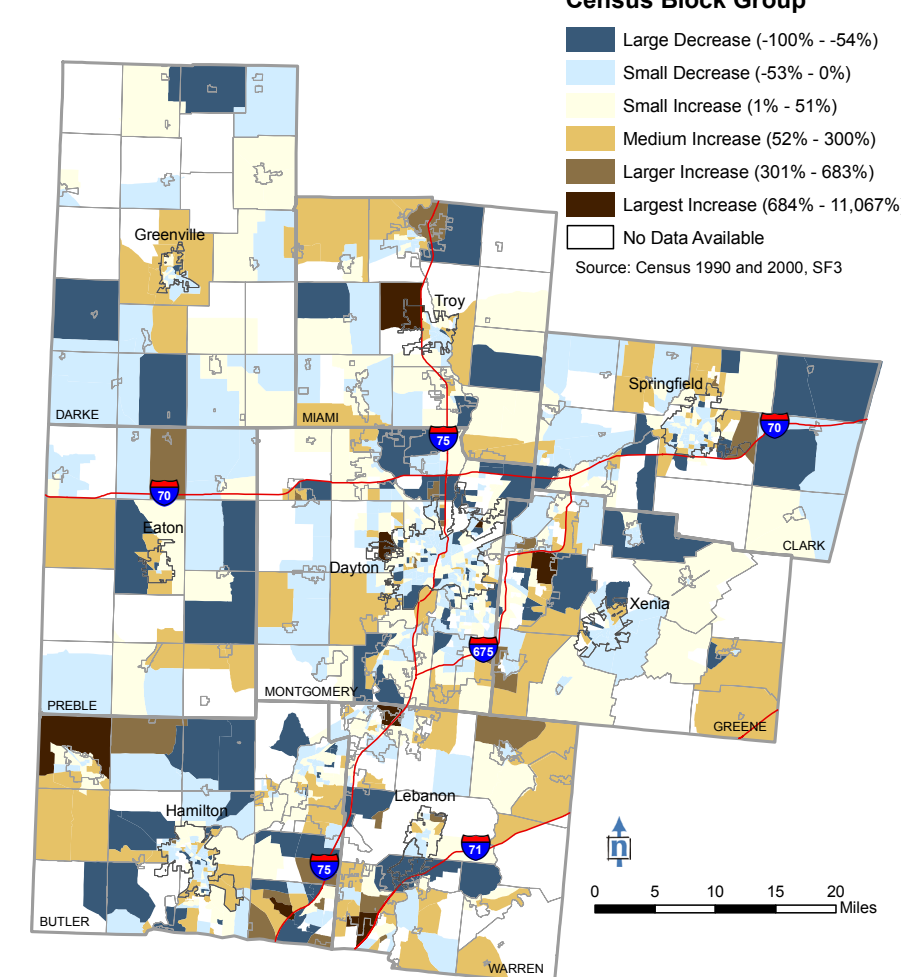


Figure 3.6
Change in Multi-Family Housing Units from 1990 to 2000



Housing Unit Distribution

Housing Units by Type

Miami Valley Housing Assessment

Table 3.4 compares the number of permits issued during the 1980's and 1990's to the change in the number of households by decade from 1980 to 2000. The ratio of single family permits to households in single family housing units shows that during both periods, more permits were issued for new housing than the number of new households formed. The ratio of permits to households increased from the 1980s to the 1990s, with an increase of 0.19 more housing units being built per household in the 1990s than in the 1980s. This means that as a Region more single-family housing units have been built than there are new households to occupy them.

Figure 3.7 highlights the differences in the numbers of construction permits issued for single and multi-family housing units from 1980 to 2005. The gap between the number of permits for single family housing units and multi-family housing units has widened since 1985. Since that point, the number of permitted single family units has not fallen below 4,500, the number of permits issued in 1990 and reached its peak in 2003. In contrast, the number of permitted multi-family units issued annually reached its peak in 1986 with 4,010 permits. Since then, the number of permitted multi-family units has not increased beyond 3,261 annually.

Two general observations can be made from the vacancy data presented in Table 3.5. The first is that the vacancy rate has increased from 1990 to 2000. Housing unit growth in the Region is taking place at a much faster rate than population growth. The second is that there is a much higher vacancy rate for multi-family units than there is for single family units. Compared to national vacancy rates the Region had a lower vacancy rate for single family housing units in both 1990 and 2000, the national rates measuring 8.08% and 7.36% respectively. Both single family and multi-family vacancy rates, however, moved in opposition to the national trend, which decreased from 1990 to 2000, with national multi-family vacancy rates dropping from 12.48% in 1990 to 10.67% in 2000.

One type of housing unit that has not yet been discussed is group quarters. There are two general categories of group quarters identified by the Census: Institutional and Non-Institutional. The Institutionalized population "includes people under formally authorized, supervised care or custody" and is further divided into persons in nursing homes and correctional institutions. The Non-Institutionalized population is basically defined as those persons living in group homes that are not considered

institutional. This includes those living in military quarters, college dormitories, workers' dormitories, shelters, and other communal living quarters. Table 3.6 shows the group home population for the Region from 1980 to 2000. Even though it represents a very small proportion of the population, this data is critical in calculating the projected need for housing units in the future.

Table 3.4
Comparison of Permitted Housing Units to Change in Households from 1980 to 2000

	1981-1990	1991-2000
Number of Single-Family Permits	35,971	65,057
Number of New Households in Single Family Housing Units	32,268	50,231
Ratio of Permits to Households	1.11	1.30

Source: Census 1980-2000; U.S. Census Bureau, Construction Division, 2006

Table 3.5
Vacant Housing Units by Type for 1990 and 2000

	1990	2000
Vacant Single-Family Housing Units (% of Total Single Family Housing Units)	11,325 (2.7%)	20,251 (4.2%)
Vacant Multi-Family Housing Units (% of Total Multi-Family Housing Units)	14,412 (11%)	18,156 (12.7%)

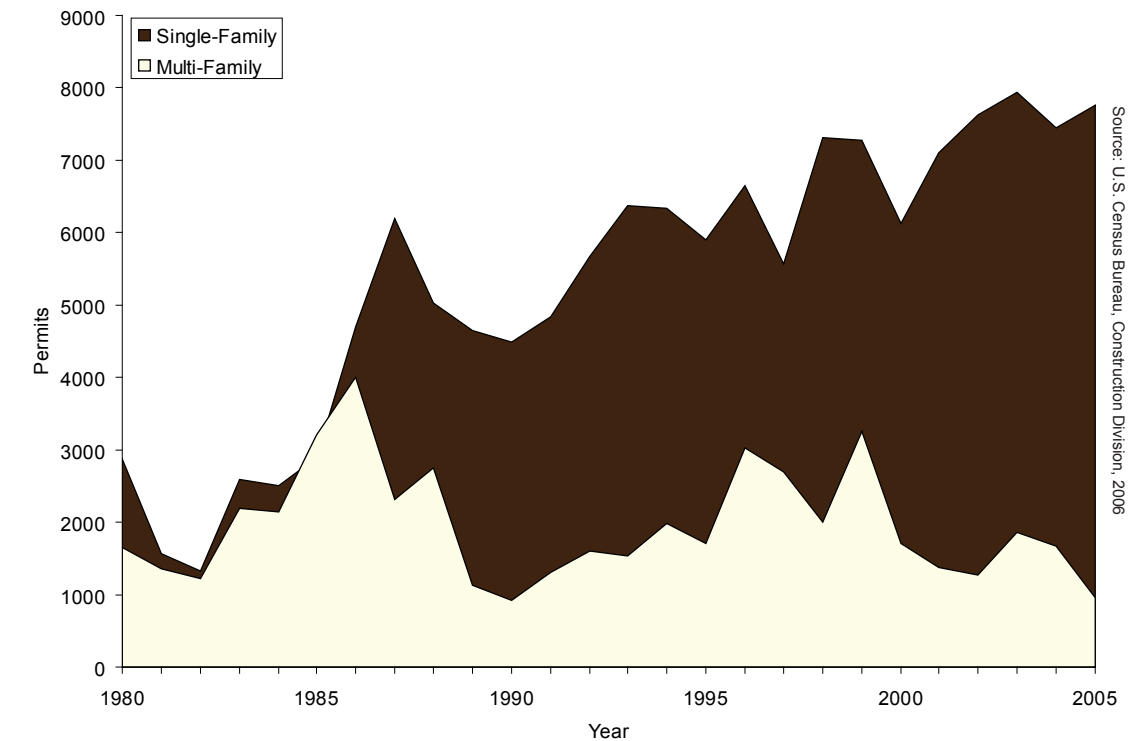
Source: Census 1990 and 2000, SF3

Table 3.6
Group Quarters Population from 1980 to 2000

	1980	1990	2000
Total Group Quarters Population (% of Total Population)	35,834 (2.6%)	39,094 (2.7%)	47,778 (3.1%)
Institutionalized Population (% of Total Population)	16,087 (1.2%)	20,482 (1.4%)	22,000 (1.4%)
Non-Institutionalized Population (% of Total Population)	19,747 (1.4%)	18,612 (1.3%)	25,778 (1.7%)

Source: Census 1980-2000, SF1

Figure 3.7
Permitted Housing Units by Housing Type from 1980 to 2005



Source: U.S. Census Bureau, Construction Division, 2006

Housing Unit Distribution

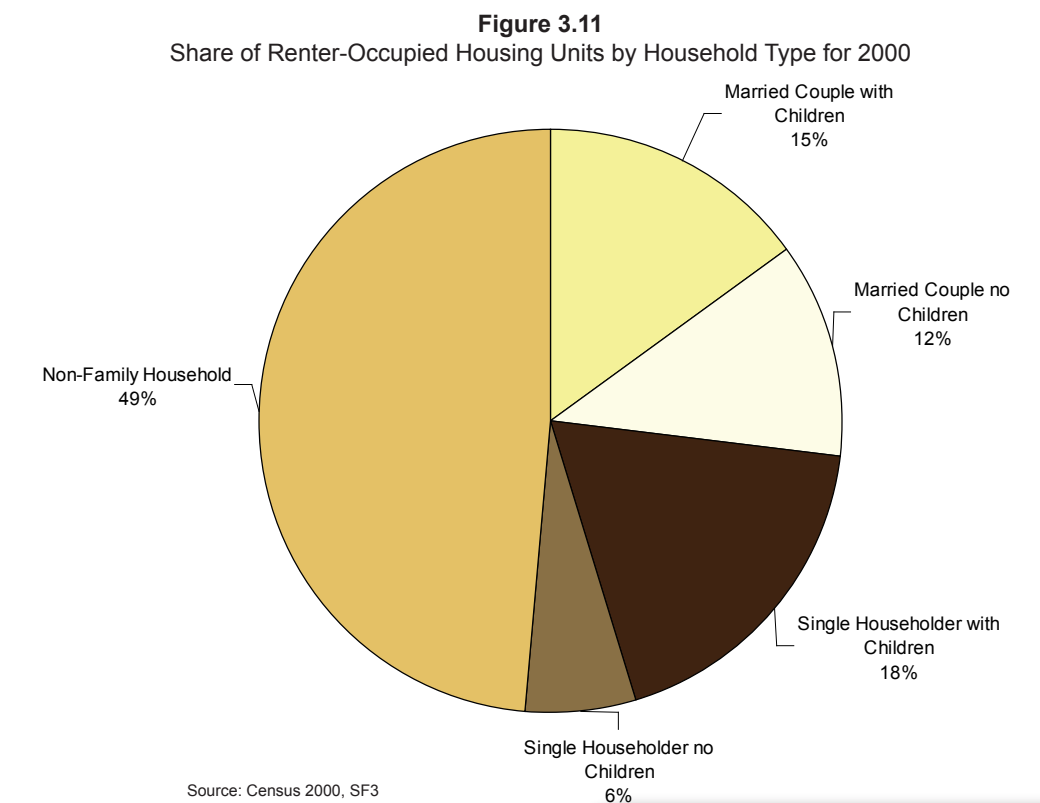
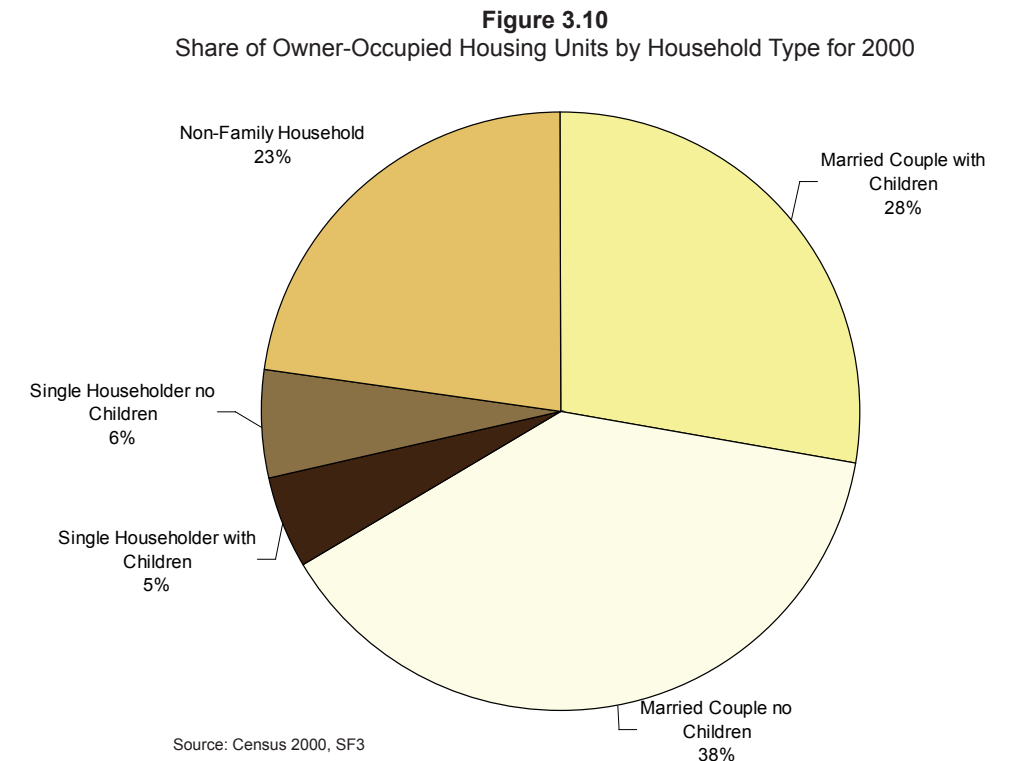
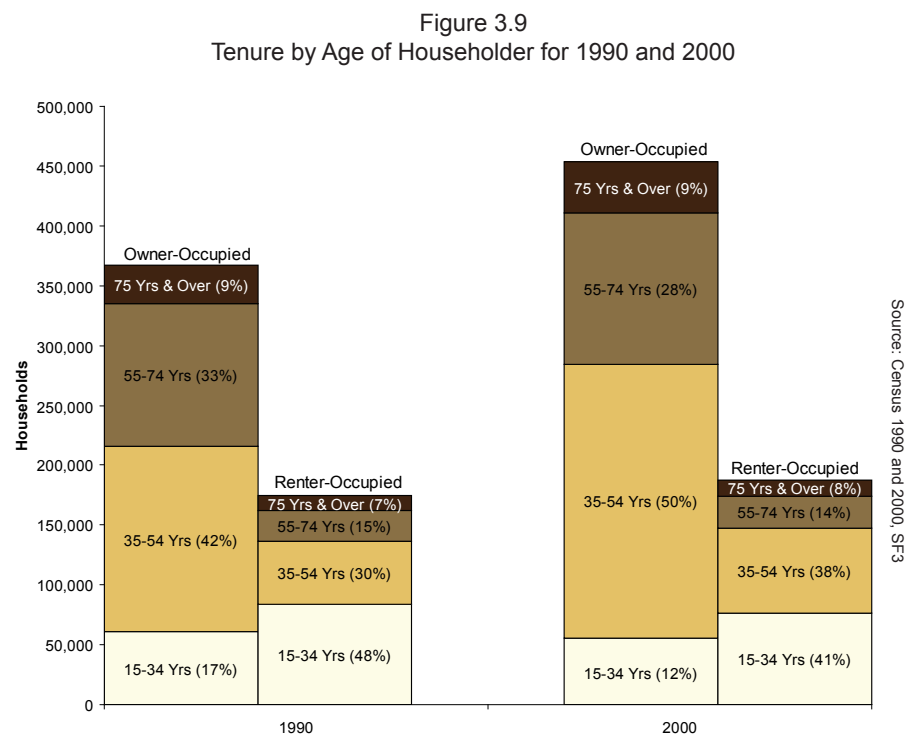
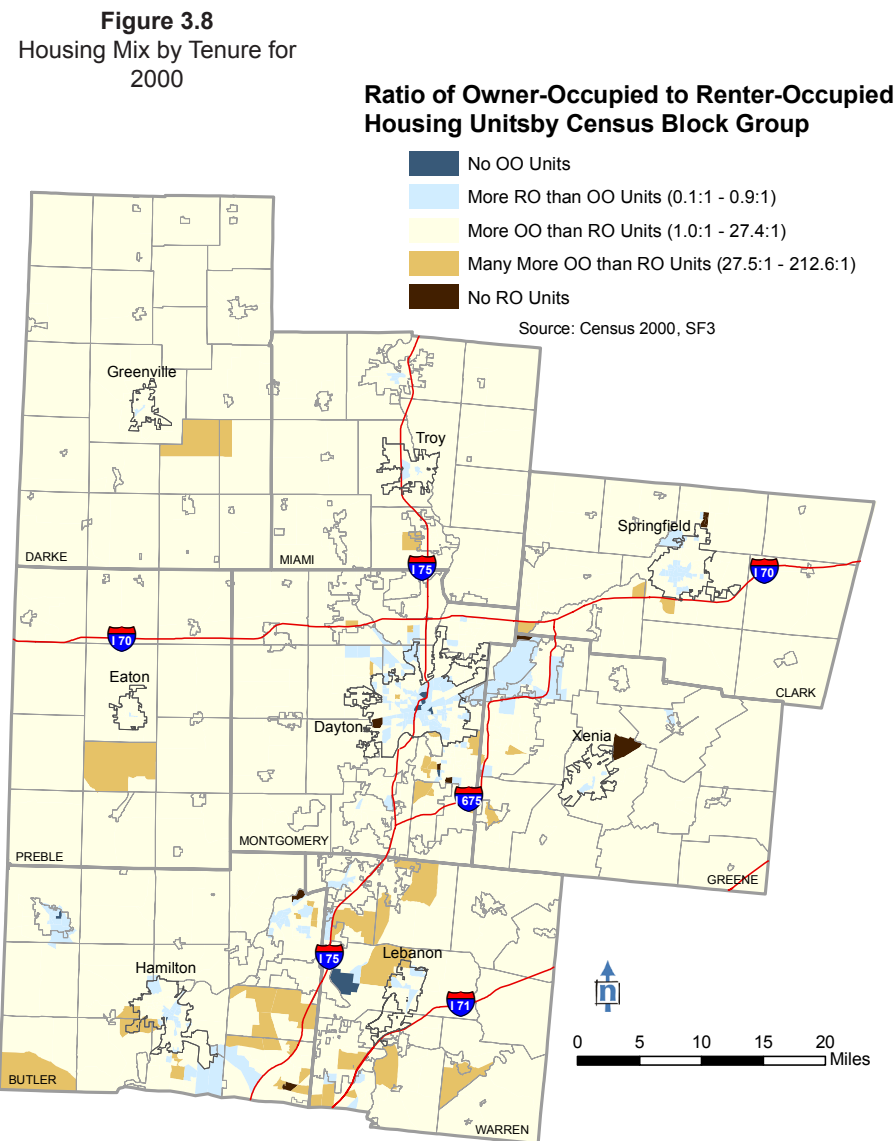
Housing Units by Tenure

Miami Valley Housing Assessment

Just as the Region is dominated by single-family housing units, owner-occupied housing seems also to dominate the Region. Figure 3.8 shows that an overwhelming portion of the Region has more owner-occupied housing than renter-occupied housing. The largest concentration of areas containing many more owner-occupied housing units occurs in southeastern Butler County and western Warren County. Areas with more renter-occupied units occur almost exclusively within or immediately surrounding the major cities of the Region. There are, however, very few areas that are exclusively owner-occupied or renter-occupied.

As expected, there is an age difference between households that rent and households that own their housing units. Figure 3.9 illustrates that almost 50% of households that rented had a householder who was aged 15 to 34 years for both 1990 and 2000. From there, each subsequently older age group becomes smaller and smaller in proportion. The pattern in the ages of householders for owner-occupied units follows a different path. Owner-occupied units with householders aged 35 to 54 years have constituted the majority for both 1990 and 2000. The second largest category contains householders aged 55 to 74 years and the third contains householders aged 15 to 34 years.

Figures 3.10 and 3.11 illustrate the share of households living in owner- or renter-occupied housing units by household types. In comparing the two it is evident that there is a difference between the two types of housing tenure. The two largest household groups (38% and 28%) living in owner-occupied housing units both involve married couples while the two smallest household groups (6% and 5%) both involve single householders. In contrast, the largest groups living in renter-occupied housing units are non-family households (49%) and single householders with children (18%). Married couples, both with children and without, are the third and fourth largest groups, respectively, living in renter-occupied housing.



Housing Unit Distribution

Housing Units by Tenure

Miami Valley Housing Assessment

As can be seen in Figure 3.12, the western portion of the Region experienced more losses in owner-occupied housing units than did the rest of the Region. Although most of the areas located within the Region's cities experienced losses, there were also several places outside of cities, in suburban or rural areas, that experienced decreases in owner-occupied housing units. Warren County and southeastern Butler County are again identified as areas of high growth.

Figure 3.13 illustrates the decreases in renter-occupied housing that have occurred throughout the Region. The areas that experienced the

highest growth in renter-occupied housing are largely scattered around the edges of the Region's cities. In addition, these high-growth areas are for the most part adjacent to or near interstate highways. In contrast, however, Figure 3.14 shows that from 1970 to 2000 the proportions of occupied housing units that are renter-occupied and owner-occupied did not change very much. Also, Figure 3.14 shows that there was a net increase in the number of renter-occupied housing units from 1990 to 2000.

The population in occupied housing units by tenure is detailed in Table 3.7, which shows the number of people living in either owner- or renter-occupied housing units from

Table 3.7
Population in Occupied Housing Units by Tenure from 1980 to 2000

	1980	1990	2000
Population in Owner-Occupied Units (% of Occupied Housing Units)	996,467 (73.5%)	996,795 (70.6%)	1,082,691 (72.7%)
Population in Renter-Occupied Units (% of Occupied Housing Units)	360,164 (26.5%)	414,501 (29.4%)	406,925 (27.3%)

Source: Census 1980, 1990, 2000, SF1

1980 to 2000. The number of people living in owner-occupied units increased by 86,224 from 1980 to 2000, although most of that growth (85,896) occurred between 1990 and 2000. The population in renter-occupied housing units increased overall by 46,761, however that population increased only between 1980 and 1990. The 1990s saw a decrease of 7,576 people living in renter-occupied units. Overall, there has not been much variation in the proportion of people living in owner- versus renter-occupied housing. There was a slight increase in the percent of people living in renter-occupied housing in 1990, though it decreased again in 2000.

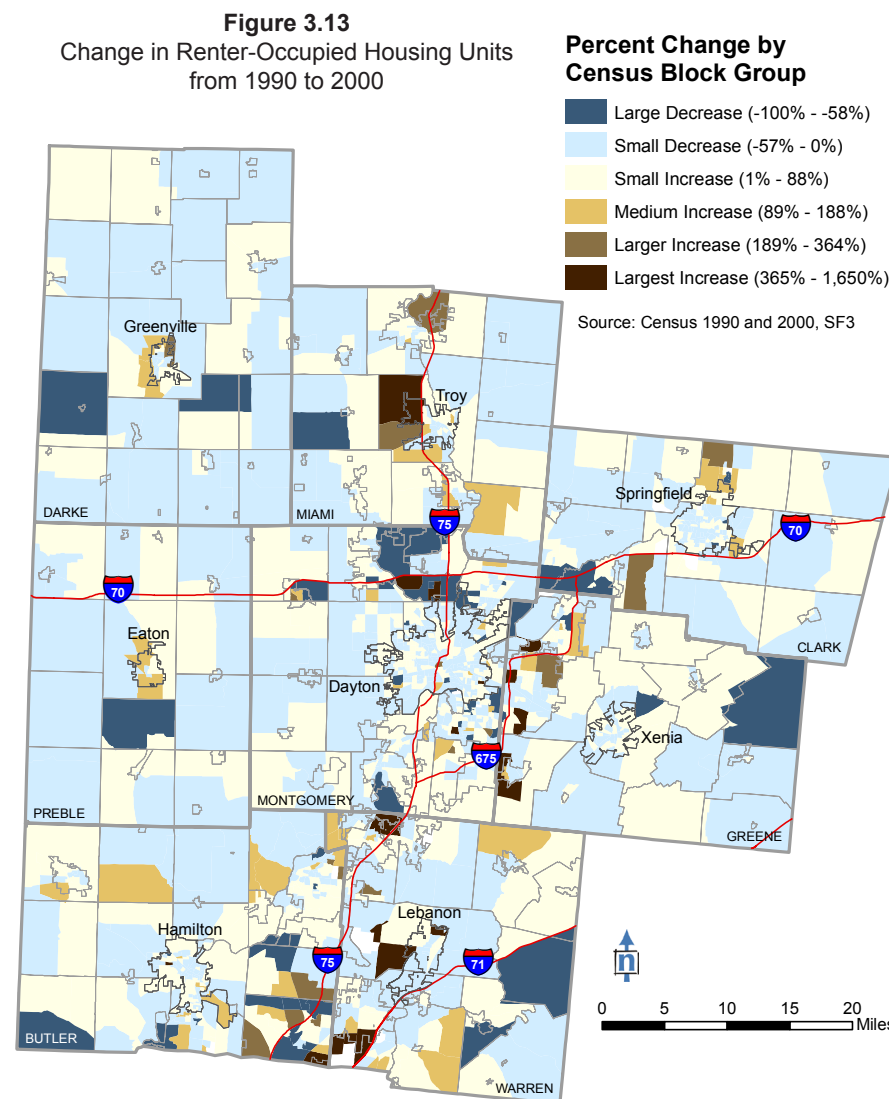
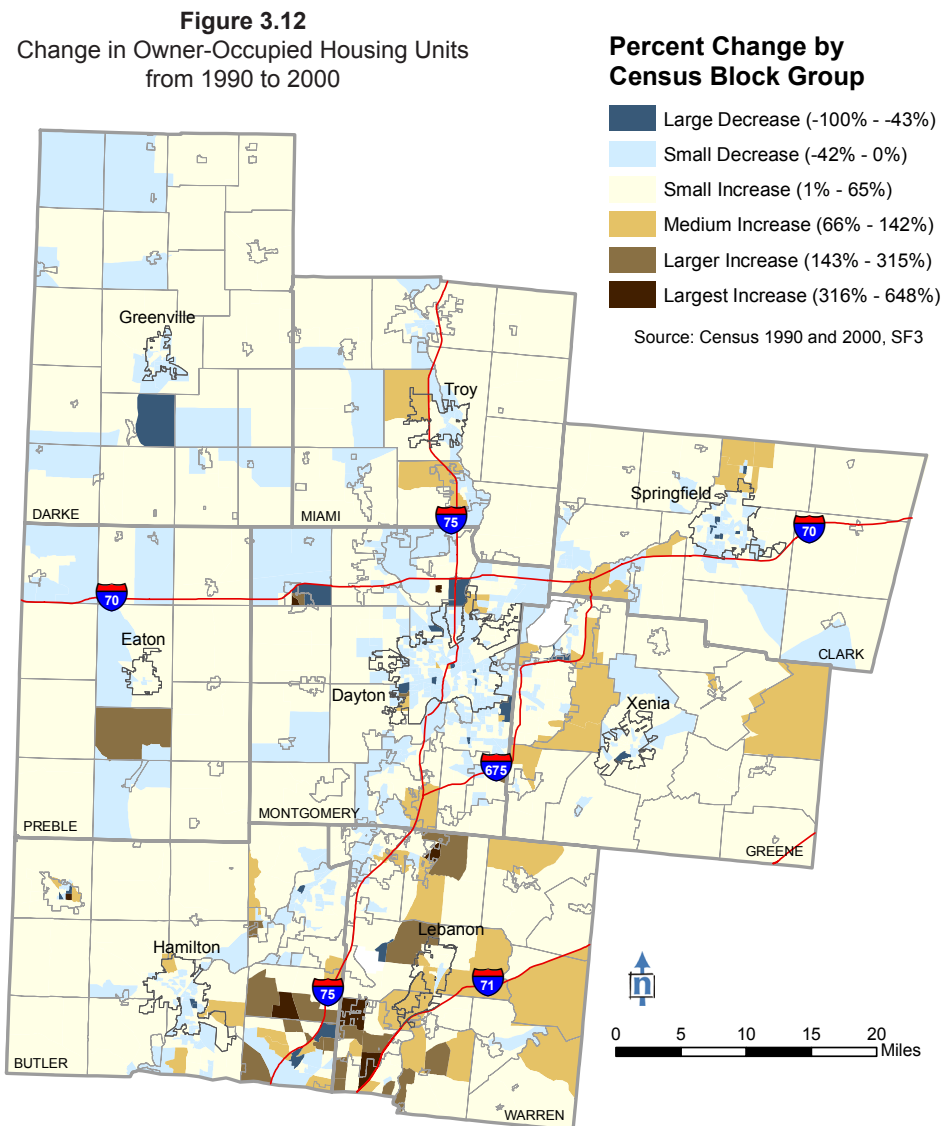
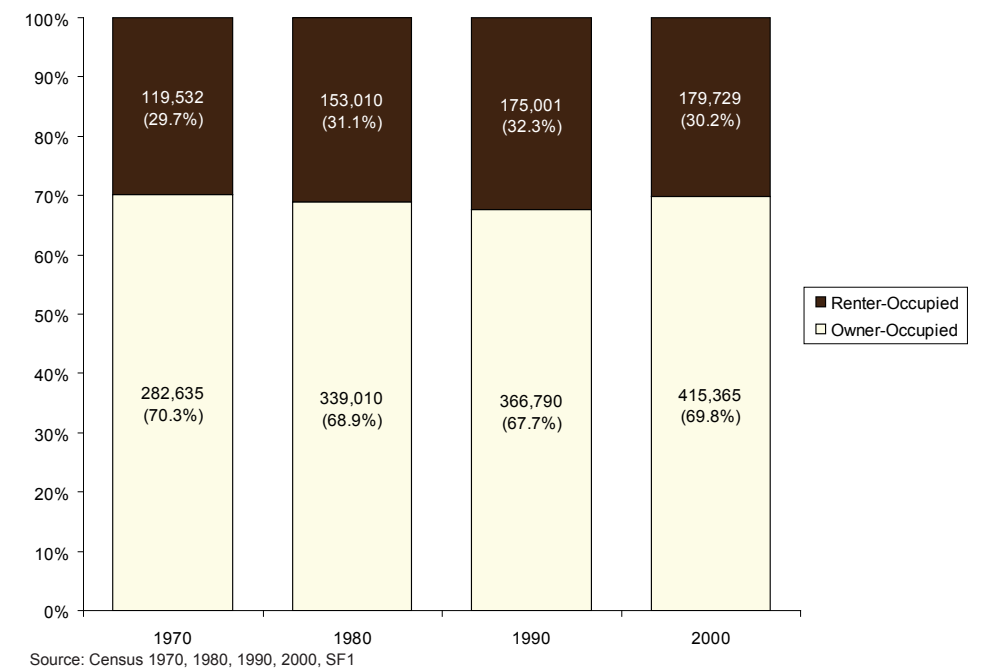


Figure 3.14
Renter and Owner-Occupied Housing Units as a Proportion of Occupied Housing Units



Housing Unit Distribution Vacancy

Miami Valley Housing Assessment

In 1990 and 2000 the U.S. Census Bureau divided the number of vacant housing units between six categories: (1) For Rent; (2) For Sale Only; (3) Rented or Sold, Not Occupied; (4) For Seasonal, Recreational, or Occasional Use; (5) For Migrant Workers; and (6) Other Vacant (Census 2000 SF1 Technical Documentation, pg b-19 to b-20). The map presented as Figure 3.15 shows the vacancy rate by block group for all categories together. Figure 3.16 shows the vacancy rate by block group only for properties labeled 'other vacant'. This category was identified in the report "Reinventing Dayton and the Miami Valley Through Vacant Property Revitalization and Reclamation", published in 2005, as potentially capturing vacant proper-

ties defined as "problem properties," such as "blighted, abandoned, and boarded-up housing units" (pg 6).

Both maps reveal that areas with the highest proportions of vacant housing units are almost exclusively located in the cities. For the 'Other Vacancy' rate, areas with the highest rates are located exclusively in or near the City of Dayton and within the City of Springfield. Within the City of Dayton, with two exceptions, these areas are all located west of I-75.

Table 3.8 shows the total vacancy rate for the Region from 1970 to 2000 and the 'Other Vacancy' rate for 1990 and 2000. Even though

the vacancy rate for the entire Region does not appear to have increased by very much (less than 3%), the 2005 report cited previously lists the vacancy rate for the City of Dayton as rising from 4.5% in 1970 to 12.8% in 2000 (pg 6).

Figure 3.17 presents the change in the total number of vacant housing units from 1970 to 2000, highlighting for 1990 and 2000 how many of those units were classified as 'Other Vacant'. Visibly, the major increases in the numbers of vacant housing units occurred during the 1970's and the 1990's, with the proportion of 'Other Vacant' units increasing during the latter time period as well.

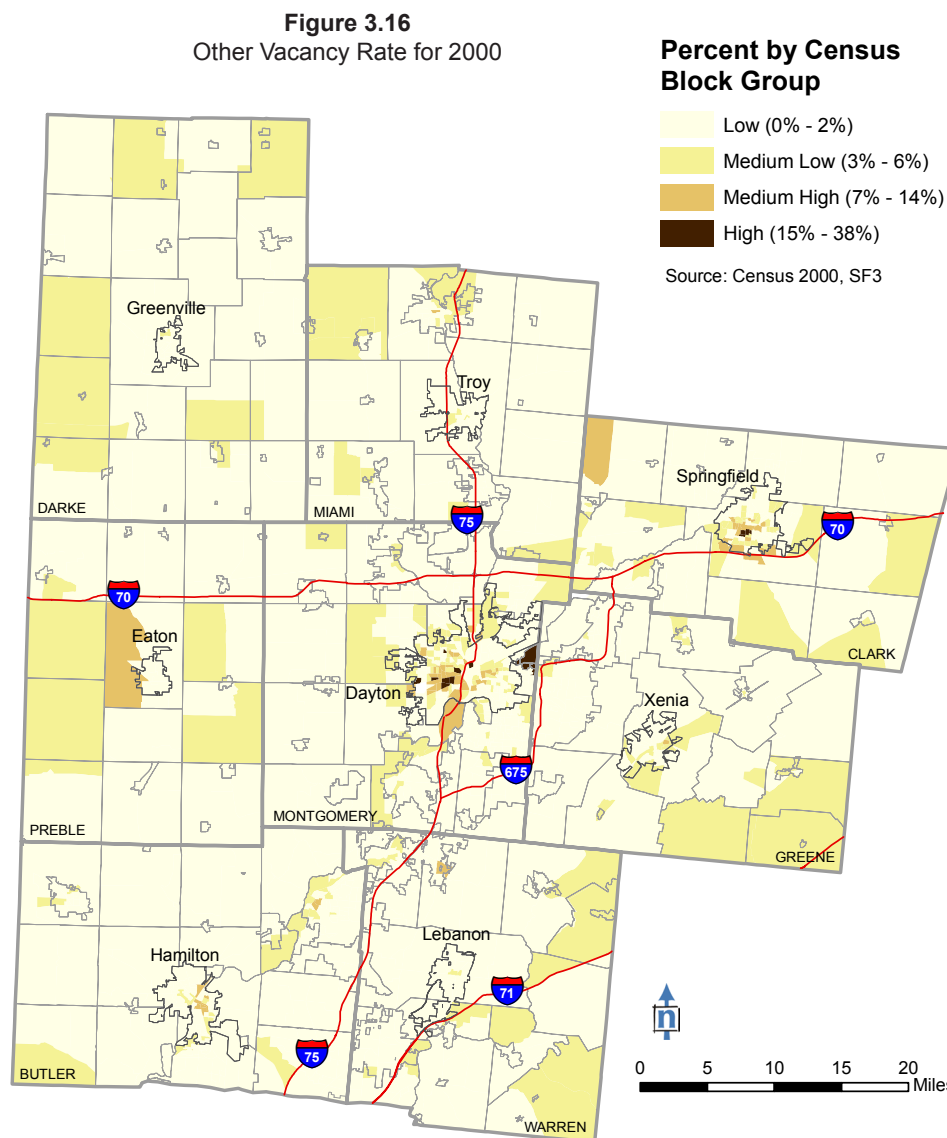
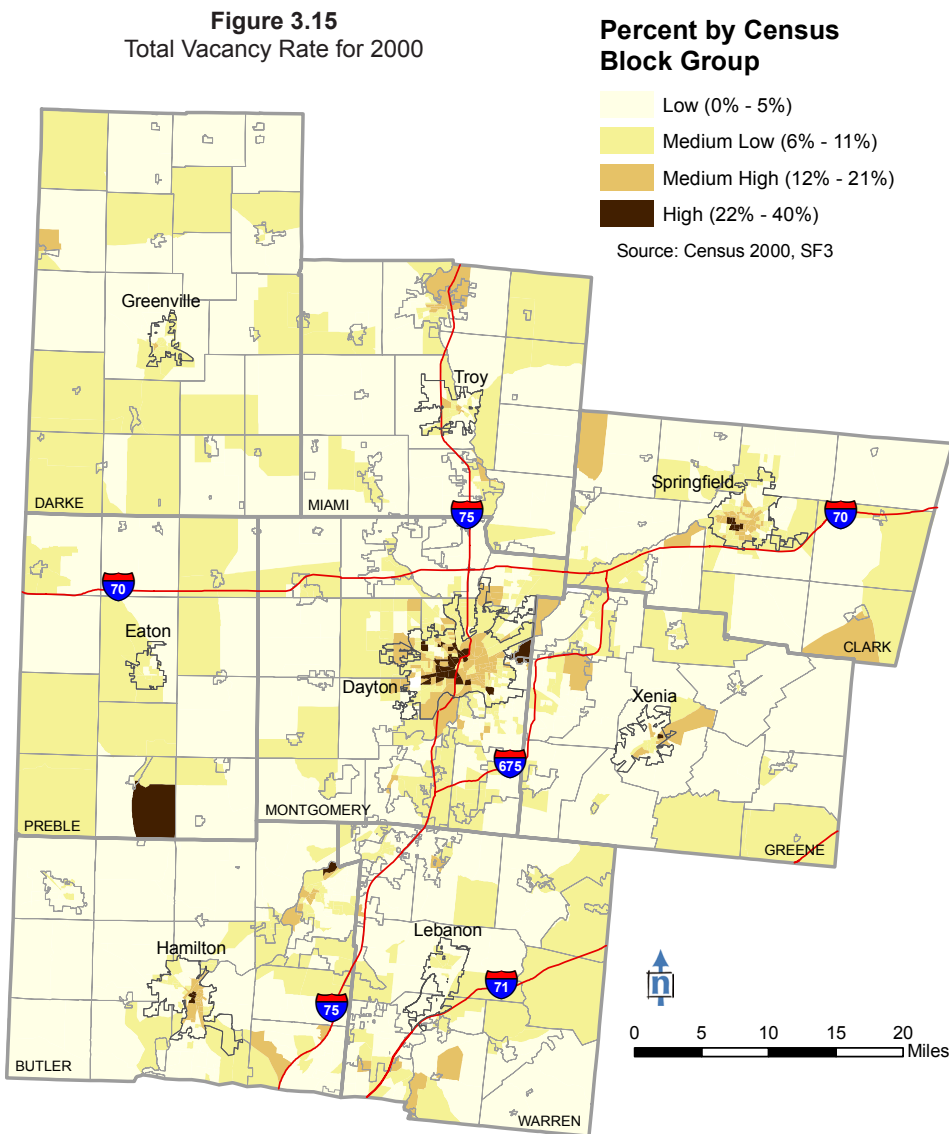
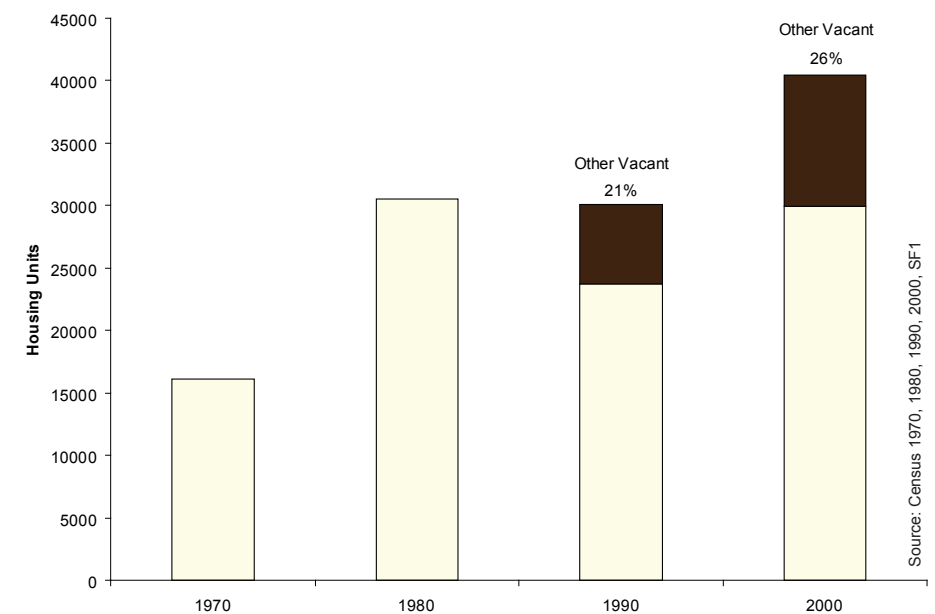


Table 3.8
Total Vacancy and Other Vacancy Rates from 1970 to 2000

	1970	1980	1990	2000
Total Vacancy	3.74%	5.83%	5.27%	6.36%
Other Vacancy	-	-	1.11%	1.65%

Source: Census 1970, 1980, 1990, 2000, SF1

Figure 3.17
Total Vacant Housing Units for 1970 through 2000 with Proportion of Other Vacant Housing Units for 1990 and 2000



The Ohio Department of Development Housing Task Force Final Report identified Ohio's rural areas and urban centers as home to inordinate concentrations of persons in poverty. In line with this finding, Figure 4.1 shows the Region's cities as having a higher concentration of family households in poverty.

Figure 4.1
Distribution of Family Households in Poverty for 1999

Percent of Families by Census Block Group

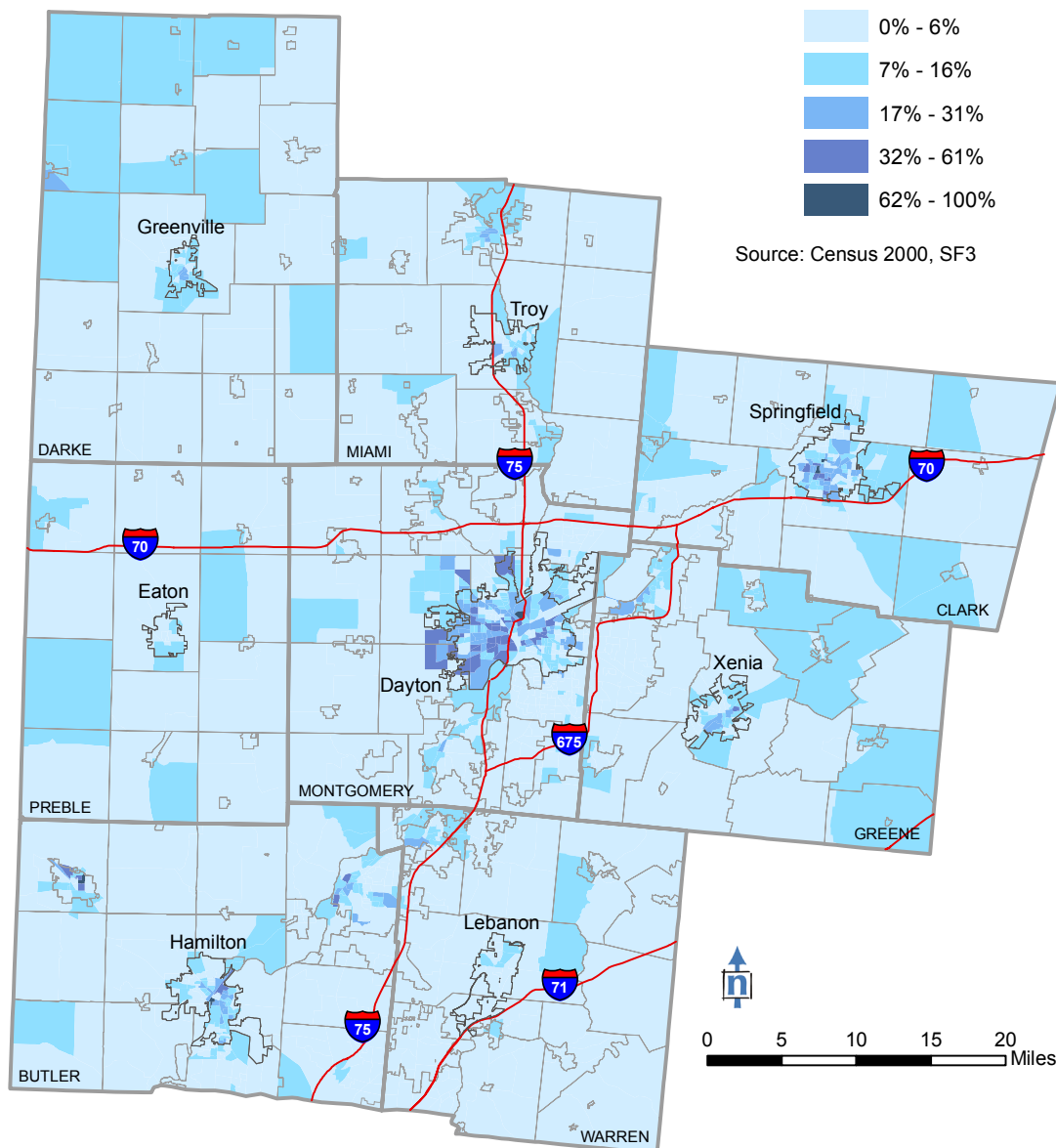


Table 4.1
Poverty Statistics by Family Type from 1970 to 2000

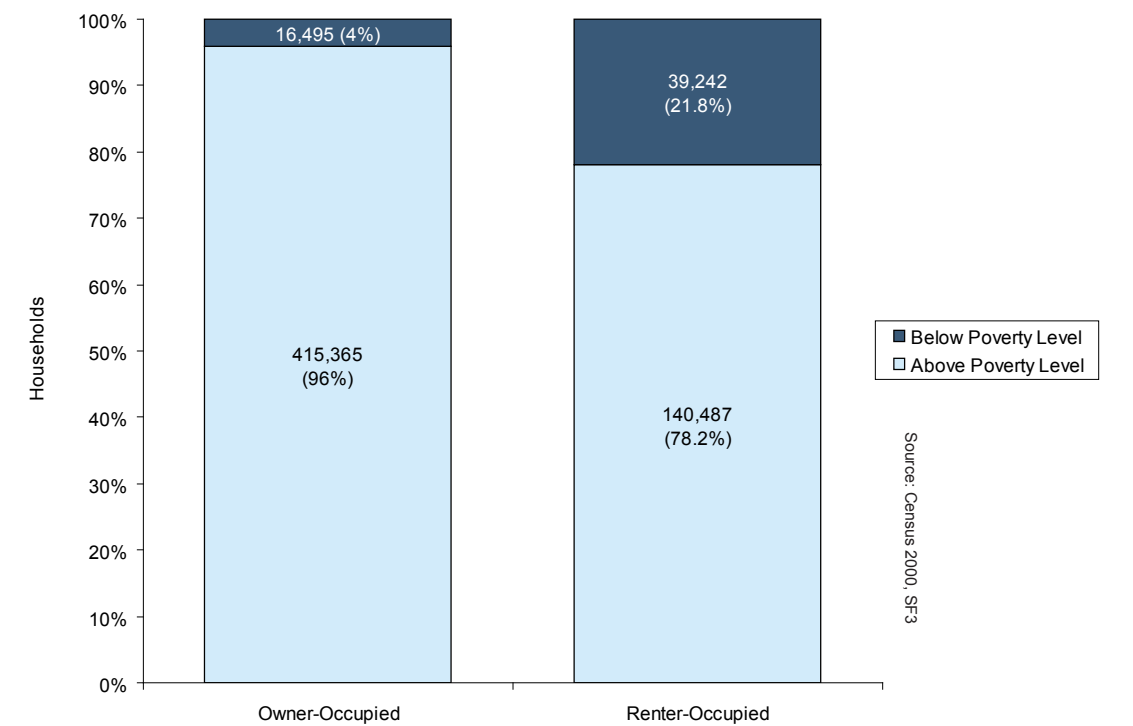
	1969	1979	1989	1999
Number of Families At or Below the Poverty Level (% of Total Families)	22,249 (6.4%)	29,276 (7.8%)	33,344 (8.4%)	26,341 (6.4%)
Number of Married Couple Families At or Below the Poverty Level (% of Married Couple Families)	-	-	12,276 (3.8%)	8,454 (2.6%)
Number of Female-Headed (No Husband Present) Family Households At or Below the Poverty Level (% of Female-Headed Households)	8,486 (27.5%)	14,984 (31.3%)	19,237 (32.5%)	15,699 (23.8%)
Number of Male-Headed (No Wife Present) Family Households At or Below the Poverty Level (% of Male-Headed (No Wife Present) Households)	-	-	1,831 (12.5%)	2,188 (10%)

Source: Census 1970, 1980, 1990, 2000, SF3

The poverty statistics presented in Table 4.1 reveal some noteworthy patterns. The percent of families at or below the poverty level increased until 1989. Then, between 1989 and 1999, it decreased to the level it had been in 1969. This pattern is echoed in the percent of female-headed family households at or below the poverty level, although in 1999 this rate was below its 1969 level. Poverty rates for all other household types also decreased between 1989 and 1999.

Figure 4.2 shows the proportion of households with incomes at or below the poverty level by tenure. Easily visible is the fact that a higher proportion of households that rent are in poverty that households that own their homes.

Figure 4.2
Households At or Below the Poverty Level by Tenure 1999



Housing Affordability

Housing Value and Cost: Owner-Occupied Housing

Miami Valley Housing Assessment

Figure 4.3 displays the median selected monthly owner costs for households with a mortgage. The U.S. Census Bureau defines 'selected monthly owner costs' as "the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and

water and sewer); and fuels (oil, coal, kerosene, wood, etc.)" plus any condominium fees or mobile home costs.

The changes in median selected monthly owner costs depicted in Figure 4.4 seem scattered. Almost all of the areas where this cost increased the most are located immediately surrounding one of the Region's cities. Areas experiencing the largest decreases also seem to be connected to the Region's cities, though not as strongly.

Table 4.2
Median Owner-Occupied Housing Values from 1970 to 2000 (2005 Dollars)

	1970	1980	1990	2000
Median Housing Value	\$90,289	\$112,972	\$98,248	\$118,267

Source: Census 1970, 1980, 1990, 2000, SF3

Table 4.2 shows that, from 1970 to 2000, there was a net increase in housing values, although they did fall between 1980 and 1990. This decrease in value, however, is not reflected in the median selected monthly owner costs shown in Figure 4.5. The median selected monthly owner cost for the Region has, instead, risen each decade from 1980 to 2000. The affordable cost of housing for median income homeowners was determined by calculating 30% of the median monthly income for households that own their homes. Households paying more than 30% per month for housing costs are generally thought to be cost-burdened. Figure 4.5 shows that the affordable cost of housing for median income homeowners stayed well above the median selected monthly owner costs for the Region in both 1990 and 2000.

Figure 4.3
Distribution of Selected Monthly Owner Costs for Households with a Mortgage for 2000

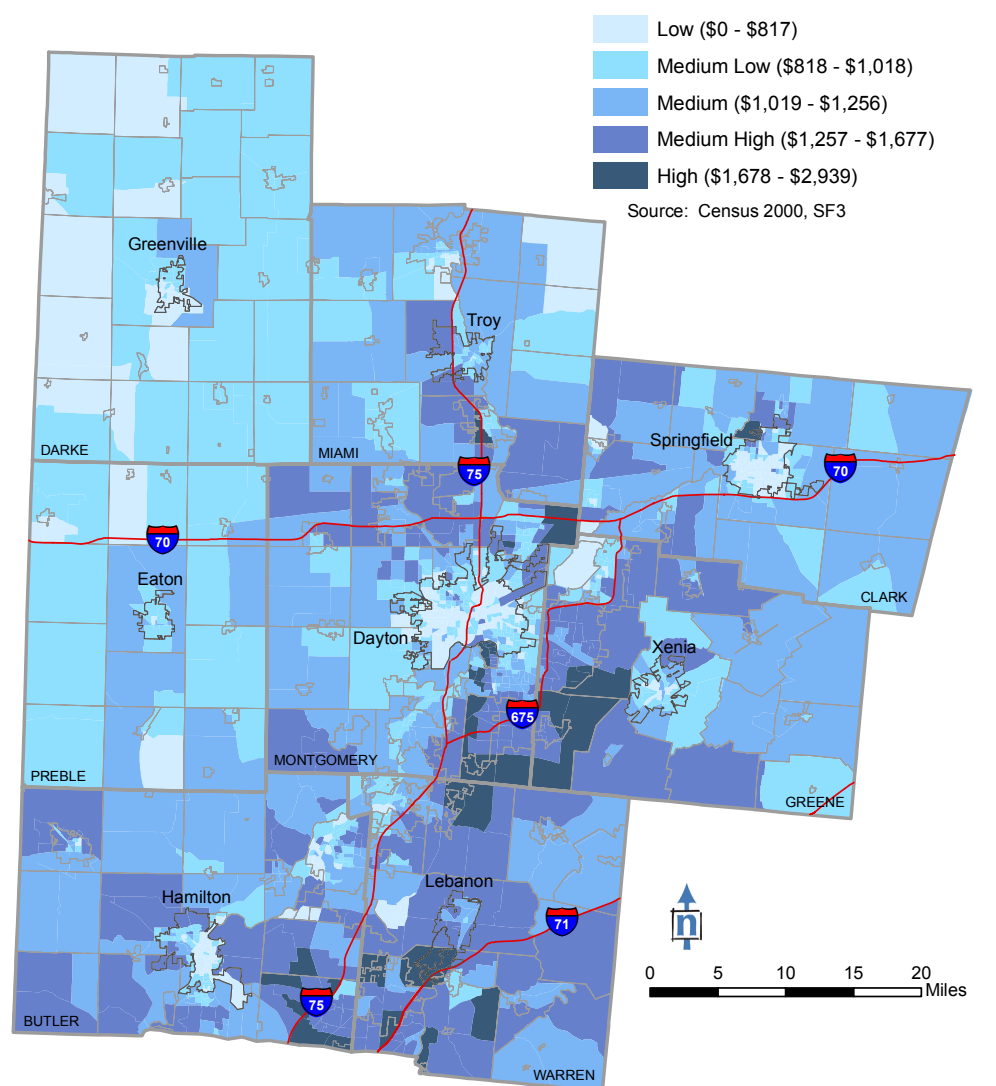


Figure 4.4
Change in Median Selected Monthly Owner Costs for Households with a Mortgage from 1990 to 2000

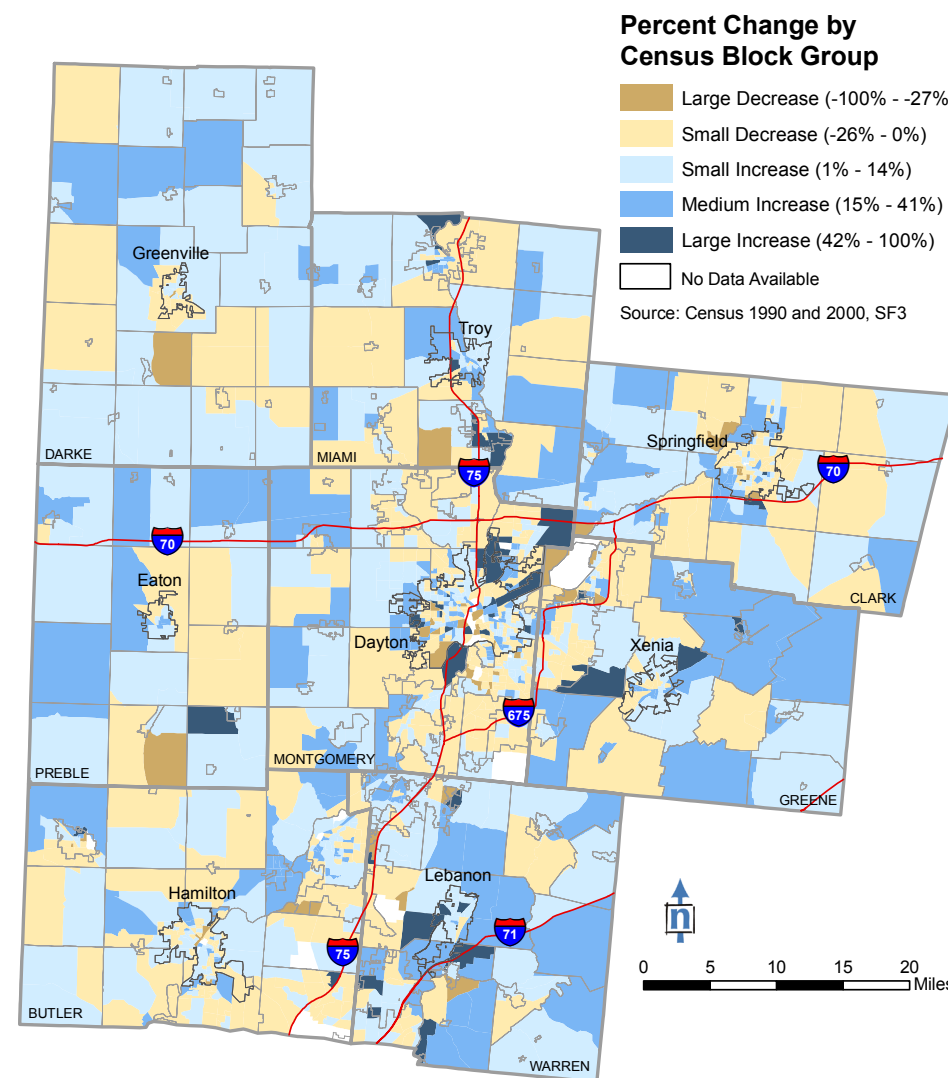
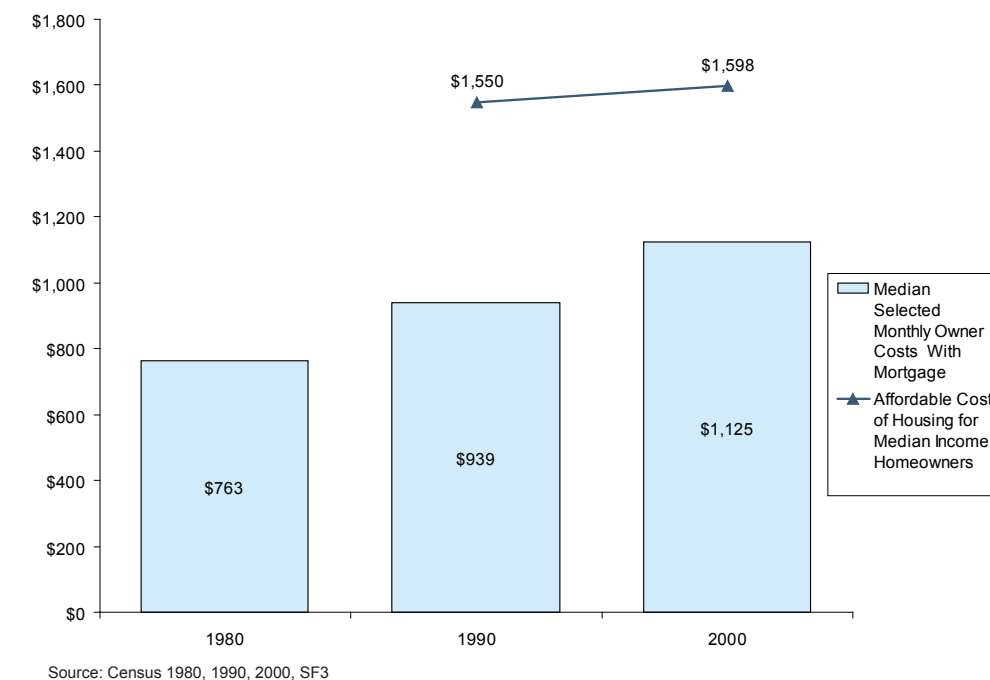


Figure 4.5
Compared Ownership Cost and Affordability Statistics from 1980 to 2000 (2005 Dollars)



Housing Affordability

Housing Value and Cost: Renter-Occupied Housing

Miami Valley Housing Assessment

Gross rent, as defined by the U.S. Census Bureau, is contract rent (“the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included”) plus “the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc)”.

The map in Figure 4.6 shows the distribution of different levels of median gross rent throughout the Region. This map has less of a discernible pattern than the map of median selected monthly owner costs on the previous page. Very few areas fall within the High category and these are all located in southern Butler and Warren counties and near the southern portion of I-675 in Montgomery and Greene counties. Almost no areas fall within the Low category.

Figure 4.7 provides a historical perspective, showing how little the median gross rent for the Region has fluctuated from 1970 to 2000. Also shown are the affordable gross rent for median income renter households (30% of median household income per month for renter households) and the median gross rent for a two bedroom rental unit. It is notable that both the median gross rent for the Region and the median gross rent for a 2 bedroom rental unit for 1990 and 2000 have been below what would be affordable for a median income renter household in the Region.

Figure 4.8 illustrates the expanding gap between gross rent and selected monthly owner costs with a mortgage. Each box plot is a characterization of the distribution of gross rent or selected monthly owner costs for 1990 or 2000. The lowest amount in each box represents the amount that the 25th percentile of households pays for housing, the middle amount represents the amount that the 50th percentile of households pays for housing (the median value), and the highest represents the amount that the 75th percentile pays. The closer together these amounts are, the more compact the distribution. The distributions for gross rent both in 1990 and 2000 are more compact than the distributions for selected monthly owner costs with a mortgage. While the distribution of gross rent values did not change very much from 1990 to 2000, the distribution of selected monthly owner costs with a mortgage increased, with each point in the box plots increasing by approximately \$100 to \$200 over the decade from 1990 to 2000.

Figure 4.6
Distribution of Median Gross Rent for 2000

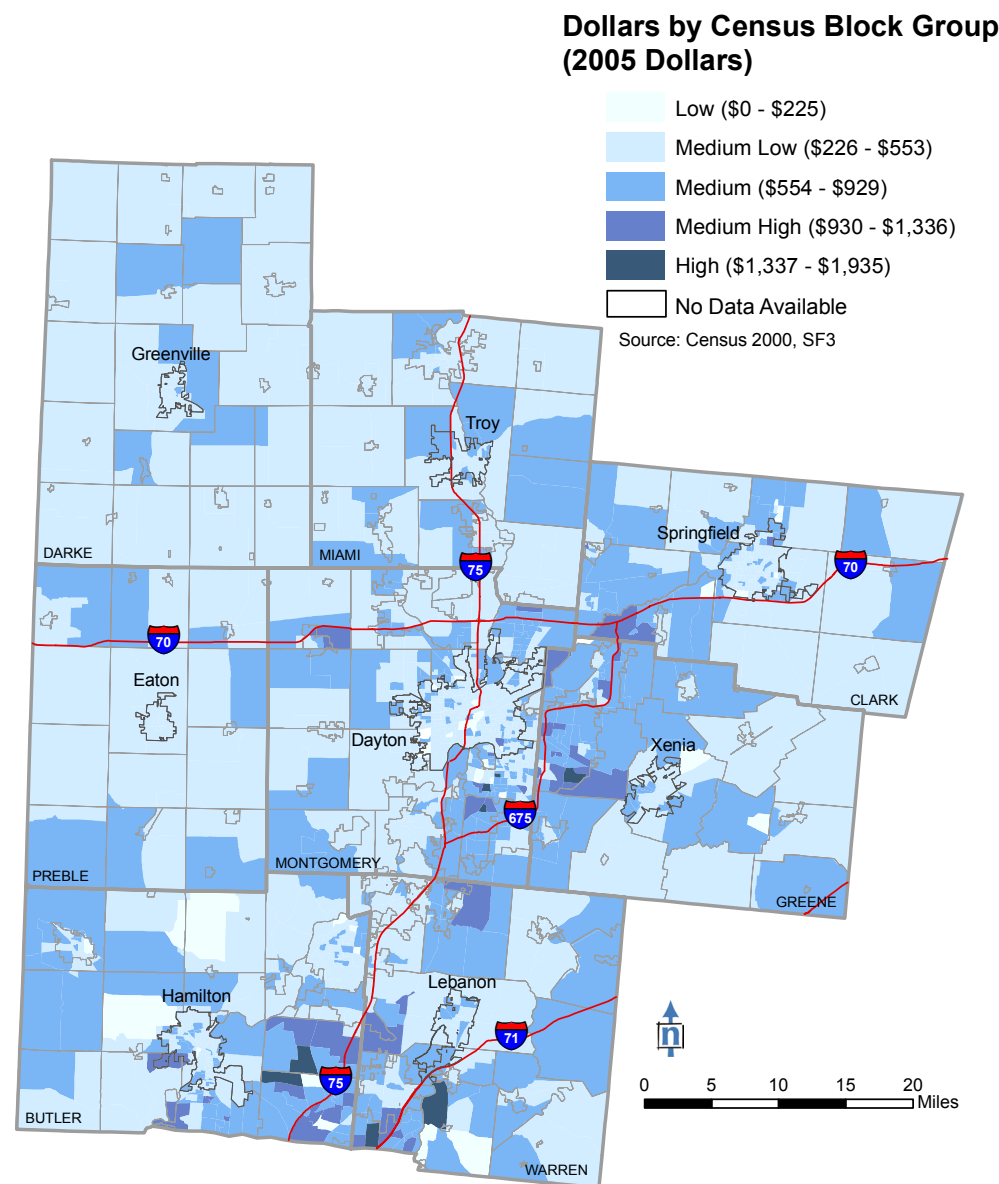


Figure 4.7
Compared Rental Cost and Affordability Statistics from 1970 to 2000 (2005 Dollars)

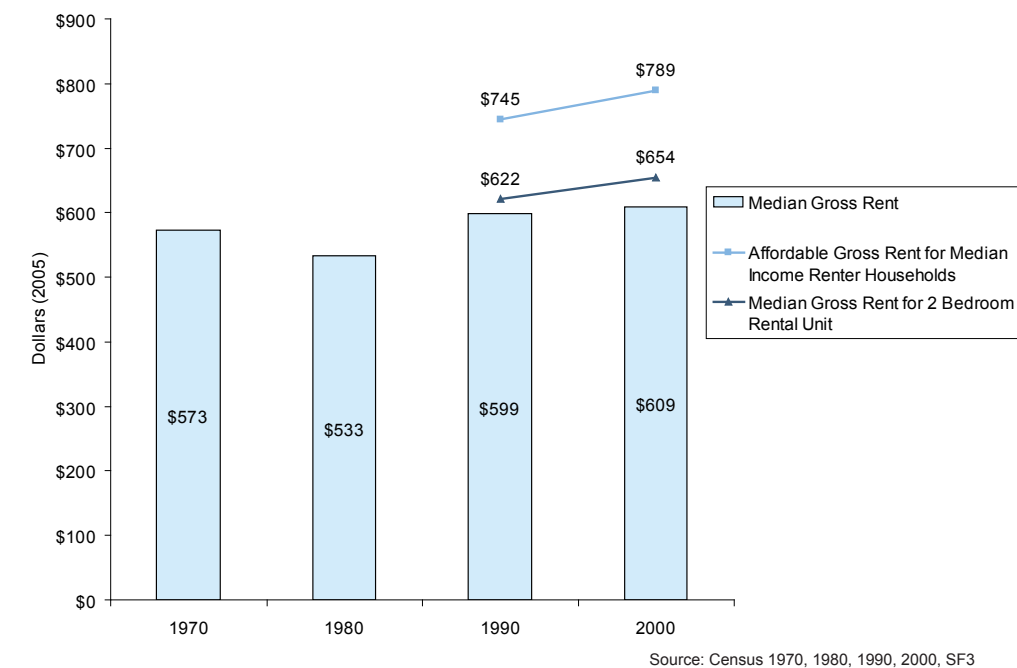
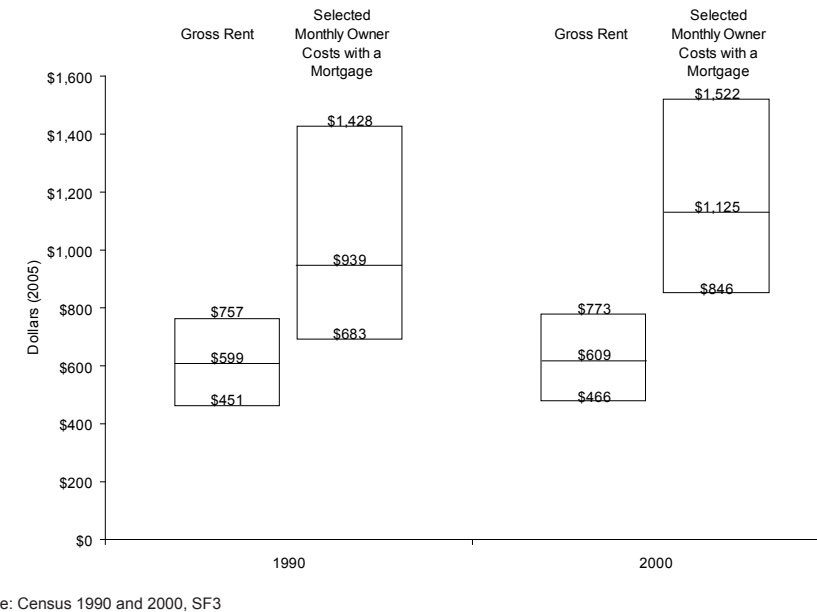


Figure 4.8
First, Second, and Third Quartiles for Gross Rent and Selected Monthly Owner Costs with a Mortgage in 1990 and 2000



The figures on this page and the next focus on two main issues: the cost of ownership housing versus the cost of rental housing and the number of cost-burdened households. Cost-burdened households are defined as households that pay 30% or more of their household income on housing costs (selected monthly owner costs for owner-occupied housing and gross rent for renter-occupied housing).

The most striking feature of Table 4.3 is the change from 1990 to 2000 in cost-burdened owner households. This number increased by over 20,000 households over the decade, a percent increase of 56%, while in contrast the number of cost-burdened renter households decreased by a much less dramatic 3%. Also interesting is that, while in 1990 almost 20,000 more renter households were cost-burdened than owner households, by 2000 the number of cost-burdened owner households had overtaken that of cost-burdened renter households by more than 7,000. The proportion of cost-burdened households that were owner households in 1990 was 41%. In 2000, this proportion had grown to 52.8%, decreasing the proportion of cost-burdened renter households from 59% in 1990 to 47.2% in 2000. Overall, the proportion of total specified renter- and owner-occupied households that were cost-burdened increased by 2% between 1990 and 2000.

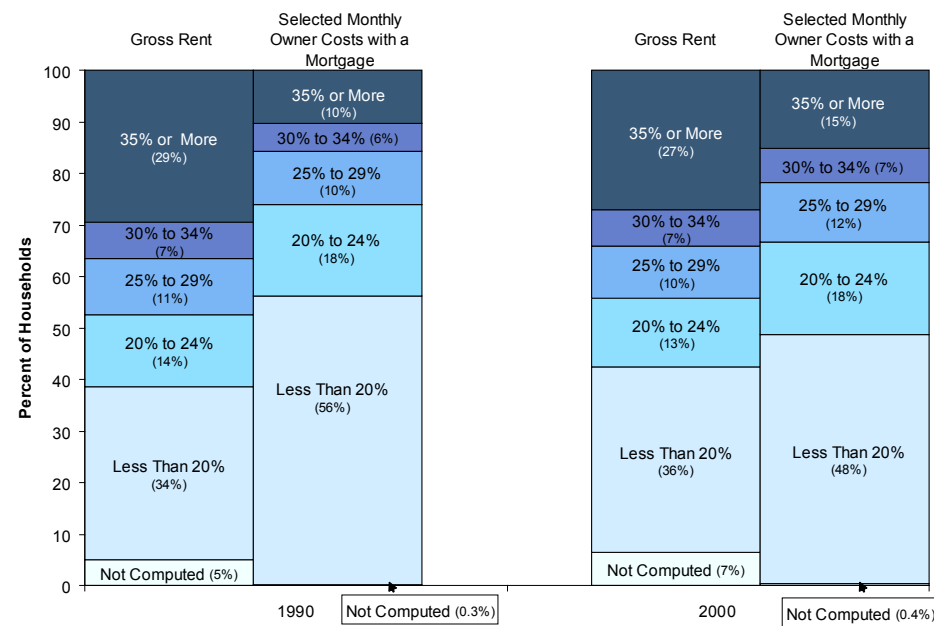
Figures 4.9 and 4.10 add the variable of households that are severely cost-burdened, meaning that either gross rent or selected monthly owner costs were 50% or more of the household income. Comparing the two charts, it is evident that the proportions of cost-burdened and severely cost-burdened households were smaller (22% together) for ownership housing than they were for renter housing (34% together) in 2000. In terms of cost-burdened households, 15% of owner households fell into this category, compared to 18% of renter households. More dramatically, 16% of renter households were severely cost-burdened in 2000, compared to 7% of owner households.

Table 4.3
Number of Cost-Burdened Households by Tenure in 1990 and 2000

	Owner Households (% of Total Cost-Burdened Households)	Renter Households (% of Total Cost-Burdened Households)	Total Cost-Burdened Households (% of Total Specified Renter- and Owner-Occupied Households)
1990	43,272 (41%)	62,199 (59%)	105,471 (19.5%)
2000	67,473 (52.8%)	60,437 (47.2%)	127,910 (21.5%)

Source: Census 1990 and 2000, SF3

Figure 4.11
Gross Rent and Selected Monthly Owner Costs with a Mortgage as a Percent of Household Income in 1990 and 2000 for Specified Renter- and Owner-Occupied Housing Units



A broader perspective on this data, as presented in Figure 4.11, however, shows that even though the number of cost-burdened owner households increased from 1990 to 2000, the proportion of owner households that would be considered cost-burdened did not change considerably. In fact, the distributions of gross rent and selected monthly owner costs with a mortgage as a percent of household income remained remarkably similar from 1990 to 2000, with the largest percent change being the growth in the proportion of households with selected monthly owner costs with a mortgage at 35% or more of their household income, which grew by 5 percentage points.

Figure 4.9
Percent of Specified Owner-Occupied Households by Selected Monthly Owner Costs as a Percent of Household Income in 2000

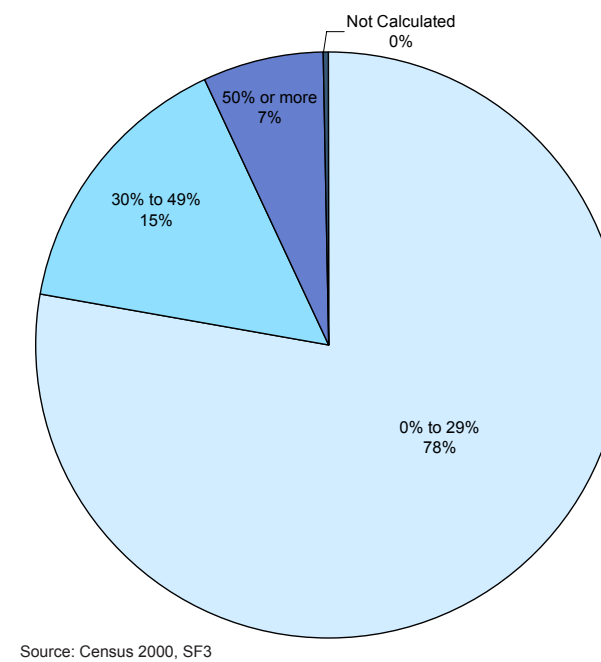
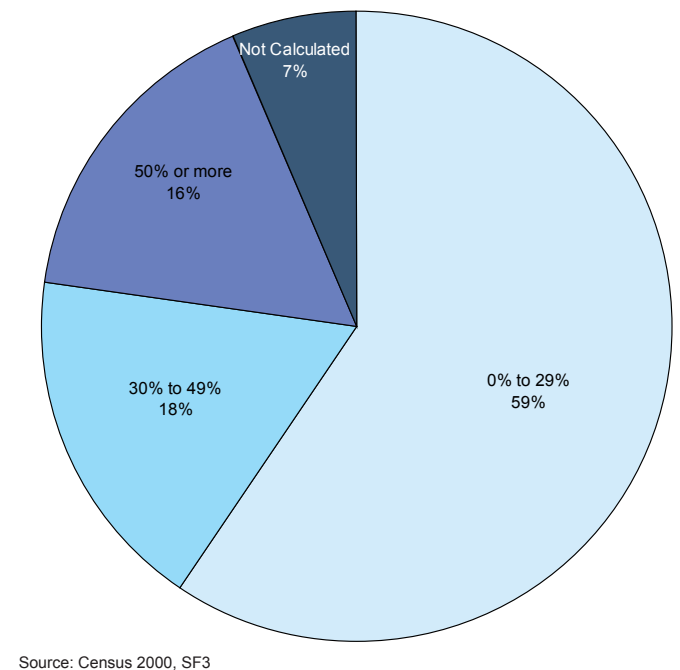


Figure 4.10
Percent of Specified Renter-Occupied Households by Gross Rent as a Percent of Household Income in 2000



Housing Affordability Cost-Burdened Households

Miami Valley Housing Assessment

An example of how the affordability issue is a problem for residents of the Miami Valley Region is the increasing rate of new foreclosure filings. As can be seen in Table 4.4, the number of new foreclosure filings for the Region more than doubled in the period from 1999 to 2005.

Figure 4.12 shows the geographic distribution of cost-burdened owner households in the Region. The cost-burdened owner households

seem to be concentrated in the outer areas of the cities and in more suburban areas. It is also important to notice that there were no areas in the Region where more than 35% of owner households were cost-burdened. In contrast, in Figure 4.13, the highest category for cost-burdened renter households extends to 78%. However, most of the Region has a very low proportion of cost-burdened renter households (less than 15%). Areas with the highest concentrations of cost-

Table 4.4
New Foreclosure Filings from 1999 to 2005

	1999	2000	2001	2002	2003	2004	2005
Miami Valley Region	4,505	5,310	6,719	8,459	9,161	9,020	9,346

Source: Supreme Court of Ohio, 1999-2005

burdened renter households are, for the most part, contained within the Region's cities.

In general, the data regarding housing affordability provides two seemingly conflicting results. First, it appears that even though the cost of owning a home and the number of cost-burdened owner households in the Region have increased from 1990 to 2000, the proportion of homeowners for which housing is unaffordable has not changed much during this period. Second, although the total number of cost-burdened renter households decreased below that of cost-burdened owner households, higher proportions of renter households remained cost-burdened and severely cost-burdened in 2000 than did owner households.

Figure 4.12
Distribution of Cost-Burdened Homeowners for 2000

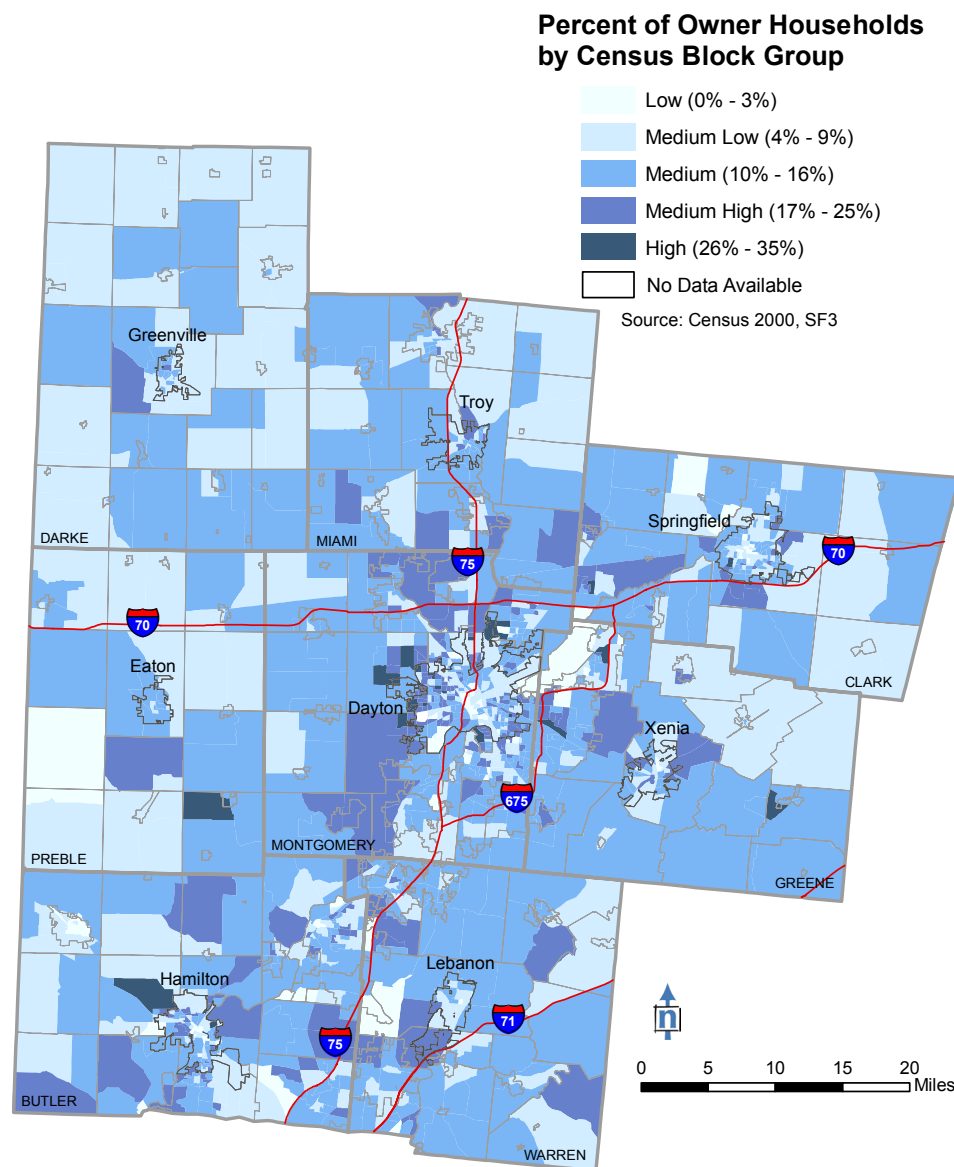
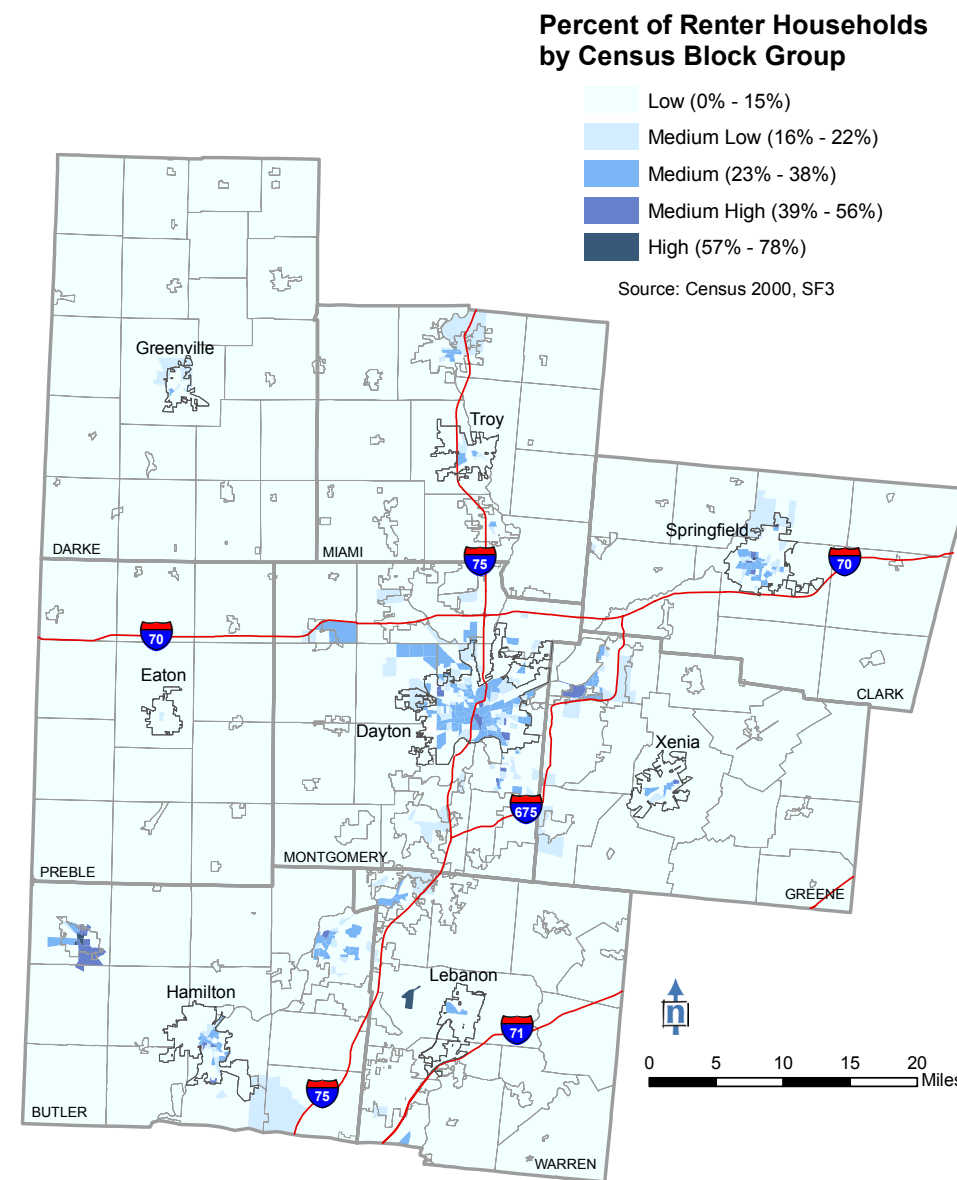


Figure 4.13
Distribution of Cost-Burdened Renter Households for 2000



Housing Unit Projections

Miami Valley Housing Assessment

The method used to project housing needs for the Region in this report is adapted from the method developed for the State of Oregon's Transportation and Growth Management Program, which is a joint program involving the Oregon Department of Transportation and the Oregon Department of Land Conservation and Development. It uses population projections and historical data on housing, readily available from the U.S. Census Bureau, in order to develop a projection of the number of new housing units needed to support projected population growth. This report does not attempt to estimate the geographic location for these units, it is only meant as a tool to aid in understanding whether or not the Region is poised to be able to support its future population.

Figure 5.1 maps out the steps of the projection calculation. The population projections calculated by the Ohio Department of Development for each county in the Region were used, adding them together for a Regional total population projection. Throughout the projections, four ratios were held constant to their values from the 2000 Census: the proportion of the population living in group homes, the proportions of persons living in single family and multi-family housing units, the average household size for single family and multi-family housing units, and the vacancy rates for single family and multi-family housing units. The actual values used in the projections are detailed in Table 5.1.

Table 5.2 presents the results of this projection process. Since the projection of the new housing units needed is based on the population projection, the projections for new housing units are closely related to movements of the population projections.

Figure 5.2 offers a comparison of the percent change in population and households each decade from 1970 to 2030 to the percent change in total housing units. The most striking difference between the two numbers is seen in the period from 1970 to 1980, where the total number of housing units grew by 21.06%, while the population only grew by 1.89%. Also interesting is that the percent change in the number of households, until the projected years, is consistently higher than the percent change in the population. In the 1980's, it is actually higher than the percent change in the number of housing units. The projected periods do not show the same fluctuations and differences as the historical periods. For each of the three decades from 2000 to 2030, the percent change in total housing units remains very close to the percent change in popula-

tion, revealing that the projection of total housing units, while only an estimate, may not reflect the reality of the Region's future.

Figure 5.3 compares the number of permits issued for single and multi-family housing units from 1985 to 2005 with the projected growth in housing units from 2010 to 2030. Again, the dramatic difference between the two sets of numbers show that, in reality, housing unit construction in the Region is not closely tied to population changes, a trend also noted in Table 3.4 on Page 8.

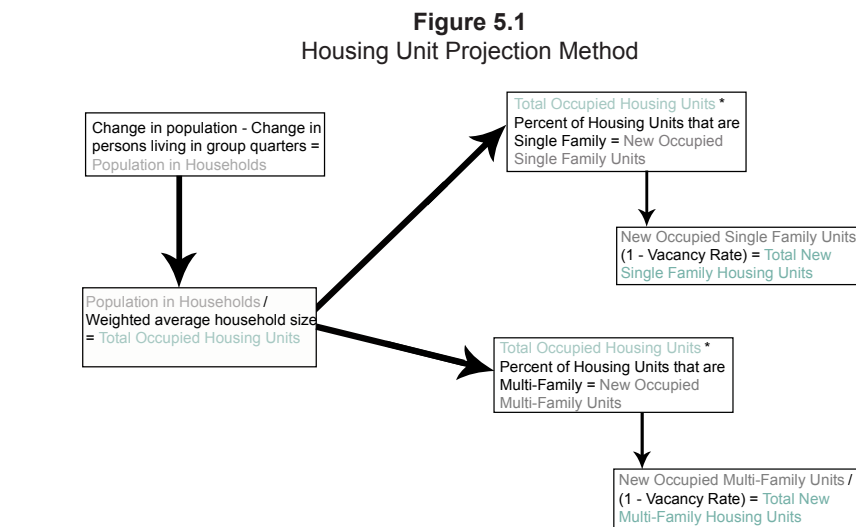


Table 5.1
Assumptions for Housing Unit Projections for the Miami Valley Region

Assumption	Value
Group Homes	
Proportion of Persons Living in Group Homes	3.11%
Housing Mix	
Single Family	75.36%
Multi-Family	24.64%
Household Size	
Single Family	2.7
Multi-Family	1.9
Weighted Average Household Size	2.5
Vacancy Rate	
Single Family	4.52%
Multi-Family	12.75%

Source: Census 2000, SF3

Table 5.2
Population and Housing Unit Projections for the Miami Valley Region

	2005	2010	2015	2020	2025	2030
New Population¹	39,146	41,010	43,190	50,810	48,340	51,100
Single Family	11,434	11,978	12,615	14,841	14,119	14,926
Vacant	541	567	597	702	668	706
Multi-Family	3,738	3,916	4,124	4,852	4,616	4,879
Vacant	546	572	602	709	674	713
Total New Housing Units	16,259	17,033	17,938	21,103	20,078	21,224

¹Source: Ohio Department of Development, 2006

Figure 5.2
Comparison of Percent Change in Population, Households, and the Total Number of Housing Units from 1970 to 2030

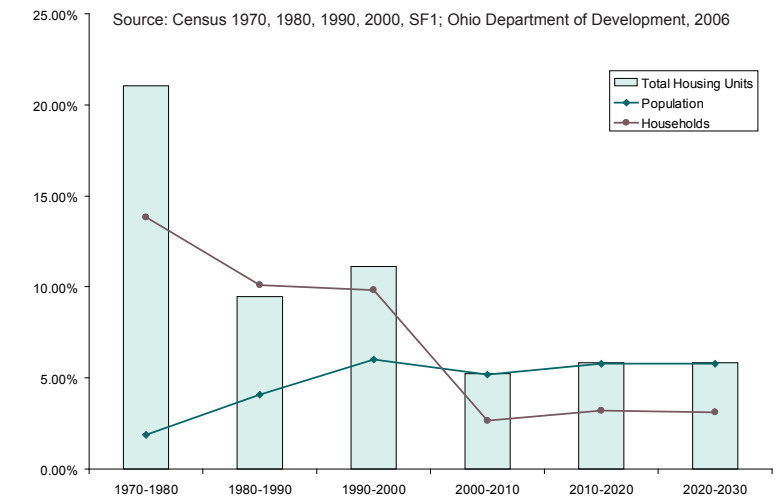
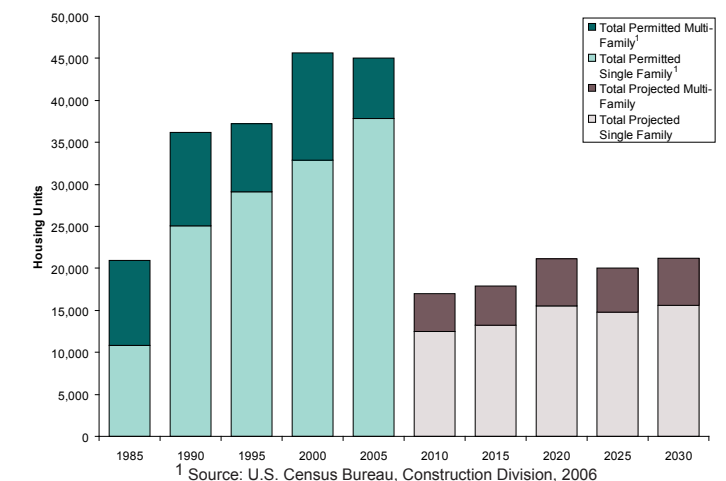


Figure 5.3
Comparison of Permits Issued from 1985 to 2005 to Projected New Housing Units Needed from 2010 to 2030



¹Source: U.S. Census Bureau, Construction Division, 2006

Summary and Conclusion

Miami Valley Housing Assessment

Demographic and Housing Unit Growth Patterns

Butler and Warren counties were the most often cited areas of high-growth, in terms of demographic, economic/income, and housing data. Employment, population, and housing unit growth all seem to be concentrated around I-675 and the southern portion of I-75. The cities were most often noted as areas of decline. It is also worth noting that, especially in terms of data such as income and housing prices, the areas that were more well-off in terms of having higher incomes and more expensive housing were also areas where these same variables had shown high levels of growth between 1990 and 2000. Similarly, those areas that were the least well off were also areas that had shown high levels of decline between 1990 and 2000.

Overall, the Region's population and households are growing at a moderate rate. The population is aging, though, and the average household size is decreasing. Single householders, both with and without children, are increasing their shares of total households in the Region.

In terms of housing units, the Region is unquestionably dominated by single family, owner-occupied housing units. This trend seems to be continuing, with construction of single-family units increasingly outpacing construction of multi-family units. Growth in total housing units has been increasingly outpacing growth in total households, leading to rising vacancy rates, especially in the central cities.

Housing Affordability

When examining only median data, the Region seems to be doing well in terms of affordability. Both household and family median incomes have been increasing and the number of families in poverty has been decreasing. Also, the median costs of housing (both rental and ownership) are below what would be affordable for a median income household. However, according to the 2004 Resident Perception Survey, conducted by the Miami Valley Regional Planning Commission, 57.4% of respondents believed that "the Miami Valley needs a lot more affordable housing" and "74.5% stated that the Miami Valley does not need any more higher priced homes".

The survey results are not surprising, especially given the rising numbers of foreclosure filings and cost-burdened homeowners. In general, the cost of owning a home in the Region is rising, with more higher-priced housing being built in the most rapidly growing areas. Montgomery, Clark, and Butler counties were all in the top 20 in terms of population per foreclosure filing for 2005 (total county population / total number of new foreclosure filings). The rise in cost-burdened owner-occupied housing from 1990 to 2000 was enough to reverse the ratio of renter to owner cost-burdened households. Geographically, this rise was seen largely in more suburban areas and especially west of I-75.

Renter-occupied housing seems to have fared better in the decade from 1990 to 2000, with the number of cost-burdened renter households actually decreasing. However, rather than having these households more evenly dispersed throughout the Region, they tend to be concentrated in the Region's cities, with some block groups having as much as 77.5% cost-burdened renter households.

Future Housing

If housing construction, as reflected in the number of housing construction permits issued, continues at the same rate as it has for the past twenty years there will be more than enough housing to supply the Region's future population. In fact, it may be so much more that the issue of vacant housing units could become more of a problem than it has been thus far.

It was beyond the scope of this report to determine anything past the number of rental and ownership housing units needed. Useful future analyses would be to use the projections to calculate the price ranges within which these new units should fall or where in the Region they should be built, both at the Regional and local levels.

Overall Conclusions

The Miami Valley Region is very diverse in terms of its housing. Its cities tend to contain more low-income and rental housing, its suburbs are growing rapidly and tend to contain more owner-occupied housing and be higher-income than other areas, and its rural areas tend to be a mix of mid- and lower-income owner households. Most of the Region is not growing or declining at a particularly fast rate, however there are some areas that are growing or declining faster than others, namely the suburbs and the cities. National-level studies have noted that as people achieve economic success, their options for housing and locations expand, which enables them to choose communities that offer a housing product and community amenities which are unavailable in older communities. Mature communities may have to turn to redevelopment and offer innovative amenities to retain or attract new households.

The housing situation will surely continue to change over time, and it is hoped that this study will only be the beginning of a process of exploration into this issue, both at the Regional and the local levels.

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Appendix A: County Data Butler County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	226,207	258,787	291,479	332,807	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	480	551	624	712	Census 1970, 1980, 1990, 2000; SF1
Households	69,284	88,130	104,535	123,082	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.1	2.8	2.7	2.6	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	25.5	28.1	31.5	34.2	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	45.6	43.7	44.1	45.9	Census 1970, 1980, 1990, 2000; SF3
Family Households	56,463	68,051	78,113	88,555	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	50,523	58,419	64,959	71,494	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	29,718	31,603	31,797	35,910	Census 1970, 1980, 1990, 2000; SF3
Single Householders	4,778	7,656	13,154	17,061	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	2,609	4,768	7,646	10,526	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	12,821	12,423	26,422	34,527	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$47,845	\$49,737	\$48,249	\$53,178	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$55,255	\$60,261	\$60,902	\$67,424	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$16,532	\$19,742	\$21,964	\$25,880	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	18.8	19.8	21.3	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	87,169	108,051	137,539	170,576	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	5,300	8,800	8,500	6,200	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data Butler County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	69,284	92,528	110,353	129,793	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	147.0	197.0	236.2	277.8	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	53,098	67,208	78,398	95,654	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	16,186	21,466	26,203	29,145	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	5,428	4,407	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	46,512	61,518	72,365	88,083	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	5,821	26,612	32,170	34,999	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	260,068	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	50,746	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Mobile Home/Other Housing Units	-	-	-	10,769	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	755	1,277	1,785	2,573	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	472	258	477	204	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	2,569	3,178	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	2,925	2,946	-	Census 1990, 2000; SF3
Total Group Quarters Population	272	10,998	5,494	6,124	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	-	2,871	2,956	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	-	8,334	8,291	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	28,288	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	33,057	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	4,932	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	4,281	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	17,563	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	5,384	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	4,371	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	1,749	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	6,217	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	17,240	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	184,091	203,459	239,803	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	62,727	76,815	81,757	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	16,951	4,398	5,818	6,711	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	944	1,454	-	Census 1990, 2000; SF1

Appendix A: County Data Butler County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	3,945	4,798	5,963	4,810	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	2,336	1,725	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	1,397	2,295	3,195	2,743	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	432	342	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$85,645	\$126,983	\$108,576	\$136,818	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$886	\$1,040	\$1,232	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$303	\$308	\$344	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$544	\$594	\$617	\$632	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$633	\$682	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	1,193	2,032	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	8,438	13,610	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	12,338	12,126	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	3,772	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	6,121	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	76.65%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	23.35%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.72	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.74	-	-	-	-	-	-	-
Weighted Average Household Size	2.49	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.03	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.10	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.02	-	-	-	-	-	-	-
Projected Population	332,807	350,880	367,660	385,920	403,860	422,150	439,740	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	7,123	6,614	7,197	7,071	7,209	6,933	-
New Occupied Single Family Housing Units	-	5,460	5,069	5,516	5,419	5,525	5,314	-
New Occupied Multi-Family Housing Units	-	1,664	1,545	1,681	1,651	1,683	1,619	-
New Vacant Single Family Housing Units	-	5,647	5,243	5,706	5,606	5,715	5,496	-
New Vacant Multi-Family Housing Units	-	1,851	1,718	1,870	1,837	1,873	1,801	-
Total New Housing Units	-	14,621	13,575	14,772	14,513	14,797	14,230	-

Appendix A: County Data

Clark County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	157,115	150,236	147,548	144,742	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	391	378	369	362	Census 1970, 1980, 1990, 2000; SF1
Households	50,071	53,376	55,198	56,648	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.1	2.7	2.6	2.5	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	27.1	30.5	34.3	37.6	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	47.3	47.0	37.7	49.8	Census 1970, 1980, 1990, 2000; SF3
Family Households	40,000	40,791	40,579	39,569	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	35,457	34,124	32,638	30,468	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	20,798	17,510	14,403	13,298	Census 1970, 1980, 1990, 2000; SF3
Single Householders	3,702	5,512	7,941	9,101	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	2,064	3,487	4,751	5,524	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	10,071	7,073	14,619	17,079	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$45,764	\$42,773	\$41,263	\$44,799	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$53,170	\$52,495	\$51,334	\$56,576	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$16,372	\$18,290	\$19,446	\$22,862	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	18.0	18.8	19.0	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	61,671	60,370	65,613	71,629	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	3,500	5,400	4,200	3,100	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data

Clark County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	50,071	56,398	58,377	61,056	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	124.5	141.8	145.9	152.7	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	37,389	42,074	43,318	45,890	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	12,682	12,263	11,791	12,090	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	3,094	2,779	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	32,810	37,162	38,168	40,501	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	15,432	16,214	17,030	16,147	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	114,807	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	20,221	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Mobile Home/Other Housing Units	-	-	-	5,845	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	92	353	270	247	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	147	90	10	40	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	1,615	2,273	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	1,390	1,838	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	3,642	3,977	3,917	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	1,720	2,160	2,001	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	1,922	1,817	1,916	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	9,619	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	16,116	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	2,594	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	2,096	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	10,065	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	2,635	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	1,762	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	1,131	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	3,458	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	7,172	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	107,327	101,802	102,493	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	39,267	41,769	38,332	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	1,829	3,022	3,179	4,408	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	867	1,409	-	Census 1990, 2000; SF1

Appendix A: County Data Clark County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	2,945	3,766	4,238	3,123	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	1,743	977	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	1,091	1,866	2,203	1,917	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	292	229	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	82,118	99,301	81,655	100,504	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	732	825	967	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	291	293	330	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	484	523	537	541	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	572	563	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	556	925	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	4,299	6,142	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	6,352	5,318	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	1,963	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	2,565	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	79.15%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	20.85%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.50	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.67	-	-	-	-	-	-	-
Weighted Average Household Size	2.33	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.05	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.15	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.03	-	-	-	-	-	-	-
Projected Population	144,742	144,130	142,300	141,950	141,660	142,900	143,960	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	-256	-765	-146	-121	518	443	-
New Occupied Single Family Housing Units	-	-202	-605	-116	-96	410	351	-
New Occupied Multi-Family Housing Units	-	-53	-160	-31	-25	108	92	-
New Vacant Single Family Housing Units	-	-213	-637	-122	-101	432	369	-
New Vacant Multi-Family Housing Units	-	-63	-188	-36	-30	127	109	-
Total New Housing Units	-	-532	-1,590	-304	-252	1,077	921	-

Appendix A: County Data

Darke County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	49,141	55,096	53,619	53,309	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	81	92	89	89	Census 1970, 1980, 1990, 2000; SF1
Households	16,464	18,864	19,459	20,419	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.0	2.9	2.7	2.6	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	28.7	29.8	33.9	37.4	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	49.8	46.6	48.4	49.5	Census 1970, 1980, 1990, 2000; SF3
Family Households	12,739	15,027	14,940	14,898	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	11,738	13,434	13,046	12,450	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	6,526	7,297	6,276	5,298	Census 1970, 1980, 1990, 2000; SF3
Single Householders	793	1,246	1,894	2,448	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	402	675	1,068	1,502	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	3,725	2,591	4,519	5,437	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$41,336	\$41,229	\$41,263	\$43,652	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$48,564	\$49,581	\$49,969	\$53,617	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$14,580	\$16,944	\$18,414	\$21,887	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	16.69	18.55	19.12	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	19,600	22,302	24,800	26,931	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	1,000	2,200	1,900	1,100	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data

Darke County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	16,134	20,016	20,338	21,583	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	26.7	33.4	33.9	36.0	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	14,036	16,816	16,807	18,000	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	2,428	2,405	2,185	2,667	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	1,269	838	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	11,378	14,489	14,865	15,634	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	3,868	4,375	4,594	4,785	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	45,803	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	4,723	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Other Housing Units	-	-	-	1,845	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	60	128	170	102	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	19	7	7	66	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	649	819	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	153	267	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	815	951	954	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	803	944	490	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	12	7	464	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	4,292	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	6,568	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	755	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	651	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	3,374	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	994	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	671	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	234	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	827	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	2,053	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	42,875	40,879	40,935	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	11,406	11,789	11,420	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	1,218	1,152	879	1,164	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	291	302	-	Census 1990, 2000; SF1

Appendix A: County Data

Darke County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	1,077	1,015	1,086	893	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	671	447	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	177	251	356	377	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	59	69	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$68,516	\$93,967	\$77,788	\$101,170	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$704	\$737	\$859	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$284	\$262	\$278	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$428	\$754	\$733	\$496	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$536	\$505	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	84	212	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	1,079	1,857	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	1,141	1,234	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	581	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	598	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	87.10%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	12.90%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.54	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.77	-	-	-	-	-	-	-
Weighted Average Household Size	2.44	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.05	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.10	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.02	-	-	-	-	-	-	-
Projected Population	53,309	53,260	52,730	52,840	52,550	52,780	52,710	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	-20	-213	44	-117	92	-28	-
New Occupied Single Family Housing Units	-	-17	-185	38	-101	80	-24	-
New Occupied Multi-Family Housing Units	-	-3	-27	6	-15	12	-4	-
New Vacant Single Family Housing Units	-	-18	-194	40	-106	84	-26	-
New Vacant Multi-Family Housing Units	-	-3	-31	6	-17	13	-4	-
Total New Housing Units	-	-40	-438	91	-240	190	-58	-

Appendix A: County Data Greene County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	125,057	129,769	136,731	147,886	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	301	312	330	356	Census 1970, 1980, 1990, 2000; SF1
Households	36,226	43,078	48,351	55,312	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.3	2.9	2.7	2.5	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	24.4	28.7	32.4	35.6	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	42.67	42.84	44.61	47.16	Census 1970, 1980, 1990, 2000; SF3
Family Households	30,650	34,413	37,100	39,159	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	27,970	30,370	31,397	32,090	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	17,928	16,748	14,964	13,880	Census 1970, 1980, 1990, 2000; SF3
Single Householders	2,168	3,269	5,703	7,069	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	1,411	2,228	3,367	4,255	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	5,576	5,396	11,251	16,031	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$55,578	\$51,570	\$52,229	\$54,034	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$62,202	\$61,013	\$62,639	\$67,941	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$18,149	\$20,164	\$22,652	\$27,030	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	17.0	17.6	18.3	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	51,922	53,055	66,551	78,098	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	2,100	3,900	3,100	2,800	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data Greene County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	36,172	45,040	50,238	58,224	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	87.2	108.4	121.1	140.3	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	30,049	36,256	39,677	45,608	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	6,177	8,163	9,385	11,745	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	1,074	735	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	25,227	31,247	33,567	38,530	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	9,856	11,831	14,784	16,782	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	31,369	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	20,274	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Mobile Home/Other Housing Units	-	-	-	1,475	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	233	490	522	1,043	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	66	74	338	324	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	990	1,668	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	795	1,108	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	5,597	6,394	7,781	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	1,316	1,698	1,338	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	4,281	4,696	6,443	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	10,823	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	16,178	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	1,848	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	1,655	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	8,019	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	3,173	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	1,942	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	846	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	2,755	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	8,073	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	95,075	93,557	101,513	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	29,097	36,780	38,592	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	1,143	1,962	1,887	2,912	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	364	600	-	Census 1990, 2000; SF1

Appendix A: County Data Greene County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	1,611	2,135	2,619	2,040	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	1,089	694	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	515	943	1,423	1,181	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	107	165	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$100,254	\$128,761	\$116,310	\$134,597	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$839	\$1,028	\$1,226	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$339	\$327	\$367	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$630	\$617	\$646	\$652	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$644	\$701	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	320	528	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	4,166	5,974	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	5,310	5,884	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	1,986	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	3,043	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	79.52%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	20.48%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	0.69	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.73	-	-	-	-	-	-	-
Weighted Average Household Size	0.90	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.04	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.09	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.06	-	-	-	-	-	-	-
Projected Population	147,886	148,550	151,760	153,520	156,590	157,240	158,860	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	695	3,362	1,843	3,215	681	1,697	-
New Occupied Single Family Housing Units	-	553	2,674	1,466	2,557	541	1,349	-
New Occupied Multi-Family Housing Units	-	142	688	377	658	139	347	-
New Vacant Single Family Housing Units	-	574	2,775	1,522	2,654	562	1,400	-
New Vacant Multi-Family Housing Units	-	157	760	417	727	154	384	-
Total New Housing Units	-	1,427	6,897	3,782	6,596	1,397	3,481	-

Appendix A: County Data

Miami County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	84,342	90,381	93,182	98,868	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	207	221	229	243	Census 1970, 1980, 1990, 2000; SF1
Households	27,792	31,968	34,559	38,437	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.0	2.8	2.7	2.5	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	28.0	30.9	34.3	37.7	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	47.2	46.0	46.9	48.8	Census 1970, 1980, 1990, 2000; SF3
Family Households	22,296	25,307	26,634	27,943	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	20,344	22,338	22,769	22,852	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	11,724	11,626	10,793	9,634	Census 1970, 1980, 1990, 2000; SF3
Single Householders	1,507	2,315	3,865	5,091	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	787	1,471	2,185	3,173	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	5,496	4,346	7,925	10,279	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$46,661	\$45,361	\$46,740	\$48,985	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$54,431	\$54,847	\$56,532	\$59,987	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$16,883	\$19,091	\$21,883	\$25,403	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	17.0	17.6	18.3	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	34,419	39,755	45,068	52,381	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	1,300	3,300	2,900	1,900	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data

Miami County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	27,755	33,688	35,985	40,554	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	68.3	78.1	84.9	94.4	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	22,770	27,252	28,780	32,525	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	5,022	5,623	5,977	7,240	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	1,138	729	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	19,445	23,930	25,134	27,801	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	7,126	8,038	9,425	10,636	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	77,657	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	12,980	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Mobile Home/Other Housing Units	-	-	-	1,467	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	188	313	265	307	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	153	84	0	0	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	800	1,209	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	536	848	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	661	836	1,399	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	637	804	1,255	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	24	32	144	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	7,530	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	11,772	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	1,375	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	1,331	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	5,792	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	1,997	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	1,488	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	534	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	1,998	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	4,620	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	69,832	68,933	72,754	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	19,888	23,413	24,715	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	1,221	1,720	1,426	2,117	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	361	522	-	Census 1990, 2000; SF1

Appendix A: County Data

Miami County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	1,375	1,434	1,717	1,429	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	889	500	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	377	543	752	826	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	76	103	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$82,622	\$110,983	\$96,677	\$121,715	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$770	\$851	\$1,048	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$287	\$275	\$304	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$489	\$569	\$568	\$580	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$598	\$624	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	208	427	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	2,495	4,052	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	2,914	3,163	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	1,232	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	1,298	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	81.79%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	18.21%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.39	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.79	-	-	-	-	-	-	-
Weighted Average Household Size	2.28	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.04	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.12	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.02	-	-	-	-	-	-	-
Projected Population	98,868	100,860	103,460	104,780	106,770	107,120	107,930	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	861	1,124	570	860	151	350	-
New Occupied Single Family Housing Units	-	704	919	467	703	124	286	-
New Occupied Multi-Family Housing Units	-	157	205	104	157	28	64	-
New Vacant Single Family Housing Units	-	731	954	485	731	128	297	-
New Vacant Multi-Family Housing Units	-	178	232	118	177	31	72	-
Total New Housing Units	-	1,770	2,310	1,173	1,768	311	720	-

Appendix A: County Data Montgomery County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	606,148	571,697	573,809	559,062	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	1,321	1,249	1,243	1,211	Census 1970, 1980, 1990, 2000; SF1
Households	197,398	211,857	226,192	229,229	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.0	2.6	2.5	2.4	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	27.2	30.3	33.3	36.4	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	45.2	45.0	45.6	47.7	Census 1970, 1980, 1990, 2000; SF3
Family Households	155,033	154,255	155,508	146,843	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	135,727	125,192	119,990	106,201	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	78,503	62,194	52,375	43,787	Census 1970, 1980, 1990, 2000; SF3
Single Householders	16,204	24,663	35,518	40,642	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	9,647	16,204	20,099	24,154	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	42,365	32,939	70,684	81,765	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$52,299	\$44,779	\$44,785	\$44,595	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$60,707	\$55,995	\$56,802	\$58,700	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$19,277	\$20,540	\$22,827	\$25,490	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	20.0	19.6	19.6	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	253,923	241,075	271,068	279,635	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	12,500	20,700	14,500	11,200	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data

Montgomery County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	198,046	227,582	240,820	248,443	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	429.9	497.1	521.6	538.1	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	141,506	161,071	167,890	176,598	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	56,540	63,520	66,891	68,005	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	5,537	3,409	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	122,312	136,729	142,371	148,251	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	68,493	75,128	83,821	80,978	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	432,190	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	104,367	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Mobile Home/Other Housing Units	-	-	-	6,969	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	923	977	890	1,155	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	629	303	329	82	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	6,284	8,873	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	7,842	9,910	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	10,642	11,089	15,607	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	6,139	7,457	7,412	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	4,503	3,632	8,195	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	34,907	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	54,161	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	10,528	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	8,286	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	40,372	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	9,636	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	8,930	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	5,473	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	15,328	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	41,608	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	392,150	372,530	367,176	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	168,905	190,190	176,279	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	7,241	15,725	14,628	19,214	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	3,047	5,320	-	Census 1990, 2000; SF1

Appendix A: County Data Montgomery County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	9,445	13,603	15,168	12,208	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	4,224	3,265	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	4,413	8,231	10,203	7,798	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	741	1,145	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$94,209	\$107,174	\$96,677	\$106,501	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$791	\$928	\$1,080	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$322	\$323	\$362	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$589	\$564	\$599	\$583	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$633	\$638	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	2,457	4,050	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	18,420	27,752	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	30,339	28,360	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	9,303	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	13,241	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	72.20%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	27.80%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.45	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.53	-	-	-	-	-	-	-
Weighted Average Household Size	2.19	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.05	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.15	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.03	-	-	-	-	-	-	-
Projected Population	559,062	551,150	540,420	534,210	528,800	527,300	524,060	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	-3,509	-4,758	-2,754	-2,399	-665	-1,437	-
New Occupied Single Family Housing Units	-	-2,533	-3,436	-1,988	-1,732	-480	-1,037	-
New Occupied Multi-Family Housing Units	-	-976	-1,323	-766	-667	-185	-399	-
New Vacant Single Family Housing Units	-	-2,667	-3,617	-2,094	-1,824	-506	-1,092	-
New Vacant Multi-Family Housing Units	-	-1,142	-1,549	-896	-781	-216	-468	-
Total New Housing Units	-	-7,318	-9,924	-5,744	-5,004	-1,387	-2,997	-

Appendix A: County Data

Preble County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	34,719	38,223	40,113	42,337	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	81	90	94	100	Census 1970, 1980, 1990, 2000; SF1
Households	10,957	13,122	14,347	16,001	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.1	2.9	2.8	2.6	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	27.9	30.4	33.7	37.5	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	48.4	46.4	46.8	49.3	Census 1970, 1980, 1990, 2000; SF3
Family Households	9,080	10,803	11,489	12,138	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	8,381	9,679	9,840	10,153	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	4,808	5,168	4,524	4,303	Census 1970, 1980, 1990, 2000; SF3
Single Householders	532	930	1,649	1,985	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	269	561	928	1,168	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	1,877	1,389	2,858	3,881	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$44,092	\$43,649	\$41,024	\$46,746	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$51,128	\$52,164	\$49,115	\$55,741	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$15,314	\$17,594	\$18,057	\$21,623	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	22.3	22.2	22.5	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	13,656	15,819	18,008	21,490	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	600	1,300	1,200	800	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data

Preble County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	10,957	13,960	15,174	17,186	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	25.7	32.8	35.7	40.5	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	9,325	11,851	12,820	14,554	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	1,632	1,602	1,431	1,592	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	867	676	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	7,796	10,086	11,068	12,618	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	2,797	3,036	3,279	3,383	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	37,208	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	2,894	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Other Housing Units	-	-	-	1,760	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	155	133	167	97	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	6	4	9	12	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	642	678	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	129	143	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	332	391	489	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	239	328	384	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	93	63	105	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	3,685	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	5,230	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	624	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	575	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	2,517	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	751	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	557	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	201	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	549	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	1,312	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	29,908	30,784	33,414	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	7,983	8,938	8,434	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	364	838	827	1,185	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	242	263	-	Census 1990, 2000; SF1

Appendix A: County Data Preble County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	579	827	881	541	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	483	241	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	123	239	357	255	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	41	45	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$73,554	\$95,237	\$78,383	\$103,835	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$725	\$767	\$961	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$296	\$290	\$296	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$484	\$505	\$489	\$546	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$521	\$563	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	164	234	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	1,112	1,651	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	746	816	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	434	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	299	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	90.14%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	9.86%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.56	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.82	-	-	-	-	-	-	-
Weighted Average Household Size	2.48	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.05	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.09	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.01	-	-	-	-	-	-	-
Projected Population	42,337	43,500	44,200	44,810	45,070	45,330	45,380	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	463	278	243	103	103	20	-
New Occupied Single Family Housing Units	-	417	251	219	93	93	18	-
New Occupied Multi-Family Housing Units	-	46	27	24	10	10	2	-
New Vacant Single Family Housing Units	-	437	263	229	98	98	19	-
New Vacant Multi-Family Housing Units	-	50	30	26	11	11	2	-
Total New Housing Units	-	950	572	498	212	212	41	-

Appendix A: County Data

Warren County

Miami Valley Housing Assessment

Demographic and Economic Patterns

	1970	1980	1990	2000	Source
Population	84,925	99,276	113,909	158,383	Census 1970, 1980, 1990, 2000; SF1
Population Density (Persons Per Square Mile)	208	246	285	396	Census 1970, 1980, 1990, 2000; SF1
Households	24,059	31,625	39,150	55,966	Census 1970, 1980, 1990, 2000; SF1
Persons Per Household	3.4	3.0	2.8	2.7	Census 1970, 1980, 1990, 2000; SF1
Median Age of Population	24.4	28.2	32.7	35.2	Census 1970, 1980, 1990, 2000; SF3
Median Age of Householders	43.1	42.7	33.9	45.2	Census 1970, 1980, 1990, 2000; SF3
Family Households	21,007	27,170	31,705	43,261	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households	19,447	24,460	27,458	37,035	Census 1970, 1980, 1990, 2000; SF3
Married Couple Households with Children	12,746	13,874	13,750	18,473	Census 1970, 1980, 1990, 2000; SF3
Single Householders	1,201	2,295	4,247	6,226	Census 1970, 1980, 1990, 2000; SF3
Single Householders with Children	716	1,455	2,342	3,753	Census 1970, 1980, 1990, 2000; SF3
Non-Family Households	3,052	2,160	7,445	12,448	Census 1970, 1980, 1990, 2000; SF3
Median Household Income (2005 Dollars)	\$51,175	\$52,746	\$54,627	\$64,358	Census 1970, 1980, 1990, 2000; SF3
Median Family Income (2005 Dollars)	\$56,803	\$59,371	\$63,833	\$75,841	Census 1970, 1980, 1990, 2000; SF3
Per Capita Income (2005 Dollars)	\$15,973	\$19,245	\$23,016	\$29,914	Census 1970, 1980, 1990, 2000; SF3
Median Travel Time to Work	-	18.2	22.0	22.7	Census 1980, 1990, 2000; SF3
Total Employment for Population 16 Years of Age and Over	32,209	41,010	55,136	80,221	Census 1970, 1980, 1990, 2000; SF3
Total Unemployment	1,600	4,100	2,700	2,700	Ohio Job and Family Services

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Appendix A: County Data

Warren County

Miami Valley Housing Assessment

Housing Unit Distribution

	1970	1980	1990	2000	2005	Source
Housing Units	24,167	33,292	40,636	58,692	-	Census 1970, 1980, 1990, 2000; SF1
Housing Unit Density	58.8	82.5	101.6	146.9	-	Census 1970, 1980, 1990, 2000; SF1
Single Family Housing Units	20,434	26,647	32,341	47,708	-	Census 1970, 1980, 1990, 2000; SF3
Multi-Family Housing Units	3,733	5,961	7,085	9,959	-	Census 1970, 1980, 1990, 2000; SF3
Mobile Home/Other Housing Units	-	-	1,142	948	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units	17,155	23,849	29,252	43,947	-	Census 1970, 1980, 1990, 2000; SF1
Renter-Occupied Housing Units	6,139	7,776	9,898	12,019	-	Census 1970, 1980, 1990, 2000; SF1
Population in Occupied Single Family Housing Units	-	-	-	132,258	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Multi-Family Housing Units	-	-	-	17,325	-	Census 1970, 1980, 1990, 2000; SF3
Population in Occupied Other Housing Units	-	-	-	9,660	-	Census 1970, 1980, 1990, 2000; SF3
Single Family Construction Permits Issued	-	472	829	2,063	2,240	U.S. Census Bureau, Construction Division, 2006
Multi-Family Construction Permits Issued	-	155	106	539	236	U.S. Census Bureau, Construction Division, 2006
Vacant Single Family Housing Units	-	-	776	1,553	-	Census 1990, 2000; SF3
Vacant Multi-Family Housing Units	-	-	642	1,096	-	Census 1990, 2000; SF3
Total Group Quarters Population	-	3,176	4,251	6,384	-	Census 1970, 1980, 1990, 2000; SF3
Institutionalized Group Quarters Population	-	3,096	4,220	6,164	-	Census 1990, 2000; SF3
Noninstitutionalized Group Quarters Population	-	80	31	220	-	Census 1990, 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	16,303	-	Census 2000; SF3
Owner-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	16,744	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders	-	-	-	1,680	-	Census 2000; SF3
Owner-Occupied Housing Units by Single Householders with Children	-	-	-	1,908	-	Census 2000; SF3
Owner-Occupied Housing Units by Non-Family Households	-	-	-	7,318	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples with Children	-	-	-	2,251	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Married Couples without Children	-	-	-	1,982	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders	-	-	-	664	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Single Householders with Children	-	-	-	1,889	-	Census 2000; SF3
Renter-Occupied Housing Units Occupied by Non-Family Households	-	-	-	5,227	-	Census 2000; SF3
Population in Owner-Occupied Housing Units	-	75,209	84,851	124,603	-	Census 1980, 1990, 2000; SF3
Population in Renter-Occupied Housing Units	-	20,891	24,807	27,396	-	Census 1980, 1990, 2000; SF3
Total Vacant Units	873	1,667	1,486	2,726	-	Census 1970, 1980, 1990, 2000; SF1
Other Vacant Units	-	-	251	644	-	Census 1990, 2000; SF1

Appendix A: County Data Warren County

Miami Valley Housing Assessment

Housing Affordability

	1970	1980	1990	2000	2005	Source
Number of Families at or Below the Poverty Level	1,272	1,698	1,672	1,297	-	Census 1970, 1980, 1990, 2000; SF3
Number of Married Couple Families at or Below the Poverty Level	-	-	841	605	-	Census 1990, 2000; SF3
Number of Female-Headed (No Husband Present) Households at or Below the Poverty Level	393	616	748	602	-	Census 1970, 1980, 1990, 2000; SF3
Number of Male-Headed (No Wife Present) Households at or Below the Poverty Level	-	-	83	90	-	Census 1990, 2000; SF3
Median Owner-Occupied Housing Value (2005 Dollars)	\$86,148	\$130,792	\$115,417	\$157,919	-	Census 1970, 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - With a Mortgage (2005 Dollars)	-	\$870	\$1,067	\$1,351	-	Census 1980, 1990, 2000; SF3
Median Selected Monthly Owner Costs - Without a Mortgage (2005 Dollars)	-	\$327	\$311	\$355	-	Census 1980, 1990, 2000; SF3
Median Gross Rent (2005 Dollars)	\$544	\$622	\$646	\$681	-	Census 1970, 1980, 1990, 2000; SF3
Median Gross Rent for a 2 Bedroom Rental Unit (2005 Dollars)	-	-	\$648	\$735	-	Census 1990, 2000; SF3
New Foreclosure Filings	-	-	-	328	938	Supreme Court of Ohio 2000, 2005
Cost-Burdened Owner-Occupied Housing Units	-	-	3,263	6,435	-	Census 1990, 2000; SF3
Cost-Burdened Renter-Occupied Housing Units	-	-	3,059	3,536	-	Census 1990, 2000; SF3
Severely Cost-Burdened Owner-Occupied Housing Units	-	-	-	1,950	-	Census 2000; SF3
Severely Cost-Burdened Renter-Occupied Housing Units	-	-	-	1,521	-	Census 2000; SF3

NOTE: All income and poverty data is for 1969, 1979, 1989, and 1999

Housing Unit Projections

	2000	2005	2010	2015	2020	2025	2030	Source
Single Family Households as Percent of Total Households	82.73%	-	-	-	-	-	-	-
Multi-Family Households as Percent of Total Households	17.27%	-	-	-	-	-	-	-
Average Household Size for Single Family Housing Units	2.77	-	-	-	-	-	-	-
Average Household Size for Multi-Family Housing Units	1.74	-	-	-	-	-	-	-
Weighted Average Household Size	2.59	-	-	-	-	-	-	-
Vacancy Rate - Single Family	0.03	-	-	-	-	-	-	-
Vacancy Rate - Multi-Family	0.11	-	-	-	-	-	-	-
Proportion of Population in Group Quarters	0.06	-	-	-	-	-	-	-
Projected Population	158,383	184,210	215,020	242,710	276,250	305,070	338,350	Ohio Department of Development, 2003
Total New Occupied Housing Units	-	9,399	11,212	10,077	12,206	10,488	12,111	-
New Occupied Single Family Housing Units	-	7,776	9,276	8,336	10,098	8,677	10,019	-
New Occupied Multi-Family Housing Units	-	1,623	1,936	1,740	2,108	1,811	2,092	-
New Vacant Single Family Housing Units	-	8,037	9,588	8,617	10,437	8,969	10,357	-
New Vacant Multi-Family Housing Units	-	1,824	2,176	1,955	2,369	2,035	2,350	-
Total New Housing Units	-	19,260	22,976	20,649	25,012	21,492	24,818	-