

Housing Density

What is it and why is it important?



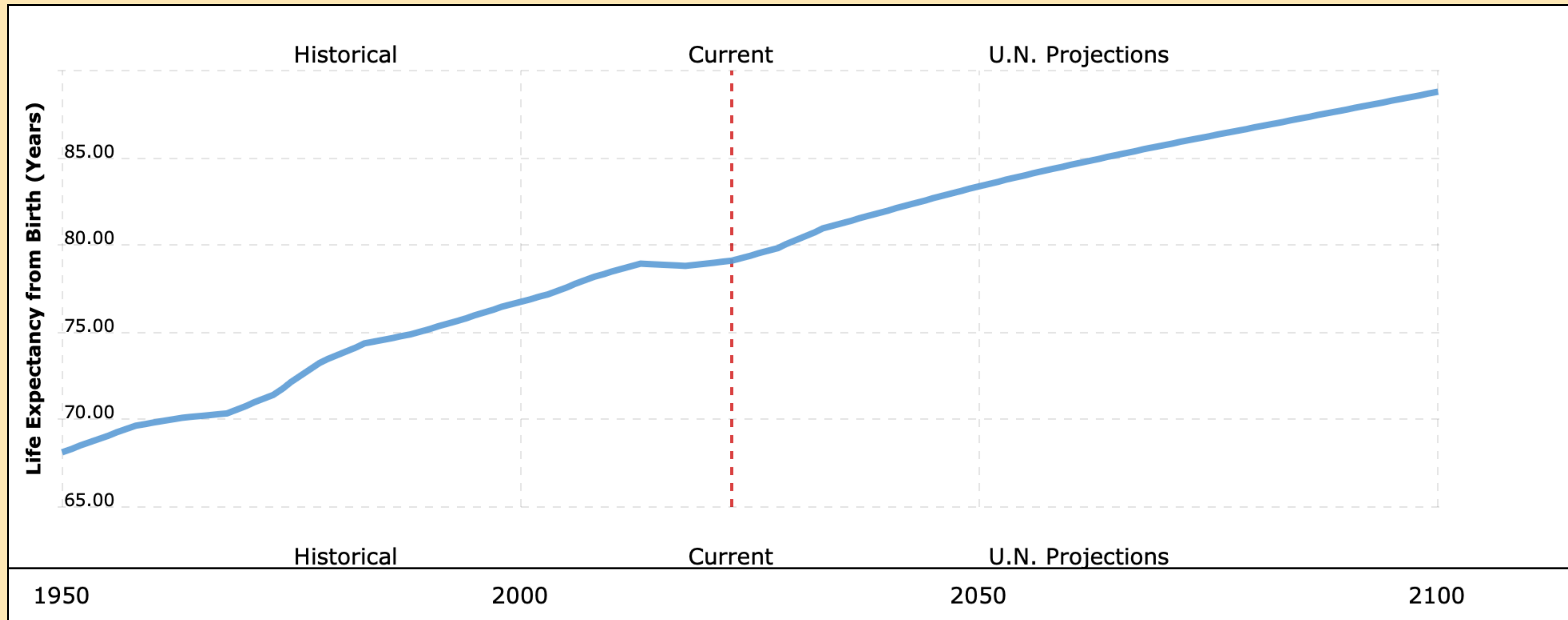
Good housing doesn't vary by age.

Important factors include:

- Ability to live there for the long-term, if desired.
- Proximity to amenities, including family and friends.
- Affordability.



Affordability: Median retirement savings for people 55 to 64 is only about \$90,000.



Life expectancy at birth

When it comes to affordability, which factors do you control?

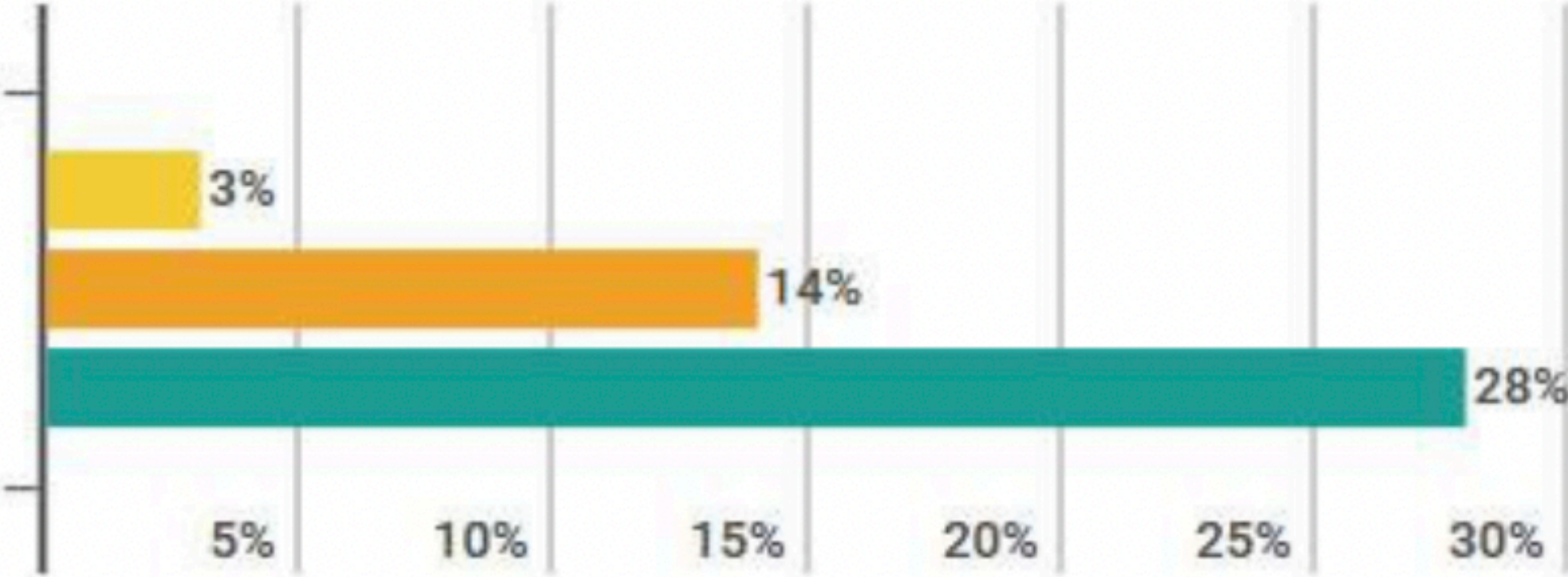
- Interest rates (mortgage and construction loan)?
- Construction costs?
- Population growth/decline (including marriages, births and life expectancy)?
- Government policy including zoning?



Older people prefer renting more than in the past.

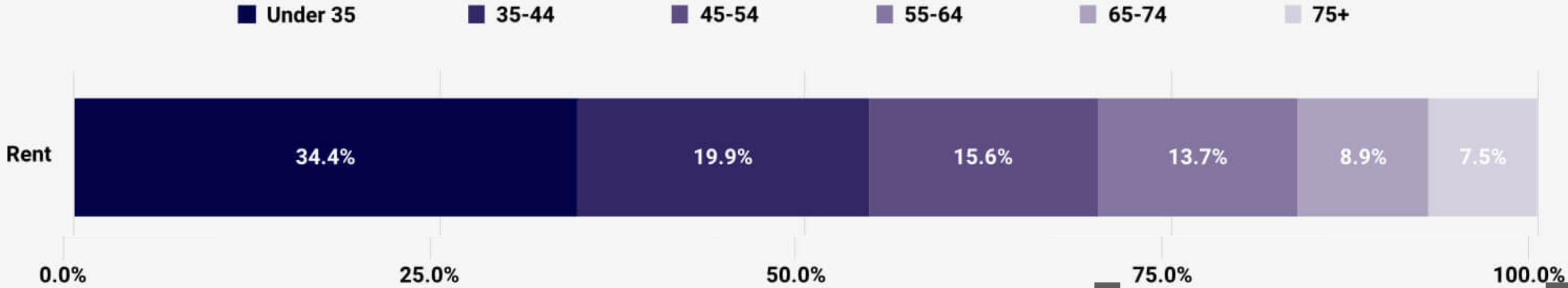
U.S. Renter Increases by Category 2009-2015

By Age Group



● Under 34 years old ● 35-54 years old ● over 55

2022 Renters by Age

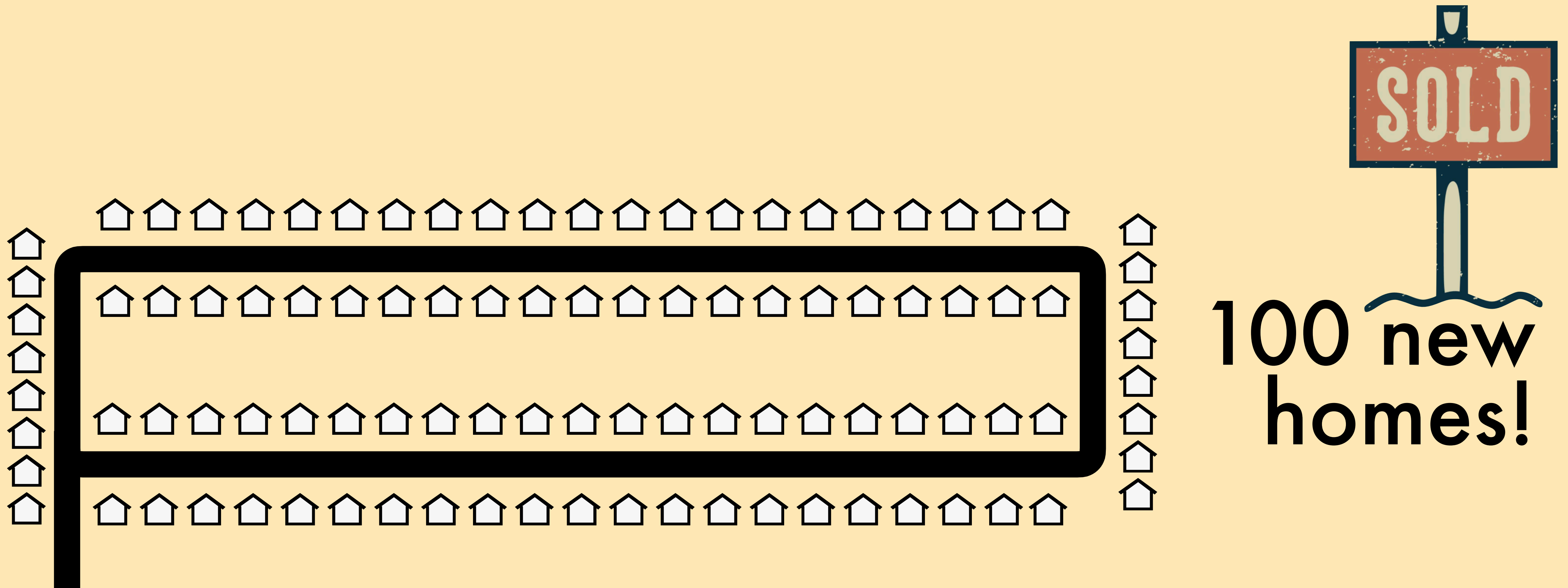


**30.1%
over 55
are renters**

Based on U.S. Census Bureau data

Density

The number of housing units in a given area.

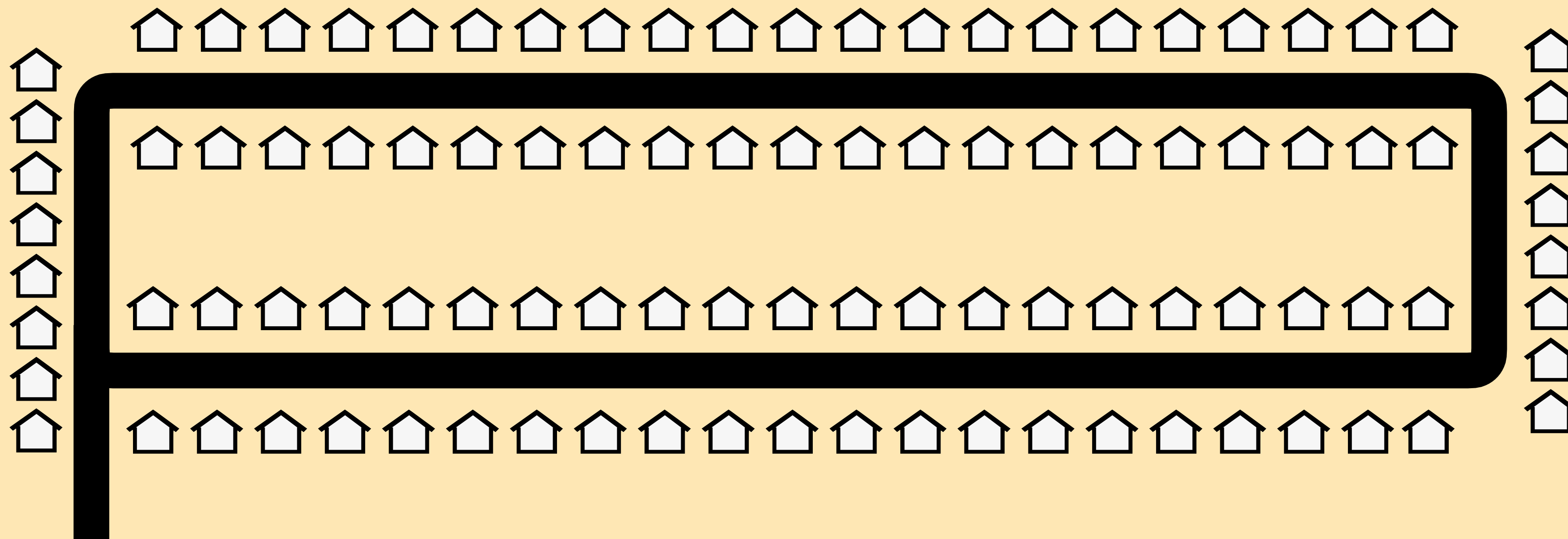


Density (100 single-family homes)

100-foot street frontage per home = **1.89 miles** of street

75-foot street frontage per home = **1.42 miles** of street

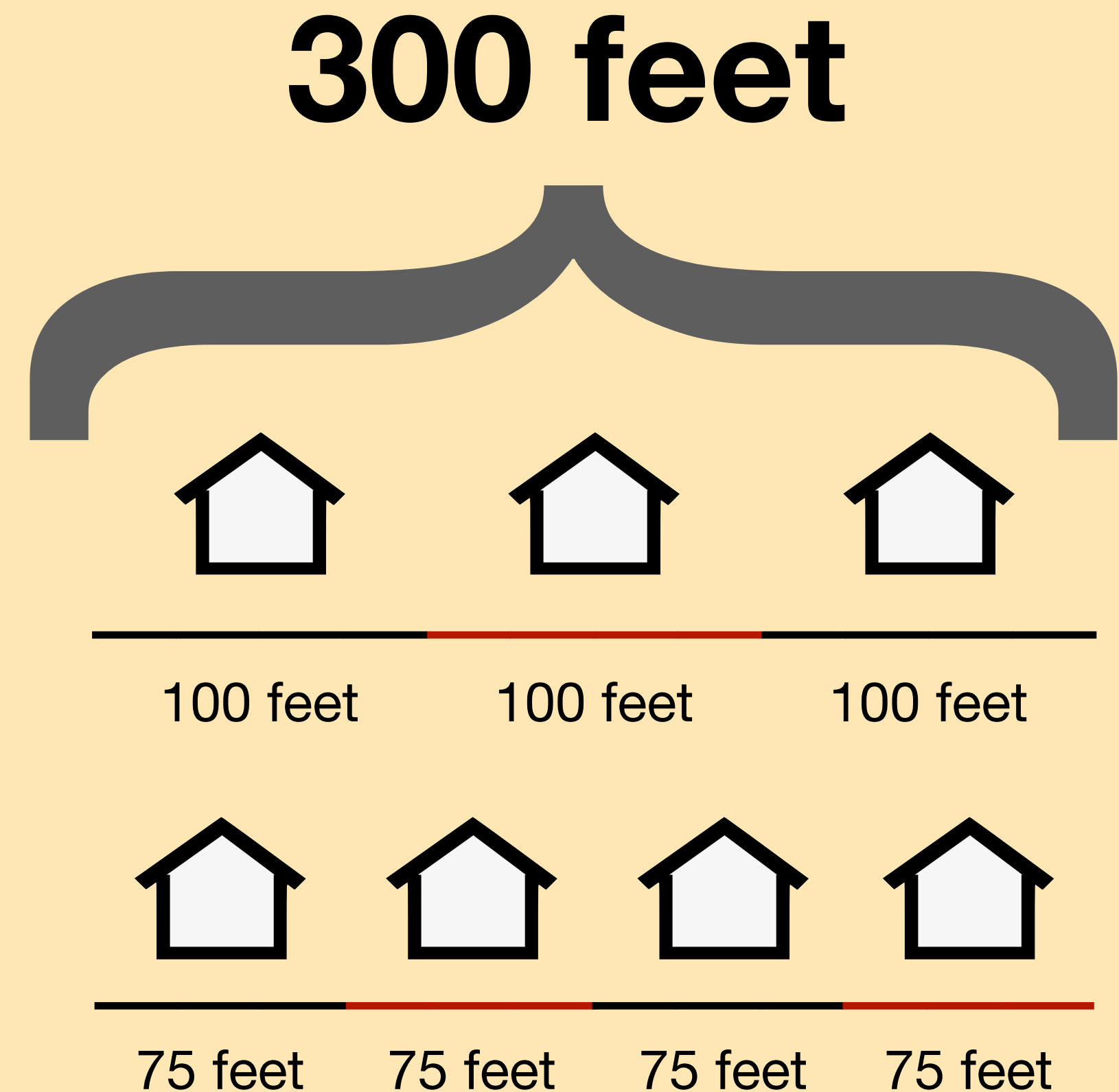
0.47 mile difference



An extra 0.47 miles

Infrastructure costs:
+25% higher per home cost
for road and related work

Or you could add more homes
to the development and
generate much more revenue
from real estate taxes.



An extra 0.47 miles

Other increased costs

School bus: +172 miles/year (+5,170 miles over 30 years)

Mail delivery: +284 miles/year (+8,523 miles over 30 years)

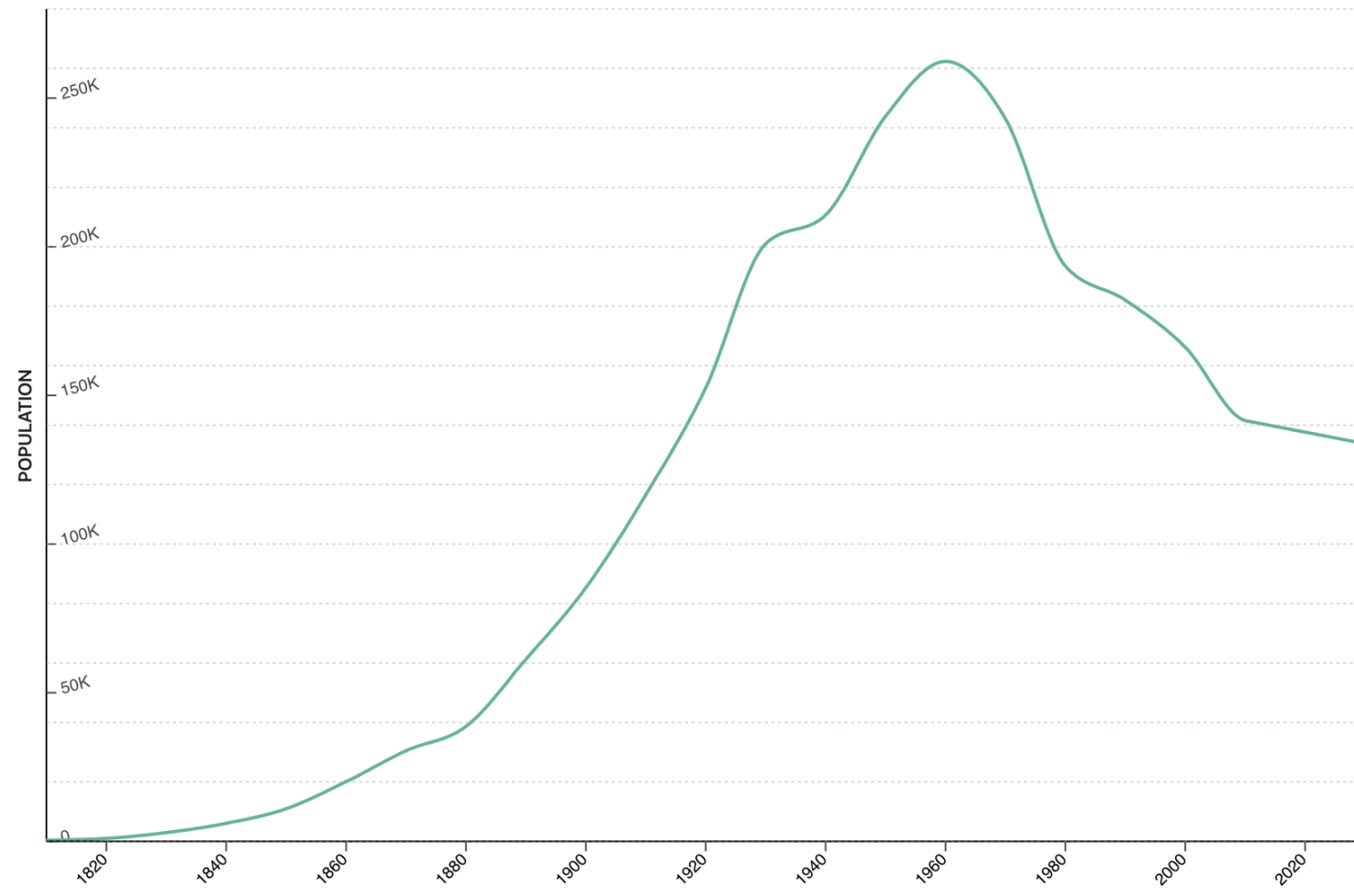
Snow plowing: +5 miles/year (+142 miles over 30 years)



Population decreases do not lower the expense of low density.

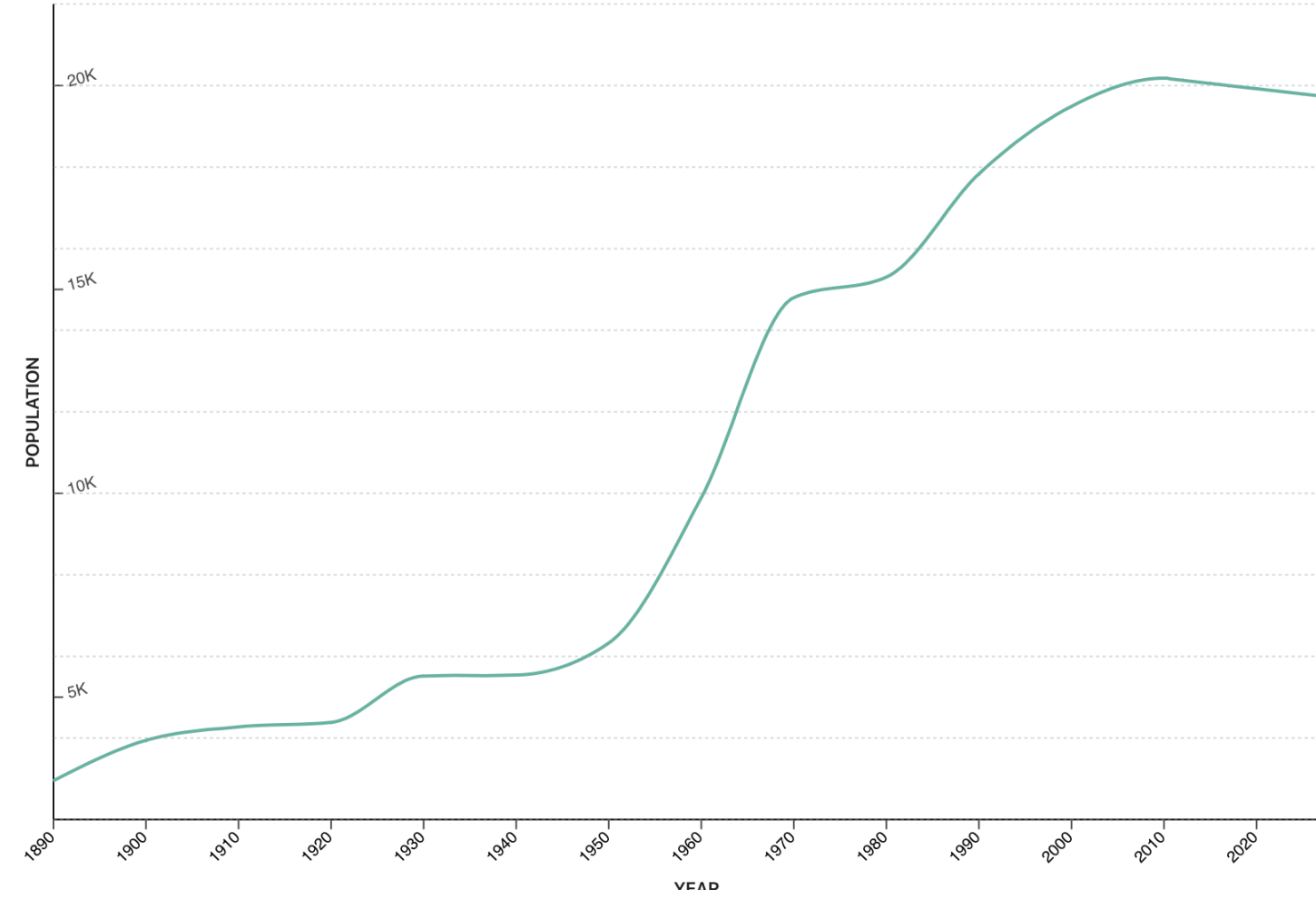
Dayton, Ohio Population 2023

136,480



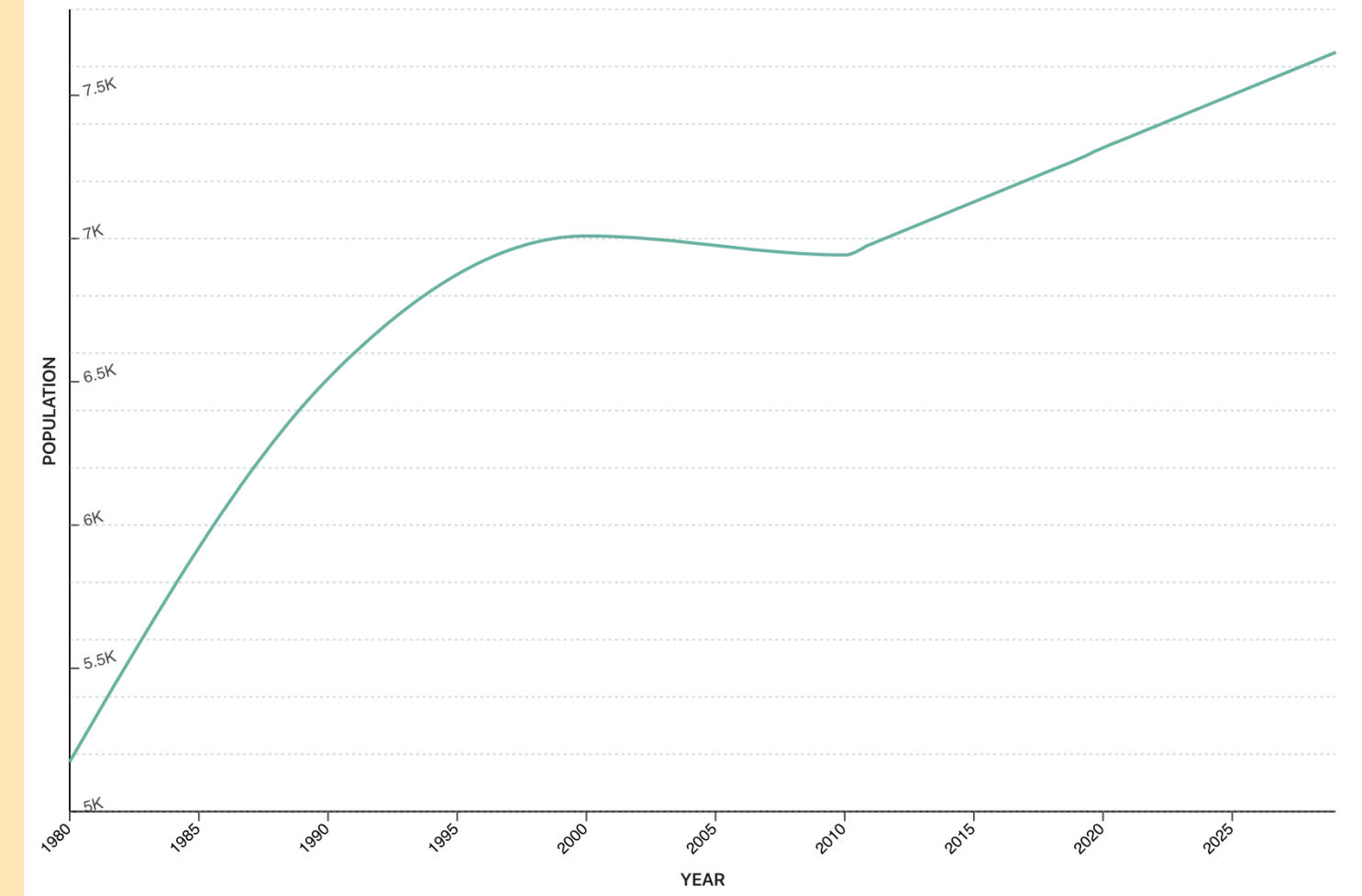
Miamisburg, Ohio Population 2023

19,845



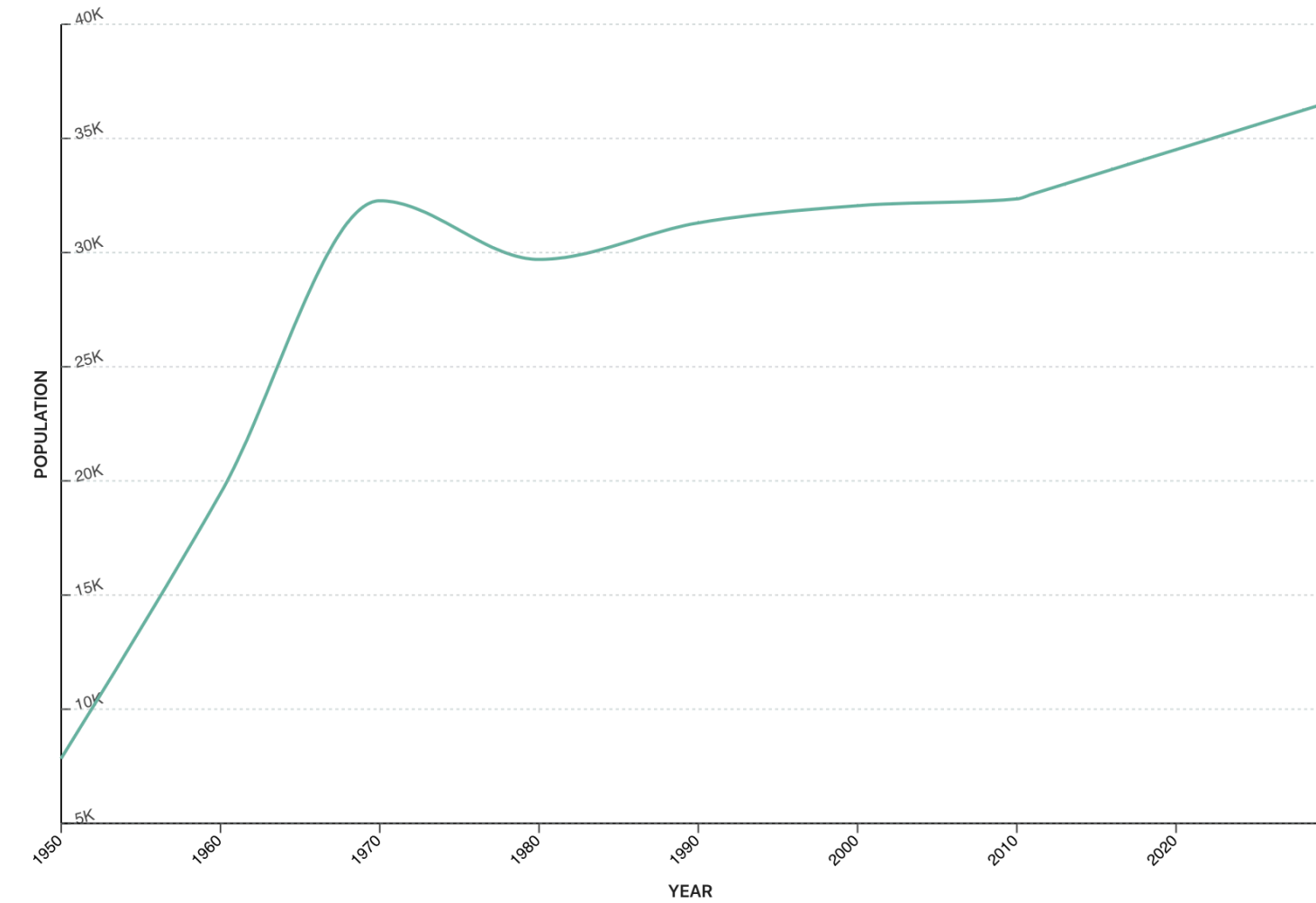
Bellbrook, Ohio Population 2023

7,428



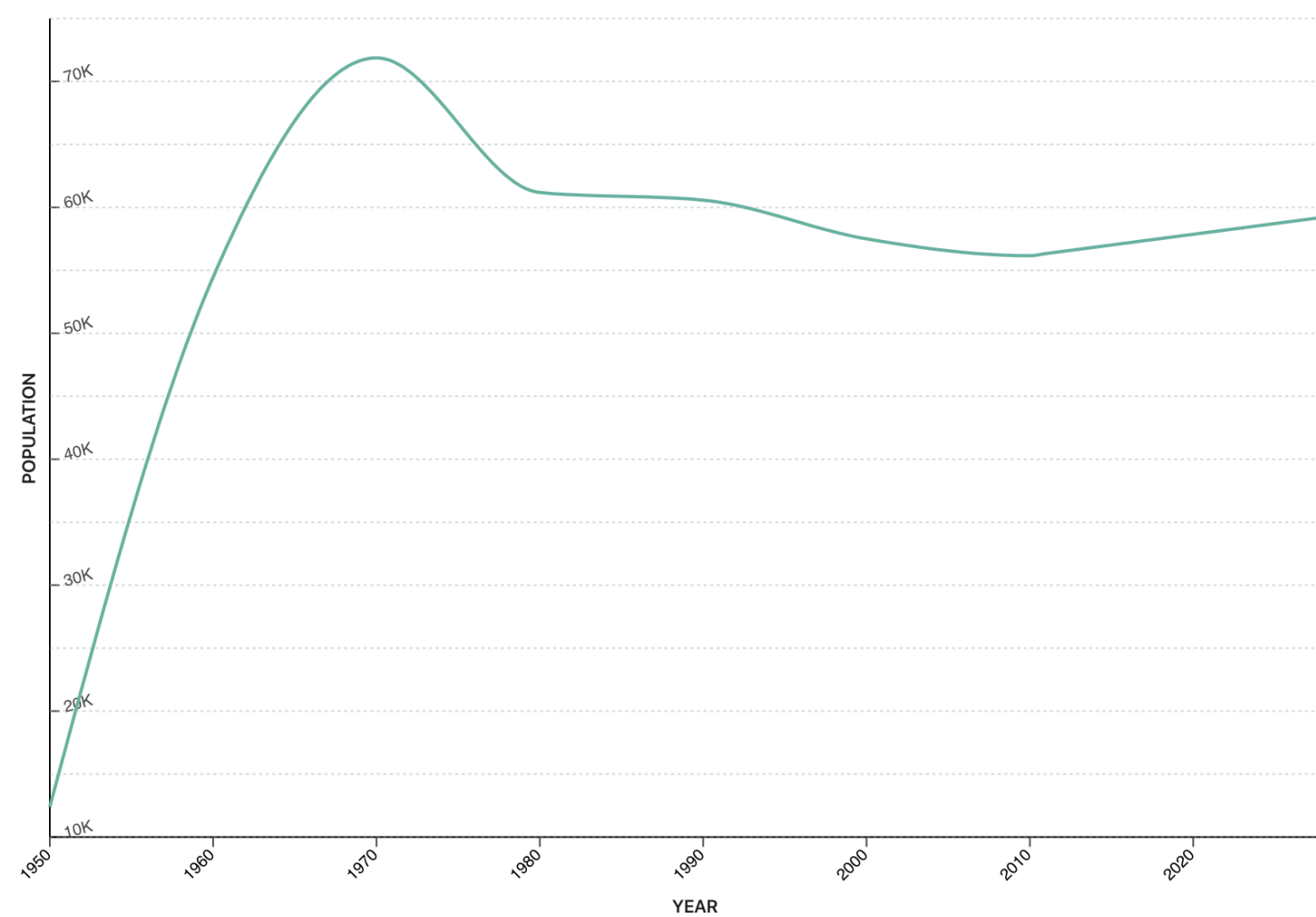
Fairborn, Ohio Population 2023

35,158



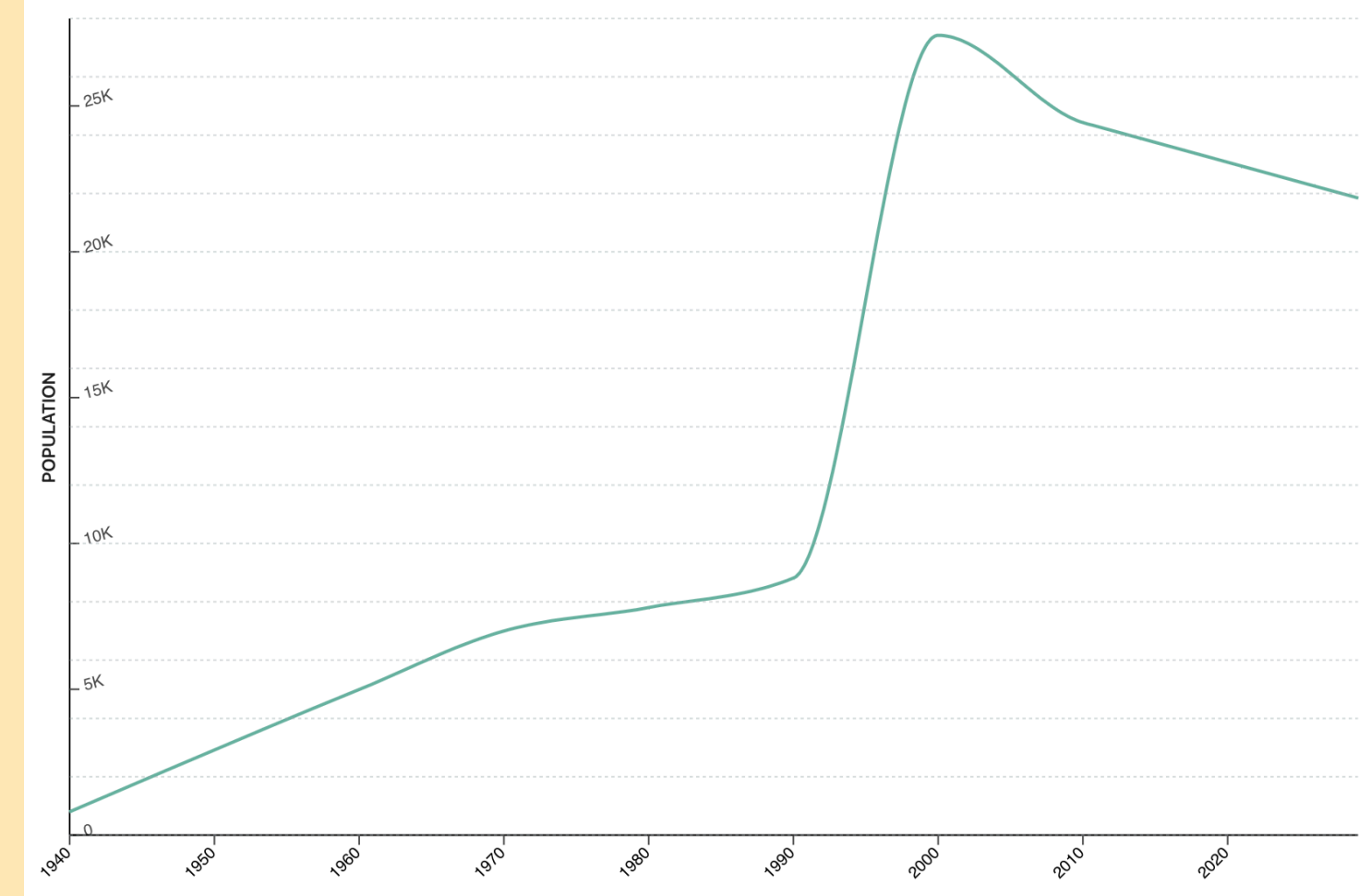
Kettering, Ohio Population 2023

58,372



Trotwood, Ohio Population 2023

22,662



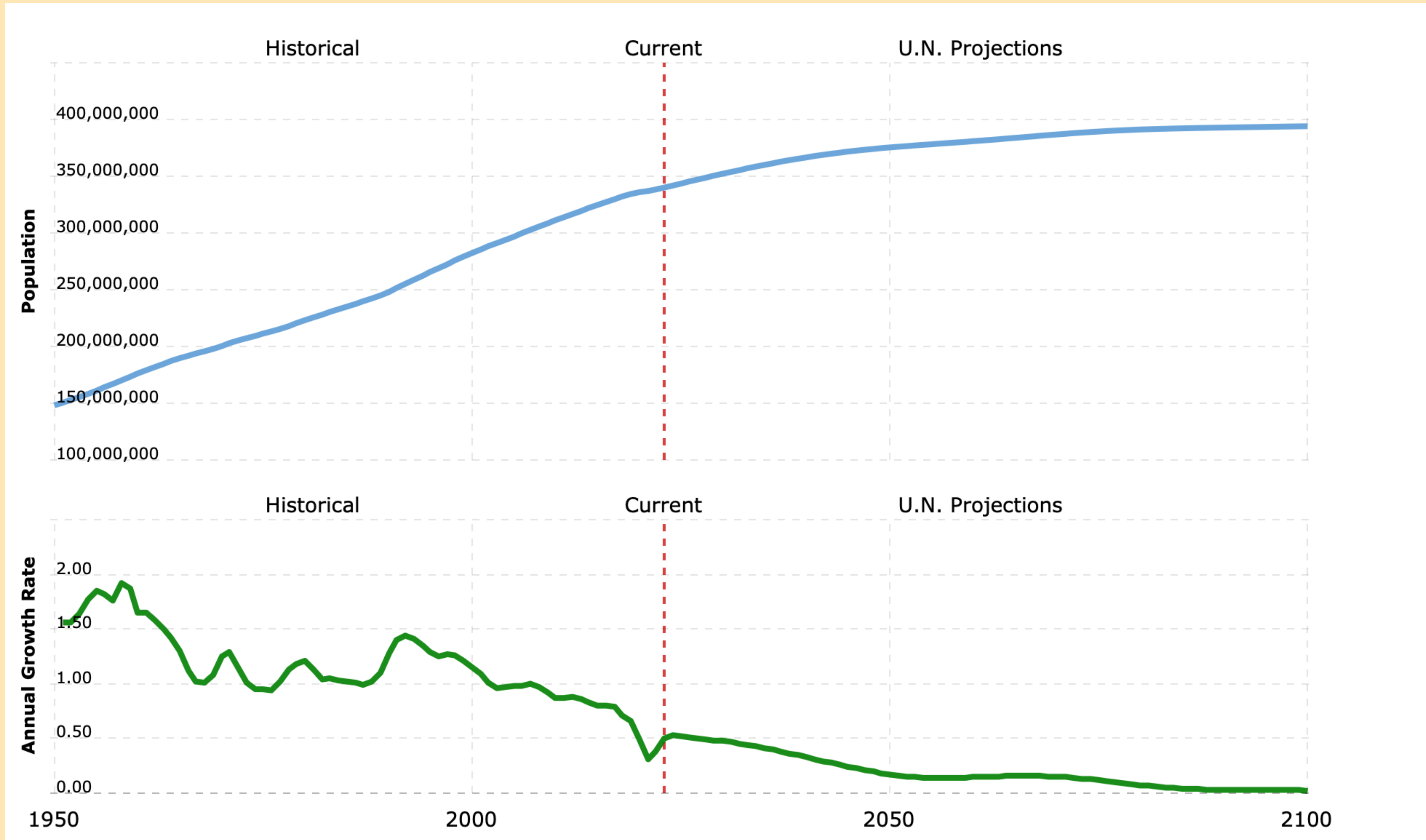
**What if you created a new city
with 25,000 homes?**

**25,000 homes with 100 feet
of street frontage vs. 75 feet
= an extra**

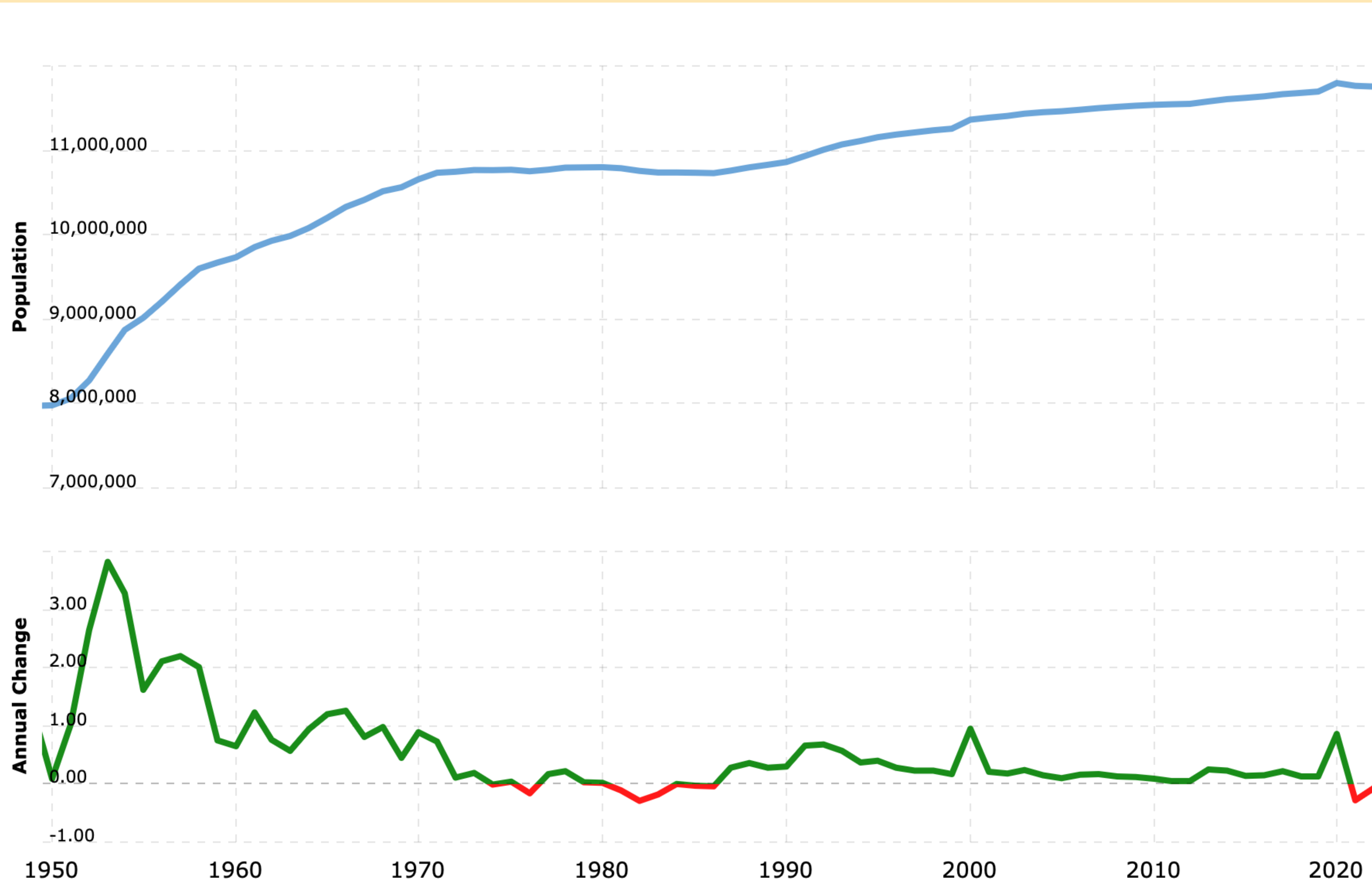
118 miles of road!



Approaching 0% population growth in the United States.

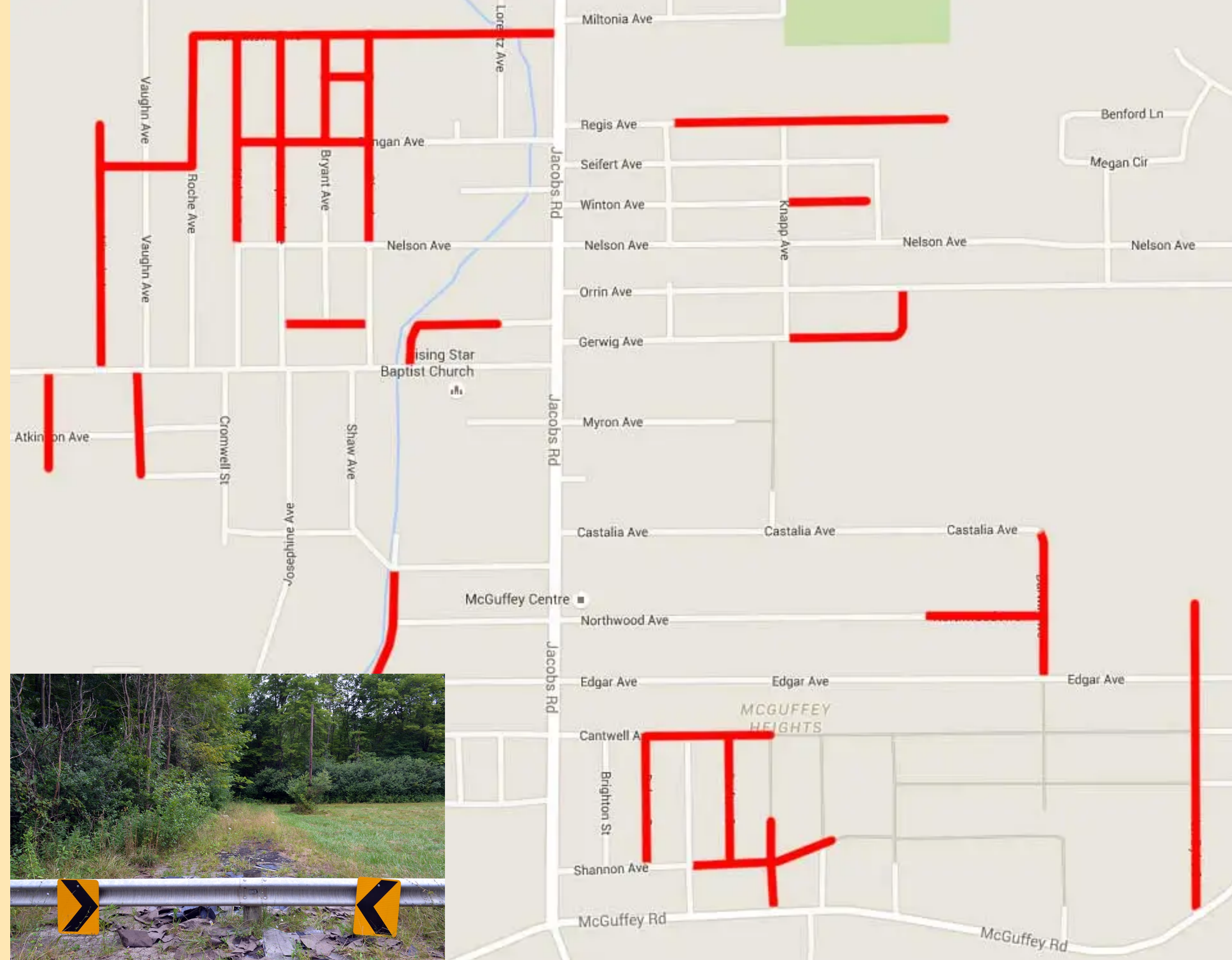


A few years of population loss in Ohio.



“The financial mismatch between rising maintenance costs and declining tax revenues could lead to massive infrastructure failure and municipal bankruptcies, with potentially tragic consequences for remaining residents and businesses.”

Source: [Reconfiguring Infrastructure in Youngstown, Ohio](#)



Youngstown, Ohio street closings in red. The total is 4 miles.

“Where land is expensive, building more homes per parcel increases affordability.”

More homes, less yard



One single-family detached
3,000 square feet
2.5 stories



Three townhouses
2,000 sq. ft./house
2.5 stories



Six condominiums
1,200 sq. ft./condo
3 stories

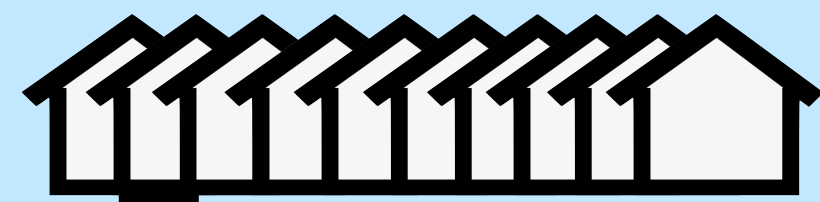
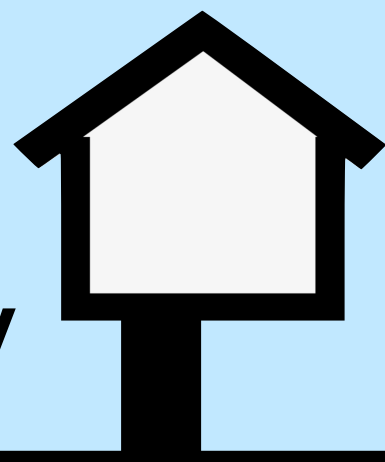
Gentle density increases

“While high-rise apartments in strategic locations should be part of the solution, many single-family neighborhoods could easily yield more housing—and more affordable housing—if land use rules allowed ‘gentle’ increases in density, such as townhomes, two-to four-family homes, and small-scale apartment or condominium buildings.”

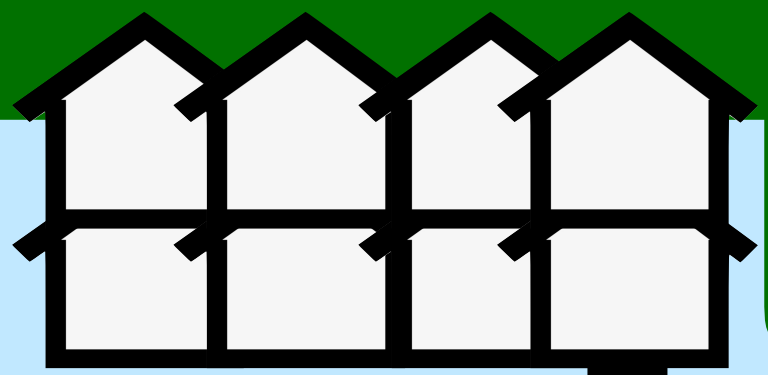
— Brookings Institute Report

(“Gentle” density can save our neighborhoods, Dec. 4, 2019)

100-unit
apartment
community

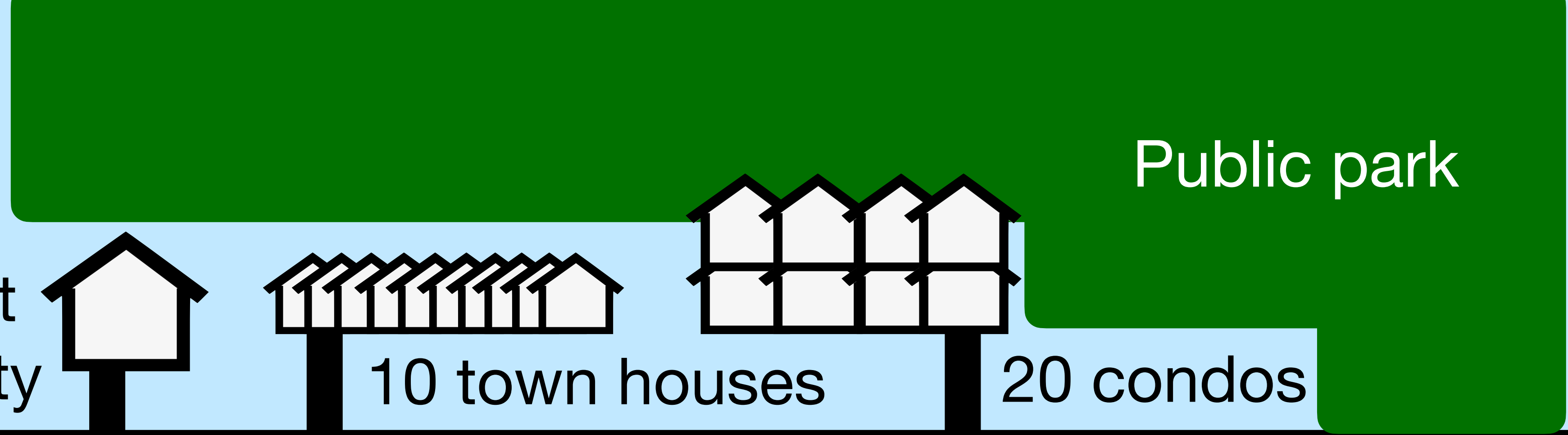


10 town houses

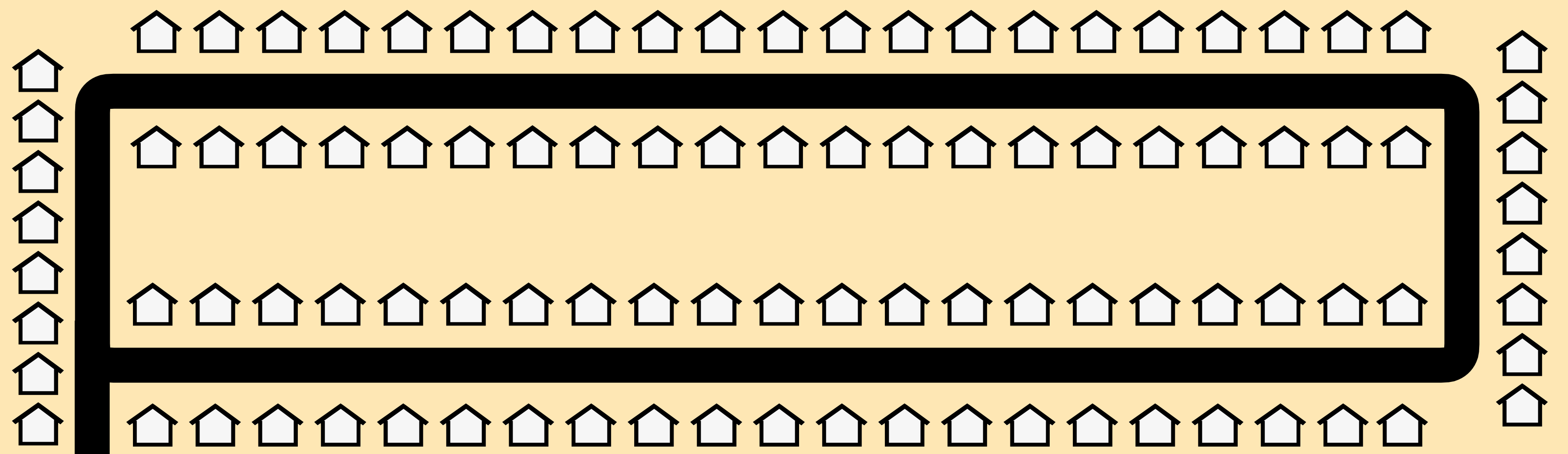


20 condos

Public park



100 single-family homes



Accessory dwelling units

“An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home.”

See American Planning Association:
[Accessory Dwelling Units](#)



Do we hate new housing?

NIMBYs Threaten a Plan to Build More Suburban Housing

VIDEO: Yellow Springs votes no on housing plan after Chappelle, others speak up

Perry Township residents voice opposition to rezoning request for new housing development

You Won't be My Neighbor: Opposition to High Density Development

Opposition of the Tennyson Ave housing project by St. Mary's Development, Wheelersburg OH

Homeownership rates vary by city and state.

Top cities by rental rate

State	Renters	Owners
Newark, NJ	76.8%	23.2%
Miami	70.0%	30.0%
New York	66.8%	33.2%
Boston	65.2%	34.8%
Irving, TX	63.2%	36.8%
Los Angeles	63.1%	36.9%
Orlando	61.8%	38.2%
San Francisco	61.8%	38.2%
Cincinnati	60.9%	39.1%

Ohio cities

City	Renters	Owners
Cincinnati	60.9%	39.1%
Cleveland	58.8%	41.2%
Columbus	55.2%	44.8%
Dayton	52.6%	47.4%
Fairborn	50.9%	49.1%
Springfield	48.7%	51.3%
Middletown	46.5%	53.5%
Riverside	44.2%	55.8%
Xenia	42.6%	57.4%
Trotwood	42.4%	57.6%
West Carrollton	41.1%	58.9%

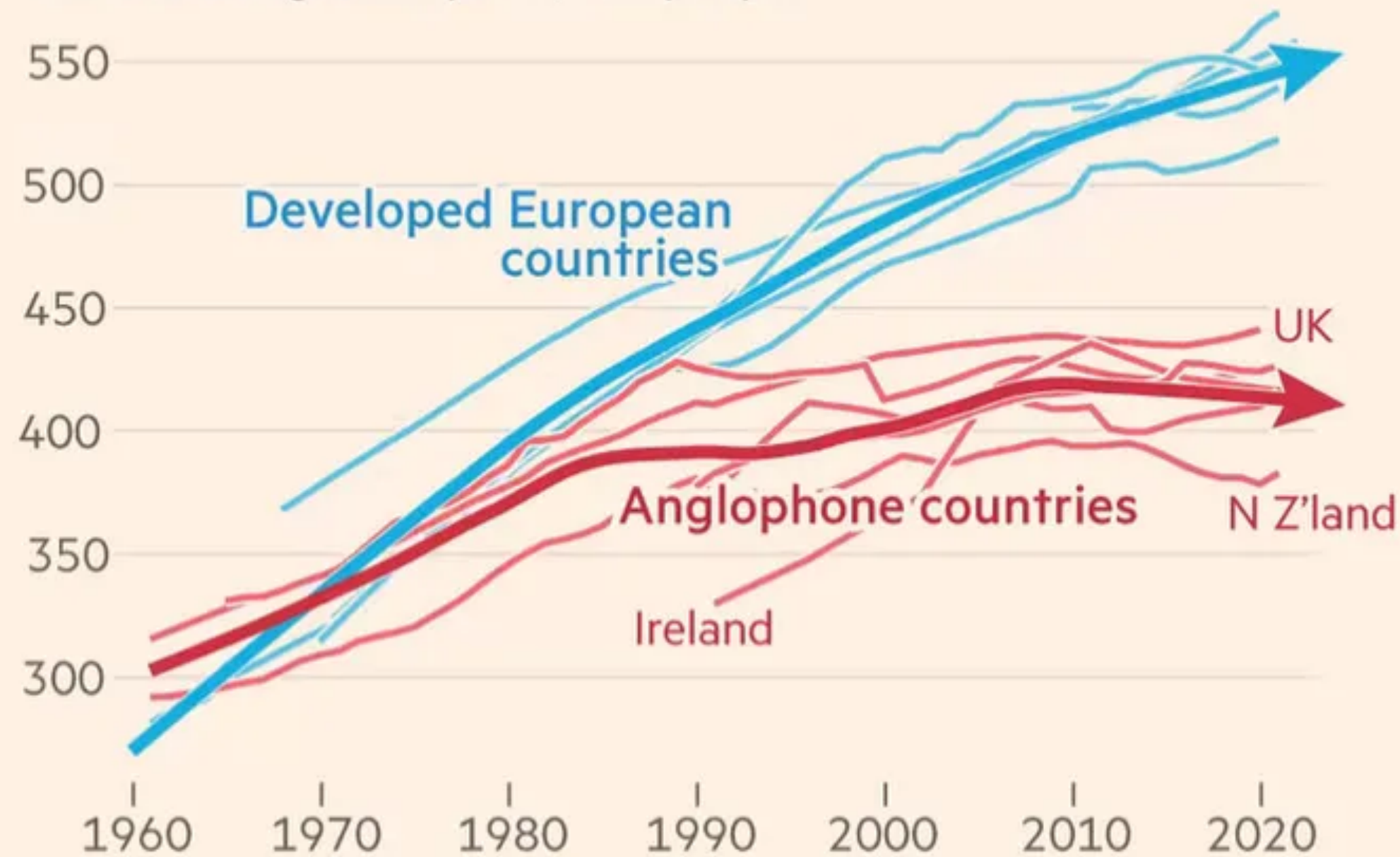
City	Renters	Owners
Piqua	38.0%	62.0%
Kettering	36.0%	64.0%
Troy	35.6%	64.4%
Eaton	34.0%	66.0%
Miamisburg	30.6%	69.4%
Centerville	30.1%	69.9%
Beavercreek	27.5%	72.5%
Huber Heights	26.0%	74.0%
Oakwood	18.0%	82.0%
Springboro	15.0%	85.0%
Indian Hill	1.9%	98.1%

Source: Estimates are from the Census Bureau’s five-year American Community Survey, taken from 2017 through 2021.

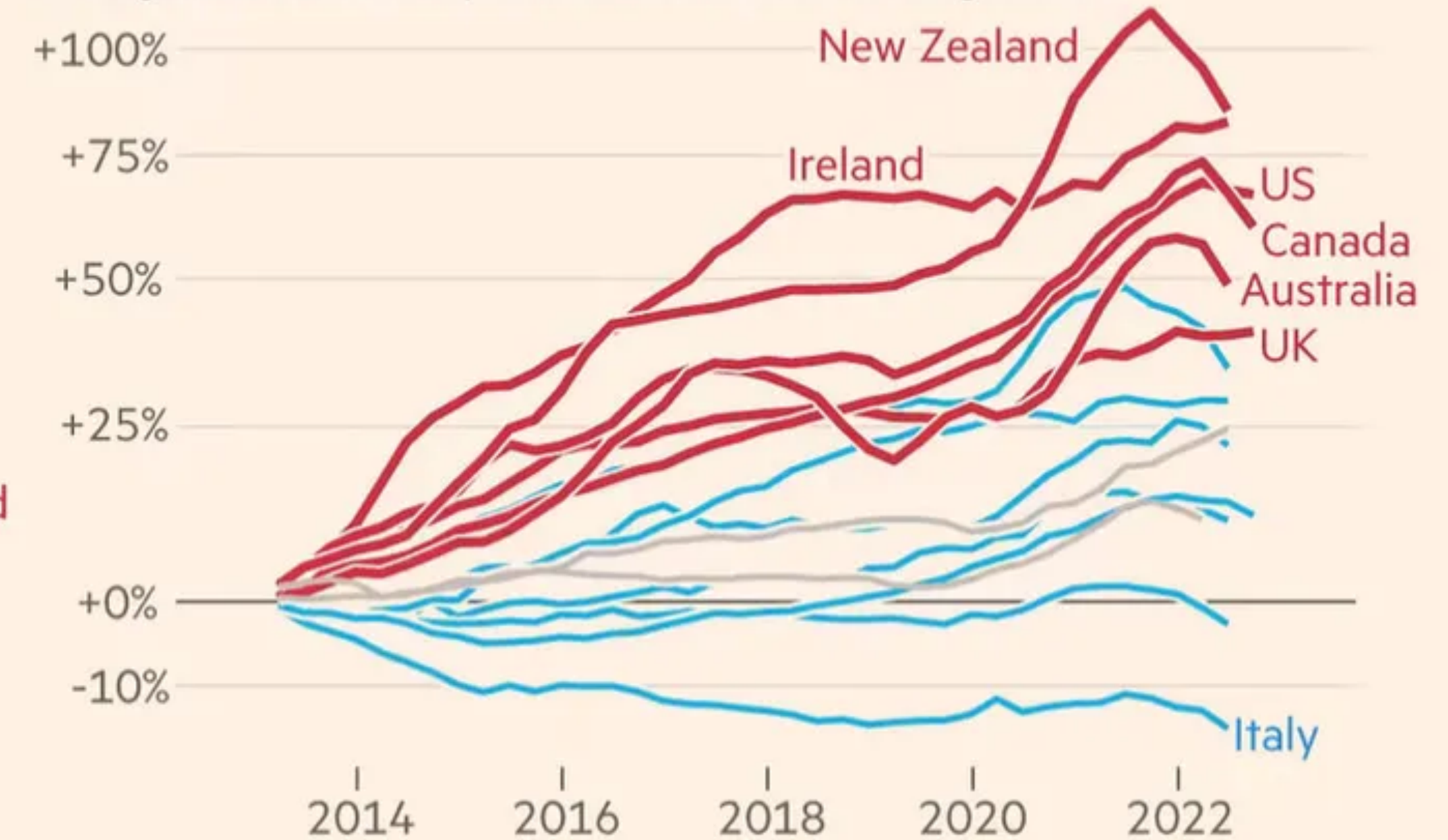
English-speaking countries have fared far worse at increasing housing supply than other developed nations, and have generally seen steeper price rises

Anglophone countries vs other OECD nations on various housing statistics

Total dwelling stock per 1,000 people



Change in real house prices since Q1 2013 (log scale)



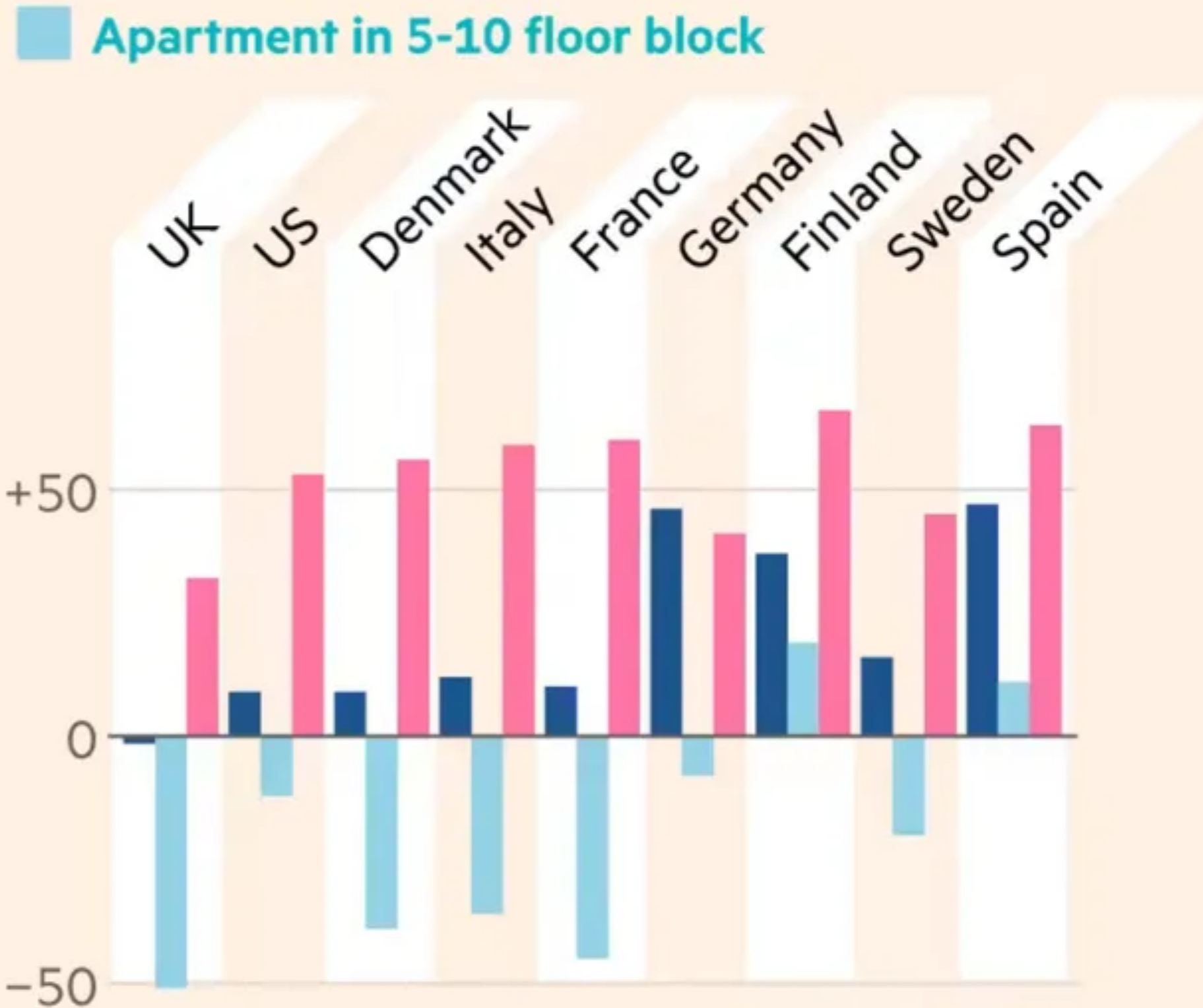
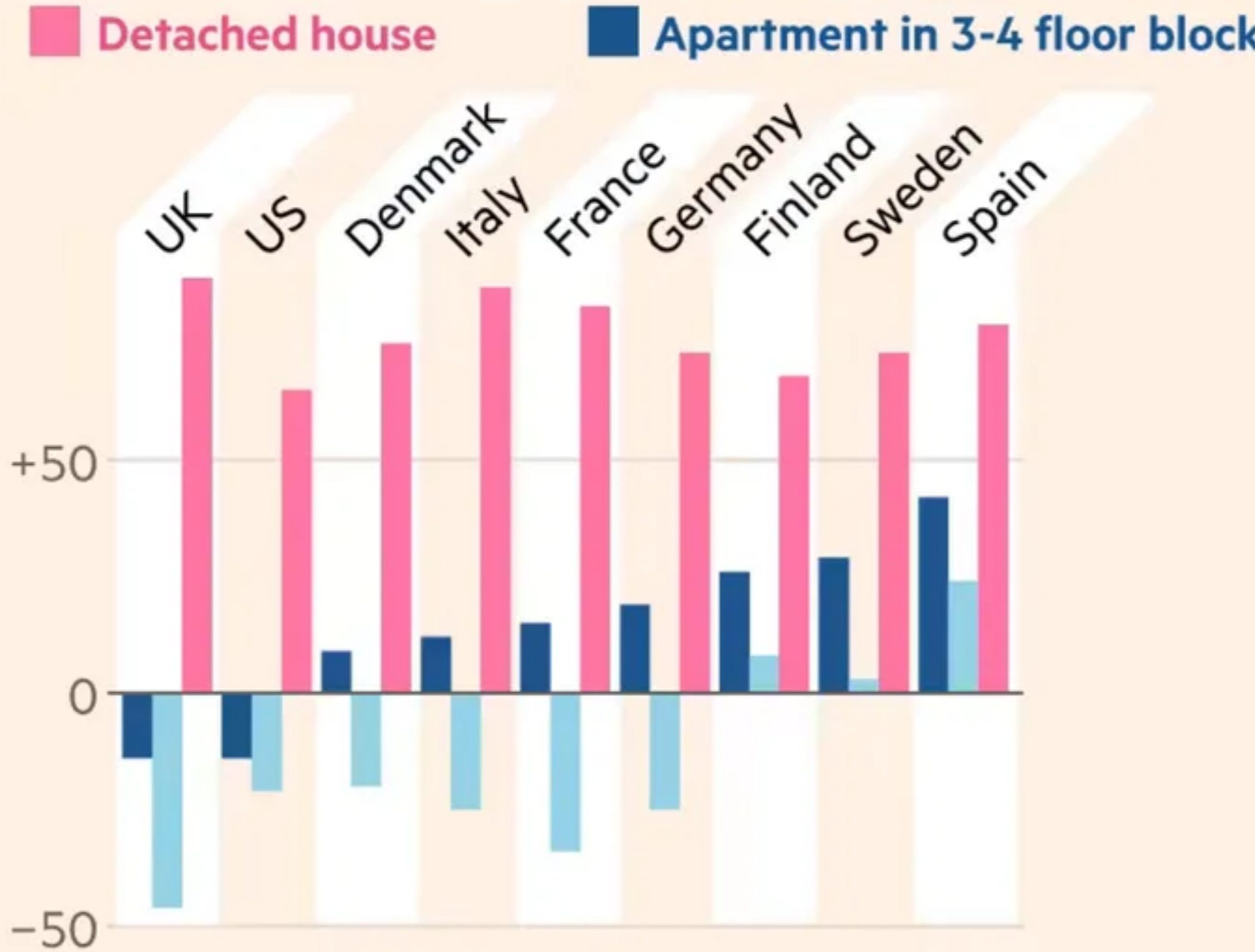
Sources: FT analysis of data from OECD, Australian Bureau of Statistics and James Gleeson's PublicHouse dataset
FT graphic: John Burn-Murdoch / @jburnmurdoch
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Read the complete article in the [Financial Times](#).

People in anglophone countries, particularly Britain, are much more negative than others about living in apartments and flats, or having them built nearby

Assuming there were no quality or safety problems with the building, and no social problems with the neighbourhood, how happy or unhappy would you be living in the following types of property? (net % happy - unhappy)

And now thinking about your own local area, if new housing were being built/redeveloped, would you support or oppose the following types of homes being built? (net % support- oppose)



Source: YouGov
© FT

Read the complete article in the [Financial Times](#).

What you can do

- **Review your zoning policy's density rules.**
- **Change your zoning to make it easier to build new housing without PUD (Planned Unit Development) approval.**
- **When a new development is going in, ask questions about how to gently increase density by varying housing types.**
- **Talk with the people in your community who prefer to rent, especially younger people and older people.**

Questions?

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