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KETTERING, OH

HOUSING MARKET ANALYSIS CENSUS TRACT DRILLDOWN

Prepared for:

The City of Kettering
3600 Shroyer Road
Kettering, OH 45429

Prepared by:

Ryan Homs

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IV. CENSUS TRACT DRILLDOWN INTRODUCTION

A. Description of the Study Area(s) & Purpose

The following section of this report drills down to the Census Tract and occasionally Block Group level for the City of Kettering on a variety of community statistics such as housing vacancy rates and ethnic and racial population breakdowns. The purpose of this section is to better illustrate the diverse demographic, housing and economic layout of the City of Kettering. This report serves as a companion report to the much larger and detailed *Kettering Housing Market Analysis*.

B. Data Limitations

As was mentioned in the main *Kettering Housing Market Analysis*, there are limitations in the available data from the American Community Survey due to margins of error growing larger as the population of the study area declines. Census Tract data from the ACS tends to have very large margins of error, to the point of the data oftentimes being entirely unreliable. As such, official census count data is used as much as possible.

C. Common Abbreviations Used

OO = Owner-Occupied
RO = Renter-Occupied
HO = Homeownership
HU = Housing Unit
ACS = American Community Survey
MOE = Margin of Error
MC or Mont. Co. = Montgomery County
MSA = Metropolitan Statistical Area
CT = Census Tract
BG = Block Group

D. Report Organization

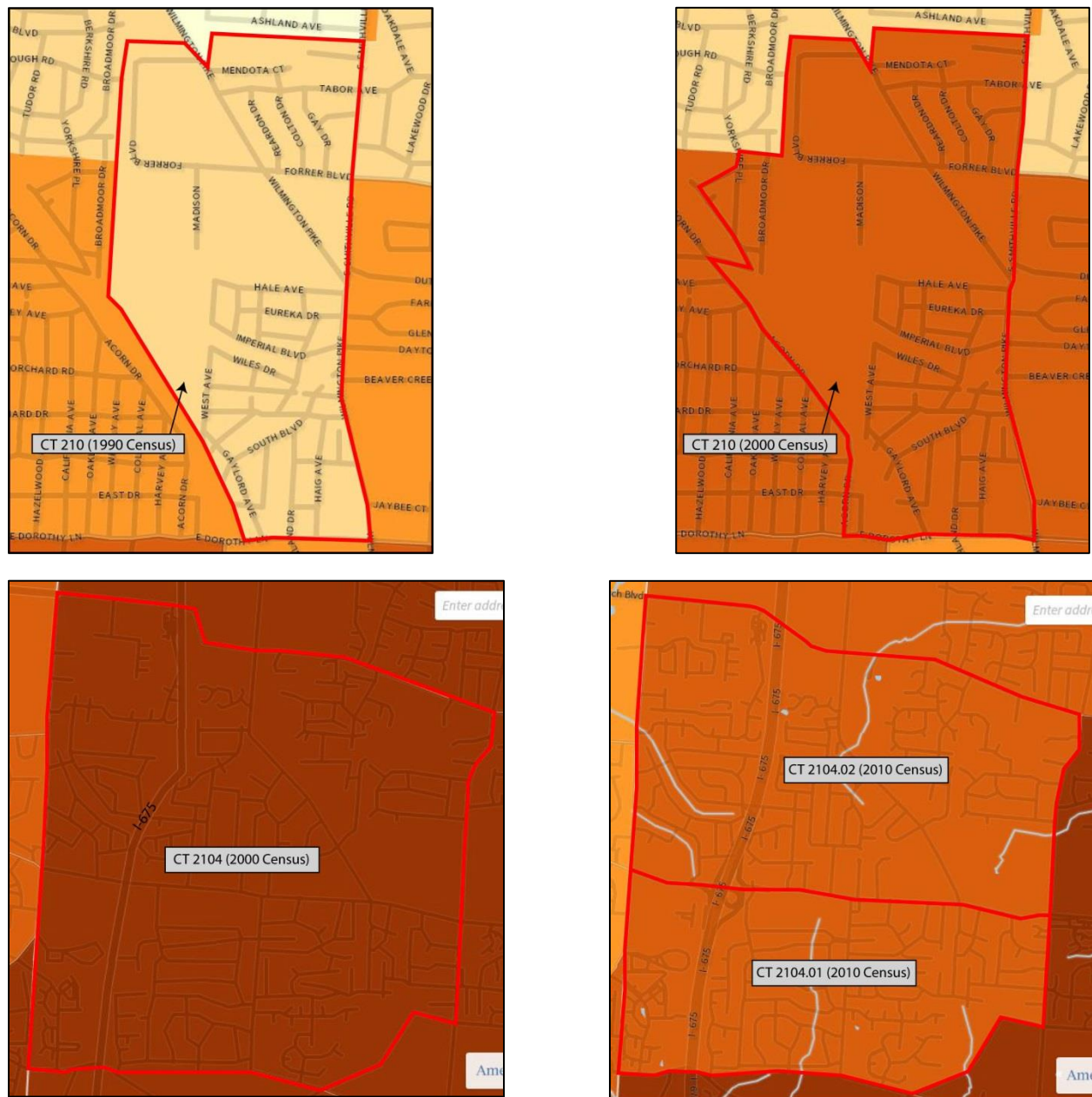
This Census Tract Drilldown is the second portion of the *Kettering Housing Market Analysis*. The overall market analysis that compares Kettering to the Dayton MSA, Montgomery County, Ohio and the United States, among other areas, on a variety of topics related to housing, economics, income and employment is an important component of this report. Data at the Census Tract and Block Group levels is much more limited with regards to both availability and accuracy due to smaller sample sizes and larger margins of error.

This report will compare all of Kettering's Census Tracts to Kettering, Montgomery County, Ohio and the United States on a variety of topics regarding the demographic, economic and housing makeup of the City of Kettering.

E. Changing Census Tract Boundaries

Two Census Tracts experienced boundary adjustments between the 1990 and 2000 Census counts. CT 210 (Wiles Creek Area) absorbed a few neighboring streets from CT 209. Another Census Tract experienced boundary adjustments between the 2000 and 2010 Census Counts. CT 2104 was split into two CTs (CT 2104.01 and CT 2104.02).

Figure 1: Census Tract boundary changes in Kettering since 1990



Map Source: US Census Bureau, Census Explorer: <http://www.census.gov/censusexplorer/censusexplorer.html>

V. CENSUS TRACT CHARACTERISTICS & TRENDS

A. Population Characteristics

Population Numbers

Population Numbers Summary:

Between 1990 and 2010, Kettering's population declined by 4,406 (-7.3%), with a -5.1% decline in population between 1990 and 2000 and a -2.3% decline in population between 2000 and 2010. Population declines in Kettering between 1990 and 2010 were driven by two key factors: people and families moving out of the City, as is evident by the reduction in the number of households in the City (-671 households between 1990 and 2010), and a reduction in the average household size, which has fallen from 2.3 people per HH in 1990 down to 2.19 people per HH in 2010. As a whole, Kettering's population decline decelerated between 2000 and 2010 when compared to 1990 and 2000 while the population decline in Montgomery County accelerated and the population growth of Ohio and the United States both decelerated.

Census Tracts 206.01, 210, 211 and 218 experienced accelerations in their population declines between 2000 and 2010 when compared to 1990 to 2000; In particular, Census Tract 211 experienced a major acceleration in population decline, with a decrease of -8.5% between 2000 and 2010 compared to a decrease of -1.8% between 1990 and 2000 which may be a sign of vacancy issues in the neighborhood along with decreasing household sizes. The decline in population in CT 210 was likely caused primarily by the removal of several single-family homes from the floodway in Wiles Creek starting in 2005.

Census Tracts 201, 202 and 217 began growing between 2000 and 2010 after shrinking during the previous decade. Census Tract 212 continued to grow strongly after experiencing growth between 1990 and 2000 due to the continued construction of the homes in Farrington Place, the Homeland Plat as well as the early construction of the Villas at Kettering Pointe. All other census tracts experienced equal or slower population declines between 2000 and 2010 when compared to the time between 1990 and 2000.

Table 1: Population number changes by Census Tract (1990-2010)

Population Number Changes (1990-2010)						
Place Year	1990	2000	% Change (1990-2000)	2010	% Change (2000-2010)	% Change (1990-2010)
Kettering	60,569	57,502	-5.1%	56,163	-2.3%	-7.3%
Mont. Co.	573,809	559,062	-2.6%	535,153	-4.3%	-6.7%
OH	10,847,115	11,353,140	+4.7%	11,536,504	+1.6%	+6.4%
USA	248,709,873	281,421,906	+13.2%	308,745,538	+9.7%	+24.1%
201	2,971	2,849	-4.1%	2,863	+0.5%***	-3.6%
202	3,077	2,876	-6.5%	2,893	+0.6%	-6.0%
203	2,811	2,718	-3.3%	2,628	-3.3%	-6.5%
204	6,058	6,579	+8.6%***	6,568	-0.2%	+8.4%***
205	1,654	1,463	-11.6%	1,427	-2.5%	-13.7%
206.01	1,999	1,926	-3.8%	1,843	-4.3%**	-7.8%
206.02	1,912	1,714	-10.4%	1,607	-6.2%	-16.0%
207	3,315	3,141	-5.3%	3,139	-0.1%	-5.3%
208	2,515	2,433	-3.3%	2,381	-2.1%	-5.3%
209	3,158	2,727	-13.7%	2,630	-3.6%	-16.7%
210	1,664	1,823	9.6%***	1,741	-4.5%**	+4.6%***
211	3,657	3,593	-1.8%	3,286	-8.5%**	-10.1%
212	1,450	1,653	+14.0%***	1,735	+5.0%***	+19.7%***
213.01	3,202	3,007	-6.1%	2,848	-5.3%	-11.1%
213.02	2,555	2,386	-6.6%	2,258	-5.4%	-11.6%
214	2,949	2,641	-10.4%	2,616	-1.0%	-11.3%
215.01	3,144	2,985	-5.1%	2,863	-4.1%	-8.9%
215.02	1,753	1,662	-5.2%	1,598	-3.9%	-8.8%
216.01	2,318	2,178	-6.0%	2,047	-6.0%	-11.7%
216.02	3,907	3,549	-9.2%	3,359	-5.4%	-14.0%
217	2,497	2,470	-1.1%	2,471	+0.04%	-1.0%
218	2,356	2,271	-3.6%	2,113	-7.0%**	-10.3%
219	2,441	2,192	-10.2%	2,067	-5.7%	-15.3%
2104.01*	7,154	8,840	+23.6%	4,964	-43.9%*	-30.61%*
2201*	3,830	6,139	+60.3%	7,698	+25.4%	+101.0%

Source: US Census Explorer: <http://www.census.gov/censusexplorer/censusexplorer.html> and 1990, 2000 and 2010 Census Counts

Above: Cells highlighted in light red are those that experienced population declines less than Kettering as a whole while those in dark red are those that experienced population declines greater than Kettering. Green cells delineate population growth.

* CT 2201 and CT 2104.01 encompass the small sections of Kettering that are in Greene County. For the 1990 and 2000 Census Counts, only CT 2104 existed. For the 2010 Census Count, CT 2104 was split into CT 2104.01 and CT 2104.02, which contributed to the major drop in population between 2000 and 2010.

**Census Tracts where population decline accelerated between 2000 and 2010 when compared to 1990 and 2000.

***Population growth fueled by construction of Old Lane Village (201), the Villas of the Arbor (204), changing CT boundaries (210) and the Homeland and Farrington plats along with the Villas @ Kettering Pointe (212)

Households & Families

Households & Families Summary:

A household is simply an occupied housing unit. A household can be one person living alone or 10+ people living together. Households become families when two or more people live together in a housing unit and are related by either by blood, marriage or adoption. All families are households, but not all households are families.

As with Kettering as a whole, most Census Tracts in Kettering experienced reductions in the number of households and the share of households considered families between 2000 and 2010. The decrease in the number of households in CT 210 (Wiles Creek) was driven partially by the demolition of several homes in the CT for the purpose of clearing a portion of the floodway.

Between 2000 and 2010, Census Tracts 204, 207, 208, 212, 214 and 217 experienced increases in the number of households while CTs 205, 206.02, 210, 211 and 218 experienced decreases in the number of households greater than or equal to 6%, suggesting either large increases in the number of vacant housing units or a large number of demolitions. In particular, Census Tract 205 has the lowest occupancy rate (~82%) out of all of Kettering's CTs due to the high vacancy rates of the second-floor units in the four-unit senior living apartments in the neighborhood. In addition, CTs 211 and 218 likely suffered due to the high rental vacancy rate at the time of the 2010 Census.

The large decrease in the number of households in CT 206.02 was driven by large increases in the number of vacant units "for sale" (from 3 units in 2000 up to 24 in 2010), homes for seasonal or recreational use (from 1 in 2000 up to 6 in 2010) as well as those vacant housing units in the "other" vacant category, from 1 in 2000 up to 6 in 2010. According to Zillow.com (March 3, 2014), there are currently six housing units for sale in CT 206.02, suggesting that this neighborhood has likely experienced a decrease in the number of vacant units since 2010 and a possible increase in the number of households due to the reduction in for-sale units in the neighborhood.

Census Tracts 201, 205, 206.02, 211 and 218 all experienced increases in the proportion of households considered families.

Table 2: Number of Households & Proportion of Households Considered Families (2000-2010)

Households & Non-Family Households						
Year	2000		2010		% Change in HHs & Families (2000-2010)	
Geography	Total HHs (#)	Families (%)	Total HHs (#)	Families (%)	Household # Change	Family Share % Changes
Keettering	25,657	61.3%	25,427	58.9%	-0.9%	-3.9%
Mont. Co.	229,229	65.4%	223,943	61.6%	-2.3%	-5.8%
Ohio	4,445,773	67.3%	4,603,435	65.0%	3.5%	-3.4%
United States	105,480,101	68.1%	116,716,292	66.4%	10.7%	-2.5%
201	1,334	52.8%	1,320	55.5%	-1.0%	+5.1%
202	1,280	57.3%	1,247	56.8%	-2.6%	-0.9%
203	1,190	65.1%	1,174	62.7%	-1.3%	-3.7%
204	2,832	64.1%	2,911	60.1%	+2.8%	-6.2%
205	838	38.5%	782	41.6%	-6.7%	+8.1%
206.01	843	68.2%	831	63.2%	-1.4%	-7.3%
206.02	717	75.3%	675	76.1%	-5.9%	+1.1%
207	1,484	57.1%	1,515	54.2%	+2.1%	-5.1%
208	1,192	52.8%	1,231	48.1%	+3.3%	-8.9%
209	1,392	47.2%	1,322	46.2%	-5.0%	-2.1%
210	776	65.1%	728	62.0%	-6.2%	-4.8%
211	1,642	56.2%	1,529	56.6%	-6.9%	+0.7%
212	761	56.2%	777	55.6%	+2.1%	-1.1%
213.01	1,168	71.4%	1,167	65.5%	-0.1%	-8.3%
213.02	952	70.1%	940	64.5%	-1.3%	-8.0%
214	1,121	70.0%	1,143	64.7%	+2.0%	-7.6%
215.01	1,279	63.8%	1,236	59.0%	-3.4%	-7.5%
215.02	733	53.9%	720	50.0%	-1.8%	-7.2%
216.01	934	69.2%	899	65.4%	-3.7%	-5.5%
216.02	1,423	76.9%	1,423	69.1%	0.0%	-10.1%
217	1,176	55.7%	1,182	54.6%	+0.5%	-2.0%
218	1,043	53.4%	980	53.6%	-6.0%	+0.4%
219	934	71.2%	923	65.2%	-1.2%	-8.4%
2104/2104.01	3,482	71.3%	2,304*	56.4%*	-33.8%*	-20.9%*
2201	2,056	85.4%	2,674	84.7%	+30.1%	-0.8%

Highlighted cells depict Census Tracts with higher proportions of families than Keettering as a whole.

Sources: 2000 and 2010 Decennial Census Counts

Cells highlighted in light red are those that experienced decreases less than Keettering as a whole while those in dark red are those that experienced decreases greater than Keettering. Green cells delineate growth in the number of households or share of family HHs.

*For the 1990 and 2000 Census Counts, only CT 2104 existed. For the 2010 Census Count, CT 2104 was split into CT 2104.01 and CT 2104.02, which contributed to the major drop in population between 2000 and 2010. CTs 2201 and CT 2104.01 encompass the small sections of Keettering located in Greene County.

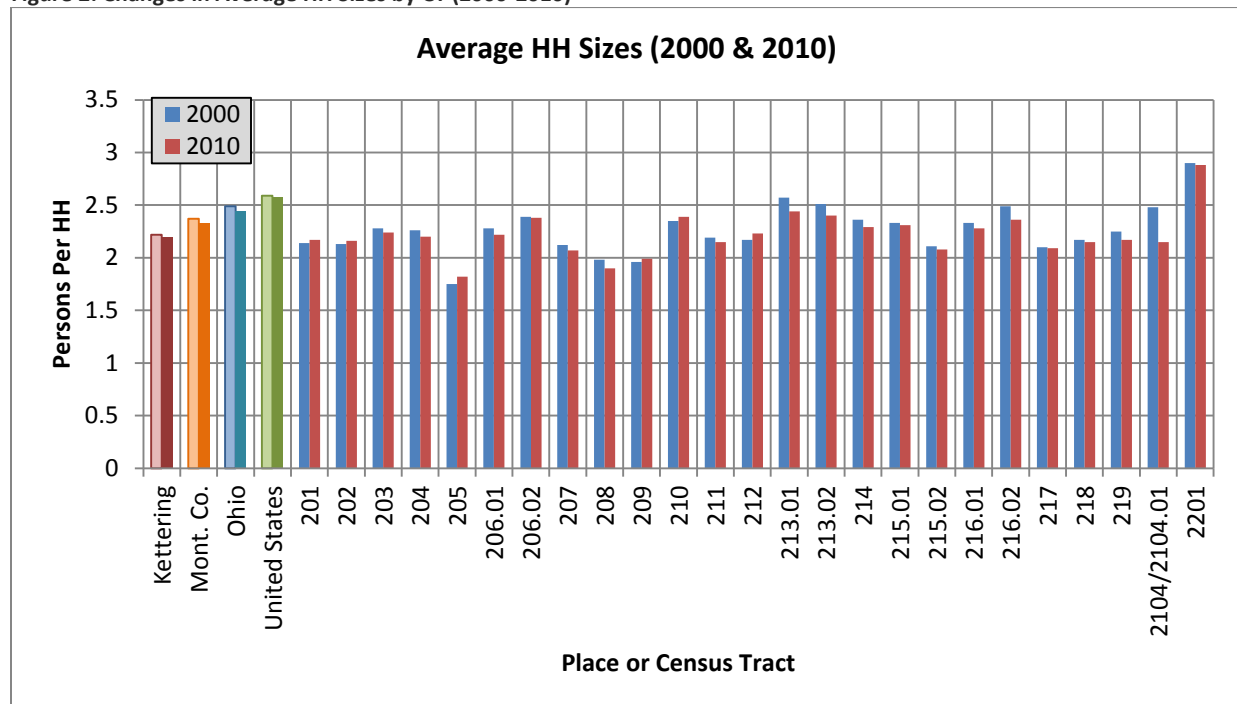
Average Household and Family Sizes

Average Household and Family Size Summary:

As was discussed in the population change portion of this report, aside from a decrease in the number of households, another important factor that can influence changes in population are changing household sizes. Between 2000 and 2010, Census Tracts 201, 202, 205, 209, 210 and 212 experienced increases in average household sizes. All other Census Tracts experienced decreases in average household sizes, ranging from -0.5% (-0.01 people per HH) in CT 217 up to -5.2% (-0.13 people per HH) in CT 216.02. Decreasing household sizes coupled with a reduction in the number of occupied housing units are the two driving factors contributing to Kettering's continuing population decline, with household size decreases contributing to more than half of the City's decrease in population between 1990 and 2010.

Decreases in average household sizes is a nationwide trend characteristic of areas with rising numbers of empty-nester households, new households (ie, a young person just moving out on their own) or increases in the number of single-person households due to divorce or the death of a spouse. In the case of Kettering, based on the substantial decrease in the population cohorts aged 25-29 and 30-34 between 1990 and 2010, much of the decreasing household and family sizes are due to the younger population leaving the area for college and/or employment, leaving more empty-nest households. In addition, the aging of the population is creating more single-person households headed by elderly individuals.

Figure 2: Changes in Average HH Sizes by CT (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

Figure 3: Average HH and Family Size Changes by CT (2000-2010)

Average Household & Family Sizes (2000-2010)						
Year	2000		2010		% Change (2000-2010)	
Geography	HH	Family	HH	Family	HH	Family
Kettering	2.22	2.85	2.19	2.83	-1.4%	-0.7%
Mont. Co.	2.37	2.96	2.33	2.94	-1.7%	-0.7%
Ohio	2.49	3.04	2.44	3.01	-2.0%	-1.0%
United States	2.59	3.14	2.58	3.14	-0.4%	0.0%
201	2.14	2.89	2.17	2.88	+1.4%	-0.3%
202	2.13	2.8	2.16	2.84	+1.4%	+1.4%
203	2.28	2.92	2.24	2.88	-1.8%	-1.4%
204	2.26	2.8	2.2	2.79	-2.7%	-0.4%
205	1.75	2.74	1.82	2.78	+4.0%	+1.5%
206.01	2.28	2.83	2.22	2.78	-2.6%	-1.8%
206.02	2.39	2.81	2.38	2.76	-0.4%	-1.8%
207	2.12	2.83	2.07	2.78	-2.4%	-1.8%
208	1.98	2.76	1.9	2.7	-4.0%	-2.2%
209	1.96	2.83	1.99	2.87	+1.5%	+1.4%
210	2.35	2.93	2.39	2.98	+1.7%	+1.7%
211	2.19	2.89	2.15	2.76	-1.8%	-4.5%
212	2.17	2.97	2.23	3.09	+2.8%	+4.0%
213.01	2.57	3.06	2.44	3.02	-5.1%	-1.3%
213.02	2.51	2.99	2.4	2.92	-4.4%	-2.3%
214	2.36	2.82	2.29	2.82	-3.0%	0.0%
215.01	2.33	2.89	2.31	2.92	-0.9%	+1.0%
215.02	2.11	2.97	2.08	2.87	-1.4%	-3.4%
216.01	2.33	2.82	2.28	2.8	-2.1%	-0.7%
216.02	2.49	2.88	2.36	2.84	-5.2%	-1.4%
217	2.1	2.77	2.09	2.78	-0.5%	+0.4%
218	2.17	2.83	2.15	2.81	-0.9%	-0.7%
219	2.25	2.68	2.17	2.67	-3.6%	-0.4%
2104/2104.01*	2.48	2.96	2.15*	2.86*	-13.3%*	-3.4%*
2201	2.9	3.16	2.88	3.14	-0.7%	-0.6%

Sources: 2000 and 2010 Decennial Census Counts

Cells highlighted in light red are those that experienced decreases in HH size less than Kettering as a whole while those in dark red are those that experienced decreases greater than Kettering. Green cells delineate growth in HH size.

*For the 2000 Census Count, only CT 2104 existed. For the 2010 Census Count, CT 2104 was split into CT 2104.01 and CT 2104.02, which contributed to the major shifts in the population of the CT between 2000 and 2010. CTs 2201 and CT 2104.01 encompass the small sections of Kettering that are in Greene County.

Married Couple Families & Households with Children

Married Couple Families & Households with Children Summary:

The breakdown of key family types (married couple families and married couples with own children under 18) are more telling with regards to the demographic breakdown of different neighborhoods in Kettering than looking only at household and family sizes. For example, if a Census Tract has a 55% share of married-couple families but an only 10% share of married-couple families with children, the CT likely has a large number of empty-nester households. For example, in 2010, 67.6% of the HHs in CT 206.02 were married couple families while only 21.8% of all HHs included children under 18, suggesting a large population of empty-nester households live in that neighborhood. The table on the following page depicts the breakdown of households in Kettering in 2000 and 2010 by the share of husband-wife families.

Aside from CT 201 (Southern Hills), no Census Tracts experienced an increase in either the number of husband-wife families or the share of households that are husband-wife families between 2000 and 2010.

The next graph illustrates the share of households with own children under the age of 18. Aside from CT 202 (Southdale Area) and CT 218 (western Oak Creek), no Census Tracts experienced an increase in the share of households with children under the age of 18 between 2000 and 2010. Further breaking down the data into married-couple families with children and single-parent households, the majority of which are female-headed, illustrates that Census Tracts 211 and 218 have high concentrations of single-parent households, which is one of the key factors influencing poverty rates.

Table 3: Share and Number of husband-wife families by Census Tract (2000-2010)

Husband-Wife Families (2000-2010)						
Year	2000		2010		Changes in HHs & Families (2000-2010)	
Geography	#	% of HHs	#	% of HHs	Husband-Wife Family # Change	Husband-Wife Family Share of HHs % Change
Kettering	12,506	48.7%	11,027	43.4%	-11.8%	-10.9%
Mont. Co.	106,201	46.3%	93,118	41.6%	-12.3%	-10.2%
Ohio	2,285,798	51.4%	2,173,477	47.2%	-4.9%	-8.2%
United States	54,493,232	51.7%	56,510,377	48.4%	+3.7%	-6.4%
201	531	39.8%	535	40.5%	+0.8%	+1.8%
202	594	46.4%	524	42.0%	-11.8%	-9.5%
203	693	58.2%	641	54.6%	-7.5%	-6.2%
204	1,516	53.5%	1,354	46.5%	-10.7%	-13.1%
205	236	28.2%	197	25.2%	-16.5%	-10.6%
206.01	480	56.9%	407	49.0%	-15.2%	-13.9%
206.02	500	69.7%	456	67.6%	-8.8%	-3.0%
207	702	47.3%	590	38.9%	-16.0%	-17.8%
208	524	44.0%	451	36.6%	-13.9%	-16.8%
209	473	34.0%	415	31.4%	-12.3%	-7.6%
210	362	46.6%	296	40.7%	-18.2%	-12.7%
211	617	37.6%	509	33.3%	-17.5%	-11.4%
212	363	47.7%	349	44.9%	-3.9%	-5.9%
213.01	657	56.3%	547	46.9%	-16.7%	-16.7%
213.02	494	51.9%	416	44.3%	-15.8%	-14.6%
214	617	55.0%	555	48.6%	-10.0%	-11.6%
215.01	596	46.6%	469	37.9%	-21.3%	-18.7%
215.02	301	41.1%	242	33.6%	-19.6%	-18.2%
216.01	535	57.3%	471	52.4%	-12.0%	-8.6%
216.02	950	66.8%	810	56.9%	-14.7%	-14.8%
217	524	44.6%	465	39.3%	-11.3%	-11.9%
218	304	29.1%	243	24.8%	-20.1%	-14.8%
219	567	60.7%	479	51.9%	-15.5%	-14.5%
2104/2104.01*	2,219	63.7%	1,075*	46.7%*	-51.6%*	-26.7%*
2201	1,581	76.9%	2,041	76.3%	+29.1%	-0.8%

Highlighted cells depict Census Tracts with higher proportions husband-wife families than Kettering as a whole.

Sources: 2000 and 2010 Decennial Census Counts

Cells highlighted in light red are those that experienced decreases in the number or share of husband-wife families less than Kettering as a whole while those in dark red are those that experienced decreases greater than Kettering. Green cells delineate growth in the number of households or share of husband-wife families.

*For the 1990 and 2000 Census Counts, only CT 2104 existed. For the 2010 Census Count, CT 2104 was split into CT 2104.01 and CT 2104.02, which contributed to the major drop in population between 2000 and 2010. CT 2201 and CT 2104.01 encompass the small sections of Kettering that are in Greene County.

Figure 4: Husband-Wife family share as % of HHs (2000 & 2010)

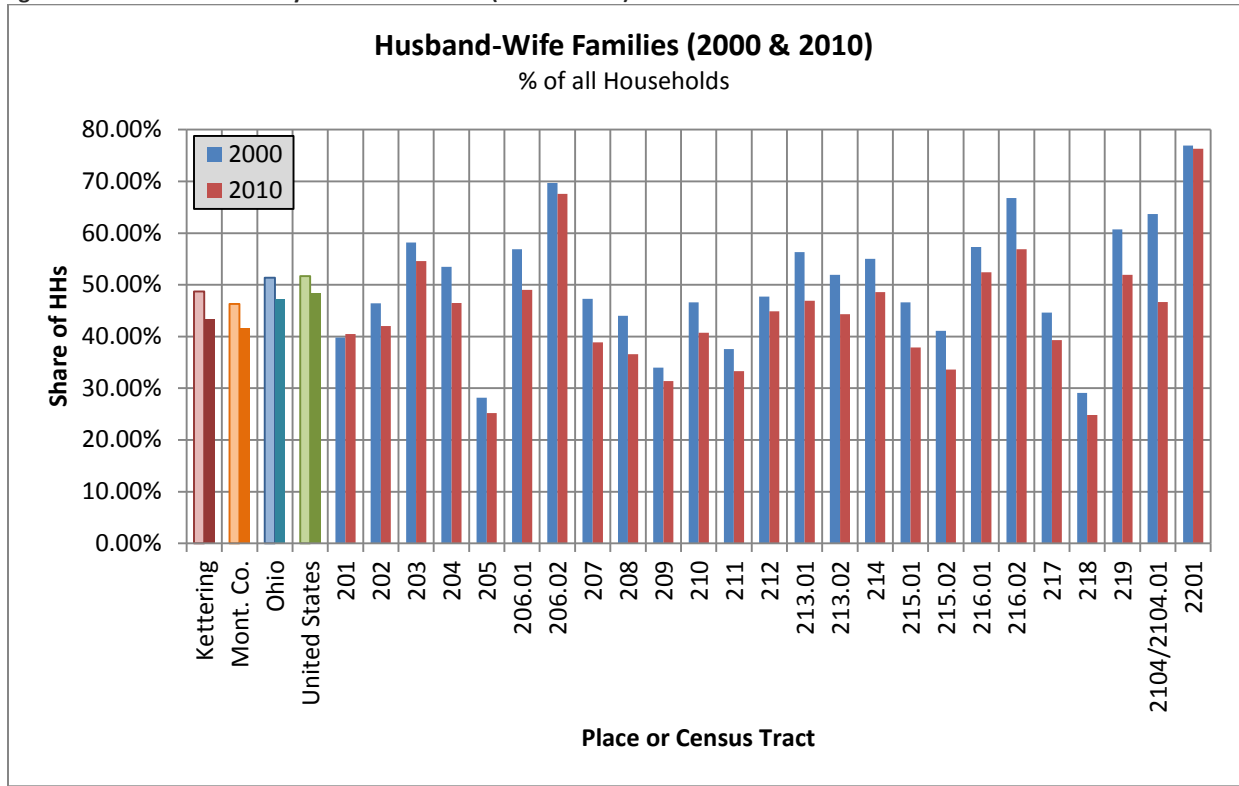
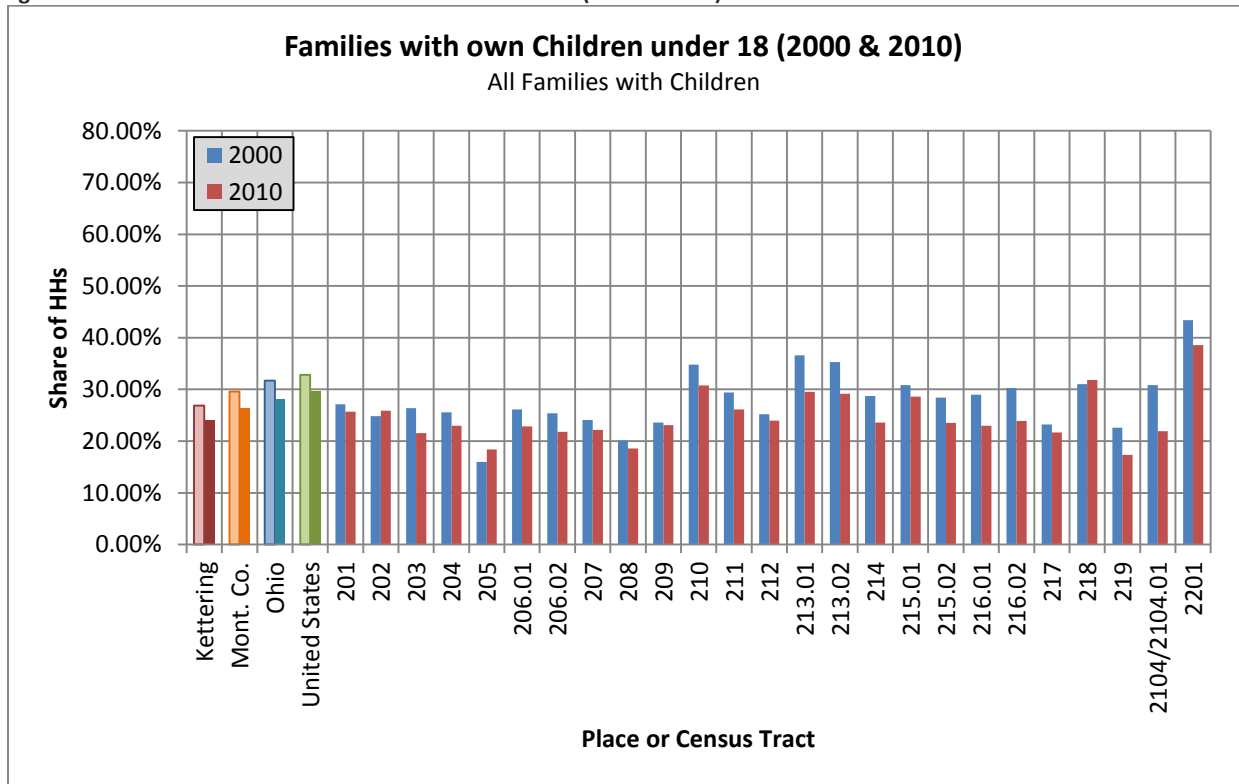


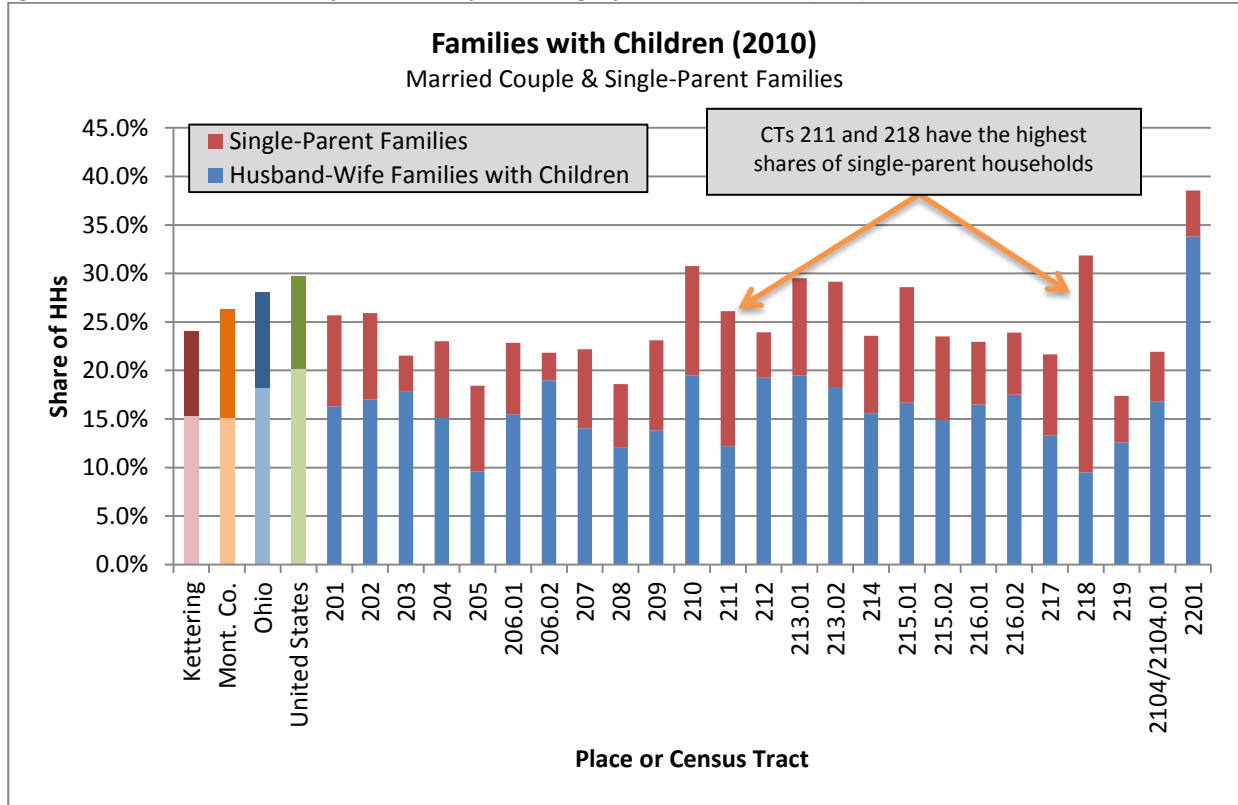
Figure 5: Families with own children under 18 as % of HHs (2000 & 2010)



Sources: 2000 and 2010 Decennial Census Counts

The table below splits households with children into two categories: married-couple and single-parent households based on 2010 Census data. A majority of single-parent households are female-headed.

Figure 6: Families with children by married-couple and single-parent households (2010)



Source: 2010 Decennial Census Count

The two Census Tracts with the highest shares of single-parent households are also two of the highest poverty Census Tracts in Kettering.

Median Age Distribution

Median Age Summary:

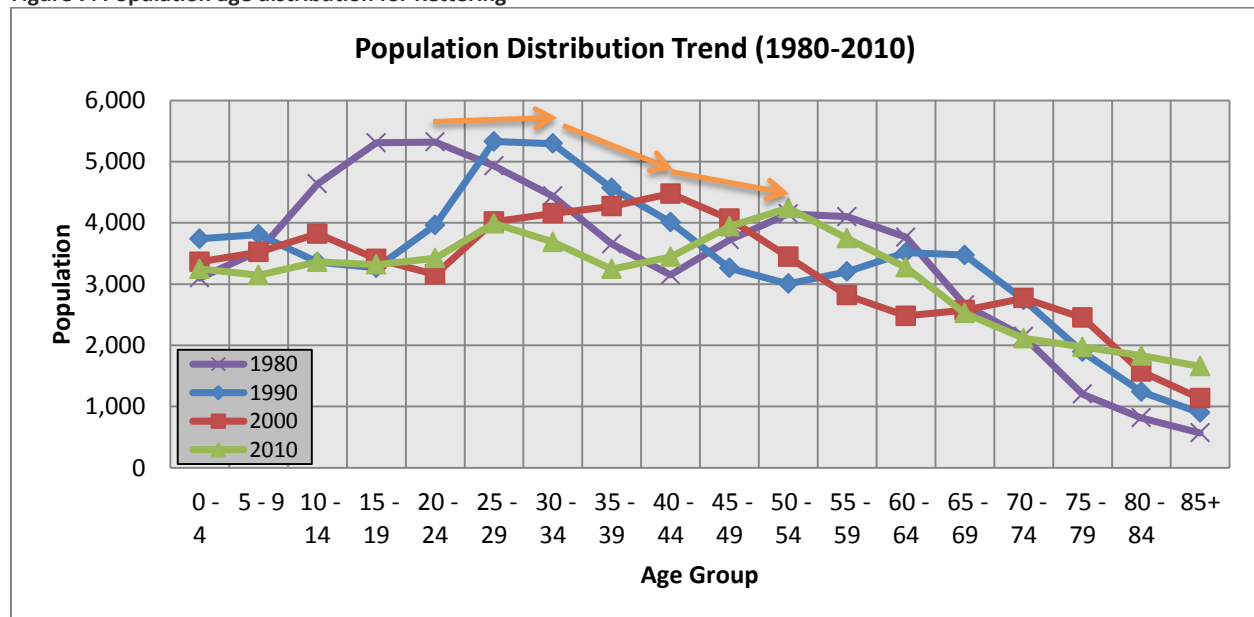
Kettering has had a higher median age than Montgomery County, Ohio and the United States for several decades; however, the gap between Kettering and the other areas studied has been narrowing since at least 1990. In 2010, the median age in Kettering stood at 40.9, compared to 39.2 in the County, 38.8 in Ohio and 37.2 in the United States. The CTs with the highest and lowest median ages in the year 2000 were CT 219 (49.2) and CT 218 (27.2). In 2010, CT 206.02 (52) overtook CT 219 as the CT with the highest median age while CT 218 (27.2) remained the youngest. The low median age for CT 218 is likely due to the rapid turnover of the numerous rental units in the neighborhood to younger tenants over time.

The higher median age in Kettering is a reflection of the City's large number of senior-targeted housing units as well as how, similar to Montgomery County as a whole, many of the people aged 25-29 and 30-34 in 1990 left the City between 1990 and 2010, likely due to the weak job market in the Dayton Area or for the purpose of looking for housing outside of Montgomery County, either in Greene, Miami or Warren County. However, the decline in these age groups decelerated between 2000 and 2010 when compared to 1990 to 2000.

Maintaining and growing a strong employment base will be essential for maintaining and continuing to attract young(er) families to Kettering in the coming years.

Below, changes in the age breakdown for Kettering between 1980 and 2010. Note the decrease in the number of people aged 25-29 and 30-34 after 1990.

Figure 7: Population age distribution for Kettering



Source: 1980, 1990, 2000 and 2010 Decennial Census Counts

Table 4: Median Ages by Census Tract (2000-2010)

Place Topic	Median Ages (2000-2010)		
Year	2000	2010	% Change (2000-2010)
Kettering	38.9	40.9	+5.1%
Mont. Co.	36.4	39.2	+7.7%
OH	36.2	38.8	+7.2%
USA	35.3	37.2	+5.4%
201	35.0	36.5	+4.3%
202	40.2	40.2	0.0%
203	46.1	49.9	+8.2%
204	40.4	43.8	+8.4%
205	46.9	45.9	-2.1%
206.01	43.4	46.0	+6.0%
206.02	48.0	52.0*	+8.3%
207	39.4	39.4	0.0%
208	45.7	49.0	+7.2%
209	33.1	34.5	+4.2%
210	34.6	33.9	-2.0%
211	31.9	34.8	+9.1%
212	38.8	39.8	+2.6%
213.01	34.4	36.7	+6.7%
213.02	34.5	35.8	+3.8%
214	40.1	43.0	+7.2%
215.01	34.4	35.0	+1.7%
215.02	38.0	41.4	+9.0%
216.01	40.4	44.5	+10.2%
216.02	42.5	46.1	+8.5%
217	39.6	40.8	+3.0%
218	27.2**	27.2**	0.0%
219	49.2*	51.6	+4.9%
2104/2104.01	41.3	39.1***	-5.3%***
2201	39.3	43.1	+9.7%

Source: 2000 and 2010 Decennial Census Counts

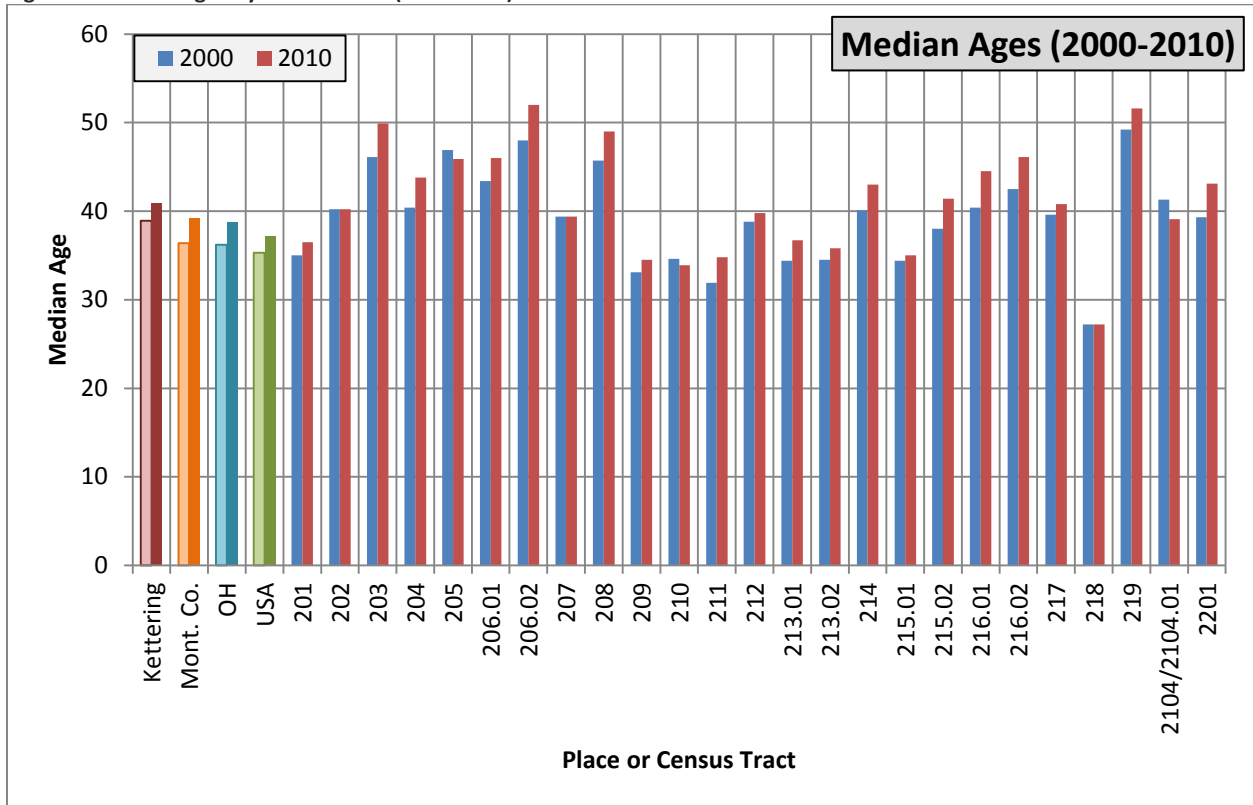
Above: The cells highlighted in yellow delineate the CTs with median ages higher than Kettering’s overall median age. The cells highlighted in orange are those that experienced a more rapid increase in median age than Kettering as a whole.

*Census Tract with the highest median age

**Census Tract with the lowest median age

***Changes in CT boundary make comparisons difficult

Figure 8: Median Ages by Census Tract (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

School-Age & Elderly Population Shares

School-Age & Elderly Population Shares Summary:

Overall, Kettering has an older population than the County, State and Nation. However, Kettering's Census Tracts contain a wide range of differing population distributions aged 0-4, younger than 18 as well as aged 65 or older. The population aged under 18 tends to be spread out more evenly through the City, with the variations between each CT being relatively minor when compared to the population aged 65 and older. This is due to certain Census Tracts (203, 205, 208) having high concentrations of housing geared specifically toward elderly residents, such as The Terraces in CT 203, the Huber Management owned 4-unit senior apartments in CT 205 and One Lincoln Park in CT 208.

The Census Tracts with the highest population shares aged 0-4 are 218 (9.8%), 213.02 (7.3%), 209 (7.3%), 201 (7.2%) and 210 (7%). The Census Tracts with the highest population shares aged under 18 are Census Tracts 213.01 (24.2%), 213.02 (24.4%), 210 (25.3%), and 218 (26.3%). The Census Tracts with the highest population shares aged 65 or older are Census Tracts 205 (26.6%), 206.02 (27.1%), 219 (30.6%) and 208 (30.9%).

One important correlation to make regarding population ages and economics is that the Census Tracts and Block Groups with the highest shares of younger residents tend to be the lower income areas of the community, likely due to the younger families in these areas being earlier in their careers, this point is further strengthened by looking at the data regarding free or reduce-price lunches in schools, where elementary schools tend to have the highest shares of students receiving lunch assistance when compared to Kettering's two middle schools and high school. For example, the Bataan Plat (CT 213.01, BG 1), Wiles Creek (CT 210, BG 1), eastern Oak Creek (CT 218), western Rolling Fields (CT 213.02, BG 1) and the Lanbury Plat (CT 202, BG 3) all have some of the highest shares of residents aged younger than 18 while also having higher-than-average shares of LMI residents.

The tables and graphs on the following pages depict the different population shares of residents aged less than 18 and those aged 65 and older by Census Tract. The maps that follow the tables and graphs illustrate the same data on a block group level for the year 2010.

Table 5: Proportion of population aged 0-4 by CT (2000-2010)

Proportion of Population 0-4 (2000-2010)						
Year	2000		2010		Changes in population aged 0-4 (2000-2010)	
Geography	#	%	#	%	% Change in #	Population Share Change
Kettering	3,363	5.9%	3,247	5.8%	-3.4%	-1.7%
Mont. Co.	37,054	6.6%	33,446	6.3%	-9.7%	-4.5%
Ohio	754,930	6.7%	720,856	6.3%	-4.5%	-6.0%
United States	19,175,798	6.8%	20,201,362	6.5%	+5.3%	-4.4%
201	200	7.0%	205	7.2%	+2.5%	+2.9%
202	186	6.5%	174	6.0%	-6.5%	-7.7%
203	144	5.3%	105	4.0%	-27.1%	-24.5%
204	403	6.1%	384	5.8%	-4.7%	-4.9%
205	77	5.3%	87	6.1%	+13.0%	+15.1%
206.01	115	6.0%	73	4.0%	-36.5%	-33.3%
206.02	62	3.6%	61	3.8%	-1.6%	+5.6%
207	196	6.2%	162	5.2%	-17.3%	-16.1%
208	118	4.8%	105	4.4%	-11.0%	-8.3%
209	155	5.7%	191	7.3%	+23.2%	+28.1%
210	123	6.7%	122	7.0%	-0.8%	+4.5%
211	263	7.3%	213	6.5%	-19.0%	-11.0%
212	83	5.0%	88	5.1%	+6.0%	+2.0%
213.01	201	6.7%	189	6.6%	-6.0%	-1.5%
213.02	166	7.0%	164	7.3%	-1.2%	+4.3%
214	146	5.5%	148	5.7%	+1.4%	+3.6%
215.01	200	6.7%	161	5.6%	-19.5%	-16.4%
215.02	96	5.8%	92	5.8%	-4.2%	0.0%
216.01	122	5.6%	114	5.6%	-6.6%	0.0%
216.02	148	4.2%	187	5.6%	+26.4%	+33.3%
217	130	5.3%	113	4.6%	-13.1%	-13.2%
218	202	8.9%	208	9.8%	+3.0%	+10.1%
219	85	3.9%	83	4.0%	-2.4%	+2.6%
2104/2104.01	416	4.7%	254	5.1%	-38.9%	+8.5%
2201	385	6.3%	369	4.8%	-4.2%	-23.8%

Sources: 2000 and 2010 Decennial Census Counts

Highlighted cells are those areas with higher population shares aged 0-4 than Kettering as a whole.

Table 6: Proportion of population aged under 18 by CT (2000-2010)

Proportion of Population under 18						
Year	2000		2010		Changes in Population aged <18 (2000-2010)	
Geography	#	%	#	%	% Change in #	Population Share Change
Kettering	12,939	22.5%	11,770	21.0%	-9.0%	-6.9%
Mont. Co.	137,979	24.7%	123,279	23.0%	-10.7%	-6.7%
Ohio	2,888,339	25.4%	2,730,751	23.7%	-5.5%	-6.8%
United States	72,293,812	25.7%	74,181,467	24.0%	2.6%	-6.5%
201	661	23.2%	629	22.0%	-4.8%	-5.3%
202	579	20.1%	612	21.2%	5.7%	5.2%
203	615	22.6%	522	19.9%	-15.1%	-12.1%
204	1,347	20.5%	1,350	20.6%	0.2%	0.3%
205	250	17.1%	268	18.8%	7.2%	9.8%
206.01	432	22.4%	371	20.1%	-14.1%	-10.1%
206.02	370	21.6%	298	18.5%	-19.5%	-14.1%
207	673	21.4%	617	19.7%	-8.3%	-8.1%
208	448	18.4%	416	17.5%	-7.1%	-5.0%
209	571	20.9%	564	21.4%	-1.2%	2.6%
210	491	26.9%	440	25.3%	-10.4%	-6.0%
211	914	25.4%	731	22.2%	-20.0%	-12.6%
212	351	21.2%	399	23.0%	13.7%	8.5%
213.01	821	27.3%	688	24.2%	-16.2%	-11.5%
213.02	636	26.7%	550	24.4%	-13.5%	-8.8%
214	624	23.6%	539	20.6%	-13.6%	-12.7%
215.01	740	24.8%	655	22.9%	-11.5%	-7.7%
215.02	374	22.5%	316	19.8%	-15.5%	-12.1%
216.01	483	22.2%	391	19.1%	-19.0%	-14.0%
216.02	813	22.9%	697	20.8%	-14.3%	-9.4%
217	498	20.2%	472	19.1%	-5.2%	-5.4%
218	622	27.4%	555	26.3%	-10.8%	-4.1%
219	396	18.1%	328	15.9%	-17.2%	-12.3%
2104/2104.01	2,007	22.7%	987	19.9%	-50.8%	-12.4%
2201	1,804	29.4%	2111	27.4%	17.0%	-6.7%

Sources: 2000 and 2010 Decennial Census Counts

Highlighted cells are those areas with higher population shares aged <18 than Kettering as a whole.

Table 7: Proportion of population aged 65+ by CT (2000-2010)

Proportion of Population 65 or Older						
Year	2000		2010		Changes in Population (2000-2010)	
Geography	#	%	#	%	% Change in #	Population Share Change
Kettering	10,498	18.3%	10,100	18.0%	-3.8%	-1.7%
Mont. Co.	76,697	13.7%	81,041	15.1%	+5.7%	+10.5%
Ohio	1,507,757	13.3%	1,622,015	14.1%	+7.6%	+5.7%
United States	34,991,753	12.4%	40,267,984	13.0%	+15.1%	+5.2%
201	349	12.2%	323	11.3%	-7.4%	-7.5%
202	660	22.9%	568	19.6%	-13.9%	-14.3%
203	594	21.9%	551	21.0%	-7.2%	-4.3%
204	1,309	19.9%	1,348	20.5%	+3.0%	+3.1%
205	539	36.8%	379	26.6%	-29.7%	-27.8%
206.01	484	25.1%	415	22.5%	-14.3%	-10.3%
206.02	487	28.4%	436	27.1%	-10.5%	-4.5%
207	616	19.6%	535	17.0%	-13.1%	-13.0%
208	758	31.2%	735	30.9%	-3.0%	-1.1%
209	322	11.8%	259	9.8%	-19.6%	-16.5%
210	223	12.2%	193	11.1%	-13.5%	-9.1%
211	458	12.7%	418	12.7%	-8.7%	0.0%
212	239	14.5%	225	13.0%	-5.9%	-10.6%
213.01	362	12.0%	372	13.1%	+2.8%	+8.8%
213.02	281	11.8%	295	13.1%	+5.0%	+10.7%
214	490	18.6%	499	19.1%	+1.8%	+2.6%
215.01	406	13.6%	337	11.8%	-17.0%	-13.4%
215.02	278	16.7%	250	15.6%	-10.1%	-6.3%
216.01	368	16.9%	401	19.6%	+9.0%	+15.9%
216.02	633	17.8%	726	21.6%	+14.7%	+21.4%
217	485	19.6%	522	21.1%	+7.6%	+7.8%
218	186	8.2%	185	8.8%	-0.5%	+6.8%
219	621	28.3%	633	30.6%	+1.9%	+8.2%
2104/2104.01	1,301	14.7%	868	17.5%	-33.3%	+19.0%
2201	662	10.8%	833	10.8%	+25.8%	+0.2%

Sources: 2000 and 2010 Decennial Census Counts

Highlighted cells are those areas with higher population shares aged 65+ than Kettering as a whole.

Figure 9: Population share aged 0-4 by CT (2000-2010)

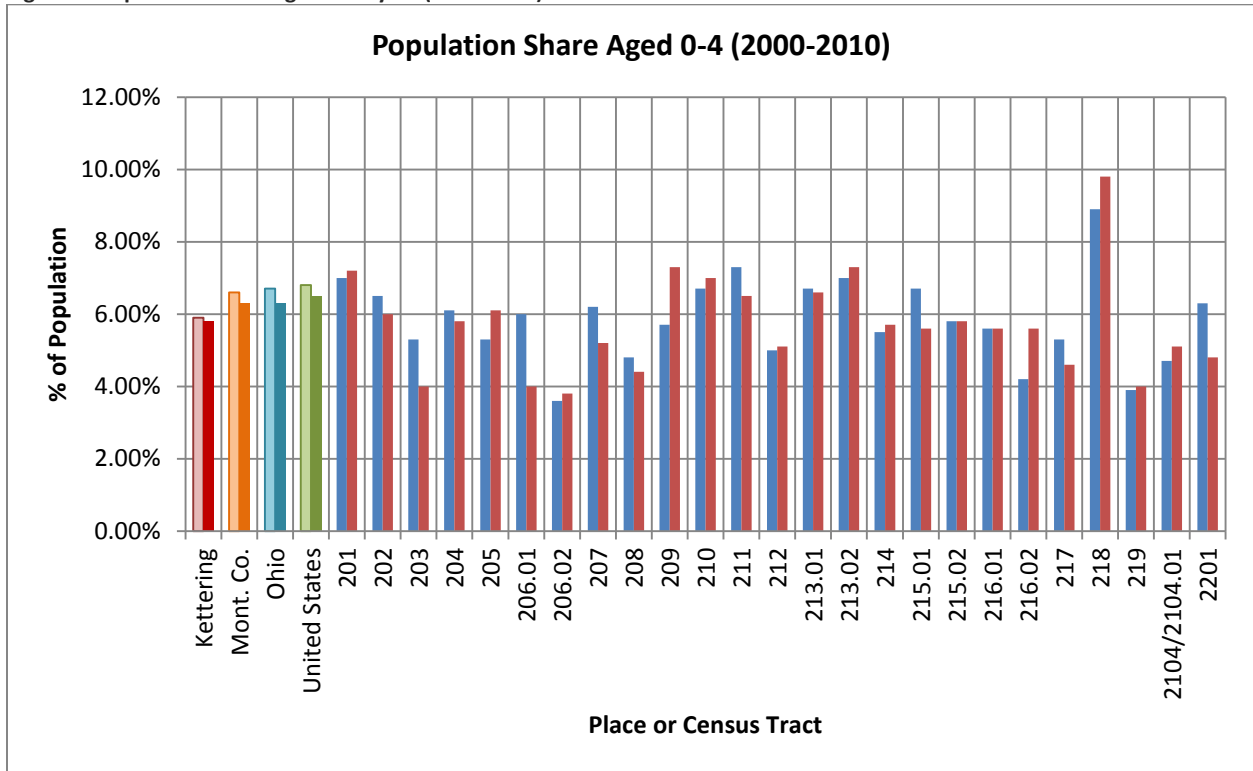


Figure 10: Population share aged under 18 by CT (2000-2010)

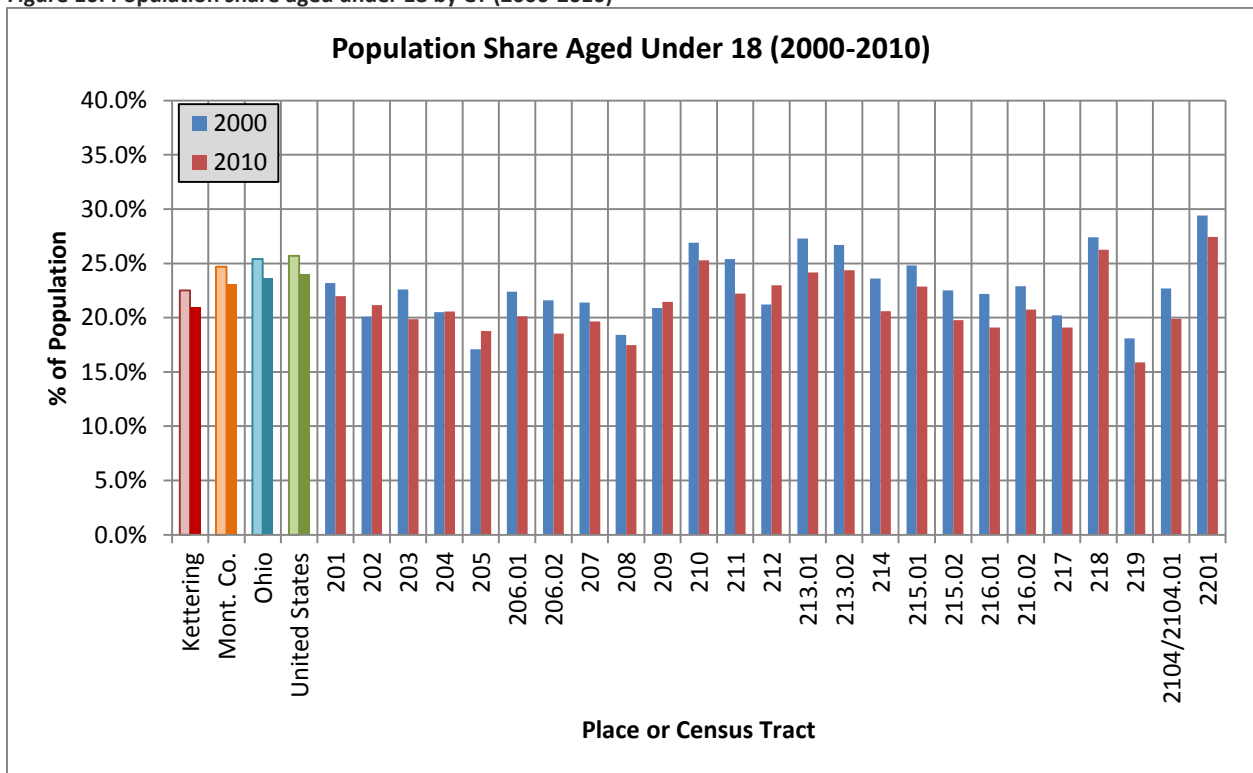
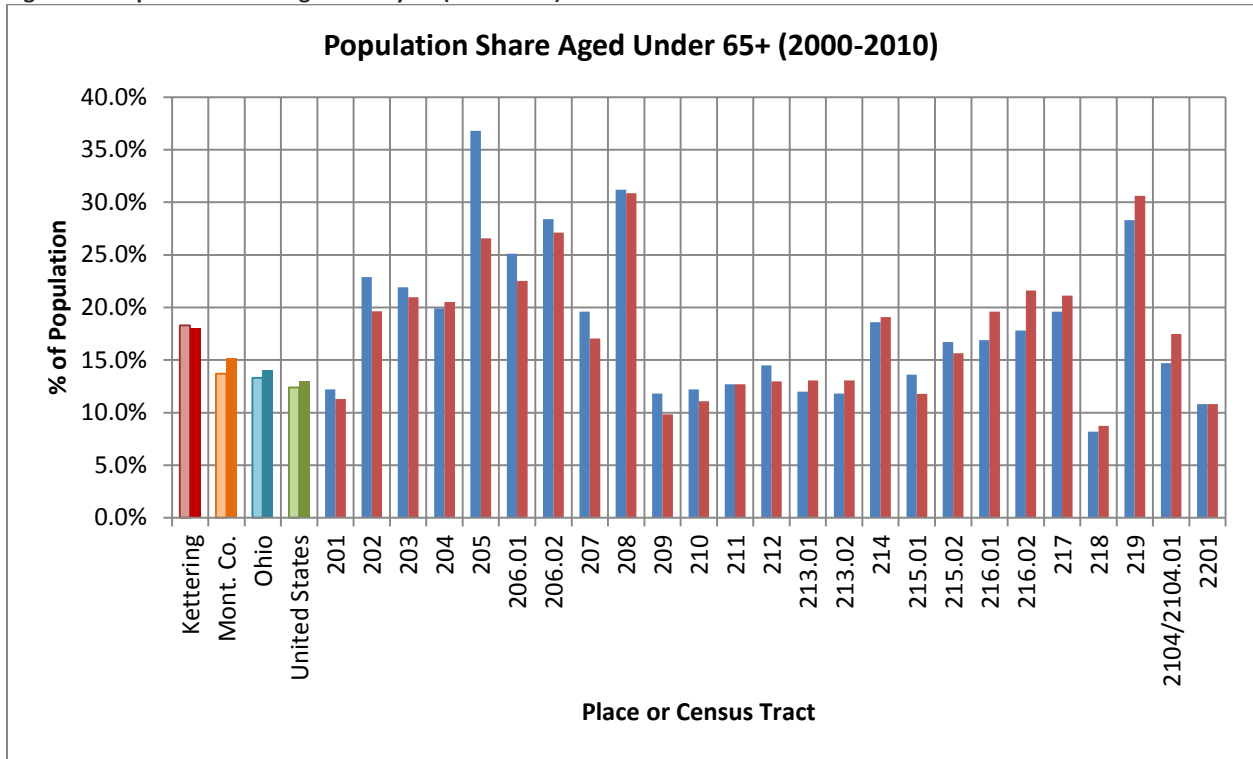


Figure 11: Population Share aged 65+ by CT (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

Figure 12: Map of population aged younger than 5 by BG (2010)

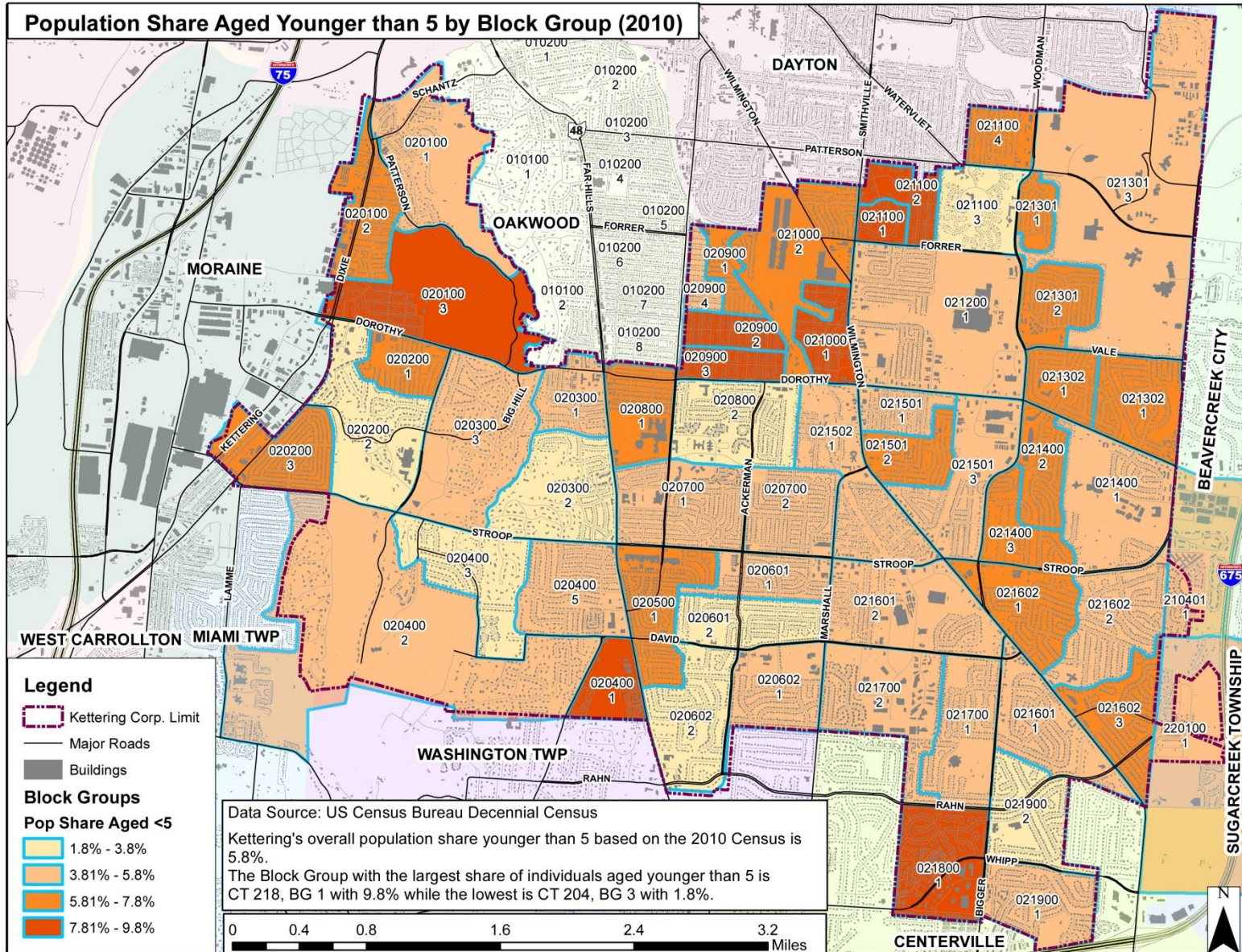


Figure 13: Map of population aged younger than 18 by BG (2010)

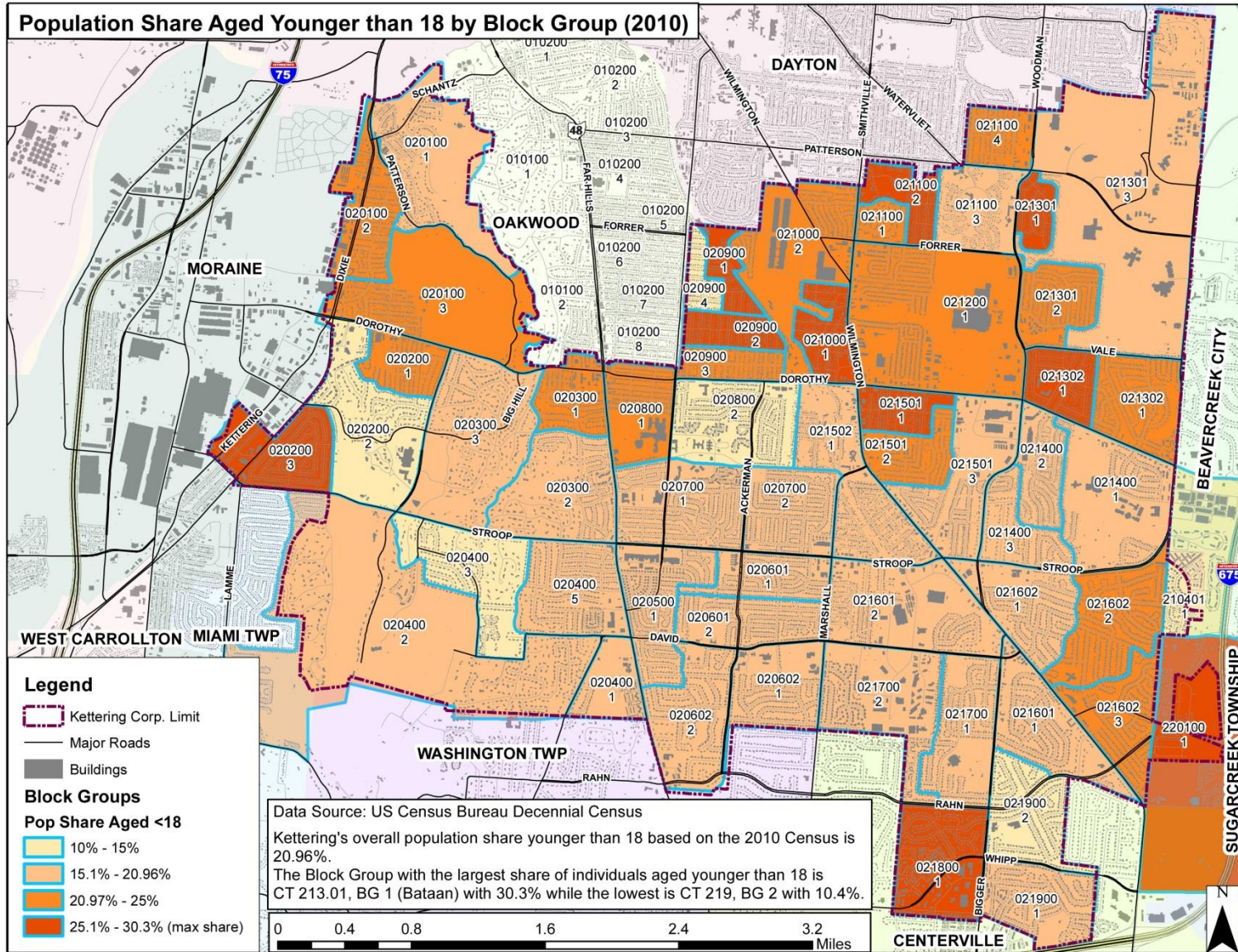
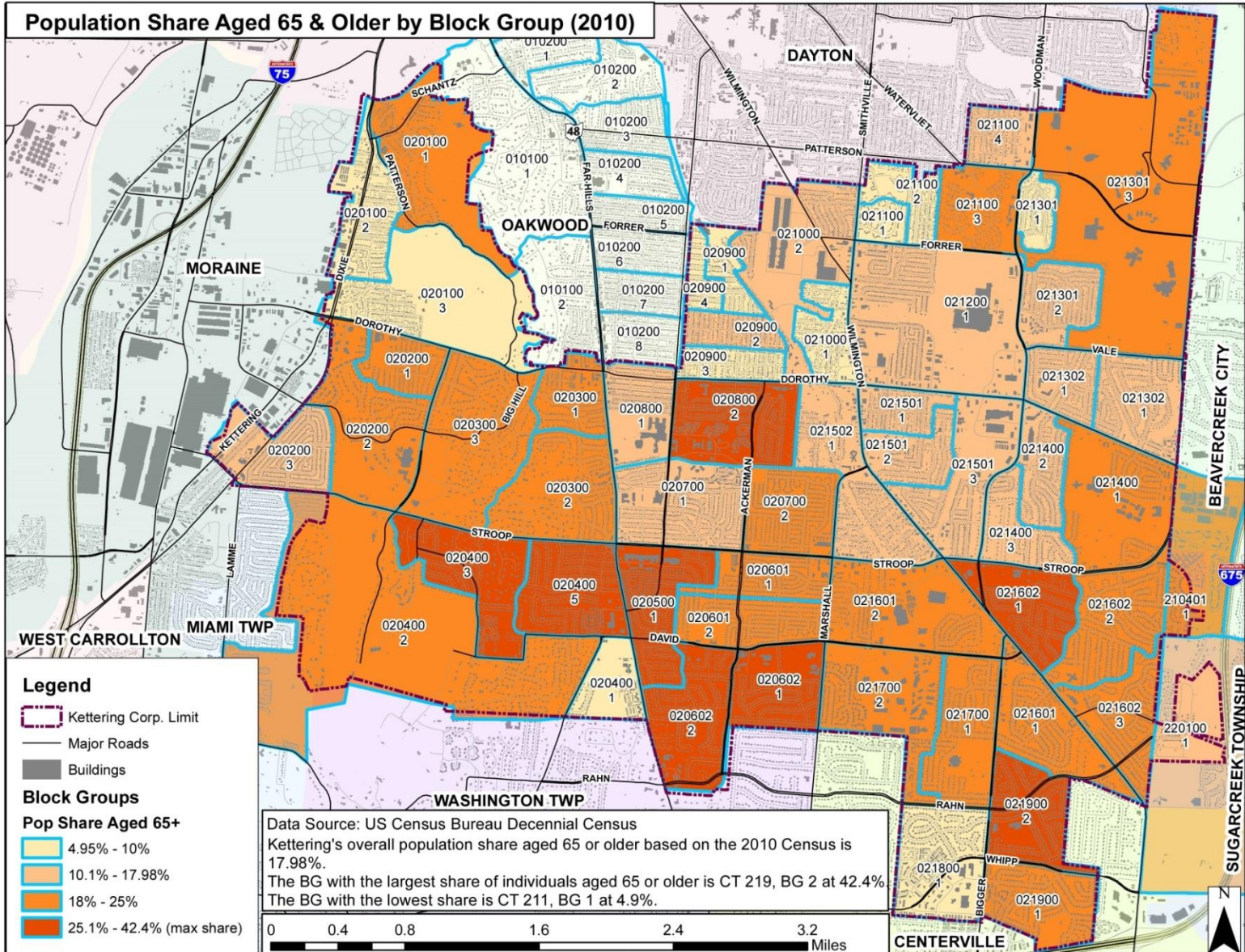


Figure 14: Map of population aged 65+ by BG (2010)



Elderly Householders

Elderly Householders Summary:

As the population continues to age, the share of households with elderly householders will continue to rise. In Kettering, between 2000 and 2010, there was a decrease in the number of owner-occupied housing units with householders 65 years of age or older and a slight increase in the share of renter-occupied housing units with householders 65 years of age or older. The decrease was due to the relatively large 65+ population at the 2000 Census, some of whom were no longer householders by the 2010 Census. The downward trend will likely reverse itself shortly after the 2020 Census due to the largest population group at the 2010 Census being the population cohort aged 50-54. Between 2000 and 2010, there was also a large increase in owner-occupied housing units with householders 85 years of age or older in both number and share.

The key threat this trend imposes regarding community stability is the risk that an increasing number houses may become vacant and abandoned due to the owner moving or passing away. If there is no responsible owner left to deal with the property, it may become a blighting influence on the community. An example of this occurring in Kettering is with 1524 Bauer Street, which has been vacant for several years due to the owner moving away. The house is currently going through the nuisance abatement process to be torn down, but if these instances become more common, particularly in Census Tracts with concentrations of elderly householders, the City may be lacking the necessary enforcement mechanisms to quickly mitigate any additional blighted homes that may spring up in the future, either through the demolition of the houses or the transfer of the property to another owner (MC Land Reutilization Corporation).

In 2010, Census Tracts 202, 205, 206.01, 206.02, 208, 217 and 219 all had shares of owner-occupied housing units with householders aged 85+ in excess of 6%.

Another issue-area is the need for the elderly residents in these households to be able to make necessary modifications to their homes in order to make them more livable as they age. Kettering currently has the RESACES program to assist homeowners in financing such improvements along with the general housing rehab loan program, but some members of the community, particularly those without easy access to a computer, may be unaware of the available programs, which contributes to their underutilization.

Renter-occupied housing units with elderly householders are not as big a threat with regards to the neighborhood stability due to these housing units at least typically having responsible owners who can be held accountable for the maintenance, even if the units do become vacant. However, a possible outreach program meant to make more renters aware of the availability of city-inspector-conducted interior inspections in order to ensure that rental units remain safe and sanitary for current and future tenants may be a possibility.

Table 8: Elderly Householders of Owner-Occupied Units by Census Tract (2000-2010)

Elderly Householders (Owner-Occupied)								
Year	2000				2010			
Age	Aged 65+		Aged 85+		Aged 65+		Aged 85+	
Geography	#	%	#	%	#	%	#	%
Kettering	5,442	31.8%	464	2.7%	5,247	31.9%	824	5.0%
Mont. Co.	39,010	26.3%	2,977	2.0%	41,790	29.6%	5,186	3.7%
Ohio	768,905	25.0%	66,176	2.2%	837,663	26.9%	103,272	3.3%
United States	17,298,316	24.8%	1,605,537	2.3%	20,006,616	26.3%	2,383,621	3.1%
201	218	24.6%	34	3.8%	207	23.6%	42	4.8%
202	346	38.2%	40	4.4%	272	31.7%	58	6.8%
203	301	31.0%	38	3.9%	292	30.7%	54	5.7%
204	670	32.7%	62	3.0%	667	32.8%	88	4.3%
205	74	37.6%	8	4.1%	61	30.2%	13	6.4%
206.01	309	41.7%	28	3.8%	257	36.4%	58	8.2%
206.02	302	44.0%	19	2.8%	265	41.6%	39	6.1%
207	368	33.8%	52	4.8%	320	32.0%	54	5.4%
208	309	38.7%	38	4.8%	277	37.4%	53	7.2%
209	199	26.3%	28	3.7%	147	20.8%	29	4.1%
210	142	23.3%	8	1.3%	124	23.3%	18	3.4%
211	137	24.0%	8	1.4%	110	22.4%	18	3.7%
212	139	25.8%	10	1.9%	136	24.9%	17	3.1%
213.01	234	24.0%	16	1.6%	194	22.6%	29	3.4%
213.02	185	25.6%	4	0.6%	182	27.1%	22	3.3%
214	293	33.3%	11	1.3%	288	34.4%	31	3.7%
215.01	239	28.5%	12	1.4%	216	26.9%	36	4.5%
215.02	95	23.5%	13	3.2%	90	23.0%	15	3.8%
216.01	185	29.5%	8	1.3%	221	35.9%	21	3.4%
216.02	374	30.4%	16	1.3%	444	36.3%	61	5.0%
217	198	36.9%	9	1.7%	217	42.4%	35	6.8%
218	80	38.5%	3	1.4%	80	40.4%	9	4.5%
219	336	40.7%	24	2.9%	342	44.2%	53	6.9%
2104/2104.01	534	20.4%	22	0.8%	395	32.3%	53	4.3%
2201	282	15.2%	12	0.6%	462	18.9%	31	1.3%

Highlighted cells depict those Census Tracts with shares of householders of owner-occupied units aged 65+ and 85+ greater than Kettering as a whole.

Sources: 2000 and 2010 Decennial Census Counts

Figure 15: Share of OO Housing units with Householders Aged 65+ (2000-2010)

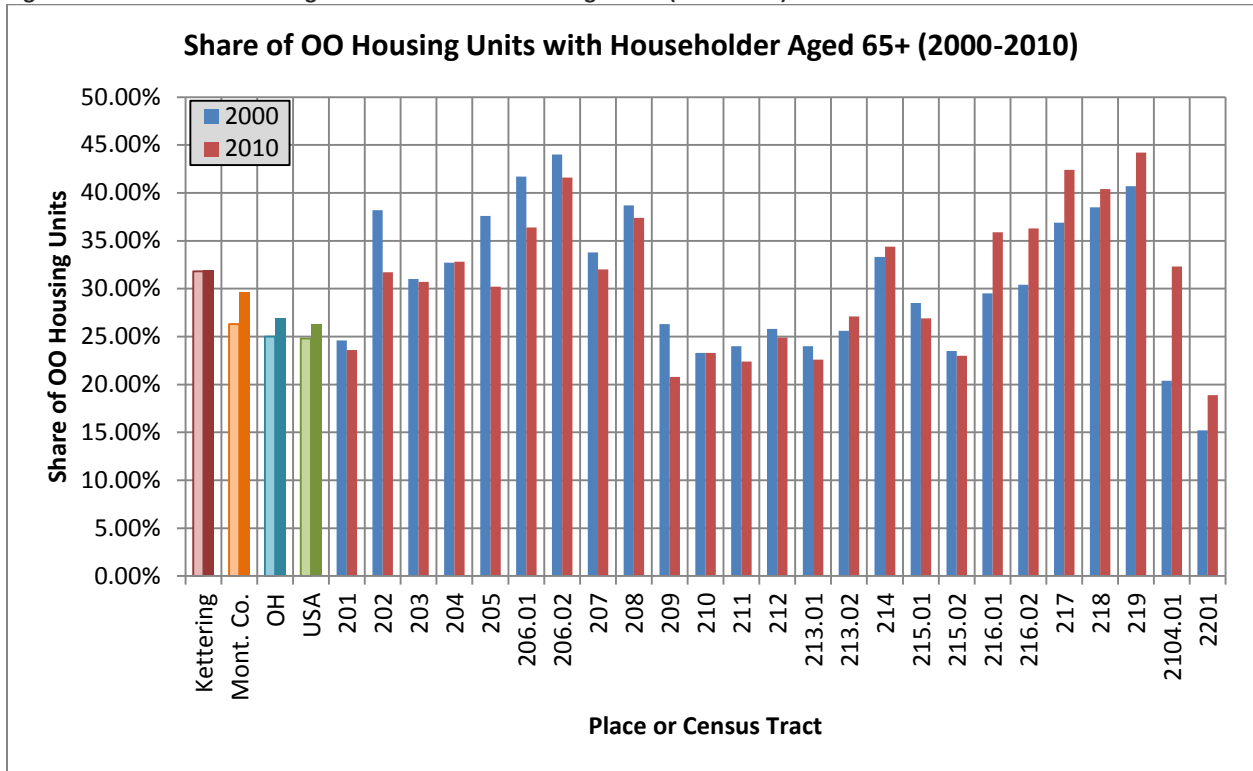
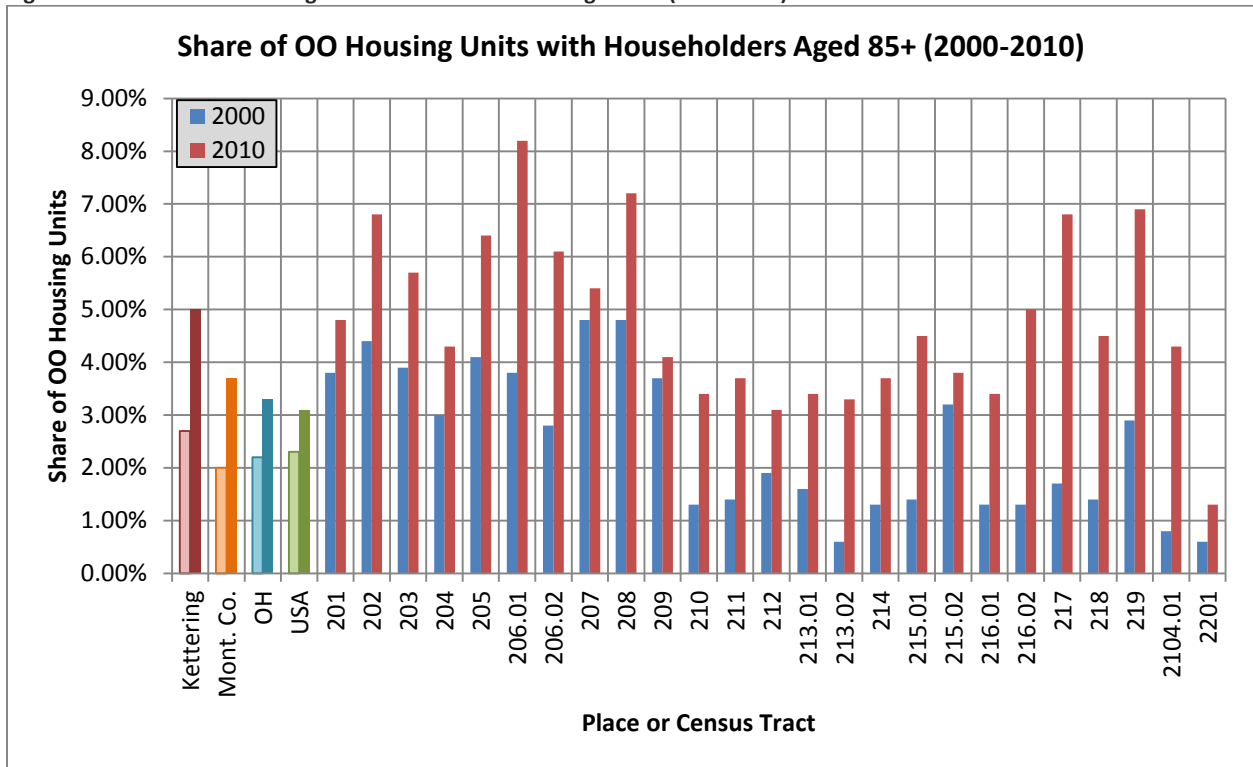


Figure 16: Share of OO Housing units with Householders Aged 85+ (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

Table 9: Elderly Householders of Renter-Occupied Units by Census Tract (2000-2010)

Elderly Householders (Renter-Occupied)								
Year	2000				2010			
Age	Aged 65+		Aged 85+		Aged 65+		Aged 85+	
Geography	#	%	#	%	#	%	#	%
Kettering	1,538	17.9%	313	3.7%	1,633	18.2%	402	4.5%
Mont. Co.	10984	13.6%	1793	2.2%	12,604	15.2%	2,643	3.2%
Ohio	205,585	15.0%	35,732	2.6%	230,647	15.5%	51481	3.4%
United States	4,842,438	13.6%	822,175	2.3%	5,813,220	14.3%	1,215,331	3.0%
201	34	7.6%	5	1.1%	29	6.5%	5	1.1%
202	64	17.1%	12	3.2%	66	16.9%	11	2.8%
203	110	50.2%	20	9.1%	108	48.4%	14	6.3%
204	63	8.1%	10	1.0%	142	16.2%	61	7.0%
205	371	57.9%	81	12.6%	252	43.4%	64	11.0%
206.01	25	24.5%	1	1.0%	28	22.4%	6	4.8%
206.02	7	23.3%	0	0.0%	7	19.4%	1	2.8%
207	59	14.9%	14	3.5%	65	12.6%	11	2.1%
208	204	51.9%	106	27.0%	269	54.9%	158	32.2%
209	38	6.0%	7	1.1%	40	6.5%	7	1.1%
210	21	12.6%	0	0.0%	15	7.7%	2	1.0%
211	201	18.8%	22	2.1%	202	19.4%	21	2.0%
212	21	9.5%	1	0.5%	18	7.8%	0	0.0%
213.01	15	7.7%	1	0.5%	73	23.7%	8	2.6%
213.02	12	5.2%	0	0.0%	24	8.9%	0	0.0%
214	29	12.0%	4	1.7%	63	20.5%	13	4.2%
215.01	33	7.5%	4	0.9%	25	5.8%	6	1.4%
215.02	32	9.7%	3	0.9%	43	13.1%	7	2.1%
216.01	47	15.3%	3	1.0%	30	10.6%	4	1.4%
216.02	17	8.9%	1	0.5%	23	11.5%	1	0.5%
217	125	19.5%	17	2.7%	145	21.6%	35	5.2%
218	38	4.6%	5	0.6%	43	5.5%	1	0.1%
219	11	10.1%	2	1.8%	43	28.7%	20	13.3%
2104/2104.01	209	24.1%	90	10.4%	210	19.4%	112	10.4%
2201	14	7.1%	0	0.0%	31	13.8%	3	1.3%

Highlighted cells depict those Census Tracts with shares of householders of renter-occupied units aged 65+ and 85+ greater than Kettering as a whole.

Sources: 2000 and 2010 Decennial Census Counts

Figure 17: Share of RO Housing units with Householders Aged 65+ (2000-2010)

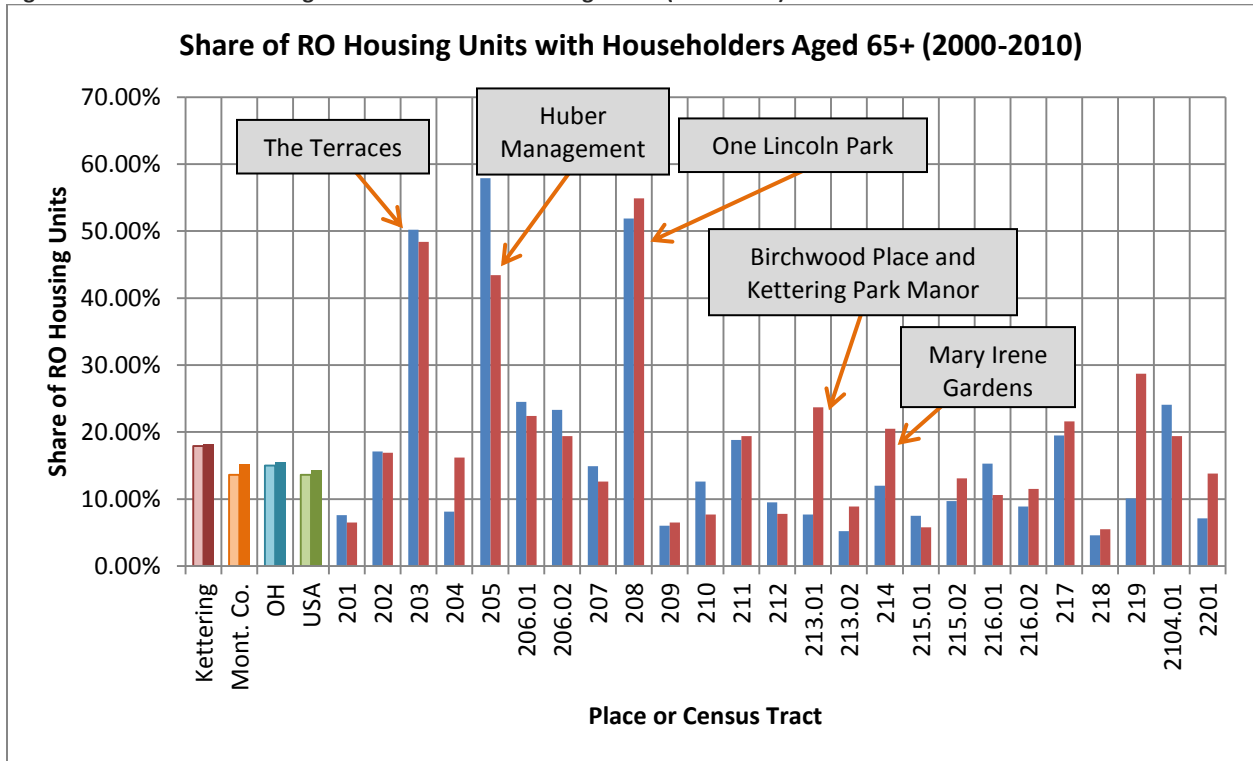
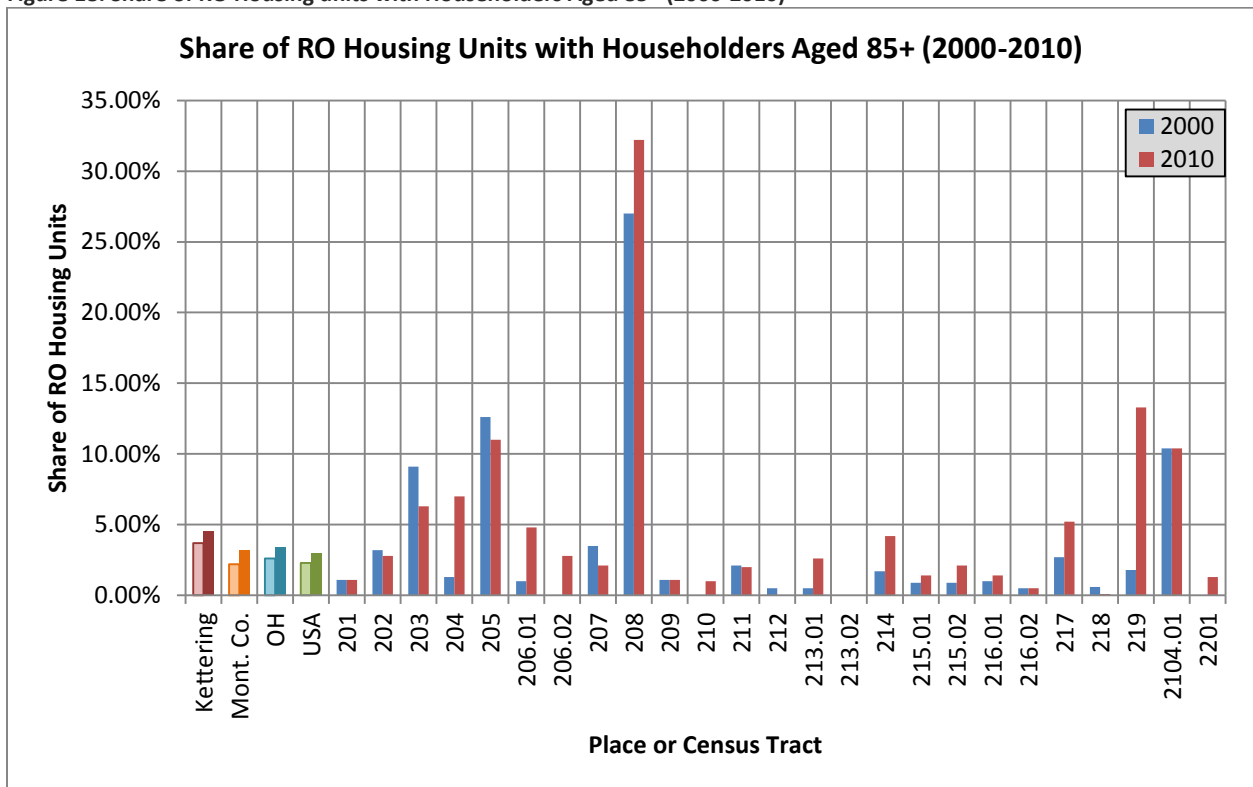


Figure 18: Share of RO Housing units with Householders Aged 85+ (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

Racial Makeup

Racial Makeup Summary:

Much like the County and the State, most Census Tracts in Kettering experienced a decrease in the white population in both raw numbers and in the total share of the population along with an increase in the shares of other racial groups between 2000 and 2010, particularly African Americans and those who identify as being two or more races. The only CT that experienced an increase in the white population in raw numbers between 2000 and 2010 was CT 212, which is likely due to the housing added to the neighborhood as a part of the Kettering Pointe Development and the Homeland Plat.

Racial Concentration:

According to the Dayton/Kettering Annual Action Plan, areas of racial concentration are “defined as census tracts where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the city’s rate overall.”¹ For Kettering, the population share of African Americans was 3.3% at the 2010 Census. The only census tract considered racially concentrated in Kettering is CT 218, which is 18.1% African American. No other census tracts in Kettering have total minority populations that exceed 10% of the population, however, Block Group 1 of Census Tract 211, which is comprised largely of the Van Buren Apartments, is 14.6% African American. Additionally, CT 204, BG 1 is considered to be generally racially concentrated due to having an overall racial minority population share of 19% compared to 7.44% for Kettering as a whole.

¹ City of Dayton and City of Kettering 2012 Annual Action Plan:
<http://www.cityofdayton.org/departments/pcd/Documents/ConPlanActionPlans/Action%20Plan%202012.pdf>

The tables below depict the population breakdowns by race for all of Kettering’s census tracts followed by racial population share comparisons for the 2000 and 2010 Census counts.

Table 10: Racial population makeup by Census Tract (2000)

Racial Makeup (2000)					
Place Topic	Total Pop	White	Black or African American	Asian or Pacific Islander	Other*
Kettering	57,502	54,757	955	809	981
Mont. Co.	559,062	428,084	111,030	7,537	12,411
Ohio	11,353,140	9,645,453	1,301,307	135,382	270,998
United States	281,421,906	211,460,626	34,658,190	10,641,833	24,661,257
201	2,849	2,703	43	17	86
202	2,876	2,713	71	55	37
203	2,718	2,640	27	21	30
204	6,579	6,084	141	184	170
205	1,463	1,395	26	19	23
206.01	1,926	1,880	7	15	24
206.02	1,714	1,672	3	27	12
207	3,141	3,041	27	25	48
208	2,433	2,370	22	15	26
209	2,727	2,607	37	30	53
210	1,823	1,755	22	14	32
211	3,593	3,402	93	44	54
212	1,653	1,536	21	45	51
213.01	3,007	2,933	12	23	39
213.02	2,386	2,302	13	30	41
214	2,641	2,523	33	40	45
215.01	2,985	2,832	32	52	69
215.02	1,662	1,571	38	28	25
216.01	2,178	2,067	37	26	48
216.02	3,549	3,442	13	51	43
217	2,470	2,335	43	51	41
218	2,271	1,877	265	56	73
219	2,192	2,122	29	19	22
2104	8,840	8,337	112	248	143
2201	6,139	5,942	36	91	70

Source: US Census Bureau 2000 and 2010 Decennial Census Counts

*The “Other” category includes American Indians and Alaskan Natives, those who identify as two or more races and those who fall in the “some other race” category on the Census.

Table 11: Racial population makeup by Census Tract (2010)

Racial Makeup (2010)					
	Total Pop.	White	Black or African American	Asian or Pacific Islander	Other*
Kettering	56,163	51,982	1,840	764	1,577
Mont. Co.	535,153	395,272	111,870	9,450	18,561
OH	11,536,504	9,539,437	1,407,681	196,299	393,087
USA	308,745,538	223,553,265	38,929,319	15,214,265	31,048,689
201	2,863	2,596	116	43	108
202	2,893	2,631	122	30	110
203	2,628	2,519	45	25	39
204	6,568	5,995	241	150	182
205	1,427	1,322	48	14	43
206.01	1,843	1,770	20	21	32
206.02	1,607	1,552	11	14	30
207	3,139	2,932	67	45	95
208	2,381	2,256	47	17	61
209	2,630	2,427	85	38	80
210	1,741	1,622	43	20	56
211	3,286	2,959	167	56	104
212	1,735	1,603	38	50	44
213.01	2,848	2,733	22	18	75
213.02	2,258	2,155	23	26	54
214	2,616	2,441	56	45	74
215.01	2,863	2,610	113	55	85
215.02	1,598	1,470	48	20	60
216.01	2,047	1,907	68	20	52
216.02	3,359	3,204	53	33	69
217	2,471	2,239	112	49	71
218	2,113	1,607	383	24	99
219	2,067	1,950	55	23	39
2104.01	4,964	4,449	147	208	160
2201	7,698	7,322	63	165	148

Source: US Census Bureau 2000 and 2010 Decennial Census Counts

*The “Other” category includes American Indians and Alaskan Natives, those who identify as two or more races and those who fall in the “some other race” category on the Census.

As the table below depicts, percentage-wise, the increase in the minority share in many Census Tracts has been substantial.

Table 12: Changes in Racial Population Shares by Census Tract (2000-2010)

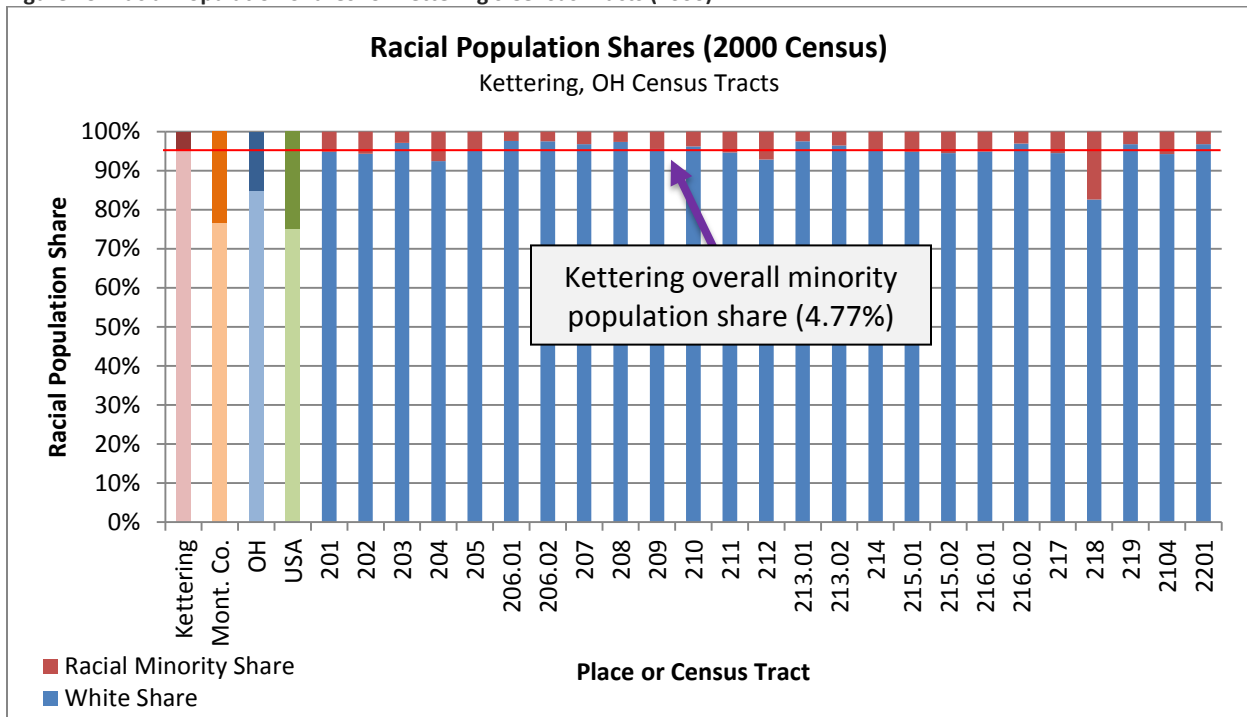
Changes in Racial Population Shares (2000-2010)						
Year	2000		2010			
Place Topic	White Share	Racial Minority Share	White Share	% Change (2000-2010)	Racial Minority Share	% Change in racial minority share (2000-2010)
Kettering	95.23%	4.77%	92.56%	-2.80%	7.44%	+55.94%
Mont. Co.	76.57%	23.43%	73.86%	-3.54%	26.14%	+11.57%
Ohio	84.96%	15.04%	82.69%	-2.67%	17.31%	+15.09%
USA	75.14%	24.86%	72.41%	-3.64%	27.59%	+10.99%
201	94.88%	5.12%	90.67%	-4.43%	9.33%	+81.98%
202	94.33%	5.67%	90.94%	-3.59%	9.06%	+59.79%
203	97.13%	2.87%	95.85%	-1.32%	4.15%	+44.53%
204	92.48%	7.52%	91.28%	-1.30%	8.72%	+15.95%
205	95.35%	4.65%	92.64%	-2.84%	7.36%	+58.31%
206.01	97.61%	2.39%	96.04%	-1.61%	3.96%	+65.84%
206.02	97.55%	2.45%	96.58%	-1.00%	3.42%	+39.67%
207	96.82%	3.18%	93.41%	-3.52%	6.59%	+107.13%
208	97.41%	2.59%	94.75%	-2.73%	5.25%	+102.75%
209	95.60%	4.40%	92.28%	-3.47%	7.72%	+75.41%
210	96.27%	3.73%	93.16%	-3.23%	6.84%	+83.24%
211	94.68%	5.32%	90.05%	-4.90%	9.95%	+87.20%
212	92.92%	7.08%	92.39%	-0.57%	7.61%	+7.49%
213.01	97.54%	2.46%	95.96%	-1.62%	4.04%	+64.08%
213.02	96.48%	3.52%	95.44%	-1.08%	4.56%	+29.57%
214	95.53%	4.47%	93.31%	-2.33%	6.69%	+49.72%
215.01	94.87%	5.13%	91.16%	-3.91%	8.84%	+72.41%
215.02	94.52%	5.48%	91.99%	-2.68%	8.01%	+46.29%
216.01	94.90%	5.10%	93.16%	-1.84%	6.84%	+34.20%
216.02	96.99%	3.01%	95.39%	-1.65%	4.61%	+53.05%
217	94.53%	5.47%	90.61%	-4.15%	9.39%	+71.78%
218	82.65%	17.35%	76.05%	-7.98%	23.95%	+38.03%
219	96.81%	3.19%	94.34%	-2.55%	5.66%	+77.25%
2104/2104.01	94.31%	5.69%	89.63%	-4.97%	10.37%	+82.33%
2201	96.79%	3.21%	95.12%	-1.73%	4.88%	+52.21%

Source: US Census Bureau 2000 and 2010 Decennial Census Counts

Above: Cells highlighted in yellow are CTs with minority shares higher than Kettering as a whole.

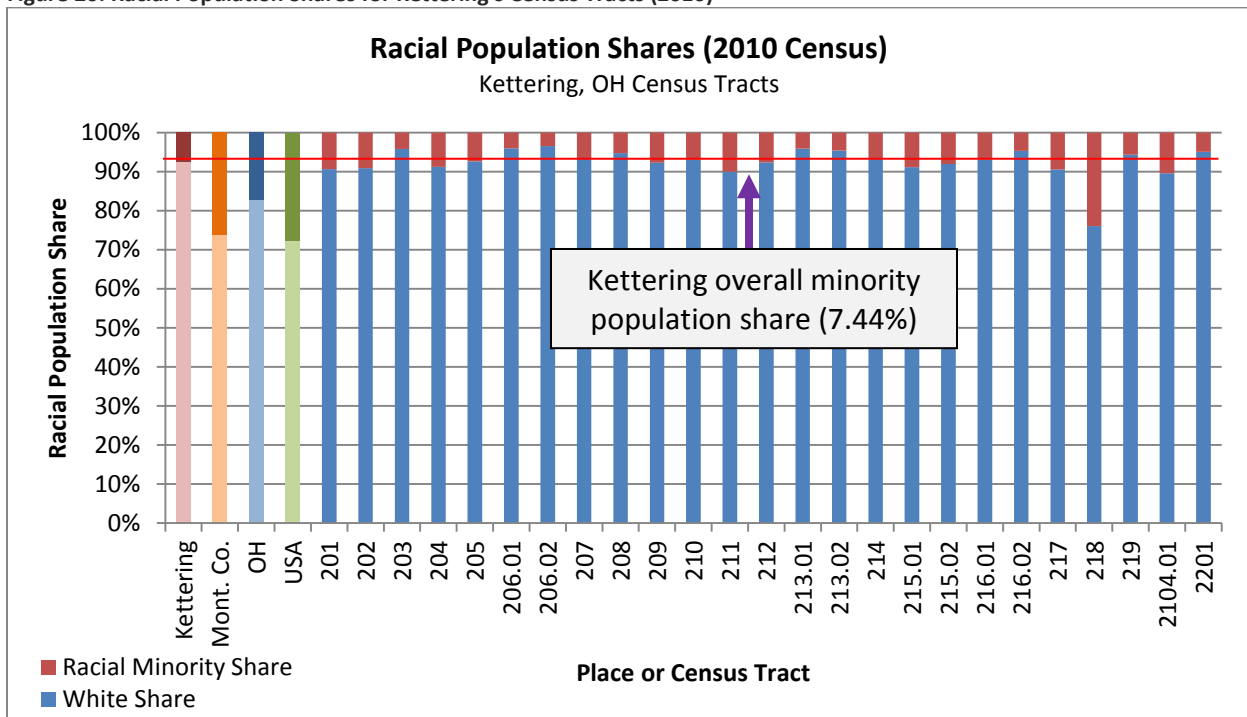
The graphs below depict the racial makeup of Kettering, Montgomery County, Ohio, the United States and all of Kettering's Census Tracts in 2000 and 2010.

Figure 19: Racial Population Shares for Kettering's Census Tracts (2000)



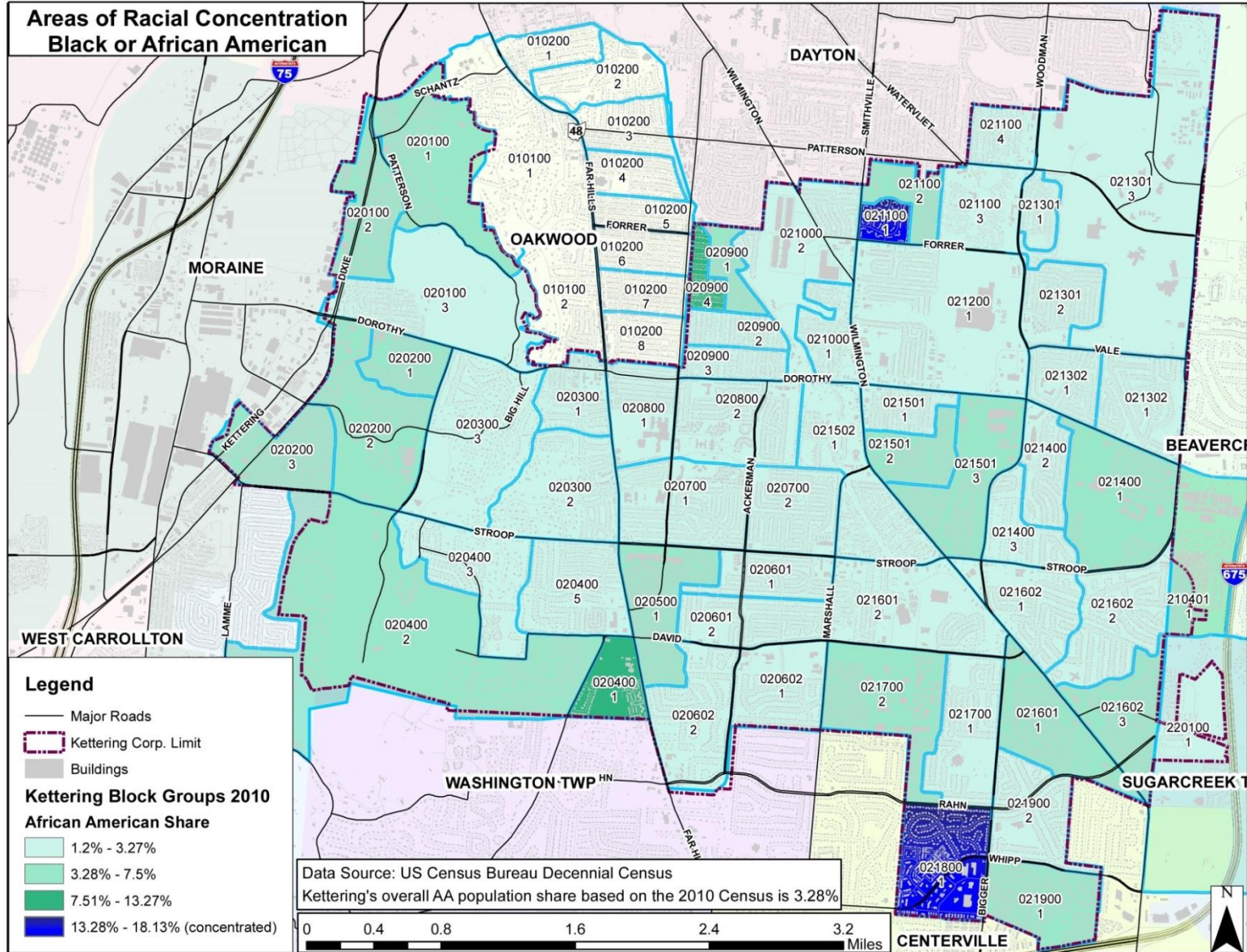
Source: US Census Bureau 2000 Decennial Census Count

Figure 20: Racial Population Shares for Kettering's Census Tracts (2010)



Source: US Census Bureau 2010 Decennial Census Count

Figure 21: African American Population Share by Block Group Map (2010)



Ethnic Makeup (Hispanic Origin)

Ethnic Makeup Summary:

Kettering has experienced a rapid increase in the population share of the Hispanic individuals since 1990. While Kettering's overall Hispanic population share remains lower than Montgomery County, Ohio and the United States, the City followed a trend similar to the County, State and Nation between 1990 and 2010 with regards to Hispanic population growth.

Kettering's overall Hispanic population share was 2.10% in 2010, up from 1.11% in 2000 and 0.79% in 1990. At the 2010 Census, The Census Tract with the highest Hispanic population share was CT 218, with a Hispanic population share of 3.31%. The Census Tract with the lowest Hispanic population share was CT 206.02, with a Hispanic population share of 1.18%. These low rates suggest that the individuals and families identifying as Hispanic are spread fairly evenly throughout the City with no areas being considered ethnically concentrated.

Ethnic Concentration:

In order to be considered an ethnically concentrated area, a census tract must have a Hispanic population share of 12.10% or higher (2.1% + 10%). Using this metric, no Census Tracts in Kettering are considered to be ethnically concentrated with regards to the Hispanic population, with the highest share of Hispanic individuals being 3.31% in CT 218. The block group with the highest share of Hispanic individuals is CT 204, Block Group 1, which is comprised largely of the Georgetown Apartments, which has a Hispanic population share of 5.6%.

The tables on the following pages depict the Hispanic and non-Hispanic population numbers for Kettering and all of the City's census tracts in 2000 and 2010.

Table 13: Hispanic Ethnicity Population Number Trends for Kettering's Census Tracts (2000-2010)

Hispanic Ethnic Population (2000-2010)						
Year	2000			2010		
Place Topic	Total Pop.	Non-Hispanic	Hispanic	Total Pop.	Non-Hispanic	Hispanic
Kettering	57,502	56,862	640	56,163	54,985	1,178
Mont. Co.	559,062	551,966	7,096	535,153	522,976	12,177
OH	11,353,140	11,136,017	217,123	11,536,504	11,181,830	354,674
USA	281,421,906	246,116,088	35,305,818	308,745,538	258,267,944	50,477,594
201	2,849	2,811	38	2,863	2,788	75
202	2,876	2,829	47	2,893	2,825	68
203	2,718	2,693	25	2,628	2,586	42
204	6,579	6,515	64	6,568	6,419	149
205	1,463	1,447	16	1,427	1,402	25
206.01	1,926	1,896	30	1,843	1,801	42
206.02	1,714	1,700	14	1,607	1,588	19
207	3,141	3,108	33	3,139	3,074	65
208	2,433	2,402	31	2,381	2,346	35
209	2,727	2,700	27	2,630	2,586	44
210	1,823	1,803	20	1,741	1,707	34
211	3,593	3,543	50	3,286	3,190	96
212	1,653	1,636	17	1,735	1,697	38
213.01	3,007	2,979	28	2,848	2,791	57
213.02	2,386	2,369	17	2,258	2,211	47
214	2,641	2,613	28	2,616	2,542	74
215.01	2,985	2,945	40	2,863	2,796	67
215.02	1,662	1,650	12	1,598	1,561	37
216.01	2,178	2,146	32	2,047	2,012	35
216.02	3,549	3,520	29	3,359	3,288	71
217	2,470	2,447	23	2,471	2,438	33
218	2,271	2,234	37	2,113	2,043	70
219	2,192	2,174	18	2,067	2,040	27
2104/2104.01	8,840	8,752	88	4,964	4,848	116
2201	6,139	6,099	40	7,698	7,543	155

Sources: US Census Bureau 2000 and 2010 Decennial Census Counts

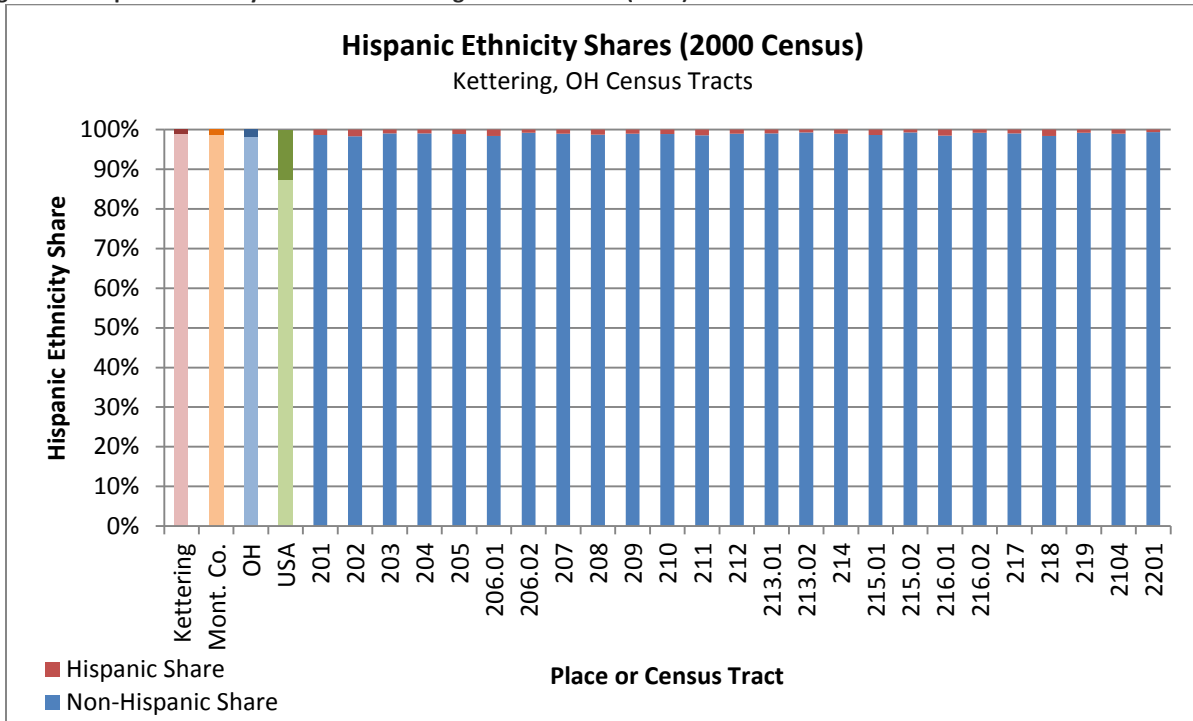
Table 14: Hispanic Ethnic Population Share Trends for Kettering's Census Tracts (2000-2010)

Hispanic Population Shares % Change (2000-2010)						
Place Topic	2000		2010			
	Non-Hispanic Share	Hispanic Share	Non-Hispanic Share	% Change	Hispanic Share	% Change (2000-2010)
Kettering	98.89%	1.11%	97.90%	-1.00%	2.10%	+88.45%
Mont. Co.	98.73%	1.27%	97.72%	-1.02%	2.28%	+79.27%
OH	98.09%	1.91%	96.93%	-1.18%	3.07%	+60.76%
USA	87.45%	12.55%	83.65%	-4.35%	16.35%	+30.32%
201	98.67%	1.33%	97.38%	-1.30%	2.62%	+96.40%
202	98.37%	1.63%	97.65%	-0.73%	2.35%	+43.83%
203	99.08%	0.92%	98.40%	-0.68%	1.60%	+73.75%
204	99.03%	0.97%	97.73%	-1.31%	2.27%	+133.20%
205	98.91%	1.09%	98.25%	-0.67%	1.75%	+60.19%
206.01	98.44%	1.56%	97.72%	-0.73%	2.28%	+46.30%
206.02	99.18%	0.82%	98.82%	-0.37%	1.18%	+44.75%
207	98.95%	1.05%	97.93%	-1.03%	2.07%	+97.10%
208	98.73%	1.27%	98.53%	-0.20%	1.47%	+15.37%
209	99.01%	0.99%	98.33%	-0.69%	1.67%	+68.97%
210	98.90%	1.10%	98.05%	-0.87%	1.95%	+78.01%
211	98.61%	1.39%	97.08%	-1.55%	2.92%	+109.94%
212	98.97%	1.03%	97.81%	-1.17%	2.19%	+112.96%
213.01	99.07%	0.93%	98.00%	-1.08%	2.00%	+114.94%
213.02	99.29%	0.71%	97.92%	-1.38%	2.08%	+192.14%
214	98.94%	1.06%	97.17%	-1.79%	2.83%	+166.81%
215.01	98.66%	1.34%	97.66%	-1.01%	2.34%	+74.64%
215.02	99.28%	0.72%	97.68%	-1.60%	2.32%	+220.68%
216.01	98.53%	1.47%	98.29%	-0.24%	1.71%	+16.37%
216.02	99.18%	0.82%	97.89%	-1.31%	2.11%	+158.68%
217	99.07%	0.93%	98.66%	-0.41%	1.34%	+43.42%
218	98.37%	1.63%	96.69%	-1.71%	3.31%	+103.34%
219	99.18%	0.82%	98.69%	-0.49%	1.31%	+59.07%
2104/2104.01	99.00%	1.00%	97.66%	-1.35%	2.34%	+134.74%
2201	99.35%	0.65%	97.99%	-1.37%	2.01%	+209.02%

Above: Cells highlighted in yellow are CTs with Hispanic population shares higher than Kettering as a whole.

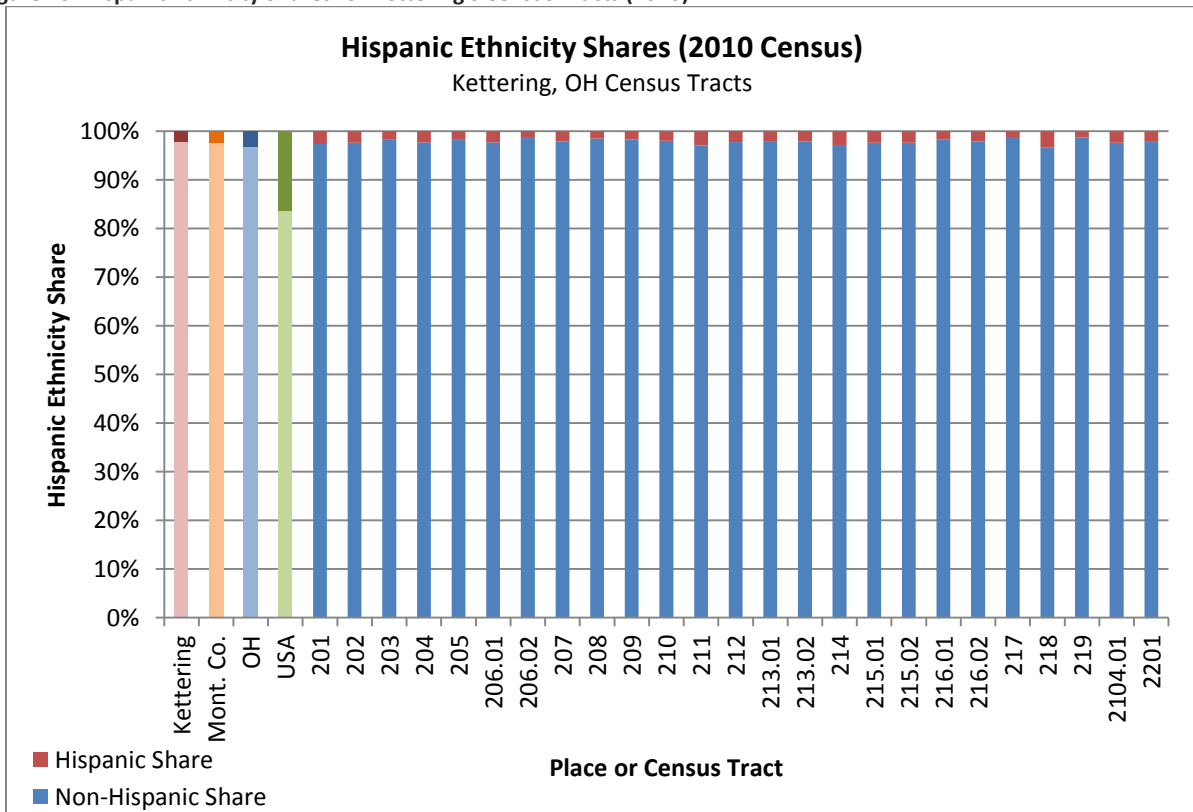
Sources: US Census Bureau 2000 and 2010 Decennial Census Counts

Figure 22: Hispanic Ethnicity Shares for Kettering's Census Tracts (2000)



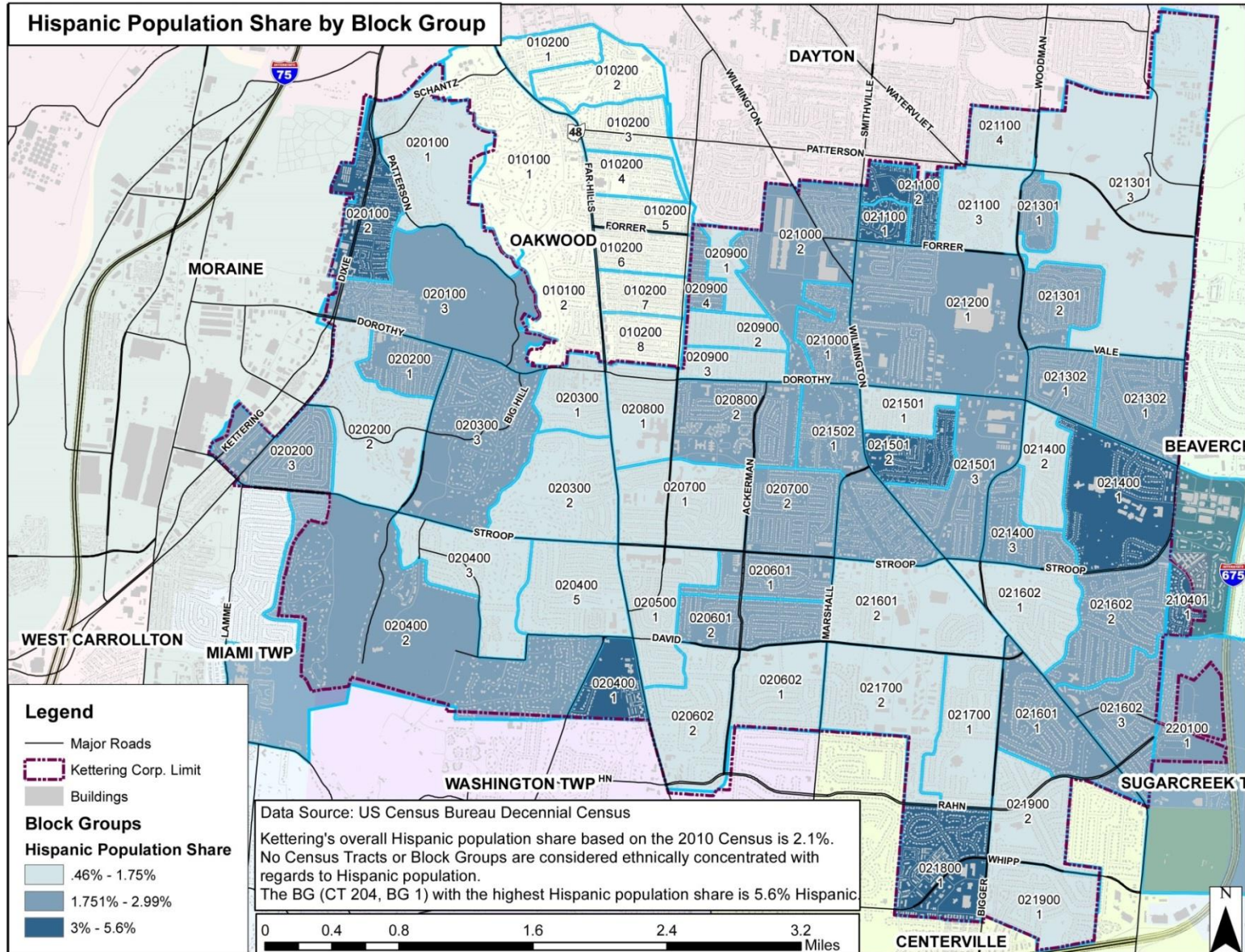
Source: US Census Bureau 2000 Decennial Census Count

Figure 23: Hispanic Ethnicity Shares for Kettering's Census Tracts (2010)



Source: US Census Bureau 2000 Decennial Census Count

Figure 24: Hispanic Population Share by Block Group (2010)



B. Census Tract Housing Characteristics

Kettering has a wide variety of different housing types spread throughout the City's Census Tracts with regards to type, the number of units in each structure, tenure, monthly costs and median age.

The graphs, tables and maps on the following pages are meant to better illustrate Kettering's existing housing stock and the challenges that currently exist with regards to housing vacancy, age, type and affordability. Unfortunately, the large margins of error with regards to housing cost burdens, housing values and median rents make comparisons between the 2000 Census and data gathered through the American Community Survey in recent years difficult.

Housing Units & Occupancy (2000-2010)

Housing Units & Occupancy (2000-2010) Summary:

Aside from CT 207, each area studied, including all of Kettering's Census Tracts, experienced a decrease in the occupancy rate between 2000 and 2010, though Kettering continues to have the highest occupancy rate out of the areas studied.

The largest decrease in occupancy between 2000 and 2010 occurred in Census Tract 205 (-8.4%), which is comprised heavily of the senior apartments south of Town & Country and the single-family rental housing units owned by Don Wright Realty. Based on conversations with Don Wright Realty, the single-family homes owned by the company do not suffer from any major vacancy issues, with two Don Wright Realty-owned housing units in that CT currently (as of February 28, 2015) being available to rent.

Census Tracts 211 and 215.02 also experienced large decreases in occupancy of -6.3% and -6.5%, respectively. However, a low occupancy rate in one Census Tract relative to another does not necessarily mean that the CT with the lowest occupancy rate is less stable, though low occupancy rates over a sustained period of time is a sign of a lack of demand for a particular housing type, such as the second floor units of the senior living apartments in CT 205.

The status of the vacant units contributes considerably to neighborhood stability. For example, in 2010, CT 205 had the lowest occupancy rate out of all of Kettering's Census Tracts at 82.3%, but a vast majority of the vacant units in the neighborhood were "for rent" and located, most likely, on the second floors of the senior living apartments south of Town & Country. These units being vacant represent an underutilization of existing property, but are not necessarily a blighting influence on the community.

The next section covers vacancy rates and the statuses of the vacant housing units in each Census Tract based on 2000 and 2010 Census counts, which is a better representation of neighborhood vacancy issues with regards to occupancy.

The table below depicts the number of housing units as well as the number of occupied units for each area studied. Orange cells are those with occupancy rates lower than Kettering. Dark red cells depict CTs that experienced a decrease in occupancy faster than Kettering while light red depicts CTs that experienced a decrease in occupancy, but at a rate slower than Kettering as a whole.

Table 15: Number of Housing Units & Occupancy Rates by Census Tract (2000-2010)

Housing Units and Occupancy (2000-2010)							
Place Topic	2000			2010			Occupancy Rate % Change (2000-2010)
	Housing Units	Occupied Units	Occ. Rate	Housing Units	Occupied Units	Occ. Rate	
Kettering	26,936	25,657	95.3%	27,602	25,427	92.1%	-3.3%
Mont. Co.	248,443	229,229	92.3%	254,775	223,943	87.9%	-4.7%
OH	4,783,051	4,445,773	93.0%	5,127,508	4,603,435	89.8%	-3.4%
USA	115,904,641	105,480,101	91.0%	131,704,730	116,716,292	88.6%	-2.6%
201	1,446	1,334	92.3%	1,503	1,320	87.8%	-4.8%
202	1,355	1,280	94.5%	1,368	1,247	91.2%	-3.5%
203	1,229	1,190	96.8%	1,226	1,174	95.8%	-1.1%
204	3,000	2,832	94.4%	3,154	2,911	92.3%	-2.2%
205	933	838	89.8%	950	782	82.3%	-8.4%
206.01	862	843	97.8%	862	831	96.4%	-1.4%
206.02	726	717	98.8%	720	675	93.8%	-5.1%
207	1,609	1,484	92.2%	1,630	1,515	92.9%	+0.8%
208	1,237	1,192	96.4%	1,371	1,231	89.8%	-6.8%
209	1,481	1,392	94.0%	1,492	1,322	88.6%	-5.7%
210	830	776	93.5%	789	728	92.3%	-1.3%
211	1,694	1,642	96.9%	1,684	1,529	90.8%	-6.3%
212	788	761	96.6%	825	777	94.2%	-2.5%
213.01	1,200	1,168	97.3%	1,237	1,167	94.3%	-3.1%
213.02	986	952	96.6%	987	940	95.2%	-1.4%
214	1,161	1,121	96.6%	1,184	1,143	96.5%	-0.0%
215.01	1,336	1,279	95.7%	1,348	1,236	91.7%	-4.2%
215.02	776	733	94.5%	815	720	88.3%	-6.5%
216.01	970	934	96.3%	969	899	92.8%	-3.6%
216.02	1,449	1,423	98.2%	1,494	1,423	95.3%	-3.0%
217	1,227	1,176	95.8%	1,237	1,182	95.6%	-0.3%
218	1,123	1,043	92.9%	1,094	980	89.6%	-3.6%
219	974	934	95.9%	1,000	923	92.3%	-3.7%
2104/2104.01	3,593	3,482	96.9%	2,545	2,304	90.5%	-6.6%*
2201	2,127	2,056	96.7%	2,811	2,674	95.1%	-1.6%

Source: US Census Bureau 2000 and 2010 Decennial Census Counts

*Change in CT boundaries make comparisons difficult

Housing Vacancy

Housing Vacancy Summary:

Between the 2000 and 2010 Census, Vacancy rates rose in every Census Tract in Kettering except for CT 207. The tables on the following pages depict the number and status (for sale or rent, for seasonal use, “other”, etc...) of vacant housing units as well as the vacancy rates for all of Kettering’s Census Tracts in 2000 and 2010.

The Census Tracts (i.e., CTs 205, 211 and 218) with the highest vacancy rates tend to be those with a large share of rental properties. This is not surprising due to the faster turnover rate for rental properties when compared to owner-occupied properties, which leads to a higher structural vacancy rate for these areas than those areas dominated by owner-occupied single-family housing units (i.e., CT 206.01). In addition, 2010 was a period of high rental vacancy rates throughout the United States and Ohio. However, there are cases where CTs with high shares of single-family houses and homeownership still have high vacancy rates, such as CTs 201 (12.2%) and 215.02 (11.7%).

Most vacant properties, such as those for rent or sale, sold or rented but not occupied, seasonal use, at the very least have owners who can be held accountable for maintaining the property. However, the “other vacant” status suggests that the property may be abandoned due to a variety of reasons, including a property in limbo due to a foreclosure that was dismissed after the owner abandoned the property or that the property is abandoned due to the death of the owner or that an owner has simply abandoned the property entirely. As such, special attention has been paid to determining which Census Tracts have the highest shares of vacant housing units in the “other” category. In 2010, Census Tracts 201 and 209 both had “other” vacancy rates in excess of 3%.

The Census Tracts and Block Groups with the highest “other” vacancy rates are:

- CT 201 (4.2%)**
- BG 1 (4%)
- BG 2 (4.9%)
- BG 3 (3.5%)
- CT 209 (3.2%)**
- BG 4 (6.2%)
- CT 210 (2.9%)**
- BG 1 (3.9%)
- CT 211, BG 4 (3.9%)**

Preventing vacant and abandoned properties from contributing to neighborhood blight is essential to maintaining neighborhood stability. Demolition programs targeting blighted and too-far-gone residences as well as a program geared toward transferring tax delinquent and abandoned properties to responsible

owners via the Montgomery County Land Reutilization Corporation will be useful tools for dealing with vacancy challenges.

Table 16: Housing Vacancy Rates by Census Tract (2000-2010)

Housing Vacancy Rates (2000-2010)					
Place Topic	2000		2010		% Change in Vacancy Rate (2000-2010)
	Vacant Housing Units	Vacancy Rate	Vacant Housing Units	Vacancy Rate	
Kettering	1,279	4.7%	2,175	7.9%	+65.6%
Mont. Co.	19,214	7.7%	30,832	12.1%	+56.5%
OH	337,278	7.1%	524,073	10.2%	+44.9%
USA	10,424,540	9.0%	14,988,438	11.4%	+26.5%
201	112	7.7%	183	12.2%	+57.2%
202	75	5.5%	121	8.8%	+59.8%
203	39	3.2%	52	4.2%	+33.7%
204	168	5.6%	243	7.7%	+37.6%
205	95	10.2%	168	17.7%	+73.7%
206.01	19	2.2%	31	3.6%	+63.2%
206.02	9	1.2%	45	6.3%	+404.2%
207	125	7.8%	115	7.1%	-9.2%
208	45	3.6%	140	10.2%	+180.7%
209	89	6.0%	170	11.4%	+89.6%
210	54	6.5%	61	7.7%	+18.8%
211	52	3.1%	155	9.2%	+199.8%
212	27	3.4%	48	5.8%	+69.8%
213.01	32	2.7%	70	5.7%	+112.2%
213.02	34	3.4%	47	4.8%	+38.1%
214	40	3.4%	41	3.5%	+0.5%
215.01	57	4.3%	112	8.3%	+94.7%
215.02	43	5.5%	95	11.7%	+110.4%
216.01	36	3.7%	70	7.2%	+94.6%
216.02	26	1.8%	71	4.8%	+164.9%
217	51	4.2%	55	4.4%	+7.0%
218	80	7.1%	114	10.4%	+46.3%
219	40	4.1%	77	7.7%	+87.5%
2104/2104.01	111	3.1%	241*	9.5%*	+206.5%*
2201	71	3.3%	137	4.9%	+46.0%

Sources: 2000 and 2010 Decennial Census Counts

Dark red cells depict CTs that experienced an increase in the vacancy rate faster than Kettering while light red depicts CTs that experienced an increase in vacancy rate, but at a rate slower than Kettering.

*Change in CT boundaries makes comparisons difficult

The tables below depict the statuses of the vacant housing units in each Census Tract based on the 2000 and 2010 Decennial Census Counts. Aside from the “other” vacant status, the bulk of the vacant housing units at the very least have a responsible party who can be held accountable for the condition of the property. As such, the tables below depict the statuses of the vacant units by Census Tract as well as the vacancy rate for each area based only on those vacant units in the “other vacant” category.

Table 17: “Other” Vacancy Rate Statuses by Census Tract (2000)

Vacant Housing Statuses by Census Tract (2000)							
Status Geography	For Rent	For Sale	Rented or Sold, not occupied	Seasonal Use	Other Vacant	TOTAL	“Other” Vacancy Rate
Kettering	633	222	78	145	201	1,279	0.8%
Mont. Co.	8,658	2,684	1,631	921	5,320	19,214	2.1%
Ohio	125,095	48,404	33,182	47,594	83,003	337,278	1.7%
USA	2,614,652	1,204,318	702,435	3,604,216	2,298,919	10,424,540	2.0%
201	50	27	8	8	19	112	1.3%
202	32	14	3	15	11	75	0.8%
203	9	11	2	6	11	39	0.9%
204	58	36	15	35	24	168	0.8%
205	84	0	3	3	5	95	0.5%
206.01	8	3	1	2	5	19	0.6%
206.02	2	3	2	1	1	9	0.1%
207	59	11	4	30	21	125	1.3%
208	16	14	4	6	5	45	0.4%
209	53	13	2	5	16	89	1.1%
210	12	25	6	4	7	54	0.8%
211	33	7	2	2	8	52	0.5%
212	16	6	1	2	2	27	0.3%
213.01	13	10	3	0	6	32	0.5%
213.02	7	11	5	1	10	34	1.0%
214	20	3	2	7	8	40	0.7%
215.01	32	15	1	2	7	57	0.5%
215.02	23	4	1	5	10	43	1.3%
216.01	20	6	1	3	6	36	0.6%
216.02	8	7	3	1	7	26	0.5%
217	28	3	7	5	8	51	0.7%
218	65	1	3	4	7	80	0.6%
219	17	5	3	7	8	40	0.8%
2104	43	28	14	13	13	111	0.4%
2201	11	20	15	10	15	71	0.7%

Source: 2000 Decennial Census Count

Highlighted cells depict CTs with an “other” vacancy rate greater than Kettering as a whole. In 2000, many Census Tracts exceeded Kettering’s overall “other” vacancy rate of 0.75%, but few had rates much higher than Kettering as a whole. This changed based on data provided by the 2010 Census, which is depicted on the following page.

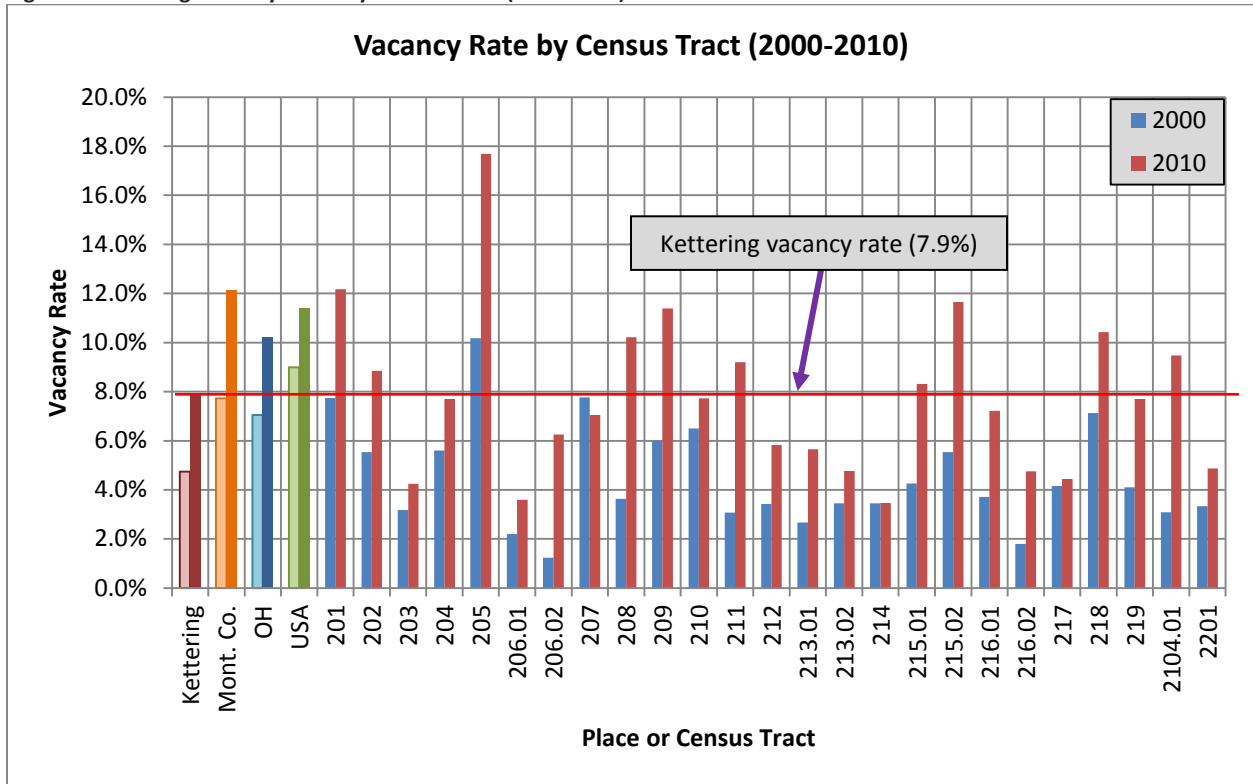
Table 18: "Other" Vacancy Rate Statuses by Census Tract (2010)

Vacant Housing Statuses by Census Tract (2010)							
Status	For Rent	For Sale	Rented or Sold, not occupied	Seasonal Use	Other Vacant	TOTAL	"Other" Vacancy Rate
Kettering	1,023	410	126	154	462	2,175	1.7%
Mont. Co.	12,375	4,213	1,195	892	12,159	30,834	4.8%
Ohio	184,143	78,089	27,389	58,937	175,515	524,073	3.4%
USA	4,137,567	1,896,796	627,857	4,673,459	3,652,759	14,988,438	2.8%
201	68	39	5	8	63	183	4.2%
202	36	25	5	27	28	121	2.1%
203	14	15	5	8	10	52	0.8%
204	103	47	12	31	50	243	1.6%
205	150	4	5	3	6	168	0.6%
206.01	3	19	1	0	8	31	0.9%
206.02	3	24	3	6	9	45	1.3%
207	50	20	5	6	34	115	2.1%
208	75	18	9	10	28	140	2.0%
209	86	20	14	2	48	170	3.2%
210	10	20	6	2	23	61	2.9%
211	91	17	8	5	34	155	2.0%
212	16	11	3	1	17	48	2.1%
213.01	13	26	4	2	25	70	2.0%
213.02	7	20	2	0	18	47	1.8%
214	16	8	2	5	10	41	0.8%
215.01	65	23	2	3	19	112	1.4%
215.02	40	20	7	10	18	95	2.2%
216.01	48	7	6	2	7	70	0.7%
216.02	24	19	5	7	16	71	1.1%
217	39	4	6	2	4	55	0.3%
218	99	0	6	6	3	114	0.3%
219	26	27	5	5	14	77	1.4%
2104.01	159	15	19	30	18	241	0.7%
2201	13	46	13	10	55	137	2.0%

Source: 2010 Decennial Census Count

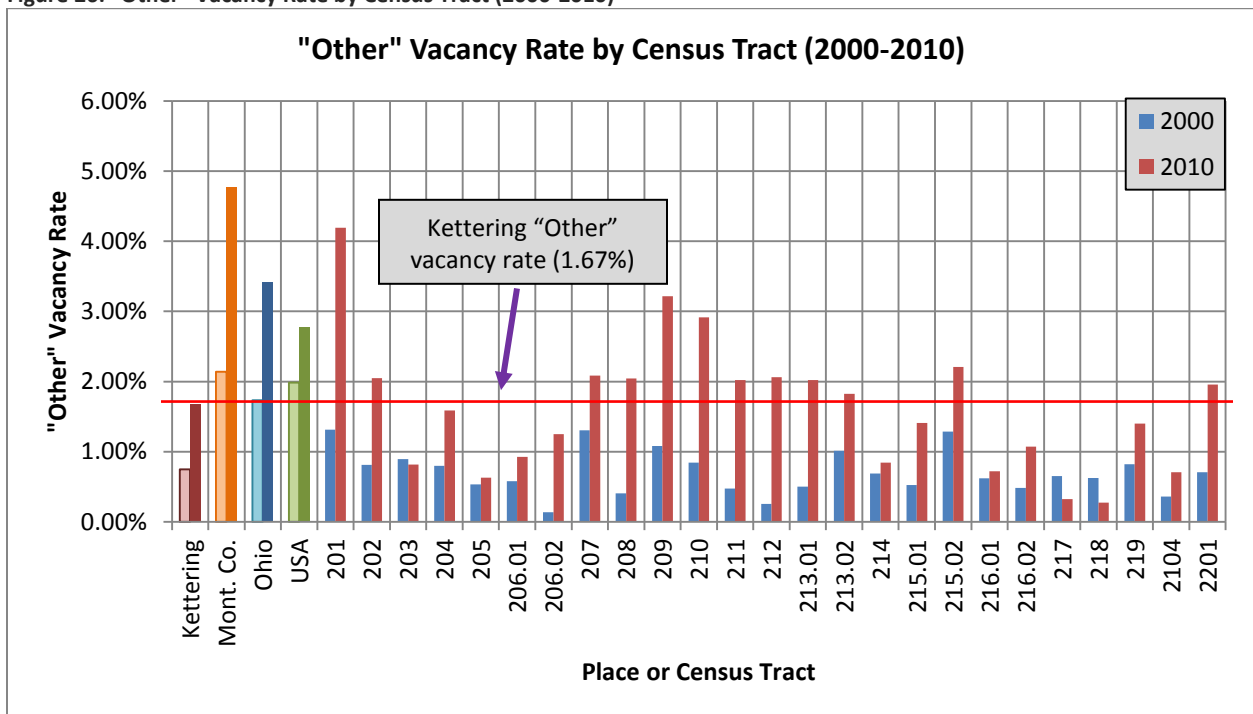
Highlighted cells depict CTs with an "other" vacancy rate greater than Kettering as a whole. Red cells depict those Census Tracts with "other" vacancy rates in excess of 3%. Census Tract 201 (Southern Hills) had the highest "other" vacancy rate in 2010 while 209 (area west of Wiles Creek) had the only other rate in excess of 3%. The high vacancy rates in both CT 201 and CT 209 may be driven by the large number of smaller apartment buildings with 3-4 units in both neighborhoods.

Figure 25: Housing Vacancy Rates by Census Tract (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

Figure 26: "Other" Vacancy Rate by Census Tract (2000-2010)



Sources: 2000 and 2010 Decennial Census Counts

The table on the following page further breaks down the "other" vacancy rates to the BG level.

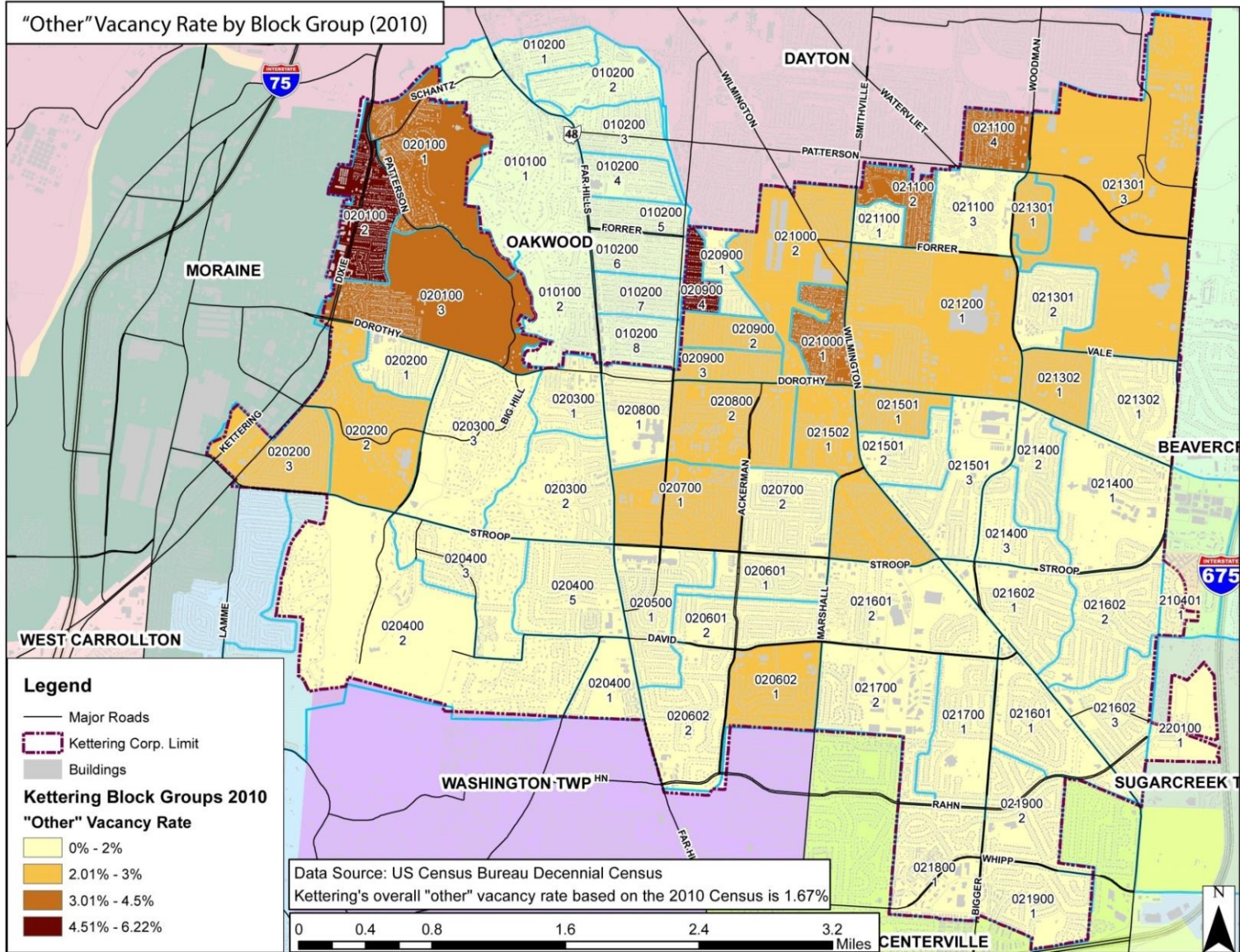
Table 19: "Other" Vacancy Rates by Block Group (2010)

"Other" Vacancy Rate by Block Group (2010)						
CT	BG	Housing Units	Vacant HUs	Vacancy Rate	"Other" Vacant	"Other" Vacancy Rate
201	1	528	65	12.31%	21	3.98%
	2	573	84	14.66%	28	4.89%
	3	402	34	8.46%	14	3.48%
202	1	313	20	6.39%	5	1.60%
	2	457	60	13.13%	11	2.41%
	3	598	41	6.86%	12	2.01%
203	1	450	20	4.44%	4	0.89%
	2	436	16	3.67%	4	0.92%
204	3	340	16	4.71%	2	0.59%
	1	385	42	10.91%	0	0.00%
	2	1,213	106	8.74%	22	1.81%
	3	305	20	6.56%	1	0.33%
	5	461	27	5.86%	8	1.74%
205	1	950	168	17.68%	6	0.63%
206.01	1	374	12	3.21%	4	1.07%
	2	488	19	3.89%	4	0.82%
206.02	1	292	9	3.08%	6	2.05%
	2	428	36	8.41%	3	0.70%
207	1	1,030	89	8.64%	24	2.33%
	2	600	26	4.33%	10	1.67%
208	1	448	31	6.92%	8	1.79%
	2	923	109	11.81%	20	2.17%
209	1	293	22	7.51%	2	0.68%
	2	339	20	5.90%	8	2.36%
	3	378	29	7.67%	8	2.12%
	4	482	99	20.54%	30	6.22%
210	1	355	27	7.61%	14	3.94%
	2	434	34	7.83%	9	2.07%
211	1	436	67	15.37%	7	1.61%
	2	424	43	10.14%	13	3.07%
	3	545	14	2.57%	3	0.55%
	4	279	31	11.11%	11	3.94%
212	1	825	48	5.82%	17	2.06%
213.01	1	271	12	4.43%	6	2.21%
	2	607	36	5.93%	11	1.81%
	3	359	22	6.13%	8	2.23%
213.02	1	395	30	7.59%	10	2.53%
	2	592	17	2.87%	8	1.35%
214	1	502	18	3.59%	3	0.60%
	2	375	13	3.47%	5	1.33%
	3	307	10	3.26%	2	0.65%

CT	BG	Housing Units	Vacant HUs	Vacancy Rate	"Other" Vacant	"Other" Vacancy Rate
215.01	1	338	24	7.10%	7	2.07%
	2	514	62	12.06%	5	0.97%
	3	496	26	5.24%	7	1.41%
215.02	1	815	95	11.66%	18	2.21%
216.01	1	558	46	8.24%	2	0.36%
	2	411	24	5.84%	5	1.22%
216.02	1	370	15	4.05%	4	1.08%
	2	640	29	4.53%	10	1.56%
	3	484	27	5.58%	2	0.41%
217	1	526	19	3.61%	2	0.38%
	2	711	36	5.06%	2	0.28%
218	1	1,094	114	10.42%	3	0.27%
219	1	593	57	9.61%	10	1.69%
	2	407	20	4.91%	4	0.98%
2104.01	1	1,245	207	16.63%	4	0.32%
2201	1	1,099	41	3.73%	6	0.55%

Source: US Census Bureau 2010 Decennial Census

Figure 27: "Other" Vacancy Rate by Block Group Map (2010)



Source: US Census Bureau 2010 Decennial Census

Age of Housing

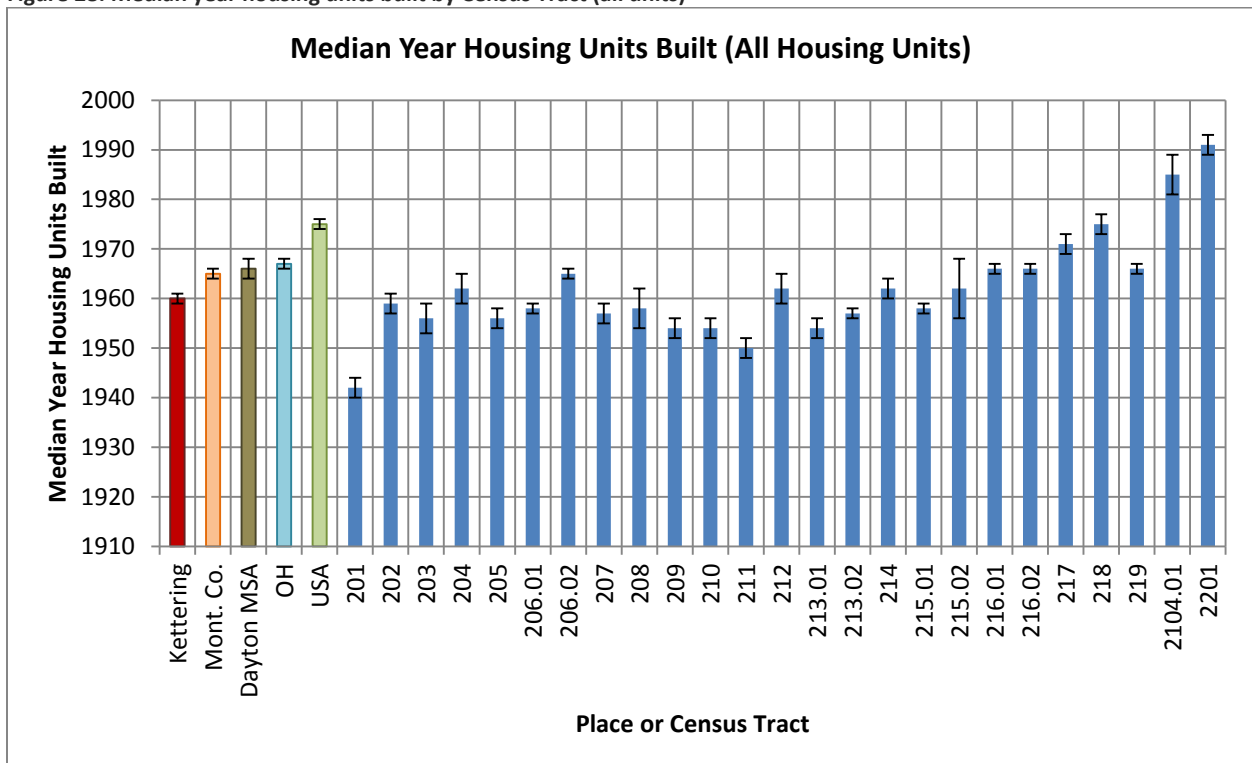
Age of Housing Summary:

Kettering has an older overall housing stock than Montgomery County, Ohio and the United States. This is due primarily to a majority of Kettering's housing stock having been constructed in the 1950s and 1960s, with nearly 1/3rd being built in the 1950s alone. When looking at Kettering's Census Tracts individually, only two Census Tracts (217 and 218) have median housing construction years in the 1970s, all others have median construction years either in the 1940s, 50s or 60s.

In and of itself, older housing units are not a guarantee of current or future neighborhood deterioration. Issues arise when neighborhoods have older housing units along with a high share of low-income households where the residents may not be able to afford to make major repairs to the homes as they age or when owners of rental units fail to properly maintain their properties.

In the case of Kettering, the Census Tract with the oldest housing stock is CT 201, with a median construction year of 1942 (+/-2), while the Census Tract with the newest housing is CT 218, with a median construction year of 1975 (+/-2).

Figure 28: Median year housing units built by Census Tract (all units)



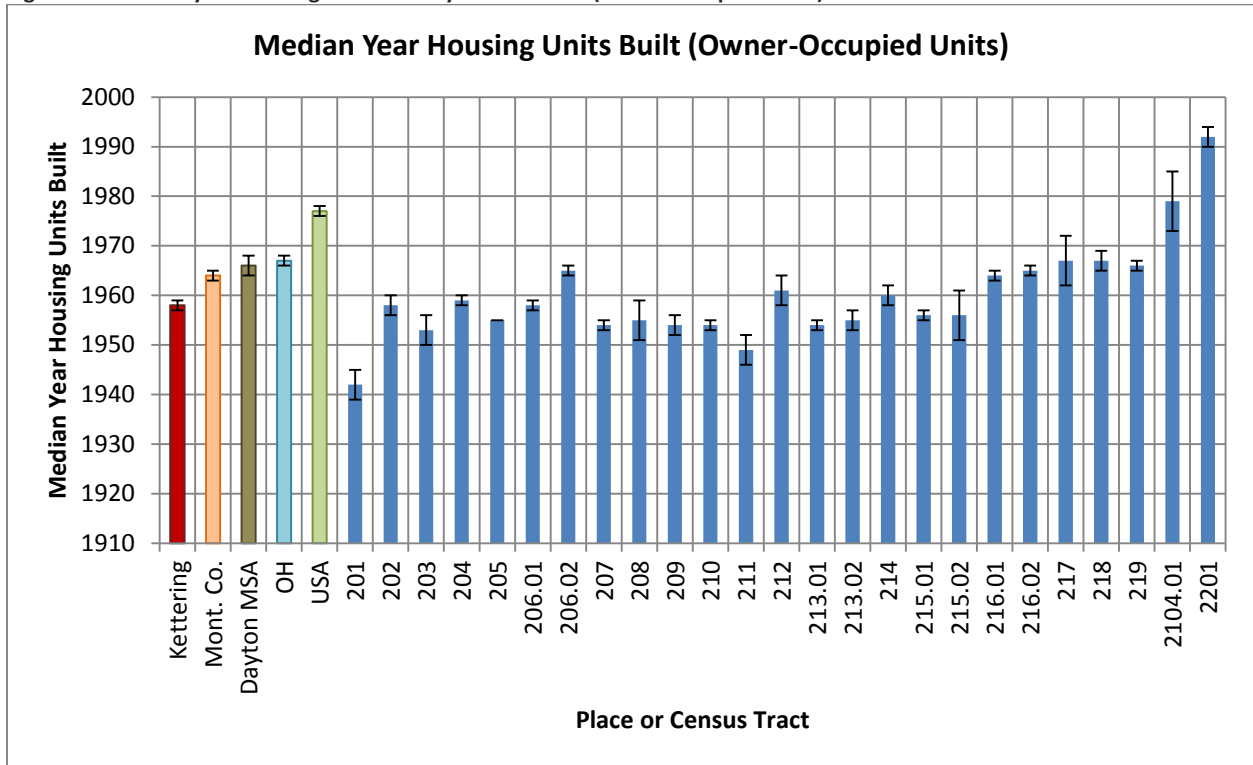
Source: US Census Bureau 2008-2012 ACS 5-yr Estimates

Table 20: Median year housing units built by Census Tract (all units)

Median Year Housing Units Built by Census Tract						
Place Topic	Median Year Built Overall		Owner-Occupied		Rentals	
	Overall	MOE	OO	MOE	RO	MOE
Kettering	1960	+/-1	1958	+/-1	1964	+/-2
Mont. Co.	1965	+/-1	1964	+/-1	1967	+/-1
Dayton MSA	1966	+/-2	1966	+/-2	1969	+/-2
OH	1967	+/-1	1967	+/-1	1967	+/-1
USA	1975	+/-1	1977	+/-1	1974	+/-1
201	1942	+/-2	1942	+/-3	1944	+/-4
202	1959	+/-2	1958	+/-2	1962	+/-4
203	1956	+/-3	1953	+/-3	1971	+/-4
204	1962	+/-3	1959	+/-1	1967	+/-3
205	1956	+/-2	1955	**	1956	+/-2
206.01	1958	+/-1	1958	+/-1	1958	+/-5
206.02	1965	+/-1	1965	+/-1	1972	+/-6
207	1957	+/-2	1954	+/-1	1976	+/-5
208	1958	+/-4	1955	+/-4	1973	+/-8
209	1954	+/-2	1954	+/-2	1953	+/-3
210	1954	+/-2	1954	+/-1	1955	+/-3
211	1950	+/-2	1949	+/-3	1951	+/-3
212	1962	+/-3	1961	+/-3	1964	+/-10
213.01	1954	+/-2	1954	+/-1	1957	+/-8
213.02	1957	+/-1	1955	+/-2	1963	+/-3
214	1962	+/-2	1960	+/-2	1967	+/-4
215.01	1958	+/-1	1956	+/-1	1966	+/-6
215.02	1962	+/-6	1956	+/-5	1971	+/-7
216.01	1966	+/-1	1964	+/-1	1972	+/-3
216.02	1966	+/-1	1965	+/-1	1979	+/-14
217	1971	+/-2	1967	+/-5	1973	+/-3
218	1975	+/-2	1967	+/-2	1977	+/-2
219	1966	+/-1	1966	+/-1	1965	+/-2
2104.01	1985	+/-4	1979	+/-6	1988	+/-5
2201	1991	+/-2	1992	+/-2	1948	+/-9

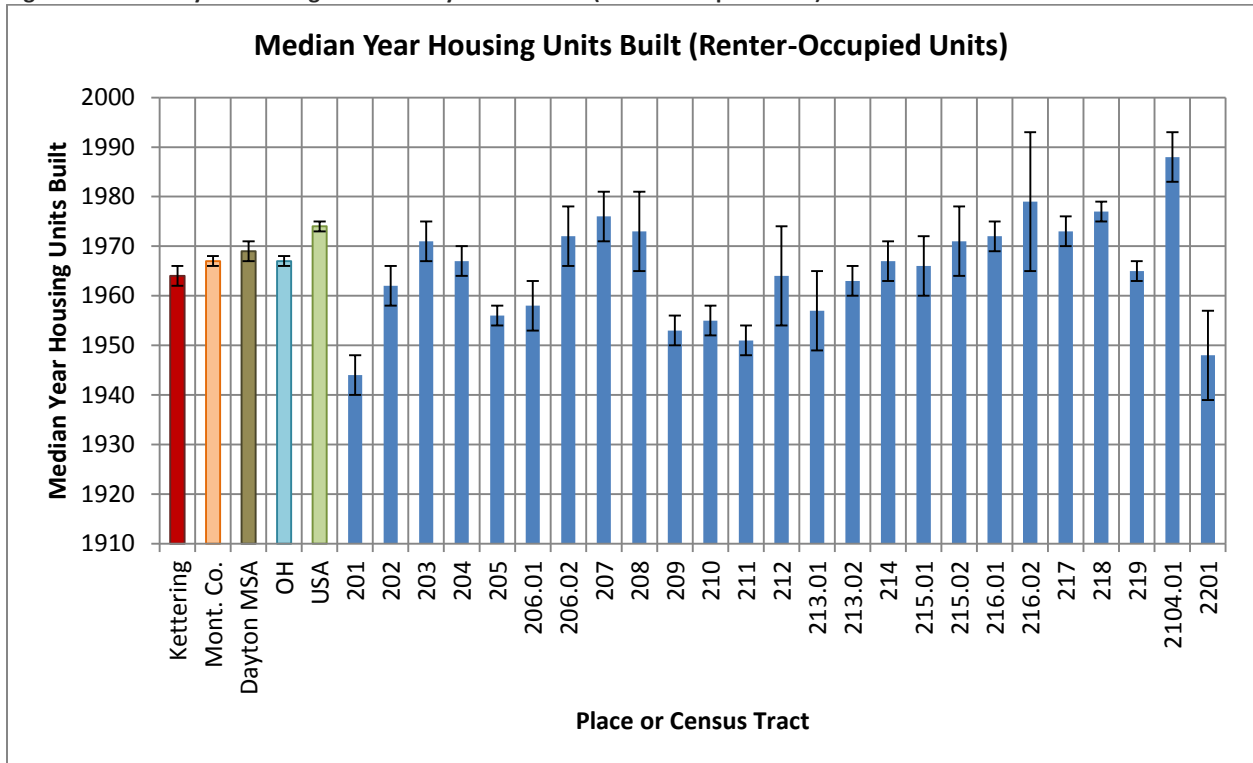
Source: US Census Bureau 2008-2012 ACS 5-yr Estimates

Figure 29: Median year housing units built by Census Tract (owner-occupied units)



Source: 2008-2012 ACS 5-yr Estimates

Figure 30: Median year housing units built by Census Tract (renter-occupied units)



Source: 2008-2012 ACS 5-yr Estimates

Housing Unit Types

Housing Unit Types Summary:

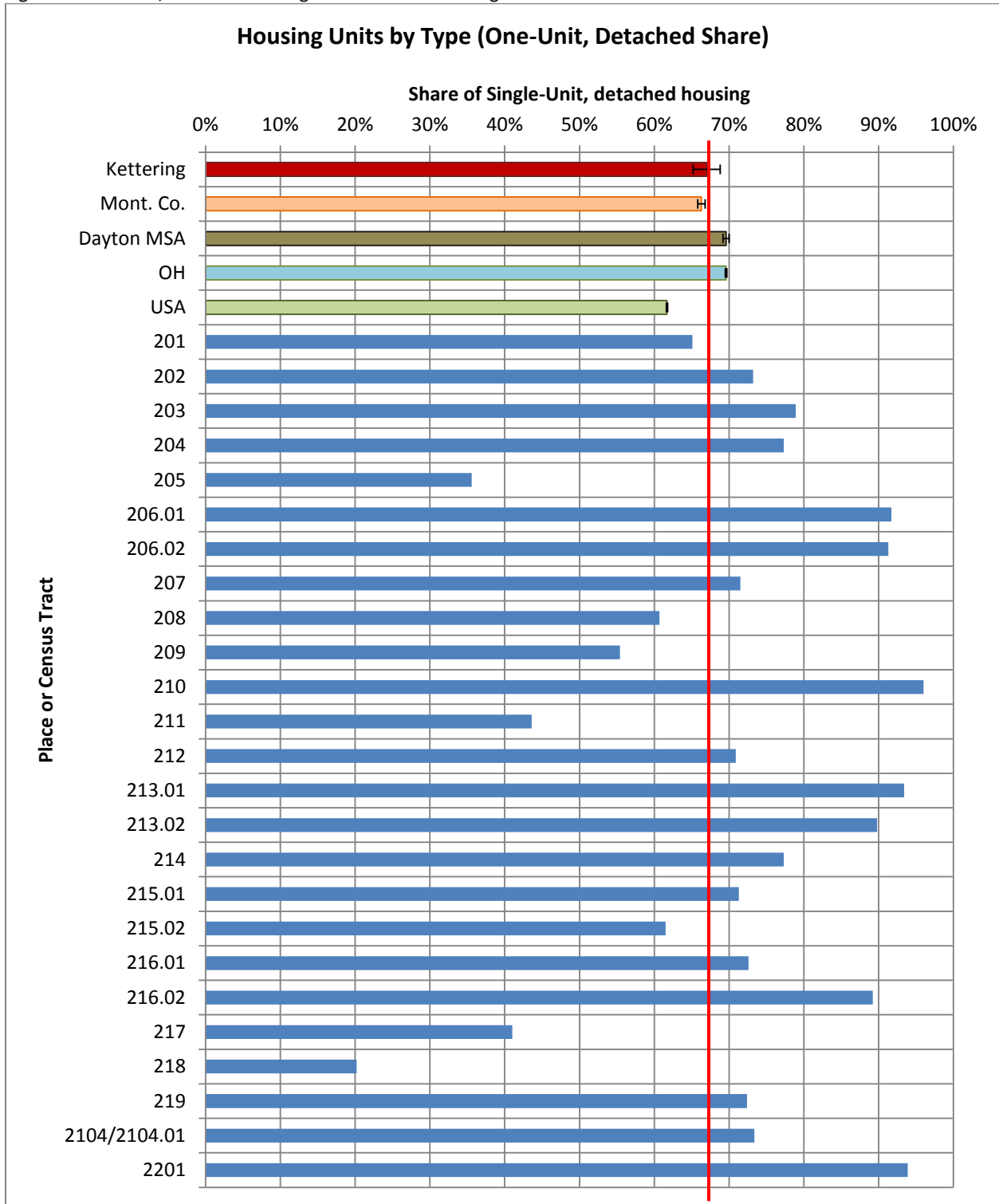
The breakdown of housing unit types by Census Tract vary considerably; in order to get a more accurate picture of the housing type breakdown for CTs, the analyst has utilized 2000 Census data for the housing unit breakdown for Census Tracts due to the larger sample sizes and the fact that Kettering was largely built out at the time of the 2000 Census, so any changes in housing unit types on a percentage basis will be minor between 2000 and the 2010 Census.

The Census Tracts with very low homeownership rates have by far the largest share of multi-tenant structures. These include CT 205, which is comprised primarily (52.3%) of 3-4 unit buildings, largely for senior citizens; CT 209, which has a large share (37.7%) of 3-4 unit buildings along Telford, Corona, San Rea, E. Dorothy, Wiltshire and Hadley; CT 211 which includes Greenmont Village and the Van Buren Apartments; CT 217 which includes several multi-tenant structures along Croftshire Drive as well as Catham Village; and CT 218, which includes the numerous apartment developments in the Oak Creek area, including the Trails of Oak Creek, the Chimney's of Oak Creek, Heritage Knoll and the Fox Hunt Apartments.

NOTE: The graphs on the following pages at the Census Tract level include data from the 2000 Census in order to paint a more accurate picture of the housing unit types without having such large margins of error. However, several hundred housing units have been constructed in Kettering since the 2000 Census in several different Census Tracts; some of these developments are listed below:

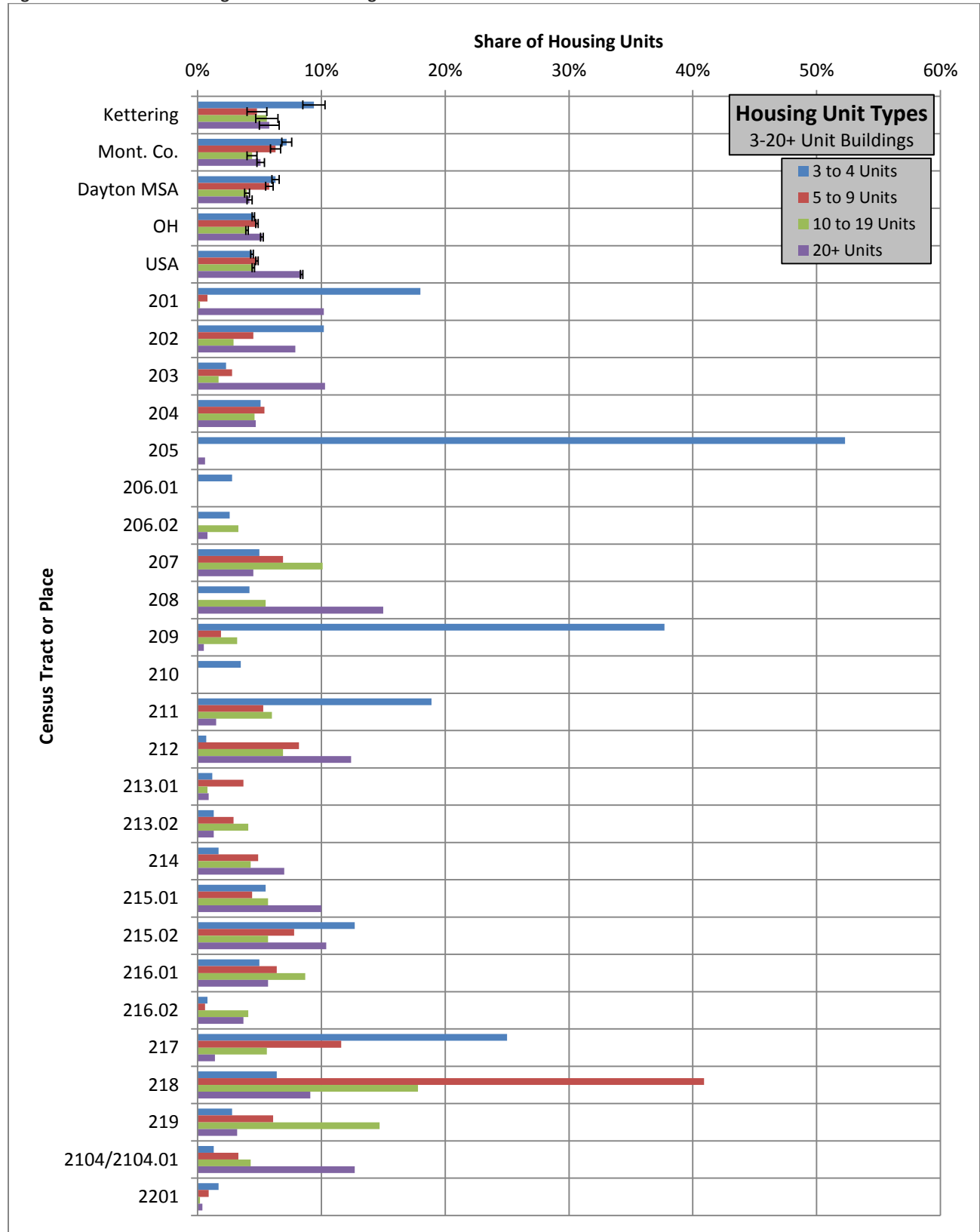
1. CT 201: Old Lane Village (38 new single-family homes)
2. CT 202: Habitat 4 Humanity house on Elmira
3. CT 204: Some of the Villas of the Arbor housing units were built post-2000
4. CT 205: David's Retreat (16 units)
5. CT 210: Acorn Walk 24-unit Franklin Foundation building (Acorn Walk), townhomes built as a part of the Kettering Crossing Development, NSP new-construction houses on Imperial (2), Dexter, Hampton, Gaylord (2) and Winton
6. CT 212: Villas at Kettering Pointe, Homeland Plat (20 lots)
7. CT 213.01: 24-unit Franklin Foundation building (Birchwood Place), Habitat 4 Humanity house on Woodman Drive
8. CT 214: 24-unit Franklin Foundation building (Mary Irene Gardens)
9. CT 2201: Madison's Grant, numerous projects outside of Kettering
10. CT 2104.01: Numerous projects outside of Kettering

Figure 31: One-unit, detached housing unit share for Kettering's Census Tracts



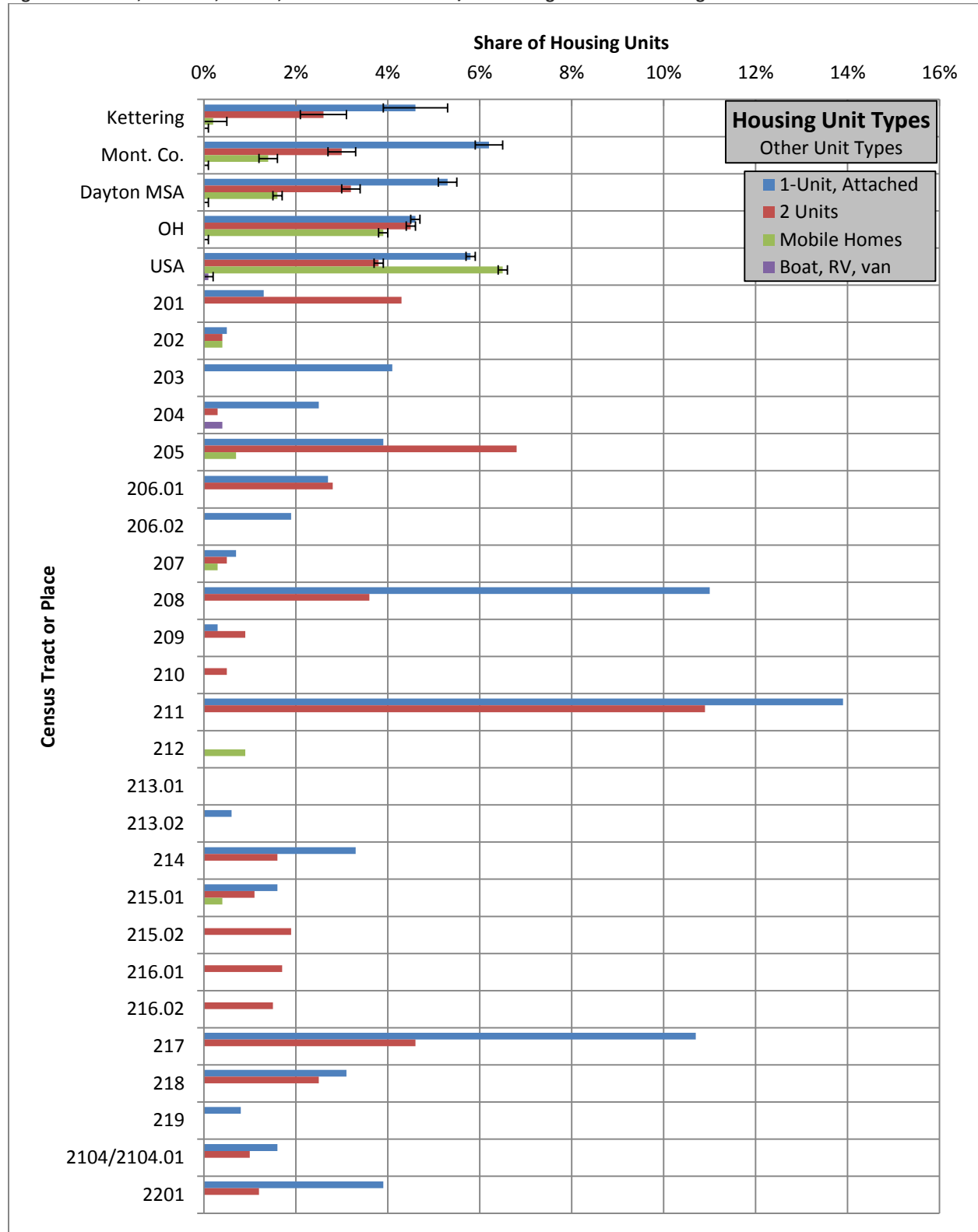
Sources: 2000 Decennial Census for Census Tract data, 2008-2012 ACS data for Kettering, Montgomery County, Dayton MSA, Ohio and USA data

Figure 32: 3-20+ Unit Housing Share for Kettering's Census Tracts



Sources: 2000 Decennial Census for Census Tract data, 2008-2012 ACS data for Kettering, Montgomery County, Dayton MSA, Ohio and USA data

Figure 33: 1-Unit, attached, 2-units, Mobile Homes & Boat/RV Housing share for Kettering's Census Tracts



Sources: 2000 Decennial Census for Census Tract data, 2008-2012 ACS data for Kettering, Montgomery County, Dayton MSA, Ohio and USA data

Tenure

Tenure Summary:

As was discussed in the housing unit type section on the preceding pages, housing unit types are important with regards to homeownership rates. Census Tracts with the highest shares of multi-unit structures tend to also have the lowest homeownership rates due to large shares of the housing units having been built originally for the purpose of renter-occupancy rather than owner-occupancy. In addition to this, if a Census Tract has a large share of 1-unit, detached housing units and still has a higher-than-average share of rental housing, there is a good chance the neighborhood has a disproportionate share of 1-unit, detached houses that have converted into rental houses.

Based on 2000 Census data, the Census Tracts with the largest shares of 1-unit, detached housing units when compared to the homeownership rates were CTs 210 (96% 1-unit detached vs. homeownership rate of 78.5%), 213.01 (93% 1-unit detached vs. homeownership rate of 83.3%) and CT 213.02 (90% 1-unit detached vs. homeownership rate of 75.9%). Also, the homeownership rates in all three of these Census Tracts declined between 2000 and 2010 while the housing unit types remained largely the same for CTs 210 and 213.02 (at least one of the Franklin Foundation's buildings was built in CT 213.01 after the 2000 Census while another was built around the year 2000), suggesting that these areas have the largest shares of housing units that have converted to rentals after first being built for the purpose of owner-occupancy.

Three other Census Tracts in Kettering stand out as having a large share of rental properties overall. They are: CT 205, which includes the senior housing south of Town & Country as well as the numerous houses owned by Don Wright Realty, CT 211 which includes Greenmont Village and the Van Buren Apartments and CT 218, which includes the Trails of Oak Creek and many other multi-family developments. CT 209 also includes several smaller apartment buildings along Telford, San Rae, Hadley and Corona. Out of these, Census Tracts 205 and 211 are the areas that stands out as having a large share of rental housing units, even in the areas of the Census Tract that are comprised mostly of single-family households (Richman Heights and the single-family houses to the north and east of the Van Buren Apartments for CT 211, and the Don Wright Realty and Huber Management-owned homes in CT 205) based on the Montgomery County Rental Registration listing (see rental registration map later in this section).

Homeownership rates rose in most of the City's Census Tracts between 1990 and 2000. Between 2000 and 2010, most CTs experienced a decrease in homeownership, with the largest percentage-wise decreases being in CT 213.01 (-11.6%) and CT 208 (-10.2%), both of which are comprised largely of single-family housing units.

Table 21: Homeownership Rate Changes for Kettering's Census Tracts (1990-2010)

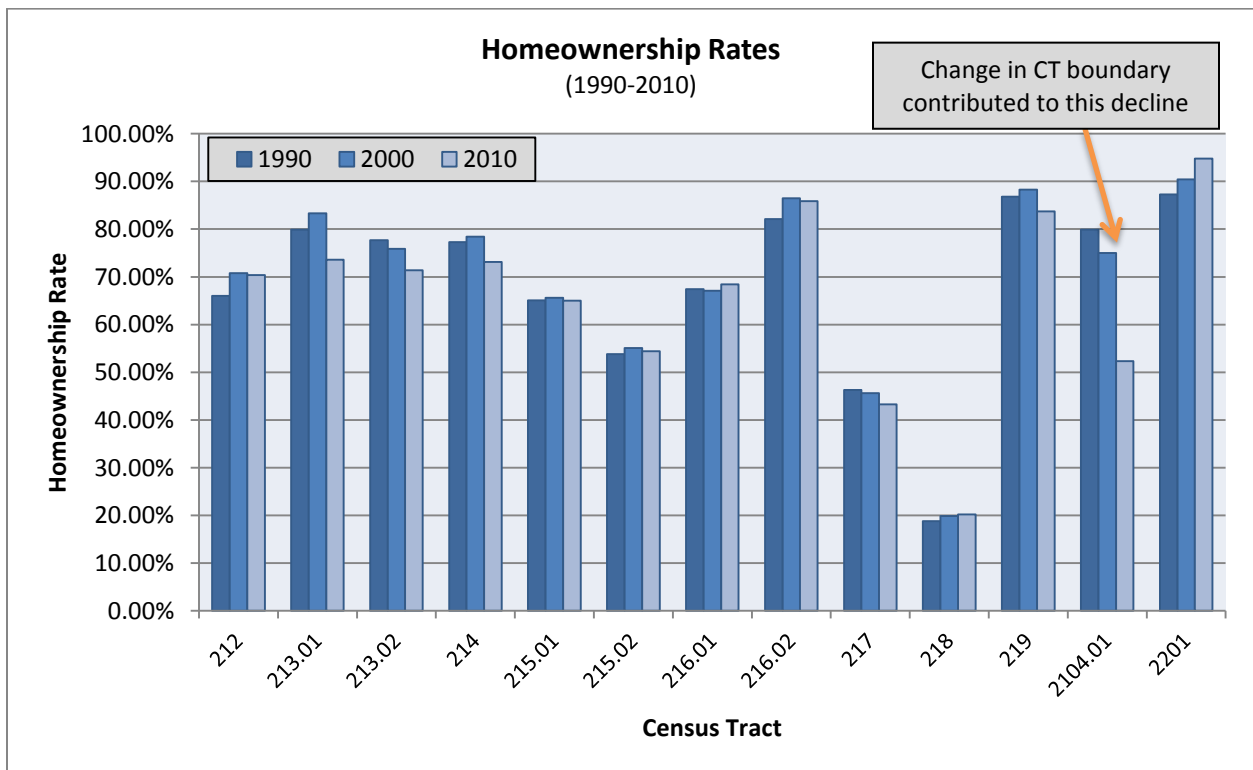
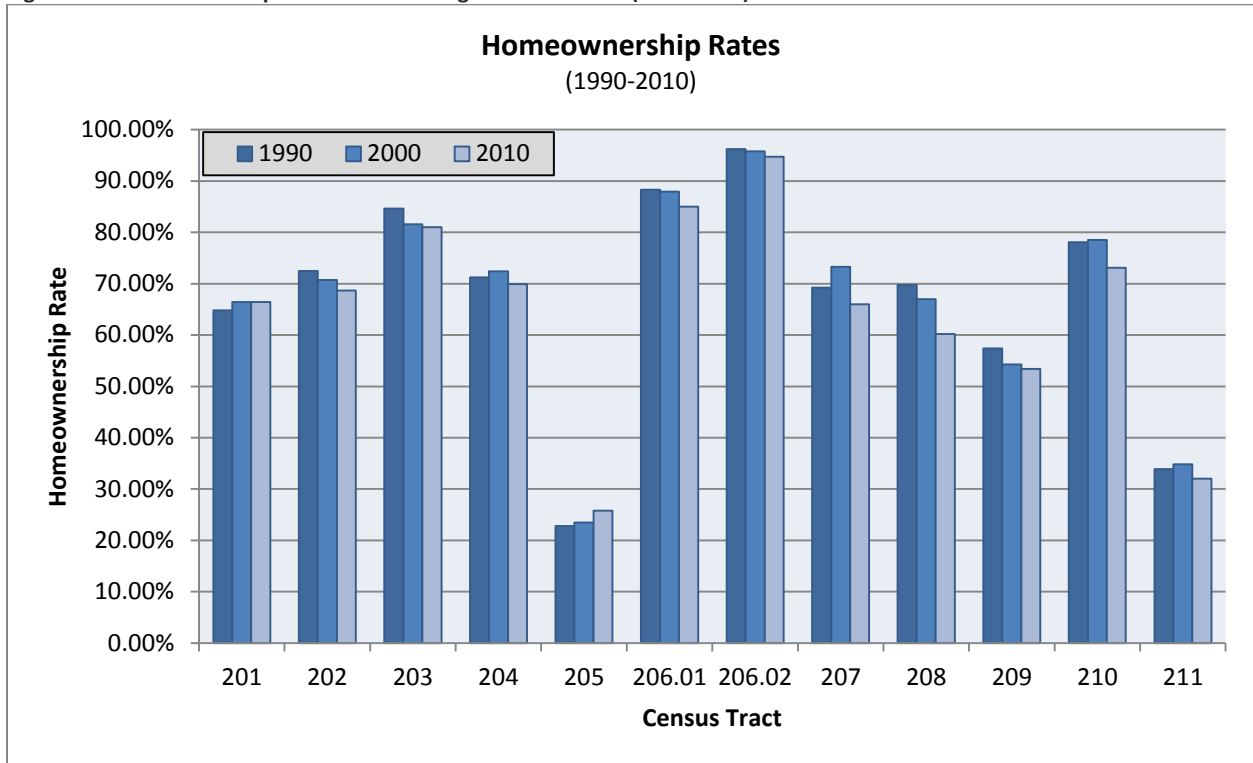
Homeownership Rate Changes (1990-2010)						
	1990 OO	2000 OO	% Change in OO (1990-2000)	2010 OO	% Change in OO (2000-2010)	% Change in OO (1990-2010)
Kettering	65.93%	66.60%	+1.02%	64.73%	-2.81%	-1.82%
Mont. Co.	62.97%	64.67%	+2.70%	62.97%	-2.63%	0.00%
OH	67.48%	69.11%	+2.42%	67.58%	-2.21%	+0.15%
USA	64.20%	66.19%	+3.10%	65.10%	-1.65%	+1.40%
201	64.80%	66.40%	+2.5%	66.40%	0.0%	+2.5%
202	72.50%	70.70%	-2.5%	68.70%	-2.8%	-5.2%
203	84.60%	81.60%	-3.6%	81.00%	-0.7%	-4.7%
204	71.20%	72.40%	+1.7%	69.90%	-3.5%	-1.8%
205	22.80%	23.50%	+3.1%	25.80%	+9.8%	+13.2%
206.01	88.30%	87.90%	-0.5%	85.00%	-3.3%	-3.7%
206.02	96.20%	95.80%	-0.4%	94.70%	-1.2%	-1.6%
207	69.20%	73.30%	+5.9%	66.00%	-10.0%	-4.6%
208	69.70%	67.00%	-3.9%	60.20%	-10.2%	-13.6%
209	57.40%	54.30%	-5.4%	53.40%	-1.7%	-7.0%
210	78.10%	78.50%	+0.5%	73.10%	-6.9%	-6.4%
211	33.90%	34.80%	+2.7%	32.00%	-8.1%	-5.6%
212	66.00%	70.80%	+7.3%	70.40%	-0.6%	+6.7%
213.01	79.90%	83.30%	+4.3%	73.60%	-11.6%**	-7.9%
213.02	77.70%	75.90%	-2.3%	71.40%	-5.9%	-8.1%
214	77.30%	78.40%	+1.4%	73.10%	-6.8%	-5.4%
215.01	65.10%	65.60%	+0.8%	65.00%	-0.9%	-0.2%
215.02	53.80%	55.10%	+2.4%	54.40%	-1.3%	+1.1%
216.01	67.40%	67.10%	-0.5%	68.40%	+1.9%	+1.5%
216.02	82.10%	86.50%	+5.4%	85.90%	-0.7%	+4.6%
217	46.30%	45.60%	-1.51%	43.30%	-5.0%	-6.5%
218	18.80%	19.90%	+5.9%	20.20%	+1.5%	+7.5%
219	86.80%	88.30%	+1.7%	83.70%	-5.2%	-3.6%
2104/ 2104.01	79.90%	75.00%	-6.1%	52.30%	-30.3%*	-34.5%*
2201	87.30%	90.40%	+3.6%	94.80%	+4.9%	+8.6%

Sources: US Census Explorer for 1990 data and 2000 and 2010 Decennial Census Counts for 2000 and 2010 data

*Between 2000 and 2010, CT 2104 split into CT 2104.01 and CT 2104.02. The section that became CT 2104.01 includes several major rental properties, including the Greene and the numerous surrounding apartment buildings.

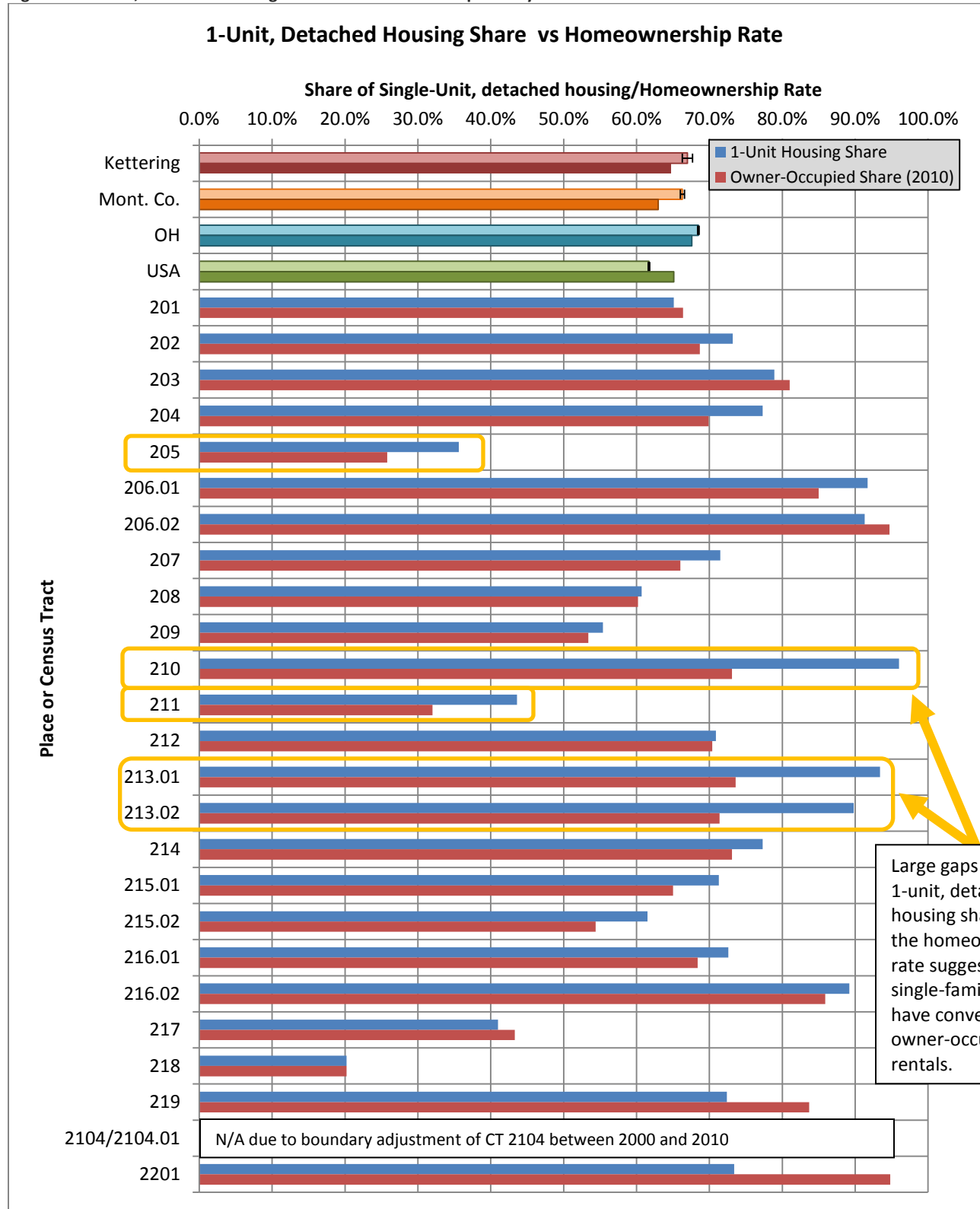
**The construction of two Franklin Foundation buildings in this neighborhood contributed to the decrease in homeownership.

Figure 34: Homeownership Rates for Kettering's Census Tracts (1990-2010)



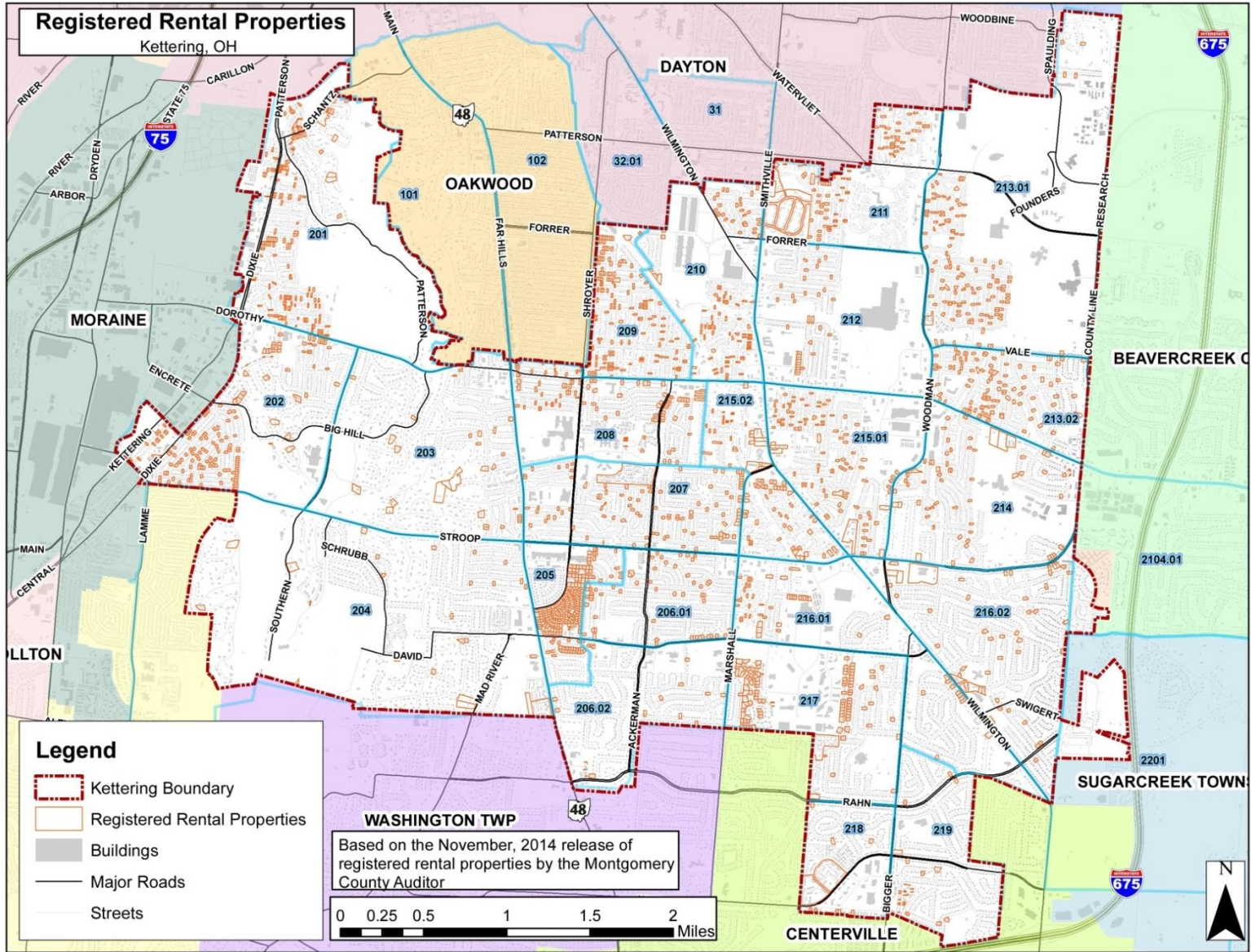
Sources: 1990, 2000 and 2010 Decennial Census Counts

Figure 35: 1-Unit, detached housing share vs. homeownership rate by Census Tract



Sources: 2000 Decennial Census for Census Tract housing type data, 2010 Census for homeownership rates, 2008-2012 ACS 5-yr estimates for housing type data for Kettering, Montgomery County, Ohio and the United States

Figure 36: Map of Registered Rental Properties by Census Tract (November, 2014)



Rental Registration Source: Montgomery County Registered Rental Property Database (November, 2014)

C. Census Tract Economic Characteristics

Median Household Incomes

Median Household Income Summary:

Median household income trends have varied across Kettering. Most Census Tracts experienced increases in household incomes between 1989 and 1999 followed by major declines between 1999 and the 2008-2012 ACS collection period that mirrored income declines in the City and County. However, many of the declines following the 2000 Census fall within the margins of error of the 2008-2012 ACS data.

Between 1989 and 1999, Census Tracts 204, 207, 213.01, 215.02, 216.02, 217 and 219 experienced median HH income declines, with CT 217 experiencing the largest drop (-23.2%, from \$69,848 down to \$53,645). All other CTs experienced income growth, with CT 210 experiencing the largest increase (+32.8%, from \$41,846 up to \$55,567). However, the boundaries of CT 210 changed and the CT absorbed Broadmoor Drive, Yorkshire Place and much of Butternut and Candlewood Drives, which may have contributed to the changes.

Between 1999 and 2008-2012, no Census Tract that falls largely within Kettering experienced income growth. However, several of the changes in income fall within the margin of error when compared to either 1989 or 1999, suggesting that some of the decreases in income may be less severe than the data shows. Despite the margins of error, Census Tracts 204, 206.02, and 218 all experienced some of the steepest decreases in income between 1999 and 2008-2012, even with the margins of error taken into account. While the Census Tracts with the lowest median household incomes based on 2008-2012 when compared to Kettering as a whole are 205, 211, 217 and 218.

Graphs and tables on the following pages illustrate the income trends for each Census Tract. Due to the large number of CTs, two graphs are used to illustrate the household income trends.

The table below depicts median household incomes for Kettering, Montgomery County, Ohio and the United States in addition to all of Kettering’s Census Tracts. Cells highlighted in green are those areas that increased income increases greater than Kettering as a whole while those highlighted in red depict CTs that experienced decreases in income greater than Kettering as a whole.

Table 22: Median HH Income Trends by Census Tract (1989—2008-2012)

Median HH Incomes (1990—2008-2012)							
Year	1989	1999	% Change (1989-1999)	2008-2012	MOE	% Change (1999—2008-2012)	% Change (1989—2008-2012)
Kettering	\$61,694	\$62,081	+0.6%	\$50,187	+/--\$1,205	-19.2%	-18.7%
Mont. Co.	\$53,836	\$55,336	+2.8%	\$43,895	+/--\$569	-20.7%	-18.5%
OH	\$51,324	\$56,438	+10.0%	\$48,246	+/--\$160	-14.5%	-6.0%
USA	\$53,737	\$57,868	+7.7%	\$53,046	+/--\$85	-8.3%	-1.3%
201	\$55,974	\$62,661	+12.0%	\$57,443	+/--\$9,532	-8.3%*	+2.6%*
202	\$61,588	\$62,055	+0.8%	\$55,313	+/--\$10,981	-10.9%*	-10.2%*
203	\$84,093	\$88,646	+5.4%	\$81,429	+/--\$18,279	-8.1%*	-3.2%*
204	\$71,686	\$70,830	-1.2%	\$55,529	+/--\$6,964	-21.6%	-22.5%
205	\$40,798	\$44,131	+8.2%	\$36,932	+/--\$5,495	-16.3%	-9.5%*
206.01	\$67,740	\$69,218	+2.2%	\$56,992	+/--\$7,520	-17.7%	-15.9%
206.02	\$91,648	\$93,662	+2.2%	\$61,708	+/--\$17,724	-34.1%	-32.7%
207	\$68,888	\$63,358	-8.0%	\$52,132	+/--\$6,455	-17.7%	-24.3%
208	\$65,445	\$68,694	+5.0%	\$51,970	+/--\$11,919	-24.4%	-20.6%
209	\$49,391	\$55,121	+11.6%	\$44,798	+/--\$10,377	-18.7%	-9.3%*
210	\$41,846	\$55,567	+32.8%	\$50,452	+/--\$5,016	-9.2%	+20.6%
211	\$41,925	\$43,970	+4.9%	\$31,731	+/--\$5,454	-27.8%	-24.3%
212	\$51,980	\$58,279	+12.1%	\$53,906	+/--\$14,450	-7.5%*	+3.7%*
213.01	\$58,229	\$55,145	-5.3%	\$46,364	+/--\$5,798	-15.9%	-20.4%
213.02	\$54,710	\$59,317	+8.4%	\$49,808	+/--\$4,832	-16.0%	-9.0%
214	\$60,422	\$63,733	+5.5%	\$46,806	+/--\$10,162	-26.6%	-22.5%
215.01	\$56,625	\$56,951	+0.6%	\$41,513	+/--\$11,910	-27.1%	-26.7%
215.02	\$52,861	\$47,777	-9.6%	\$44,458	+/--\$8,224	-7.0%*	-15.9%
216.01	\$67,318	\$70,623	+4.9%	\$50,625	+/--\$8,397	-28.3%	-24.8%
216.02	\$82,714	\$76,042	-8.1%	\$62,841	+/--\$9,403	-17.4%	-24.0%
217	\$69,848	\$53,645	-23.2%	\$41,032	+/--\$5,620	-23.5%	-41.3%
218	\$45,738	\$53,562	+17.1%	\$30,125	+/--\$8,602	-43.8%	-34.1%
219	\$82,253	\$73,986	-10.1%	\$57,500	+/--\$9,064	-22.3%	-30.1%
2104/2104.01	\$79,725	\$84,227	+5.7%	\$58,173**	+/--\$6,377	-30.9%**	-27.0%**
2201	\$84,096	\$114,156	+35.7%	\$118,125	+/--\$13,720	+3.5%*	+40.5%

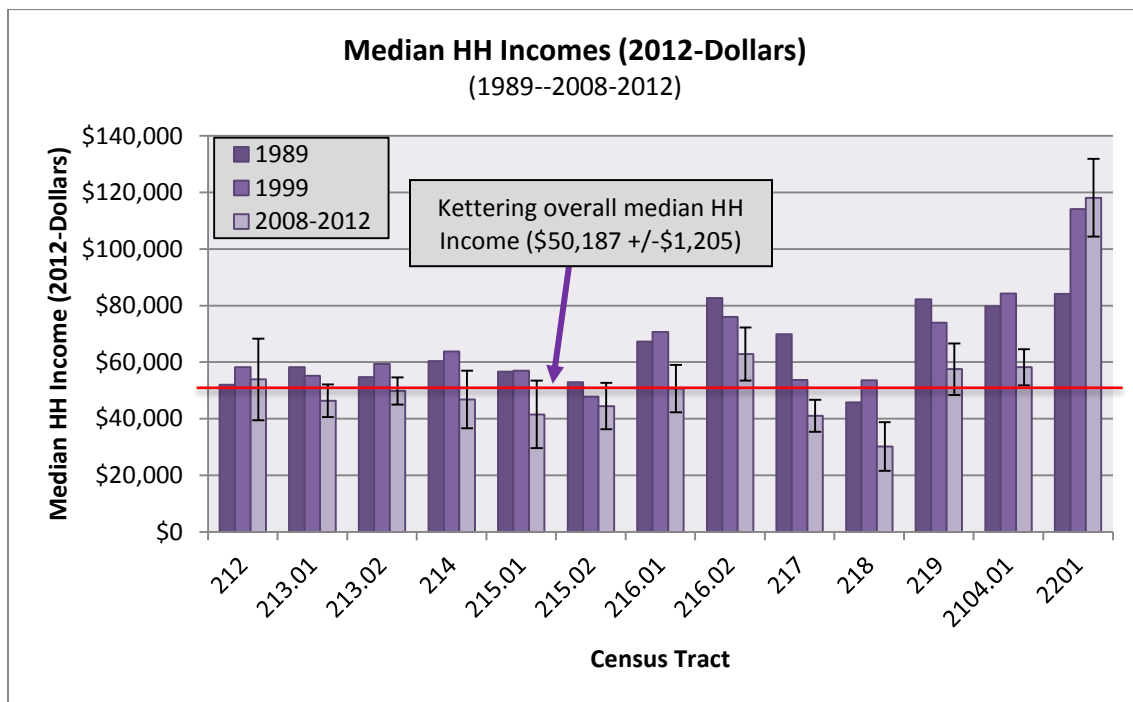
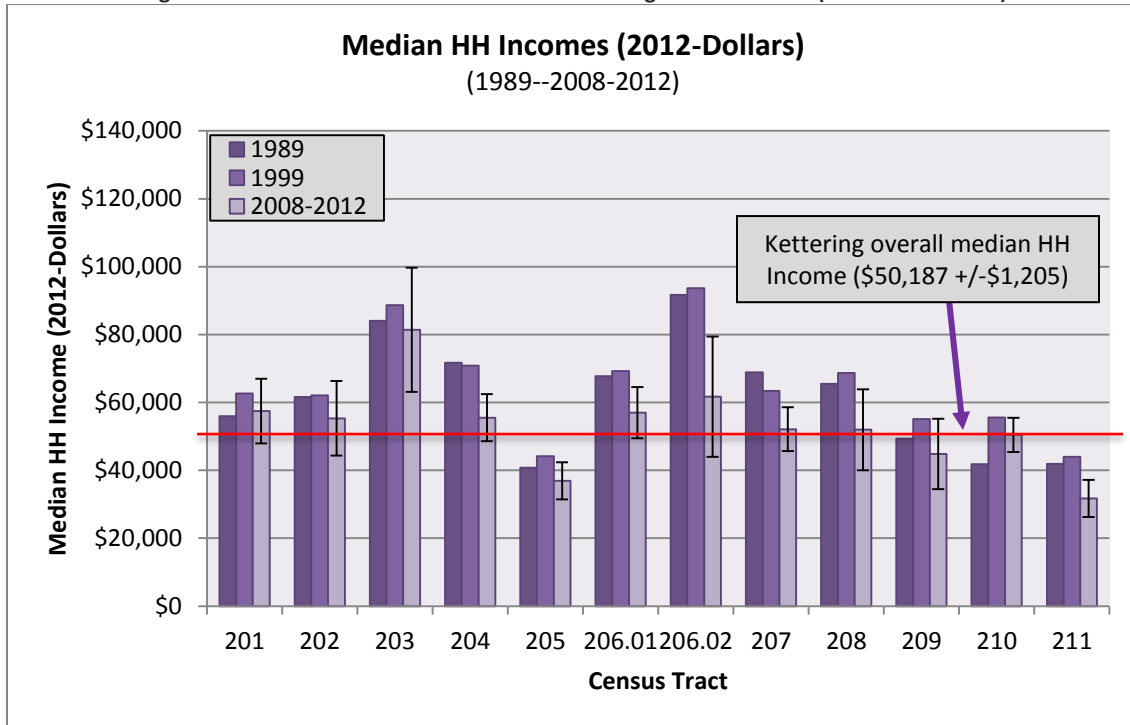
Sources: Official 1990 and 2000 US Decennial Census Counts along with ACS 2008-2012 5-yr estimates for Kettering, Montgomery County, Ohio and the United States. Census Tract data has been pulled from the US Census Bureau’s Social Explorer, which can be found here: <http://www.census.gov/censusexplorer/censusexplorer.html>

*Changes in income fall within the MOE

**Changes in CT boundary make comparisons difficult

The graphs below illustrate the median HH income trends for all of Kettering's Census Tracts along with the margins of error for the 2008-2012 data. While the margins of error for the 2008-2012 data are sometimes too large to show a statistically significant decrease or increase in income, most CTs show a clear decrease in household income.

Figure 37: Median Household Incomes for Kettering's Census Tracts (1989—2008-2012)



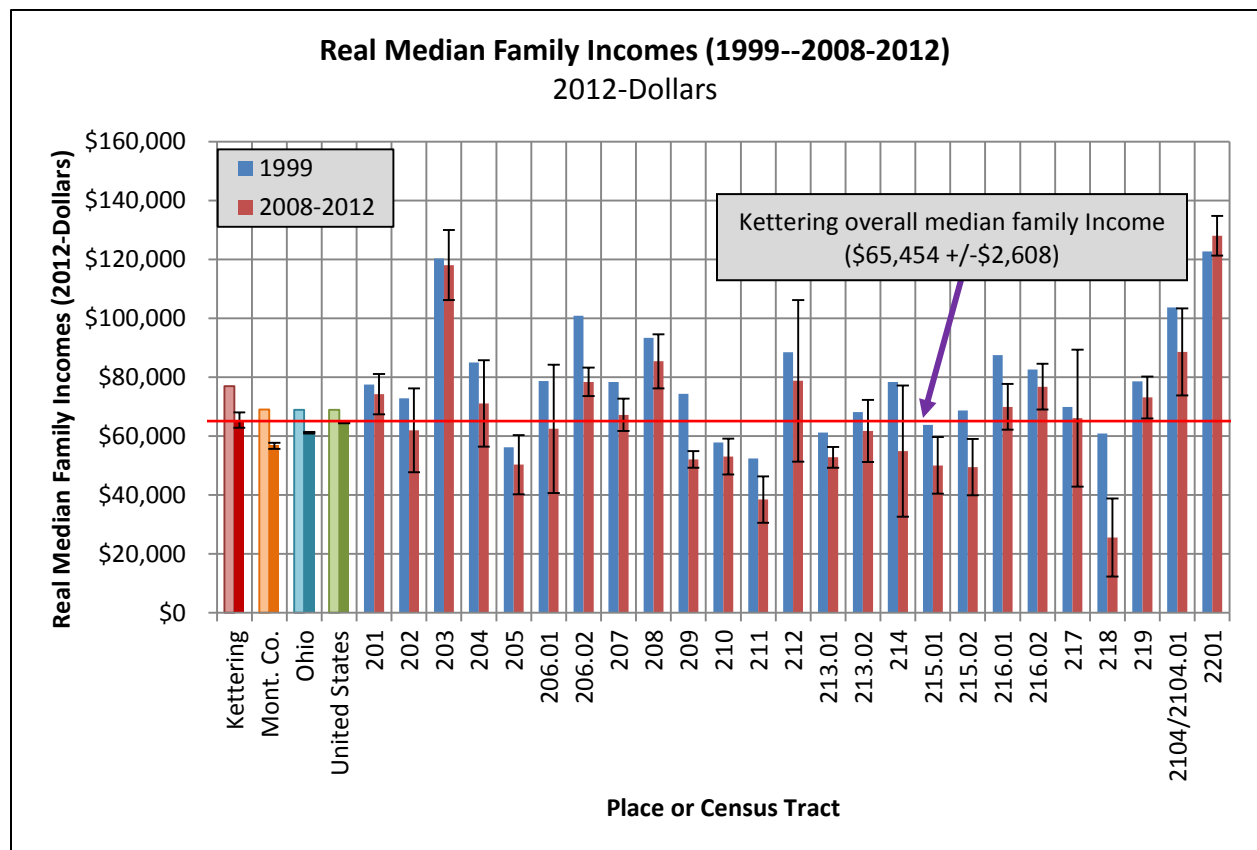
Sources: 1990 and 2000 Decennial Census Counts and 2008-2012 ACS 5-yr estimates

Median Family Incomes

Median Family Incomes Summary:

As with median household incomes, most Census Tracts in Kettering experienced decreases in median family incomes. However, due to the number of families in each Census Tract being lower than the number of households, considerable margins of error are present due to the smaller sample sizes.

With the margins of error taken into account, the following Census Tracts have median family incomes lower than Kettering as a whole: 205, 209, 210, 211, 213.01, 215.01, 215.02 and 218, with 218 having experienced the largest reduction in median family incomes between 1999 and 2008-2012.



Sources: 2000 Decennial Census and 2008-2012 ACS 5-yr estimates

Table 23: Median Family Incomes by Census Tract (1999—2008-2012)

Median Family Incomes (1999—2008-2012)				
Year	1999	2008-2012	MOE	% Change (1999—2008-2012)
Kettering	\$76,961	\$65,454	+/--\$2,608	-15.0%
Mont. Co.	\$68,999	\$56,707	+/--\$1,030	-17.8%
OH	\$68,952	\$61,163	+/--\$260	-11.3%
USA	\$68,964	\$64,585	+/--\$190	-6.3%
201	\$77,513	\$74,247	+/--\$6,884	-4.2%*
202	\$72,849	\$61,940	+/--\$14,238	-15.0%*
203	\$120,281	\$118,056	+/--\$11,872	-1.9%*
204	\$84,978	\$71,111	+/--\$14,694	-16.3%*
205	\$56,197	\$50,323	+/--\$10,044	-10.5%*
206.01	\$78,701	\$62,463	+/--\$21,773	-20.6%*
206.02	\$100,890	\$78,370	+/--\$4,835	-22.3%
207	\$78,420	\$67,225	+/--\$5,484	-14.3%
208	\$93,378	\$85,388	+/--\$9,141	-8.6%*
209	\$74,303	\$52,095	+/--\$2,820	-29.9%
210	\$57,812	\$53,049	+/--\$6,071	-8.2%*
211	\$52,380	\$38,449	+/--\$7,854	-26.6%
212	\$88,445	\$78,750	+/--\$27,427	-11.0%*
213.01	\$61,149	\$52,786	+/--\$3,512	-13.7%
213.02	\$68,147	\$61,736	+/--\$10,578	-9.4%*
214	\$78,337	\$54,868	+/--\$22,266	-30.0%
215.01	\$63,828	\$50,038	+/--\$9,622	-21.6%
215.02	\$68,728	\$49,500	+/--\$9,556	-28.0%
216.01	\$87,536	\$69,940	+/--\$7,788	-20.1%
216.02	\$82,651	\$76,768	+/--\$7,795	-7.1%*
217	\$69,841	\$66,118	+/--\$23,271	-5.3%*
218	\$60,830	\$25,588	+/--\$13,250	-57.9%
219	\$78,562	\$73,107	+/--\$7,092	-6.9%
2104/2104.01	\$103,656	\$88,583	+/--\$14,745	-14.5%**
2201	\$122,700	\$128,007	+/--\$6,765	+4.3%*

Sources: 2000 Decennial Census count and 2008-2012 ACS 5-yr estimates

*Changes fall within the Margin of Error

**Changes in CT boundary make comparisons difficult

Poverty

Poverty Summary:

As with Kettering, Montgomery County, Ohio and the United States, most Census Tracts in Kettering experienced increases in individual and family poverty rates between 1999 and 2008-2012. However, due to the small sample sizes for the 2008-2012 data, the margins of error are large, and in many cases are prohibitive with regards to determining if a statistically significant increase in poverty occurred between 1999 and 2008-2012, especially with regards to family poverty rates.

Despite this shortcoming, the tables and graphs on the following pages illustrate that considerable rises in poverty have occurred in many Census Tracts, even with the margins of error taken into account. The CTs with the largest increases in individual poverty rates are: CT 206.01 (from 1.2% up to 12.9% (+/- 7.2%)) and CT 213.01 (from 2.7% up to 22.7% (+/- 10.1%)) while the highest individual poverty rate Census Tracts are CT 211, 213.01 and 218.

The Census Tracts that experienced the largest increases in family poverty rates are CT 204 (from 0.5% up to 4.9% (+/- 3.7%)) and CT 213.01 (from 1.4% up to 15% (+/- 7.5%)) while the highest family poverty rate Census Tract is CT 218, with all other Census Tracts having margins of error that fall within Kettering's overall family poverty rate of 7.6% (+/-1.3%).

Additional data from HUD based on ACS data collected between 2006-2010, 2007-2011 and 2008-2012 is included in this section following the poverty comparisons between 2000 Census and 2008-2012 ACS data. HUD's methodology for determining poverty rates at the Census Tract Level in this case was to average the data out "over the three years of data (2006-2010, 2007-2011 and 2008-2012)."² Based on this data, the Census Tracts that experienced the largest increases in individual poverty rates were CT 206.01 (from 1.2% up to 10.8%) and CT 213.01 (from 2.7% up to 16.7%).

² Federal Register. FY 2015 Exception Fair Market Rents for Manufacturing Home Spaces in the Section 8 Housing Choice Voucher Program, Volume 79, Number 192. (October 3, 2014).
http://www.huduser.org/portal/Datasets/QCT/DDA2015_Notice.pdf

The table below depicts the individual poverty rate trends for Kettering's Census Tracts, including the HUD data.

Table 24: Individual Poverty Rate Trends for Kettering's Census Tracts (1999—2006-2012 & 2008-2012)

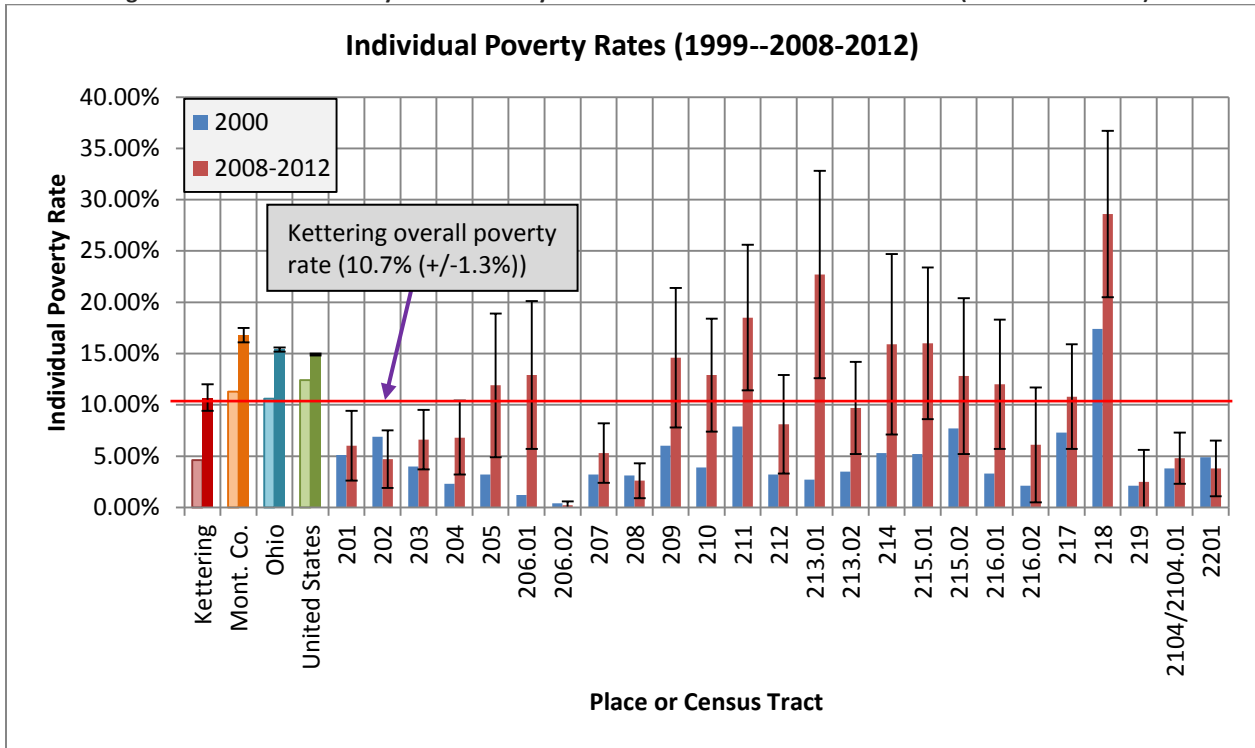
Individual Poverty Rates						
Place Topic	1999	2008-2012	MOE	% Change (1999—2008-2012)	HUD Source (2006-2012)	% Change (1999—2006-2012)
Kettering	4.60%	10.70%	+/-1.30%	+132.6%	(X)	(X)
Mont. Co.	11.30%	16.80%	+/-0.70%	+48.7%	(X)	(X)
OH	10.60%	15.40%	+/-0.20%	+45.3%	(X)	(X)
USA	12.40%	14.90%	+/-0.10%	+20.2%	(X)	(X)
201	5.10%	6.00%	+/-3.40%	+17.7%*	5.60%	+9.8%
202	6.90%	4.70%	+/-2.80%	-31.9%*	2.80%	-59.4%
203	4.00%	6.60%	+/-2.90%	+65.0%*	6.30%	+57.5%
204	2.30%	6.80%	+/-3.60%	+195.7%	6%	+160.9%
205	3.20%	11.90%	+/-7%	+271.9%	12.10%	+278.1%
206.01	1.20%	12.90%	+/-7.20%	+975.0%	10.80%	+800.0%
206.02	0.40%	0.20%	+/-0.40%	-50.0%*	0%	-100.0%
207	3.20%	5.30%	+/-2.90%	+65.6%*	6.50%	+103.1%
208	3.10%	2.60%	+/-1.70%	-16.1%*	11.80%	+280.6%
209	6.00%	14.60%	+/-6.80%	+143.3%	12.80%	+113.3%
210	3.90%	12.90%	+/-5.50%	+230.8%	9.90%	+153.8%
211	7.90%	18.50%	+/-7.10%	+134.2%	14.70%	+86.1%
212	3.20%	8.10%	+/-4.80%	+153.1%	15.80%	+393.8%
213.01	2.70%	22.70%	+/-10.10%	+740.7%	16.70%	+518.5%
213.02	3.50%	9.70%	+/-4.50%	+177.1%	10.30%	+194.3%
214	5.30%	15.90%	+/-8.80%	+200.0%	13.10%	+147.2%
215.01	5.20%	16.00%	+/-7.40%	+207.7%	11.60%	+123.1%
215.02	7.70%	12.80%	+/-7.60%	+66.2%*	7.60%	-1.3%
216.01	3.30%	12.00%	+/-6.30%	+263.6%	16.50%	+400.0%
216.02	2.10%	6.10%	+/-5.60%	+190.5%*	0%	-100.0%
217	7.30%	10.80%	+/-5.10%	+48.0%*	10.40%	+42.5%
218	17.40%	28.60%	+/-8.10%	+64.4%	21%	+20.7%
219	2.10%	2.50%	+/-3.10%	+19.1%*	2.90%	+38.1%
2104/2104.01	3.80%	4.80%	+/-2.50%	+26.3%*	3.50%	-7.9%
2201	4.90%	3.80%	+/-2.70%	-22.5%*	4%	-18.4%

Sources: 2000 Decennial Census Counts and 2008-2012 ACS 5-yr estimates. Qualified Census Tracts HUD data, pulled from: <http://www.huduser.org/qct/qctmap.html>

The highlighted cells are those Census Tracts with higher poverty rates than Kettering as a whole.

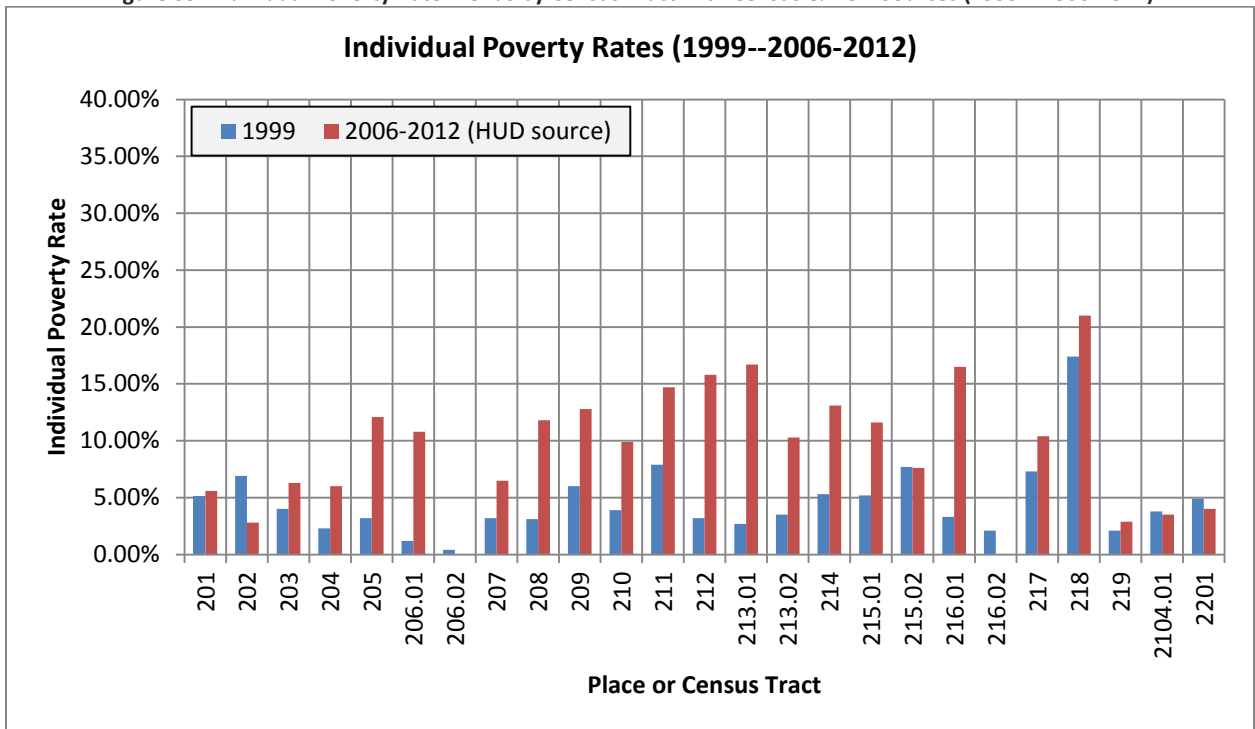
*Changes fall within the margin of error

Figure 38: Individual Poverty Rate Trends by Census Tract with Census & ACS Sources (1999—2008-2012)



Sources: 2000 Decennial Census Counts and 2008-2012 ACS 5-yr estimates.

Figure 39: Individual Poverty Rate Trends by Census Tract with Census & HUD Sources (1999—2006-2012)



Sources: 2000 Decennial Census Counts and Qualified Census Tracts HUD data, pulled from:

<http://www.huduser.org/gct/qctmap.html>

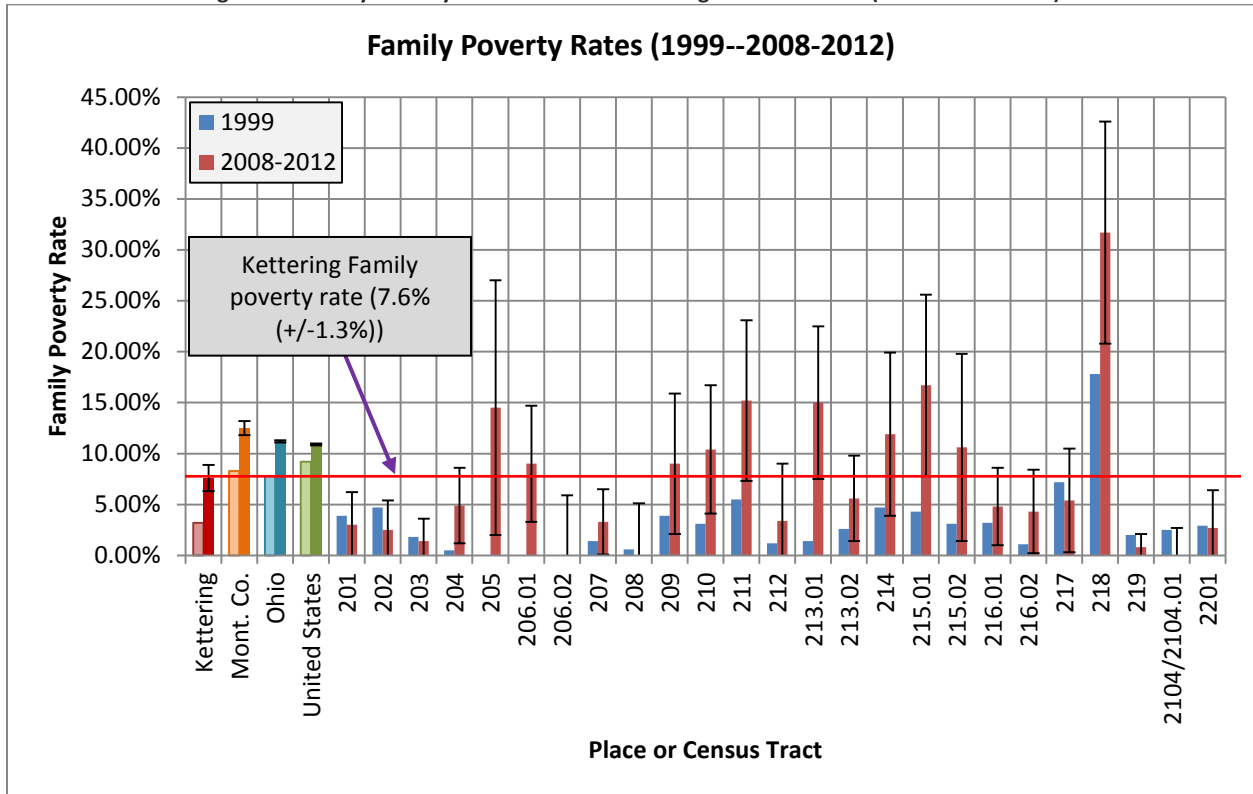
Table 25: Family Poverty Rate Trends for Kettering's Census Tracts (1999—2008-2012)

Topic	Family Poverty Rates			
	1999	2008-2012	MOE	% Change
Kettering	3.20%	7.60%	+/-1.30%	+137.5%
Mont. Co.	8.30%	12.50%	+/-0.70%	+50.6%
OH	7.80%	11.20%	+/-0.10%	+43.6%
USA	9.20%	10.90%	+/-0.10%	+18.5%
201	3.90%	3.00%	+/-3.20%	-23.1%*
202	4.70%	2.50%	+/-2.90%	-46.8%*
203	1.80%	1.40%	+/-2.20%	-22.2%*
204	0.50%	4.90%	+/-3.70%	+880.0%
205	0.00%	14.50%	+/-12.50%	N/A
206.01	0.00%	9.00%	+/-5.70%	N/A
206.02	0.00%	0.00%	+/-5.90%	N/A
207	1.40%	3.30%	+/-3.20%	+135.7%*
208	0.60%	0.00%	+/-5.10%	-100.0%*
209	3.90%	9.00%	+/-6.90%	+130.8%*
210	3.10%	10.40%	+/-6.30%	+235.5%
211	5.50%	15.20%	+/-7.90%	+176.4%
212	1.20%	3.40%	+/-5.60%	+183.3%*
213.01	1.40%	15.00%	+/-7.50%	+971.4%
213.02	2.60%	5.60%	+/-4.20%	+115.4%*
214	4.70%	11.90%	+/-8.00%	+153.2%*
215.01	4.30%	16.70%	+/-8.90%	+288.4%
215.02	3.10%	10.60%	+/-9.20%	+241.9%*
216.01	3.20%	4.80%	+/-3.80%	+50.0%*
216.02	1.10%	4.30%	+/-4.10%	+290.9%*
217	7.20%	5.40%	+/-5.10%	-25.0%*
218	17.80%	31.70%	+/-10.90%	+78.1%
219	2.00%	0.80%	+/-1.30%	-60.0%*
2104.01	2.50%	0.00%	+/-2.70%	-100.0%*
2201	2.90%	2.70%	+/-3.70%	-6.9%*

Sources: 2000 Decennial Census Counts and 2008-2012 ACS 5-yr estimates

*Changes fall within the margin of error

Figure 40: Family Poverty Rate Trends for Kettering's Census Tracts (1999–2008-2012)



Source: 2000 Decennial Census & 2008-2012 ACS 5-yr estimates

Low-and-Moderate Income (LMI) Block Groups

LMI Block Groups Summary:

LMI block groups are an important component of the CDBG program. CDBG funds can finance general infrastructure and community improvements, such as park and street improvements, within LMI neighborhoods that otherwise would not be eligible for CDBG financing in non-LMI neighborhoods. For Kettering, block groups where more than 45.14% of the households are considered LMI (earn less than 80% of the AMI) are considered to be low-to-moderate income block groups as opposed to the typical 51% LMI threshold due to Kettering's status as an exception grantee.³

In Kettering, there are 15 neighborhoods with LMI rates between 45.14% (CT 214, BG 2) and 71.57% (CT 209, BG 4). These neighborhoods are:

- CT 205, BG 1 (48% LMI, 24.4% LI)
- CT 209, BG 4 (72% LMI, 53.9% LI)
- CT 210, BG 1 (60% LMI, 28.7% LI)
- CT 211, BG 1 (50% LMI, 30.8% LI)
- CT 211, BG 2 (52% LMI, 31.7% LI)
- CT 211, BG 3 (50% LMI, 33.7% LI)
- CT 211, BG 4 (71.57% LMI, 6.9% LI)
- CT 213.01, BG 1 (57% LMI, 28.1% LI)
- CT 213.02, BG 1 (48% LMI, 16.7% LI)
- CT 214, BG 1 (50% LMI, 42.3% LI)
- CT 214, BG 2 (45% LMI, 27.4% LI)
- CT 214, BG 3 (53% LMI, 8.2% LI)
- CT 215.01, BG 2 (51% LMI, 22.6% LI)
- CT 217, BG 2 (58% LMI, 29.2% LI)
- CT 218, BG 1 (66% LMI, 43.0% LI)

A map is included below that maps out Kettering's LMI block groups in order to better illustrate the type of housing developments located in Kettering's LMI BGs. In addition to the map, a listing of all of Kettering's BGs along with the shares of individuals considered both LMI as well as low-income are included. On the chart below, the LMI percentages are rounded to the nearest percentage point in order to match the data found on the HUD-provided interactive LMI map for 2014.⁴

³ HUD Exchange. FY 2014 Exception Grantees. Retrieved May 20, 2014 from <https://www.hudexchange.info/manage-a-program/acs-low-mod-summary-data-exception-grantees/>

⁴ HUD CPD. LMISD Map. Retrieved on December 15, 2014 from: <http://hud.maps.arcgis.com/apps/Viewer/index.html?appid=9642c475e56f49efb6e62f2d8a846a78>

Table 26: LMI & LI Percentages by Block Group for Kettering (2014)

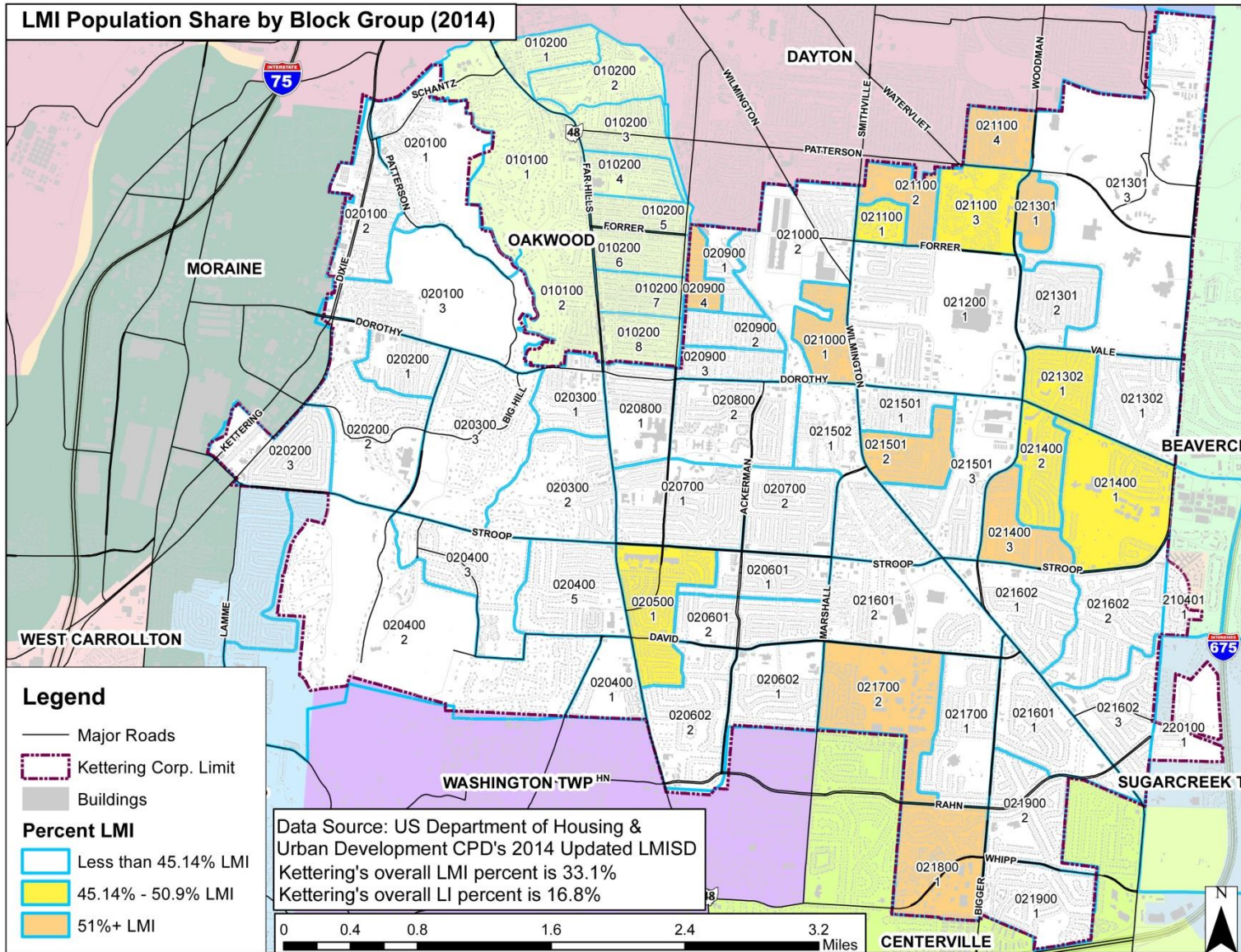
LMI & LI Population Percentages by Block Group (2014)							
Geography	BG	Universe	LMI #	LMI %	LI #	LI %	Notes
Kettering	NA	55,560	18,380	33.08%	9,330	16.79%	
MC	NA	523,430	211,600	40.43%	124,750	23.83%	
201	1	1,025	280	27.00%	110	10.73%	Southern Hills
201	2	1,005	270	27.00%	85	8.46%	
201	3	810	165	20.00%	80	9.88%	
202	1	610	145	24.00%	40	6.56%	Oakdale Elementary Area
202	2	525	70	13.00%	30	5.71%	
202	3	1,095	450	41.10%	105	9.59%	Lanbury Plat
203	1	940	265	28.00%	190	20.21%	Includes The Terraces
203	2	1,130	145	13.00%	115	10.18%	
203	3	740	70	9.00%	35	4.73%	
204	1	660	240	36.00%	145	21.97%	
204*	2	2,380	605	25.00%	370	15.55%	
204	3	920	60	7.00%	0	0.00%	
204	4	Not in Kettering					
204	5	1,025	125	12.00%	85	8.29%	
205	1	1,330	640	48.00%	325	24.44%	Includes Senior Housing Area South of Town & Country and numerous rental SF houses
206.01	1	840	255	30.00%	130	15.48%	
206.01	2	1,090	305	28.00%	120	11.01%	
206.02	1	670	65	10.00%	10	1.49%	
206.02	2	925	80	9.00%	20	2.16%	
207	1	1,810	500	28.00%	250	13.81%	
207	2	1,185	275	23.00%	100	8.44%	
208	1	925	135	15.00%	35	3.78%	
208	2	1,585	580	37.00%	395	24.92%	
209	1	650	210	32.00%	55	8.46%	
209	2	635	125	20.00%	40	6.30%	
209	3	705	270	38.00%	145	20.57%	
209	4	510	365	72.00%	275	53.92%	
210	1	750	450	60.00%	215	28.67%	Wiles Creek
210	2	825	355	43.00%	70	8.48%	
211	1	845	425	50.00%	260	30.77%	Van Buren Apartments
211	2	915	475	52.00%	290	31.69%	North & East of Van Buren
211	3	995	495	50%	330	33.17%	Greenmont Village
211	4	655	490	75%	45	6.87%	Richman Heights, low share of LI HHs relative to LMI share
212	1	1,580	535	34%	295	18.67%	Area around Tenneco
213.01	1	960	550	57%	270	28.13%	Bataan Plat
213.01	2	1,040	445	43%	260	25.00%	Aragon Plat (Newcom Knolls)
213.01	3	740	135	18%	75	10.14%	Research Park (Business portion)
213.02	1	810	390	48%	135	16.67%	Western Rolling Fields
213.02	2	1,625	495	30%	200	12.31%	Eastern Rolling Fields

Geography	BG	Universe	LMI #	LMI %	LI #	LI %	Notes
214	1	945	470	50%	400	42.33%	Includes the Courtyards of Kettering & Mary Irene Gardens
214	2	875	395	45%	240	27.43%	
214	3	730	390	53%	60	8.22%	
215.01	1	890	155	17%	50	5.62%	
215.01	2	930	475	51%	210	22.58%	
215.01	3	785	260	33%	185	23.57%	
215.02	1	1,450	470	32%	170	11.72%	Includes the Marshall House
216.01	1	1,365	575	42%	535	39.19%	
216.01	2	800	160	20%	100	12.50%	
216.02	1	885	55	6%	45	5.08%	
216.02	2	1,540	320	21%	205	13.31%	
216.02	3	1,045	185	18%	100	9.57%	
217	1	1,375	360	26%	110	8.00%	
217	2	1,200	700	58%	350	29.17%	
218	1	2315	1525	66%	995	42.98%	Western Oak Creek Area
219	1	1195	255	21%	110	9.21%	
219	2	745	185	25%	65	8.72%	
2201*	1	2220	160	7%	90	4.05%	Madison's Grant area of Kettering
2104.01*	1	1655	715	43%	225	13.60%	Includes Walden Village & the Greene

*Block Groups with large areas located outside of Kettering

As the table above illustrates, several of Kettering's BGs have LMI population shares in excess of 45.14%. In addition, several BGs have low income population shares of more than double Kettering's overall rate of 16.8%.

Figure 41: LMI population share by block group map (2014)



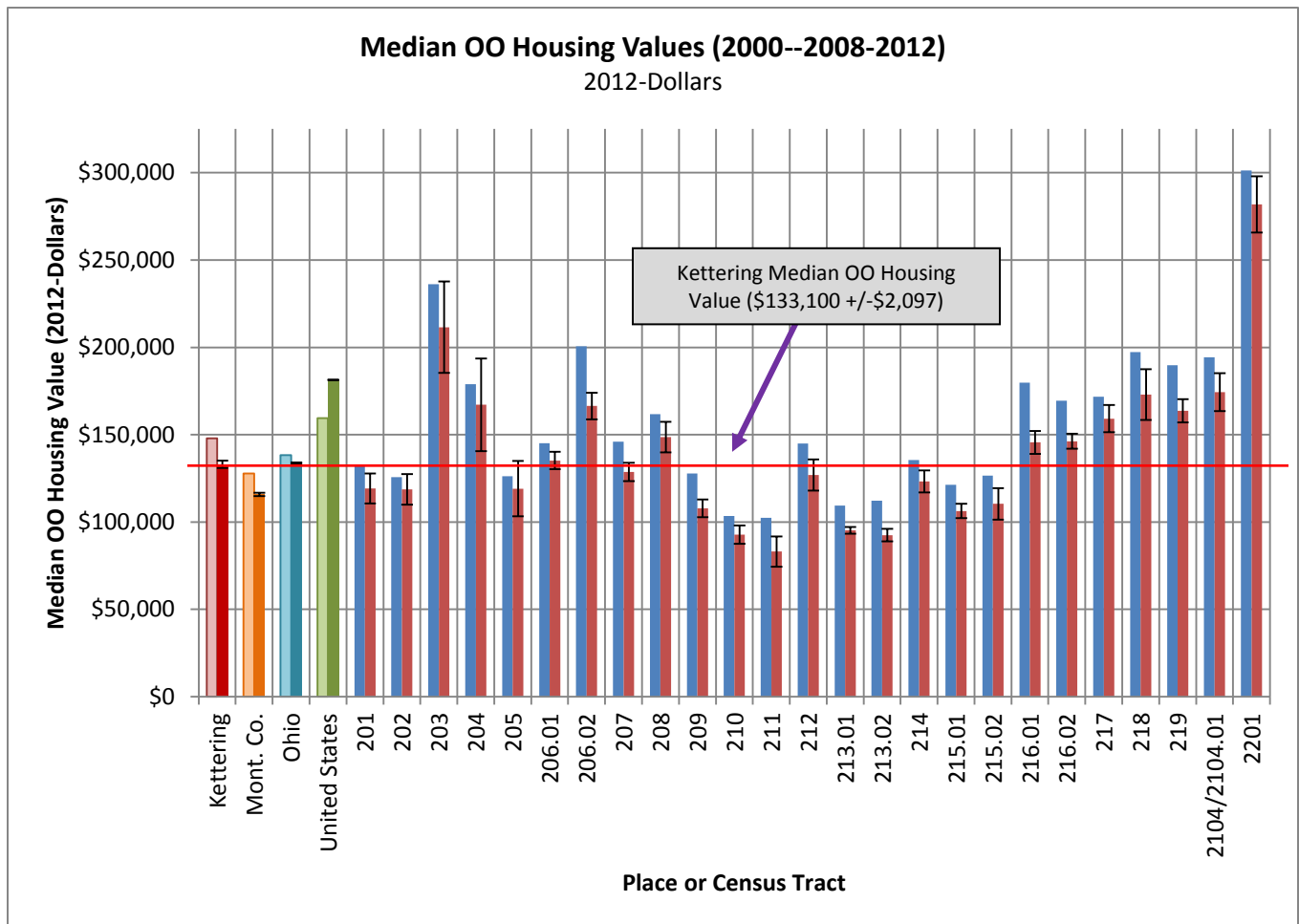
Housing Values (Self-Reported)

Median Owner-Occupied Housing Value Summary:

Median housing values declined in every Census Tract in Kettering between 2000 and 2008-2012, though the declines in four Census Tracts fall within the margins of error. The CTs that experienced the largest housing value declines between 2000 and 2008-2012 were CTs 211 (from \$102,400 to \$83,100 (+/--\$8,695)), 213.02 (from \$112,267 to \$92,500 (+/--\$3,617)) and CT 216.01 (from \$179,867 to \$145,600 (+/--\$6,524)). CT 213.01 also experienced a large decrease in value from \$109,333 to \$95,200 (+/--\$1,959). The small MOE with regards to CT 213.01 makes the decrease more substantial.

The smallest decrease in median OO housing values occurred in CT 202 (from \$125,733 to \$118,700 (+/--\$8,768)), which includes the Lanbury Plat along with Southdale Elementary and the surrounding neighborhoods.

Figure 42: Median Owner-Occupied Housing Values by Census Tract (2000—2008-2012)



Sources: 2000 Official Decennial Census Counts and 2008-2012 ACS 5-yr estimates

Table 27: Median Owner-Occupied Housing Value Trends for Kettering's Census Tracts (2000—2008-2012)

Place Topic	Median Housing Values (2012-Dollars)			
Geography	2000	2008-2012	MOE	% Change (2000—2008-2012)
Kettering	\$147,996	\$133,100	+/--\$2,097	-10.0%
Mont. Co.	\$127,863	\$115,800	+/--\$1,042	-9.4%
OH	\$138,263	\$133,700	+/--\$321	-3.3%
USA	\$159,463	\$181,400	+/--\$169	+13.8%
201	\$132,800	\$119,200	+/--\$8,511	-10.2%
202	\$125,733	\$118,700	+/--\$8,768	-5.6%*
203	\$236,133	\$211,500	+/--\$26,149	-10.4%*
204	\$178,933	\$167,100	+/--\$26,451	-6.6%*
205	\$126,267	\$119,100	+/--\$15,787	-5.7%*
206.01	\$145,067	\$135,200	+/--\$4,957	-6.8%
206.02	\$200,667	\$166,400	+/--\$7,688	-17.1%
207	\$146,000	\$128,600	+/--\$5,253	-11.9%
208	\$161,733	\$148,700	+/--\$8,754	-8.1%
209	\$127,867	\$107,800	+/--\$5,061	-15.7%
210	\$103,467	\$92,800	+/--\$5,273	-10.3%
211	\$102,400	\$83,100	+/--\$8,695	-18.9%
212	\$144,933	\$126,900	+/--\$8,969	-12.4%
213.01	\$109,333	\$95,200	+/--\$1,959	-12.9%
213.02	\$112,267	\$92,500	+/--\$3,617	-17.6%
214	\$135,467	\$123,200	+/--\$6,342	-9.1%
215.01	\$121,333	\$106,300	+/--\$4,144	-12.4%
215.02	\$126,533	\$110,400	+/--\$9,031	-12.8%
216.01	\$179,867	\$145,600	+/--\$6,524	-19.1%
216.02	\$169,467	\$146,200	+/--\$4,275	-13.7%
217	\$171,733	\$159,200	+/--\$7,751	-7.3%
218	\$197,333	\$173,000	+/--\$14,542	-12.3%
219	\$189,733	\$163,600	+/--\$6,645	-13.8%
2104/2104.01	\$194,267	\$174,400	+/--\$10,884	-10.2%
2201	\$301,333	\$281,800	+/--\$16,061	-6.5%

Sources: 2000 Official Decennial Census Counts and 2008-2012 ACS 5-yr estimates

*Delineates CTs where the change in housing values change between 2000 and 2008-2012 falls within the margin of error

Housing Values (Sale Data)

Housing Values (Sales Data) Summary:

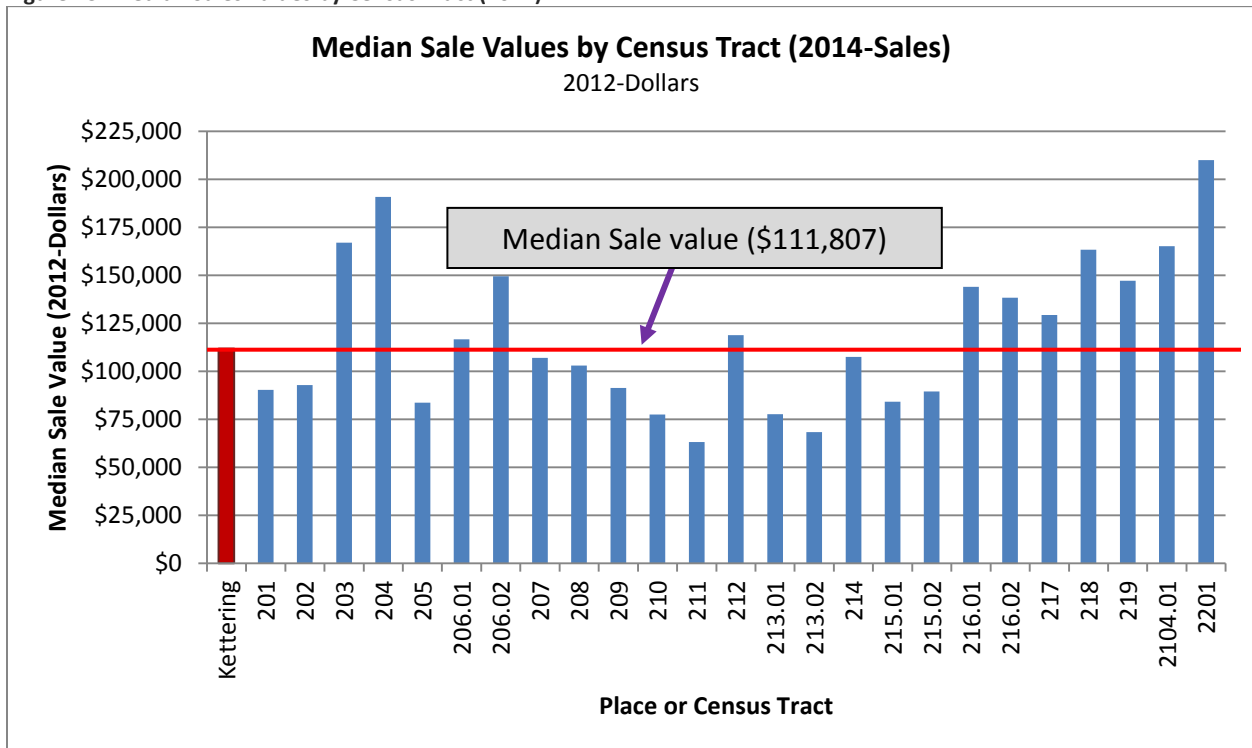
The data below illustrates the median sale values by Census Tract based on 2014 sales. The data for Census Tracts 2201 (Madison's Grant) and 2104.01 (Walden Village Area) only includes data on the sections of those Census Tracts located in Kettering.

Based on the data, the Census Tracts with the highest sale values are Census Tracts 203 (West of Far Hills), 204, 206.02, 218 (western portion of Oak Creek), 2104.01 (Walden Village Area) and 2201 (Madison's Grant).

The lowest sale values are in Census Tracts 201 (Southern Hills), 202 (Southdale Area), 205 (mostly rental housing located south of Town & Country), 210 (Wiles Creek), 211 (Greenmont Village, Richman Heights, Van Buren Apartments), 213.01 (Research Park), 213.02 (Rolling Fields), 215.01 (Indianola Area) and 215.02 (Oakdale area).

The lower sale values tend to be in areas with smaller and older homes. A majority of the homes in these areas are well maintained, the homes just tend to be smaller and more affordable to a wider income demographic. The opposite is true for the Census Tracts with the higher sale values. The homes are large and well maintained, such as in CTs 203, 204 and 2104.01 (Madison's Grant).

Figure 43: Median Sales values by Census Tract (2014)



Source: Montgomery County Auditor annual sales data for 2014

Table 28: Housing Sale values by Census Tract (2014)

Housing Sale Values by Census Tract (2014), 2012-dollars				
Geography	Median Sale Value	Low-Sale	High-Sale	# of Sales
Kettering	\$111,807	\$5,819	\$1,066,815	775*
201	\$90,369	\$24,246	\$243,428	58
202	\$92,848	\$51,886	\$290,949	40
203	\$166,981	\$60,614	\$1,066,815	44
204	\$190,801	\$96,983	\$572,201	50
205	\$83,612	\$5,819	\$144,505	15
206.01	\$116,668	\$60,130	\$172,145	35
206.02	\$149,432	\$48,492	\$232,663	26
207	\$106,946	\$19,397	\$160,022	46
208	\$103,057	\$10,668	\$265,734	42
209	\$91,390	\$44,612	\$152,748	29
210	\$77,536	\$48,492	\$151,294	28
211	\$63,195	\$33,944	\$111,434	13
212	\$118,807	\$58,190	\$196,289	25
213.01	\$77,681	\$32,004	\$105,712	51
213.02	\$68,299	\$38,793	\$106,584	18
214	\$107,432	\$46,552	\$150,324	28
215.01	\$84,098	\$31,520	\$151,294** (sale involving multiple parcels of \$375,810)	44
215.02	\$89,446	\$53,341	\$160,022	22
216.01	\$144,036	\$50,431	\$227,910	22
216.02	\$138,300	\$53,341	\$192,996	58
217	\$129,258	\$87,770	\$174,085	18
218	\$163,335	\$101,832	\$193,966	11
219	\$147,130	\$15,517	\$193,966	36
2104.01	\$165,231	\$149,354	\$189,602	6
2201	\$206,574	\$192,027	\$248,277	8

Sources: Montgomery County Auditor Real Estate Sales Data for Montgomery County sections of Kettering. Zillow for Greene County portions

Highlighted sales delineate CTs with median sales values higher than Kettering as a whole.

*The sales in Kettering as a whole do not include the 15 sales within the Greene County sections of Kettering. Also, the total sales in each Census Tract may not add up to 775 due to a number of sales not mapping properly based on the parcel IDs provided by the Montgomery County Auditor.

**There was a sale involving multiple parcels in CT 215.01 in 2014 with a price tag of \$375,810, but due to this sale involving more than one property, including some not located in the neighborhood, it has been eliminated from the high/low sale numbers.

Housing Costs of Owner and Renter Occupied Housing Units

Housing Costs Summary:

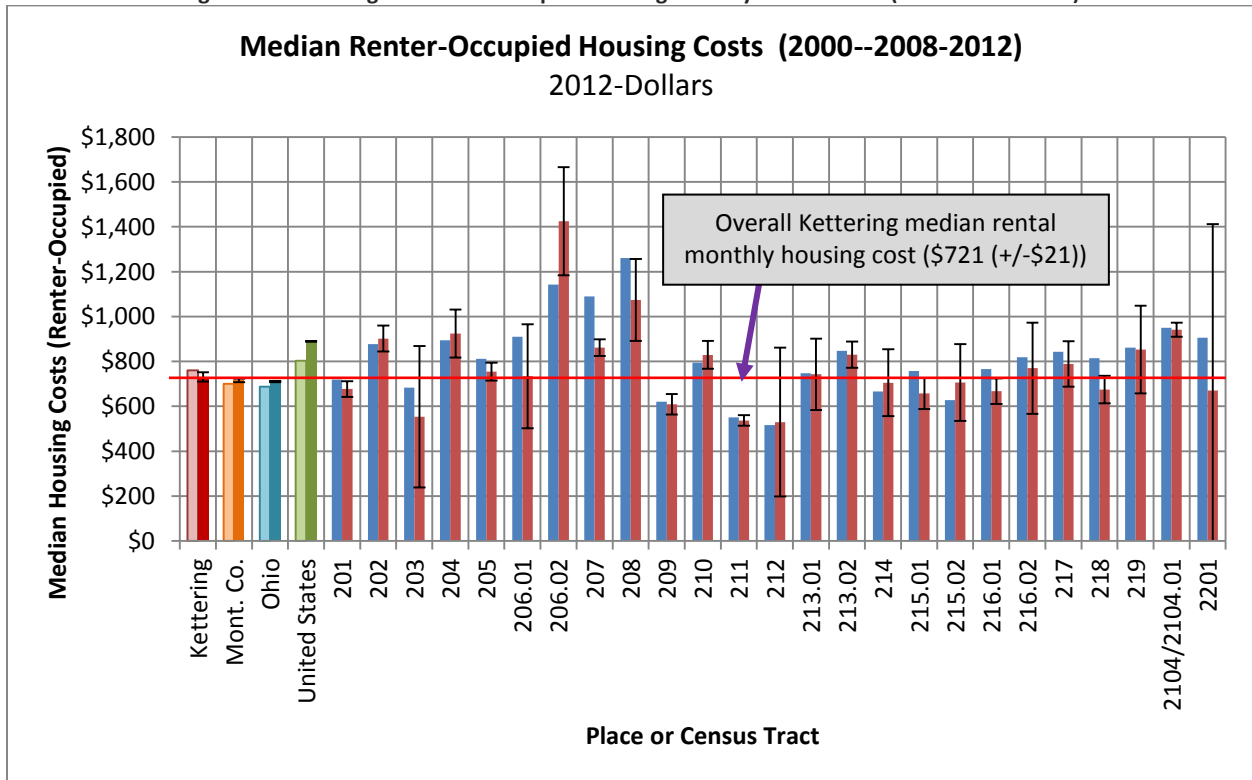
Due to the large margins of error for the Census Tract-level housing cost data for owner-occupied, both mortgaged and non-mortgaged, as well as renter-occupied housing units, it is difficult to pinpoint which CTs experienced the largest increases or decreases in monthly housing costs between 2000 and 2008-2012.

Despite the large margins of error, several Census Tracts experienced increases (206.02) or decreases (201, 205, 207, 208, 215.01, 216.01, 218) in median monthly costs for renter-occupied units, with the decreases in CTs 207 and 218 being the steepest. The decrease in CT 207 is puzzling due to the area containing several high-end apartments

Regarding owner-occupied (mortgaged) housing costs, increases occurred in CTs 205, 208, 212 and 213.02, though none of the increases were large. Decreases occurred in CTs 201, 206.02, 217 and 219. Again, none of the decreases were large.

The monthly costs of owner-occupied (non-mortgaged) units experienced a greater variation between 2000 and 2008-2012, with Census Tracts 201, 202, 206.02, 208, 210, 214, 216.02, 217 and 2201 experiencing increases and Census Tracts 203 and 209 experiencing decreases, with the decrease in CT 203 being the largest.

Figure 44: Median gross renter-occupied housing costs by Census Tract (2000—2008-2012)



Sources: 2000 Decennial Census and 2008-2012 ACS estimates.

Table 29: Median gross monthly rent costs by Census Tract (2000—2008-2012)

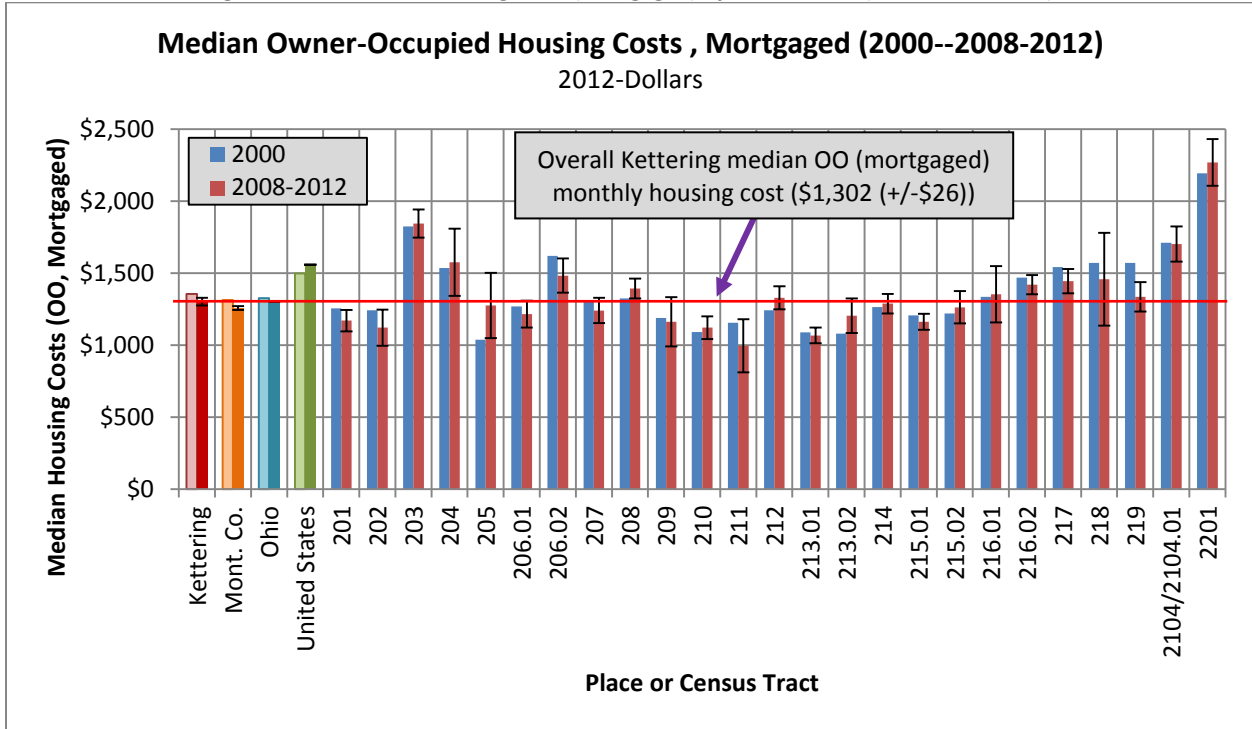
Median Gross Monthly Rent Costs by Census Tract				
Place Year	2000	2008-2012	MOE	% Change (2000—2008-2012)
Kettering	\$760	\$731	+/- \$21	-3.8%
Mont. Co.	\$700	\$715	+/- \$8	2.1%
OH	\$687	\$710	+/- \$3	3.4%
USA	\$803	\$889	+/- \$1	10.7%
201	\$719	\$677	+/- \$35	-5.8%
202	\$877	\$902	+/- \$58	+2.8%*
203	\$683	\$553	+/- \$315	-19.0%*
204	\$895	\$924	+/- \$107	+3.3%*
205	\$812	\$755	+/- \$40	-7.0%
206.01	\$911	\$734	+/- \$232	-19.4%*
206.02	\$1,143	\$1,425	+/- \$241	+24.7%
207	\$1,089	\$861	+/- \$37	-21.0%
208	\$1,261	\$1,074	+/- \$183	-14.9%
209	\$620	\$609	+/- \$46	-1.8%*
210	\$795	\$829	+/- \$62	+4.3%*
211	\$551	\$537	+/- \$23	-2.5%*
212	\$516	\$530	+/- \$332	+2.7%*
213.01	\$748	\$743	+/- \$159	-0.7%*
213.02	\$847	\$830	+/- \$58	-2.0%*
214	\$667	\$705	+/- \$149	+5.8%*
215.01	\$757	\$657	+/- \$69	-13.3%
215.02	\$628	\$706	+/- \$171	+12.4%*
216.01	\$767	\$667	+/- \$57	-13.0%
216.02	\$819	\$770	+/- \$203	-5.9%*
217	\$843	\$789	+/- \$101	-6.4%*
218	\$815	\$675	+/- \$61	-17.1%
219	\$861	\$853	+/- \$195	-1.0%*
2104/2104.01**	\$949	\$941	+/- \$31	-0.9%*
2201	\$905	\$671	+/- \$741	-25.9%*

Sources: 2000 Decennial Census and 2008-2012 ACS estimates.

*Changes that fall within the Margin of Error

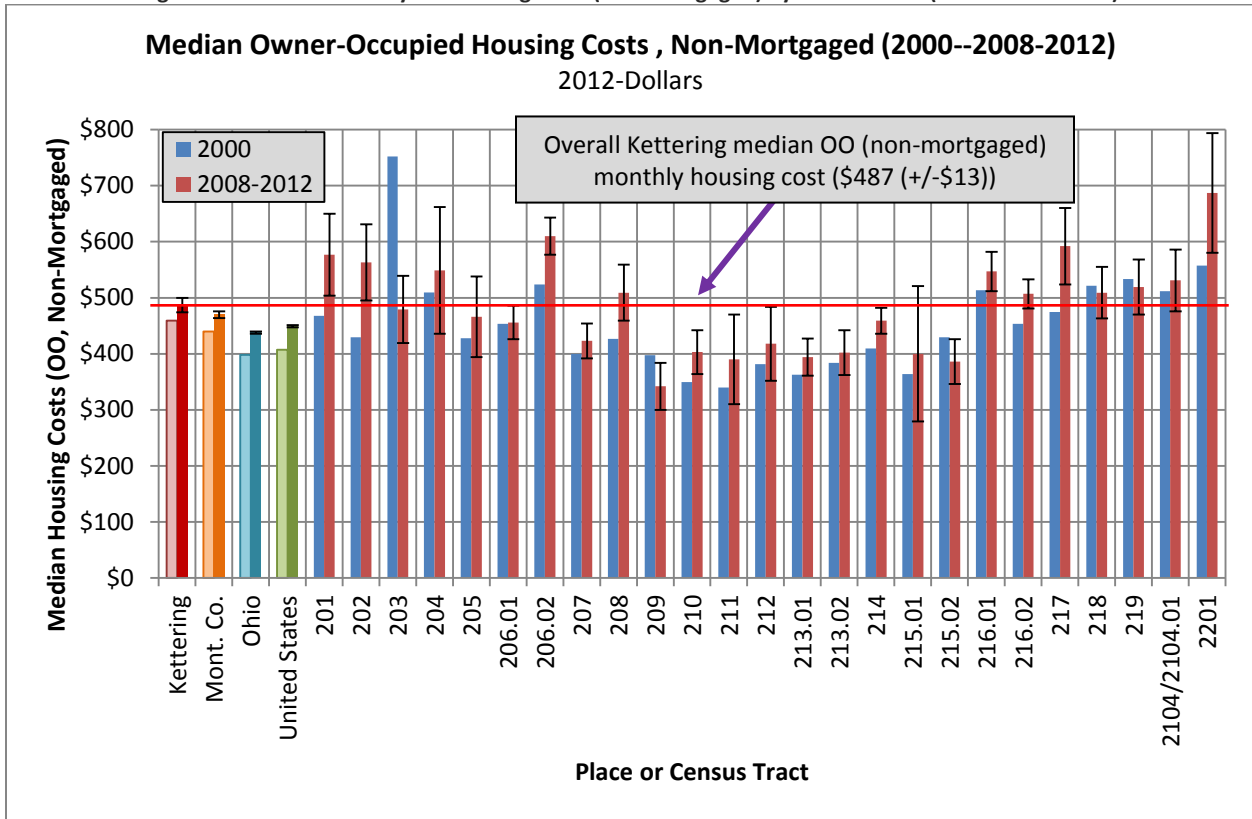
**Census Tract considerably changed boundaries between 2000 and 2010.

Figure 45: Median OO Housing Costs (mortgaged) by Census Tract (2000–2008-2012)



Sources: 2000 Decennial Census and 2008-2012 ACS estimates.

Figure 46: Median monthly OO housing costs (non-mortgaged) by Census Tract (2000–2008-2012)



Sources: 2000 Decennial Census and 2008-2012 ACS estimates.

Table 30: Median monthly OO housing costs (mortgaged) by Census Tract (2000—2008-2012)

Owner-Occupied Monthly Housing Costs (Mortgaged)				
Place Year	2000	2008-2012	MOE	% Change (2000—2008-2012)
Kettering	\$1,356	\$1,302	+/- \$26	-4.0%
Mont. Co.	\$1,313	\$1,258	+/- \$13	-4.2%
OH	\$1,327	\$1,303	+/- \$3	-1.8%
USA	\$1,499	\$1,559	+/- \$2	+4.0%
201	\$1,256	\$1,170	+/- \$74	-6.9%
202	\$1,241	\$1,121	+/- \$126	-9.7%*
203	\$1,825	\$1,844	+/- \$98	+1.0%*
204	\$1,536	\$1,576	+/- \$233	+2.6%*
205	\$1,037	\$1,275	+/- \$227	+22.9%
206.01	\$1,269	\$1,216	+/- \$93	-4.2%*
206.02	\$1,621	\$1,483	+/- \$119	-8.5%
207	\$1,307	\$1,241	+/- \$88	-5.0%*
208	\$1,324	\$1,394	+/- \$69	+5.3%
209	\$1,188	\$1,162	+/- \$172	-2.2%*
210	\$1,091	\$1,121	+/- \$79	+2.8%*
211	\$1,155	\$996	+/- \$185	-13.7%*
212	\$1,241	\$1,328	+/- \$80	+7.00%
213.01	\$1,088	\$1,067	+/- \$54	-1.9%*
213.02	\$1,080	\$1,204	+/- \$120	+11.5%
214	\$1,264	\$1,288	+/- \$68	+1.9%*
215.01	\$1,207	\$1,162	+/- \$56	-3.7%*
215.02	\$1,220	\$1,263	+/- \$113	+3.5%*
216.01	\$1,335	\$1,353	+/- \$196	+1.4%*
216.02	\$1,469	\$1,420	+/- \$67	-3.4%*
217	\$1,541	\$1,445	+/- \$85	-6.3%
218	\$1,572	\$1,458	+/- \$322	-7.3%*
219	\$1,571	\$1,336	+/- \$102	-14.9%
2104/2104.01**	\$1,712	\$1,703	+/- \$122	-0.5%*
2201	\$2,193	\$2,269	+/- \$162	+3.5%*

Sources: 2000 Decennial Census and 2008-2012 ACS estimates.

*Changes that fall within the Margin of Error

**Census Tract considerably changed boundaries between 2000 and 2010.

Table 31: Median monthly OO housing costs (non-mortgaged) by Census Tract (2000—2008-2012)

Owner-Occupied Monthly Housing Costs (Non-Mortgaged)				
Place Year	2000	2008-2012	MOE	% Change (2000—2008-2012)
Kettering	\$459	\$487	+/- \$13	+6.1%
Mont. Co.	\$440	\$470	+/- \$6	+6.8%
OH	\$398	\$438	+/- \$2	+10.1%
USA	\$407	\$449	+/- \$2	+10.3%
201	\$468	\$577	+/- \$73	+23.3%
202	\$429	\$563	+/- \$68	+31.1%
203	\$752	\$479	+/- \$60	-36.3%
204	\$509	\$549	+/- \$113	+7.8%*
205	\$428	\$466	+/- \$72	+8.9%*
206.01	\$453	\$456	+/- \$30	+0.6%*
206.02	\$524	\$610	+/- \$33	+16.4%
207	\$400	\$423	+/- \$31	+5.8%*
208	\$427	\$509	+/- \$50	+19.3%
209	\$397	\$342	+/- \$42	-13.9%
210	\$349	\$403	+/- \$39	+15.4%
211	\$340	\$390	+/- \$80	+14.7%*
212	\$381	\$418	+/- \$66	+9.6%*
213.01	\$363	\$394	+/- \$33	+8.6%*
213.02	\$384	\$402	+/- \$40	+4.7%*
214	\$409	\$459	+/- \$23	+12.1%
215.01	\$364	\$400	+/- \$121	+9.9%*
215.02	\$429	\$386	+/- \$40	-10.1%
216.01	\$513	\$547	+/- \$35	+6.6%*
216.02	\$453	\$507	+/- \$26	+11.8%
217	\$475	\$592	+/- \$68	+24.7%
218	\$521	\$509	+/- \$46	-2.4%*
219	\$533	\$519	+/- \$49	-2.7%*
2104/2104.01**	\$512	\$531	+/- \$55	+3.7%*
2201	\$557	\$687	+/- \$107	+23.3%

Sources: 2000 Decennial Census and 2008-2012 ACS estimates.

*Changes that fall within the Margin of Error

**Census Tract considerably changed boundaries between 2000 and 2010.