
FAIR HOUSING IMPEDIMENTS ANALYSIS
2004

MONTGOMERY COUNTY
AND
THE CITY OF KETTERING



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1.0 INTRODUCTION

Montgomery County and the City of Kettering have completed this Analysis of Impediments to Fair Housing Choice (AI) as part of a comprehensive program developed by the Department of Housing and Urban Development (HUD) to assure that communities are meeting requirements "to affirmatively further fair housing" as set forth in the Community Development Block Grant (CDBG) Program. The goal of this analysis is to identify impediments to fair housing and provide recommendations that can be used to ameliorate any fair housing impediments.

This analysis was conducted for the County and City by Donald B. Eager and Associates, LLC (Consultant). The Consultant has used a variety of resources to prepare the analysis. A list of these resources is included in Appendix 1.

Throughout this document we use a number of technical terms related to US Census data, lending data and other information. To help the reader understand what these terms mean we have included in Appendix 2 Glossary of Key Terms.

2.0 FAIR HOUSING AND THE COMMUNITY

Fair Housing means that all citizens and non citizens of the United States can live where they want and can afford without regard to their race, color, national origin, sex, religion or because of their disability or have children in the family (familial status). Fair Housing is protected by federal, state and local laws in Montgomery County and The City of Kettering. Fair Housing law very broadly covers appraisal, renting, sale/buying, financing and insuring of housing.

The consequence of housing discrimination includes: the denial of housing in the area of choice; emotional harm and financial loss; denial of quality of an integrated community and associations; denial of expanding job opportunities in the suburbs; lack of access to greater choices of schools; negative attitudes toward the community; perpetuation of other housing problems and the loss of cultural diversity. Housing discrimination is rarely blatant. It is usually disguised and, more often than not, done with a smile and a handshake. It is important that each community guarantee its current and future residents that they will be able to live where they want and can afford.

Fair Housing is not only established by federal, state and local law, but through hundreds of court cases on every level. The cost of maintaining an effective fair housing program

can be funded through state and federal resources including Community Development Block Grant funds. Nondiscrimination in all aspects of housing - buying, selling, renting, financing, insuring, developing and regulating - is an established benefit and an essential foundation of the community.

2.1 Why Fair Housing is Important to the Community

Communities need to consider fair housing issues at least as importantly as economic and other issues. It is important to encourage residents to actively support and work toward an equal housing market. Housing discrimination tears at the very fabric of the community. It encourages an environment where disputes escalate, sends out a message of apathy, leads to segregated neighborhoods, perpetuates other housing problems and causes financial loss to the community through lost business opportunities. In assuring equal housing, a community makes its development and growth more successful.

The perceptions that fair housing laws are meant for "Blacks and Hispanics" or other minorities are misguided. Fair housing regulations protect every citizen and non-citizens of the United States, no matter their race, color, national origin, sex, religion, familial status (presence of children) or disability. These categories are known as protected classes. Because a community has a small minority population, it does not mean they do not have impediments to fair housing within their community. A good way to recognize impediments is to ask some simple questions:

- ✓ How does the rental market treat families with children, especially single parents?
- ✓ What access do individuals with physical or mental disabilities have to housing?
- ✓ Are regulations designed in a way that limit access to housing for protected classes?
- ✓ What image does the community convey to the outside world? Are the models used to market the community representative of all races?
- ✓ Do some areas within the community have a reputation that would discourage low-moderate income persons or protected classes from attempting to live there?
- ✓ With the pressure of a growing urban area, are minorities or low to moderate-income persons unable to consider significant areas in their housing search because there is no affordable housing?
- ✓ Are any potential home owners eliminating some affordable areas of the community because they would not be able to refinance or obtain adequate home owner's insurance?
- ✓ Are some affordable areas of the community eliminated because there is inadequate access by public transportation?

It is important for Montgomery County and the City of Kettering to consider fair housing law as a guaranteed protection for all people. Only then can the community help its residents share in an important part of the American Dream - living where they choose, without regard to factors that may negatively impact upon them because of race, color, religion, national origin, sex, familial status or disability.

2.2 The Analysis of Impediments to Fair Housing Choice (AI)

Montgomery County and the City of Kettering have already completed an important part of its review of the "health" of the community through the development of its Consolidated Plan for Housing Activities. The AI is the next logical step and part of the ongoing process of community development. Its goal is to make recommendations on how to improve the current situation. The recommendations will assist in developing a Fair Housing Action Plan that will be a cooperative part of the Comprehensive Plan. It is a requirement of the Community Development Block Grant Program that recipients undertake this review and it is one that must be taken seriously.

The AI includes: a demographic and economic profile of the community; a review of activities and issues concerning the local housing industry; a review of local lenders, zoning and housing regulations; current fair housing programs; and, identification of impediments to fair housing choice. The purpose of this analysis is to make the Montgomery County and the City of Kettering, as well as the public, aware of the fair housing issues that are facing their community and to develop strategies to address those issues. This analysis also helps develop an ongoing process for identifying fair housing concerns and problems in Montgomery County and city of Kettering. It is useful in developing a means to inform the citizens of the community about their fair housing rights and responsibilities.

3.0 HOUSING MARKET AND NEEDS ASSESSMENTS

The strengths and weaknesses of a community are the culminations of years of tradition, growth and change. The resulting conditions have implications for the housing and community development needs of a community. The following report provides an overview of significant conditions and trends. It helps to clarify the housing and community development needs and the approaches the County and City will need to take in order to address those needs.

See Maps 1-3

Map 1 shows Montgomery County by jurisdiction. Maps 2 and 3 shows the County and City of Kettering by census tract. These are included since much of the statistical analysis and

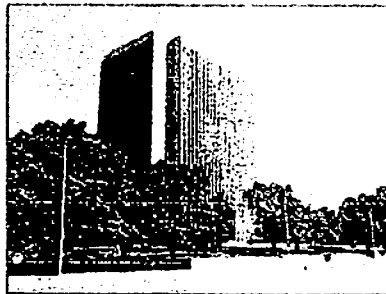
review of income, demographic and other vital data utilizes census tracts and is more helpful if the reader is familiar with the layout of these tracts.

It should be noted that the boundaries for individual census tracts between the years 1990 and 2000 may differ as it relates to Montgomery County and the Cities of Dayton and Kettering. For the purposes of this report, the breakdown of census tracts is as follows: Montgomery County is shown to consist of seventy (70) census tracts, the City of Dayton with fifty-three (53) census tracts in 1990 and fifty-two (52) census tracts in 2000 and the City of Kettering with twenty-three (23) census tracts. In addition, all locales will be addressed separately. Comparisons were made against the same numbered census tracts and/or boundaries wherever possible in order to preserve the integrity of this report. Also, the data may indicate that a category either is nonexistent or falls below the threshold in terms of measurement.

3.1 Location and Size of the Community

Montgomery County

In March 1803, after the admission of Ohio into the Union, Hamilton County was divided and in May 1803, officially chartered by Act. fourth largest in Ohio square miles and is portion of the state. It is the north, Clark County to the north, Clark County to the Northwest, Clinton County to the south and Butler Preble County to the



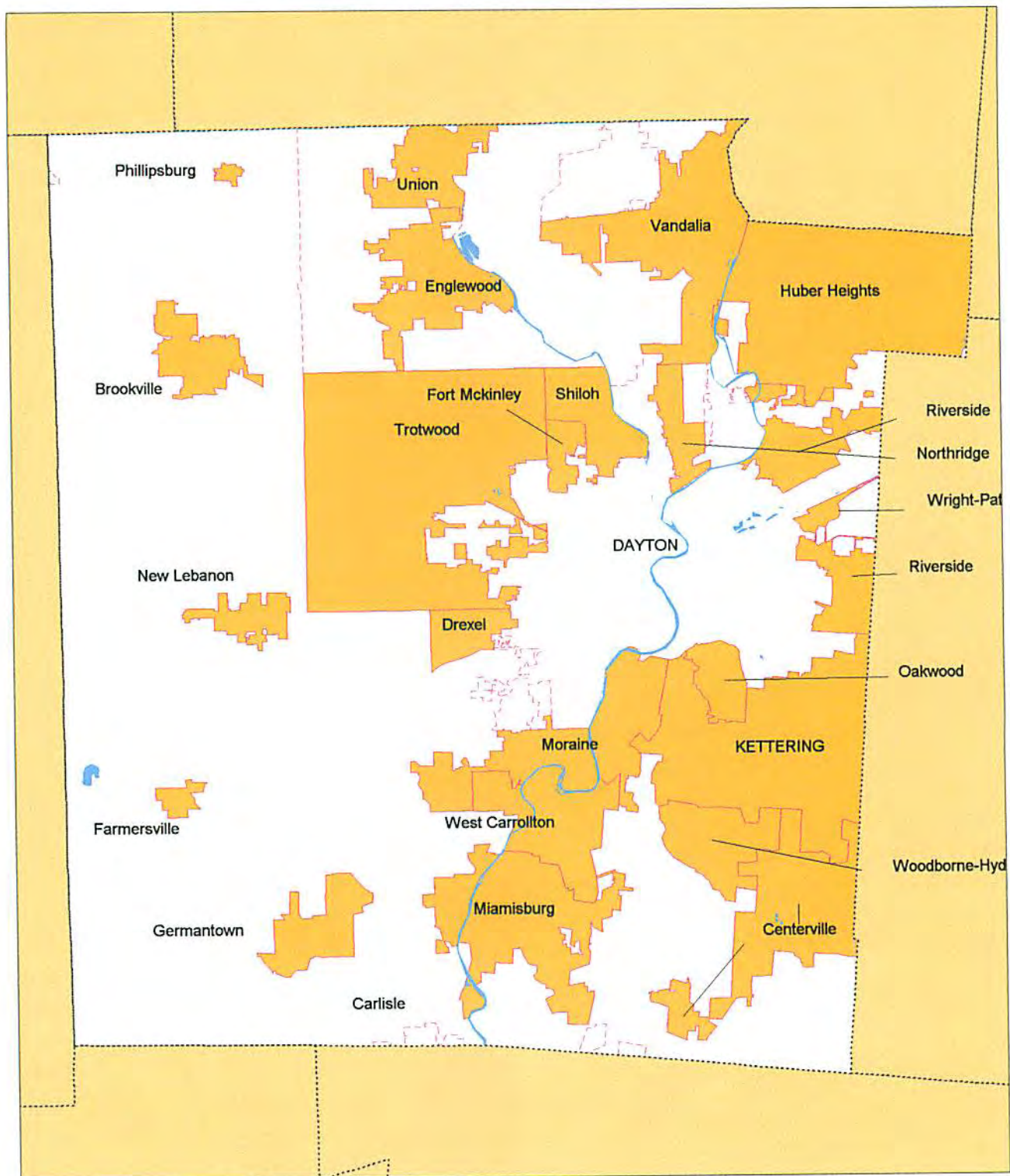
fourteen (14) Townships with the County seat in the City of Dayton but today, due to annexation, there are now ten (10) Townships.¹

Montgomery County was Montgomery County is the comprising approximately 461.7 located in the southwestern bordered by Miami County to the northeast and Darke Green County to the east and southeast, Warren County to County to the southwest and west. It originally consisted of

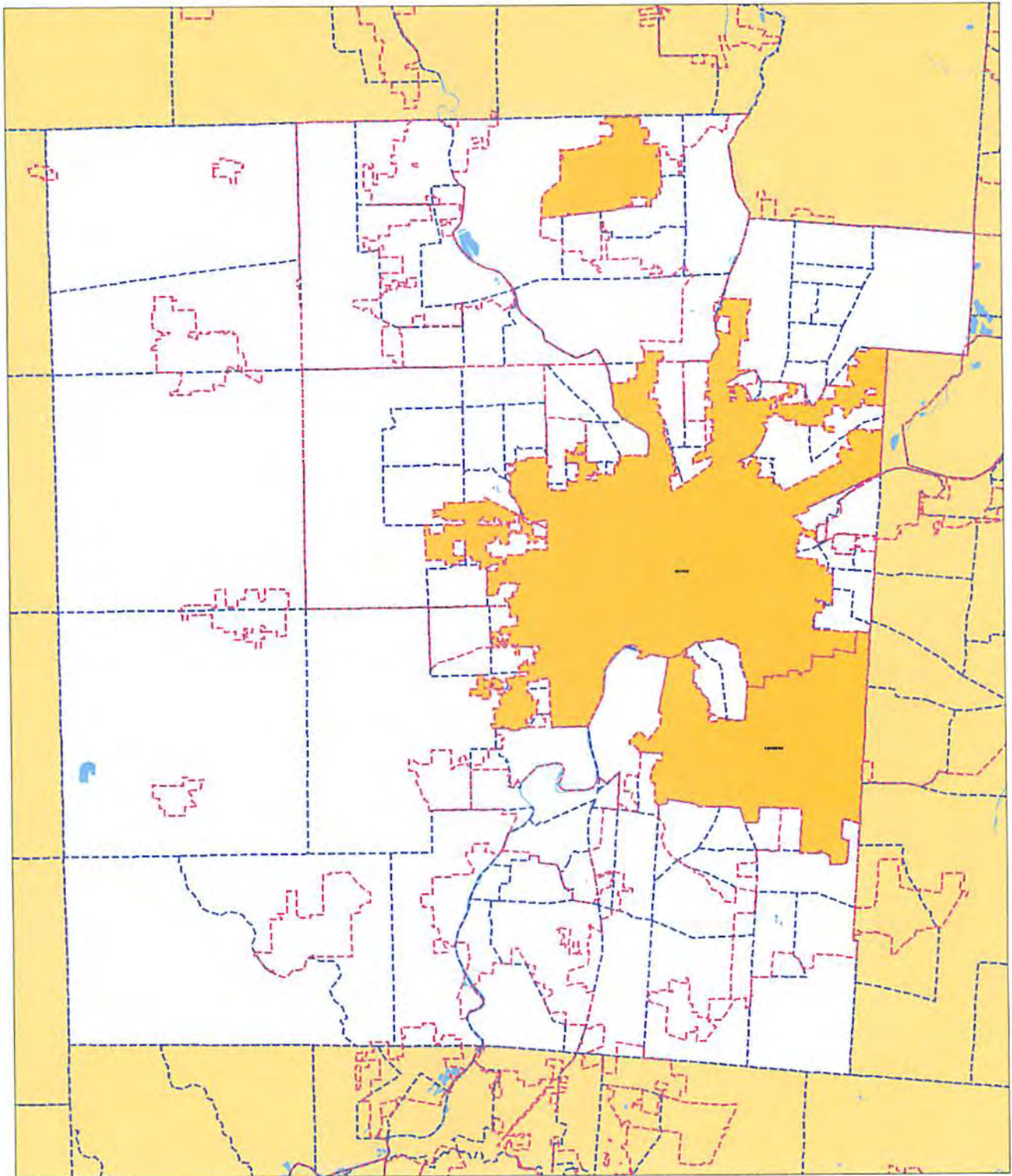
The County is accessible by Interstate Highways 70, 75 and 675, U.S. Routes 35 and 40 and State Routes 4, 48, 49, 201, 202 and 725.

¹ www.odod.state.oh.us/research

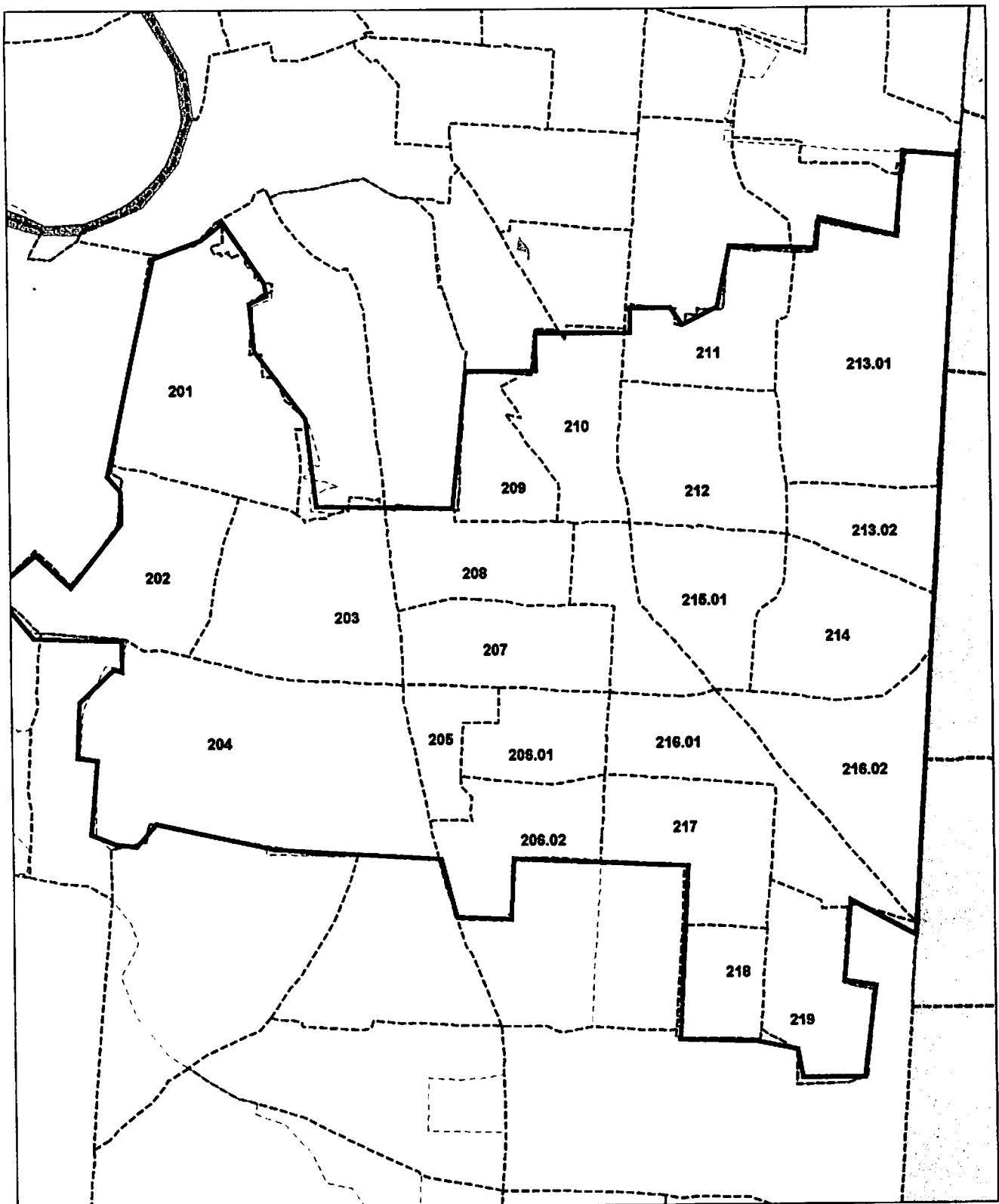
Map 1: Montgomery County by Jurisdictions



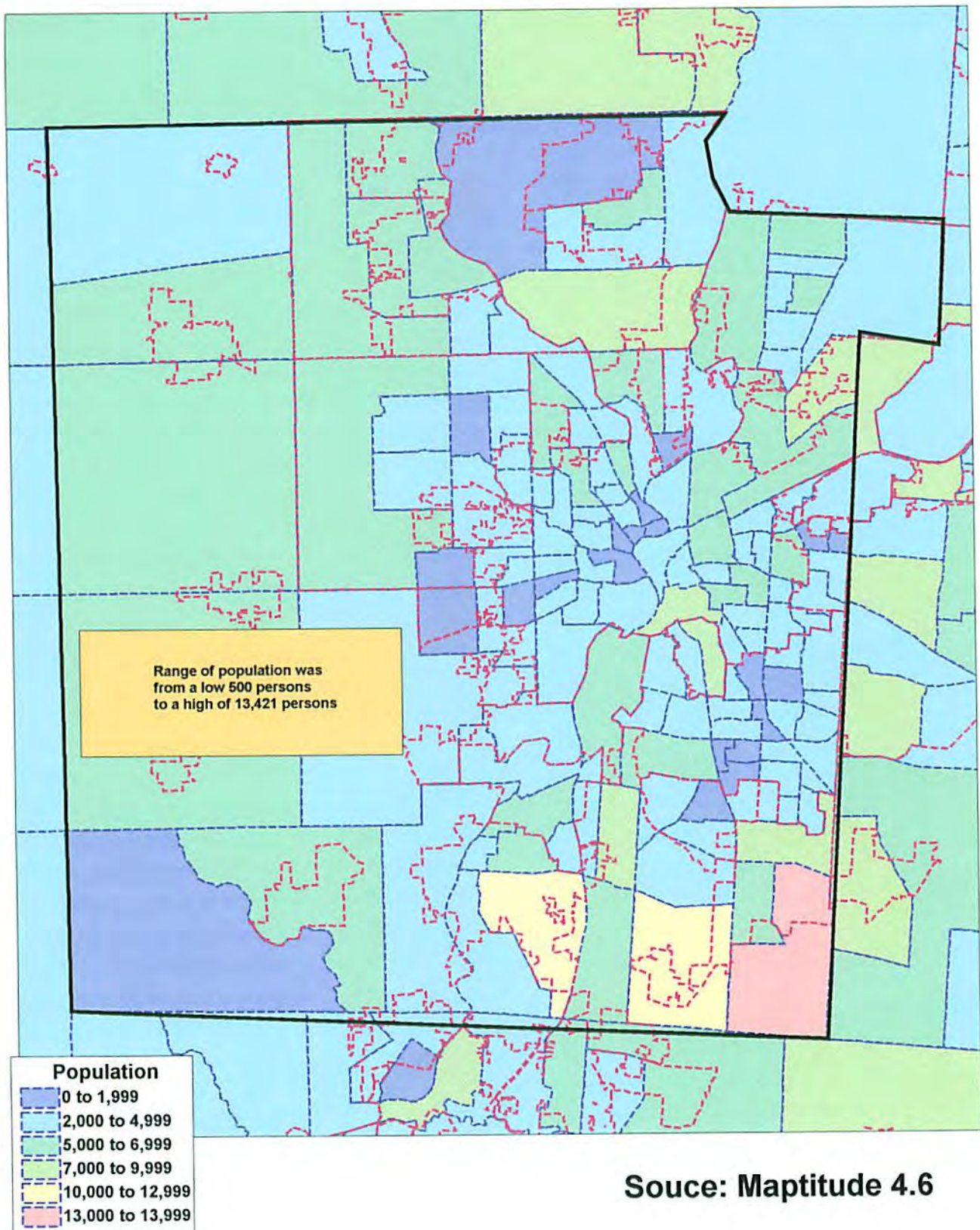
Map 2: Montgomery County By Census Tract



Map 3: The City of Kettering by Census Tract



MAP 4: Population 2000 Montgomery County



The Main rivers that flow through the County are the Great and Little Miami Rivers, the Mad River, Stillwater River, Twin Creek and Wolf Creek.²

Montgomery County, the home of the Wright Brothers, is the Birthplace of Aviation. Primary employers in the County are those in the manufacturing and service related fields. These include Wright Patterson Air Force Base, Delphi Corporation, General Motors Corporation, NCR Corporation, Reynolds & Reynolds Company, University of Dayton and Kettering Medical Center. In addition, the County serves as the world headquarters for many fortune 500 companies.³

It is also known for the Miami-Erie Canal which reached the County seat of Dayton from Cincinnati in 1829 and fueled tremendous growth in the region for many years until the railroad made the canal obsolete in 1910.⁴

Today, Montgomery County is known for its natural resources, abundant open space, vibrant arts, cultural events and abundant regional activities which make it a destination for companies, families and tourists.

The following is the breakdown of the public, special needs and vocational schools in those census tracts of Montgomery County covered by this report and excluding those census tracts in the Cities of Dayton and Kettering which are covered separately:

The Montgomery County school system consists of six (6) different school districts with fifty-three (53) elementary schools, eighteen (18) middle schools, one (1) junior high school, fourteen (14) high schools, one (1) vocational/career school and seven (7) private schools. Student enrollment in the school districts ranges from one-thousand (1,000) to four-thousand (4,000).⁵

² cewww.metroparks.org/maps

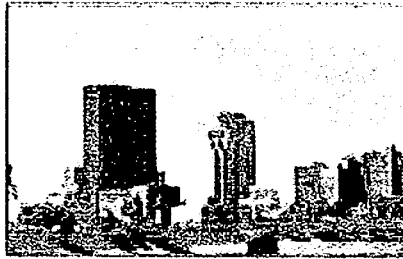
³ www.mcoho.org

⁴ www.geocities.com/heartland

⁵ www.montgomery.k12.oh.us

The City of Dayton

The City of Dayton is located at the confluence of the Great Miami, Stillwater and Mad Rivers and Wolf Creek. It is the County seat of Montgomery County and consists of a total area of 56.8 square miles. The City of Dayton was founded April 1, 1796, 1805 and was granted The City of Dayton was America to adopt a government. The City of Dayton is a City composed of five (5) large for a four (4) year who is elected



The City of Dayton was incorporated February 12, its charter on March 8, 1841. the first (1st) large city in Commission-Manager form of government structure of the Commission which is citizen members, elected at-overlapping term and a Mayor separately and who serves as

the chairperson of the City Commission. The City Manager is appointed by the City Commission who holds the administrative authority over city government.⁶

In the City of Dayton there are twenty-two (22) elementary schools, four (4) middle schools, six (6) high schools and two (2) special needs schools.⁷ In addition, there are thirteen (13) charter schools and thirty-three (33) private schools.⁸

The City of Dayton is accessible by Interstates 75 and 675 which run north/south and Interstate 70 and U.S. Highway 35 which run east/west. In addition, State Routes 4, 48, 49, 201, 202 allow the City of Dayton to be easily accessible.

The City of Kettering

The City of Kettering is located approximately five and one-half (5.5) miles southeast of the City of Dayton and covers approximately 18.7 square miles of land area. The City of Kettering was founded in 1852, incorporated and became a village in 1952 and a city in 1955.

⁶ www.en.wikipedia.org

⁷ www.dps.k12.oh.us/schools

⁸ www.greatschools.net

The government structure of Home Rule Charter and a government with the Mayor representative and Council members are and the council is the chief of Kettering. It is City Manager to direct the and responsible for the many boards and



the City of Kettering is by a Council-Manager form of serving as its principal spokesperson. The City elected for four (4) year terms policymaking body of the City responsible for appointing the city's administrative affairs appointments to the city's commissions. In addition, a

Vice-Mayor is elected by the City Council for a two-year term.

The City of Kettering has nine elementary schools, two middle schools and one high school with a total enrollment of approximately 8,000 students. Several parochial and private schools operate within Kettering including three Catholic elementary schools and one Catholic high school. Two other private schools serve children Pre K through third grade and Pre K through fourth grade. In addition, two Montessori schools operate in the City of Kettering as well.

Population: Montgomery County and the Cities of Dayton and Kettering

See Map 4

Table 3.0 shows the total population of Montgomery County, not including the Cities of Dayton and Kettering. The total population for all of Montgomery County is in a parenthesis. The populations for the cities of Dayton and Kettering represent the total population by for those respective cities.

Table 3.0: Population of Montgomery County and the Cities of Dayton and Kettering, 1990-2000

Location	1990	2000
Montgomery County	303,638 (573,809)	335,381 (559,062)
City of Dayton	206,808	166,179
City of Kettering	60,569*	57,502

Source: *City of Kettering Planning & Development - 1990
American FactFinder - U.S. Census Bureau - 2000

3.2 Minorities and Race

The 2000 distribution by race within Montgomery County and the cities of Dayton and Kettering is shown in Table 3.1. The figures for Montgomery County as shown in the table include Dayton and Kettering. Montgomery County only figures do not include Dayton or Kettering.

See Maps 5-14

The minority (Blacks, Asian, American Indian and Hispanic) composition of individual census tracts by race for the years 1990 and 2000 in the City of Kettering is shown in Table 3.2 and information by tract is shown for Montgomery County (minus Kettering and Dayton) in Table 3.3. Corresponding maps are provided for comparison purposes.

At 45.6%, the City of Dayton has the largest minority population in the County. The City of Kettering has a 4.4% minority population. While the minority population of Montgomery County, including the Cities of Dayton and Kettering, is just less than 23%, 12.5% of the minority population is in Montgomery County, excluding the Cities of Dayton and Kettering.

It should be noted that when the discussion is regarding a high percentage increase in the minority population a comparison should be made to the actual number of the population in question. A population of Blacks for example that is 10 in 1990 and increases to 20 in 2000 is a 100% increase. This may seem high but the growth is only 10 persons.

Table 3.1: Distribution by Race Within Montgomery County and the Cities of Dayton and Kettering, 2000

LOCATION	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	% MIN.	TOTAL
Montgomery County	428,084 (76.6%)	111,030 (19.9)	852 (0.2%)	7,341 (1.3%)	7,096 (1.3%)	22.7	554,403
City of Dayton	88,676 (53.4%)	71,668 (43.1)	323 (0.3)	1,241 (0.6%)	2,686 (1.6%)	45.6	116,179
City of Kettering	54,757 (95.2%)	955 (1.7%)	105 (0.2%)	795 (1.4%)	640 (1.1%)	4.4	57,502
Montgomery County Only	284,651 (74.7%)	38,407 (10.1%)	424 (0.1%)	5305 (1.4%)	3770 (0.9%)	12.5	380,722

Source: American FactFinder - U.S. Census Bureau - 2000

Blacks are by far the largest minority population. Again the bulk of this population resides in the City of Dayton (43.1%), with 10.1% living in the County outside of Dayton and Kettering. Kettering had a black population of 1.7%.

It should be noted that in the tables in this report the indication for Montgomery County does not include the Cities of Kettering and Dayton unless otherwise noted.

Table 3.2: Minority Population, City of Kettering 1990-2000

TRACT	2000 POP. MINORITY	1990 POP. MINORITY	PERCENT CHANGE
201	3.72	2.20	69.0%
202	6.15	1.22	404.1%
203	2.68	0.88	204.6%
204	6.20	2.96	109.5%
205	4.37	2.97	47.1%
206.01	2.83	2.49	13.7%
206.02	2.80	5.34	-47.6%
207	2.92	2.67	9.4%
208	2.79	2.87	-2.8%
209	3.74	1.38	171.0%
210	3.62	6.57	-44.9%
211	5.26	3.00	75.3%
212	5.14	1.02	403.9%
213.01	2.26	3.32	-31.9%
213.02	2.64	3.98	-33.7%
214	4.12	1.67	146.7%
215.01	4.55	1.70	167.6%
215.02	4.66	1.51	208.6%
216.01	4.45	2.17	105.0%
216.02	2.81	3.53	-20.4%
217	4.73	2.07	128.5%
218	15.75	3.24	386.1%
219	3.12	1.95	60.0%

In the City of Kettering census tract 218 had the largest minority population in 2000. (See Map 2 for tract reference) The tract experienced a 386.1% increase in minority population between 1990 and 2000.

Six of the City's tracts experienced a decrease in minority population between 1990 and 2000. Tract's 206.02, 208, 210, 213.01, 213.02 and 216.02. Tract 206.02 had the largest decrease in minority population at -47.6% between 1990 and 2000.

As can be seen on the maps, tracts to the west of Dayton are experiencing the greatest change. This can possibly be attributed to the growth in minority population in the adjoining tracts during the 10-year period.

However, growth in minority population has not necessarily moved the minority population to new tracts, as can be seen by comparing maps from 1990 to 2000. Migration of minorities has been limited in the County and the City of Kettering. (Table 3.3)

In 1990 those tracts in western Dayton and adjacent in the County increased in the percent of minority but there was no growth of minorities further west. (Tract's 701.01 and 601) There was some growth in minority population to the north in tracts 1201.01, 1201.02 and 1201.03.

It was thought that during the 10-year period between the census there would have been signs that the minority population in the County would have found new areas to live rather than remaining in place.

There are various reasons this did not occur, the hope was that interest rates, at an all time low in the late 1990's to the present, would have resulted in an increase in home buyers and a dispersal of the minority population.

The goal of fair housing is not just the right to live where one wants and can afford but also to see a broader range of housing choices and locations for minorities as well as Whites.

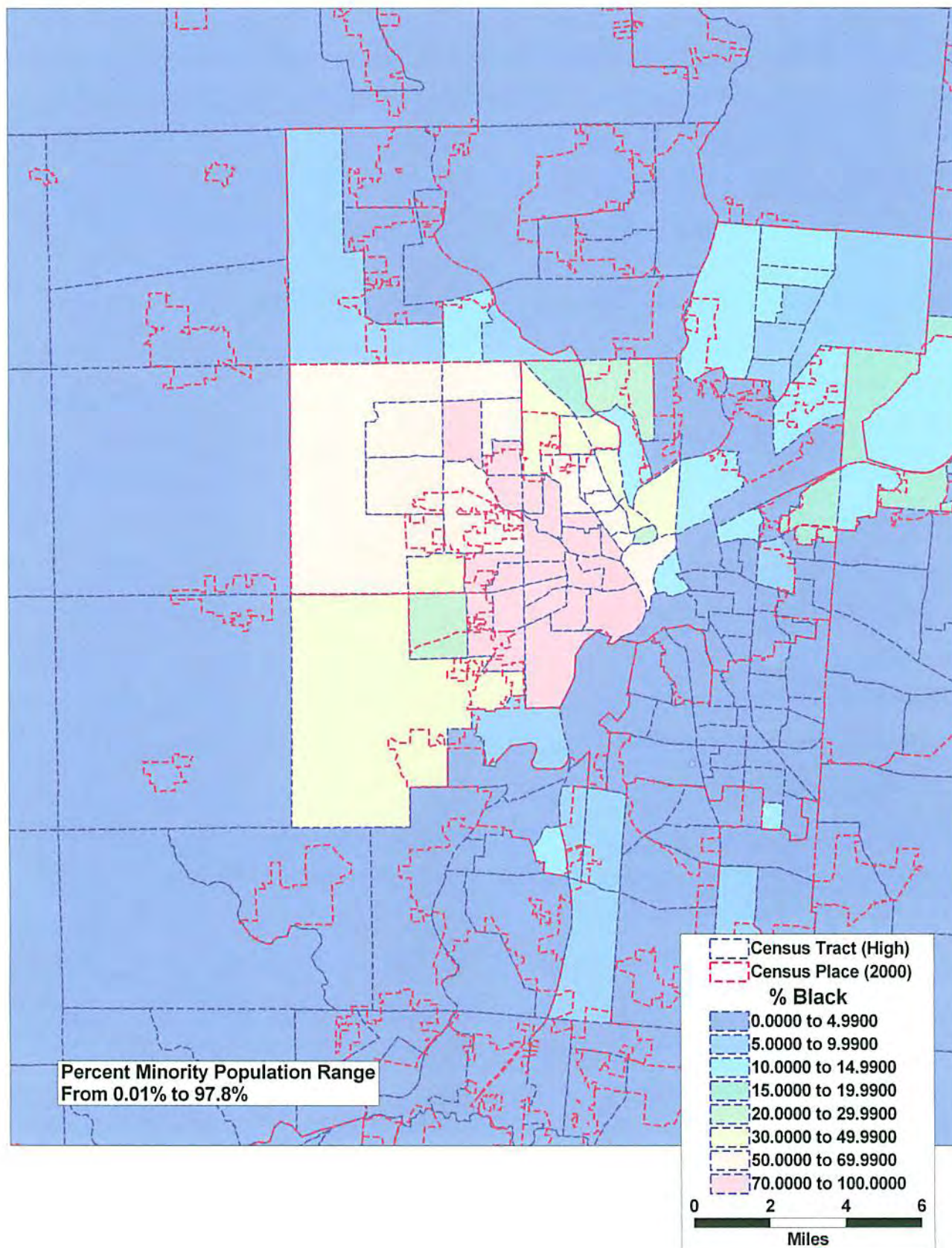
The City of Dayton plays a dominant role in the issues of race for the County and for the City of Kettering. It is obvious from the maps that show population by race that the overwhelming majority of minorities live in the City of Dayton.

While we discuss that segregation exists in the County, the City of Kettering and Dayton it is not unique to these jurisdictions. Ohio has two of the ten most segregated cities in America, Cleveland and Cincinnati. A study conducted in 2004 indicated that more than 77% of the Blacks living in the City would have to move for Cleveland to obtain integration. The City of Dayton had a segregation score of 71.5%.

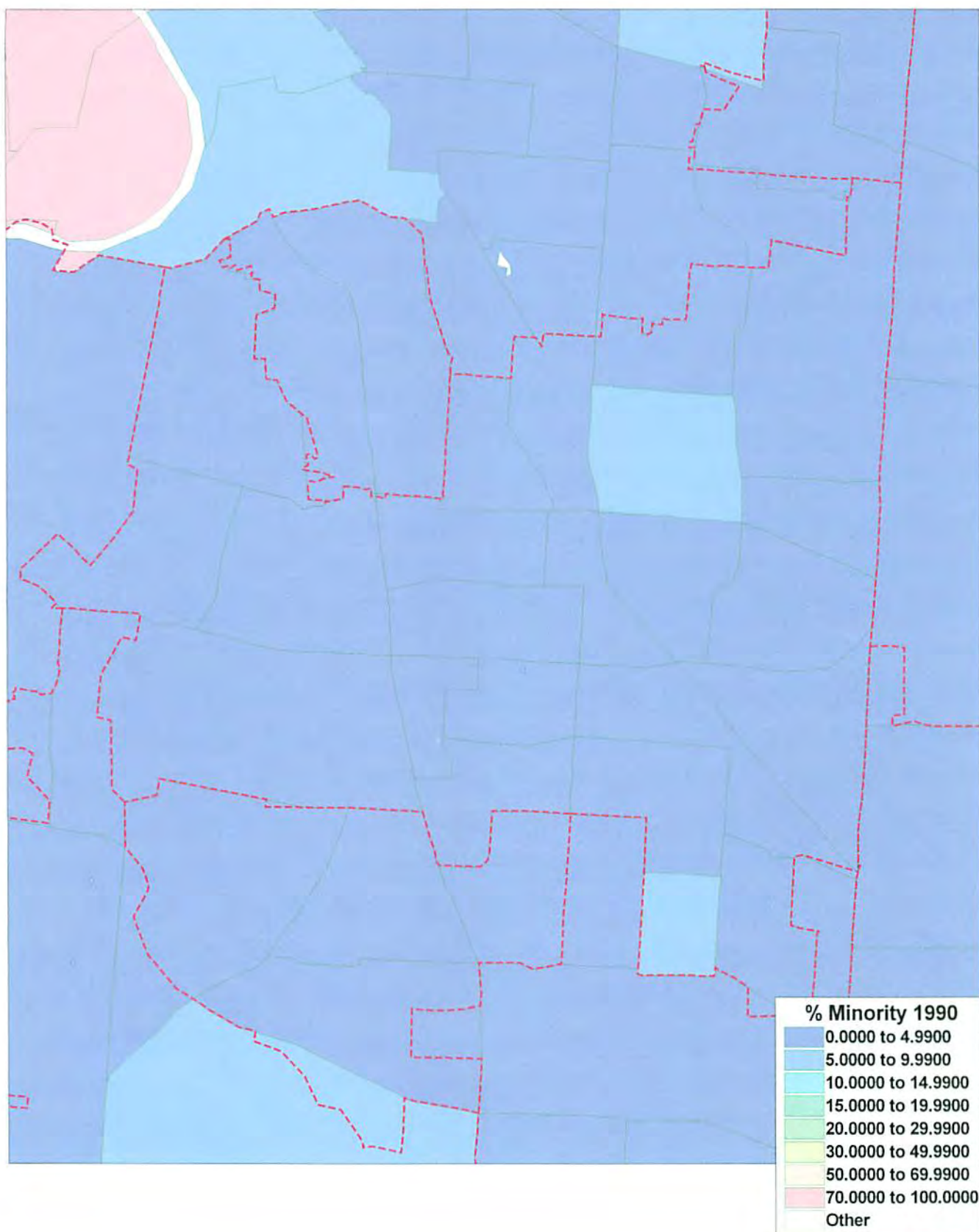
It is important that policies for both the County and the City of Kettering encourage development of housing that would be affordable and Not in My Backyard (NIMBY) issues do not interfere with housing choice.

NIMBY is the response that often comes when a developer or community announces that they will build affordable, low-moderate income or group home in a neighborhood or suburb. Residents in the neighborhood rise up to protest the perceived notions that such a housing development or program will drastically hurt their property values, overcrowd the neighborhood, cause an increase in crime and other concerns. It is especially prevalent in the development of group homes for the disabled or individuals' recovery from various addictions. This attitude can drastically impact the ability of local governments to

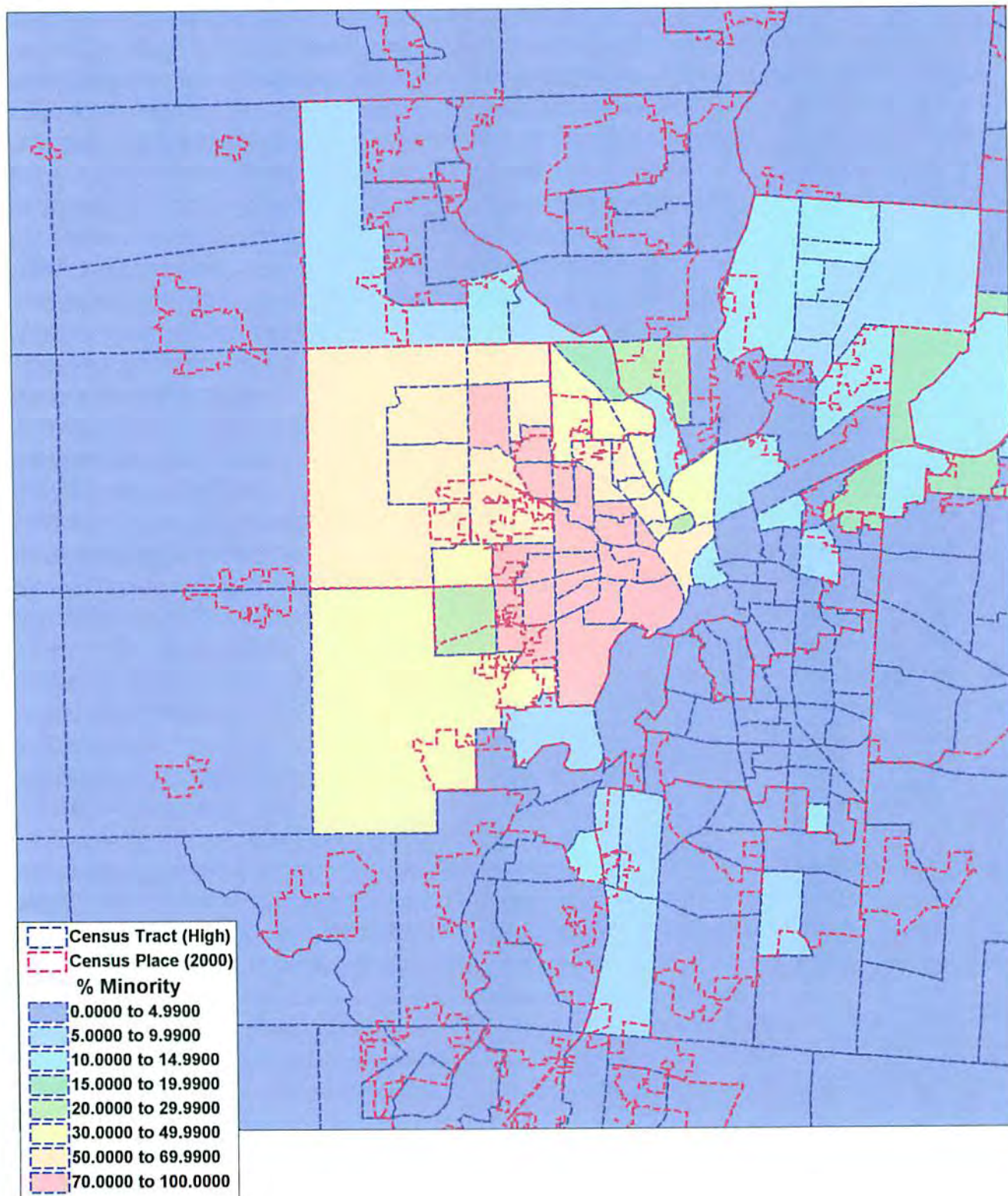
Map 5: Percent Minority Population Montgomery County



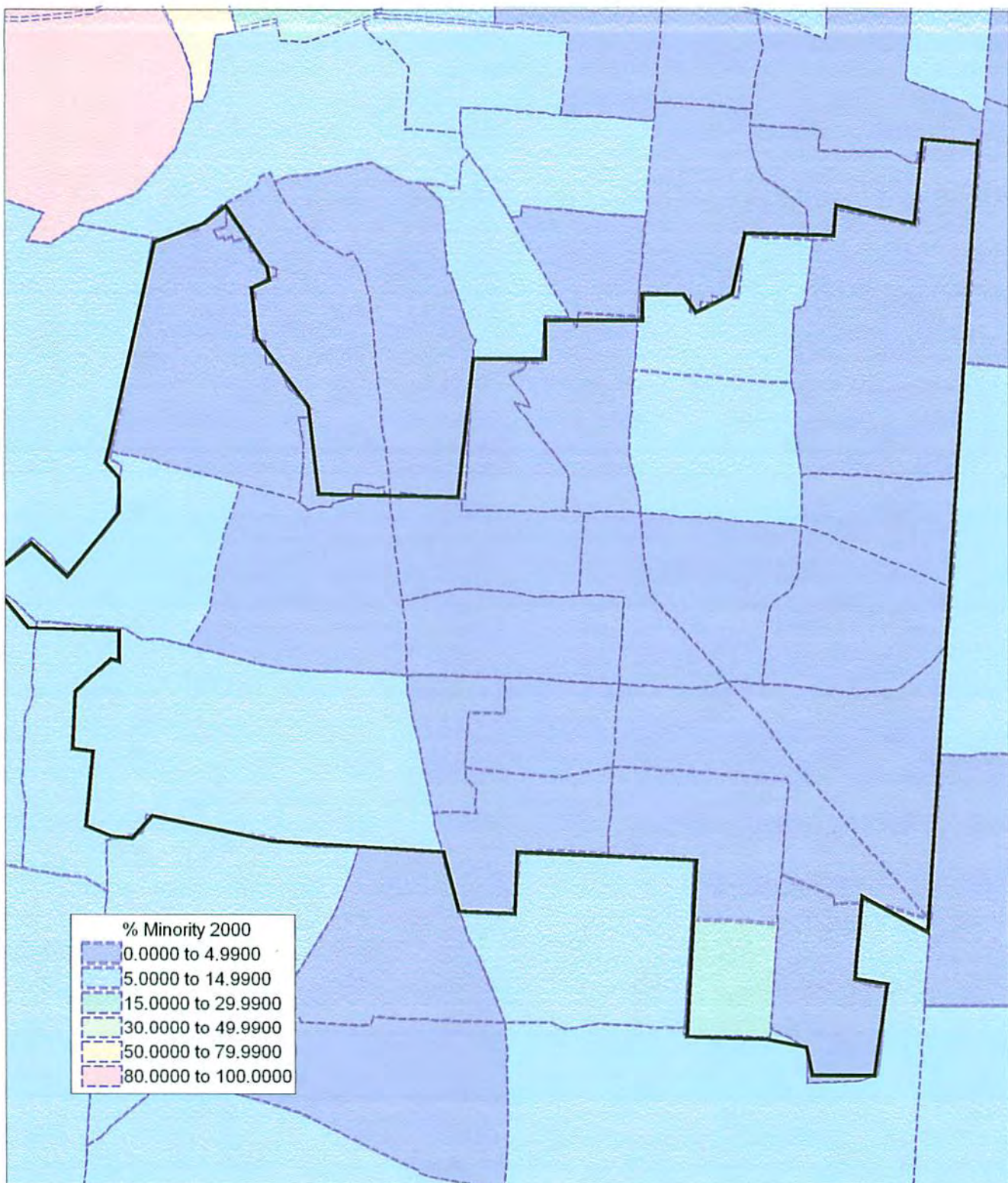
Map 6: Minority Population 1990 City of Kettering



4
Map 6: % Minority Population Montgomery County - 2000



Map 8: City of Kettering Percent Minority 2000



Source: Maptitude 4.6

plan and produce housing for those who cannot afford to buy or rent market rate housing as the demand for such housing increases. (Appendix 5 includes a document on the myths and facts regarding NIMBY)

According to the Montgomery County FY2003-2007 Consolidated Plan there are three areas with high minority population concentration. Trotwood at 61.4%, Harrison Twp. at 30.4% and Jefferson Twp. at 55.9%. Table 3.4 shows the areas of minority concentration according to the Consolidated Plan.⁹

Table 3.4 shows the population by race (excluding Whites) for the Montgomery County area, excluding Dayton and Kettering. In Montgomery County those tracts close or overlapping into the City of Dayton showed the highest percentage of Black population. Tract's 601.00 through 805.00 had the highest percent of Black population ranging from 22.29% to 82.06%.

⁹ Montgomery County FY 2003-2007 Consolidated Plan, Table 1, page 36

Table 3.3: Minority Population by Tract Montgomery County - (Excluding Dayton & Kettering*)

CENSUS TRACT	1990% MINORITY	CENSUS TRACT	2000% MINORITY
1	66.06		
25	8.17	25	10.32
101	0.00	101	2.83
102	1.37	102	2.70
204	3.53	204	6.20
301	1.73	301	9.31
302	10.67	302	9.37
401.01	0.65	401.01	2.61
401.02	4.09	401.02	6.07
401.03	2.15	401.03	3.12
402.01	4.69	402.01	5.96
402.02	3.24	402.02	8.39
403.03	3.94	403.01	6.52
403.03	1.63	403.02	8.41
404.01	6.63	404.01	6.61
404.02	5.61	404.02	10.24
501.01	3.10	501.01	8.83
501.02	4.71	501.02	9.88
501.03	9.38	501.03	14.45
503.01	2.56	503.01	3.01
503.02	0.97	503.02	1.98
503.03	6.80	503.03	16.07
504.01	2.22	504.01	2.54
504.02	0.78	504.02	1.83
505.01	1.81	505.01	5.56
505.02	0.50	505.02	1.71
506	2.69	506	1.21
601	45.03	601	41.01
602	26.45	602	30.77
603	88.25	603	83.47
701.01	38.53	701.01	56.39
701.02	36.83	701.02	60.34
702.01	37.49	702.01	31.94
702.02	74.45	702.02	80.95
703	62.95	703	67.99
704	32.18	704	53.66
705	51.77	705	70.17
706	73.87	706	77.71
707	43.97	707	64.72
801	33.45	801	51.00
802	6.18	802	17.81
803	21.50	803	39.67
804	22.90	804	44.32

CENSUS TRACT	1990% MINORITY	CENSUS TRACT	2000% MINORITY
805	17.24	805	23.78
806	0.42	806	1.51
807	1.44	807	0.56
903.01	12.07	903.01	16.03
903.02	3.26	903.02	5.99
904	25.14	904	26.24
906	7.02	906	8.59
907	5.69	907	8.75
908	7.23	908	8.07
909	4.39	909	5.42
910	0.88		
1001.01	11.34	1001.01	16.89
1001.02	13.35	1001.02	16.89
1002.01	10.18	1002.01	14.76
1002.02	13.33	1002.02	15.72
1002.03	7.26	1002.03	13.00
1003.01	7.72	1003.01	12.06
1003.02	8.11	1003.02	10.39
1004	6.04	1004	9.78
1101	1.45	1101	1.85
1102	2.82	1102	6.19
1150.02	0.92	1150.02	2.90
1150.11	2.07	1150.11	2.52
1150.12	1.38	1150.12	4.73
1201.01	0.94	1201.01	11.57
1201.02	7.93	1201.02	13.63
1201.03	7.25	1201.03	13.36
1250	2.47	1250	2.56
1251.01	2.94	1251.01	7.46
1251.02	3.03	1251.02	6.31
1301	0.62	1301.01	1.94
		1301.02	1.08
1401	0.38	1401	1.12
1501	0.96	1501	1.28
1601	0.00	1601	0.63
1650	1.96	1650	1.64

Source: American FactFinder - U.S. Census Bureau - 1990 & 2000

*Some Dayton tracts are shown that overlap into Montgomery County. Tracts with no information in 2000 are tracts that changed with that census.

Table 3.4: Composition of Census Tracts by Race within Montgomery County 2000

CENSUS TRACT	% BLACK	% HISPANIC	% ASIAN	% AM. INDIAN
25	6.58	0.02	1.55	0.22
101	0.14	0.02	0.91	0.05
102	0.57	0.01	0.99	0.07
204	2.14	0.01	2.78	0.30
301	4.54	0.02	2.51	0.48
302	7.89	0.00	0.76	0.26
401.01	0.93	0.01	0.94	0.05
401.02	1.35	0.01	3.53	0.14
401.03	0.97	0.01	1.47	0.04
402.01	0.47	0.01	4.46	0.07
402.02	2.41	0.02	4.23	0.14
403.01	1.78	0.01	3.64	0.12
403.02	6.06	0.01	1.26	0.11
404.01	2.74	0.01	2.84	0.16
404.02	3.66	0.02	4.87	0.13
501.01	5.82	0.01	2.19	0.09
501.02	5.05	0.01	3.37	0.04
501.03	6.82	0.01	6.09	0.10
503.01	1.26	0.01	0.65	0.11
503.02	0.93	0.00	0.42	0.24
503.03	10.65	0.03	1.76	0.27
504.01	1.06	0.01	0.65	0.15
504.02	0.66	0.01	0.31	0.12
505.01	2.55	0.01	1.64	0.10
505.02	0.37	0.01	0.33	0.04
506.00	0.14	0.01	0.27	0.25
601.00	40.18	0.01	0.23	0.07
602.00	29.82	0.01	0.17	0.22
603.00	82.06	0.01	0.26	0.26
701.01	54.54	0.01	0.58	0.50
701.02	59.39	0.01	0.28	0.15
702.01	30.65	0.01	0.22	0.45
702.02	79.62	0.01	0.14	0.00
703.00	66.46	0.01	0.03	0.30
704.00	52.12	0.01	0.21	0.25
705.00	68.72	0.01	0.17	0.28
706.00	77.33	0.00	0	0.15
707.00	63.43	0.01	0.21	0.47
801.00	49.25	0.01	0.65	0.25
802.00	16.31	0.01	0.34	0.11
803.00	37.85	0.01	0.61	0.19
804.00	42.29	0.01	0.58	0.25
805.00	22.29	0.01	0.18	0.32
806.00	0.48	0.01	0.18	0.30
807.00	0.2	0.00	0.08	0.20

CENSUS	% BLACK	% HISPANIC	% ASIAN	% AM. INDIAN
903.01	11.11	0.02	2.63	0.37
904.00	17.92	0.05	2.36	0.50
906.00	3.62	0.01	2.87	0.17
909.00	2.62	0.01	1.67	0.03
908.00	4.58	0.01	1.32	0.42
907.00	4.18	0.02	1.46	0.25
1001.01	12.84	0.00	1.99	0.35
1001.02	10.39	0.02	3.98	0.32
1002.01	10.48	0.02	2.38	0.26
1002.02	12.15	0.01	2.04	0.15
1002.03	9.04	0.02	1.89	0.16
1003.01	8.46	0.01	1.71	0.51
1003.02	8.08	0.01	1.42	0.11
1004.00	6.37	0.02	1.30	0.26
1101.00	0.29	0.00	0.52	0.59
1102.00	3.59	0.01	1.30	0.22
1150.02	0.98	0.01	0.61	0.22
1150.11	0.69	0.01	0.80	0.12
1150.12	1.84	0.01	2.27	0.02
1201.01	9.89	0.01	0.80	0.25
1201.02	10.83	0.01	2.15	0.04
1201.03	9.74	0.02	1.61	0.17
1250.00	0.94	0.01	0.35	0.14
1251.01	4.79	0.01	1.56	0.22
1251.02	4.16	0.01	1.03	0.20
1301.01	0.3	0.01	0.15	0.34
1301.02	0.02	0.00	0.54	0.12
1401.00	0.19	0.00	0.23	0.23
1501.00	0.59	0.00	0.16	0.11
1601.00	0.15	0.00	0.10	0.00
1650.00	0.55	0.01	0.25	0.10

Source: American FactFinder - U.S. Census Bureau - 2000

Table 3.5: Percent of Race by Tract: City of Kettering, 2000

CENSUS TRACT	% BLACK	% ASIAN	% AM. INDIAN	% HISPANIC
201	1.51	0.60	0.28	1.33
202	2.47	1.88	0.17	1.63
203	0.99	0.77	0.00	0.92
204	2.14	2.78	0.30	0.97
205	1.78	1.23	0.27	1.09
206.01	0.36	0.78	0.10	1.56
206.02	0.18	1.58	0.23	0.82
207	0.86	0.80	0.22	1.05
208	0.90	0.62	0.00	1.27
209	1.36	1.10	0.29	0.99
210	1.21	0.77	0.55	1.10
211	2.59	1.09	0.19	1.39
212	1.27	2.60	0.24	1.03
213.01	0.40	0.73	0.20	0.93
213.02	0.54	1.22	0.17	0.71
214	1.25	1.48	0.34	1.06
215.01	1.07	1.74	0.40	1.34
215.02	2.29	1.68	0.00	0.72
216.01	1.70	1.19	0.09	1.47
216.02	0.37	1.44	0.20	0.82
217	1.74	2.02	0.04	0.93
218	11.67	2.42	0.04	1.63
219	1.32	0.87	0.09	0.82

Source: American FactFinder - U.S. Census Bureau - 2000

Tables 3.6, 3.6A and 3.6B show the increase/decrease of the population within Montgomery County and the Cities of Dayton and Kettering by race (total does not include "other race" category) between the years 1990 and 2000 as recorded by the U.S. Census Bureau. Although the figures in Table 3.6 indicate that Montgomery County has seen a decrease of .7% in the White population between the years 1990 and 2000. The increase in overall population is due to the increase in the Black, American Indian, Asian and Hispanic populations of between 34.4% and 260.2%. In addition, the table excludes the Cities of Dayton and Kettering.

It further indicates that:

1. Although the White population remains the majority population of Montgomery County and the Cities of Dayton and Kettering in the 2000 U.S. Census data, there have been decreases in this population category since the 1990 U.S. Census. The decreases are as follows: - .7% in the County, -16.9% in the City of Dayton and -2.4% in the City of Kettering.
2. When comparing the 1990 and 2000 U.S. Census data, the Black population in Montgomery County has increased 34.4%. The Black population in the City of Dayton has decreased 2.4% and the Black population of the City of Kettering has increased 141.4% during this same period of time.

3. When comparing the 1990 and 2000 U.S. Census data, the American Indian population has increased 260.2% in the County, increased by 13.4% in the City of Dayton and by 55.7% in the City of Kettering.
4. When comparing the 1990 and 2000 U.S. Census data, the Asian population has increased 37.4% in the County, decreased 5.4% in the City of Dayton and increased 16.9% in the City of Kettering.
5. When comparing the 1990 and 2000 U.S. Census data, the Hispanic population has increased 45.5% in the County, increased 80.1% in the City of Dayton and 41.7% in the City of Kettering.¹⁰

Again, it should be noted that the census tracts of 1990 and 2000 were compared directly but due to growth or change in boundaries in portions of the County and the cities in this study, figures may vary.

Table 3.6: Population by Race within Montgomery County, 1990-2000

YEAR	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	TOTAL*
1990	266,916	29,583	515	3,798	2,513	303,325
2000	265,113	39,748	1,855	5,217	3,656	315,589
% +/- 1990-2000	(.7%)	34.4%	260.2%	37.4%	45.5%	4.0%

Source: U.S. Census Bureau, 1990 Table P006, P008 (STF1), 2000 Table P7, P11 (SF1) by Census Tract
 *Total does not include "other race" category

Table 3.6A: Population by Race within the City of Dayton, 1990-2000

YEAR	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	TOTAL*
1990	128,349	75,958	486	1,328	1,571	207,692
2000	106,609	74,134	551	1,256	2,830	185,380
% +/- 1990-2000	(16.9%)	(2.4%)	13.4%	(5.4%)	80.1%	(10.7%)

Source: U.S. Census Bureau, 1990 Table P006, P008 (STF1), 2000 Table P7, P11 (SF1) by Census Tract
 *Total does not include "other race" category

¹⁰ City of Kettering Planning & Development, 1990; U.S. Census Bureau, 2000 Table P7, P11 (SF1)

Table 3.6B: Population by Race within the City of Kettering, 1990-2000

YEAR	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	TOTAL
1990*	59,222	437	79	746	477	60,961
2000	54,757	955	105	795	640	57,252*
% +/- 1990-2000	(2.4%)	141.4%	55.7%	16.9%	41.7%	(.7%)

Source: *City of Kettering Planning & Development - 1990

U.S. Census Bureau, 2000 Table P7, P11 (SF1) by Census Tract **Total does not include "other race" category

3.3 Gender

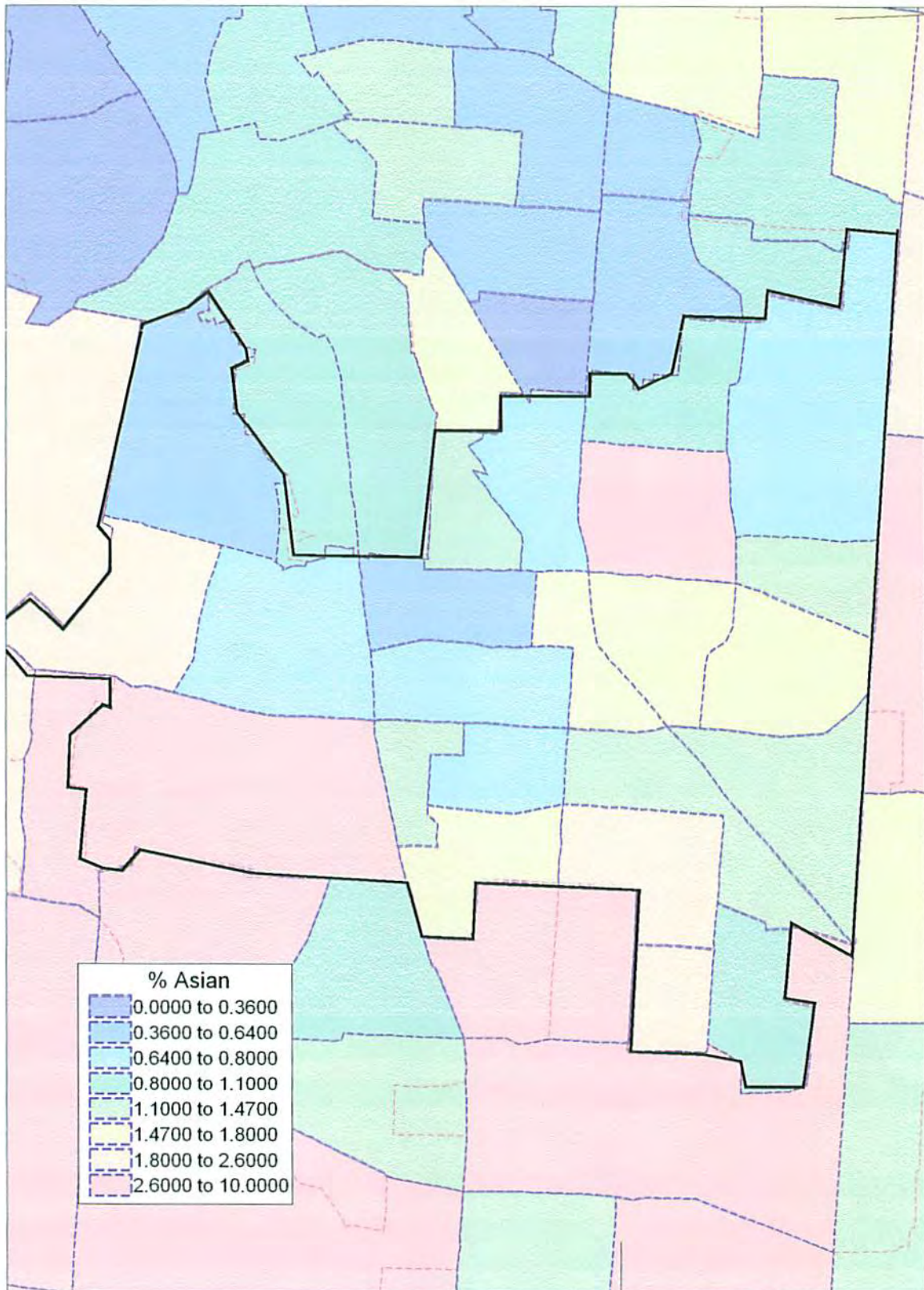
This section will compare the male and female populations of the County. This is important in our overall review for the AI. The differences in population between genders can be a red flag for other problems that might exist. For instance, female headed households are one of the fastest growing poverty groups in the nation, if a high number of females were present in a jurisdiction this would lead to a further examination of that population. Generally it is found that the male and female populations are evenly split with only a few percentage points dividing them. This is true in Montgomery County in Table 3.7.

Table 3.7 indicates that in the total population of Montgomery County and the Cities of Dayton and Kettering, females slightly outnumber males. It is typical for Females to outnumber males in the general population, after the age of 18 and particularly after the age of 65 due to the longer average life-span of women. However, there are anomalies that exist.

In census tracts 506, 603 and 1601 of Montgomery County, males outnumber females in both the general population and those eighteen (18) years of age and older. In census tract 601, males outnumber females in the general population category only.

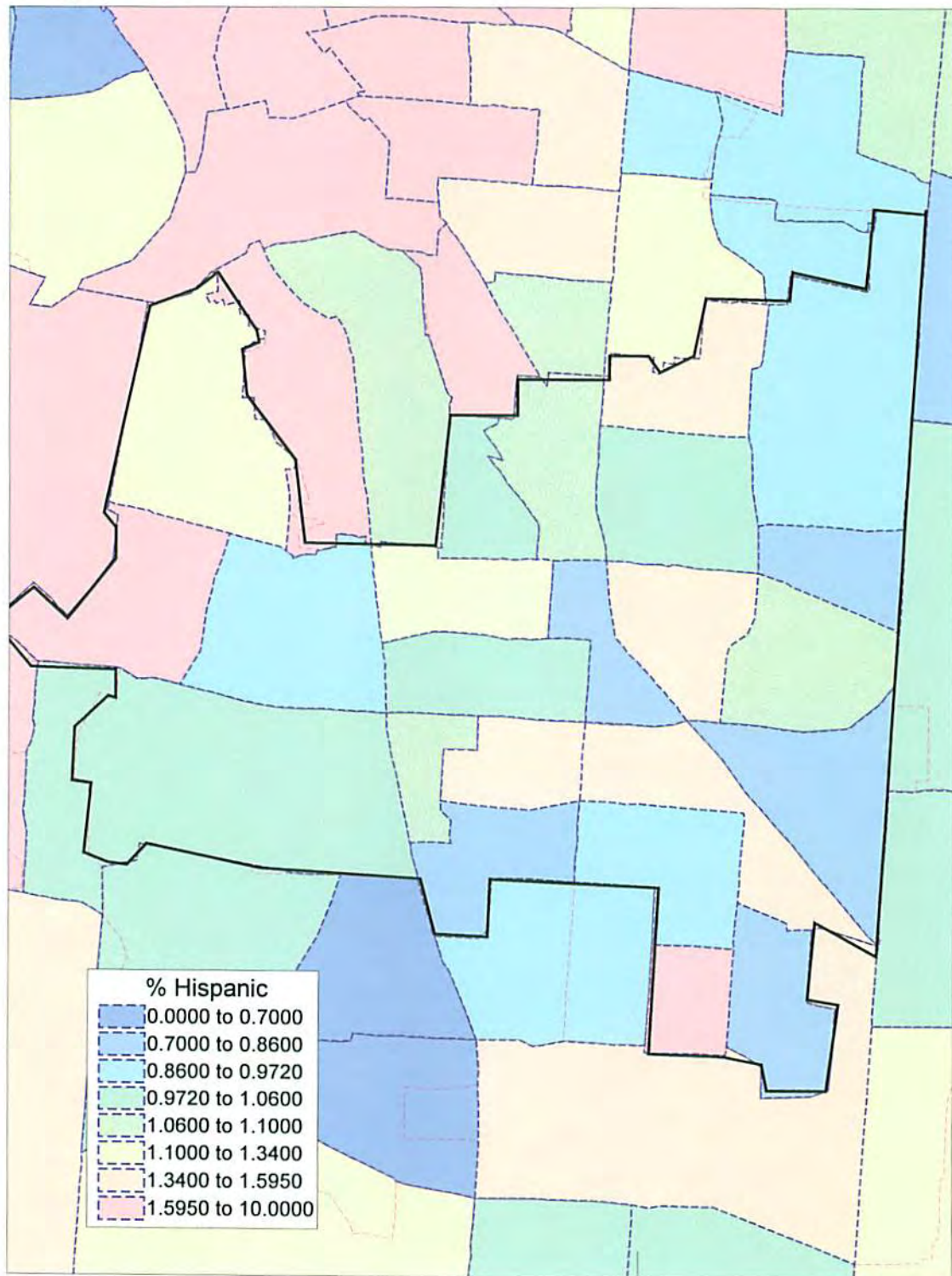
In census tract 12 of the City of Dayton, males outnumber females in the eighteen (18) years of age and older category and in census tract 1101, in the general population category only. In census tracts 13, 14, 15, 19, 20, 21 and 33, males outnumber females both in the general population and for those in the eighteen (18) years of age and older categories. In census tract 903.01 of the City of Dayton, males outnumber females in the

MAP 9: Percent Asian Population 2000 City of Kettering



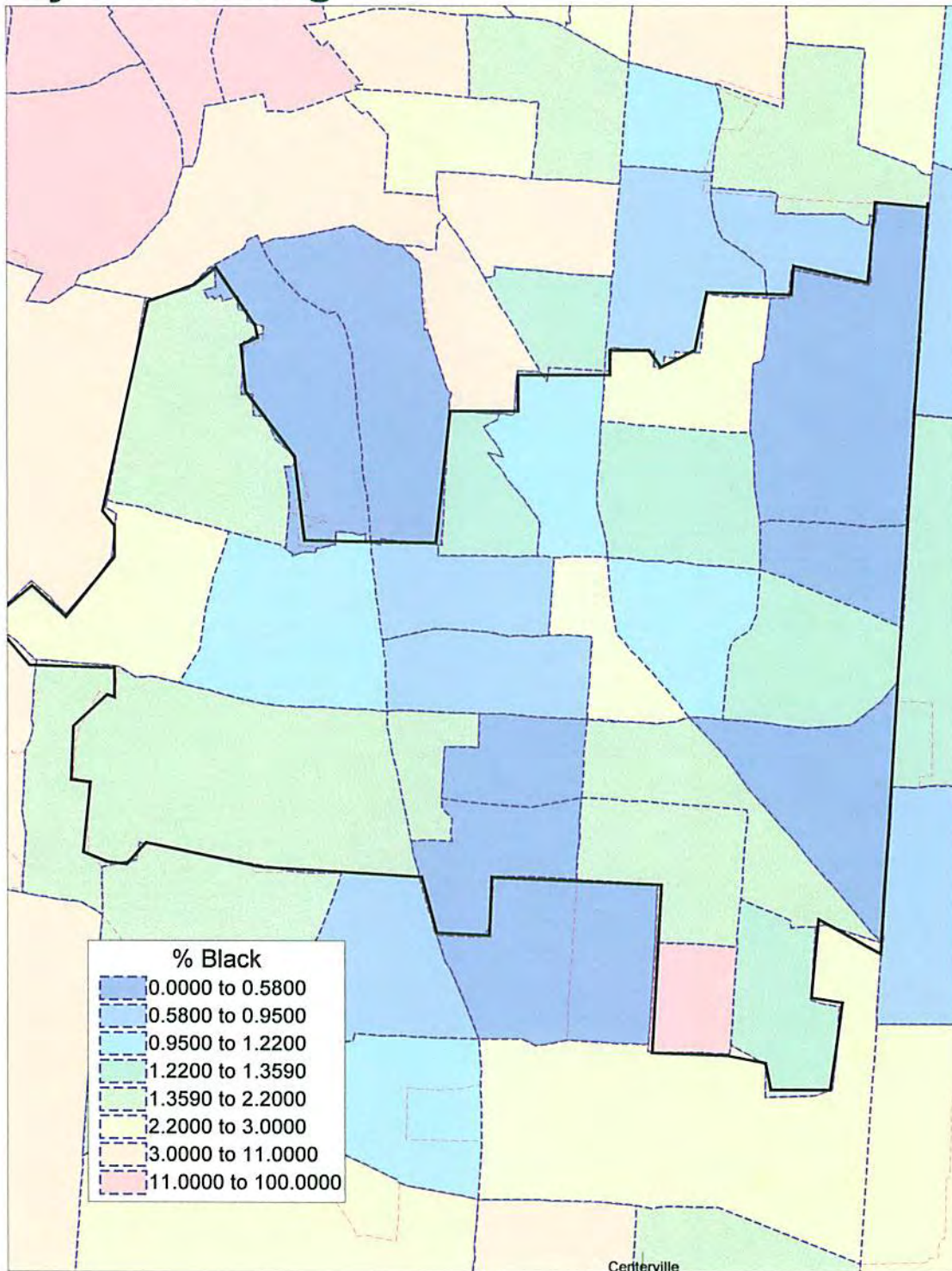
SOURCE: Maptitude 4.6

MAP 10: Percent Hispanic Population 2000 City of Kettering



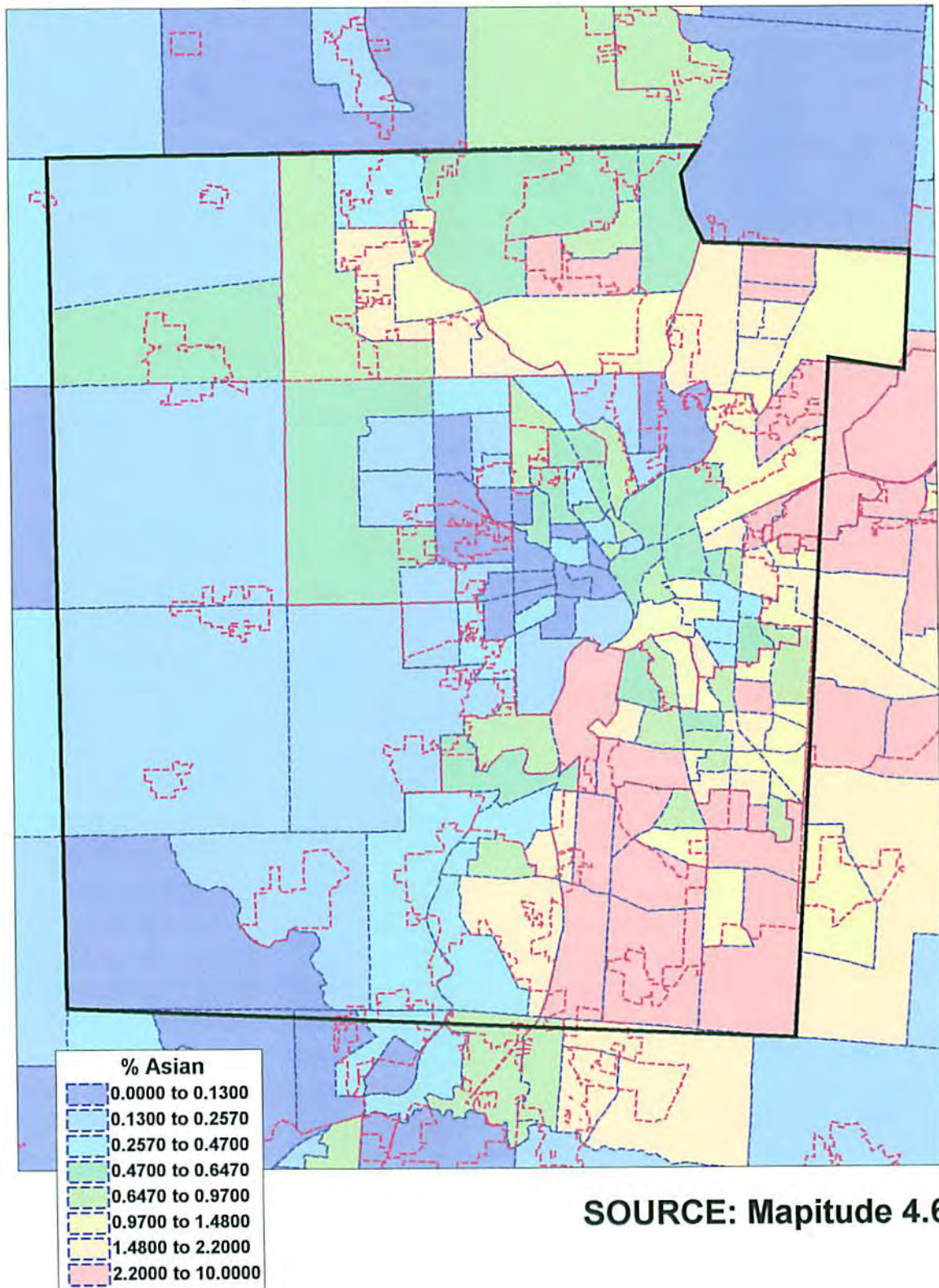
SOURCE: Maptitude 4.6

MAP 11: Percent Black Population City of Kettering



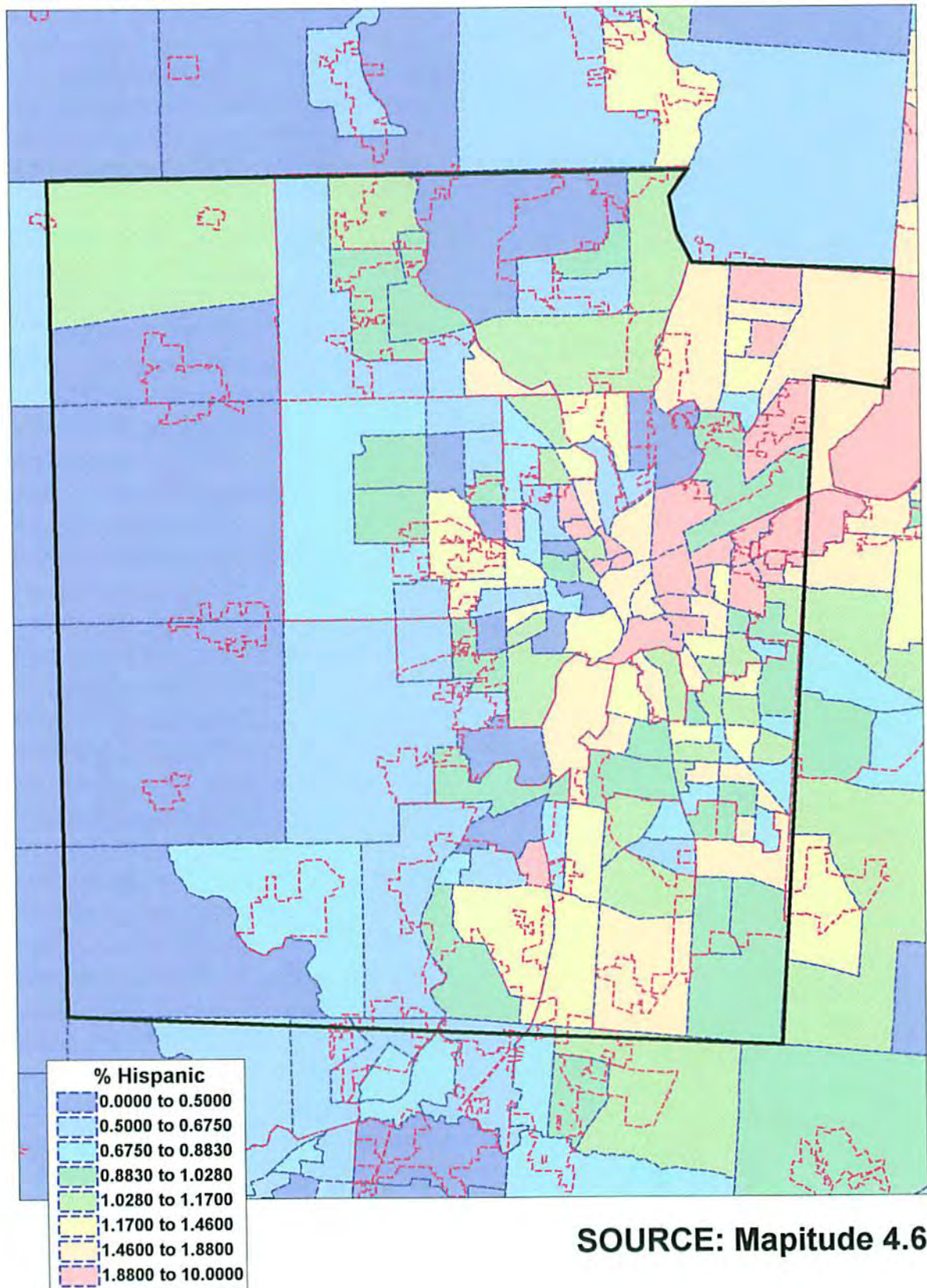
SOURCE: Maptitude 4.6

MAP 12: Percent Asian Population Montgomery County

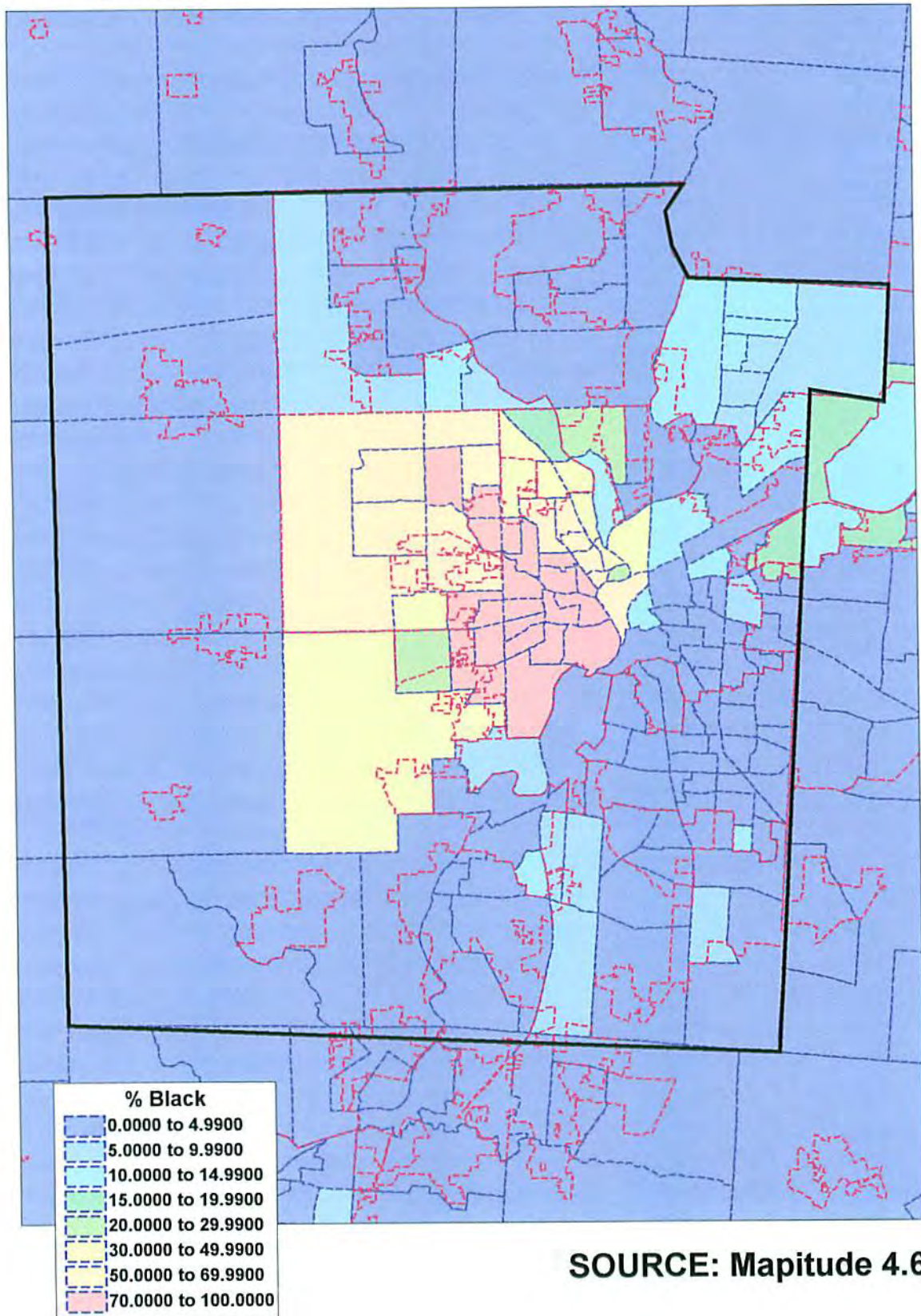


SOURCE: Mapitude 4.6

MAP 13: Percent Hispanic Population Montgomery County

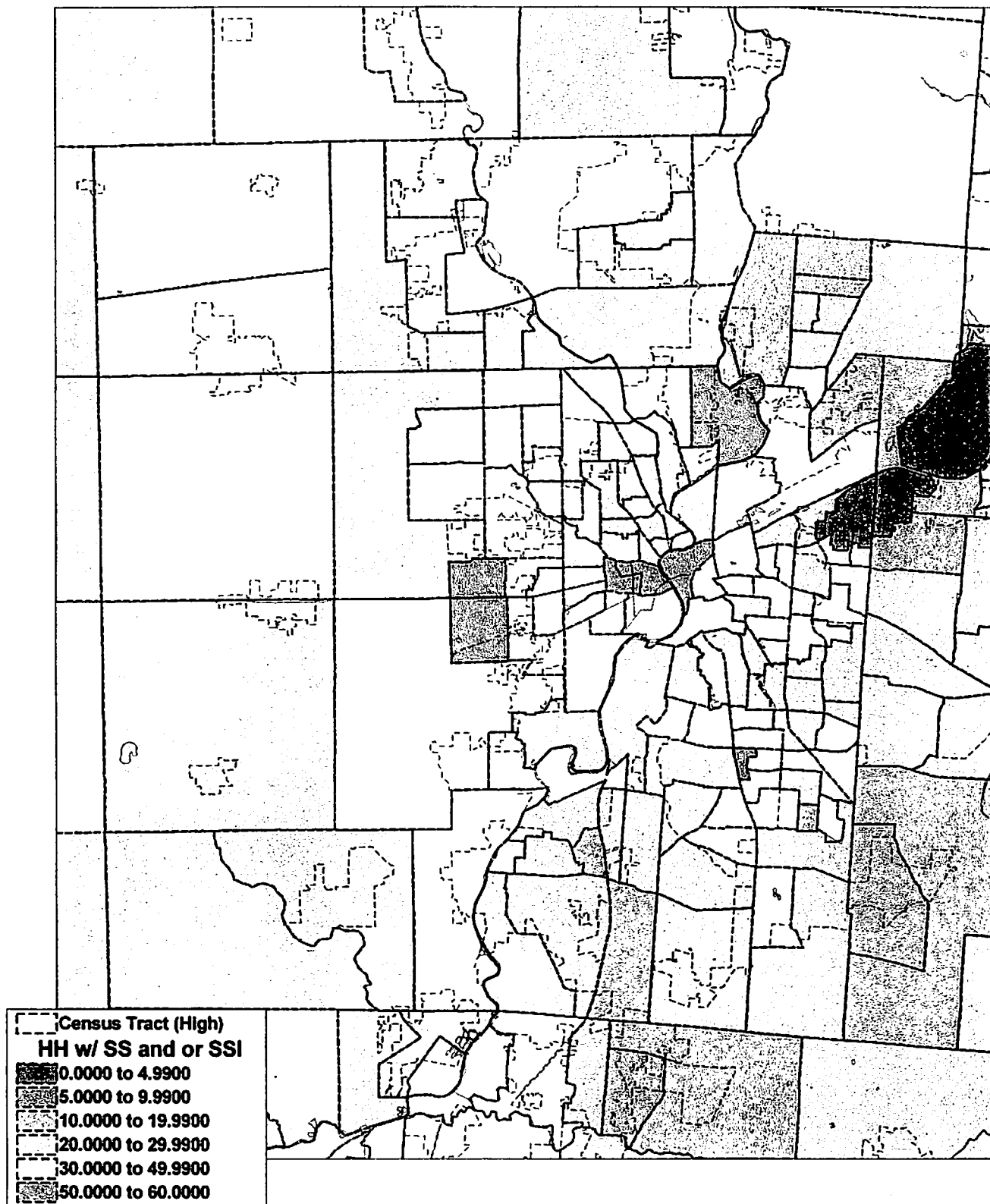


MAP 14: Percent Black Population 2000 Montgomery County



SOURCE: Mapitude 4.6

Map 15: Households Earning Social Security or Supplemental Security Income



sixty-five (65) years and over category only. Only in census tract 45 do males outnumber females in the general population, those eighteen (18) years of age and older and those sixty-five (65) years of age and older categories.

In census tracts 201 and 213.02 of the City of Kettering, males outnumber females in the general population category only.¹¹

Table 3.7: Population of Montgomery County and the Cities of Dayton and Kettering by Gender, 2000

LOCATION	MALE	% TOTAL	FEMALE	% TOTAL	TOTAL
Montgomery County	151,217	48.1%	163,096	51.9%	314,313
City of Dayton	89,788	48.0%	97,461	52.0%	187,249
City of Kettering	27,324	47.5%	30,178	52.5%	57,502

Source: U.S. Census Bureau, 2000 Table DP1 (SF1) by Census Tract

3.4 Family Status

Family status within Montgomery County and the Cities of Dayton and Kettering are shown in Table 3.8.¹² This table indicates family households by presence of people under the age of eighteen (18) by household type. It shows that in the locales of this report that between 31.8% and 46.6% consist of married couples without children under the age of eighteen (18) and that between 23.5% and 34.8% of these have children under the age of eighteen (18). It also indicates that there are between 5.0% and 10.1% Female head of households without children under the age of eighteen (18) and between 10.5% and 25.7% are Female head of households with children under the age of eighteen (18). Male head of households with children under the age of eighteen (18) is between 3.0% and

¹¹ U.S. Census Bureau, 2000 Table DP1 (SF1) by Census Tract

¹² The table does not include information for non family households which include persons who live alone; don't live alone [but not married]; non relatives that live together and persons that live in institutions or other group quarters

5.3% and Male head of households without children under the age of eighteen (18) is between 1.9% and 3.6%.¹³

There are more Female heads of households than Male head of households within Montgomery County and the Cities of Dayton and Kettering. Female households with children are 3.5 times greater than similar Male households in the County. This follows the national trend.

The importance of this data is threefold - 1, Female head of households with children are the fastest growing poverty population, 2, the impact this population can have on the need for affordable housing and 3, single head of households with children have a high number of housing discrimination complaints.

According to The Ohio Poverty Report - 2003, families with a female-head, no husband present and related children, had a poverty rate of 34.6 percent in 1999. Also single head of households with children are one of the main users of assisted housing whether it is through the housing authority or through other sources.

Table 3.8: Family Status by Presence of People Under the Age of 18 by Household Type within Montgomery County and the Cities of Dayton and Kettering, 2000

	Married CH<18	Married w/o CH<18	Male CH<18	Male w/o CH<18	Female CH<18	Female w/o CH<18	Total Family Households
Montgomery County	30,160	38,069	2,679	1,673	9,723	4,370	86,674
% of Total	34.8%	43.9%	3.1%	1.9%	11.2%	5.0%	
City of Dayton	10,149	13,704	2,272	1,537	11,092	4,348	43,102
% of Total	23.5%	31.8%	5.3%	3.6%	25.7%	10.1%	
City of Kettering	4,977	7,529	433	330	1,501	945	15,715
% of Total	31.7%	47.9%	2.7%	2.0%	5.9%	6.0%	

Source: U.S. Census Bureau, 2000 (SF1) Table P19 by Census Tract

¹³ U.S. Census Bureau, 2000 (SF1) Table P19 by Census Tract

3.5 Disability Status

See Maps 15

Tables 3.9, 3.9A and 3.9B show the disability status of the disabled population by jurisdiction. These populations are less than one percent of the population except for Montgomery County where 1.21% of the population are in an institution. This information is important to this report, with the changes in federal and state funding, budget cuts and other pressures being placed on provision of services to disabled persons, it can become an issue for the County and its communities in the future.

Table 3.9: Disability Status, Montgomery County, 2000

	0-18	18-64	65 AND OLDER	TOTAL	% OF TOTAL POPULATION*
Males & Females w/ disabilities non-institutionalized	1	350	257	608	.19%
Males & Females w/ disabilities institutionalized	44	473	3,282	3,799	1.21%
% of Total Population*	.01%	.26%	1.13%	1.40%	

Source: U.S. Census Bureau, 2000 Table DP1-QTP12 (SF1) by Census Tract *Percent of total civilian population excluding the Cities of Dayton and Kettering

Table 3.9A: Disability Status, City of Dayton, 2000

	0-18	18-64	65 AND OLDER	TOTAL	% OF TOTAL POPULATION*
Males & Females w/ disabilities non-institutionalized	247	926	44	1,217	.65%
Males & Females w/ disabilities institutionalized	71	425	705	1,201	.64%
% of Total Population*	.17%	.72%	.40%	1.29%	

Source: U.S. Census Bureau, 2000 Table DP1-QTP12 (SF1) by Census Tract *Percent of total civilian population within the City of Dayton only

Table 3.9B: Disability Status, City of Kettering, 2000

	0-18	18-64	65 AND OLDER	TOTAL	% OF TOTAL POPULATION*
Males & Females w/ disabilities non-institutionalized	0	30	1	31	.05%
Males & Females w/ disabilities institutionalized	10	31	479	520	.85%
% of Total Population*	.01%	.10%	.79%	.90%	

Source: U.S. Census Bureau, 2000 Table DP1-QTP12 (SF1) by Census Tract *Percent of total civilian population within the City of Kettering only.

According to the Alcohol, Drug Addiction and Mental Health Services Board (ADAMHS), persons with serious mental disabilities have chronic illness which is distinguished by diagnosis, duration and degree of impairment in daily functioning. For the purposes of the County and City of Kettering, those individuals in need of housing placement include the groups of individuals who have been diagnosed with both mental and physical disabilities. The ADAMHS Board serves more than 4,000 adult individuals with serious mental disabilities in Montgomery County, through its community health centers. Many mentally ill individuals have difficulty in both obtaining and in maintaining employment. They are usually very low-income and have difficulties finding housing that is suitable to their needs, and that is safe, clean and sanitary.¹⁴

To meet the housing needs of persons with mental illnesses in Montgomery County the ADAMHS Board and its various agencies provide housing alternatives. These range from semi-independent apartments to institutional facilities for the mentally ill. Approximately 700 are currently housed in these combined housing options. Table 3.10 shows existing housing available for mentally disabled persons in the County.¹⁵

¹⁴ Montgomery County Consolidated Plan, FY 2003-2007, page 15

¹⁵ Ibid, page 15

Table 3.10: Existing Housing for Adults with Serious Mental Disabilities¹⁶

Types of Housing	Providers	Number of Residential/Households Served by Location of Units			
		City of Dayton	City of Kettering	Balance of County	Total Mont. County
Rental Subsidies	Eastway Corp.	173	36	56	265
Scattered site project-based units	Miami Valley Housing Opp. (MVHO)	74	0	144	218
	Shelter & care tenant based rental subsidy	158	12	105	275
Apartment with on site support	Eastway Corp. & MVHO	36	8	22	66
Apartment w/o on site support	Eastway Corp.	0	0	8	8
Foster care & adult care homes	Eastway Corp. Through contracts with operators	88	0	80	96
Agency operated group-living	Places Inc.	12	0	24	36
	Eastway Corp.	0	12	0	12
Homes for aged/rest homes	Eastway Corp. Through agreements with agencies/operators	21	0	0	21

Source: The Alcohol, Drug Addiction and Mental Health Services Board of Montgomery County

¹⁶ Ibid, page 17

Table 3.11: Characteristics of the Mentally Ill Served by the ADAMHS Board for Montgomery County

Sex	
Male	44%
Female	56%
Race/Ethnic Origin	
White	57%
Black	42%
Asian	0%
Hispanic	0%
Native American	0%
Other	2%
Employment Status	
Employed full or part-time	15%
Not employed, but able to work	35%
Retired	3%
Student	28%
Homemaker	7%
Disabled and unable to work	7%
Unknown	5%
Educational Status	
8th grade or less	16%
Some high school	17%
High school or GED	30%

Table 3.11: Continued

Trace or technical school	2%
Some College	11%
College education 2 year or 4 year	4%
Graduate courses/degree	5%
Primary Source of Income	
Supplemental Security Income (SSI)	10%
Social Security Disability Income (SSDI)	5%
No Income	45%
Supported by families or friends	12%
Other entitlements, i.e., ADC, GR, etc.	7%
Wages	14%
Other	7%

In the 2002 Census of Severely Mentally Disabled (SMD) Adults showed a need for 935 housing units in addition to those that were currently in the system. New housing units have been developed since that time; however, the number of SMD persons in treatment in Montgomery County has increased more, out pacing the acquisition of new units.¹⁷ With changes in housing assistance available through public housing and Section 8 Vouchers on the decline the hope of alleviating this housing shortage for SMD or other disabled persons is bleak.

The statistics show that as individuals with disabilities age, there is a greater need for housing. As clients age, so do their care givers, causing a decrease in their ability to provide support and assistance; therefore, the need for housing alternatives rises. Until the number of housing units increases to address the needs, the need to provide support services to the individual, as well as the care giver, is needed. The people in most need are elderly parents of adult children between the ages of 25 and 60 years of age or older who still live at home. Other groups include: families with a single head of household, adults and children who are non-ambulatory or multi-handicapped (with or without families) and adults who are dually diagnosed. Support services would include: flexible respite services for elderly parents caring for their children at home, transportation for all

¹⁷ Montgomery County Consolidated Plan, FY 2003-2007, page 16

segments of the population and day care for children and adults while parents or care providers work.¹⁸

The Montgomery County Board of Mental Retardation and Developmental Disabilities (MCBMRDD) monitors the residential needs and oversees residential support services for people with Mental Retardation and Developmental Disabilities in the County. The MCBMRDD has identified current individuals who are on their waiting lists as follows¹⁹:

1. Residential Waiting List - 116
2. Emergencies - 33
3. Services Substitution (persons not living in the least restrictive environment) - 283
4. Aging Care giver - 325

As funds from the State and Federal Government dwindle, nonprofit housing agencies, providers of housing services, public housing authorities and local jurisdictions will increasingly feel the pressure of increasing needs and decreasing resources. Reliance on creative funding, alternative financing and other innovations will be necessary to rehab or build new units and to maintain rental assistance. Table 3.12 shows housing options for persons served by MCBMRDD.

Table 3.12: Housing Options for Persons With Mental Retardation & Developmental Disabilities

# Units	Montgomery County	Dayton	Kettering	Balance of County
Supported Living (1-4 Persons)	78	15	4	59
Group Homes (5-12)	14	0	2	12
Large Facilities (36)	2	0	0	2
Institutions (90-100+)	2	0	0	2
Emergency Shelters	1	0	0	1

¹⁸ Montgomery County Consolidated Plan, FY 2003-2007, page 16

¹⁹ Ibid, page 19

In terms of fair housing the lack of adequate safe and sanitary housing for persons with disabilities is a growing issue. While fair housing laws have strong language/coverage for persons with disabilities and there is strong enforcement the housing providers are at best unaware or at worst just don't care. A sign of concern regarding the availability of accessible housing is that recently MVFHC received a grant to do an "inventory" of multi-family housing. This inventory is to determine how accessible units are for the disabled. Once this study is completed there will be a better picture of the extent of the problem that the disabled have experienced in their search for housing. However, whether it is one complaint or one hundred the problem is there.

Another symptom of the problem is the NIMBY response that new group homes, housing for the disabled, etc. encounter when they try to build or convert housing for the disabled. This is especially true in suburban neighborhoods.

3.6 Income Characteristics of Protected Classes

See Maps 16- 17

Tables 3.13 and 3.13A reflect the actual 2000 (1999 reported) Median Household Income (MHI) for the census tracts for Montgomery County and the City of Kettering by Race. It should be noted that the Median Household Income for Montgomery County is for the seventy (70) census tracts as represented in this report. Upon review of the Median Household Income within Montgomery County, it is apparent that there exists concentrations of low-income individuals in every race category. The MHI for all of Montgomery County, including the Cities of Dayton and Kettering, in 2000 was \$40,156.²⁰

The MHI for the seventy (70) census tracts in Montgomery County ranged from \$21,078 in census tract 602 to \$102,503 in census tract 101. The census tract with the smallest increase in MHI since the 1990 U.S. Census Bureau data was census tract 1201.03 at 7.3%, while the largest increase was noted in census tract 505.02 at 63.6%.

The MHI for the twenty-three (23) census tracts comprising the City of Kettering for the year 2000 was \$45,051.²¹ The MHI ranged from \$31,908 in census tract 211 to \$67,969 in census tract 206.02. The census tract with the smallest increase in MHI since the 1990 U.S. Census Bureau data was census tract 217 at -.35%, while the largest increase was noted in census tract 210 at 72.3%. With the exception of census tract 217, there have

²⁰ U.S. Census Bureau, 2000 Table P53 (SF3) by Census Tract

²¹ U.S. Census Bureau, 2000 Table P53 (SF3) by Census Tract

been increases in MHI in all census tracts since 1990. Upon review of the MHI within the City of Kettering, it is apparent that there exists concentrations of low-income individuals in every race category.

For comparison purposes, the MHI for both Montgomery County and the City of Kettering was higher than that of the City of Dayton for the same period of time.

In Montgomery County, the MHI for the White population exceeds that of all other race categories in twenty-one (21) of the seventy (70) census tracts. It exceeds the MHI for the County in forty-four (44) census tracts.²²

In the City of Kettering, the MHI for the White population exceeds that of all other race categories in four (4) of the twenty-three (23) census tracts. It exceeds the MHI of the city in twelve (12) of the census tracts.²³

In Montgomery County, the MHI for the Black population exceeds that of all other race categories in thirteen (13) of the seventy (70) census tracts but only three (3) census tracts where each race category is present. It exceeds the MHI of the County in thirty (30) of the census tracts.²⁴

In the City of Kettering, the MHI for the Black population exceeds that of all other race categories in four (4) of the twenty-three (23) census tracts. It exceeds the MHI of the city in two (2) of the census tracts.²⁵

The MHI income for Hispanic and Native American households was less than their White and Black counter parts. Only in those tracts that had Blacks reporting did they show higher MHI than Blacks.

Interestingly, Asians showed some of the highest MHI in both Montgomery County and the City of Kettering. Of course part of this can be explained by the number of households reporting as Asian would be significantly smaller than Whites or Blacks so their MHI would then be larger. If a tract had only five Asian households reporting and all had incomes of \$125,000, then their White and Black counterpart's MHI would be less because they are a larger population.

²² U.S. Census Bureau, 2000 Table P152A (SF3)

²³ Ibid

²⁴ U.S. Census Bureau, 2000 Table P152B (SF3)

²⁵ Ibid

Table 3.13: Median Household Income within Montgomery County by Race, 2000

CENSUS TRACT	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC
101	104,129	0.00	18,750	0.00	52,500
102	71,545	0.00	0.00	27,279	37,417
301	32,205	30,000	41,250	65,625	18,750
302	41,842	12,375	18,750	0.00	23,750
401.01	63,438	0.00	0.00	56,250	102,264
401.02	111,696	45,781	0.00	184,972	36,250
401.03	72,143	85,489	0.00	162,500	0.00
402.01	68,152	0.00	0.00	162,500	3,000
402.02	49,571	59,531	90,957	53,239	18,625
403.01	82,080	116,576	0.00	104,000	125,906
403.02	56,159	21,125	0.00	26,250	26,250
404.01	67,813	39,583	24,583	61,250	87,266
404.02	57,844	37,273	39,792	79,828	83,166
501.01	41,790	32,200	0.00	45,000	31,250
501.02	53,929	35,455	0.00	64,766	24,844
501.03	56,118	38,158	0.00	45,804	55,417
503.01	33,023	26,750	0.00	0.00	50,250
503.02	50,729	71,250	0.00	33,750	50,588
503.03	42,500	30,313	0.00	29,500	23,750
504.01	55,344	42,500	56,250	28,750	54,444
504.02	36,140	0.00	0.00	13,750	53,750
505.01	46,862	34,038	4,028	46,000	24,861
505.02	37,757	0.00	0.00	0.00	0.00

Montgomery County & City of Kettering AIFHC - 2004

506	41,475	0.00	0.00	0.00	0.00
601	43,244	41,033	0.00	0.00	0.00
602	22,299	14,706	0.00	0.00	0.00
603	16,964	27,188	0.00	0.00	41,750
701.01	41,769	35,970	0.00	22,875	11,607
701.02	35,208	32,460	0.00	0.00	41,250
702.01	22,845	14,063	0.00	0.00	0.00
703	27,109	23,657	0.00	0.00	20,208
704	35,819	40,385	43,542	0.00	51,250
705	33,713	46,202	30,481	0.00	0.00
706	26,607	52,406	0.00	0.00	0.00
707	31,875	34,787	58,750	0.00	0.00
801	30,783	30,924	52,778	43,542	64,125
802	43,175	71,528	21,250	0.00	0.00
803	40,114	35,313	0.00	26,250	6,250
804	26,856	25,341	0.00	19,792	16,250
806	30,754	0.00	0.00	0.00	0.00
904	37,405	35,100	90,957	21,932	30,625
906	22,274	35,179	0.00	70,357	37,500
907	42,337	75,559	0.00	28,750	72,917
908	47,375	51,094	80,488	41,250	12,292
909	43,065	27,083	0.00	85,489	56,154
910	37,917	15,000	0.00	41,786	33,750
1001.01	50,021	40,882	0.00	33,421	93,153
1001.02	58,962	73,750	39,861	46,905	35,000

Montgomery County & City of Kettering AIFHC - 2004

1002.01	43,929	42,279	0.00	60,865	48,750
1002.02	48,415	52,981	0.00	44,375	16,719
1002.03	50,642	65,625	7,083	40,714	43,214
1003.01	47,944	49,063	0.00	29,271	46,500
1003.02	44,871	39,405	0.00	200,000+	18,750
1004	46,354	47,500	36,250	126,855	69,886
1102	60,160	59,625	48,750	39,583	19,583
1150.02	49,750	41,250	58,750	85,489	33,750
1150.11	38,368	24,722	0.00	46,250	32,222
1150.12	57,550	126,201	6,250	40,714	75,168
1201.01	61,575	66,875	0.00	2,500-	75,487
1201.02	66,314	80,228	0.00	62,917	127,308
1201.03	43,409	46,500	0.00	0.00	18,500
1250	51,197	53,452	0.00	0.00	125,526
1251.01	57,373	60,714	175,597	41,607	200,000+
1251.02	41,845	33,235	0.00	27,500	13,625
1301.01	52,587	0.00	0.00	0.00	0.00
1301.02	39,645	0.00	0.00	80,488	0.00
1401	42,702	0.00	162,500	0.00	0.00
1501	45,668	146,286	0.00	0.00	56,250
1601	56,579	0.00	0.00	0.00	0.00
1650	49,232	125,715	0.00	71,250	21,250

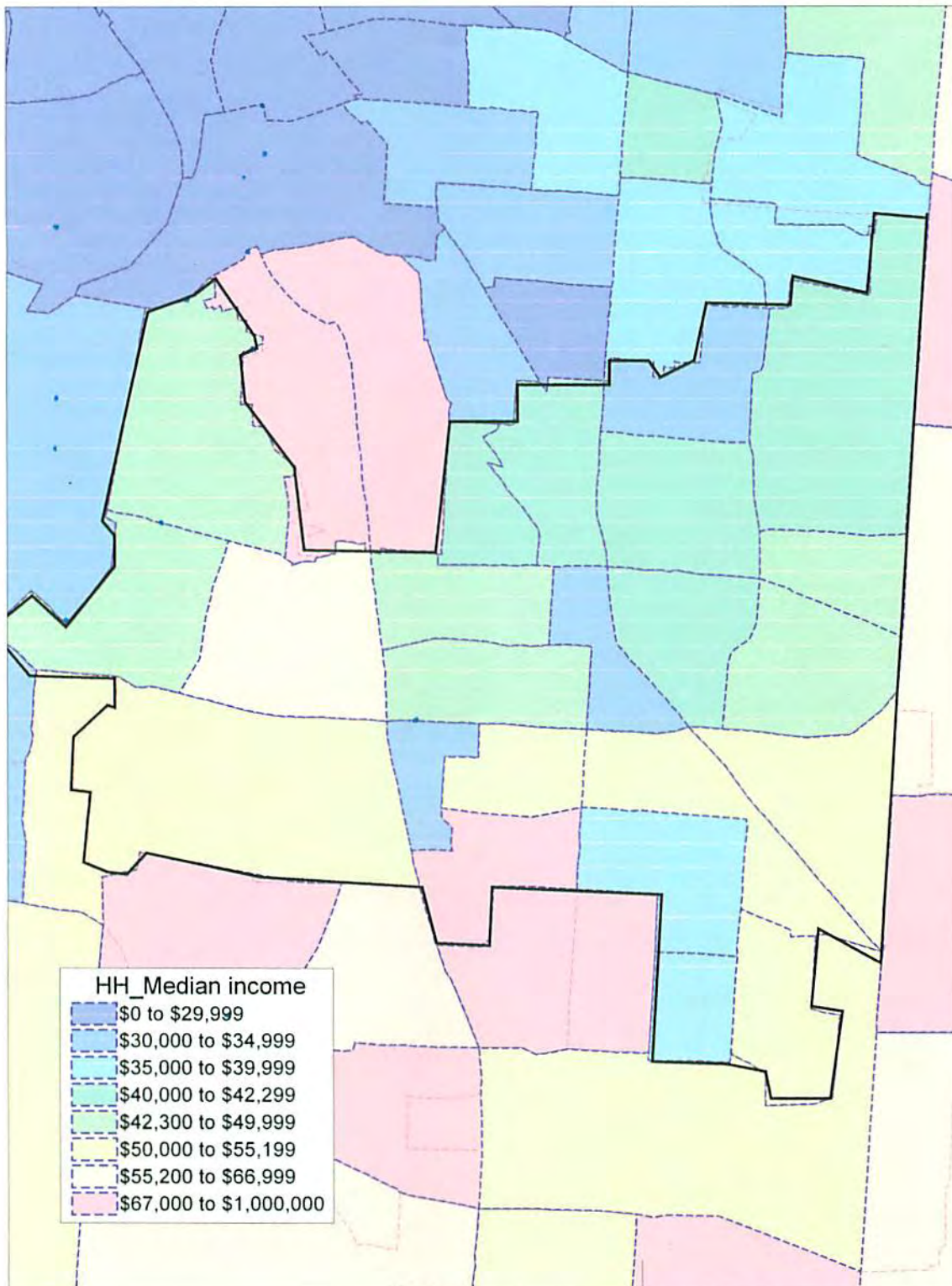
Source: U.S. Census Bureau, 2000 Tables P152A, B, C, D, H (SF3) by Census Tract

Table 3.13A: Median Household Income within the City of Kettering by Race, 2000

CENSUS TRACT	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC
201	45,375	20,833	0.00	85,489	17,500
202	45,160	42,292	0	11,458	74,000
203	64,299	21,250	0	0	0
204	48,693	57,167	0	58,365	125,651
205	32,011	51,250	16,250	0	18,750
206.01	50,362	0	0	0	55,417
206.02	68,438	0	53,750	0	108,750
207	45,598	63,750	73,750	51,250	43,750
208	48,950	53,500	127,308	0	57,083
209	40,566	11,250	0	65,714	16,250
210	40,566	43,750	0	6,250	16,250
211	32,031	29,583	11,250	50,536	21,458
212	40,417	37,188	73,750	59,375	18,750
213.01	40,054	16,250	56,250	0	0
213.02	42,917	56,250	0	48,750	0
214	50,052	41,932	6,250	45,250	20,000
215.01	41,133	38,125	0	47,321	21,250
215.02	34,934	37,778	0	0	0
216.01	53,618	34,844	0	18,571	28,750
216.02	55,833	26,458	0	42,083	0
217	38,988	17,500	0	66,250	0
218	40,000	21,607	75,487	54,688	23,750
219	54,385	31,071	0	0	80,488

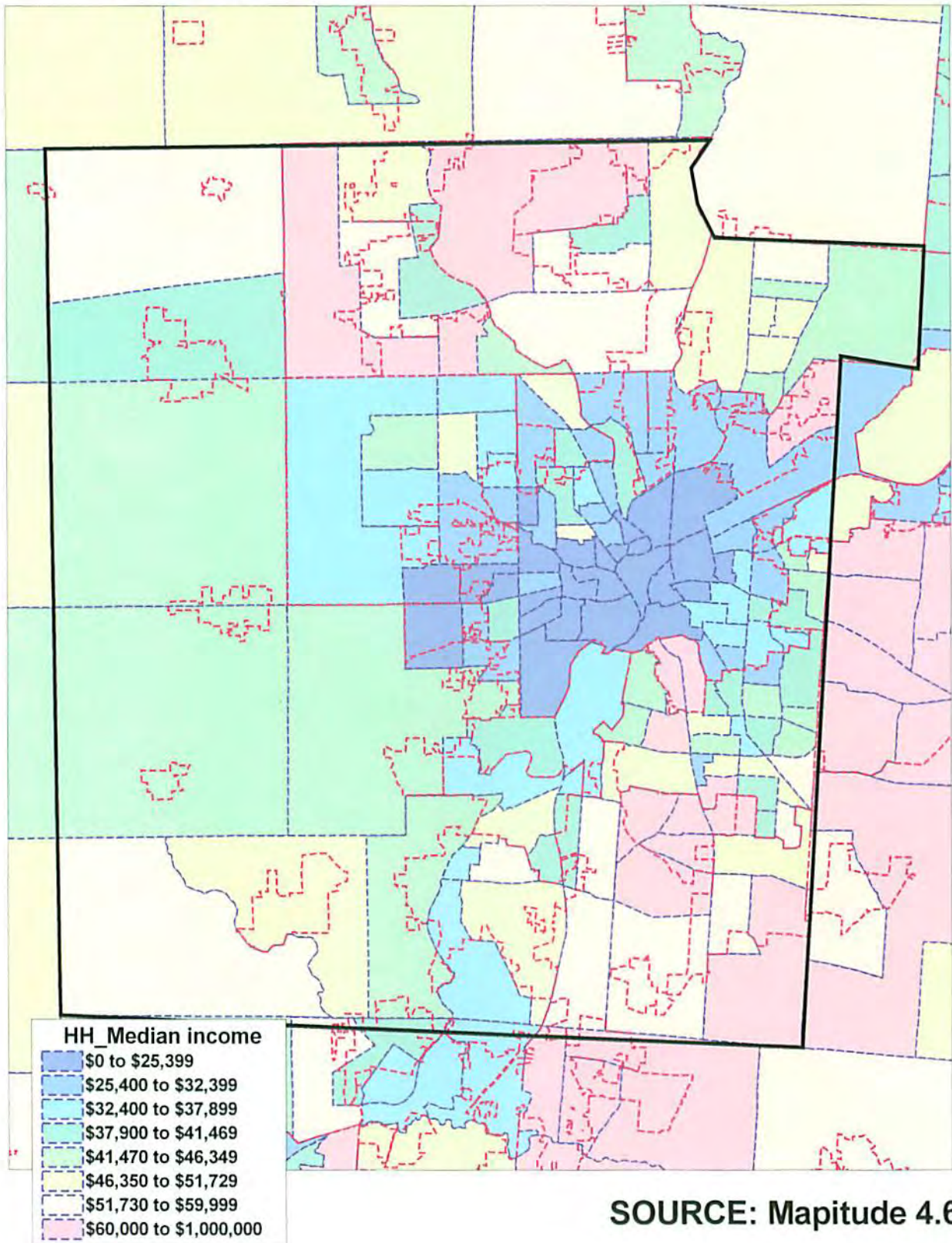
Source: U.S. Census Bureau, 2000 Tables P152A,B,C,D,H (SF3) by Tract

MAP 16: Median Household Income City of Kettering



SOURCE: Maptitude 4.6

MAP 17: Median Household Income Montgomery County



3.7 Poverty and Minorities

The incidence of poverty by race within Montgomery County and Kettering are shown in Tables 3.14, 3.14A and 3.14B. (Poverty is defined as households below 50% Median Household Income) The percent of the population, as determined by race, living below poverty where poverty status has been determined in Montgomery County and Kettering is 6.6% and 4.5%, respectively. The percentage indicated in the discussion for each race by jurisdiction will not equal 100% since "other race" is not included.

The breakdown by percent of each race category by population and percent of those living in poverty are as follows:

White Population: In Montgomery County, the White population makes up approximately 85% of the 2000 population and accounts for 5.2% of those living below poverty.

In the City of Dayton, the White population makes up approximately 53.3% of the 2000 population and accounts for 15.8% of those living below poverty.

In the City of Kettering, the White population makes up approximately 95.7% of the 2000 population and accounts for 4.2% of those living below poverty.

Black Population: In Montgomery County, the Black population accounts for approximately 12.0% of the 2000 population with 16.2% living below poverty.

In the City of Dayton, the Black population accounts for approximately 40.4% of the 2000 population with 28.6% living below poverty.

In the City of Kettering, the Black population accounts for approximately 1.8% of the 2000 population with 16.8% living below poverty.

American Indian: In Montgomery County, the American Indian population makes up approximately .2% of the 2000 population and accounts for 6.1% of those living below poverty.

In the City of Dayton, the American Indian population makes up approximately .3% of the 2000 population and accounts for 38.0% of those living below poverty.

In the City of Kettering, the American Indian population makes up approximately .2% of the 2000 population and accounts for 20.0% of those living below poverty.

Asian Population: In Montgomery County, the Asian population makes up approximately 1.7% of the 2000 population and accounts for 10.9% of those living below poverty.

In the City of Dayton, the Asian population makes up approximately .7% of the 2000 population and accounts for 14.0% of those living below poverty.

In the City of Kettering, the Asian population makes up approximately .3% of the 2000 population and accounts for 10.9% of those living below poverty.

Hispanic Population: In Montgomery County, the Hispanic population makes up approximately 1.1% of the 2000 population and accounts for 10.9% of those living below poverty.

In the City of Dayton, the Hispanic population makes up approximately 1.3% of the 2000 population and accounts for 28.4% of those living below poverty.

In the City of Kettering, the Hispanic population makes up approximately .9% of the 2000 population and accounts for 28.4% of those living below poverty.²⁶

Table 3.14: Montgomery County: Poverty Status in 2000 by Race, 2000

	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	TOTAL*
At/Above Poverty	246,538	30,699	605	4,521	3,059	285,422*
Below Poverty	13,427	5,925	39	554	375	20,320*
Total	259,965	36,624	644	5,075	3,434	305,742*
% Below Poverty by Race	5.2%	16.2%	6.1%	10.9%	10.9%	6.6%

Source: U.S. Census Bureau, 2000 Tables P159A,B,C,D,H (SF3) by Census Tract *Total does not include "other race" category.

²⁶ U.S. Census Bureau, 2000 Tables P159A,B,C,D,H (SF3) by Census Tract *Total does not include "other race" category.

Table 3.14A: City of Dayton: Poverty Status in 2000 by Race, 2000

	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	TOTAL*
At/Above Poverty	83,659	51,627	305	1,039	1,612	138,242*
Below Poverty	15,674	20,708	187	169	640	37,378*
Total	99,333	72,335	492	1,208	2,252	175,620*
% Below Poverty by Race	15.8%	28.6%	38.0%	14.0%	28.4%	21.3%

Source: U.S. Census Bureau, 2000 Tables P159A,B,C,D,H (SF3) by Census Tract *Total does not include "other race" category.

Table 3.14B: City of Kettering: Poverty Status in 2000 by Race, 2000

	WHITE	BLACK	AM. INDIAN	ASIAN	HISPANIC	TOTAL*
At/Above Poverty	52,457	795	84	733	572	54,641
Below Poverty	2,300	160	21	62	68	2,611
Total	54,757	955	105	795	640	57,252*
% Below Poverty by Race	4.2%	16.8%	20.0%	7.8%	10.7%	4.6%

Source: U.S. Census Bureau, 2000 Tables P159A,B,C,D,H (SF3) by Census Tract *Total does not include "other race" category

3.8 Poverty and Gender

The incidence of poverty by Gender within Montgomery County and the Cities of Dayton and Kettering are shown in tables 3.15, 3.15A and 3.15B. These tables indicate that poverty affects females in Montgomery County 2.2% more than males. In the City of Dayton, poverty affects females 3.5% more than males and in the City of Kettering the poverty affects females 2.1% more than males.

Within Montgomery County the poverty rate for both males and females is, approximately 6.7%, in the City of Dayton, 21.7% live below poverty and in the City of Kettering, 4.4% live below poverty.

Table 3.15: Montgomery County: Poverty Status by Gender*, 2000

	Males	Females	Total*
At/Above Poverty	139,987	147,367	287,354
Below Poverty	8,231	12,486	20,717
Total	148,218	159,853	308,071
% Below Poverty by Gender*	5.6%	7.8%	6.7%

Source: U.S. Census Bureau, 2000 Table PCT49 (SF3) by Census Tract *Total of population for whom poverty status has been determined.

Table 3.15A: City of Dayton: Poverty Status by Gender*, 2000

	Males	Females	Total*
At/Above Poverty	66,248	70,472	136,720
Below Poverty	16,455	21,494	37,949
Total	82,703	91,966	174,669
% Below Poverty by Gender*	19.9%	23.4%	21.7%

Source: U.S. Census Bureau, 2000 Table PCT49 (SF3) by Census Tract *Total of population for whom poverty status has been determined.

Table 3.15B: City of Kettering: Poverty Status by Gender*, 2000

	Males	Females	Total*
At/Above Poverty	26,335	28,518	57,468
Below Poverty	899	1,660	2,642
Total	27,234	30,178	60,110
% Below Poverty by Gender*	3.3%	5.5%	4.4%

Source: U.S. Census Bureau, 2000 Table PCT49 (SF3) by Census Tract *Total of population for whom poverty status has been determined.

3.9 Poverty Status by Family Type and Presence of Children

See Map 18 - 21

Tables 3.16, 3.16A and 3.16B demonstrate the effects of poverty status on family type and presence of children. Female headed households with children are by far the largest poverty population in Montgomery County and its jurisdictions.

In Montgomery County, 19.2% of married couples with children under the age of 18 live below poverty. More than 50% (50.8%) of Female Head of Households with children under the age of 18 live below poverty. Similar Male households have 2.2% living below poverty. For all households at or below poverty, 3,264 (77.1%) have children under the age of 18.

In the City of Dayton, 12.6% of married couples with children under the age of 18 live below poverty. Female Head of Households with children under the age of 18 had 63.1% living below poverty. Similar Male households have 8.1% living below poverty. For all households at or below the poverty level, 6,249 (83.9%) have children under the age of 18.

In the City of Kettering, 14.2% of married couples with children under the age of 18 living below poverty. Female Head of Households with children under the age of 18 had 52.7% living below poverty. Similar Male households have 4.7% living below poverty. For all households at or below the poverty level, 368 (71.6%) have children under the age of 18.

Table 3.16: Montgomery County: Poverty Status by Family Type & Presence of Children, 2000

Family Type	At/Above Poverty	Below Poverty	Total*
Married, CH<18	29,902 (35.9%)	815 (19.2%)	30,717 (35.1%)
Married, No CH < 18	38,426 (46.2%)	685 (16.2%)	39,111 (44.7%)
Male HH, CH < 18	2,592 (3.1%)	256 (6.0%)	2,848 (3.3%)
Male HH, No CH< 18	1,445 (1.7%)	95 (2.2%)	1,540 (1.8%)
Female HH, CH < 18	7,106 (8.5%)	2,193 (51.8%)	9,299 (10.6%)
Female HH, No CH < 18	3,762 (4.5%)	190 (4.5%)	3,952 (4.5%)
	53,331 (99.9%)	4,234 (99.9%)	87,467 (100.0%)

Source: U.S. Census Bureau P90 (SF3) by Census Tract *Total of population for whom poverty status has been determined.

Table 3.16A: City of Dayton: Poverty Status by Family Type & Presence of Children, 2000

	At/Above Poverty	Below Poverty	Total*
Married, CH<18	10,361 (28.9%)	942 (12.6%)	11,303 (26.1%)
Married, No CH < 18	13,316 (37.2%)	629 (8.4%)	13,945 (32.2%)
Male HH, CH < 18	1,504 (4.2%)	607 (8.1%)	2,111 (4.9%)
Male HH, No CH< 18	1,424 (4.0%)	163 (2.2%)	1,587 (3.7%)
Female HH, CH < 18	5,896 (16.5%)	4,700 (63.1%)	10,596 (24.5%)
Female HH, No CH < 18	3,311 (9.2%)	409 (5.5%)	3,720 (8.6%)
	35,812 (100.0%)	7,450 (99.9%)	43,262 (100.0%)

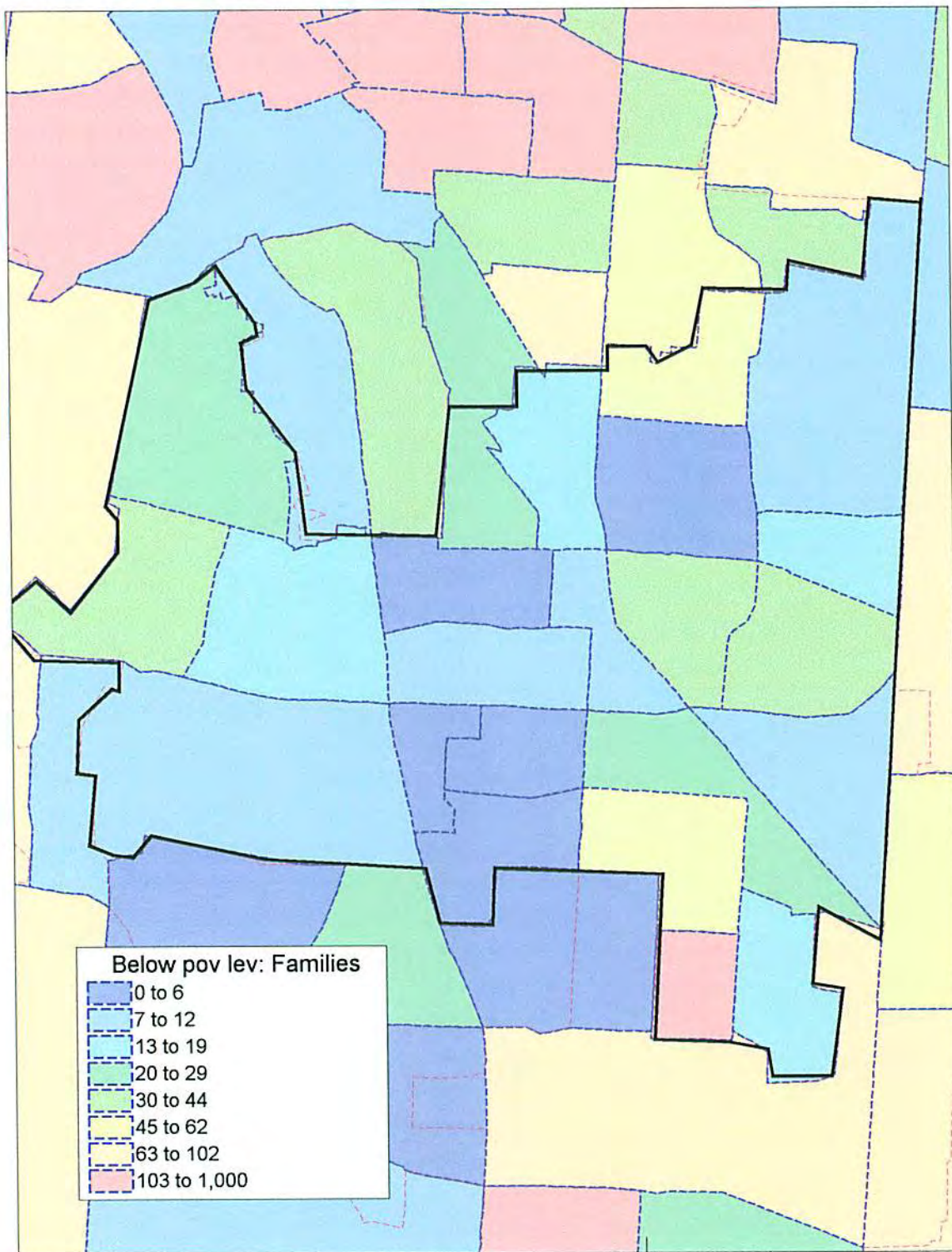
Source: U.S. Census Bureau, 2000 Table P90 (SF3) by Census Tract *Total of population for whom poverty status has been determined.

Table 3.16B: City of Kettering: Poverty Status by Family Type & Presence of Children, 2000

Family Type	At/Above Poverty	Below Poverty	Total*
Married, CH<18	5,510 (58.7%)	73 (14.2%)	5,583 (56.4%)
Married, No CH < 18	759 (8.0%)	117 (22.8%)	876 (8.8%)
Male HH, CH < 18	523 (5.6%)	24 (4.7%)	547 (5.5%)
Male HH, No CH< 18	395 (4.2%)	0 (0.0%)	395 (4.0%)
Female HH, CH < 18	1,322 (14.1%)	271 (52.7%)	1,593 (16.1%)
Female HH, No CH < 18	880 (9.4%)	29 (5.6%)	909 (9.2%)
	9,389 (100.0%)	514 (100.0%)	9,903 (100.0%)

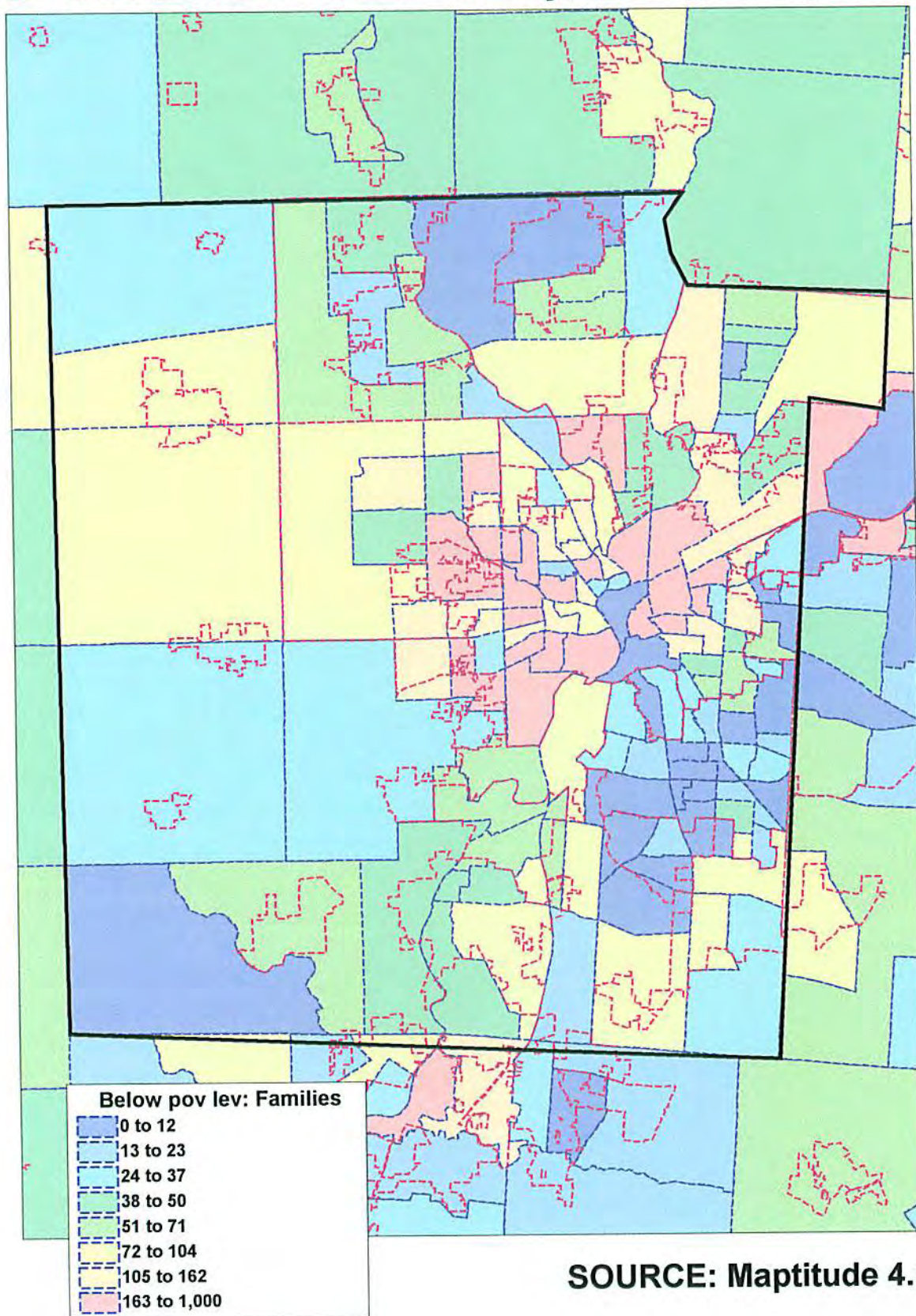
Source: U.S. Census Bureau, 2000 Table P90 (SF3) by Census Tract *Total of population for whom poverty status has been determined.

MAP 18: Families Below Poverty - Kettering

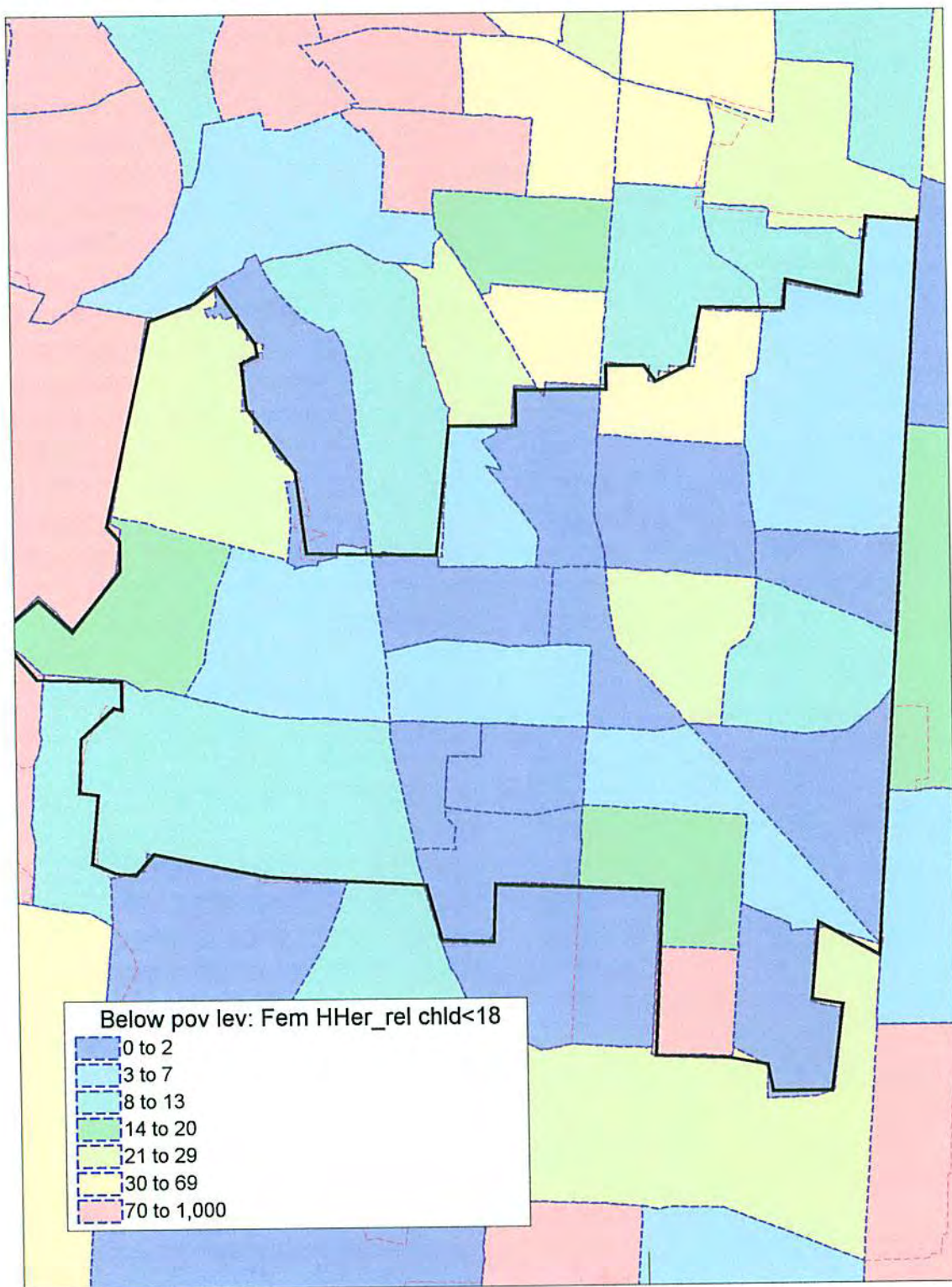


SOURCE: Maptitude 4.6

MAP 19: Families Below Poverty, Montgomery County

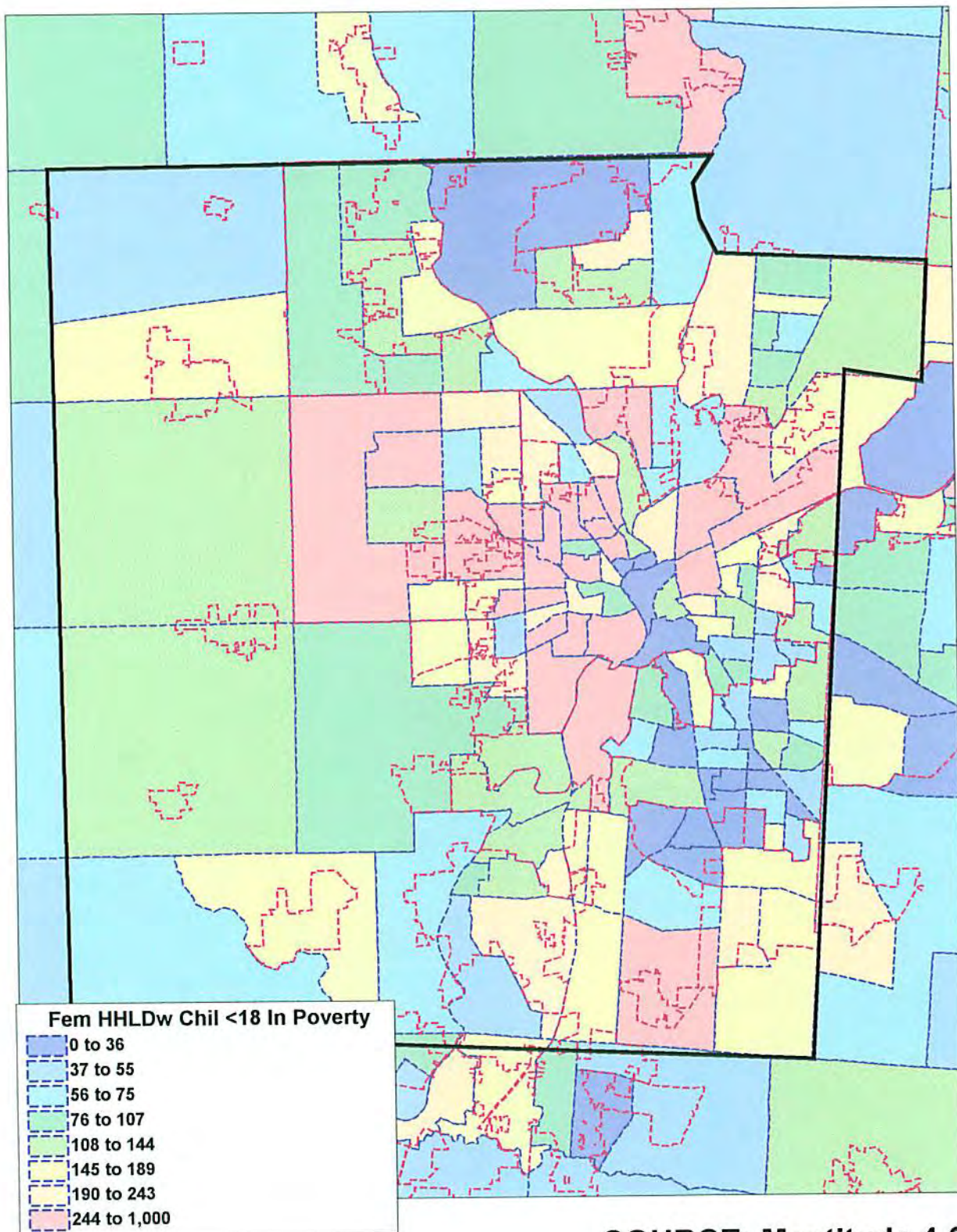


MAP 20: Below Poverty Level Female HH with Related Children Under 18



SOURCE: Maptitude 4.6

MAP 21: Below Poverty Level - Female HH With Children Under 18 - Montgomery County



SOURCE: Maptitude 4.6

3.10 Persons Receiving Supplemental Security Income

It should also be noted that Supplemental Security Income (SSI) is received by 3,926 persons (1.2%) in the seventy (70) census tracts in Montgomery County, 5,507 persons (2.9%) in the fifty-two (52) census tracts in the City of Dayton and 560 persons (.9%) in the twenty-three (23) census tracts in the City of Kettering. The total persons receiving SSI in all census tracts of Montgomery County, including the Cities of Dayton and Kettering, are 9,903 persons which represent 1.8% of the total population.⁴⁰

4.0 ECONOMICS AND TRANSPORTATION

This section will review various issues regarding the economic health of the area and the transportation support for residents in the County and City of Kettering. There are a wide variety of topics discussed from unemployment rates, to largest employers, to income by job classification. The purpose of this section is to try and get a sense of the economic structure in the County and how that might apply to purchasing power of residents and affordability of housing. For instance, if a community has a high unemployment rate it can result in an increase in foreclosures, the repair homes being diminished, and lessen the ability to afford and buy homes. If current housing prices are high and not attainable by a majority of workers in the County then this drives residents to other counties or cities and reduces the ability of local jurisdiction to expand their tax base. Those who are working and paying taxes within the community cannot afford to live near their work place, this increases commutes, decreases the tax base, among other problems.

4.1 Employment Status Profile

For the purpose of this report, the labor force includes all people classified in the civilian labor force plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The civilian labor force consists of people classified as employed or unemployed. When considering the labor force of Montgomery County including Dayton, Montgomery County excluding Dayton, the City of Kettering and the City of Dayton, data from the U. S. Census Bureau - American FactFinder - Ohio 2000 indicates Kettering has the highest percentage (66.4%) of their population in the labor force while Dayton has the lowest at 59.5%. The State of Ohio reports a labor force of 64.8% while the United States reports a lower rate of 63.9%. Table 4.0 shows labor force data.

⁴⁰ U.S. Census Bureau, 2000 Table P63 (SF3) by Census Tract