



Institute for Livable and Equitable Communities – Miami Valley Age-Friendly Communities Network

April 13, 2022



MIAMI VALLEY

Regional Planning Commission

INSTITUTE FOR LIVABLE & EQUITABLE COMMUNITIES

Agenda

<u>Item</u>	<u>Topic</u>	<u>Time</u>	<u>Presenter</u>
I.	Welcome	10:00 a.m.	Becky Benná Chief Executive Officer, Five Rivers MetroParks & Chairperson, Age-Friendly Initiative of MVRPC's Institute for Livable & Equitable Communities
II.	Agenda Overview	10:05 a.m.	Leigh Sempeles Del Mar Encore Fellow, The Dayton Foundation
III.	AARP Livability Index/ Housing Resources	10:10 a.m.	Nicole Ware Associate State Director of Outreach and Advocacy (Southwest Ohio) AARP Ohio
IV.	Fair Housing & Ageism	10:25 a.m.	John Zimmerman Vice President, Miami Valley Fair Housing Center
V.	Using the AARP Livability Index and Montgomery County Housing Needs Assessment to Inform Local Policy Decisions	10:55 a.m.	Tim Bete President, St. Mary Development Corporation
VI.	Questions/Conclusions	11:25 a.m.	All

The next meeting will be: Wednesday, July 13, 2022 @ 10:00 a.m. via Zoom.





AARP Livability Index/ Housing Resources

AARP Livable Communities

AARP LIVABLE COMMUNITIES

About

[AARP.org/Livable](#) - [About](#) - [Age-Friendly Network](#) - [Community Challenge](#) - [Publications & Resources](#) - [Videos](#) - [Livability Index](#) - [Map](#) - [A-Z Topics](#)

Livable Communities Are Age-Friendly

Approximately 45 million Americans are age 65 or older. By 2030, that number will reach 73 million Americans. At that point, fully one in five Americans will be older than 65. By 2034, the United States will — for the first time ever — be a country comprised of more older adults than of children. AARP Livable Communities supports the efforts of neighborhoods, towns, cities and rural areas to be great places for people of all ages. We believe that communities should provide safe, walkable streets; age-friendly housing and transportation options; access to needed services; and opportunities for residents of all ages to participate in community life.

Contact Us: Livable@AARP.org | Twitter: [@AARPLivable](#) | Facebook: [@AARPLivableCommunities](#)

Free, Weekly Newsletter: [AARP.org/LivableSubscribe](#)

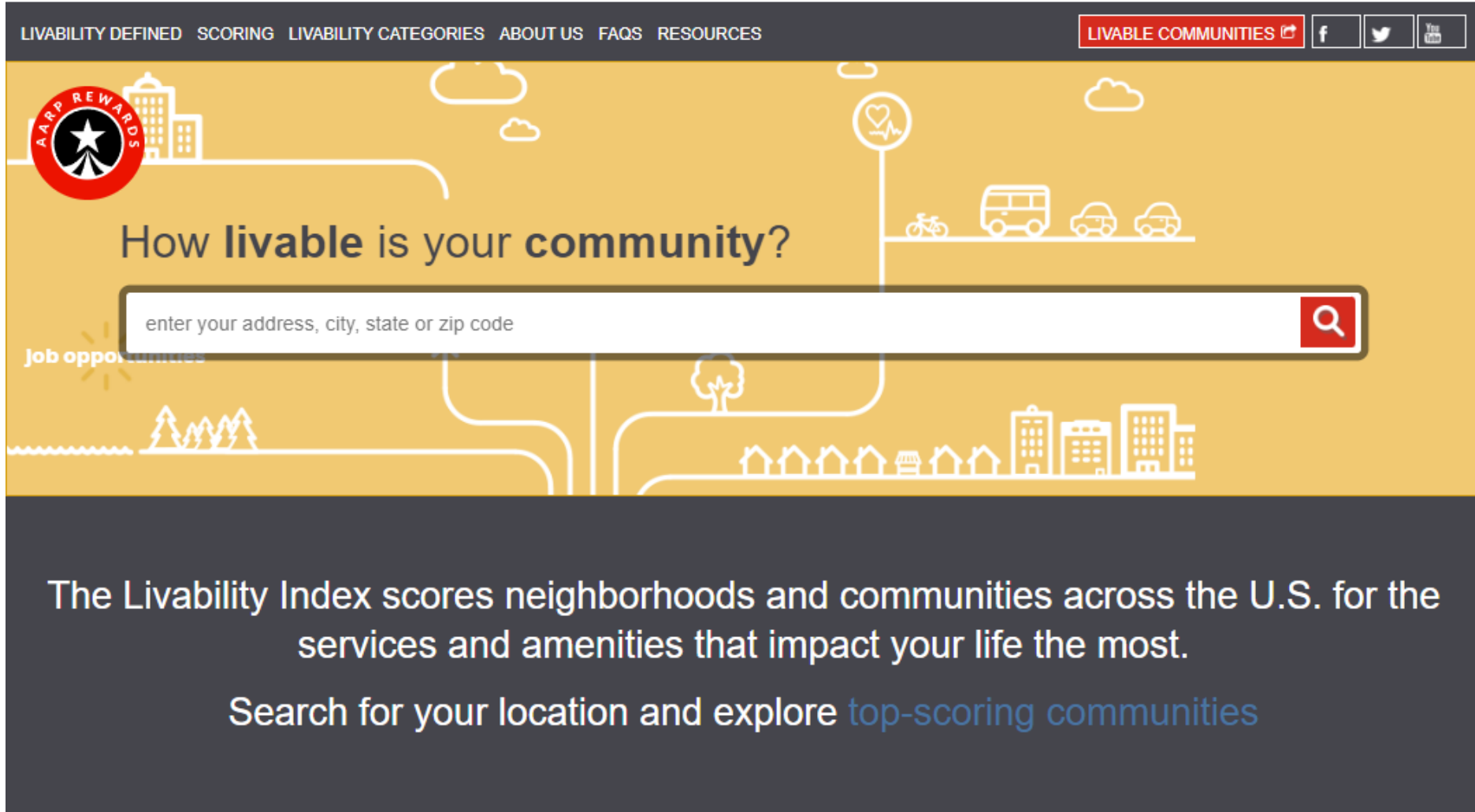
SEE WHAT LIVABILITY LOOKS LIKE!



Share this video via [YouTube](#).



AARP Livability Index

A screenshot of the AARP Livability Index website. The header is dark grey with white navigation links: LIVABILITY DEFINED, SCORING, LIVABILITY CATEGORIES, ABOUT US, FAQs, and RESOURCES. On the right, there's a red button labeled 'LIVABLE COMMUNITIES' with a small icon, and social media icons for Facebook, Twitter, and YouTube. The main content area has a light orange background with white line art illustrations of a city, including buildings, trees, a heart with a pulse line, a bicycle, a bus, and cars. A large white search bar is centered, with the placeholder text 'enter your address, city, state or zip code' and a red search icon. To the left of the search bar, there's a red circular logo with a white star and the text 'AARP REWARDS'. Below the search bar, there's a dark grey section with white text: 'The Livability Index scores neighborhoods and communities across the U.S. for the services and amenities that impact your life the most.' and 'Search for your location and explore top-scoring communities'.

LIVABILITY DEFINED SCORING LIVABILITY CATEGORIES ABOUT US FAQs RESOURCES

LIVABLE COMMUNITIES

AARP REWARDS

How livable is your community?

enter your address, city, state or zip code

Job opportunities

The Livability Index scores neighborhoods and communities across the U.S. for the services and amenities that impact your life the most.

Search for your location and explore [top-scoring communities](#)





Fair Housing & Ageism

Fair Housing –what is it?

- In April 1968 Congress passed the federal Fair Housing Act one week after the assassination of Martin Luther King, Jr.
- The primary purposes:
 - end segregation and
 - protect buyers and renters of residential dwellings from discrimination based on protected class status such as race, color, national origin and religion.



Today's Protected Classes

- Race
- Color
- National Origin
- Religion
- Sex
- Disability
- Familial Status
- Ohio adds Military Status and Ancestry
- **Age: Dayton, Columbus, & USDA Housing Programs**
- Local Governments across Ohio add classes such as: sexual orientation, gender identity, marital status, source of income



Ageism—what is it?

- Ageism* refers to
 - the stereotypes (how we think),
 - prejudice (how we feel) and
 - discrimination (how we act) towards others or oneself based on age.
- ... Ageism intersects with other forms of disadvantage like sex, race and disability.
- This presentation shows the nexus between age and disability & how the use of disability in policy is helpful for older adults

* World Health Organization March 2021 <https://www.who.int/news-room/questions-and-answers/item/ageing-ageism>





The Facts

- **Fact:** One in every five houses in America has a person with a disability in it.
- **Fact:** With age comes a greater chance of disability and we're all living longer. The elderly comprise 34% of those with a disability, and 43% of the persons with a severe disability.
- **Fact:** People who are 50 and older control $\frac{1}{2}$ of the nation's buying power, and $\frac{3}{4}$ of its assets.

Fair Housing Best Practices- Support Affirmative Actions

- People First Language
- Dayton Realtors MLS affirmative listings for accessibility features



People First Language

- The use of appropriate language is the first step towards recognizing that older people are first and foremost people and they should not be solely defined by their age. (or age appearance)
- “Putting people first is simple respect. It announces to people that you see the person.” (Ginny Thornburgh, NOD)



Fair Housing Issues when a professional helps someone find housing

- Never ask questions to satisfy one's curiosity about a person's age.
- Take customer's request for reasonable accommodations and modifications seriously.
- Allow your customer to make their own decisions concerning their housing choice.
- Listen





DAYTON
REALTORS®

Accessibility Features Form

Accessibility Features Form

This form was designed by the Access Center for Independent Living to assist homebuyers or renters find housing containing features suited to their particular needs. The owner or agent does not warrant or guarantee the current existence or reliability of any of the features listed herein and therefore the purchaser or renter should always do their own inspection before relying upon any information contained in this form. For assistance from the Access Center for Independent Living call (937) 341-5202.

Property Address _____ MLS Number _____

Listing Agent _____ Phone _____

Company _____ Email _____

Access Features Currently In or On This Property, Please Check ALL that Apply

Outside Features		Notes
1	<input type="checkbox"/> Curbscuts with textile feature	
2	<input type="checkbox"/> Wheel Chair Ramp	
3	<input type="checkbox"/> Accessible Mailbox	
4	<input type="checkbox"/> Accessible Garbage	
5	<input type="checkbox"/> Handrails	
Entrance		
6	<input type="checkbox"/> ½ Inch or less threshold height	
7	<input type="checkbox"/> 32" door opening & opening to full 90°	
8	<input type="checkbox"/> Lever door handles	
Hallways		
9	<input type="checkbox"/> 36"x60" space at end of hallway for right or left turns	
10	<input type="checkbox"/> 36" wide hallway	
Bathrooms		
11	<input type="checkbox"/> Walls reinforced with grab bars	
12	<input type="checkbox"/> Grab bars at toilet	
13	<input type="checkbox"/> Grab bars in bath	
14	<input type="checkbox"/> 30"x48" Clear floor space beyond the swing of the door	
15	<input type="checkbox"/> 60" diameter for Wheel Chair to make 180°	
16	<input type="checkbox"/> Accessible Commode: 17"-19" from top seat edge to floor	
17	<input type="checkbox"/> Faucets with lever control	
18	<input type="checkbox"/> Exposed pipes wrapped protecting against heat & impact	
19	<input type="checkbox"/> Roll-in Shower	
Controls		
20	<input type="checkbox"/> Light Switch 48" max height of operable parts	
21	<input type="checkbox"/> Electrical Outlets 15" min height of operable parts	
22	<input type="checkbox"/> Thermostat at 48" max height of operable parts	
Kitchen		
23	<input type="checkbox"/> U-shaped – 60" diameter turning circle between counters	
24	<input type="checkbox"/> Galley – 40" between opposing counters	
25	<input type="checkbox"/> Appliances with accessible controls	

9	<input type="checkbox"/>	36"x60" space at end of hallway for right or left turns	
10	<input type="checkbox"/>	36" wide hallway	
Bathrooms			
11	<input type="checkbox"/>	Walls reinforced with grab bars	
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19	<input type="checkbox"/>	Roll-in Shower	
Controls			
20	<input type="checkbox"/>	Light Switch 48" max height of operable parts	
21	<input type="checkbox"/>	Electrical Outlets 15" min height of operable parts	
22	<input type="checkbox"/>	Thermostat at 48" max height of operable parts	
Kitchen			
23	<input type="checkbox"/>	U-shaped – 60" diameter turning circle between counters	
24	<input type="checkbox"/>	Galley – 40" between opposing counters	
25	<input type="checkbox"/>	Appliances with accessible controls	
26	<input type="checkbox"/>	Lever faucet handles	
27	<input type="checkbox"/>	Overhead appliances secured from falling	
Interior Doors			
28	<input type="checkbox"/>	Minimum width 31 5/8" Wide interior doors	
Visually Impaired			
29	<input type="checkbox"/>	Appliances front mounted controls (no reach over)	
30	<input type="checkbox"/>	Mounted Braille signage	
Hearing Impaired			
31	<input type="checkbox"/>	Signal lights for emergencies	
32	<input type="checkbox"/>	Closed Circuit TV for outdoor monitoring	
33	<input type="checkbox"/>	TTY services	
Other			
34	<input type="checkbox"/>	Wheel Chair Accessible laundry area	
35	<input type="checkbox"/>	Laundry with front loaders	
Additional Comments			

Owner's Signature _____

Owner's Signature _____

Date Signed ____/____/____

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Fair Housing Best Practices- Support Municipal ordinances which



- Add age as a protected class
- Add source of income as a protected class
- Establish actionable responsibility for reasonable accommodations
- Establish Visitability policies and programs

The Nexus of Population by Age and by Disability*

- “people aged 85 and older has a much greater increase in population:
 - 40.8% in Montgomery County.
 - 13.1% for Dayton
 - 46.2% for Kettering.
- “Because many older people are aging into disability...the idea of aging into disability should be contemplated in all community planning processes, including fair housing planning.”
- **Data supports adding age as a protected class**

* Retrieved from the 2015 Regional Analysis of Impediments to Fair Housing found at <http://mvfairhousing.com/ai2015/>

Cautionary Tale - Recent Ruling

- Familial Status: <https://www.justice.gov/crt/case/united-states-v-city-arlington-nd-tex>
- United States v. City of Arlington (N.D. Tex.).
- Court entered a consent Order **January 18, 2022**



Results of the Consent Decree, The City will

- pay \$395,000 in damages to a developer of LIHTC properties
- maintain a non-discrimination policy for future LIHTC developments,
- provide Fair Housing Act training to certain city officials, and
- submit to compliance and reporting requirements for three years.

The complaint alleged City of Arlington, Texas violated the Fair Housing Act (FHA) by

- discriminating on the basis of familial status when it blocked the development of an affordable housing project for families with children that had been proposed by a developer, Community Development, Inc. (CDI), and would have been financed using federal Low-Income Housing Tax Credits (LIHTC).
- The complaint alleged that the City refused to issue a Resolution of Support or a Resolution of No Objection to CDI because the **City had a policy of supporting LIHTC developments only for new senior housing intended for persons 55 years of age or older.**

Background

- In 2016, the City of Arlington adopted a policy to determine which projects would be considered for the federal program. As a part of the City's policy, the legislators wrote that Arlington **“has a preference for new development of senior housing or redevelopment of senior and/or workforce housing.”**
- While the language on its face reads as a “preference” as contrasted with a mandate, HUD asserts **City officials made statements** illustrating that this “preference” was actually a requirement and that, in fact, the City would only approve a project if it addressed senior housing needs.
- In its complaint, HUD references comments from city representatives noting that the[re] was no desire for these residents to live near a three year old or an eight year old.
- see: <https://www.jdsupra.com/legalnews/hud-files-familial-status-26721/>

Columbus Ohio Source of Income Protection enacted recently



- **4501.378 Source of Income**
- “Source of income” means any lawful source of income which can be verified and substantiated, including but not limited to, income derived from wages,
 - social security, supplemental security income,
 - public or private sources,
 - all forms of federal, state or local assistance payments or subsidies, including
 - rent vouchers,
 - child support,
 - spousal support, and
 - public assistance.

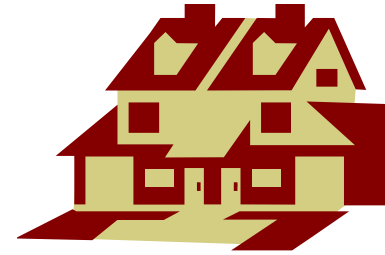
Santa Rosa City Code: Age-Friendly Code

- **A request for reasonable accommodation** may be made by any person with a disability, their representative or any entity, when the application of a zoning law or other land use regulation, policy or practice acts as a barrier to fair housing opportunities.



- See <https://srcity.org/200/Americans-With-Disabilities-Act#BR>

Visit-Ability



- A apartment or house is “visitable” when it meets three basic requirements:
 - Has at least one “no-step entrance”.
 - Doors and hallways are wide enough to navigate through.
 - A bathroom on the first floor is big enough to get a wheelchair into and close the door.

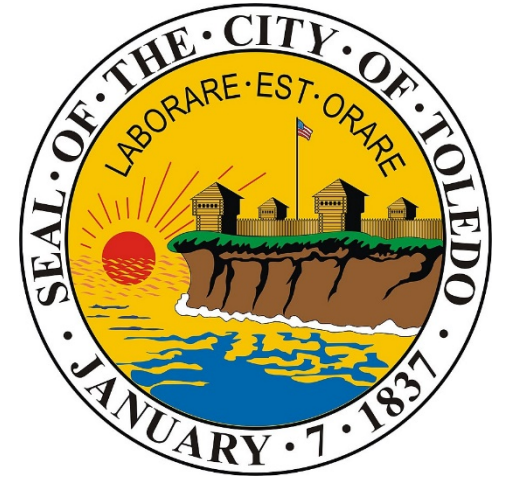


OHIO HOUSING FINANCE AGENCY

- Newly constructed units in properties that receive tax credits (LIHTC)
- **Mandatory:**
 - 1. one no step entrance accessed via an accessible route;
 - 2. All doors and openings minimum net clear width of 32"; &
 - 3. bath or half bath on the main floor with clear floor space of 30"x 48"
- **Bonus!**
 - Competitive points for hallways/doors in the entire unit & kitchens/bathrooms built according to **universal design criteria**.

Toledo, OH

- **Headlines: “Visitability enters Ohio by way of Toledo. Will your town be next?”**
- The goal of this ordinance is to set and implement visitability-building standards for one, two and three family dwelling, which have received a subsidy from a Governmental body, and will be built within the City of Toledo.
- **Six Requirements see**
https://codelibrary.amlegal.com/codes/toledo/latest/toledo_oh/0-0-0-109637



AARP Network of Age-Friendly States and Communities*

- Members of the AARP Network..., Pittsburgh and Allegheny County have a Visitability Design Tax Credit Ordinance.
- See Page 16 of their Age Friendly Action Plan:
https://www.swppa.org/wpcontent/uploads/2017/10/AgeFriendlyPGH_ActionPlan.pdf
- From the code:
 - **Who:** Owners of single-family dwellings and duplexes, tri-plexes, townhouses, rowhouses, and adapted reuses of industrial and commercial buildings that are renovated or converted for multi-family residential use who during construction or renovation include the required design features.
 - **What:** The credit shall not exceed two thousand five hundred dollars (\$2,500.00), or the total amount of the increased amount of property taxes owed during the first five years from when the tax credit is approved, whichever is less.
- * <https://www.aarp.org/livable-communities/network-age-friendly-communities/>

Pittsburgh, PA Visitability Tax Credit Program

- Focus on visitability in **remodeling and rehab in the “already-built environment”**
 - Code requirements: a no-step entrance, 36"-wide hallways, a wheelchair-accessible bathroom with lever handles and accessible environmental controls.
- Voluntary for investors
- Passed in 2004
- For the Code see: <https://pittsburghpa.gov/dcp/vtc>





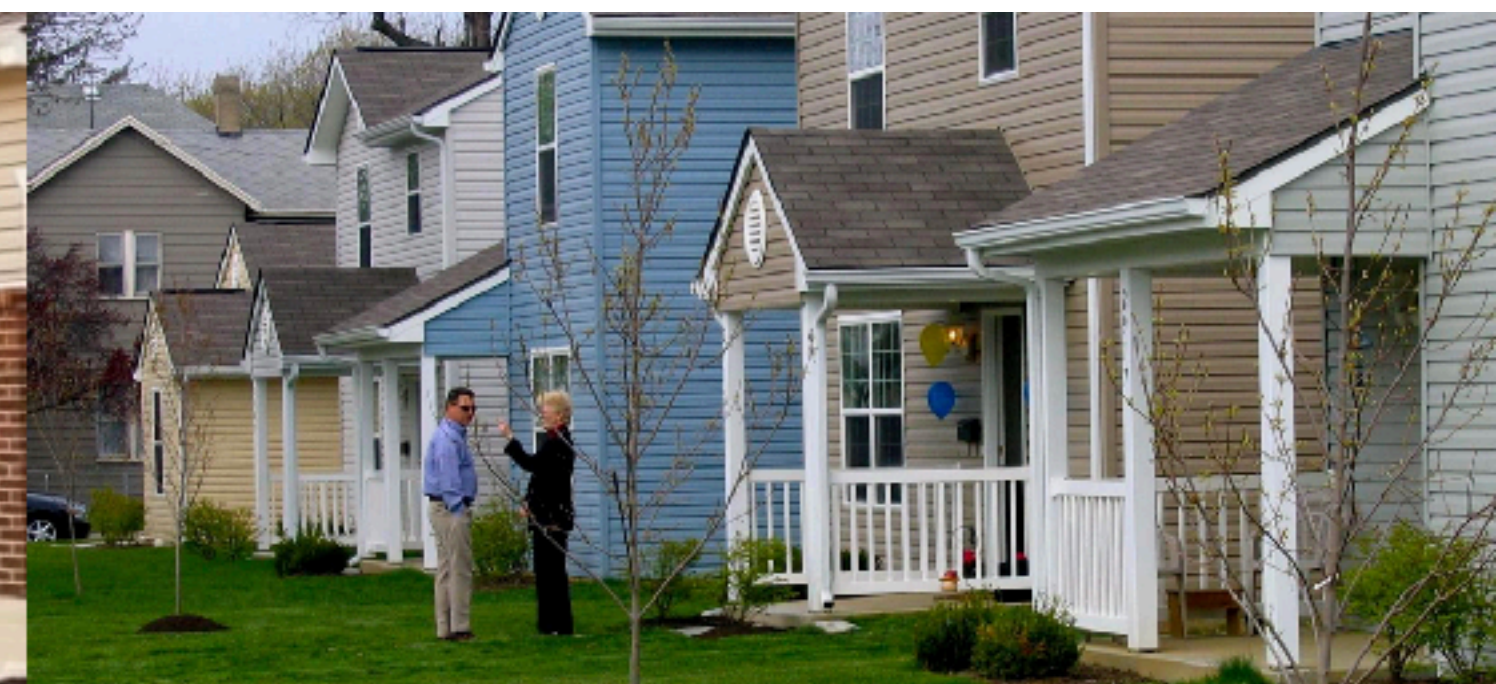
Using the AARP Livability Index & Montgomery County Housing Needs Assessment to Inform Local Policy

Four takeaways:

- Data is critical for making good housing policy decisions.
- Need to understand what the data tells you and what it doesn't tell you.
- Housing is local. Each neighborhood is different. This makes housing policy at a state, county or even city level difficult. A neighborhood focus is usually best.
- While summary data is critical, individual feedback is also vital.



St. Mary helps older people
with low incomes live independent,
high-quality lives.





Real estate development

We build better homes and create better lives for older people.



Partners





Service coordination

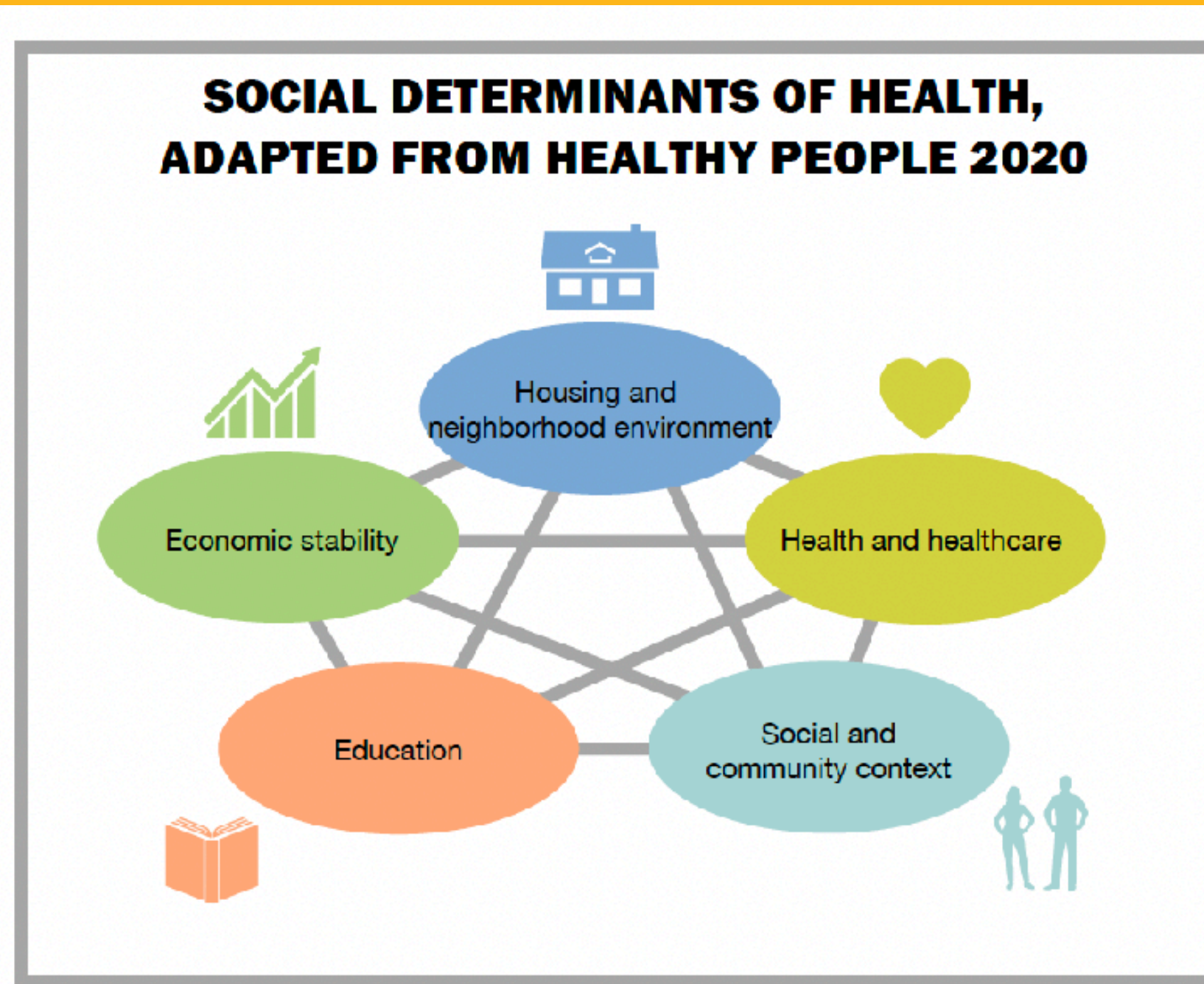
We connect our residents to healthcare and related services.



Partners



Social Determinants adapted from Healthy People 2020



HOUSING & NEIGHBORHOOD ENVIRONMENT

- Access to Foods that Support Healthy Eating Patterns
- Crime and Violence
- Environmental Conditions
- Quality of Housing

SOCIAL & COMMUNITY CONTEXT

- Civic Participation
- Discrimination
- Incarceration
- Social Cohesion

HEALTH & HEALTHCARE

- Access to Health Care
- Access to Primary Care
- Health Literacy

ECONOMIC STABILITY

- Employment
- Food Insecurity
- Housing Instability
- Poverty

EDUCATION

- Language and Literacy
- Early Childhood Education and Development
- Enrollment in Higher Education
- High School Graduation

Quality of life aspects for older people categorized into nine areas from 48 research studies



Health perception: Feeling healthy and not limited by your physical condition

- [Physical conditions and symptoms]
- Not suffering from physical, mental and cognitive symptoms or disorders
- [Point of reference] - Feeling healthy compared to prior health status or that of others
- [Health as an ability] - Not being limited by your health

Autonomy: Being able to manage on your own, retaining dignity and not feeling like a burden

- [Independence] - Being able to manage on your own and do what you want
- [Control] - Being able to choose what you want
- [Burden] - Not feeling like a burden to others
- [Dignity] - Being able to retain dignity by focusing on things that one can do

Role and activity: Spending time doing activities that bring a sense of value, joy and involvement

- [Control over time] - Having the freedom to organize your time
- [Keeping busy] - Having something to stay occupied and keep you from feeling bored
- [Valuable activities] - Doing activities that bring joy or meaning to life
- [Staying connected] - Staying mentally active, up-to-date and in touch with the world around you
- [Helping others] - Feeling able to contribute to society and making a difference
- [Achievements] - Being proud on (and achieving a sense of identify from) current and former achievements
- [Self-worth] - Feeling valuable and comfortable in your own skin

Relationships: Having close relationships which makes you feel supported and enable you to mean something for others

- [Close relationships] - Having (and keeping) valued relationships
- [Family] - Enjoying bond with partner and/or (grand)children
- [Experiencing support] - Experiencing that people care for you and care about you
- [Love and affection] - Experiencing a sense of belonging and intimacy, being loved and appreciated
- [Reciprocity] - Having the possibility to help and support others

Attitude and adaptation: Looking on the bright side of life

- [Positive attitude] - Being positive and making the best out of life
- [Acceptance] - Being able to accept what you cannot influence
- [Changing standards/expectations]
- Being able to put your situation into perspective (cognitively minimizing effects of deteriorations by lowering standards and comparing yourself favorably to others)
- [Changing behavior] - Being able to change habits, do things differently or with assistance from others/aids

Emotional: comfort Feeling at peace

- [Calm vs worried/anxious] - Having peace of mind (not feeling worried or anxious)
- [Happy vs sad/depressed] - Being happy (not sad or depressed)
- [Loneliness] - Not feeling lonely or isolated
- [Reminiscence] - Not feeling troubled by past experiences

Spirituality: Feeling attached to and experiencing faith and self-development from beliefs, rituals and inner reflection

- [Being religious] - Having religious beliefs, faith in God
- [Being spiritual] - Being on a quest for meaning, self-development and awareness
- [Religious activities] - Being involved in religious activities or a religious community

Home and neighborhood: Feeling secure at home and living in a pleasant and accessible neighborhood

- [Meaning of home] - Having a home that provides privacy and comfort
- [Living at home] - Living as long as possible in your own home
- [Safety] - Feeling safe and secure at home and in the neighborhood
- [Neighborhood] - Living in a pleasant neighborhood with friendly neighbors
- [Accessibility] - Being able to access and transport to important areas in the neighborhood

Financial security: Not feeling restricted by your financial situation

- [Sufficient money] - Having sufficient money to meet basic needs
- [Financial freedom] - Having the financial freedom to enjoy life
- [Materials and conditions] - Having material resources to feel comfortable and independent

SDOH categories compared to quality-of-life factors in 48 studies and grouped into 9 domains



ECONOMIC STABILITY	HOUSING & NEIGHBORHOOD ENVIRONMENT	HEALTH & HEALTHCARE	SOCIAL & COMMUNITY CONTEXT	EDUCATION
Financial security: Not feeling restricted by your financial situation	Home and neighborhood: Feeling secure at home and living in a pleasant and accessible neighborhood	Health perception: Feeling healthy and not limited by your physical condition	Role and activity: Spending time doing activities that bring a sense of value, joy and involvement Relationships: Having close relationships which makes you feel supported and enable you to mean something for others Spirituality: Feeling attached to and experiencing faith and self-development from beliefs, rituals and inner reflection	Attitude and adaptation: Looking on the bright side of life
Autonomy: Being able to manage on your own, retaining dignity and not feeling like a burden				
Emotional comfort: Feeling at peace				















Livability Index

A composite score made up of individual numbers or ratings that indicate overall quality of life.

Housing Needs Assessment
















An analysis that helps us understand the current housing market conditions and projected changes that will influence future housing needs.

AARP Livability Index

	Dayton (45417)	Beavercreek (45430)	Kettering / Oakwood (45409)
TOTAL INDEX SCORE	51	54	52
 HOUSING Affordability and access 	70	47	51
 NEIGHBORHOOD Access to life, work, and play 	47	51	47
 TRANSPORTATION Safe and convenient options 	43	43	53
 ENVIRONMENT Clean air and water 	63	53	68
 HEALTH Prevention, access and quality 	38	51	51
 ENGAGEMENT Civic and social involvement 	57	63	58
 OPPORTUNITY Inclusion and possibilities 	40	69	36

LOCATION	Dayton (45417)	Beavercreek (45430)	Kettering / Oakwood (45409)
TOTAL INDEX SCORE	51	54	52
 HOUSING Affordability and access	70	47	51

Metrics

Housing accessibility ? Zero-step entrances	43.6% of units Median US neighborhood: 43.6% 	43.6% of units Median US neighborhood: 43.6% 	43.6% of units Median US neighborhood: 43.6% 
Housing options ? Availability of multi-family housing	21.8% of units are multi-family Median US neighborhood: 17.8% 	14.4% of units are multi-family Median US neighborhood: 17.8% 	40.7% of units are multi-family Median US neighborhood: 17.8% 
Housing affordability ? Housing costs	\$614 per month Median US neighborhood: \$989 	\$1,110 per month Median US neighborhood: \$989 	\$1,079 per month Median US neighborhood: \$989 
Housing affordability ? Housing cost burden	11.9% of income spent on housing Median US neighborhood: 17.9% 	21.6% of income spent on housing Median US neighborhood: 17.9% 	21.0% of income spent on housing Median US neighborhood: 17.9% 
Housing affordability ? Availability of subsidized housing	698 units per 10,000 people Median US neighborhood: 0 	138 units per 10,000 people Median US neighborhood: 0 	30 units per 10,000 people Median US neighborhood: 0 

AARP Livability Index Categories

ECONOMIC STABILITY	HOUSING & NEIGHBORHOOD ENVIRONMENT	HEALTH & HEALTHCARE	SOCIAL & COMMUNITY CONTEXT	EDUCATION
<ul style="list-style-type: none">• Employment• Food Insecurity• Housing Instability• Poverty <p>Housing Transportation Opportunity</p>	<ul style="list-style-type: none">• Access to Foods that Support Healthy Eating Patterns• Crime and Violence• Environmental Conditions• Quality of Housing <p>Housing Neighborhood</p>	<ul style="list-style-type: none">• Access to Health Care• Access to Primary Care• Health Literacy <p>Health Transportation Neighborhood Environment</p>	<ul style="list-style-type: none">• Civic Participation• Discrimination• Incarceration• Social Cohesion <p>Engagement</p>	<ul style="list-style-type: none">• Language and Literacy• Early Childhood Education and Development• Enrollment in Higher Education• High School Graduation <p>Opportunity</p>

















43.6% zero-step entries



Housing accessibility

Percentage of housing units with *zero-step entry*:
measured at the *metro area scale*, higher values are better.

Source: Housing accessibility, Zero-step entrances: U.S.
Census Bureau, 2013-2015 American Housing Survey,
<https://www.census.gov/programs-surveys/ahs.html>, v2018

LOCATION	Dayton (45417)	Beavercreek (45430)	Kettering / Oakwood (45409)
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43.6% zero-step entries



Zero-step entry: No steps going into a housing unit.

Metro-area scale: The 43.6% is for a large metro area, meaning it's possible that one city has many zero-step entries and another city has very few.

Percentage of housing units: **Restricted to multiunits**
(i.e., not single-family homes).

43.6% zero-step entries



Only 10.6% of all housing units have zero-step entries—not 43.6%

- There are approximately **225,000 housing units** in Montgomery County
- **170,000 single-family homes** (i.e., 75% of the total housing units are not included in the zero-step entry calculation)
- Very, very few single-family homes have zero-step entries.
- So if 43.6% of multiunits have zero-step entries and few single-family homes do, I estimate that only **10.6% of all housing units have zero-step entries** (i.e., 23,980 units out of 225,000).

















Livability Index

Allows for:

- Quick and easy comparisons
- Easy to track changes
- Support advocacy work

But an index often includes:

- Complicated calculations that make it difficult to understand scoring
- Hidden inequalities that limit the ability to see how individual groups are impacted
- Over-simplistic conclusions that people are joining well or poorly

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Metrics			
Housing accessibility ? Zero-step entrances	43.6% of units Median US neighborhood: 43.6% 	43.6% of units Median US neighborhood: 43.6% 	43.6% of units Median US neighborhood: 43.6% 
Housing options ? Availability of multi-family housing	21.8% of units are multi-family Median US neighborhood: 17.8% 	14.4% of units are multi-family Median US neighborhood: 17.8% 	40.7% of units are multi-family Median US neighborhood: 17.8% 
Housing affordability ? Housing costs	\$614 per month Median US neighborhood: \$989 	\$1,110 per month Median US neighborhood: \$989 	\$1,079 per month Median US neighborhood: \$989 
Housing affordability ? Housing cost burden	11.9% of income spent on housing Median US neighborhood: 17.9% 	21.6% of income spent on housing Median US neighborhood: 17.9% 	21.0% of income spent on housing Median US neighborhood: 17.9% 
Housing affordability ? Availability of subsidized housing	698 units per 10,000 people Median US neighborhood: 0 	138 units per 10,000 people Median US neighborhood: 0 	30 units per 10,000 people Median US neighborhood: 0 

Housing Affordability Housing Costs

Housing affordability, Housing cost burden: Housing costs come from the U.S. Census Bureau, 2011-2015 American Community Survey; and **regional median incomes*** come from the U.S. Department of Housing and Urban Development, 2011 HUD Program Income Limits, <http://www.huduser.gov/portal/datasets/cp.html>, v2018

* The Dayton, OH MSA (Metropolitan Statistical Area) includes Greene County, Miami County, and Montgomery County.

Rent as a % of income

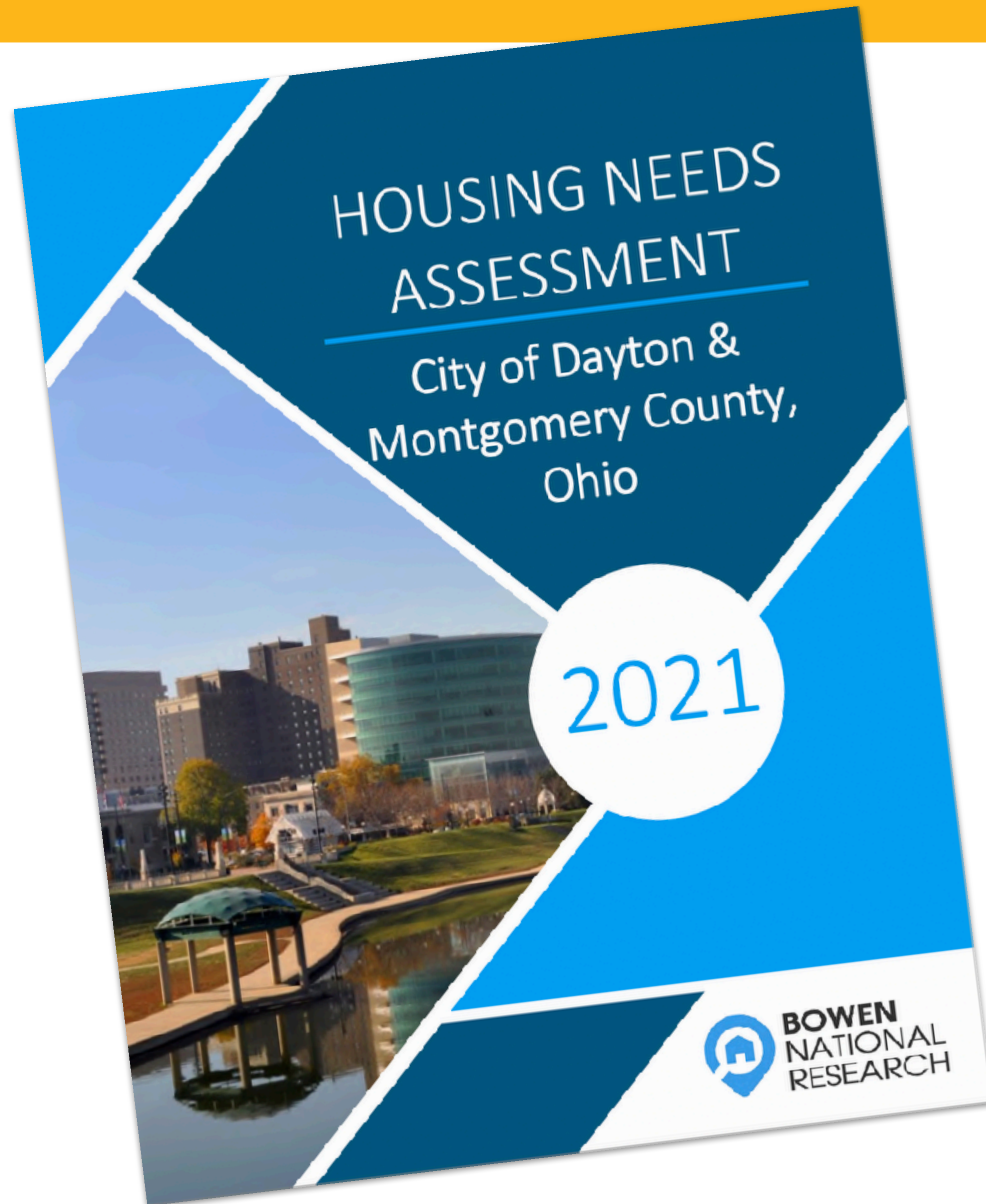


In 2015, the median rent in Dayton was \$625 (\$7,500/year).
If only 11.9% of income is being spent on rent, then the average Dayton income would be \$63,025.

But the Census Bureau tells us that the 2015 Dayton median household income was \$28,894—not \$63,025.

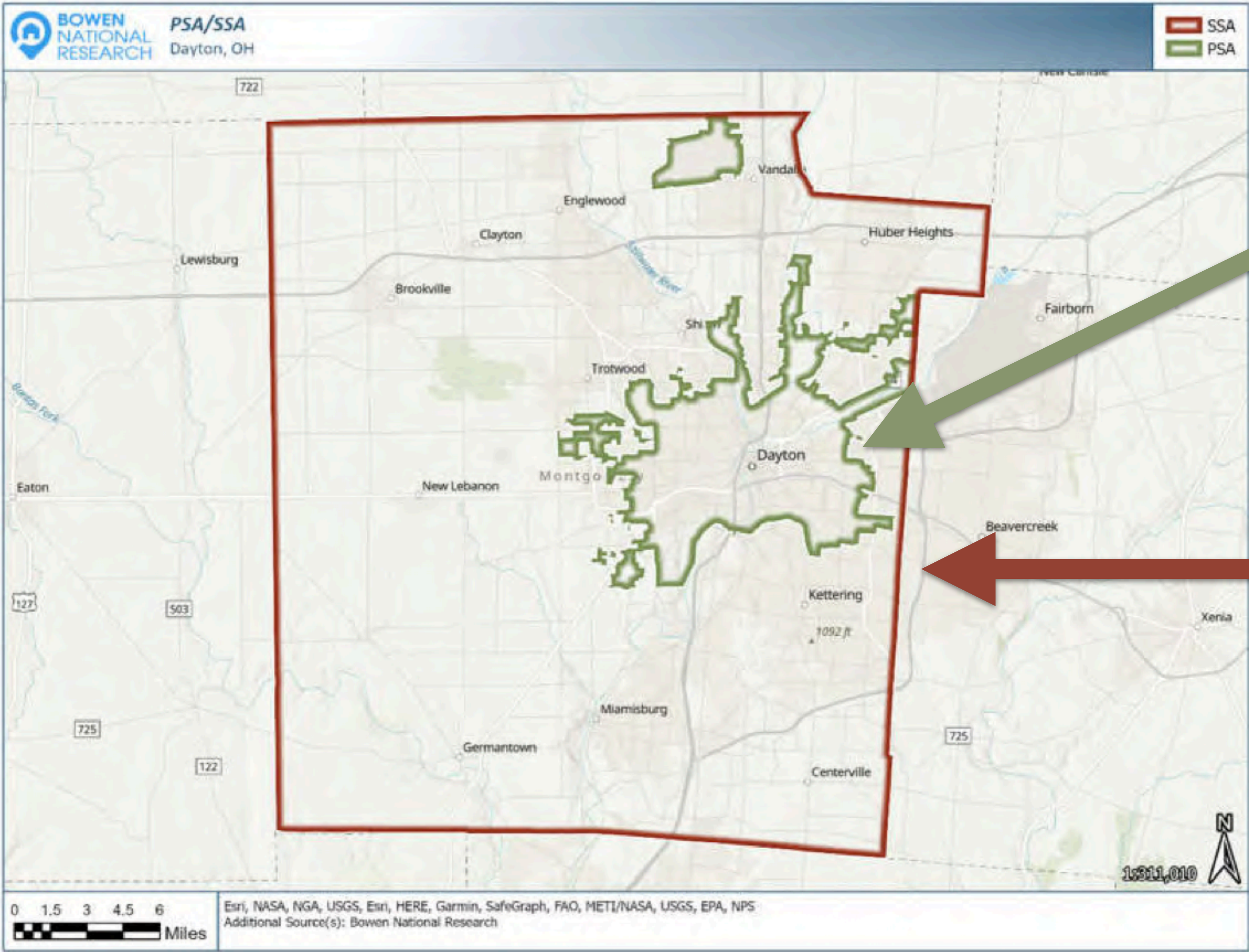
That's 25.9% of income, not 11.9%.

Housing Needs Assessment



Download the complete
Housing Needs Assessment
at www.StMaryDevelopment.org

Primary & Secondary Study Areas

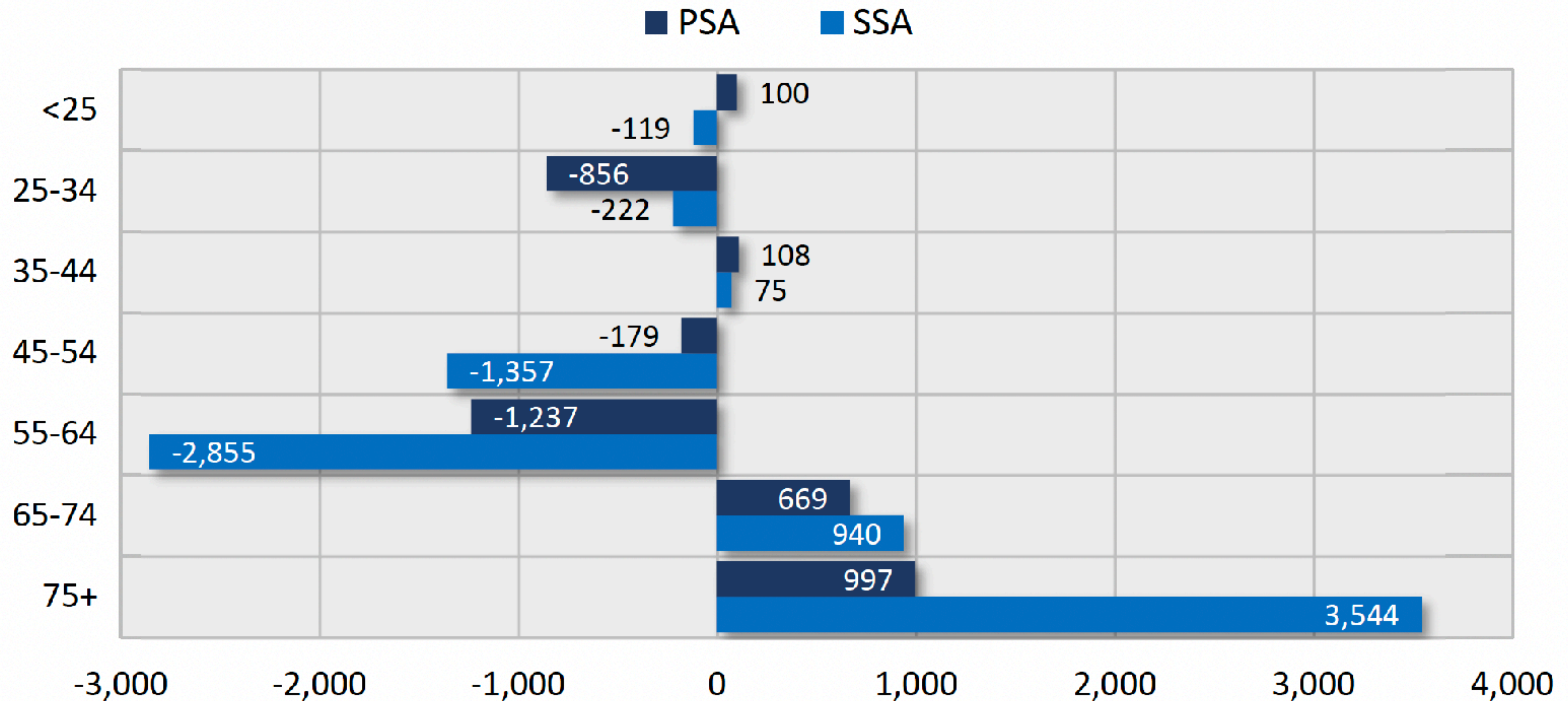


PSA

SSA

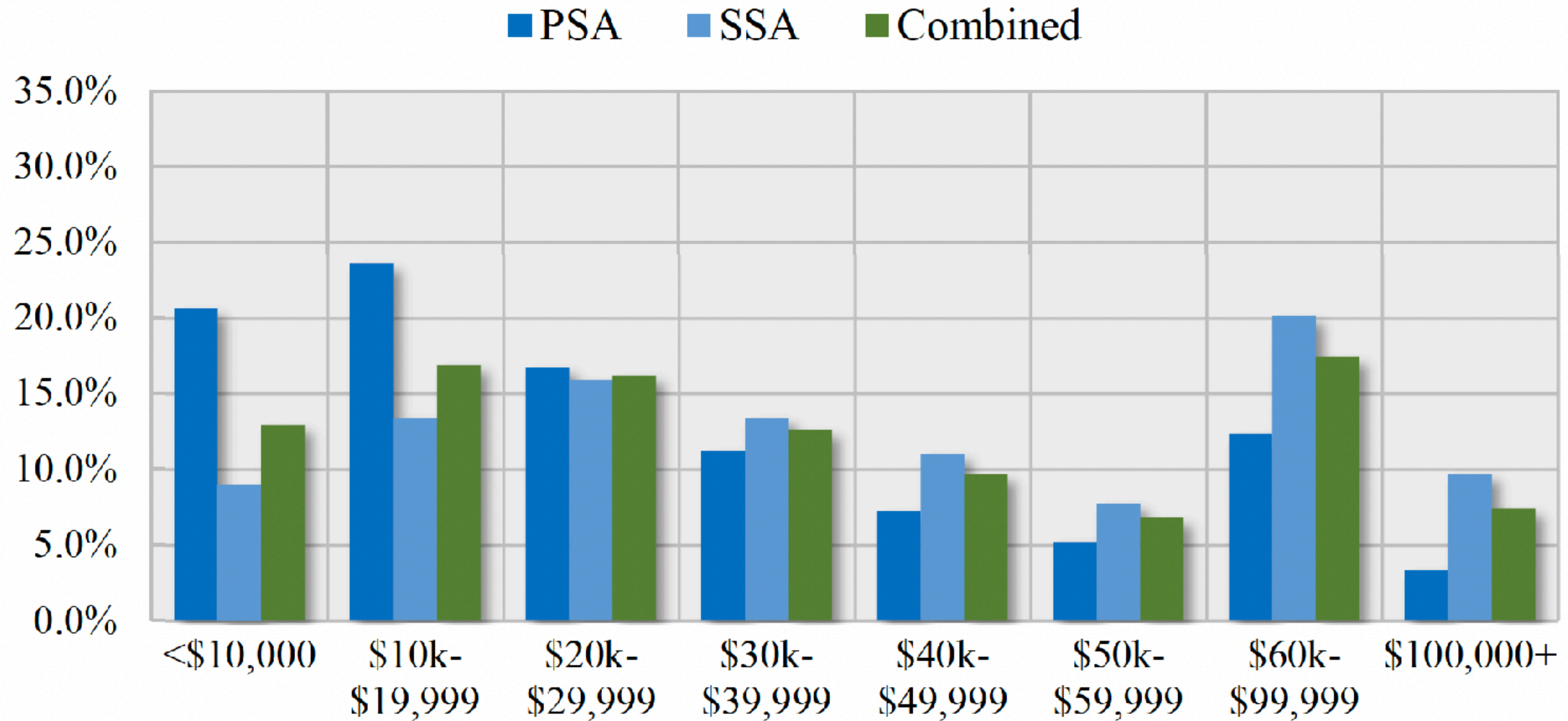
Aging households

Change in Household Heads by Age (2021-2026)



Many cost-burdened households

Renter Households by Income (2021)



Only 203 vacant apartment units



Project Type	PSA (Dayton)				SSA (Balance of County)			
	Projects	Total Units	Vacant Units	Occupancy	Projects	Total Units	Vacant Units	Occupancy
Market-rate	30	4,018	33	99.2%	86	17,085	134	99.2%
Market-rate/Tax Credit	-	-	-	-	5	816	2	99.8%
Market-rate/Government-Subsidized	-	-	-	-	1	76	0	100.0%
Tax Credit	16	952	26	97.3%	9	1,099	4	99.6%
Tax Credit/Government-Subsidized	14	1,403	4	99.7%	9	1,419	0	100.0%
Market-rate/Tax Credit/Government-Subsidized	2	229	0	100.0%	-	-	-	-
Government-Subsidized	15	2,028	0	100.0%	6	456	0	100.0%
Total	77	8,630	63	99.3%	116	20,951	140	99.3%

Only 599 homes for sale



Available For-Sale Housing by Price (As of September 9, 2021)			
PSA (Dayton)			
List Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	107	57.5%	50
\$100,000 to \$149,999	51	27.4%	37
\$150,000 to \$199,999	15	8.1%	51
\$200,000 to \$249,999	4	2.2%	82
\$250,000 to \$299,999	3	1.6%	16
\$300,000+	6	3.2%	152
Total	186	100.0%	50
SSA (Balance of County)			
List Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	55	13.3%	55
\$100,000 to \$149,999	60	14.5%	36
\$150,000 to \$199,999	83	20.1%	29
\$200,000 to \$249,999	59	14.3%	70
\$250,000 to \$299,999	56	13.6%	33
\$300,000+	100	24.2%	75
Total	413	100.0%	51

Source: Realtor.com

8,600+ apartment units needed



Rental Housing Demand Projections

	Rental Housing Gap Estimates by Affordability Level 2021 to 2026		
Percent of AMHI	≤50%	51%-80%	81%-120%
Household Income	≤\$37,850	\$37,851-\$60,560	\$60,561-\$90,840
Rent Range	≤\$950	\$951-\$1,500	\$1,501-\$2,270
PSA (Dayton) Housing Gap (Units)	1,766	1,357	738
SSA (Balance of County) Housing Gap (Units)	274	1,715	2,824



Recommendations



- Increase affordable rental housing for older people.
- Preserve existing affordable rental housing for older people
- Help older people to modify their housing to allow them to live independently as long as possible.
- Evaluate neighborhood housing needs.

Your zip code is highly correlated with your life expectancy.



Oakwood	82.10
Kettering	82.10
Yellow Springs	80.90
W. Alexandria	80.30
Lebanon	79.60
Beavercreek	79.00
Centerville	79.00
Cedarville	78.50
Miamisburg	77.90
Wilmington	77.10
Troy	75.60
Huber Heights	75.30
Troy	74.00
Xenia	73.90
Eaton	71.30
W. Carrollton	71.10
Dayton (Hoover Avenue)	67.70

**14.4
year
range**

Source: Robert Wood Johnson Foundation

Your zip code is highly correlated with your life expectancy.



2.4 years lower in life expectancy per mile.

A day lower in life expectancy for every 6 feet.

Ask people what they need



- How would you rate your quality of life?
- What is one thing that would improve your quality of life?

Ask people what they need



We've had these responses:

- Sunday church services
- A home health aide
- More exercise
- Transportation
- Seeing kids more
- Eyeglasses
- Rich husband

Questions?



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Next Steps

Questions





MIAMI VALLEY

Regional Planning Commission

Shaping Our Region's Future Together

**For more information about
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