



CLERMONT COUNTY, OH

COMPREHENSIVE HOUSING STUDY

Final Report

Submitted to:
Clermont County

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1. Study Background

Clermont County, Ohio, established in 1800, is one of the oldest counties in the state, with a rich history rooted in agriculture, river trade, and early settlement. Located in the southwestern part of Ohio, just east of Cincinnati, the county has grown from a primarily rural landscape into a diverse mix of rural, suburban, urban communities. With a population now exceeding 200,000 residents, Clermont County offers a balance between small-town charm and access to metropolitan amenities. As the county continues to expand, housing availability, affordability, and accessibility remain critical concerns that require strategic planning and development.

This Comprehensive Housing Study provides an in-depth assessment of the current housing landscape, identifying key challenges and opportunities for growth. Through in-depth analysis of the existing housing stock, market trends, and demographic shifts, this study offers insights to guide county leaders in making informed policy decisions. The findings highlight areas where additional housing options are needed, infrastructure improvements can enhance livability, and policies can support sustainable development. Through strategic planning and investment, Clermont County can continue fostering economic growth while ensuring that housing remains accessible and affordable for all residents.

Figure 1: Aerial Photo of the Village of Batavia



Photo Credit: Homes.com

2. Glossary of Housing Terms

The following are housing terms used throughout this document.

- **Affordable:** housing is generally considered affordable if the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.
- **American Community Survey (ACS):** a national survey by the U.S. Census Bureau that collects information such as age, race, income, commute time to work, home value, veteran status and other important household data. It is collected more regularly than the Decennial Census but has a larger margin of error because it's derived from a smaller sample.
- **Cost burden:** policymakers and advocates consider a household “cost burdened” if more than 30% of their income goes towards housing costs. Being housing cost burdened is an indicator that a household may be unable to afford other critical and nondiscretionary costs such as health and childcare, education, food, and transportation.
- **Decennial Census:** undertaken by the U.S. Census Bureau every ten years ending in zero. It provides a count of the population and housing units for the entire United States. Its primary purpose is to provide the population counts that determine how seats in the U.S. House of Representatives are apportioned between the states.
- **Group Quarters:** places where people live or stay in a group living arrangement. Examples include group homes, nursing homes, university student housing (e.g., residence halls, fraternity/sorority houses), and correctional facilities.
- **Household:** all the people who occupy a housing unit. A household includes the related family members and all the unrelated people. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.
- **HUD:** the [Department of Housing and Urban Development](#) (HUD) is a cabinet department in the executive branch of the U.S. federal government that supports community development and homeownership. HUD enforces the Fair Housing Act and offers housing assistance through the Community Development Block Grant, Housing Choice Voucher program, and other programs.
- **Housing Subsidy:** policy tool designed to make the cost of housing affordable to low-income households. The most common housing subsidies include the [Low-Income Housing Tax Credit](#), [Housing Choice Vouchers](#) (also known as Section 8 Vouchers), and [HUD Section 202 Supportive Housing for the Elderly](#). Developments that utilize these subsidies are required to rent to low-income households (usually below 50% or 60% of the AMI).
- **Ohio Housing Finance Agency:** [OHFA](#) is the state housing agency that administers and allocates various state and federal housing assistance programs, such as the Low Income Housing Tax Credits.
- **Market-Rate Housing:** homes offered at the prevailing cost (rent or sale price) for the local market. It is set by the landlord/seller without restrictions.

- **Workforce Housing:** the Urban Land Institute defines it as housing affordable to households earning between 60 and 120 percent of area median income (AMI). Workforce housing targets middle-income workers which include professions such as police officers, firefighters, teachers, health care workers, retail clerks, and the like (Matthew J. Parlow, 2015).
- **Zoning:** a planning control tool for regulating the built environment and creating functional real estate markets. It does so by dividing land that comprises the statutory area of a local authority into sections, permitting particular land uses on specific sites to shape the layout of towns and cities and enable various types of development. The purpose of zoning is to allow local and national authorities to regulate and control land and property markets to ensure complementary uses (The World Bank).

Area Median Income (AMI)

The AMI is the estimated median income, adjusted for family size, by metropolitan area (or county, in nonmetropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs. For income-restricted rental communities that are subsidized by Low Income Housing Tax Credits and other government subsidies, the income cut-off is generally 50% or 60% of the AMI. The following table shows the 2024 AMI for the Cincinnati Metro Region:

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Median Income 100% of AMI	\$73,400	\$83,900	\$94,400	\$104,800	\$113,200	\$121,600	\$130,000	\$138,400
Low Income 80% of AMI	\$58,700	\$67,100	\$75,500	\$83,850	\$90,600	\$97,300	\$104,000	\$110,700
60% of AMI	\$44,040	\$50,340	\$56,400	\$62,880	\$67,920	\$72,960	\$78,000	\$83,040
Very Low Income 50% of AMI	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
Extremely Low 30% of AMI	\$22,050	\$25,200	\$28,350	\$31,450	\$34,000	\$36,500	\$39,000	\$41,550
Max Housing Costs for 80% AMI								
Maximum Annual Housing Cost	\$17,610	\$20,130	\$22,650	\$25,155	\$27,180	\$29,190	\$31,200	\$33,210
Maximum Monthly Rent/Mortgage	\$1,370	\$1,566	\$1,762	\$1,957	\$2,114	\$2,270	\$2,427	\$2,583
Maximum Mortgage Amount	\$161,900	\$193,071	\$224,243	\$255,228	\$280,277	\$305,140	\$330,002	\$354,865

*** at current 30-year mortgage interest rates (6.45%), \$2,800 in property tax annually and \$1,000 hazard insurance. Downpayment not factored.*

Residential Housing Types

The following residential housing types are discussed throughout the report. Each of the housing types can be offered to the public as for-sale and/or for-rent products.



Single Family Detached



Duplex



Triplex - Stacked



Patio Homes



Cottage Home



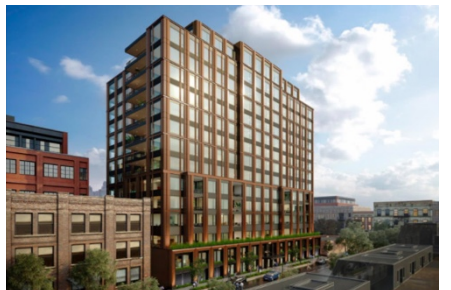
Townhouse



Live-Work



Mid-Rise



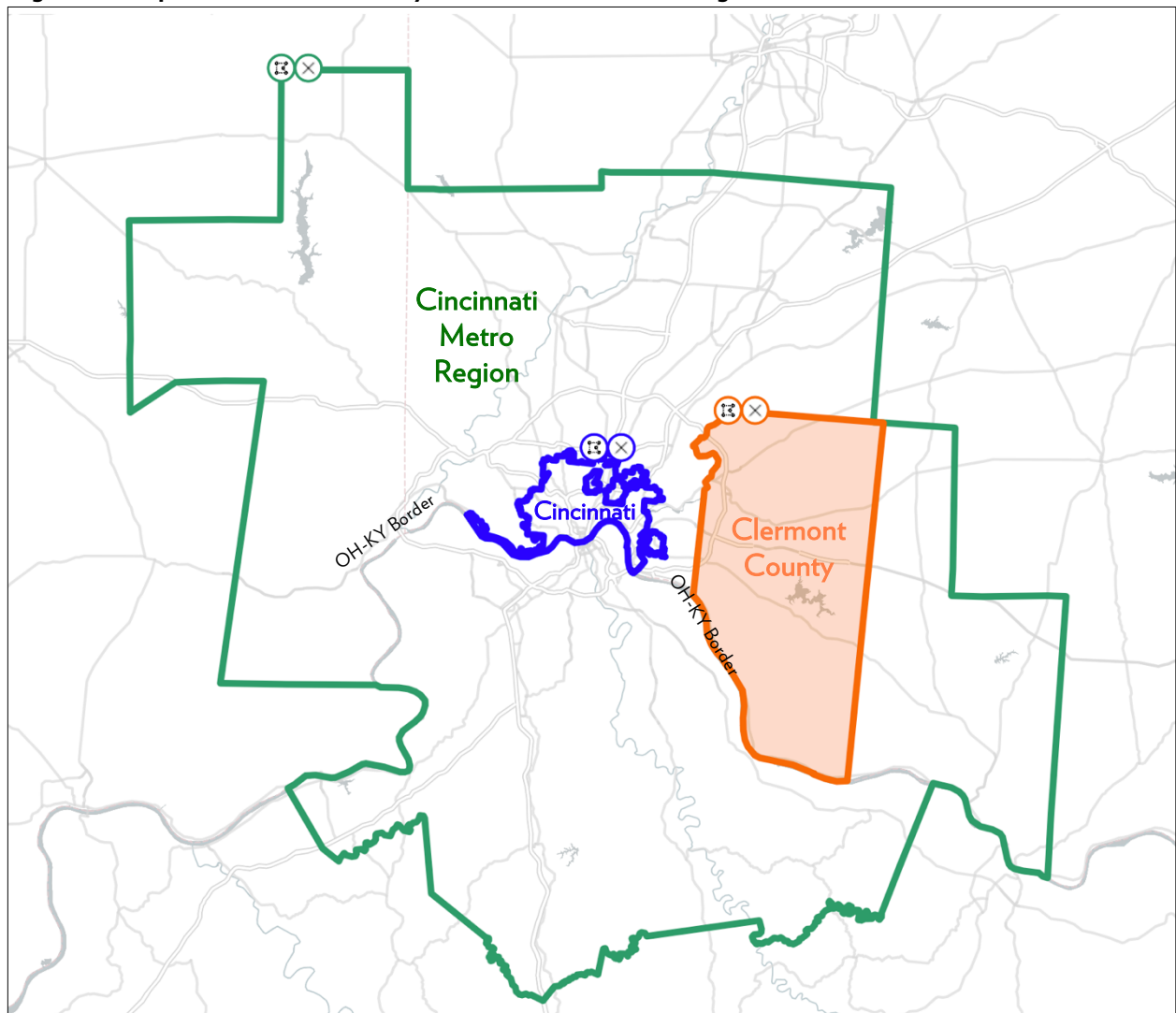
High-Rise

3. Demographic Trends

The appropriate starting point for a housing market analysis is an examination of key demographic trends to identify the composition of the market's residents in addition to its housing stock. Specific elements of these trends include population and household characteristics, and income and poverty characteristics. Detailed analyses of the housing stock and housing market conditions will be discussed in subsequent sections of this study.

The primary data sources for the demographic analysis are the U.S. Census Bureau's American Community Survey, providing data based on calculated estimates for 2023—the latest year for which detailed demographic data is available.

Figure 2: Map of Clermont County, Location within the Region



Population and Household Characteristics

According to the 2023 American Community Survey (ACS) 5-Year Estimates, Clermont County's population reached 209,862, reflecting an increase of 11,445 residents (5.8%) since 2013. In comparison, Ohio's population grew by 230,456 residents between 2013 and 2023, a 2.0% overall increase. This means Clermont County's growth rate was nearly three times that of the state (see Table 1).

Table 1: Population Trends, 2013-2023

	2013 ACS	2023 ACS	Change (2013-2023)	% Change (2013-2023)
Clermont County	198,417	209,862	11,445	5.8%
State of Ohio	11,549,590	11,780,046	230,456	2.0%

Source: U.S. Census Bureau ACS B01003, Urban Partners

As shown on Table 2 below, Clermont County's household growth trend was larger than the population growth from 2013 to 2023. The total number of households increased by 14.3% during this period, adding 10,606 net new households. The growth of households for the State of Ohio also outpaced the population growth—5.9% increase compared to 2.0% population growth rate as shown in Table 1.

Table 2: Household Trends, 2013-2023

	2013 ACS	2023 ACS	Change (2013-2023)	% Change (2013-2023)
Clermont County	73,728	84,334	10,606	14.3%
State of Ohio	4,557,655	4,829,571	271,916	5.9%

Source: U.S. Census Bureau ACS B01003, Urban Partners

Clermont County had 0.9% of its residents living in non-household group quarters in 2023, notably lower than the state average of 2.5% (see Table 3)¹. 83.9% of all households in Clermont County are family households, compared to 80.2% for the State of Ohio.

Table 3: Household Type by Relationship, 2023

	Clermont County	State of Ohio
Total Population	209,862	11,780,046
In Households	207,888	11,487,883
In Households (% of Total Population)	99.1%	97.5%
In Family Households (% of Households)	83.9%	80.2%
In Non-Family Households (% of Households)	16.1%	19.8%
In Group Quarters (% of Total Population)	0.9%	2.5%

Source: U.S. Census Bureau ACS B09019, Urban Partners

¹ The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in Group Quarters, of which there are two types: 1) Institutional, such as correctional facilities, nursing homes, or mental hospitals; and 2) Non-Institutional, such as college dormitories, military barracks, group homes, missions, or shelters.

Clermont County reported an overall decrease in average household size from 2013 to 2023, declining from 2.67 to 2.47. Similarly, the State of Ohio experienced a decrease—from 2.47 persons per household in 2013 to 2.38 in 2023. The reduction in household size was largest for Clermont County’s renter-occupied households, which went from 2.35 persons per household in 2013 to 2.15 persons in 2023 (reduction of 8.5%, see Table 4).

Table 4: Average Household Size, 2013-2023

	2013 ACS	2023 ACS	% Change (2013-2023)
Clermont County			
All Households	2.67	2.47	-7.5%
Owner Households	2.77	2.58	-6.8%
Renter Households	2.35	2.15	-8.5%
State of Ohio			
All Households	2.47	2.38	-3.6%
Owner Households	2.56	2.51	-1.9%
Renter Households	2.28	2.12	-7.1%

Source: U.S. Census Bureau ACS B25010, Urban Partners

The ethnic/racial composition of Clermont County is majority White. In 2023, 91.3% of Clermont County residents were White, followed by 3.2% Two or More Races, 2.4% Hispanic, 1.5% Black or African American, 1.1% Asian American, and 0.4% Native Hawaiian or Pacific Islander/American Indian/Some Other Race. From 2013 to 2023, the percentage of non-White residents increased from 5.4% to 8.7%. Compared to the State of Ohio, Clermont County continues to maintain a less racially/ethnically diverse population (see Table 5).

Table 5: Ethnic/Racial Composition, 2013-2023

	Clermont County		State of Ohio	
	2013 ACS	2023 ACS	2013 ACS	2023 ACS
White Alone	94.6%	91.3%	80.8%	76.5%
Black or African American Alone	1.3%	1.5%	12.0%	12.1%
American Indian and Alaska Native Alone	0.2%	0.0%	0.1%	0.1%
Asian American Alone	0.9%	1.1%	1.7%	2.4%
Native Hawaiian & other Pacific Islander Alone	0.0%	0.0%	0.0%	0.0%
Some other Race Alone	0.1%	0.4%	0.1%	0.4%
Two or More Races	1.3%	3.2%	2.0%	3.9%
Hispanic (All Races)	1.6%	2.4%	3.2%	4.6%

Source: U.S. Census Bureau ACS B03002, Urban Partners

Clermont County in 2023 had a very similar educational attainment level as compared to the State of Ohio (see Table 6 shown on the following page). In 2023, 31.4% of the residents aged 25 and above in the county had bachelor’s degrees or graduate/professional degrees as the highest educational attainment, up from 25.7% in 2013—compared to 30.9% and 25.1%, respectively, in the State of Ohio.

Table 6: Educational Attainment for Population 25 Years and Over, 2013-2023

	Clermont County		State of Ohio	
	2013 ACS	2023 ACS	2013 ACS	2023 ACS
Less Than 9th Grade	3.4%	2.2%	3.2%	2.6%
9th to 12th Grade, No Diploma	8.2%	5.9%	8.3%	5.7%
High School Graduate (Includes Equivalency)	35.4%	31.9%	34.7%	32.3%
Some College, No Degree	19.2%	19.3%	20.8%	19.4%
Associate's Degree	8.1%	9.3%	7.8%	9.0%
Bachelor's Degree	17.0%	19.8%	15.8%	19.0%
Graduate or Professional Degree	8.7%	11.6%	9.3%	11.9%

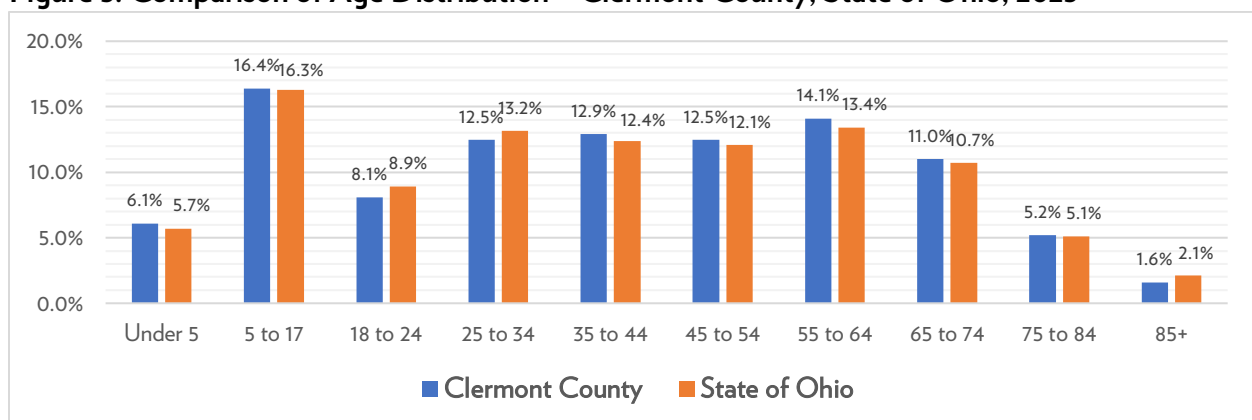
Source: U.S. Census Bureau ACS B15003, Urban Partners

Table 7 and Figure 3 compare the age distribution patterns between Clermont County and the State of Ohio. The largest age cohort in 2023 in the county—though decreasing as a percentage of the overall population in the last two decades—was school-aged children (5 to 17 years old) at 16.4%. This was followed by the population aged 55 to 64 at 14.1% and 35 to 34 at 12.9%. The large growth occurred in seniors from 65 to 74 years-of-age that grew from 7.4% of the population in 2013 to 11.0% in 2023.

Table 7: Distribution of Age, 2013-2023

	Clermont County		State of Ohio	
	2013 ACS	2023 ACS	2013 ACS	2023 ACS
Under 5 Years-of-Age	6.5%	6.1%	6.1%	5.7%
5 To 17 Years-of-Age	18.4%	16.4%	17.3%	16.3%
18 To 24 Years-of-Age	8.3%	8.1%	9.5%	8.9%
25 To 34 Years-of-Age	11.9%	12.5%	12.4%	13.2%
35 To 44 Years-of-Age	13.6%	12.9%	12.6%	12.4%
45 To 54 Years-of-Age	15.9%	12.5%	14.7%	12.1%
55 To 64 Years-of-Age	13.0%	14.1%	13.0%	13.4%
65 To 74 Years-of-Age	7.4%	11.0%	7.7%	10.7%
75 To 84 Years-of-Age	3.8%	5.2%	4.7%	5.1%
85 Years-of-Age & Over	1.2%	1.6%	2.0%	2.1%

Source: U.S. Census Bureau ACS B01001, Urban Partners

Figure 3: Comparison of Age Distribution – Clermont County, State of Ohio, 2023

Source: U.S. Census Bureau ACS B01001, Urban Partners

Migration

To illustrate the patterns of households moving into (and out of) Clermont County, migration data published by the Internal Revenue Service (IRS) are examined in this section. This dataset is based on year-to-year changes reported on tax returns filed with the IRS, showing migration patterns by state or by county for the entire United States.² According to the IRS, the number of households moving into Clermont County increased from 5,843 in 2018 to 5,950 in 2022. Approximately one-third of all households moving into Clermont County are from Hamilton County, which averaged 2,250 in-migrants into the county from 2018 to 2022. Most of the in-migrant households originate from other counties in Ohio, but the following five out-of-state counties are on the list of top 20 origins: Kenton, Campbell, Boone, and Fayette counties in Kentucky; as well as Maricopa County, AZ (see Table 8).

Table 8: Annual Household In-Migration, 2018-2022

County of Origin	2018	%	2019	%	2020	%	2021	%	2022	%
Hamilton County	2,232	38.2%	2,132	38.1%	2,372	39.2%	2,294	40.9%	2,220	37.3%
Brown County	475	8.1%	483	8.6%	476	7.8%	448	8.0%	458	7.7%
Warren County	394	6.7%	417	7.4%	433	7.1%	455	8.1%	439	7.4%
Butler County	325	5.5%	292	5.2%	369	6.1%	381	6.8%	341	5.7%
Kenton County, KY	162	2.7%	149	2.6%	164	2.7%	182	3.2%	163	2.7%
Campbell County, KY	135	2.3%	135	2.4%	158	2.6%	136	2.4%	114	1.9%
Boone County, KY	77	1.3%	94	1.6%	108	1.7%	93	1.6%	97	1.6%
Clinton County	83	1.4%	109	1.9%	90	1.4%	93	1.6%	93	1.5%
Montgomery County	76	1.3%	74	1.3%	97	1.6%	87	1.5%	89	1.4%
Franklin County	70	1.1%	76	1.3%	79	1.3%	72	1.2%	75	1.2%
Highland County	84	1.4%	58	1.0%	56	0.9%	55	0.9%	69	1.1%
Adams County	54	0.9%	53	0.9%	65	1.0%	56	1.0%	56	0.9%
Maricopa County, AZ	25	0.4%	-	-	-	-	27	0.4%	30	0.5%
Cuyahoga County	-	-	21	0.4%	24	0.4%	-	-	25	0.4%
Greene County	25	0.4%	-	-	-	-	-	-	24	0.4%
Fayette County, KY	28	0.4%	-	-	-	-	-	-	21	0.3%
All Other Counties	1,598	27.3%	1,504	26.9%	1,558	25.8%	1,219	21.8%	1,636	27.5%
Total In-Migration	5,843		5,597		6,049		5,598		5,950	

Source: Internal Revenue Service, Urban Partners

Similar to the patterns of in-migration, Hamilton County is the most frequent destination for households moving out of Clermont County (totaling 1,632 such households in 2022, compared to 2,220 households moving from Hamilton County). Most out-migrants relocate within Ohio, but those moving to other states such as Arizona, Florida, and Illinois are increasing (see Table 9 shown on the following).

² In this analysis, the number of returns is used as a proxy for the number of households.

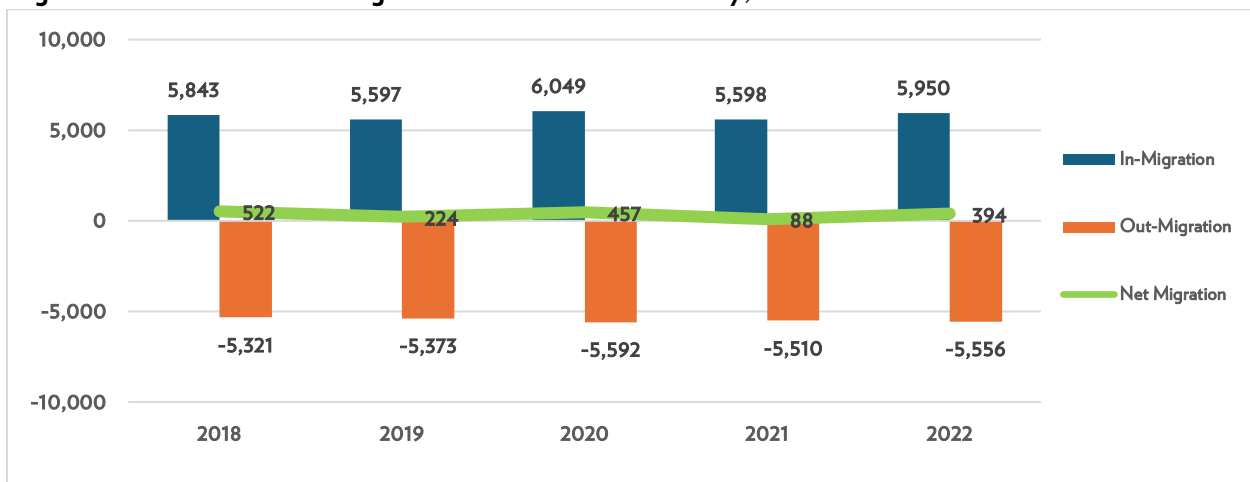
Table 9: Annual Household Out-Migration, 2018-2022

Destination County	2018	%	2019	%	2020	%	2021	%	2022	%
Hamilton County	1,718	32.3%	1,727	32.1%	1,737	31.1%	1,687	30.6%	1,632	29.4%
Warren County	434	8.2%	466	8.7%	493	8.8%	472	8.6%	490	8.8%
Brown County	476	8.9%	508	9.5%	552	9.9%	513	9.3%	478	8.6%
Butler County	299	5.6%	288	5.4%	329	5.9%	266	4.8%	302	5.4%
Kenton County, KY	173	3.3%	177	3.3%	167	3.0%	170	3.1%	167	3.0%
Campbell County, KY	125	2.3%	126	2.3%	128	2.3%	113	2.1%	137	2.5%
Clinton County	104	2.0%	109	2.0%	110	2.0%	106	1.9%	114	2.1%
Franklin County	87	1.6%	91	1.7%	81	1.4%	84	1.5%	95	1.7%
Boone County, KY	86	1.6%	86	1.6%	95	1.7%	74	1.3%	92	1.7%
Montgomery County	74	1.4%	64	1.2%	69	1.2%	85	1.5%	83	1.5%
Highland County	75	1.4%	83	1.5%	83	1.5%	75	1.4%	78	1.4%
Adams County	41	0.8%	48	0.9%	57	1.0%	74	1.3%	71	1.3%
Greene County	-	-	20	0.4%	21	0.4%	23	0.4%	28	0.5%
Cook County, IL	20	0.4%	22	0.4%	-	-	-	-	26	0.5%
Lee County, FL	27	0.5%	26	0.5%	39	0.7%	30	0.5%	25	0.4%
Hillsborough County, FL	21	0.4%	22	0.4%	-	-	-	-	25	0.4%
Pinellas County, FL	24	0.5%	20	0.4%	-	-	-	-	22	0.4%
Maricopa County, AZ	29	0.5%	30	0.6%	21	0.4%	21	0.4%	20	0.4%
All Other Counties	1,508	28.3%	1,460	27.2%	1,610	28.8%	1,717	31.2%	1,671	30.1%
Total Out-Migration	5,321		5,373		5,592		5,510		5,556	

Source: Internal Revenue Service, Urban Partners

Figure 4 shown below illustrates the net migration pattern for Clermont County, taking into account the number of households moving into and out of the county. The resulting net migration is illustrated in a bar graph, which shows Clermont County's net migration decreasing from +522 in 2018 to +394 in 2022.

Figure 4: Household Net Migration for Clermont County, 2018-2022

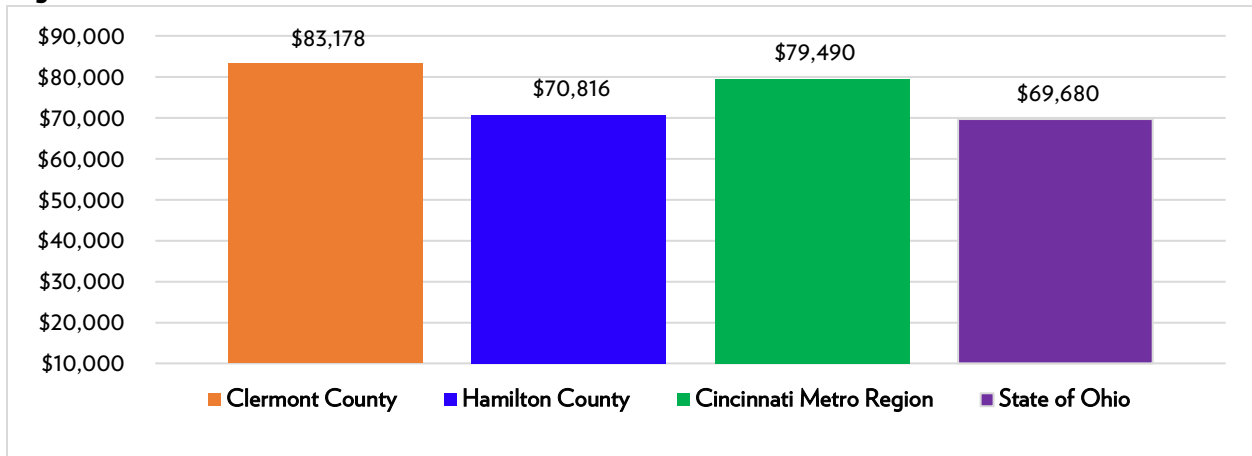


Source: Internal Revenue Service, Urban Partners

4. Household Income and Housing Cost Burden

Figure 5 presents the median household income for Clermont County in 2023, which stands at \$83,178—significantly higher than the state of Ohio’s median income of \$69,680. The data also show that Clermont County’s median household income surpasses both Hamilton County (\$70,816) and the Cincinnati Metro Region (\$79,490).

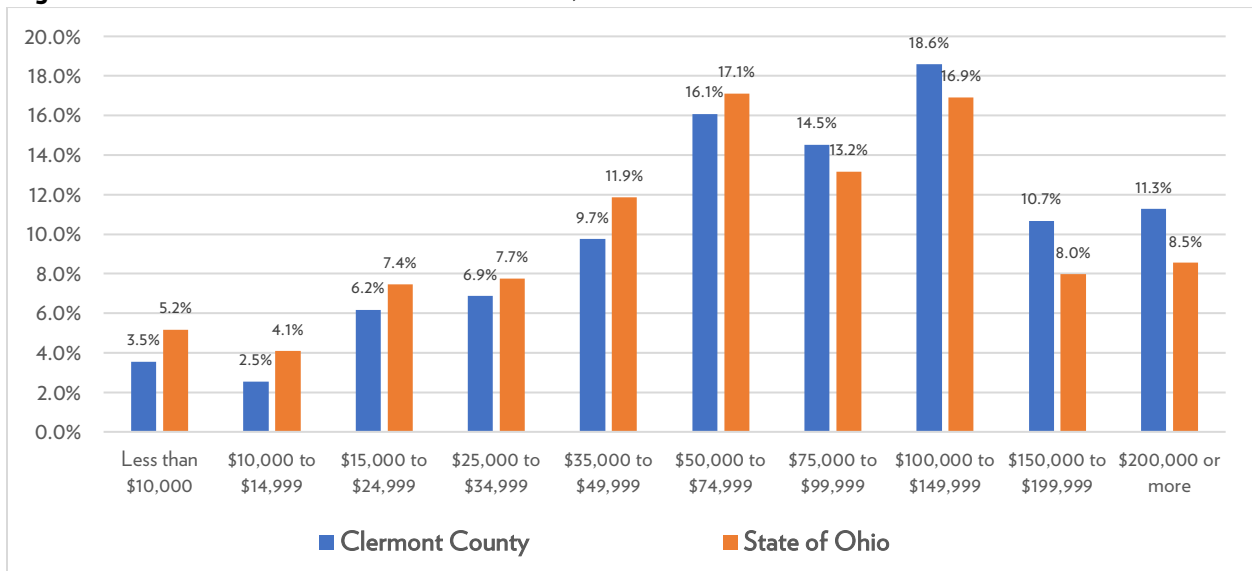
Figure 5: Median Household Income, 2023



Source: U.S. Census Bureau ACS B19013, Urban Partners

In Clermont County, 12.2% of households earn less than \$25,000 annually, compared to 16.7% in the State of Ohio. 40.5% of all Clermont County households earn more than \$100,000 annually, compared to 33.4% for the State of Ohio (see Figure 6).

Figure 6: Distribution of Household Income, 2023



Source: U.S. Census Bureau ACS B19013, Urban Partners

According to the 2023 ACS, 18,111 Clermont County household residents (or 8.7%) are living below the poverty level, compared to the State of Ohio's poverty rate of 13.1% (see Table 10).

Table 10: Population Living in Households Below Poverty Level, 2023

	Clermont County	State of Ohio
Population Below Living Poverty Level	18,111	1,497,596
Population Below Living Poverty Level (%)	8.7%	13.1%

Source: U.S. Census Bureau ACS B17101, Urban Partners

According to the 2023 ACS, 17.0% of owner-occupant households in Clermont County pay more than 30% of their income toward housing costs (and thus are “cost-burdened”), and 36.9% of renter households are cost burdened³ (see Table 11).

Table 11: Tenure by Housing Costs, 2023

	Owner Occupants	%	Renter Occupants	%
All Household Income Levels	61,885	-	22,449	-
Less than 20%	40,196	65.0%	7,051	31.4%
20 to 29%	10,939	17.7%	5,654	25.2%
30% or more	10,518	17.0%	8,294	36.9%
Zero or negative income/no cash rent	232	0.4%	1,450	6.5%

Source: U.S. Census Bureau ACS B25106, Urban Partners

The most cost burdened households in Clermont County are renters with annual household incomes under \$35,000. A total of 7,595 such renter households reside in the county and 6,227 (or 82.0%) are cost burdened. At earnings greater than \$50,000 annually, owner-occupied households report the exact same ratios of housing cost burden than renter households (a total of 3,192 owner households or 6.5%, compared to 686 renters or 6.5%). Households with annual earnings greater than \$75,000 are effectively free of housing cost burdens, both among owner-occupants and renter-occupants (see Table 12 shown below and continued on the following page).

Table 12: Tenure by Housing Costs as a Percentage of Household Income, 2023

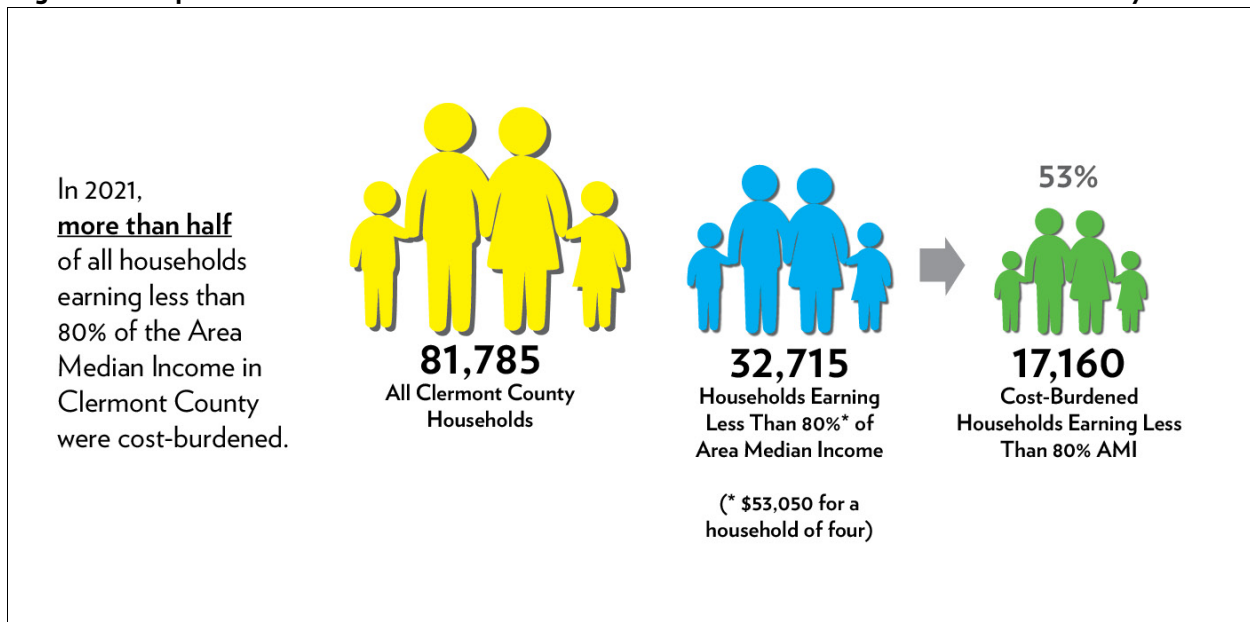
	Owner Occupants	%	Renter Occupants	%
Households earning less than \$20,000	2,927		3,709	
Less than 30% (not cost burdened)	364	12.4%	598	16.1%
30% or more (cost burdened)	2,563	87.6%	3,111	83.9%
Households earning \$20,000 to \$34,999	4,508		3,886	
Less than 30% (not cost burdened)	1,825	40.5%	770	19.8%
30% or more (cost burdened)	2,683	59.5%	3,116	80.2%

³ In comparison, the cost burden rates for the State of Ohio are 17.2% for owner-occupants and 41.7% for renter-occupants.

	Owner Occupants	%	Renter Occupants	%
Households earning \$35,000 to \$49,999	5,219		2,885	
Less than 30% (not cost burdened)	3,139	60.1%	1,504	52.1%
30% or more (cost burdened)	2,080	39.9%	1,381	47.9%
Households earning \$50,000 to \$74,999	8,971		4,452	
Less than 30% (not cost burdened)	7,145	79.6%	3,874	87.0%
30% or more (cost burdened)	1,826	20.4%	578	13.0%
Households earning \$75,000 or more	40,028		6,067	
Less than 30% (not cost burdened)	38,662	96.6%	5,959	98.2%
30% or more (cost burdened)	1,366	3.4%	108	1.8%

Source: U.S. Census Bureau ACS B25106, Urban Partners

Figure 7: Snapshot of the Cost Burden for Low-Income Households in Clermont County

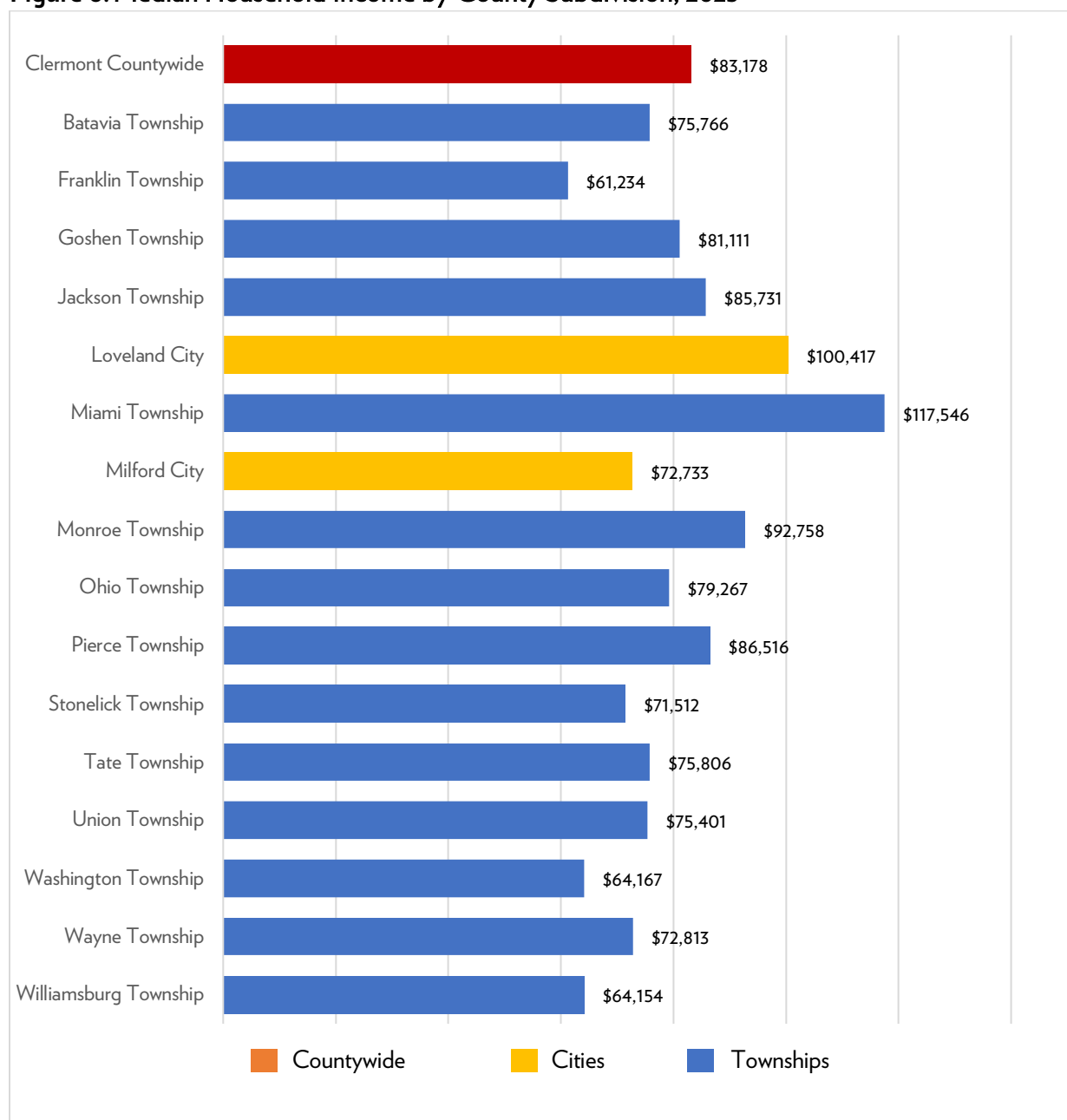


Source: U.S. Census Bureau, Urban Partners

Income & Housing Cost Burden by County Subdivision

A closer examination of household income and housing cost burden characteristics within Clermont County reveals a diversity of income levels by county subdivision. Figure 8 illustrates the median household incomes for the 16 county subdivisions within Clermont County, comprised of two cities and 14 townships. The highest median household income was reported in Miami Township (\$117,546) and the lowest was reported in Franklin Township (\$61,234).

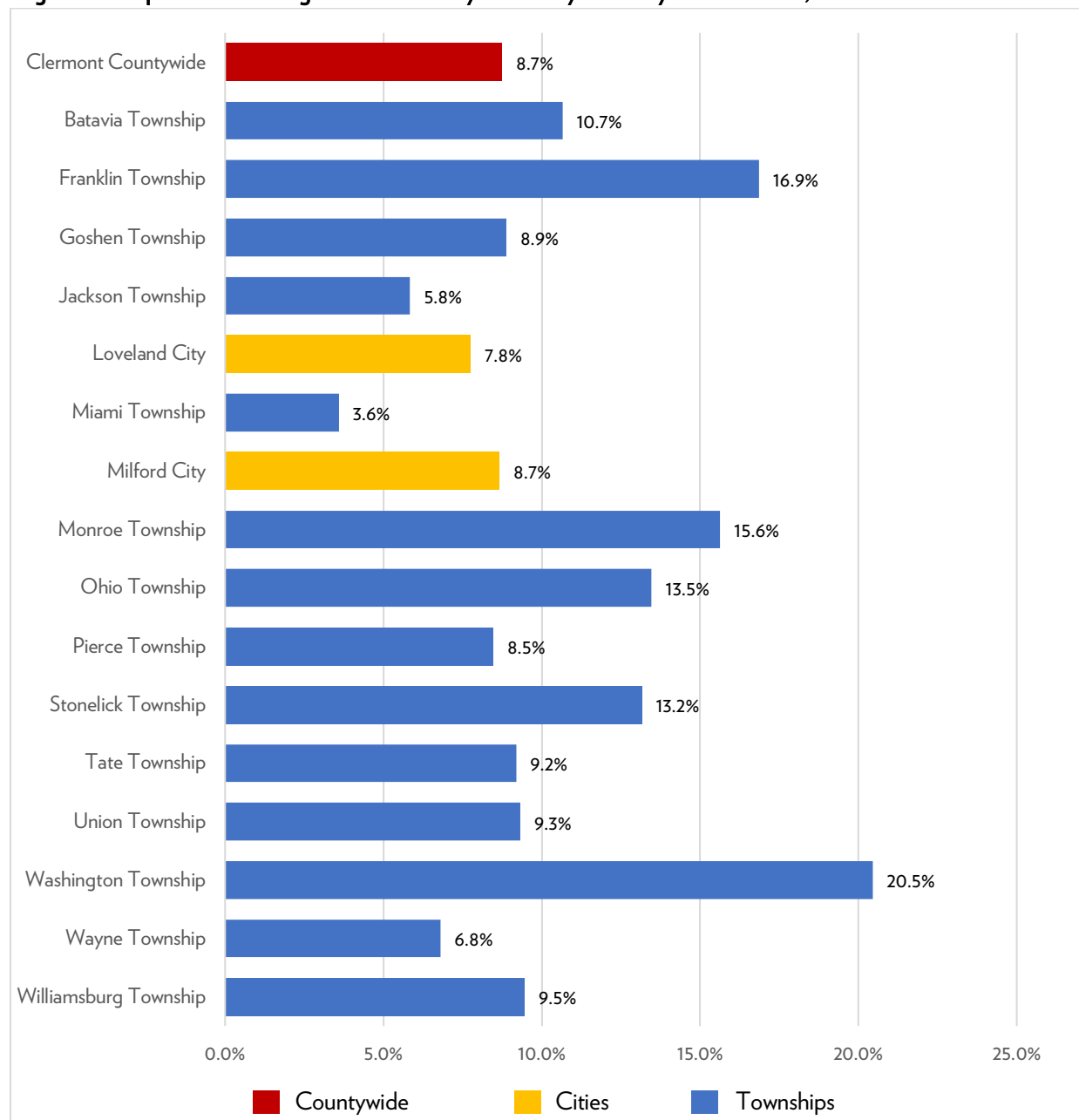
Figure 8: Median Household Income by County Subdivision, 2023



Source: U.S. Census Bureau ACS B19013, Urban Partners

Figure 9 illustrates the percentage of residents living below poverty level for the 16 county subdivisions within Clermont County. The following three jurisdictions reported the highest poverty rates in the county: Washington Township (20.5%), Franklin Township (16.9%), and Monroe Township (15.6%).

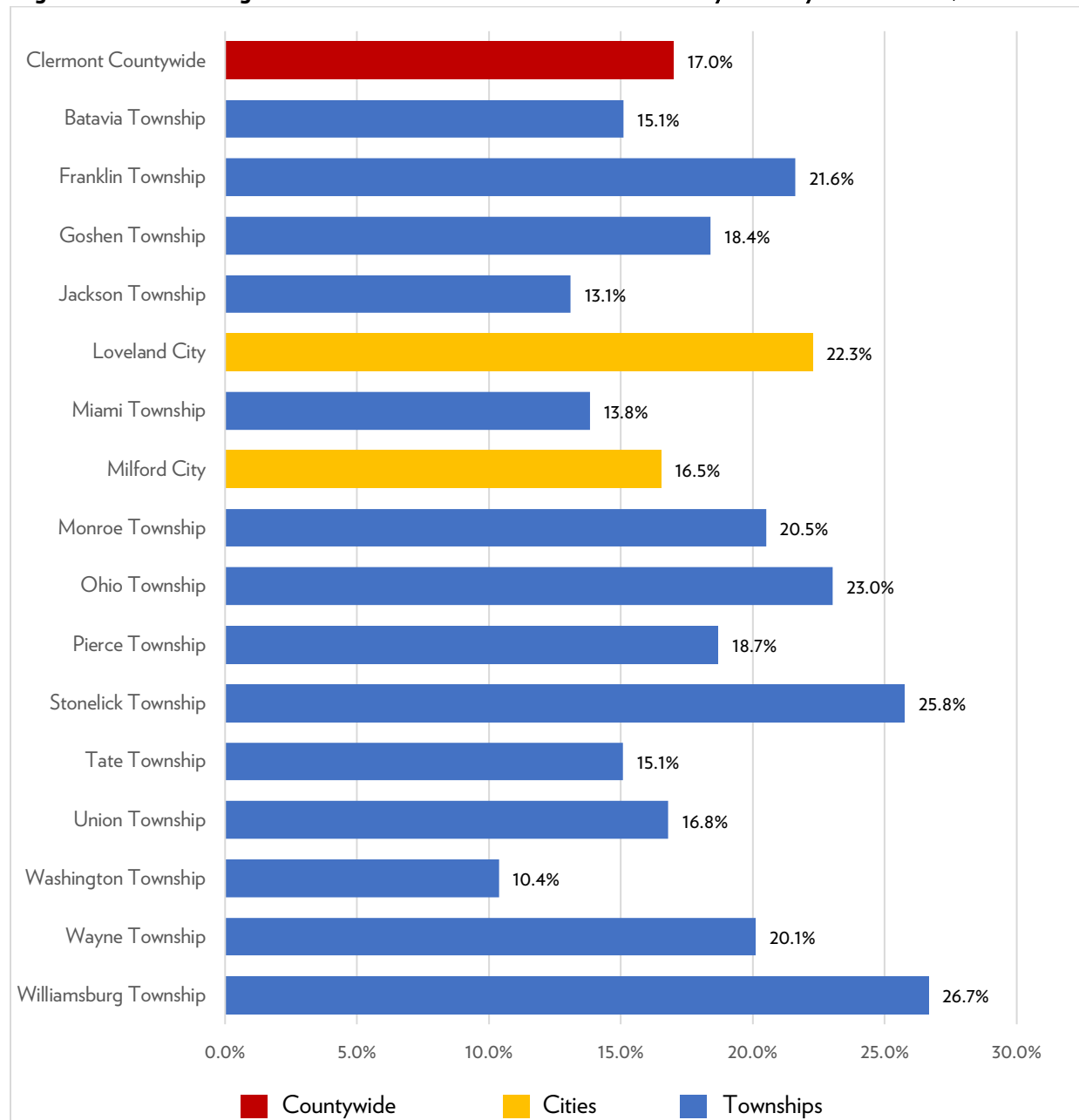
Figure 9: Population Living Below Poverty Level by County Subdivision, 2023



Source: U.S. Census Bureau, Urban Partners

Figure 10 illustrates the percentage of cost burdened owner-occupied households for the 16 county subdivisions within Clermont County. The jurisdictions reporting the highest homeowner cost burden are Williamsburg Township (26.7%), Stonelick Township (25.8%), and Ohio Township (23.0%).

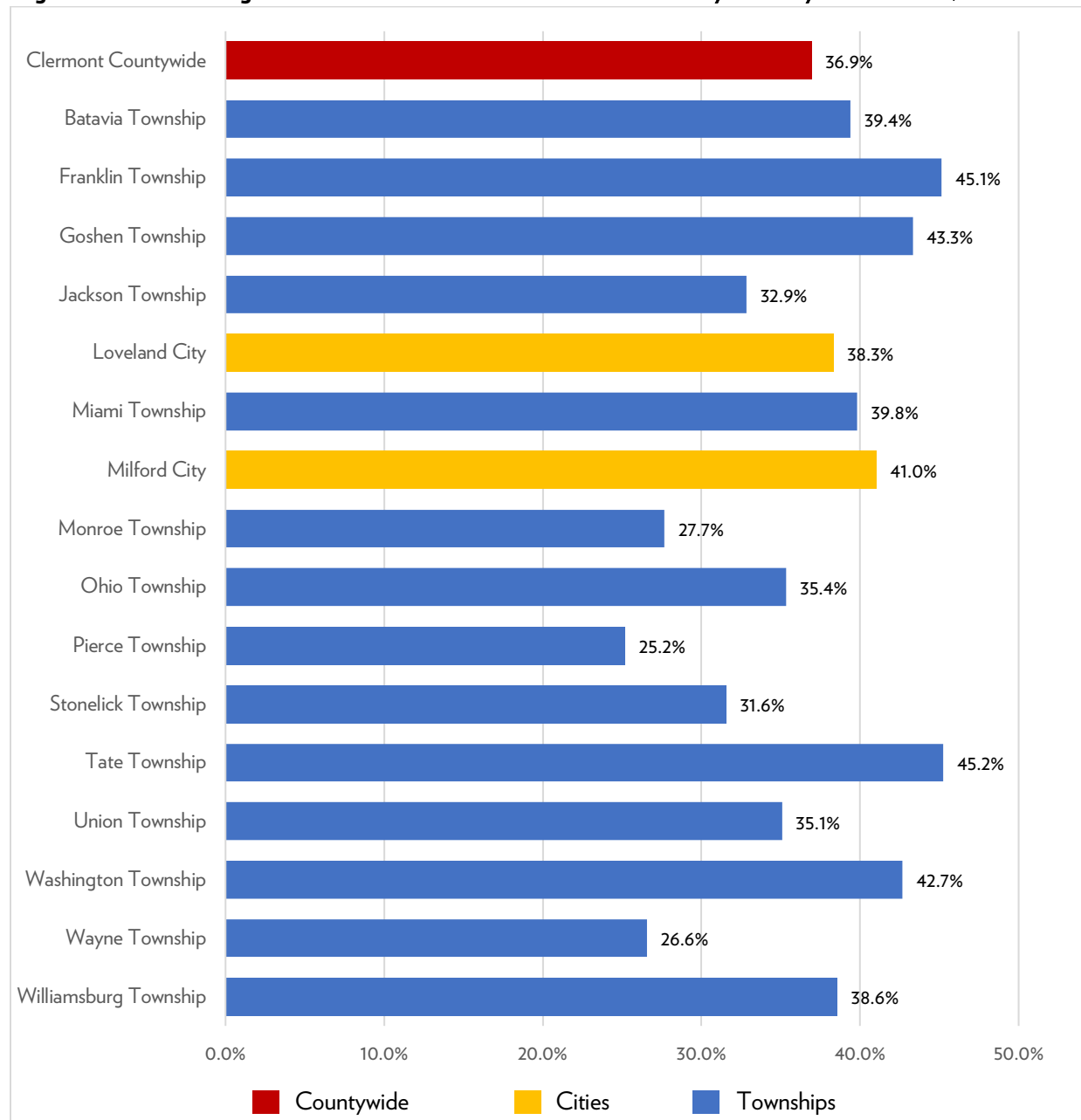
Figure 10: Percentage of Cost Burdened Owner Households by County Subdivision, 2023



Source: U.S. Census Bureau, Urban Partners

Finally, Figure 11 illustrates the percentage of cost burdened renter-occupied households for the 16 county subdivisions within Clermont County. The jurisdictions reporting the highest renter cost burden are Tate Township (45.2%), Franklin Township (45.1%), and Goshen Township (43.3%).

Figure 11: Percentage of Cost Burdened Renter Households by County Subdivision, 2023



Source: U.S. Census Bureau, Urban Partners

Asset Limited, Income Constrained, Employed (ALICE) Households

The ALICE (Asset Limited, Income Constrained, Employed) Project was developed by the United Way to bring focus to families and individuals who are employed but whose salaries do not provide sufficient resources to meet basic needs. Through a standardized methodology using publicly available census, employment, wage, cost of living and other data, the ALICE project sheds light on the financial hardships of working households in Clermont County.

The United Way's Household Survival Budget illustrates the bare minimum a household must earn to live and work in the modern economy. These costs include housing, childcare, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. Table 13 shows the 2022 Household Survival Budget for Clermont County by household types.

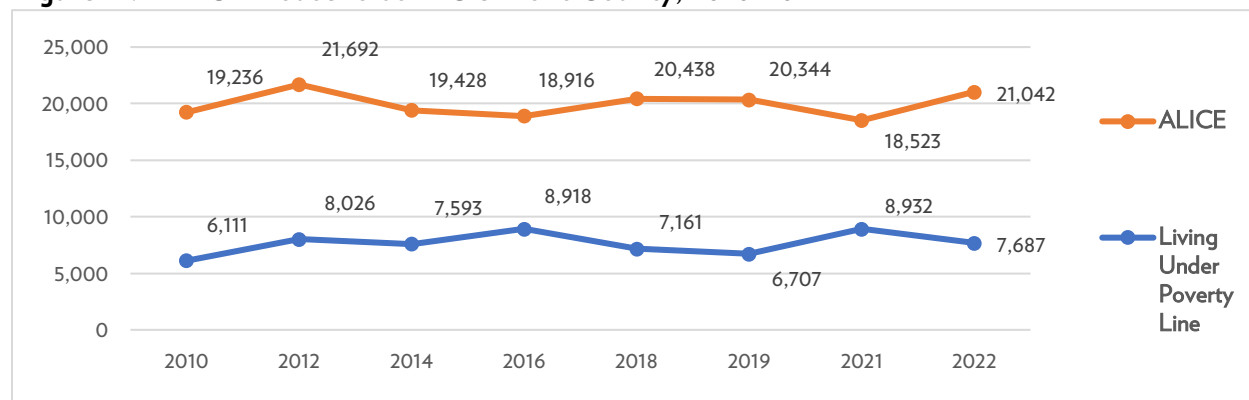
Table 13: Household Survival Budget for Clermont County, 2022

	Single Adult	One Adult, One Child	One Adult, One in Child Care	Two Adults	Two Adults Two Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$776	\$896	\$896	\$896	\$1,168	\$1,168	\$776	\$896
Childcare	\$0	\$328	\$875	\$0	\$656	\$1,917	\$0	\$0
Food	\$450	\$764	\$685	\$826	\$1,389	\$1,227	\$416	\$762
Transportation	\$394	\$527	\$527	\$634	\$1,044	\$1,044	\$330	\$506
Health Care	\$165	\$392	\$392	\$392	\$613	\$613	\$559	\$1,119
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$187	\$299	\$346	\$286	\$499	\$609	\$217	\$340
Taxes	\$321	\$698	\$815	\$436	\$959	\$1,237	\$394	\$700
Monthly Total	\$2,379	\$3,773	\$4,405	\$3,586	\$6,011	\$7,498	\$2,778	\$4,439
Annual Total	\$28,548	\$45,276	\$52,860	\$43,032	\$72,132	\$89,976	\$33,336	\$53,268
Hourly Wage	\$14.27	\$22.64	\$26.43	\$21.52	\$36.07	\$44.99	\$16.67	\$26.63

Source: United Way ALICE Project

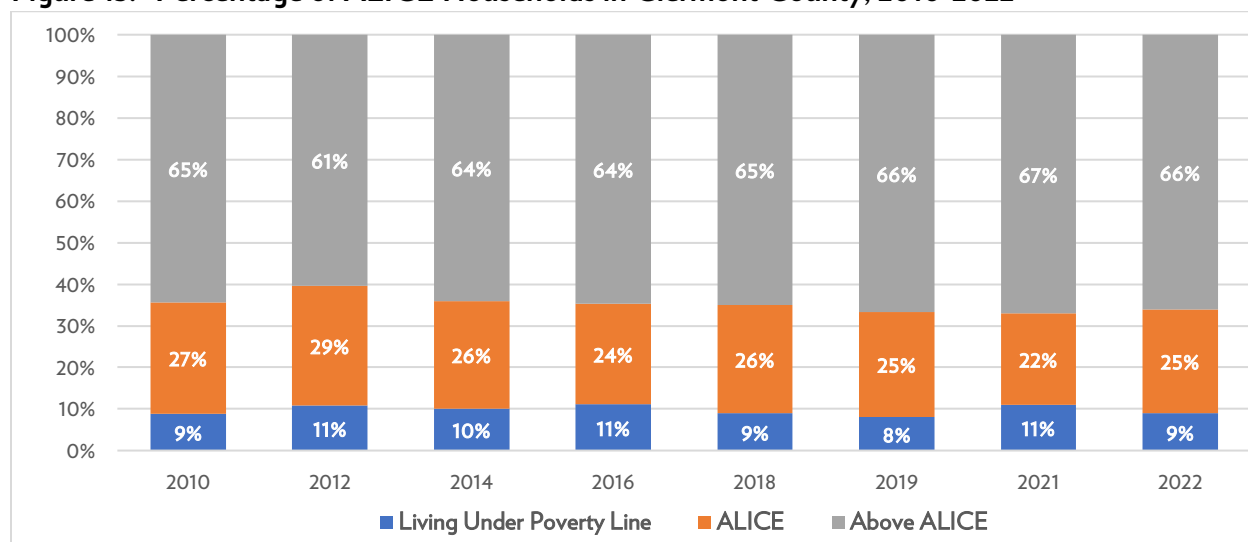
Households that earn above the federal poverty level but cannot afford the bare-bones survival budget are identified as ALICE. In 2022, 21,042 Clermont County households (25%) were identified as ALICE, up from 19,236 (or 27%) reported in 2010 (see Figure 12 and 13).

Figure 12: ALICE Households in Clermont County, 2010-2022



Source: United Way ALICE Project

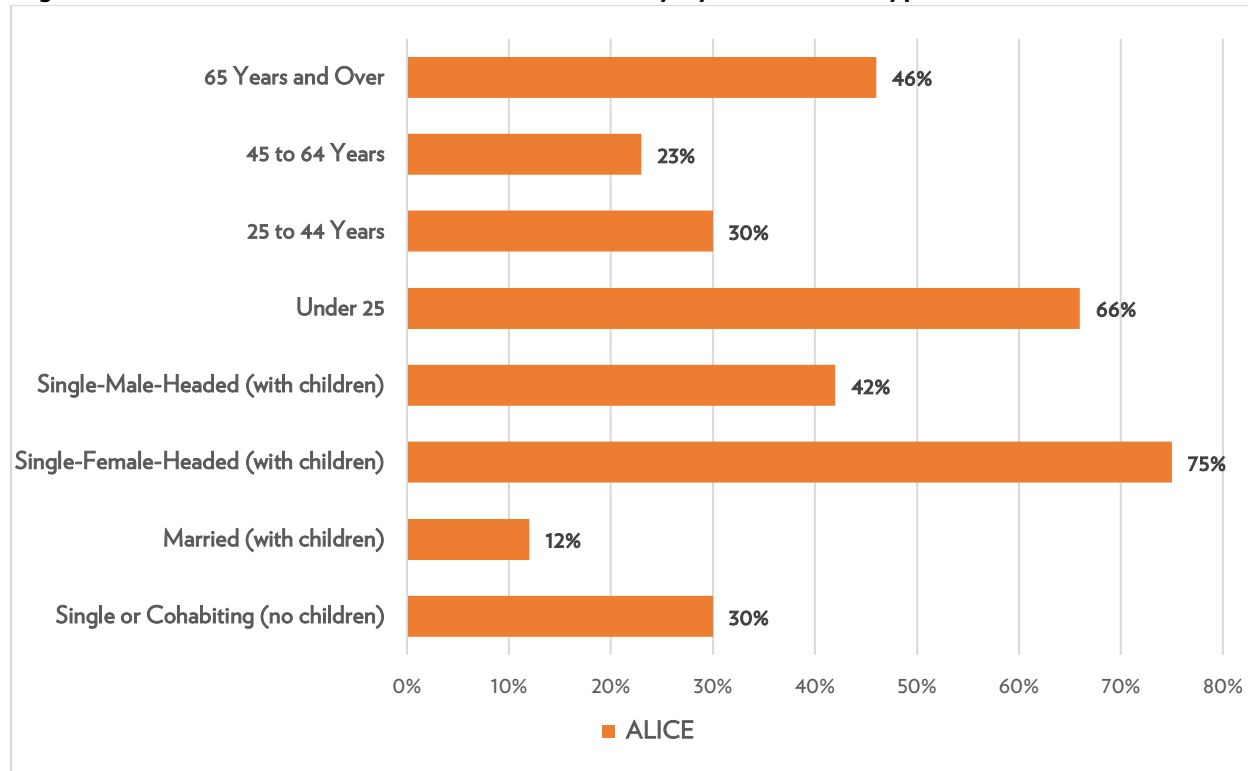
Figure 13: Percentage of ALICE Households in Clermont County, 2010-2022



Source: United Way ALICE Project

Figure 14 below illustrates the ALICE levels for different types of Clermont County households. According to the United Way, 75% of Clermont County's single-female-headed households with children are living under the ALICE threshold.

Figure 14: ALICE Households in Clermont County by Household Type, 2022



Source: United Way ALICE Project

Table 14 is a summary of households living under the ALICE threshold within the 16 jurisdictions within Clermont County (the column detailing the percentage of households below the ALICE threshold is color coded to show the highest percentages in deeper red and the lowest percentages in deeper green).

Table 14: ALICE Households by Jurisdiction, 2022

	Total Households	Households Below ALICE Threshold	% Below ALICE Threshold
Batavia Township	10,985	4,284	39%
Franklin Township	1,410	663	47%
Goshen Township	5,869	2,054	35%
Jackson Township	1,035	300	29%
Loveland City	1,031	320	31%
Miami Township	16,557	3,808	23%
Milford City	3,286	1,282	39%
Monroe Township	2,805	982	35%
Ohio Township	1,956	743	38%
Pierce Township	6,289	1,761	28%
Stonelick Township	2,280	1,003	44%
Tate Township	3,544	1,418	40%
Union Township	20,884	7,727	37%
Washington Township	843	303	36%
Wayne Township	1,714	668	39%
Williamsburg Township	2,224	1,001	45%

Source: United Way ALICE Project

5. Employment Trends

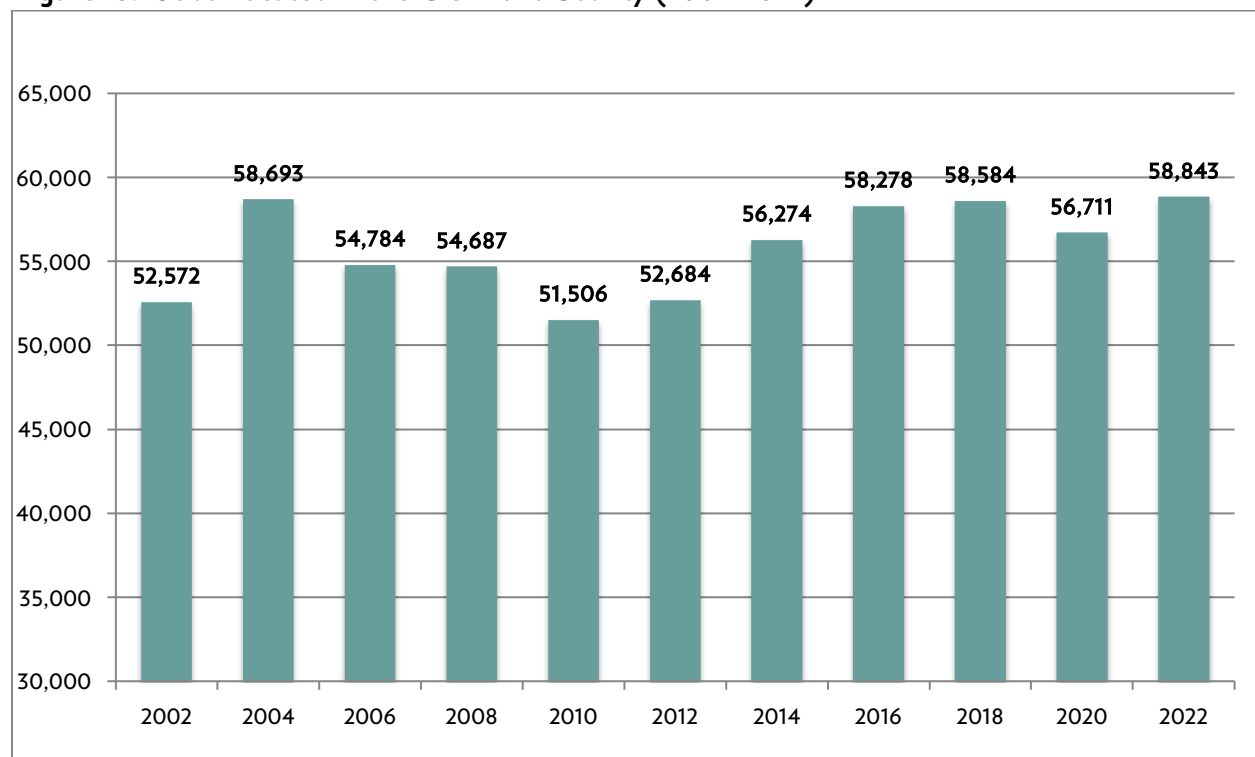
The correlation between job growth (or decline) and the local housing market is complex and beyond the scope of this housing study, but simply stated—as a region or municipality adds new jobs, it attracts new workers and their households that will need housing. The increase in new residents will increase demand for homes and will result in a more competitive marketplace for housing. Conversely, the opposite will occur when a region or municipality loses jobs.

The following is an examination of employment patterns for Clermont County and its residents from 2002 to 2022. The data source for this analysis is the *OnTheMap* application from the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics Program, which uses employer payroll tax information to geo-locate jobs within a defined area.

Jobs Located in Clermont County

According to the *OnTheMap* application, Clermont County reported a total of 58,843 jobs in 2022, adding 6,271 jobs from 2002, a growth of 11.9% (see Figure 15). The Great Recession that began in 2008 was followed by economic recovery between 2010 and 2012, with Clermont County steadily adding employment from 2010 onward, except at the start of the COVID-19 Pandemic in 2020.

Figure 15: Jobs Located in the Clermont County (2002-2022)



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Detailed in Table 15 below, *Retail Trade* remained Clermont County’s top employment sector from 2002 to 2022 employing 8,599 workers. By far, the fastest growing sector was *Transportation & Warehousing* which employed 4,099 workers in 2022 (a growth of 3,188 jobs from 2002 to 2022, representing 50.8% of total job growth in the county during this period). Other sectors experiencing robust job growth include: *Administrative & Support, Waste Management & Remediation* (1,799 new jobs and a growth rate of 94.6%); *Accommodation & Food Services* (1,660 new jobs and a growth rate of 34.2%); and *Health Care & Social Assistance* (1,481 new jobs and a growth rate of 34.3%). The most significant sector losing jobs during this period was *Manufacturing*, which shed 1,364 jobs and declining from 14.6% of all jobs in the county in 2002 to 10.8% in 2022.

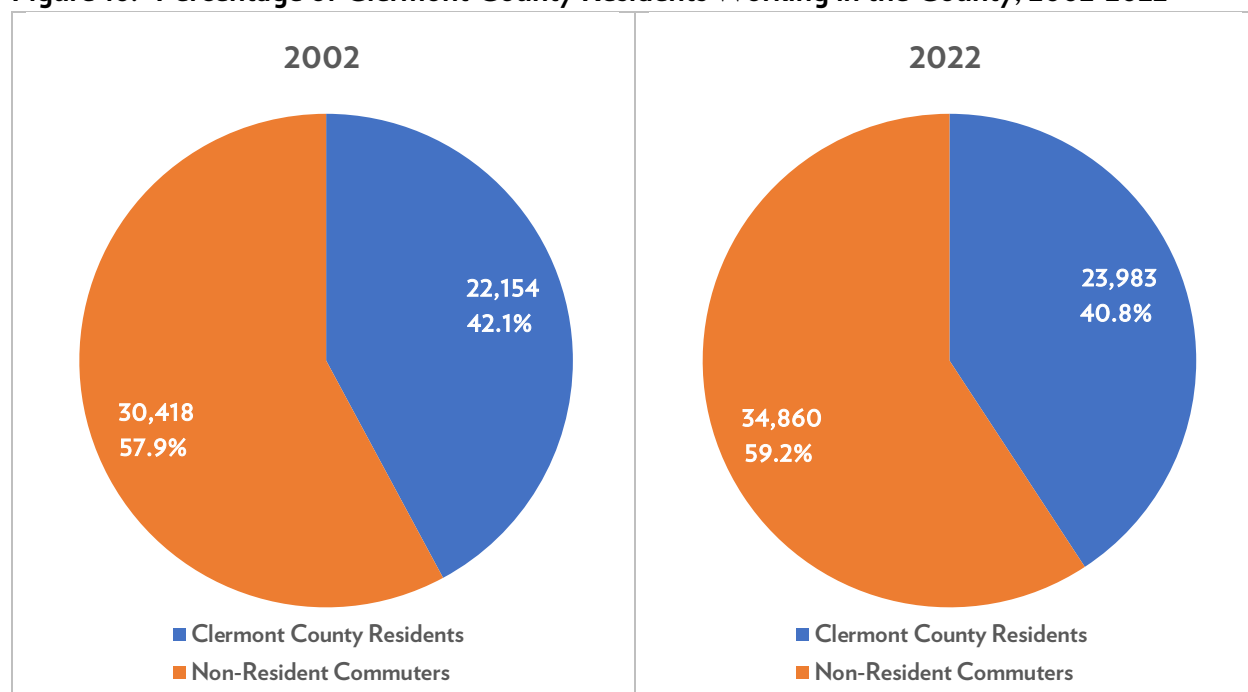
Table 15: Jobs Located in Clermont County by Industry Sectors, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	Change 2002-22
All Sectors	52,572	100.0%	58,843	100.0%	6,271
Retail Trade	9,507	18.1%	8,599	14.6%	-908
Accommodation and Food Services	4,856	9.2%	6,516	11.1%	1,660
Manufacturing	7,701	14.6%	6,337	10.8%	-1,364
Health Care and Social Assistance	4,316	8.2%	5,797	9.9%	1,481
Educational Services	5,436	10.3%	4,588	7.8%	-848
Transportation and Warehousing	911	1.7%	4,099	7.0%	3,188
Admin & Support, Waste Mgmt/Remed.	1,901	3.6%	3,700	6.3%	1,799
Construction	3,570	6.8%	3,696	6.3%	126
Professional, Scientific, and Technical Services	2,298	4.4%	2,725	4.6%	427
Wholesale Trade	2,502	4.8%	2,361	4.0%	-141
Finance and Insurance	2,449	4.7%	2,304	3.9%	-145
Other Services (excluding Public Administration)	1,857	3.5%	1,982	3.4%	125
Public Administration	1,573	3.0%	1,804	3.1%	231
Information	1,461	2.8%	1,518	2.6%	57
Arts, Entertainment, and Recreation	639	1.2%	973	1.7%	334
Real Estate and Rental and Leasing	586	1.1%	893	1.5%	307
Management of Companies and Enterprises	119	0.2%	576	1.0%	457
Utilities	842	1.6%	242	0.4%	-600
Agriculture, Forestry, Fishing and Hunting	31	0.1%	84	0.1%	53
Mining, Quarrying, and Oil and Gas Extraction	17	0.0%	49	0.1%	32

Source: U.S. Census Bureau Center for Economic Studies, *Urban Partners*

In terms of commuting, the *OnTheMap* application reports that the percentage of workers commuting from outside of the county have held steady, from 57.9% of the workers in 2002 to 59.2% in 2022. The number of workers living and working in Clermont County have increased From 30,418 in 2002 to 34,860 in 2022 (see Figure 16 shown on the following page).

Figure 16: Percentage of Clermont County Residents Working in the County, 2002-2022



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Table 16 below summarizes the top commuting origins for workers employed in Clermont County. The largest block of workers in 2022 were Clermont County residents (23,983, or 40.8% of the total), followed by commuters from Hamilton County (11,337, or 19.3% of the total) and Warren County (3,607 workers, or 6.1% of the total).

Table 16: Top 10 Commuting Origins for Workers in Clermont County, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	Change 2002-2022
Clermont County	22,154	42.1%	23,983	40.8%	1,829
Hamilton County	11,952	22.7%	11,337	19.3%	-615
Warren County	2,172	4.1%	3,607	6.1%	1,435
Brown County	4,063	7.7%	3,585	6.1%	-478
Butler County	2,706	5.1%	3,060	5.2%	354
Kenton County, KY	1,012	1.9%	1,215	2.1%	203
Montgomery County	1,076	2.0%	1,155	2.0%	79
Franklin County	517	1.0%	1,116	1.9%	599
Campbell County, KY	808	1.5%	980	1.7%	172
Highland County	575	1.1%	765	1.3%	190
All Other Locations	7,539	10.8%	8,040	13.5%	501

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Employed Clermont County Residents

According to the *OnTheMap* application, there were a total of 100,463 employed residents of Clermont County in 2022, a growth of 12,682 persons (14.4%) from 2002 (see Table 17). The following are the top five sectors in which county residents were employed in 2022: *Health Care & Social Assistance*; *Manufacturing*; *Retail Trade*; *Accommodations & Food Service*; and *Educational Services*.

There were three most notable observations for this period: ii) the percentage of Clermont County residents employed in the *Health Care & Social Assistance* sector increased from 10.4% to 13.4%, accounting for 4,374 additional workers; ii) county residents employed in the *Transportation & Warehousing* sectors increased by 2,729 additional workers; and iii) there were 2,968 fewer county residents in the *Manufacturing* sector, declining from 16.3% of the total employed residents in 2002 to 11.3% in 2022.

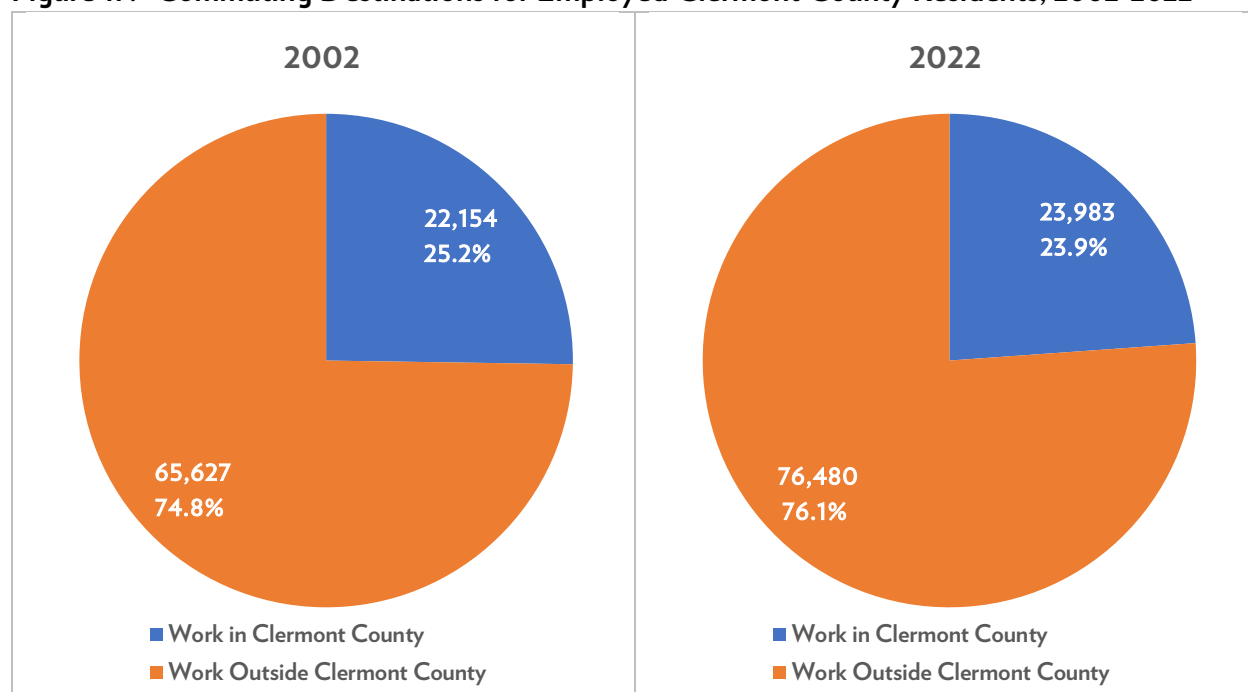
Table 17: Jobs Held by Clermont County Residents by Industry Sectors, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	Change 2002-22
All Sectors	87,781	100.0%	100,463	100.0%	12,682
Health Care and Social Assistance	9,095	10.4%	13,469	13.4%	4,374
Manufacturing	14,321	16.3%	11,353	11.3%	-2,968
Retail Trade	11,613	13.2%	10,622	10.6%	-991
Accommodation and Food Services	6,786	7.7%	8,295	8.3%	1,509
Educational Services	6,965	7.9%	7,260	7.2%	295
Professional, Scientific, and Technical Services	4,567	5.2%	6,582	6.6%	2,015
Admin & Support, Waste Mgmt/Remed.	4,803	5.5%	5,971	5.9%	1,168
Construction	5,159	5.9%	5,735	5.7%	576
Finance and Insurance	4,094	4.7%	5,533	5.5%	1,439
Transportation and Warehousing	2,701	3.1%	5,430	5.4%	2,729
Wholesale Trade	4,933	5.6%	5,178	5.2%	245
Management of Companies and Enterprises	2,235	2.5%	3,235	3.2%	1,000
Other Services (excluding Public Administration)	2,864	3.3%	3,070	3.1%	206
Public Administration	2,107	2.4%	2,527	2.5%	420
Arts, Entertainment, and Recreation	1,488	1.7%	2,272	2.3%	784
Information	2,021	2.3%	1,747	1.7%	-274
Real Estate and Rental and Leasing	1,202	1.4%	1,546	1.5%	344
Utilities	676	0.8%	434	0.4%	-242
Agriculture, Forestry, Fishing and Hunting	83	0.1%	156	0.2%	73
Mining, Quarrying, and Oil and Gas Extraction	68	0.1%	48	0.0%	-20

Source: U.S. Census Bureau Center for Economic Studies, *Urban Partners*

The *OnTheMap* application reports that 23,983 out of the 100,463 employed Clermont County residents, or 23.9%, work inside the county, meaning that 76.1% of employed county residents commute elsewhere for work. As a comparison, 74.8% of employed Clermont County residents (65,627) worked outside the county in 2002 (see Figure 17 shown on the following page).

Figure 17: Commuting Destinations for Employed Clermont County Residents, 2002-2022



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Just over forty percent (42.1%) of all employed Clermont County residents (42,529) commuted to Hamilton County for work, followed by those staying within the county (23,893, or 23.9%) and those commuting to Warren County (6,184, or 6.2%. See Table 18).

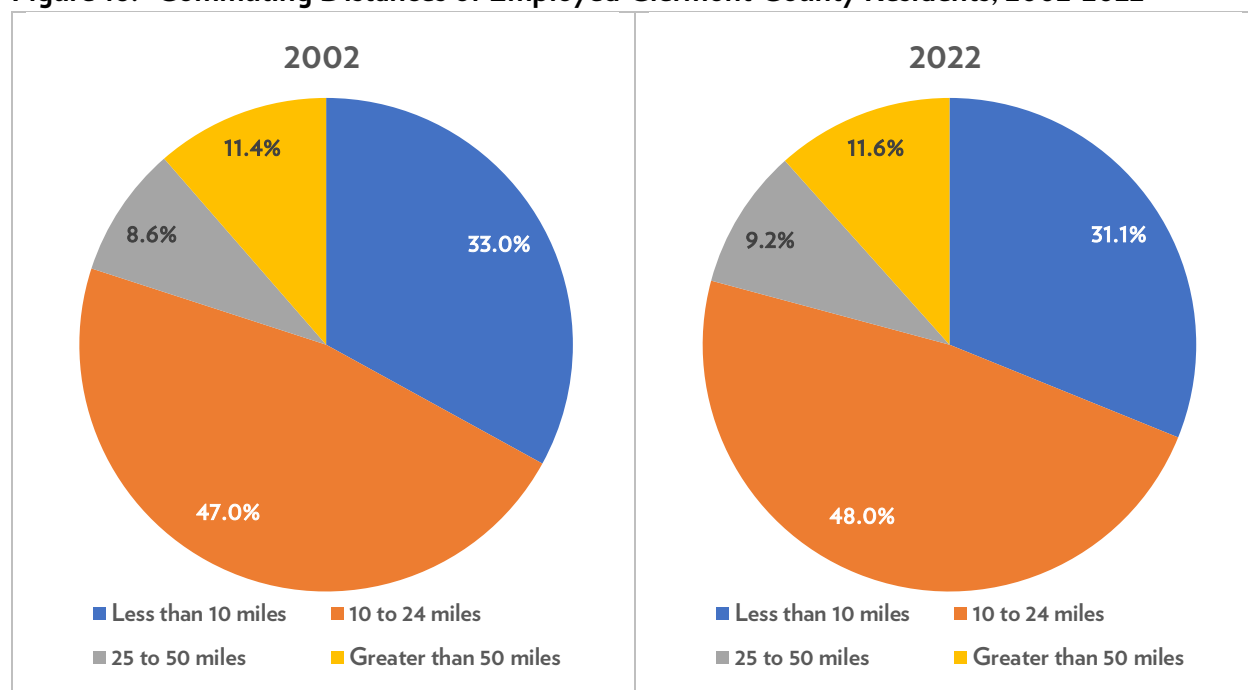
Table 18: Top Commuting Destinations for Employed Clermont County Residents, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	% Change 2002-2022
Hamilton County	41,134	46.9%	42,259	42.1%	1,125
Clermont County	22,154	25.2%	23,983	23.9%	1,829
Warren County	3,607	4.1%	6,184	6.2%	2,577
Butler County	3,714	4.2%	5,670	5.6%	1,956
Franklin County	4,304	4.9%	3,016	3.0%	-1,288
Boone County, KY	1,289	1.5%	2,813	2.8%	1,524
Kenton County, KY	1,293	1.5%	2,446	2.4%	1,153
Montgomery County	2,035	2.3%	2,001	2.0%	-34
Campbell County, KY	737	0.8%	1,260	1.3%	523
Cuyahoga County	506	0.6%	963	1.0%	457
All Other Locations	7,008	8.0%	9,868	9.7%	2,860

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Commuting distances have stayed relatively consistent for employed residents. In 2002, 33.0% of employed county residents traveled less than ten miles for work and 11.4% lived more than 50 miles from their work locations. In 2022, 31.1% of employed county residents traveled less than ten miles, while the percentage of county residents commuting more than 50 miles slightly increased to 11.6% (see Figure 18 on the following page).

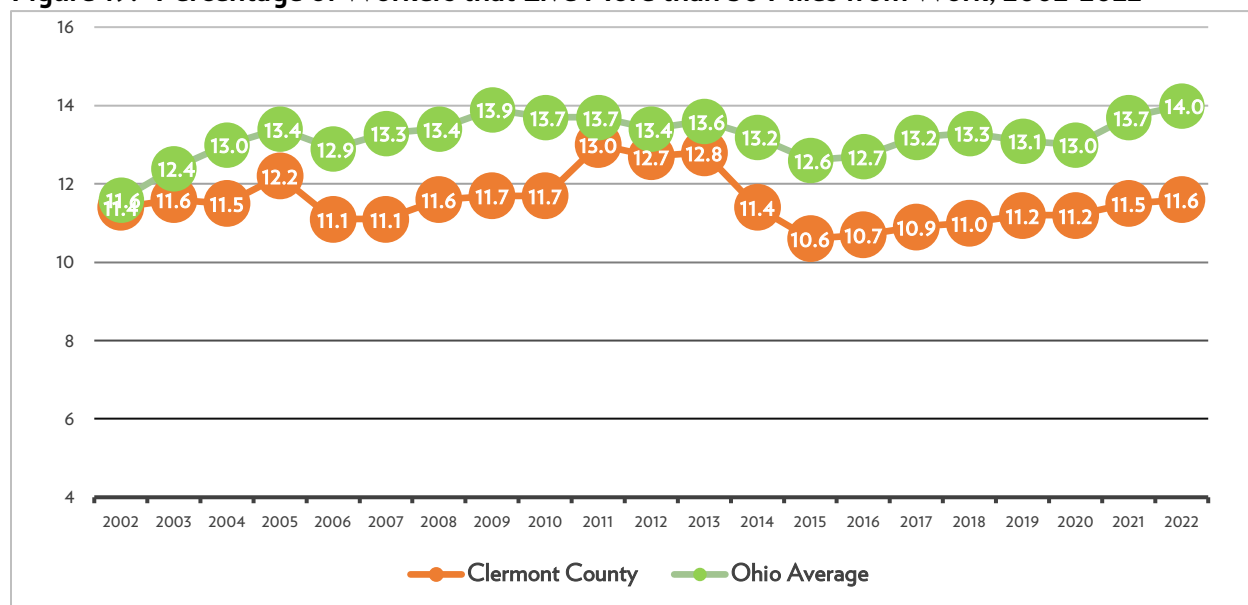
Figure 18: Commuting Distances of Employed Clermont County Residents, 2002-2022



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Figure 19 shows the percentage of employed residents who live more than 50 miles from their place of employment from 2002 to 2022. Compared to the state average, a smaller percentage of employed Clermont County residents commute more than 50 miles (11.6% compared to 14.0% in 2022).

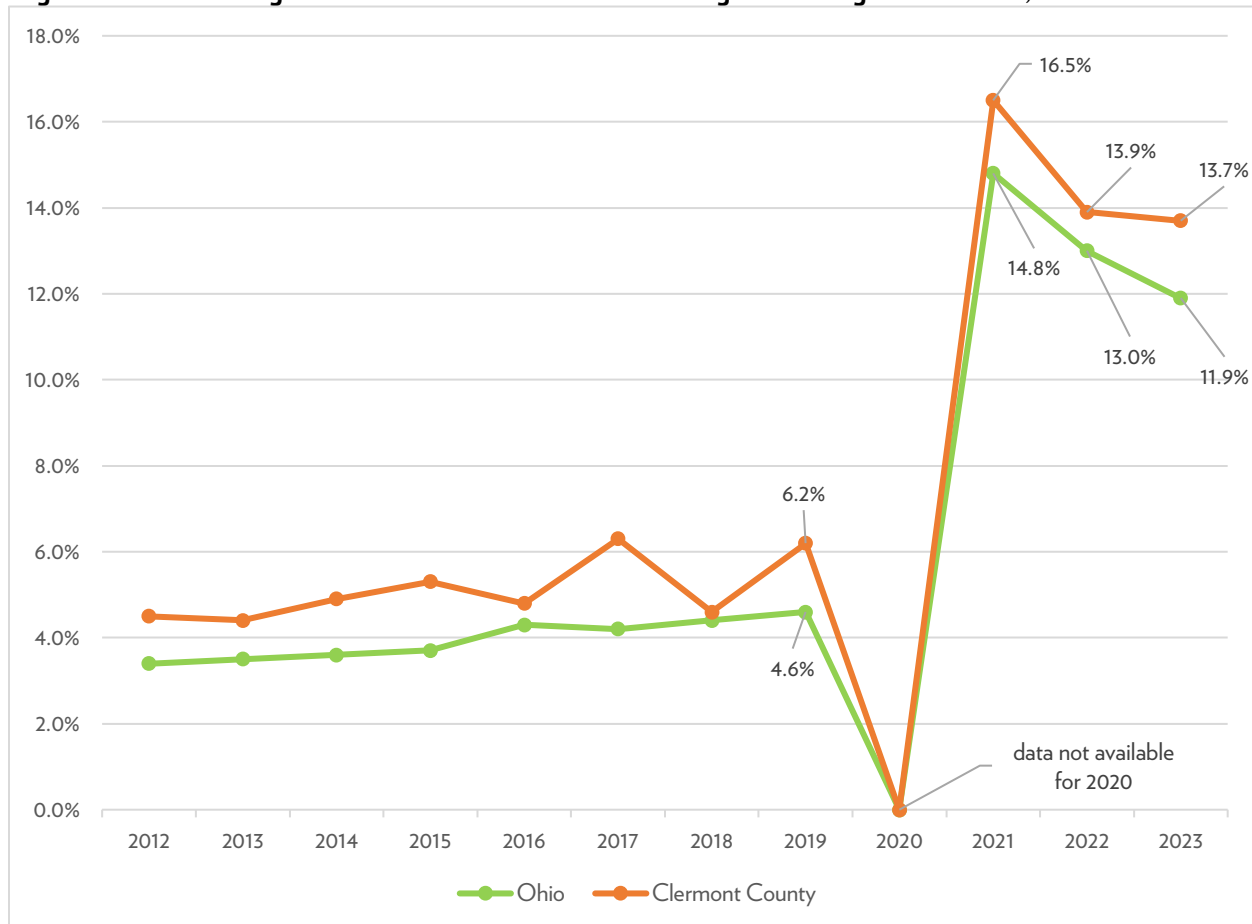
Figure 19: Percentage of Workers that Live More than 50 Miles from Work, 2002-2022



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Lastly, the COVID-19 Pandemic has significantly altered commuting patterns, with many people shifting to remote work, reducing the frequency of daily travel to offices. According to the U.S. Census Bureau, the percentage of workers in Clermont County over 16 years-of-age working from home has more than doubled, rising from 6.2% in 2019 to 13.7% in 2023 (see Figure 20).

Figure 20: Percentage of Workers Over 16 Years-of-Age Working from Home, 2012-2023



Source: U.S. Census Bureau, Urban Partners

6. Housing Supply Analysis by Submarkets

To account for unique attributes within different sections of the county, the following housing supply and housing market analyses were organized into the following four submarkets (see Figure 21).

Figure 21: Map of Submarkets

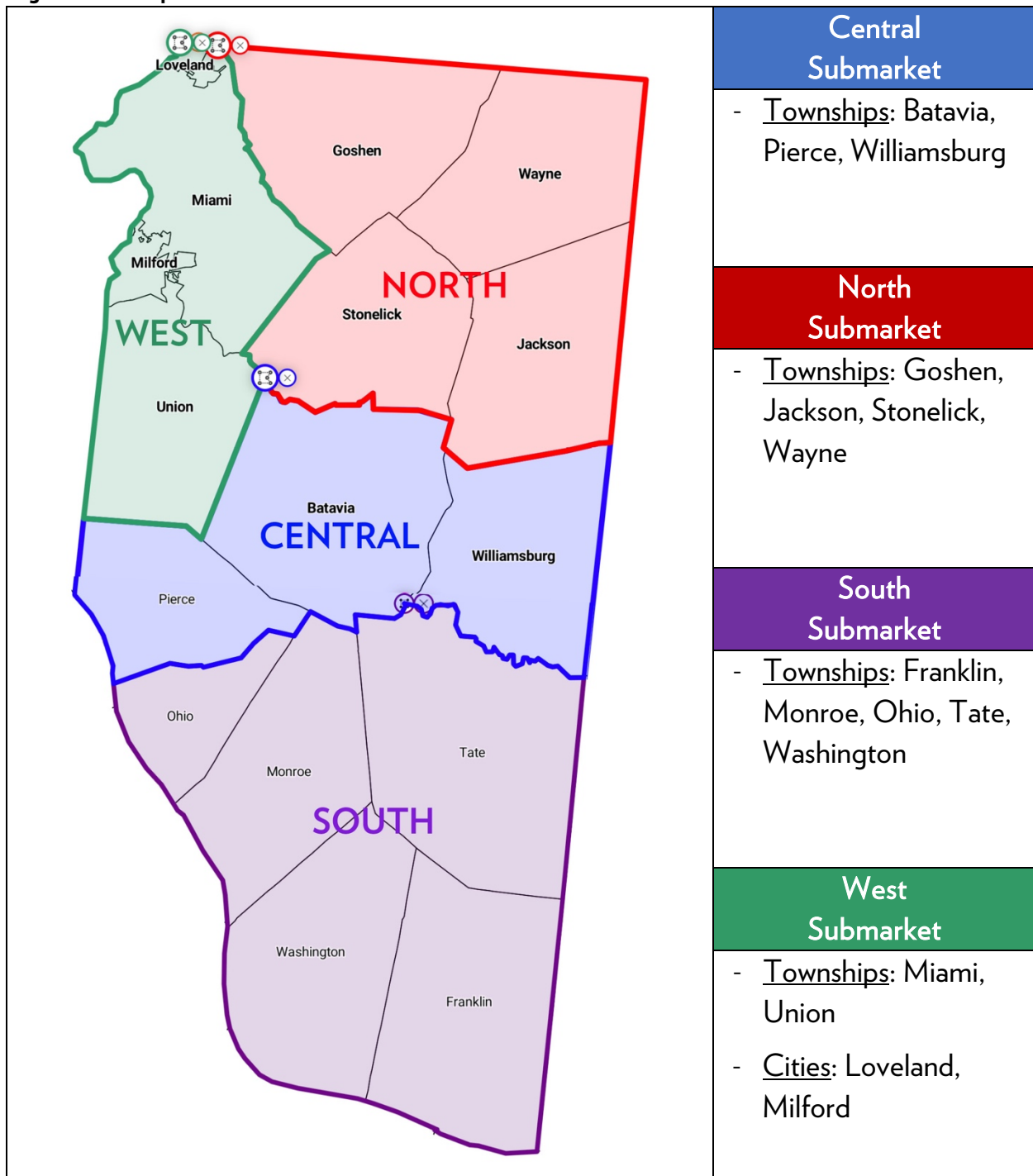


Table 19 below summarizes the population and household trends for the four submarkets. The West Submarket was the most populated of the four with 103,187 residents and 42,748 households as of 2023, while the South Submarket reported the fewest residents at 28,262.

Table 19: Submarket Population Trends, 2013-2023

	2013 ACS	2023 ACS	Change (2013-2023)	% Change (2013-2023)
Population				
Clermont County Total	198,417	209,862	11,445	5.7%
Central Submarket	43,598	48,703	5,105	11.7%
North Submarket	29,351	29,710	359	1.2%
South Submarket	28,971	28,262	-709	-2.4%
West Submarket	96,497	103,187	6,690	6.9%
Households				
Clermont County Total	73,728	84,334	10,606	14.3%
Central Submarket	15,759	19,667	3,908	24.7%
North Submarket	10,822	11,228	406	3.8%
South Submarket	10,634	10,691	57	0.5%
West Submarket	36,513	42,748	6,235	17.1%

Source: U.S. Census Bureau, Urban Partners

Table 20 details population trends for 16 jurisdictions in Clermont County. Batavia Township added the most residents (4,436), while Loveland City grew the fastest by percentage (30.5%). Several jurisdictions lost residents, most notably Franklin Township, with a 12.7% loss (535 residents).

Table 20: Population Trends by Jurisdiction, 2013-2023

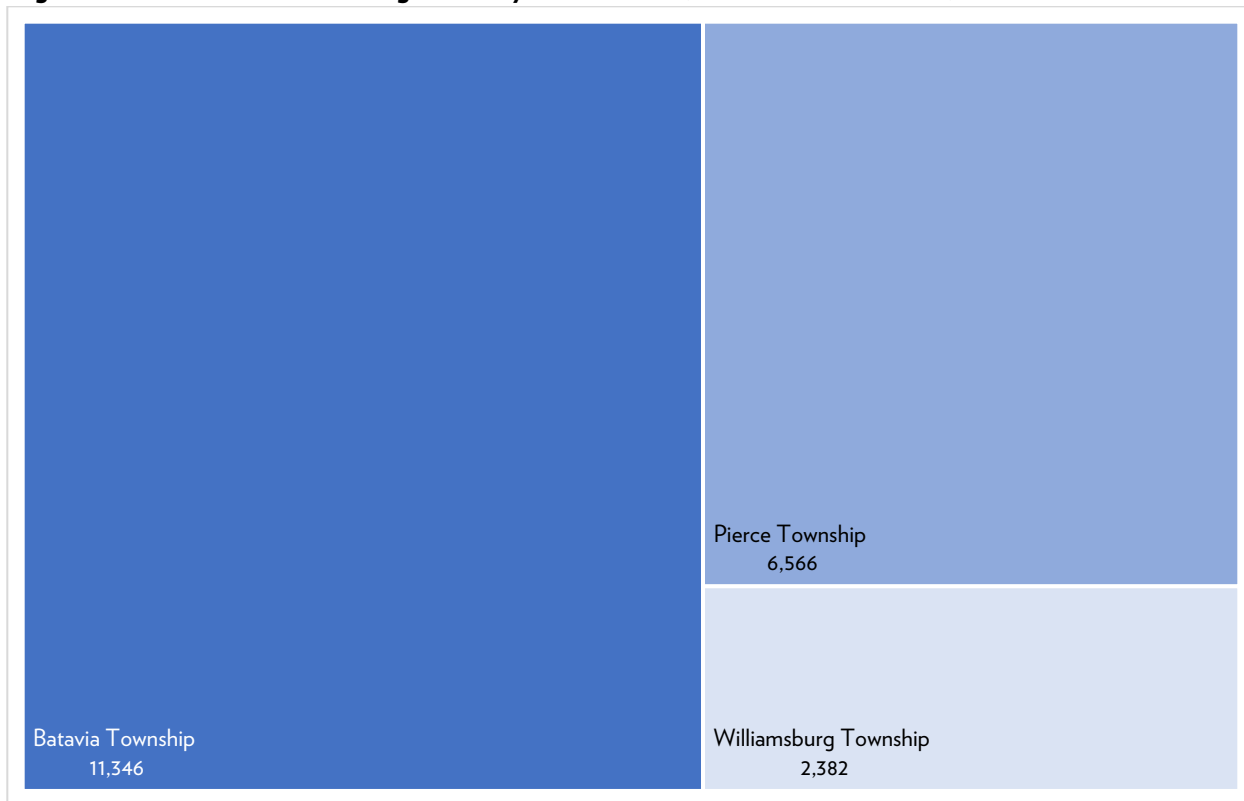
	2013 ACS	2023 ACS	Change (2013-2023)	% Change (2013-2023)
County Total	198,417	209,862	11,445	5.7%
Batavia Township	23,370	27,806	4,436	18.9%
Franklin Township	4,183	3,648	-535	-12.7%
Goshen Township	15,530	16,199	669	4.3%
Jackson Township	2,991	3,142	151	5.1%
Loveland City	1,948	2,543	595	30.5%
Miami Township	41,115	44,193	3,078	7.4%
Milford City	6,664	6,501	-163	-2.4%
Monroe Township	7,841	7,623	-218	-2.7%
Ohio Township	5,211	5,135	-76	-1.4%
Pierce Township	14,444	15,185	741	5.1%
Stonelick Township	5,932	5,704	-228	-3.8%
Tate Township	9,430	9,226	-204	-2.2%
Union Township	46,770	49,950	3,180	6.8%
Washington Township	2,306	2,630	324	14.1%
Wayne Township	4,898	4,665	-233	-4.7%
Williamsburg Township	5,784	5,712	-72	-1.2%

Source: U.S. Census Bureau, Urban Partners

Central Submarket

The Central Submarket and its three jurisdictions represented 23.2% of the total county's housing supply in 2023. Figure 22 illustrates the distribution of the Central Submarket housing supply by jurisdiction. Batavia Township reported the largest among the three townships with 11,346 units, followed by Pierce Township with 6,566 units and Williamsburg Township with 2,382 units.

Figure 22: Number of Housing Units by Jurisdiction, Central Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

From 2013 to 2023, the total number of housing units in the Central Submarket grew by 16.0%. The vacancy rate decreased from 9.8% to 3.1%, reporting a total of 627 vacant homes (see Table 21).

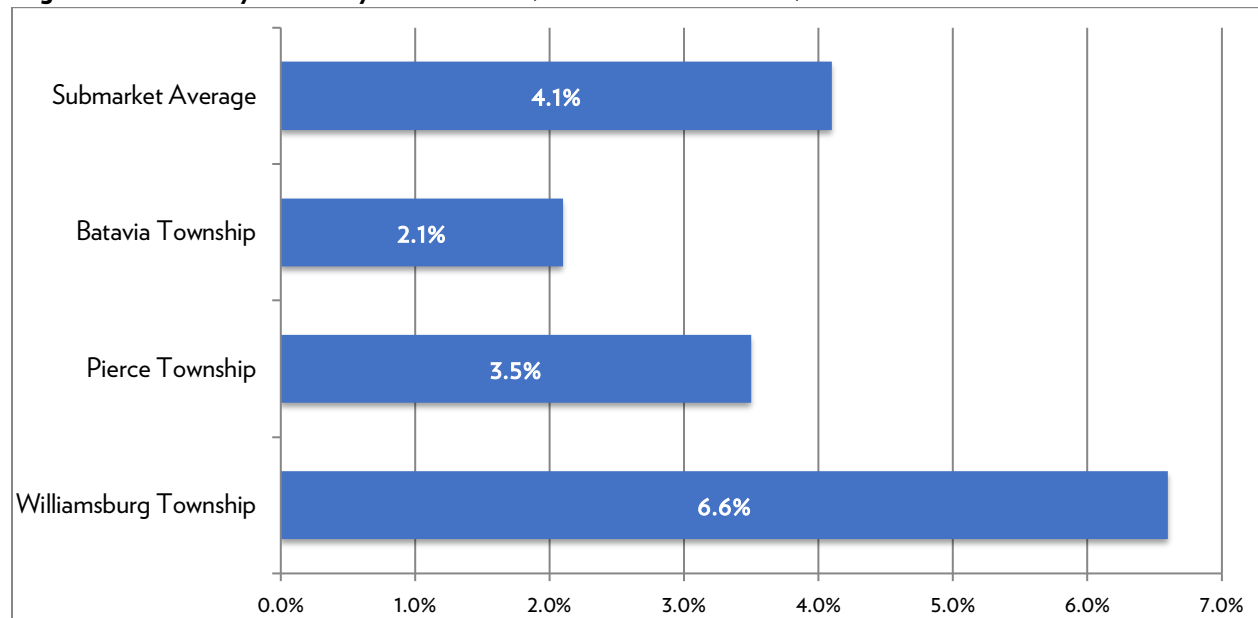
Table 21: Total Housing Units and Occupancy Status, Central Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Housing Units	17,490	-	20,294	-	2,804	16.0%
Occupied Units	15,759	90.2%	19,667	96.9%	3,908	24.7%
Vacant Units	1,731	9.8%	627	3.1%	-1,104	-63.7%

Source: U.S. Census Bureau, Urban Partners

Of the three jurisdictions that comprise the Central Submarket, Williamsburg Township reported the highest housing vacancy rate of 6.6%, followed by Pierce Township (3.5%), and Batavia Township (2.1%. See Figure 23).

Figure 23: Vacancy Rates by Jurisdiction, Central Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specifies that in the Central Submarket, 13.1% of the vacant units were for rent, while another 7.4% were for sale only. The most significant type of vacant units shifted from “for sale only” to the “other vacant” category⁴, which comprised 69.1% of all vacant units in 2023 (see Table 22).

Table 22: Vacancy Status, Central Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total	1,731	-	627	-	-1,104	-63.7%
For rent	706	40.7%	82	13.1%	-624	-88.4%
Rented, not occupied	13	0.7%	-	-	-13	-100.0%
For sale only	281	16.2%	47	7.4%	-234	-83.2%
Sold, not occupied	69	3.9%	65	10.3%	-4	-5.7%
For seasonal use	24	1.4%	-	-	-24	-100.0%
For migrant workers	-	-	-	-	-	-
Other vacant	640	36.9%	433	69.1%	-207	-32.3%

Source: U.S. Census Bureau, Urban Partners

⁴ “Other Vacant” units includes: foreclosed properties; units vacant due to the owners’ preferences and/or personal situation (owner does not want to rent/sell, owner is staying with family, owner is in assisted living, etc.); units vacant due to legal issues or disputes; unoccupiable properties (abandoned/condemned); units needing repairs before they can be sold or rented and units being repaired; and units used for storage of household furniture.

Table 23 describes changes in tenure, or owner/renter characteristics for the Central Submarket. The total number of occupied housing units increased by 3,908 from 2013 to 2023, and about a third (30.8%) of those were renter-occupied homes. The rate of homeownership dipped slightly from 72.9% in 2013 to 72.1% in 2023.

Table 23: Housing Tenure, Central Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Occupied Units	15,759	-	19,667	-	3,908	24.8%
Owner-Occupied Units	11,483	72.9%	14,185	72.1%	2,702	23.5%
Renter-Occupied Units	4,276	27.1%	5,482	27.9%	1,206	28.2%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the Central Submarket is shown in Table 24 below. It shows that approximately a third of all housing units in the Central Submarket were built before 1970. The 2023 ACS also reports that owner-occupied homes are newer than renter-occupied homes (49.0% of the owner-occupied housing were built in 1990 or later, compared to 39.8% of renter-occupied homes). Of the 19,667 occupied housing units in the Central Submarket, 12.1% (2,381 units) were built in 2010 or later.

Table 24: Age of Housing Stock by Tenure, Central Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
Built 2020 or later	294	1.5%	216	1.1%	78	0.4%
Built 2010 to 2019	2,087	10.6%	1,389	7.1%	698	3.5%
Built 2000 to 2009	4,211	21.4%	3,606	18.3%	605	3.1%
Built 1990 to 1999	3,066	15.5%	2,630	13.3%	436	2.2%
Built 1980 to 1989	2,755	14.0%	1,671	8.5%	1,084	5.5%
Built 1970 to 1979	2,857	14.5%	1,499	7.6%	1,358	6.9%
Built 1960 to 1969	1,171	5.9%	557	2.8%	614	3.1%
Built 1950 to 1959	1,702	8.6%	1,441	7.3%	261	1.3%
Built 1940 to 1949	359	1.8%	278	1.4%	81	0.4%
Built 1939 or earlier	1,165	5.8%	898	4.5%	267	1.3%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the Central Submarket (69.9%) are one-unit structures—both attached and detached types). According to the 2023 ACS, 94.0% of the homeowners lived in residential structures with just one unit. The largest segment of renter households resided in single-family detached structures (24.7%) but compared to homeowners, they were more evenly distributed in terms of units in structure. Mobile homes comprised 4.5% of housing units in the Central Submarket (see Table 25 shown on the following page).

Table 25: Units in Structure by Tenure, Central Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
1 Unit, detached	13,757	69.9%	12,404	87.4%	1,353	24.7%
1 Unit, attached	1,125	5.7%	938	6.6%	187	3.4%
2 Units	185	0.9%	-	-	185	3.4%
3 or 4 Units	498	2.5%	86	0.6%	412	7.5%
5 to 9 Units	1,414	7.2%	112	0.8%	1,302	23.8%
10 to 19 Units	1,205	6.1%	173	1.2%	1,032	18.8%
20 to 49 Units	212	1.1%	-	-	212	3.9%
50 or more Units	386	2.0%	13	0.1%	373	6.8%
Mobile home	885	4.5%	459	3.2%	426	7.8%
Boat, RV, van, etc.	-	-	-	-	-	-

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the Central Submarket

Table 26 is a detailed list of the 16 income-restricted communities located in the Central Submarket that total 1,040 units. These units currently represent approximately 19% of the total rental market. The column shown on the right lists the earliest expiration dates—at which point a subsidized community’s obligation to restrict occupancy to low-income households expires and units can be rented to market-rate tenants.

Table 26: List of Income-Restricted Communities in the Central Submarket

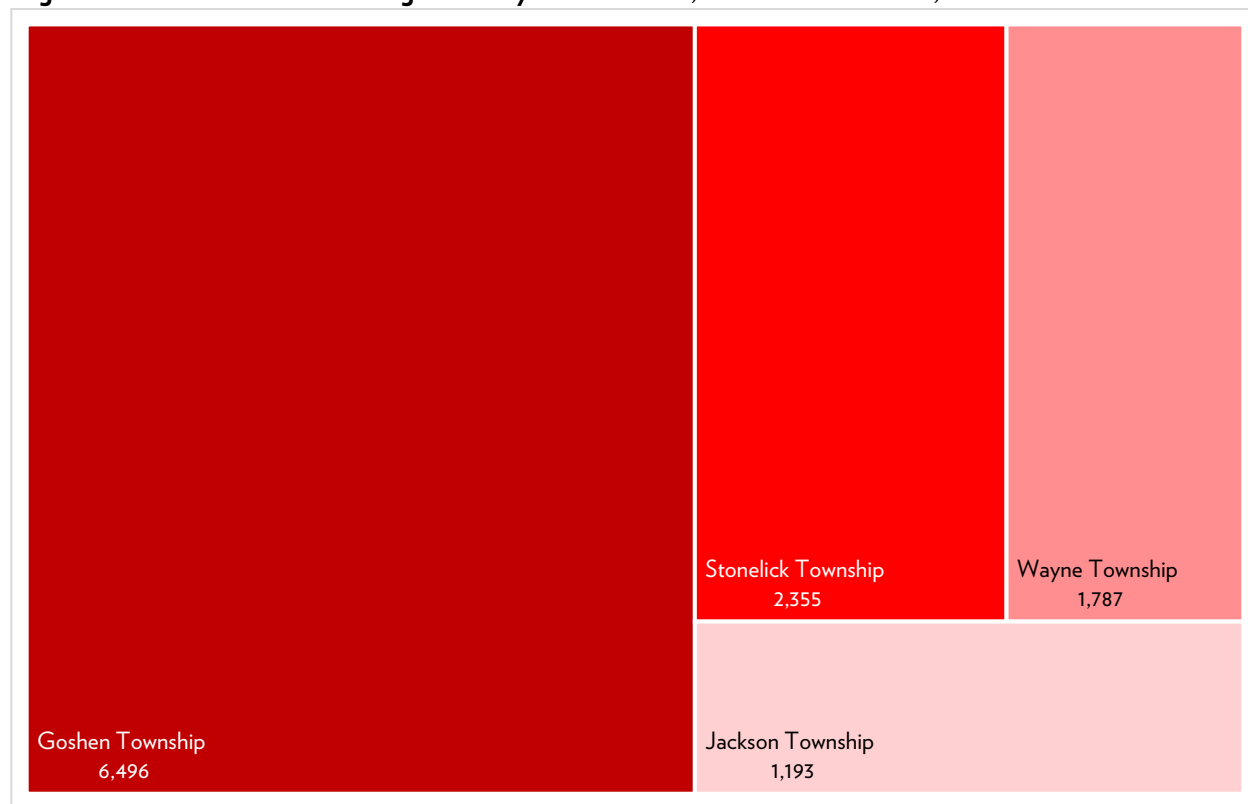
	Name	Township	Type	Subsidized Units	Expiration Date
1	Amanda Acres	Batavia	USDA Loan	58	2040
2	Batavia Village	Batavia	HUD MF	50	2030
3	Bella Vista I	Batavia	HUD MF	200	2042
4	Chaucer Square Apartments	Batavia	HUD MF	40	2033
5	College Hill Apartments	Batavia	HUD MF	150	2041
6	Dimmitt Woods	Batavia	HUD MF	39	2028
7	Harmony Senior Village	Williamsburg	LIHTC, USDA Loan	30	2037
8	Lytle Trace	Williamsburg	HUD MF	36	2028
9	Mallard Glen Apts	Batavia	LIHTC	73	2031
10	Stonelick Woods Apts	Batavia	LIHTC	175	2026
11	The Crossings of Amelia	Batavia	HUD MF	40	2024
12	Thomaston Meadows	Batavia	HUD MF	13	2024
13	Thomaston Woods	Batavia	LIHTC	100	2030
14	Williamsburg Homes	Williamsburg	LIHTC	32	2017
15	Williamsburg House	Williamsburg	LIHTC	1	2019
16	Williamsburg Housing	Williamsburg	LIHTC	3	2023

Source: HUD, PolicyMap, Urban Partners

North Submarket

The North Submarket and its four jurisdictions represented 13.5% of the total County's housing supply in 2023. Figure 24 illustrates the distribution of the housing supply by jurisdiction. According to the 2023 ACS, Goshen Township reported the largest supply with 6,496 housing units, while Jackson Township reported the fewest with 1,193 units.

Figure 24: Number of Housing Units by Jurisdiction, North Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

From 2013 to 2023, the total number of housing units in the North Submarket grew by 0.3%. The number of vacant homes decreased by 37.9%, reporting a total of 603 vacant units in 2023 compared to 972 in 2013 (see Table 27).

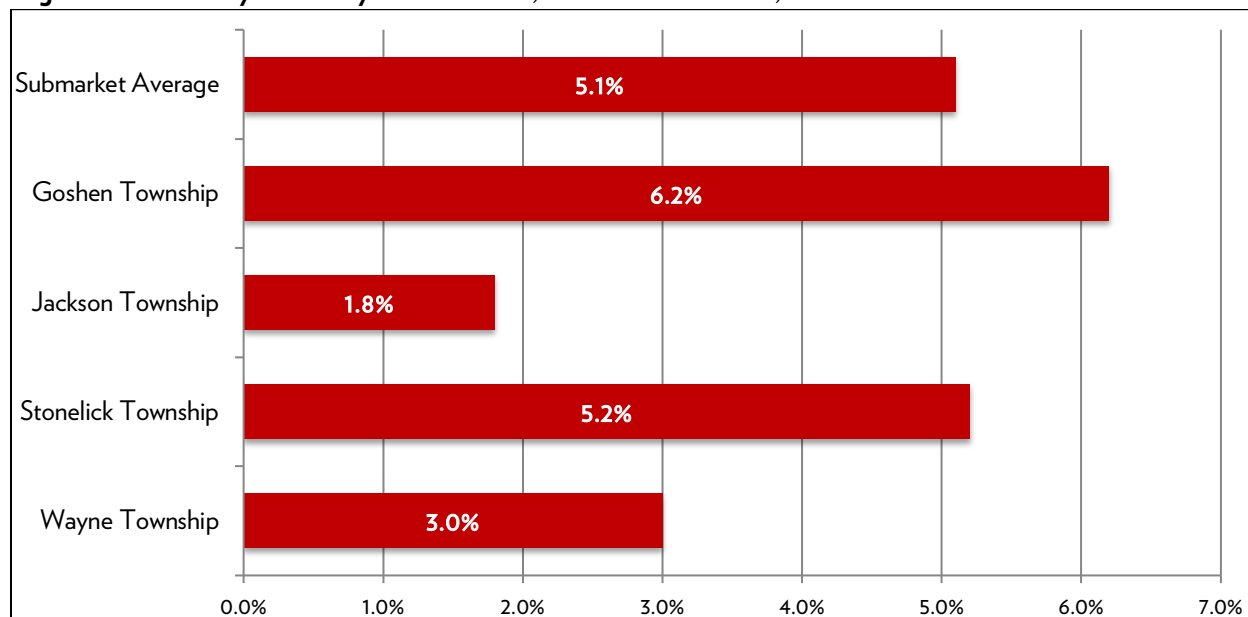
Table 27: Total Housing Units and Occupancy Status, North Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Housing Units	11,794	-	11,831	-	37	0.3%
Occupied Units	10,822	91.8%	11,228	94.9%	406	3.7%
Vacant Units	972	8.2%	603	5.1%	-369	-37.9%

Source: U.S. Census Bureau, Urban Partners

Of the four jurisdictions that comprise the North Submarket, Goshen Township reported the highest housing vacancy rate of 6.2%, followed by Stonelick Township (5.2%), Wayne Township (3.0%), and Jackson Township (1.8%. See Figure 25).

Figure 25: Vacancy Rates by Jurisdiction, North Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specified that in the North Submarket, 9.8% of the vacant units were available for rent, while another 1.2% were rented but not yet occupied (see Table 28). The number of for sale only homes dropped from 178 units in 2013 to 49 units (8.1%). The most significant type of vacant units remained in the “other vacant” category, which comprised 74.5% of all vacant units in 2023.

Table 28: Vacancy Status, North Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	% Change 2013-2023	% Change 2013-2023
Total	972	-	603	-	-369	-37.9%
For rent	224	23.0%	59	9.8%	-165	-73.6%
Rented, not occupied	15	1.5%	7	1.2%	-8	-53.3%
For sale only	178	18.3%	49	8.1%	-129	-72.4%
Sold, not occupied	66	6.8%	13	2.2%	-53	-80.3%
For seasonal use	3	0.3%	26	4.3%	23	766.6%
For migrant workers	-	-	-	-	-	-
Other vacant	486	50.0%	449	74.5%	-37	-7.6%

Source: U.S. Census Bureau, Urban Partners

Table 29 describes changes in tenure, or owner/renter characteristics for the North Submarket. The total number of occupied housing units increased by 406 from 2013 to 2023, and the vast majority of the additional units (9,608 units out of 11,228, or 85.6%) were owner-occupied homes. As a result, the homeownership rate increased from 81.9% in 2013 to 85.6% in 2023.

Table 29: Housing Tenure, North Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Occupied Units	10,822	-	11,228	-	406	3.7%
Owner-Occupied Units	8,859	81.9%	9,608	85.6%	749	84.5%
Renter-Occupied Units	1,963	18.1%	1,620	14.4%	-343	-17.5%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the North Submarket is shown in Table 30. It shows that more than a quarter of all housing units in the North Submarket were built before 1950. The 2023 ACS also reports that owner-occupied homes are newer than renter-occupied homes (34.6% of the owner-occupied housing were built in 1990 or later, compared to 4.0% of renter-occupied homes). Of the 11,228 occupied housing units in the North Submarket, only 985 units were built in 2010 or later (8.7%).

Table 30: Age of Housing Stock by Tenure, North Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
Built 2020 or later	159	1.4%	159	1.4%	-	-
Built 2010 to 2019	826	7.3%	621	5.5%	205	1.8%
Built 2000 to 2009	1,738	15.4%	1,643	14.6%	95	0.8%
Built 1990 to 1999	1,635	14.5%	1,471	13.1%	164	1.4%
Built 1980 to 1989	1,354	12.1%	1,039	9.2%	315	2.9%
Built 1970 to 1979	1,982	17.6%	1,719	15.3%	263	2.3%
Built 1960 to 1969	627	5.6%	476	4.2%	151	1.4%
Built 1950 to 1959	1,527	13.6%	1,392	12.4%	135	1.2%
Built 1940 to 1949	363	3.2%	322	2.8%	41	0.4%
Built 1939 or earlier	1,017	9.1%	766	6.8%	251	2.3%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the North Submarket (86.8%) are one-unit structures—both attached and detached types). According to the 2023 ACS, 90.1% of the homeowners lived in residential structures with just one unit. The largest segment of renter households resided in single-family detached structures (62.7%) but compared to homeowners, they were more evenly distributed in terms of units in structure. Mobile homes comprised 9.8% of housing units in the Central Submarket (see Table 31 shown on the following page).

Table 31: Units in Structure by Tenure, North Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
1 Unit, detached	9,520	84.8%	8,505	88.5%	1,015	62.7%
1 Unit, attached	228	2.0%	155	1.6%	73	4.5%
2 Units	25	0.2%	-	-	25	1.5%
3 or 4 Units	114	1.0%	7	0.1%	107	6.6%
5 to 9 Units	145	1.3%	-	-	145	9.0%
10 to 19 Units	36	0.3%	-	-	36	2.2%
20 to 49 Units	19	0.2%	-	-	19	1.2%
50 or more Units	41	0.4%	-	-	41	2.5%
Mobile home	1,100	9.8%	941	9.8%	159	9.8%
Boat, RV, van, etc.	-	-	-	-	-	-

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the North Submarket

Table 32 is a detailed list of the six (6) income-restricted communities located in the North Submarket that total 340 units. These units currently represent approximately 21% of the total rental market. The column shown on the right lists the earliest expiration dates—at which point a subsidized community’s obligation to restrict occupancy to low-income households expires and units can be rented to market-rate tenants.

Table 32: List of Income-Restricted Communities in the North Submarket

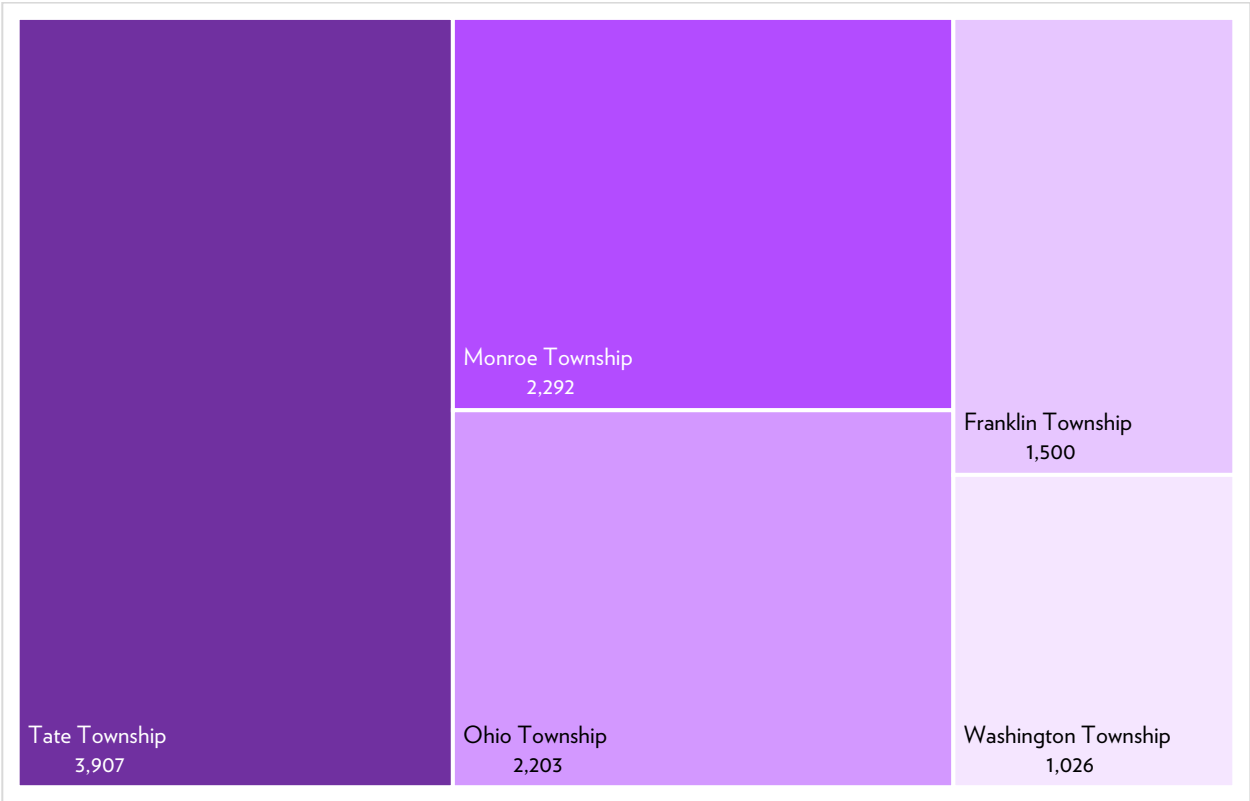
	Name	Township	Type	Subsidized Units	Expiration Date
1	Clermont Villa	Stonelick	LIHTC, HUD MF, USDA Loan	46	2033
2	Country Lake Apts	Goshen	LIHTC	127	2024
3	Obannon Terrace	Goshen	HUD MF	35	2024
4	Owensville Commons	Stonelick	HUD MF	83	2025
5	Owensville Manor	Stonelick	USDA Loan	48	2036
6	Rosselot	Jackson	LIHTC	1	2019

Source: HUD, PolicyMap, Urban Partners

South Submarket

The South Submarket and its five jurisdictions represented 13.3% of the total County’s housing supply in 2023. Figure 26 illustrates the distribution of the South Submarket housing supply by jurisdiction. Tate Township was the largest among the five (5) townships with 3,907 units, followed by Monroe Township (2,292 units), Ohio Township (2,203 units), and Franklin Township (1,500 units). Washington Township was the smallest with a reported total of 1,026 housing units.

Figure 26: Number of Housing Units by Jurisdiction, South Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

From 2013 to 2023, the total number of housing units in the South Submarket decreased by 2.4% or a total of 289 units. The vacancy rate dropped from 10.8% to 8.1%, reporting a total of 937 vacant homes (see Table 33).

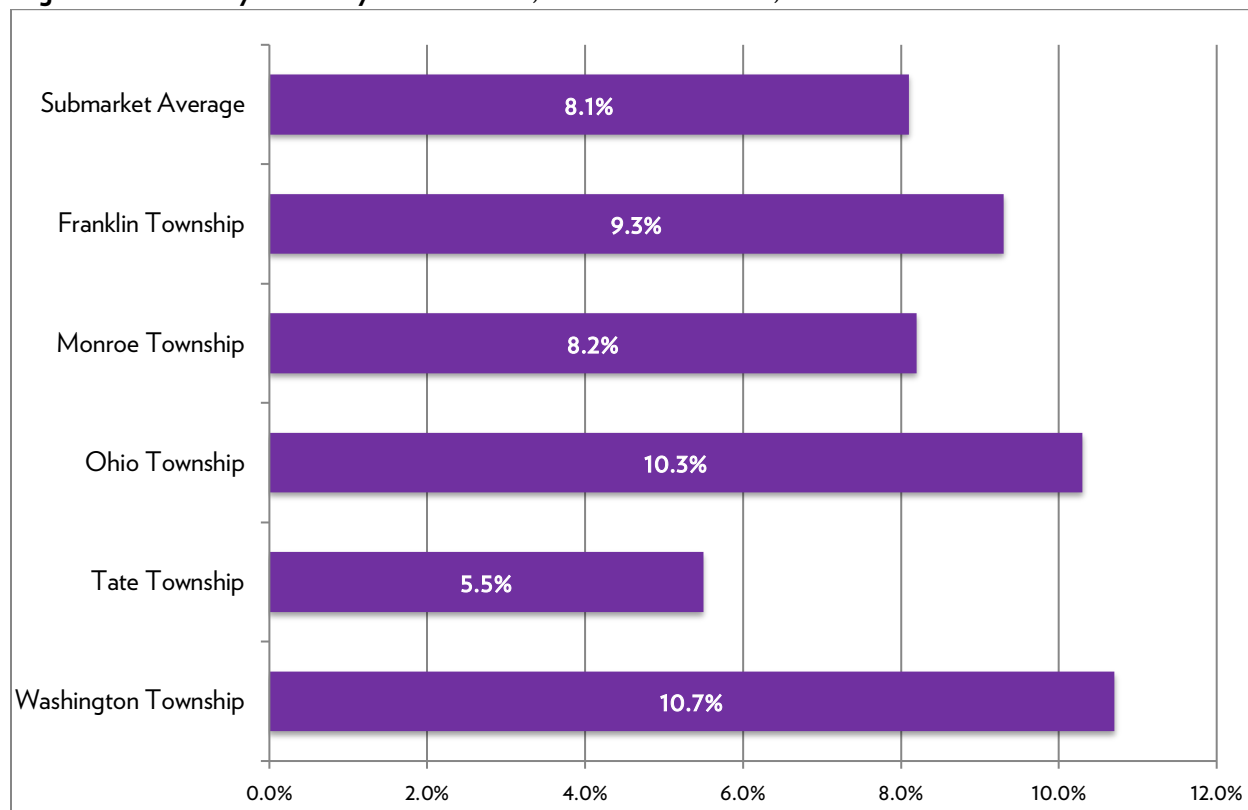
Table 33: Total Housing Units and Occupancy Status, South Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Housing Units	11,917	-	11,628	-	-289	-2.4%
Occupied Units	10,634	89.2%	10,691	91.9%	57	0.5%
Vacant Units	1,283	10.8%	937	8.1%	-346	-26.9%

Source: U.S. Census Bureau, Urban Partners

Of the five (5) jurisdictions comprising the South Submarket, Washington Township reported the highest vacancy rate (10.7%), followed by Ohio Township (10.3%), Franklin Township (9.3%), Monroe Township (8.2%), and Tate Township (5.5%). See Figure 27).

Figure 27: Vacancy Rates by Jurisdiction, South Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specifies that in the South Submarket, 10.6% of the vacant units were for seasonal use, while another 4.9% were sold, not occupied. Despite a drop in the overall number of vacant homes and the vacancy rate, the number of “other vacant” homes increased from 612 units in 2013 to 713 units in 2023 (see Table 34).

Table 34: Vacancy Status, South Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total	1,283	-	937	-	-346	-26.9%
For rent	282	22.0%	49	5.2%	-233	-82.6%
Rented, not occupied	8	0.6%	30	3.2%	22	275%
For sale only	162	12.6%	-	-	-162	-100%
Sold, not occupied	10	0.8%	46	4.9%	36	360%
For seasonal use	175	13.6%	99	10.6%	-76	43.4%
For migrant workers	34	2.7%	-	-	-34	-100%
Other vacant	612	47.7%	713	76.1%	101	16.5%

Source: U.S. Census Bureau, Urban Partners

Table 35 describes changes in tenure, or owner/renter characteristics for the South Submarket. The total number of occupied housing units increased by just 57 from 2013 to 2023, a result of a net increase of 6 owner-occupied units and 51 renter-occupied units. The homeownership rate remained steady from 2013 to 2023 at slightly above 77%.

Table 35: Housing Tenure, South Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Occupied Units	10,634	-	10,691	-	57	0.5%
Owner-Occupied Units	8,255	77.6%	8,261	77.3%	6	0.1%
Renter-Occupied Units	2,379	22.4%	2,430	22.7%	51	2.1%

Source: U.S. Census Bureau, Urban Partners

Table 36 is a detailed breakdown of the age of housing stock by tenure for the South Submarket. It shows that 32.7% of all housing units in the South Submarket were built before 1970. The 2023 ACS also reports that owner-occupied homes are slightly newer than renter-occupied homes (40.9% of the owner-occupied housing were built in 1990 or later, compared to 28.6% of renter-occupied homes). Of the 10,691 occupied housing units in the South Submarket, 6.8% (726 units) were built in 2010 or later.

Table 36: Age of Housing Stock by Tenure, South Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
Built 2020 or later	119	1.1%	119	1.4%	-	-
Built 2010 to 2019	607	5.7%	429	5.2%	178	7.3%
Built 2000 to 2009	1,208	11.3%	1,122	13.6%	86	3.5%
Built 1990 to 1999	2,142	20.0%	1,710	20.7%	432	17.8%
Built 1980 to 1989	1,209	11.3%	924	11.2%	285	11.7%
Built 1970 to 1979	1,906	17.8%	1,427	17.3%	479	19.7%
Built 1960 to 1969	772	7.2%	612	7.4%	160	6.6%
Built 1950 to 1959	973	9.1%	742	9.0%	231	9.5%
Built 1940 to 1949	481	4.5%	410	5.0%	71	2.9%
Built 1939 or earlier	1,274	11.9%	766	9.3%	508	20.9%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the South Submarket (76.2%) are one-unit structures—both attached and detached types (see Table 37 shown on the following page). According to the 2023 ACS, 86.3% of the homeowners lived in residential structures with just one unit. The largest segment of renter households resided in single-family detached structures (40.6%) but compared to homeowners, they are more evenly distributed in terms of units in structure—including 10.8% that lived in structures with ten or more units and 26.0% in mobile homes.

Table 37: Units in Structure by Tenure, South Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
1 Unit, detached	8,076	75.5%	7,089	85.8%	987	40.6%
1 Unit, attached	70	0.7%	43	0.5%	27	1.1%
2 Units	60	0.6%	5	0.1%	55	2.3%
3 or 4 Units	182	1.7%	7	0.1%	175	7.2%
5 to 9 Units	292	2.7%	-	-	292	12.0%
10 to 19 Units	197	1.8%	-	-	197	8.1%
20 to 49 Units	57	0.5%	-	-	57	2.3%
50 or more Units	9	0.1%	-	-	9	0.4%
Mobile home	1,748	16.4%	1,117	13.5%	631	26.0%
Boat, RV, van, etc.	-	-	-	-	-	-

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the South Submarket

Table 38 is a detailed list of the four (4) income-restricted communities located in the North Submarket that total 297 units. These units currently represent approximately 12% of the total rental market. The column shown on the right lists the earliest expiration dates—at which point a subsidized community’s obligation to restrict occupancy to low-income households expires and units can be rented to market-rate tenants.

Table 38: List of Income-Restricted Communities in the South Submarket

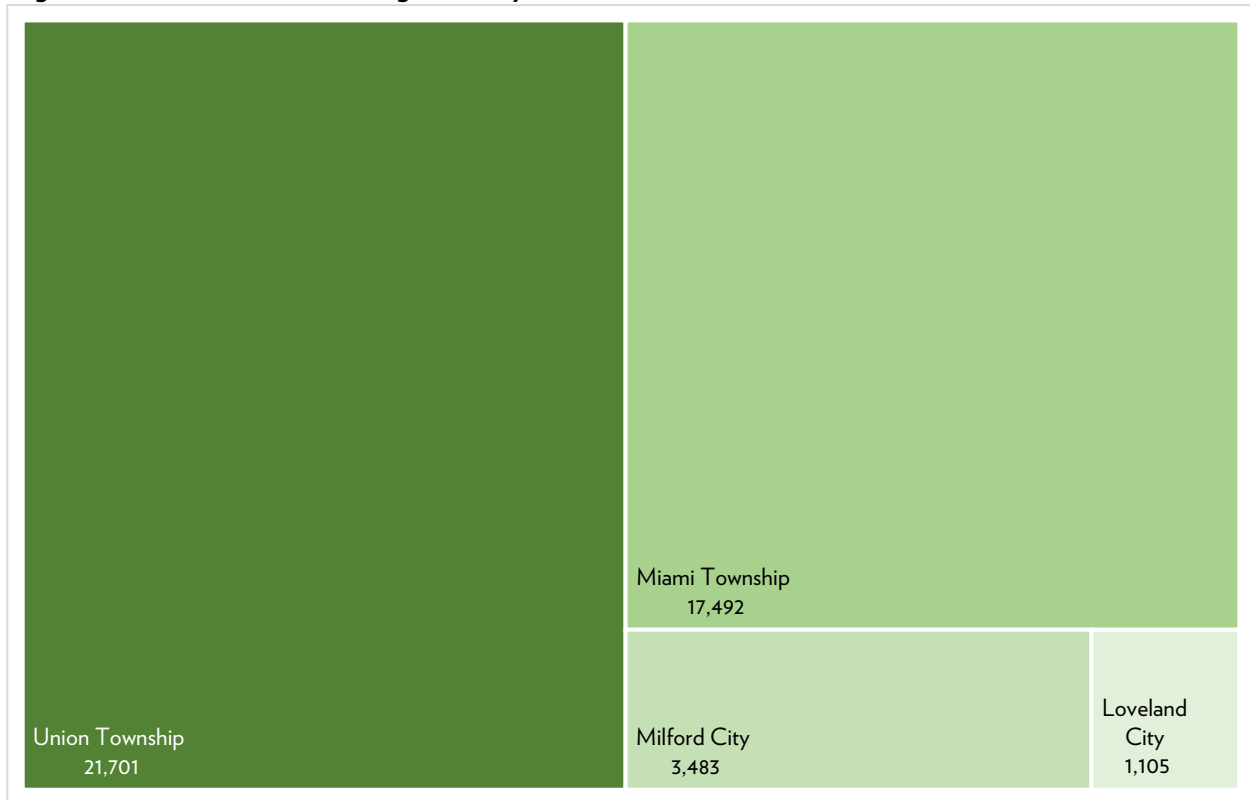
	Name	Township	Type	Subsidized Units	Expiration Date
1	Clermont Woods	Tate	Public	195	N/A
2	Garrison Place	Franklin	HUD MF	27	2024
3	Riverview Bluffs	Ohio	LIHTC, USDA Loan	36	2036
4	Steamboat Trails	Ohio	HUD MF	39	2024

Source: HUD, PolicyMap, Urban Partners

West Submarket

The West Submarket and its four (4) jurisdictions represented 50.0% of the total County's housing supply in 2023. Figure 28 illustrates the distribution of the housing supply by jurisdiction. According to the 2023 ACS, Union Township reported the largest supply with 21,701 housing units.

Figure 28: Number of Housing Units by Jurisdiction, West Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

From 2013 to 2023, the total number of housing units in the West Submarket grew by 10.1%. The vacancy rate fell from 8.1% to 2.4% (a drop of 2,200 units, see Table 39).

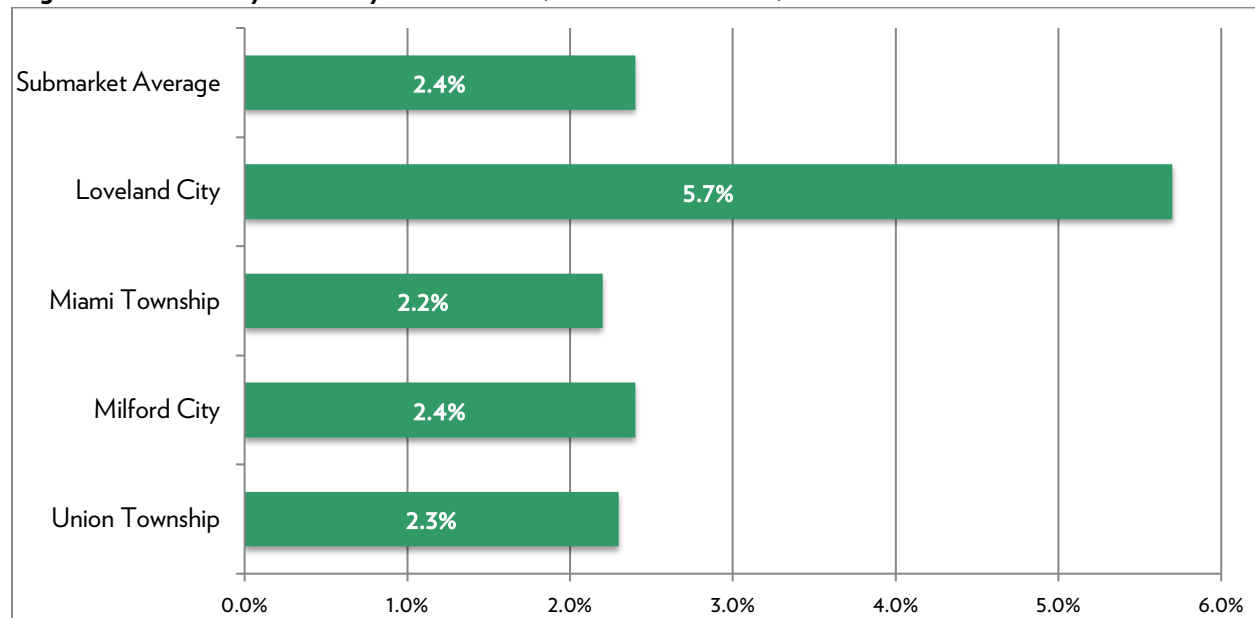
Table 39: Total Housing Units and Occupancy Status, West Submarket, 2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Housing Units	39,716	-	43,781	-	4,002	10.1%
Occupied Units	36,513	91.9%	42,748	97.6%	6,235	17.1%
Vacant Units	3,203	8.1%	1,033	2.4%	-2,200	-68.6%

Source: U.S. Census Bureau, Urban Partners

Of the four (4) jurisdictions that comprise the West Submarket, Loveland City reported the highest housing vacancy rate of 5.7%, followed by Milford City (2.4%) and Union Township (2.3%). The jurisdiction with the lowest housing vacancy rate was Miami Township (2.2%, see Figure 29).

Figure 29: Vacancy Rates by Jurisdiction, West Submarket, 2023



Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specifies that in the West Submarket, 21.6% of the vacant homes were for rent, while another 9.8% were for sale only. Vacant homes categorized as “other vacant” remained the large segment, representing 47.1% of all vacant units in 2023 (see Table 40).

Table 40: Vacancy Status, West Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total	3,203	-	1,033	-	-2,170	-67.7%
For rent	1,669	52.1%	224	21.6%	-1,445	-86.5%
Rented, not occupied	68	2.1%	96	9.2%	28	41.1%
For sale only	547	17.1%	102	9.8%	-445	-81.3%
Sold, not occupied	103	3.2%	78	7.5%	-25	-24.2%
For seasonal use	32	1.0%	47	4.5%	15	46.8%
For migrant workers	0	0.0%	0	0.0%	0	-
Other vacant	784	24.4%	486	47.1%	-298	-38.1%

Source: U.S. Census Bureau, Urban Partners

Table 41 describes changes in tenure, or owner/renter characteristics for the West Submarket. The net increase of occupied housing units from 2013 to 2023 was 6,235 units—addition of 2,963 owner-occupied units and 3,272 renter-occupied units. As a result, the homeownership rate dipped from 73.6% in 2013 to 69.8% in 2023—the percentage of renters in the West Submarket is the highest of the four within Clermont County.

Table 41: Housing Tenure, West Submarket, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Occupied Units	36,513	-	42,748	-	6,235	17.1%
Owner-Occupied Units	26,868	73.6%	29,831	69.8%	2,963	11.0%
Renter-Occupied Units	9,645	26.4%	12,917	30.2%	3,272	33.9%

Source: U.S. Census Bureau, Urban Partners

Table 42 is a detailed breakdown of the age of housing stock by tenure for the West Submarket. It shows that approximately a third of all housing units in the West Submarket were built before 1970. The 2023 ACS also reports that owner-occupied homes are newer than renter-occupied homes (47.1% of the owner-occupied housing were built in 1990 or later, compared to 38.4% of renter-occupied homes). Of the 42,748 occupied housing units in the West Submarket, 8.1% (3,481 units) were built in 2010 or later.

Table 42: Age of Housing Stock by Tenure, West Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
Built 2020 or later	452	1.1%	336	1.1%	116	0.9%
Built 2010 to 2019	3,029	7.1%	1,843	6.2%	1,186	9.2%
Built 2000 to 2009	6,113	14.3%	4,815	16.1%	1,298	10.0%
Built 1990 to 1999	9,405	22.0%	7,049	23.6%	2,356	18.2%
Built 1980 to 1989	6,209	14.5%	3,431	11.5%	2,778	21.5%
Built 1970 to 1979	7,003	16.4%	4,580	15.4%	2,423	18.8%
Built 1960 to 1969	3,202	7.5%	2,316	7.8%	886	6.9%
Built 1950 to 1959	5,029	11.8%	3,748	12.6%	1,281	9.9%
Built 1940 to 1949	588	1.4%	529	1.8%	59	0.5%
Built 1939 or earlier	1,718	4.0%	1,184	4.0%	534	4.1%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the West Submarket (72.7%) are one-unit structures—both attached and detached types. According to the 2023 ACS, 95.7% of the homeowners lived in residential structures with just one unit. The largest segment of renter households resided in 10-19 unit structures (32.8%) and there were close to 2,000 renters residing in structures with 50 or more units. Unlike other submarkets within Clermont County, renters residing in one-unit structures were in the minority in the West Submarket, totaling just 19.6% (see Table 43 shown on the following page).

Table 43: Units in Structure by Tenure, West Submarket, 2023

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
1 Unit, detached	28,824	67.4%	26,822	89.9%	2,002	15.5%
1 Unit, attached	2,245	5.3%	1,715	5.7%	530	4.1%
2 Units	245	0.6%	38	0.1%	207	1.6%
3 or 4 Units	696	1.6%	137	0.5%	559	4.3%
5 to 9 Units	2,741	6.4%	485	1.6%	2,256	17.5%
10 to 19 Units	4,575	10.7%	334	1.1%	4,241	32.8%
20 to 49 Units	1,086	2.5%	0	0.0%	1,086	8.4%
50 or more Units	1,987	4.6%	0	0.0%	1,987	15.4%
Mobile home	335	0.8%	300	1.0%	35	0.3%
Boat, RV, van, etc.	14	0.0%	0	0.0%	14	0.1%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the West Submarket

Table 44 is a detailed list of the 14 income-restricted communities located in the West Submarket that total 1,822 units. These units currently represent approximately 14% of the total rental market. The column shown on the right lists the earliest expiration dates—at which point a subsidized community’s obligation to restrict occupancy to low-income households expires and units can be rented to market-rate tenants.

Table 44: List of Income-Restricted Communities in the West Submarket

	Name	Township/City	Type	Subsidized Units	Expiration Date
1	AHEPA 127	Miami	HUD MF	48	2028
2	Beechwood Villas Apts	Union	LIHTC, HUD MF	183	2038
3	Harbour Cove	Union	LIHTC	66	2025
4	Lebanon Village	Union	HUD MF	50	2043
5	Loveland Station Senior Housing	Loveland	LIHTC	40	2030
6	Oakwood Apartments	Milford	LIHTC, HUD MF	65	2041
7	Pebble Brooke Apts	Miami	LIHTC	260	2031
8	SEM Villa I	Milford	HUD MF	127	2040
9	St. Marks - Milford Community	Miami	HUD MF	40	2024
10	Stonebridge	Miami	LIHTC	260	2031
11	Summerside Woods	Union	HUD MF	45	2028
12	Tabaleen Cove	Milford	HUD MF	59	2036
13	Timber Creek	Miami	LIHTC	128	2026
14	Union Commons	Union	LIHTC	451	2039

Source: HUD, PolicyMap, Urban Partners

7. Housing Affordability by Income Segments

Using data available from the U.S. Department of Housing and Urban Development (HUD), this section examines the magnitude of Clermont County’s affordable housing challenge and benchmarks it against other counties in the region.

Household Income Categories

The Cincinnati Metro Region is a 16-county Census defined region consisting of Indiana counties of Dearborn, Franklin, Ohio, and Union; Ohio counties of Brown, Butler, Clermont, Hamilton, and Warren; and Kentucky counties of Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton. Within this geographic area, HUD publishes the Area Median Income (AMI) on an annual basis. There are three categories of household income that are most relevant in terms of affordable housing:

- **Low-Income:** households earning less than 80% of AMI (this is the typical target group for affordable homeownership projects).
- **Very Low-Income:** households earning less than 50% of AMI (this is the typical target group for affordable rental projects, including affordable senior rental).
- **Extremely Low-Income:** households earning less than 30% of AMI (this is the most vulnerable segment consisting of households with little or no earned income).

Shown below in Table 45 is Cincinnati Metro Region’s income limits and income categories for 2021. It shows that a four-person household, for instance, is considered low-income if the annual household income is less than \$68,300 and very low-income if the household income is less than \$42,700 a year.

Table 45: Area Median Income by Category, Cincinnati Metro Region, 2021

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Median Income (100%)	\$59,800	\$68,400	\$76,900	\$85,400	\$92,300	\$99,100	\$105,900	\$112,800
Low-Income (80%)	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200
Very Low-Income (50%)	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
Extremely Low Income (30%)	\$17,950	\$20,500	\$23,050	\$25,600	\$27,650	\$29,700	\$31,750	\$33,800

Source: HUD

The data source for the analysis in this section is the Comprehensive Housing Affordability Strategy (CHAS) data published by HUD, the most recent of which was released in 2021. The CHAS data combines the U.S. Census Bureau’s ACS with the Area Median Income to create estimates of the number of households that would qualify for HUD assistance. The CHAS data also incorporates household characteristics and housing unit characteristics (such as number of bedrooms and rent/owner costs).

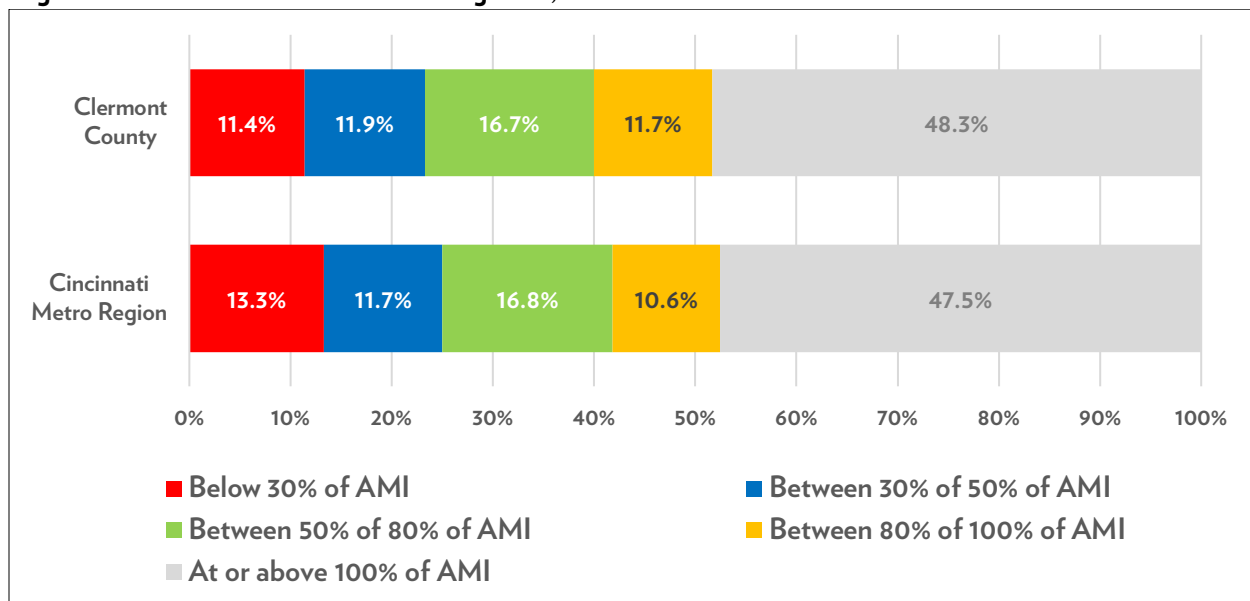
According to CHAS, 40.0% of Clermont County households earn less than 80% of AMI, compared to 41.9% of all households in the Cincinnati Metro Region. Furthermore, compared to the Cincinnati Metro Region, Clermont County has slightly lower percentages of very low- and extremely low-income households (23.3% to 25.0% below 50% AMI; and 11.4% to 13.3% below 30% AMI, respectively. See Table 46, Figure 30).

Table 46: Household Income by AMI Category, 2021

	Clermont County	%	Cincinnati Metro Region	%
Low-Income (Below 80% of AMI)	32,715	40.0%	369,435	41.9%
Very Low-Income (Below 50% of AMI)	19,080	23.3%	220,935	25.0%
Extremely Low-Income (Below 30% of AMI)	9,320	11.4%	117,545	13.3%
At or above 100% of AMI	39,505	48.3%	419,250	47.5%
Between 80% - 100% of AMI	9,570	11.7%	93,640	10.6%
Between 50% - 80% of AMI	13,635	16.7%	148,500	16.8%
Between 30% - 50% of AMI	9,760	11.9%	103,390	11.7%
Below 30% of AMI	9,320	11.4%	117,545	13.3%

Source: HUD, Urban Partners

Figure 30: Distribution of AMI Categories, 2021



Source: HUD, Urban Partners

Housing Cost Burden - Owner Households in Clermont County

As previously discussed, the Census Bureau's definition of "cost-burdened" households are those who pay more than 30% of their income on housing costs. For households paying more than 50% of their income toward housing costs, the term "extremely-burdened" is applied.

Table 47 is a cost burden analysis for owner households in Clermont County and the Cincinnati Metro Region. The CHAS data reports that 16.3% of Clermont County owner households are cost burdened, while the Cincinnati Metro Region reports 15.9%. Furthermore, 7.1% of Clermont County owner households are extremely-burdened, compared to 6.2% for the Cincinnati Metro Region.

Table 47: Cost Burdened Owner Households, 2021

	All Homeowners	Cost-Burdened Homeowners	%	Extremely-Burdened Homeowners	%
Clermont County	59,850	9,730	16.3%	4,260	7.1%
Cincinnati Metro Region	595,425	94,749	15.9%	36,948	6.2%

Source: HUD, Urban Partners

Table 48 further details the cost burden of Clermont County's owner-occupants by household incomes. The CHAS data estimates that of the 18,200 Clermont County homeowners earning less than 80% of AMI, 44.9% (8,165) are cost-burdened while 22.6% (4,105) are extremely-burdened.

Table 48: Cost Burdened Owner Households by Income, Clermont County, 2021

	All Homeowners	Cost-Burdened Homeowners	%	Extremely-Burdened Homeowners	%
All Incomes	59,850	9,730	16.3%	4,260	7.1%
At or above 100% of Median	34,720	625	1.8%	45	0.1%
Between 80% - 100% of Median	6,935	940	13.6%	110	1.6%
Between 50% - 80% of Median	9,105	2,555	28.1%	640	7.0%
Between 30% - 50% of Median	5,070	2,500	49.3%	955	18.8%
Below 30% of Median	4,025	3,110	77.3%	2,510	62.4%
Low Income Categories					
Below 80% of Median	18,200	8,165	44.9%	4,105	22.6%
Below 50% of Median	9,095	5,610	61.7%	3,465	38.1%
Below 30% of Median	4,025	3,110	77.3%	2,510	62.4%

Source: HUD, Urban Partners

Housing Cost Burden - Renter Households in Clermont County

Table 49 is a cost burden analysis for renter households in Clermont County and the Cincinnati Metro Region. The CHAS data reports that 33.9% of Clermont County renter households are cost burdened, while the Cincinnati Metro Region reports 39.2%. Furthermore, 15.8% of Clermont County renter households are extremely-burdened, compared to 20.5% for the Cincinnati Metro Region.

Table 49: Cost Burdened Renter Households, 2021

	All Renters	Cost- Burdened Renters	%	Extremely- Burdened Renters	%
Clermont County	21,935	7,430	33.9%	3,470	15.8%
Cincinnati Metro Region	286,920	112,385	39.2%	58,783	20.5%

Source: HUD, Urban Partners

Table 50 further details the cost burden of Clermont County's renters by household incomes. The CHAS data estimates that of the 9,985 Clermont County renters earning less than 50% of AMI, 67.2% (6,710) are cost-burdened while 33.6% (3,350) are extremely-burdened.

Table 50: Cost Burdened Renter Households by Income, Clermont County, 2021

	All Renters	Cost-Burdened Renters	%	Extremely- Burdened Renters	%
All Incomes	21,935	7,430	33.9%	3,470	15.8%
At or above 100% of Median	4,785	80	1.7%	60	1.3%
Between 80% - 100% of Median	2,635	90	3.4%	15	0.6%
Between 50% - 80% of Median	4,530	550	12.1%	45	1.0%
Between 30% - 50% of Median	4,690	3,040	64.8%	705	15.0%
Below 30% of Median	5,295	3,670	69.3%	2,645	50.0%
Low Income Categories					
Below 80% of Median	14,515	7,260	50.0%	3,395	23.4%
Below 50% of Median	9,985	6,710	67.2%	3,350	33.6%
Below 30% of Median	5,295	3,670	69.3%	2,645	50.0%

Source: HUD, Urban Partners

8. Special Needs Population

Persons with Disabilities

People with disabilities often encounter many barriers to securing safe and stable housing. The Census Bureau identifies the following six categories of disabilities:

- Hearing: deaf or had serious difficulty hearing.
- Vision: blind or had serious difficulty seeing even when wearing glasses.
- Cognitive: serious difficulty concentrating, remembering, or making decisions.
- Ambulatory: having serious difficulty walking or climbing stairs.
- Self-Care: difficulty dressing or bathing.
- Independent Living: have difficulty doing errands alone such as visiting a doctor's office or shopping due to a physical, mental, or emotional condition.

From 2013 to 2023, Clermont County's disabled population has increased in the total number and percentage of its population reporting at least one of the above disabilities. In 2023, 14.3% of the county's civilian noninstitutionalized population had at least one type of disability, up from 12.3% in 2013. Ohio's disabled population increased slightly from 13.3% in 2013 to 14.2% in 2023 (see Table 51).

Table 51: Disability Status, 2013-2023

	Clermont County			State of Ohio		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
2013	197,138	24,277	12.3%	11,374,029	1,515,538	13.3%
2023	208,305	29,767	14.3%	11,612,784	1,646,041	14.2%

Source: U.S. Census Bureau ACS S1810, Urban Partners

Table 52 summarizes the disability status for Clermont County by age. According to the 2023 ACS, 45.8% of all Clermont County seniors 75 years and over are living with at least one disability.

Table 52: Disability Status by Age, 2023

	Total Civilian Population	Population With a Disability	% of Total Population With a Disability
Under 5 years	11,643	-	-
5 to 17 years	35,386	2,450	6.9%
18 to 34 years	42,164	4,107	9.7%
35 to 64 years	82,605	11,391	13.8%
65 to 74 years	22,799	5,535	24.3%
75 years and over	13,708	6,284	45.8%

Source: U.S. Census Bureau ACS S1810, Urban Partners

Table 53 summarizes the six census-defined disabilities by age groups. According to the Census Bureau, 6.8% of Clermont County residents have ambulatory disabilities, followed by 6.4% with independent living disabilities and 6.3% with cognitive disabilities.

Table 53: Disability Characteristics by Age Groups, 2023

	Under 18		18-64	65 and Older	Total Population with Disabilities	% of County Population with Disabilities
	Under 5	5-17				
Hearing	-	128	3,140	5,007	8,275	4.0%
Vision	-	172	3,438	1,840	5,450	2.6%
Cognitive	2,077		7,569	2,708	12,354	6.3%
Ambulatory	104		6,078	7,202	13,384	6.8%
Self-Care	449		2,164	1,931	4,544	2.3%
Independent Living	-		6,076	4,227	10,303	6.4%

Source: U.S. Census Bureau ACS S1810, Urban Partners

Table 54 shows disability status for residents of the 16 county subdivisions within Clermont County (the column detailing the percentage of residents with a disability is color coded to show the highest percentages in deeper red and the lowest percentages in deeper green). As a percentage of their civilian noninstitutionalized population, Franklin Township, Stonelick Township, Ohio Township, and Williamsburg Township have the highest rate of disabilities—with 29.5%, 21.3%, 20.3%, and 20.3%, respectively.

Table 54: Disability Status by County Subdivision, 2023

	Total Population	Population With a Disability	% of Population With a Disability
Batavia Township	27,350	5,031	18.4%
Franklin Township	3,648	1,077	29.5%
Goshen Township	16,082	2,124	13.2%
Jackson Township	3,142	360	11.5%
Loveland City	2,543	141	5.5%
Miami Township	43,687	4,846	11.1%
Milford City	6,433	1,110	17.3%
Monroe Township	7,623	954	12.5%
Ohio Township	5,119	1,037	20.3%
Pierce Township	15,171	1,822	12.0%
Stonelick Township	5,704	1,217	21.3%
Tate Township	9,205	1,379	15.0%
Union Township	49,602	6,295	12.7%
Washington Township	2,630	508	19.3%
Wayne Township	4,657	708	15.2%
Williamsburg Township	5,709	1,158	20.3%

Source: U.S. Census Bureau ACS S1810, Urban Partners

Homelessness

The Point-in-Time (PIT) count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care⁵ conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens⁶ on a single night. According to the PIT count conducted in January of 2024, there were a total of 60 homeless persons, including 33 unsheltered individuals, in Clermont County (see Table 55).

Table 55: Summary of Homeless Persons in Clermont County, 2023-2024

	2023 PIT	%	2024 PIT	%
Total Persons (Adults & Children)	60		60	
Unsheltered	12	20%	33	55%
Sheltered	48	80%	27	45%
Emergency Shelter/Hotel	48		27	
Transitional Housing	-		?	
Safe Haven	-		?	

Source: Ohio Balance of State Continuum of Care, Urban Partners

Shown in Table 56 are demographic descriptions of homeless persons in Clermont County. The 2024 PIT report shows that Clermont County has ten (10) households with children and a total of 11 homeless children. There were no homeless veterans counted in the PIT report in 2024.

Table 56: Demographic Profiles of Homeless Persons in Clermont County, 2023-2024

	2023 PIT	2024 PIT
Total Persons (Adults & Children)	60	60
Adults	43	49
Children	17	11
Households with Children	17	10
Veterans	1	-

Source: Ohio Balance of State Continuum of Care, Urban Partners

Finally, Table 57 shown on the following page summarizes the gender and race/ethnicity of homeless individuals, as well as the “chronic homelessness” status. The 2024 PIT report shows that 27 women were homeless which comprised 45% of all homeless persons. There were no chronically homeless persons counted in the PIT report in 2023 and 2024.

⁵ For Clermont County, the Ohio Balance of State Continuum of Care (BoSCoC) serves as the designated entity that carries out the planning responsibilities of the HUD CoC Homeless Assistance Program. The BoSCoC represents the 80 non-urban counties in Ohio.

⁶ Safe Haven is a form of supportive housing that serves hard-to-reach homeless persons with severe mental illness who come primarily from the streets and have been unable or unwilling to participate in housing or supportive services.

Table 57: Demographic Profiles of Homeless Persons in Clermont County, 2023-2024

	2023 PIT	%	2024 PIT	%
Gender				
Female	30	50%	27	45%
Male	29	48%	33	55%
Transgender	1	2%	-	-
Race/Ethnicity				
African American	11	18%	6	10%
Caucasian	-	-	1	2%
Other Race or Multiple Race	48	80%	53	87%
Hispanic/Latin American	1	2%	-	-
Chronic Homelessness	-	-	-	-

Source: Ohio Balance of State Continuum of Care, Urban Partners

Veterans

The Clearinghouse for Military Family Readiness—which is based in the Social Science Research Institute (SSRI) at the Pennsylvania State University—is an interdisciplinary team of research faculty and staff, and creative services professionals committed to providing outstanding support to professionals who provide programs and services to military families. In 2017, the Clearinghouse published a research document called *Supporting United States Veterans: a Review of Veteran-Focused Needs Assessments from 2008-2017*. The report outlines the challenges that veterans typically experience, including “finding affordable housing, obtaining a mortgage, and needing but not having access to rent or mortgage assistance.” Furthermore, the study found that “homelessness affects approximately one-third of veterans even though veterans comprise only about 2% of the U.S. population.”

The following statement regarding the high incidence of homelessness among veterans is from the National Coalition of Homeless Veterans—a non-profit organization that provides technical assistance for a national network of service providers that assist homeless veterans:

“In addition to the complex set of factors influencing all homelessness—extreme shortage of affordable housing, livable income, and access to health care—a large number of displaced and at-risk veterans live with lingering effects of post-traumatic stress disorder (PTSD) and substance abuse, which are compounded by a lack of family and social support networks. Additionally, military occupations and training are not always transferable to the civilian workforce, placing some veterans at a disadvantage when competing for employment. A top priority for homeless veterans is secure, safe, clean housing that offers a supportive environment free of drugs and alcohol.”

To illustrates the magnitude of potential need in Clermont County’s veteran population, the following tables in this section summarize the number of veterans as well as their income and disability status. According to the 2023 ACS, 11,900 veterans reside in Clermont County, representing 7.3% of the county’s total civilian population. The ratio is higher than the state which reports 6.8% veterans (Table 58).

Table 58: Veteran Status, Population 18 Years and Over, 2023

	Total	Veterans	% Veterans
Clermont County	162,695	11,900	7.3%
State of Ohio	9,157,684	626,617	6.8%

Source: U.S. Census Bureau ACS B21001, Urban Partners

Veterans are much more likely to be living with disabilities than non-veterans. According to the 2023 ACS, 3,377 veterans in Clermont County have disabilities, representing 28.6% of all veterans in the county. In comparison, non-veterans residing in Clermont County report disabilities at a rate of 16.0% (Table 59 shown on the following page).

Table 59: Veteran/Disability Status, Population 18 Years and Over, 2023⁷

	All Veterans	Veterans with Disabilities	% Veterans with Disabilities	All Non-Veterans	Non-Veterans with Disabilities	% Non-Veterans with Disabilities
Clermont County	11,803	3,377	28.6%	149,473	23,940	16.0%
State of Ohio	614,232	183,775	29.9%	8,286,573	1,315,095	15.9%

Source: U.S. Census Bureau ACS C21007, Urban Partners

On the other hand, veterans have a lower rate of poverty than non-veterans. Shown in Table 60 below, 8.0% of Clermont County veterans live below the federal poverty rate. In comparison, non-veterans in the county report a poverty rate of 7.4%.

Table 60: Veteran/Poverty Status, Population 18 Years and Over, 2023

	All Veterans	Veterans Below Poverty Level	% Veterans Below Poverty Level	All Non-Veterans	Non-Veterans Below Poverty Level	% Non-Veterans Below Poverty Level
Clermont County	28,514	945	8.0%	149,473	12,476	8.3%
State of Ohio	1,547,189	45,472	7.4%	8,286,573	1,012,449	12.2%

Source: U.S. Census Bureau ACS C21007, Urban Partners

Finally, Table 61 summarizes the most vulnerable segment of Clermont County's veteran population—those who are disabled and living under the poverty line. According to the 2023 ACS, 1.7% of Clermont County veterans (485) are disabled and live below the poverty line.

Table 61: Veteran/Poverty/Disability Status, Population 18 Years and Over, 2023

	All Veterans	Veterans Below Poverty Level with Disabilities	% Veterans Below Poverty Level with Disabilities
Clermont County	28,514	485	1.7%
State of Ohio	1,547,189	19,955	1.3%

Source: U.S. Census Bureau ACS C21007, Urban Partners

Table 62 shown on the following page summarizes the number and percentage of veterans in each of the 16 county subdivisions within Clermont County. The jurisdictions with the most veterans are: Union Township (2,938), Miami Township (2,825), and Batavia Township (1,801). As a percentage of the total population over 18 years-of-age, Washington Township (9.3%) and Batavia Township (8.8%) report the highest rates. Lastly, Union Township and Batavia Township report the highest number of veterans living under the poverty line, with 408 and 165 veterans, respectively.

⁷ Limited to civilian population 18 years and over for whom poverty status is determined.

Table 62: Veteran Disability Status by Jurisdiction, Population 18 Years and Over, 2023

	Civilian Population 18 Years and Over	Veterans	% Veterans	Veterans with Any Disability	Veterans Below Poverty Level
Batavia Township	20,487	1,801	8.8%	424	165
Franklin Township	2,719	164	6.0%	50	9
Goshen Township	12,343	677	5.5%	239	58
Jackson Township	2,618	167	6.4%	25	0
Loveland City	1,868	88	4.7%	38	0
Miami Township	33,487	2,825	8.4%	552	86
Milford City	5,261	299	5.7%	90	64
Monroe Township	5,758	334	5.8%	99	37
Ohio Township	4,027	123	3.1%	29	4
Pierce Township	12,058	878	7.3%	214	22
Stonelick Township	4,330	241	5.6%	85	29
Tate Township	7,178	590	8.2%	188	38
Union Township	38,493	2,938	7.6%	1,037	408
Washington Township	2,171	201	9.3%	138	5
Wayne Township	3,708	281	7.6%	96	16
Williamsburg Township	4,770	196	4.1%	73	4

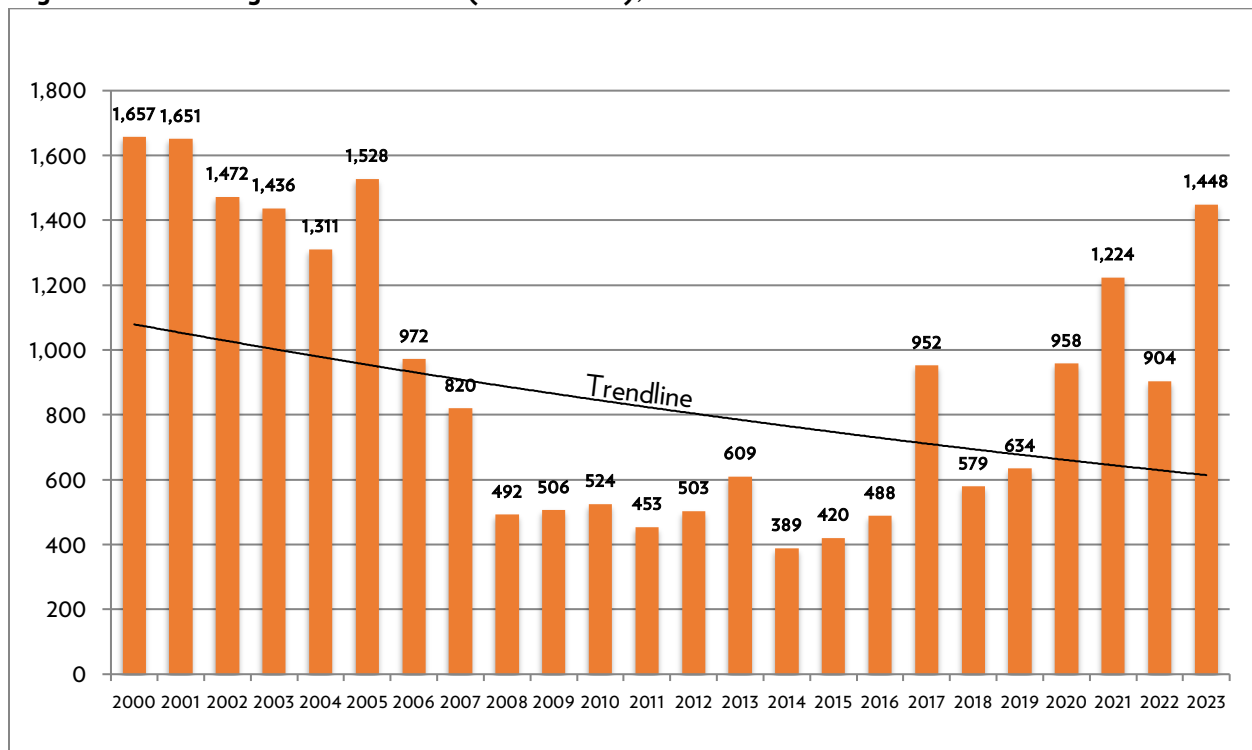
Source: U.S. Census Bureau ACS C21007, Urban Partners

9. Home Building Activity

Residential Building Permits Issued in Clermont County

Shown below are the U.S. Department of Housing and Urban Development's data on the number of authorized residential building permits in Clermont County. From 2000 to 2005, Clermont County averaged approximately 1,500 total units permitted per year, but during the Great Recession and the subsequent years of recovery (2008 to 2012), Clermont County authorized as few as 453 building permits (in 2011). In 2017, housing production in the county bounced back with 952 total units permitted. From 2018 to 2023, with the exception of 2022, was a period of steady year-over-year increases in production. The 1,448 units permitted in 2023 was the highest total since 2005 (see Figure 31).

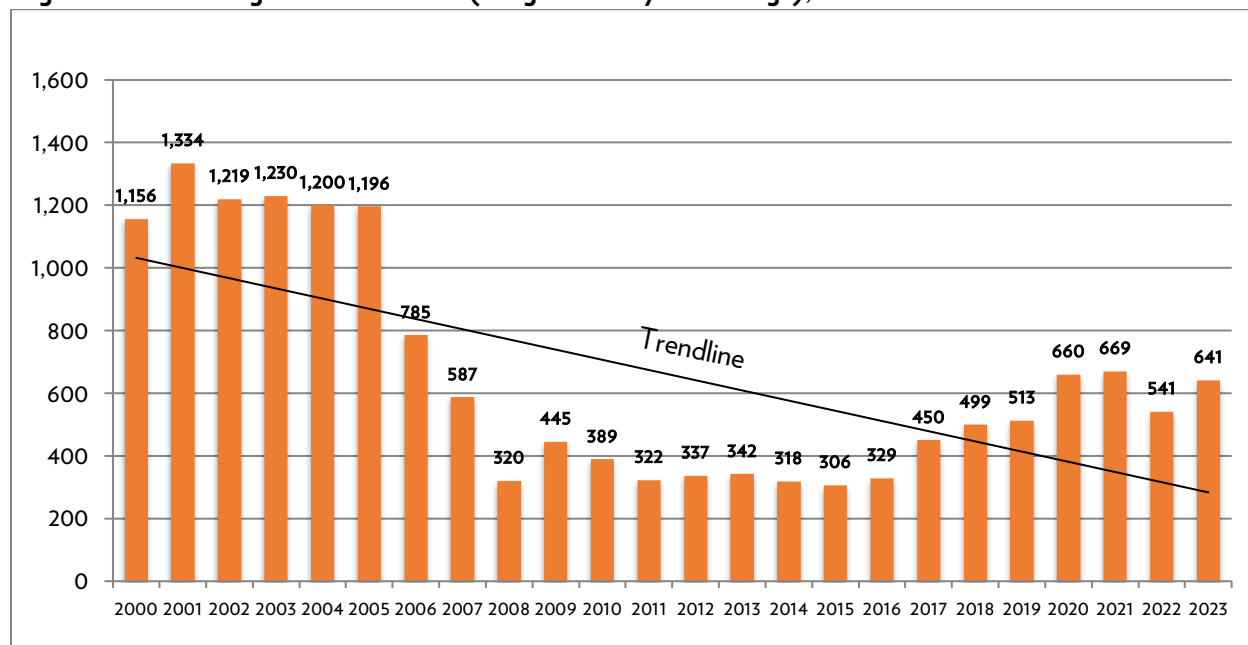
Figure 31: Building Permits Issued (Total Units), 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

As summarized in see Figure 32 on the following page, the peak period for single-family permitting was 2001 when 1,334 units were permitted. Starting in 2006, however, the permitting of single-family homes started to steadily drop until hitting an average of approximately 370 units per year during the Great Recession and the recovery period (2008 to 2012). After several more years of production slowdown, Clermont County permitted 450 units in 2017 which was a ten-year high at the time. Since then, single-family permitting has grown modestly, ending 2023 with 641 permits issued, equivalent to approximately half of pre-Great Recession averages.

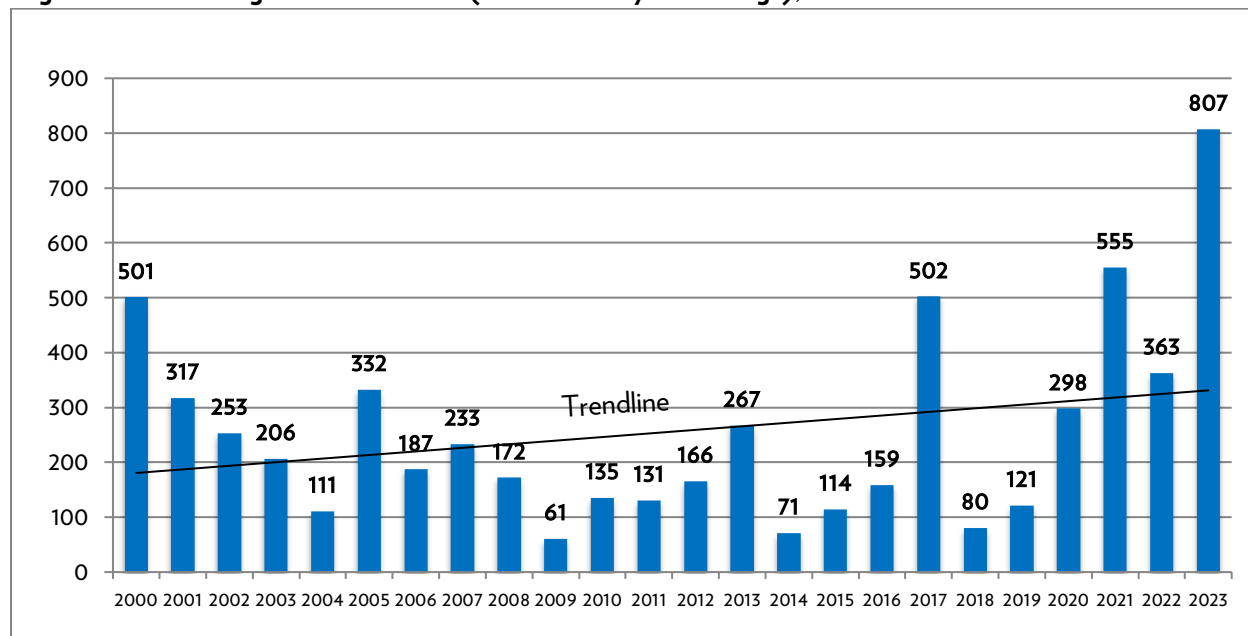
Figure 32: Building Permits Issued (Single-Family Dwellings), 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Figure 33 below details Clermont County’s permitting activity from 2000 to 2023 for multi-family dwellings. Though annual permit totals appear to be fluctuated by incremental approval of a few larger developments, the general trend appears to be pointing to increasing numbers of multi-family permits. The 807 permits issued in 2023 is approximately four times higher than the average number of multi-family permits during this period.

Figure 33: Building Permits Issued (Multi-Family Dwellings), 2000-2023

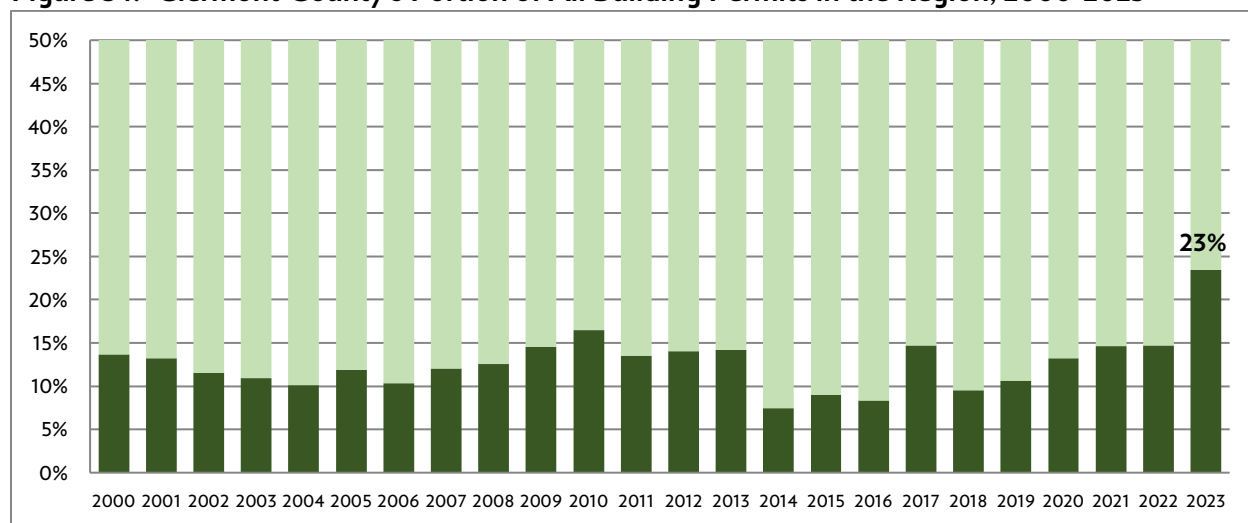


Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Comparison of Clermont County Permitting Activity to the Region

Figure 34 shows Clermont County's portion of the building permits issued in the Cincinnati Metro Region. In 2023, building permits issued in Clermont County represented 23% of all residential permits issued in the region—which is significantly higher than the 13% average for 2000 to 2023.

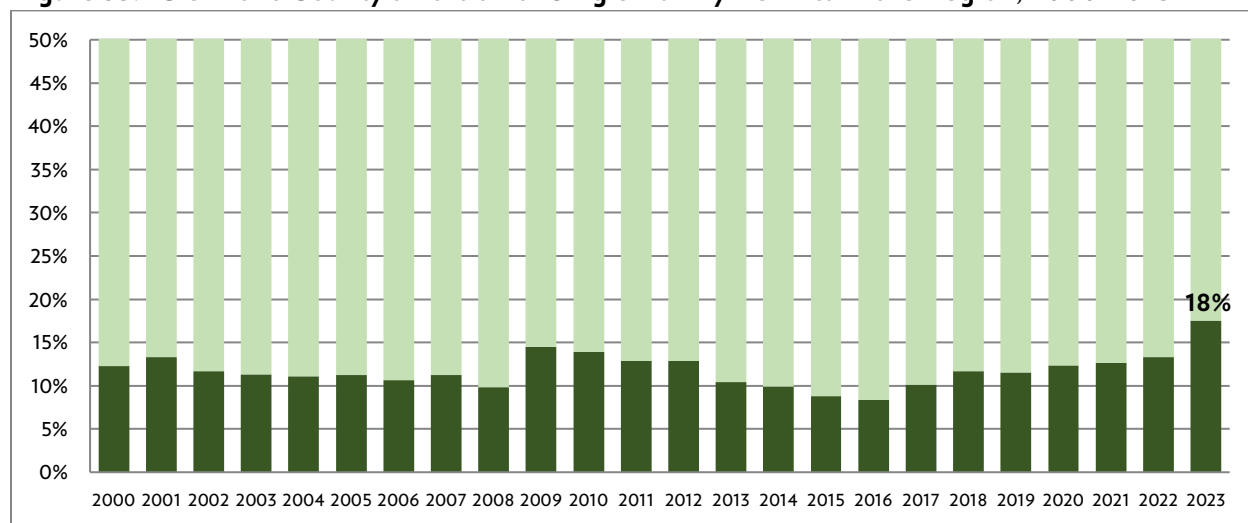
Figure 34: Clermont County's Portion of All Building Permits in the Region, 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Figure 35 shows Clermont County's portion of the single-family building permits issued in the region. In 2023, single-family building permits issued in Clermont County (a total of 641) represented 18% of all single-family permits issued in the region—the highest mark in the analysis period.

Figure 35: Clermont County's Portion of Single-Family Permits in the Region, 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

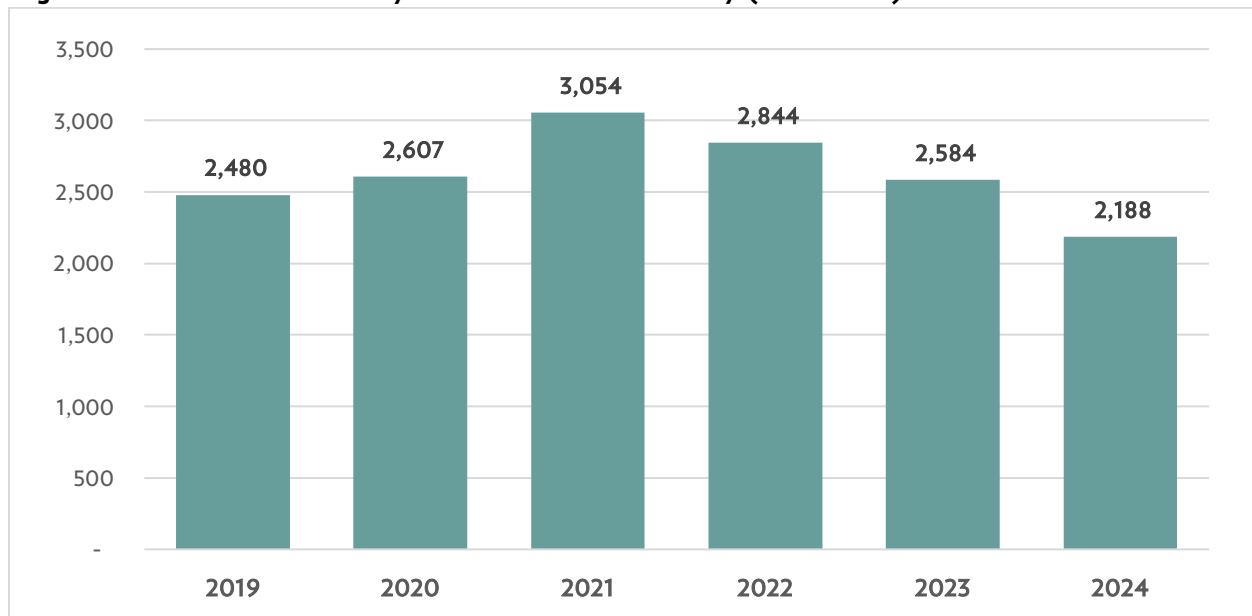
10. For-Sale Housing Market Analysis

Summary of Recently Sold Homes

To understand the for-sale housing market in Clermont County, Urban Partners examined market conditions for single-family detached homes, condominiums/townhouses, duplexes/triplexes, and mobile/manufactured homes. For this analysis, we obtained records of home sales from *RealQuest*—a comprehensive real estate database service from CoreLogic—for a study period starting in January 2019 and ending in December 2024.

As evidenced by 15,757 home sales examined during the study period, Clermont County’s homeownership market is very active. Figure 36 illustrates the number of sales in the county over the study period. Sales volume peaked in 2021 with 3,054 sales before tapering down in 2022. The 2,188 sales in 2024 were 11.8% less than 2019.

Figure 36: Number of Sales by Year in Clermont County (2019-2024)



Source: *RealQuest, Urban Partners*

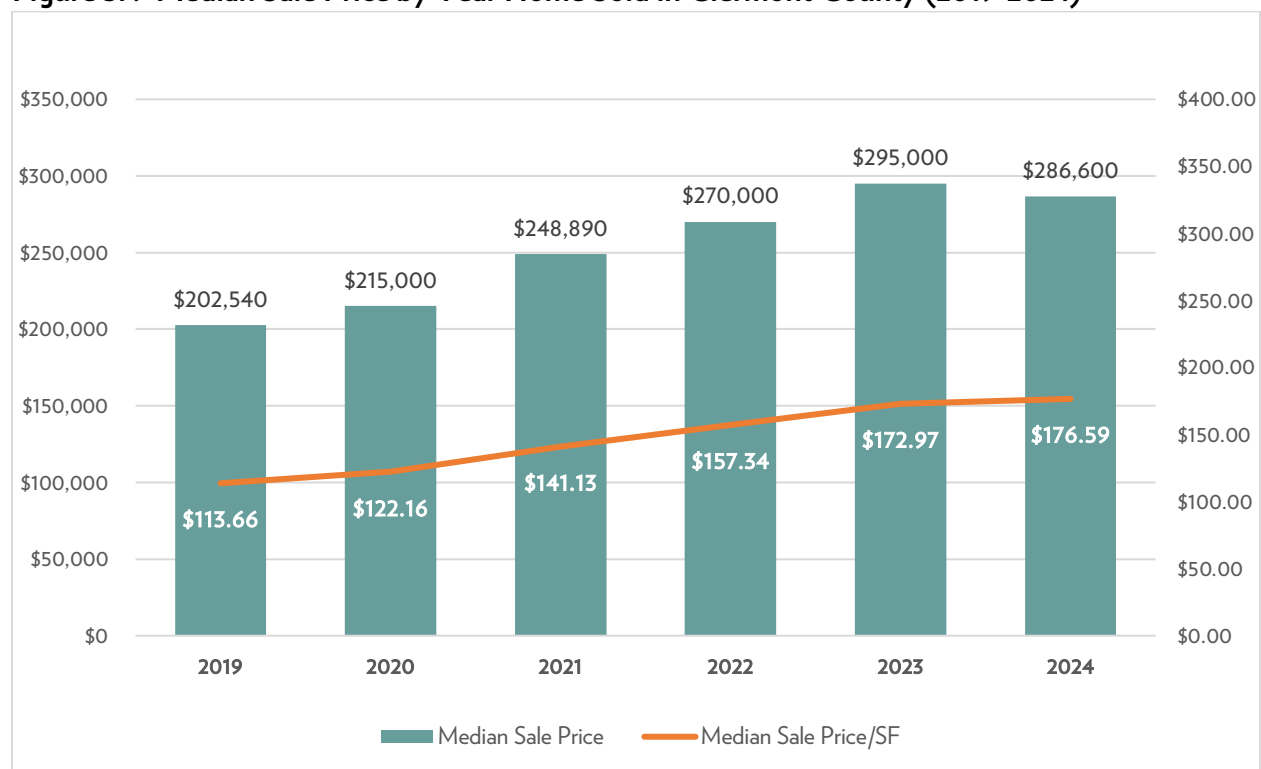
As summarized in Table 63 on the following page, the median sale price during the study period was \$250,000, or \$144.59 per square foot (“SF” henceforth). Single-family detached is the dominant home type in the county, representing 87.1% of the transactions with a median sale price of \$261,000, or \$145.81 per SF. The sale of 1,675 condominiums/townhouses represented 10.6% of the sales (with a median sale price of \$181,000, or \$133.97 per SF), while 304 mobile or manufactured homes were sold for a median price of \$150,000 or \$99.21 per SF. Lastly, 54 duplexes and triplexes were sold for a median price of \$154,500 or \$76.54 per SF.

Table 63: Breakdown of Home Sales in Clermont County (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Single-Family Detached	13,724	87.1%	\$261,000	1,790	\$145.81
Condominium/Townhouse	1,675	10.6%	\$181,000	1,351	\$133.97
Mobile/Manufactured Home	304	1.9%	\$150,000	1,512	\$99.21
Duplex/Triplex	54	0.3%	\$154,500	2,019	\$76.54
Total	15,757	100.0%	\$250,000	1,729	\$144.59

Source: RealQuest, Urban Partners

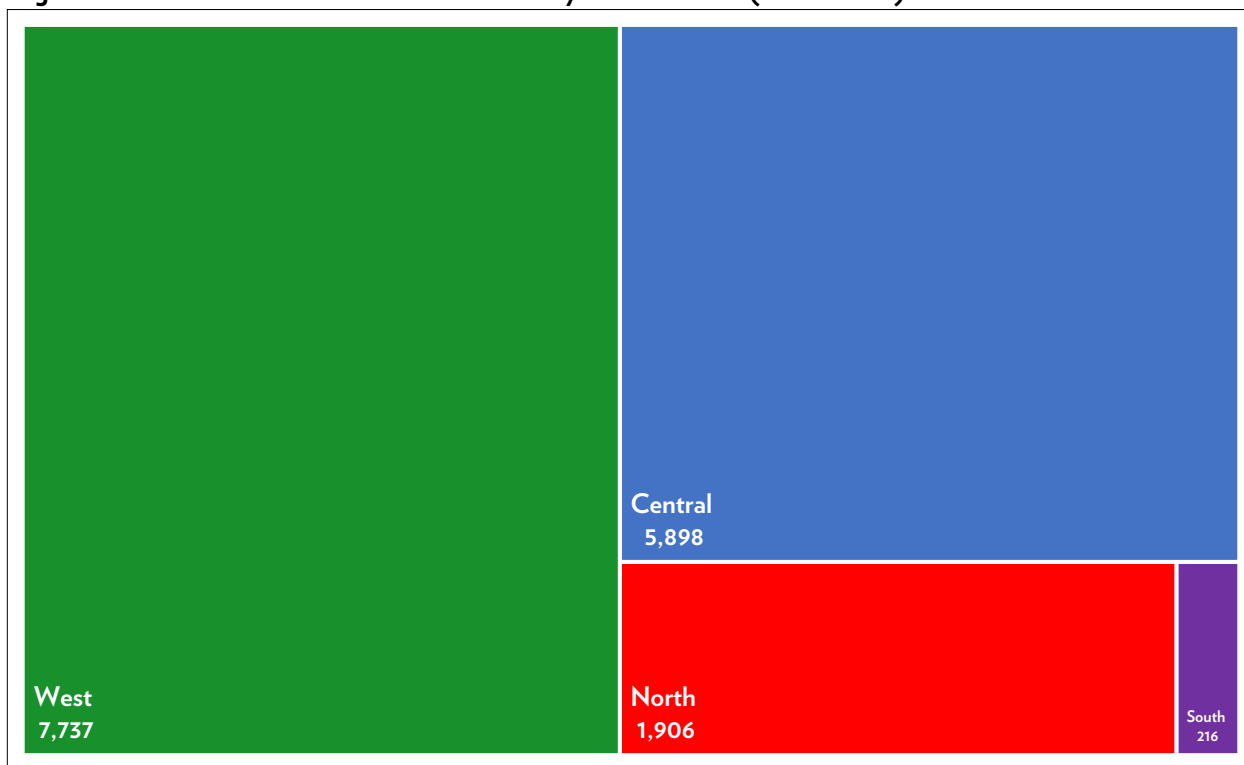
Since 2019, home prices have been rapidly increasing, with the median price in that year at \$202,540, or \$113.66 per SF. Increasing at an annualized rate of 9.9%, the median price reported in 2023 was \$295,000 or \$172.97 per SF. In 2024, housing prices saw a slight moderation, with the median sale price dropping to \$286,600, while the price per SF rose to \$176.59 (see Figure 37).

Figure 37: Median Sale Price by Year Home Sold in Clermont County (2019-2024)

Source: RealQuest, Urban Partners

Figure 38 shown on the following page is the distribution of the 15,757 sales transactions in Clermont County by submarkets (see map of the submarkets in Figure 21 on page 31). The 7,737 sales transactions in the West Submarket represented 49.1% of all sales in the county, followed by the Central Submarket with 5,898 sales (37.4%), the North Submarket with 1,906 (12.1%), and the South Submarket with 216 (1.4%).

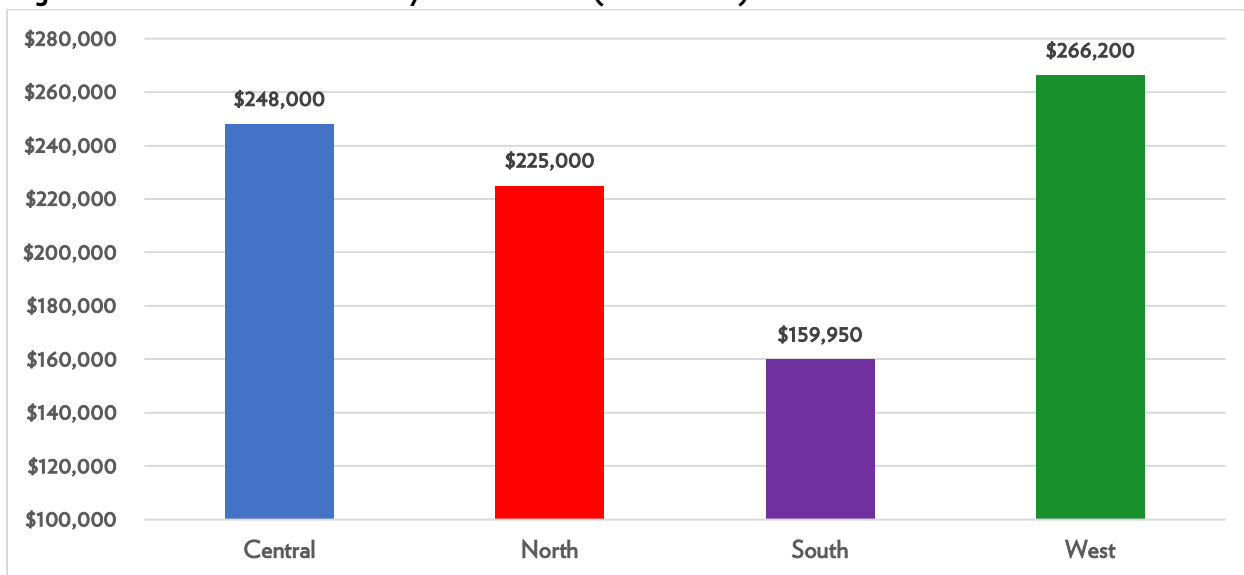
Figure 38: Number of Sales Transactions by Submarkets (2019-2024)



Source: RealQuest, Urban Partners

Figure 39 shows the median sale price by submarkets for the study period. The West Submarket reported the highest median sale price of \$266,200, followed by the Central Submarket (\$248,000), the North Submarket (\$225,000), and the South Submarket (\$159,950).

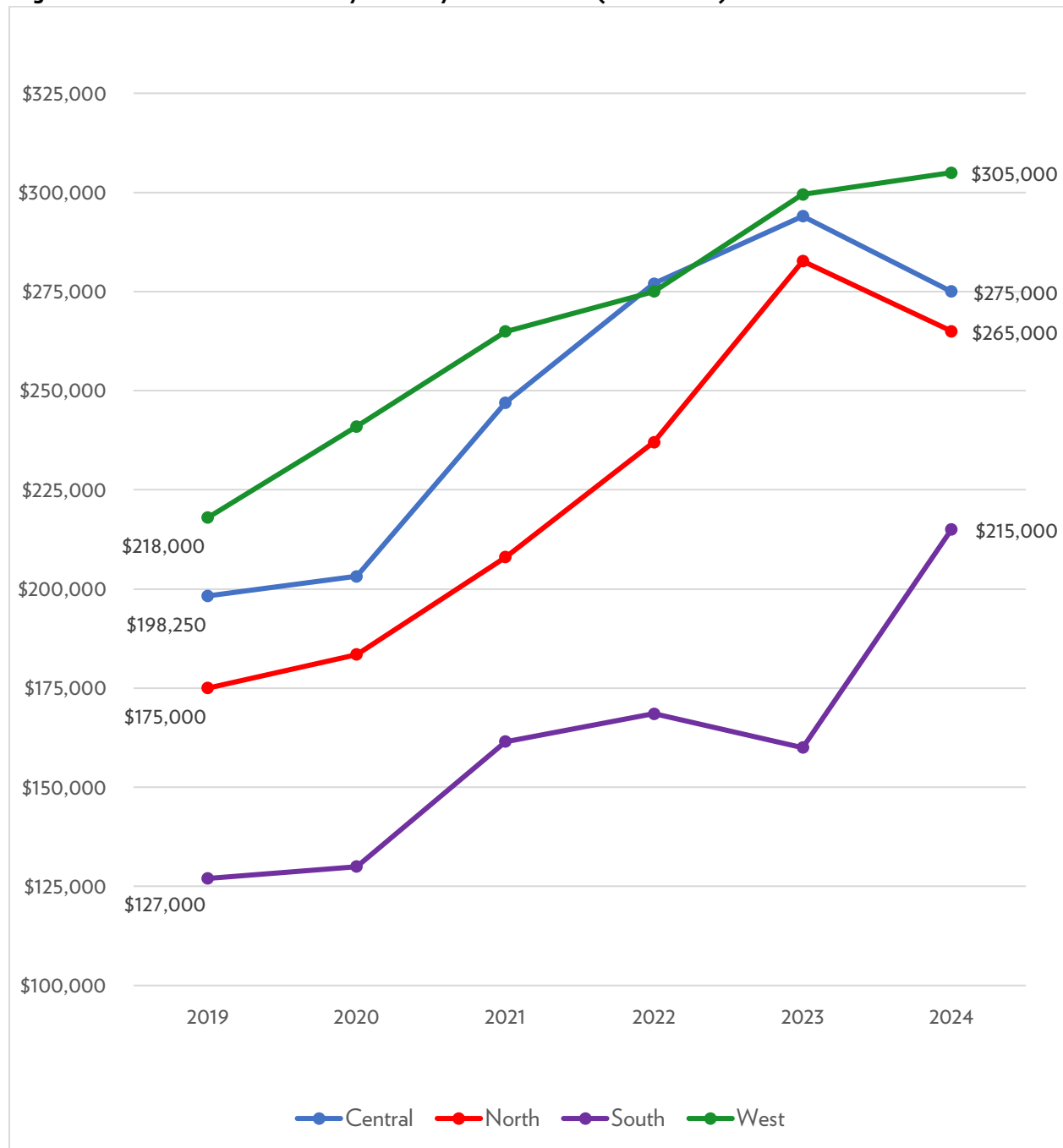
Figure 39: Median Sale Price by Submarkets (2019-2024)



Source: RealQuest, Urban Partners

Figure 40 shows the median sale price by submarkets by year. The highest price escalation was in the South Submarket, which rose from \$127,000 in 2019 to \$215,000 in 2024 (equivalent to a 69.3% increase). The submarket experiencing the smallest price escalation was the Central Submarket, which rose from \$198,250 in 2019 to \$275,000 in 2024 (equivalent to a 38.7% increase).

Figure 40: Median Sale Price by Year by Submarkets (2019-2024)



Source: RealQuest, Urban Partners

Single-Family Detached Homes

Table 64 summarizes the sales transactions for single-family detached homes by the year homes were built. Approximately half of the homes sold during the study period were built after 1990 (7,253 homes, or 52.8% of all single-family sales). The highest median sale price was for homes built after 2010, which sold for a median sale price of \$340,751 (or \$152.94 per SF).

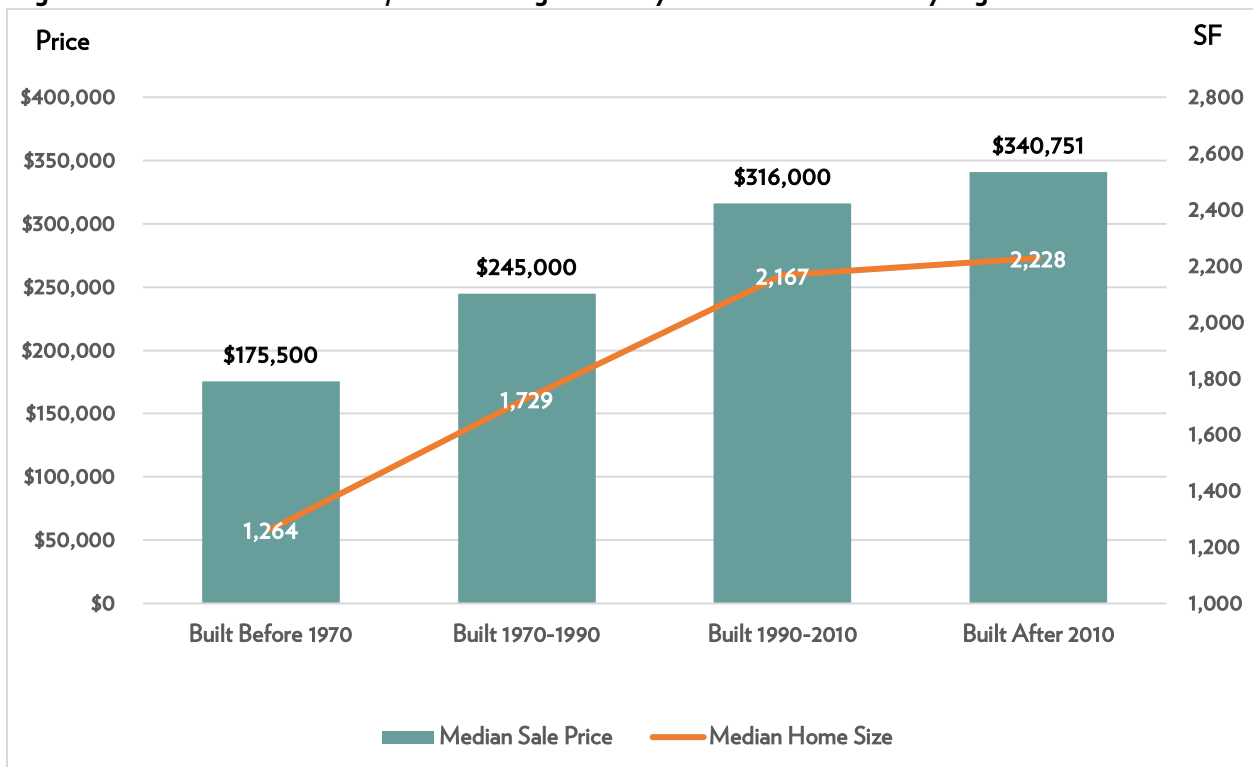
Table 64: Single Family Sales by Age of Home (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	604	4.4%	\$165,000	1,380	\$119.57
Home Built 1940-1970	3,097	22.6%	\$178,000	1,248	\$142.63
Home Built 1970-1990	2,770	20.2%	\$245,000	1,729	\$141.74
Home Built 1990-2010	4,525	33.0%	\$316,000	2,167	\$145.82
Home Built After 2010	2,728	19.9%	\$340,751	2,228	\$152.94
Total	13,724	100.0%	\$261,000	1,790	\$145.81

Source: RealQuest, Urban Partners

It should be noted that older homes built prior to 1970 have on average less than 1,300 SF of interior living space. In the following four decades, in line with national trends, home sizes in Clermont County steadily increased. For homes that were built after 2010, the median interior living space is 2,228 SF—pushing the median sale price to \$340,751 (see Figure 41).

Figure 41: Median Sale Price/Size of Single-Family Detached Homes by Age of Homes



Source: RealQuest, Urban Partners

Single-Family Sales by Production and Custom Home Builders

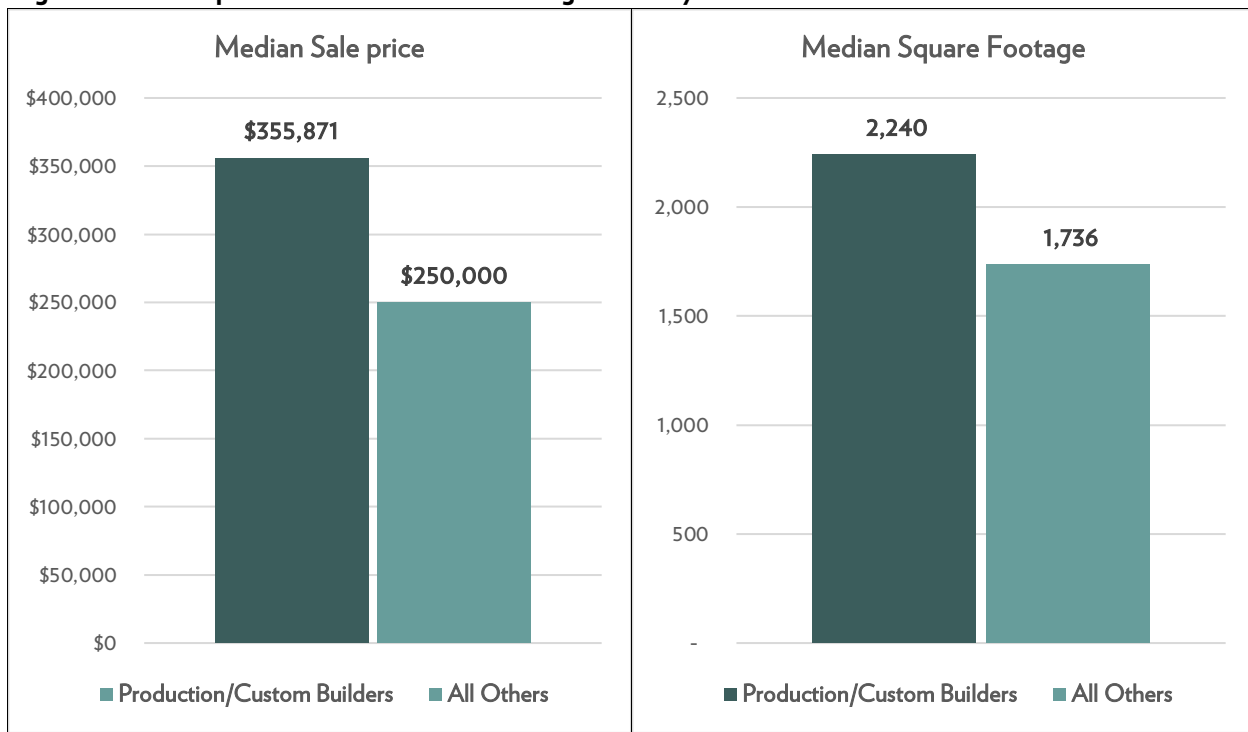
Table 65 below summarizes single-family home sales from “Production Home Builders”—comprised of national/regional residential developers engaged in large scale production of homes in Clermont County—and custom home builders. The 1,608 homes sold by these builders—which reported a median sale price of \$355,871, or \$158.87 per SF—represented 11.7% of all single-family homes sold during the study period.

Table 65: Single-Family Detached Homes by Production & Custom Builders (2019-2024)

Sold by	No. of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
NVR/Ryan	733	\$314,360	1,911	\$164.54
Fischer	298	\$409,950	2,694	\$152.17
M/I Homes	217	\$431,617	2,812	\$153.49
The Drees Company	150	\$424,900	2,456	\$173.04
DR Horton	149	\$349,900	2,136	\$163.81
Custom Builders	61	\$444,664	2,366	\$187.94
Total	1,608	\$355,871	2,240	\$158.87

Source: RealQuest, Urban Partners

Figure 42: Comparison of Builder Sold Single-Family Homes to All Others



Source: RealQuest, Urban Partners

Figure 43: Examples of Homes Built by Production and Custom Home Builders



Magnolia Trace (Union Township)
Drees



Prestwick Place (Pierce Township)
Fischer Homes



Madingley Falls (Miami Township)
M/I Homes



Streamside (Batavia Village)
NVR/Ryan Homes



Lakefield Place (Goshen Township)
DR Horton



Celestial Estates (Miami Township)
Brookstone Homes (Custom Builder)

Condominiums/Townhouses

Homes categorized as condominiums or townhouses represented 10.6% of residential transactions in the county during the aforementioned study period. Overall, the 1,675 condominiums and townhouses were sold for a median sale price of \$181,000, or \$133.97 per SF (see Table 66)

Table 66: Condominiums/Townhouses Sales (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	-	-	-	-	-
Home Built 1940-1970	4	0.2%	\$124,450	804	\$154.79
Home Built 1970-1990	554	33.1%	\$133,700	1,200	\$111.42
Home Built 1990-2010	598	35.7%	\$195,000	1,418	\$137.52
Home Built After 2010	519	31.0%	\$279,270	1,600	\$174.54
Total	1,675	100.0%	\$181,000	1,351	\$133.97

Source: RealQuest, Urban Partners

Figure 44: Representative Townhouse Sale



Townhouse located at XX Ledgerwoods Drive in Batavia Township (sold in 2024 for \$191,000)

Mobile/Manufactured Homes

Homes categorized as mobile or manufactured represented 1.9% of residential transactions in the county during the aforementioned study period. Overall, the 304 mobile/manufactured homes were sold for a median sale price of \$150,000, or \$99.21 per SF (see Table 67).

Table 67: Mobile/Manufactured Home Sales (2019-2024)

	No. of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Mobile Home	277	\$149,000	1,512	\$98.54
Manufactured Home	27	\$185,000	1,448	\$127.76
Total	304	\$150,000	1,512	\$99.21

Source: RealQuest, Urban Partners

Figure 45: Representative Mobile/Manufactured Home Sale



Mobile home located at 20XX Clermontville Laurel Rd, Monroe Township (sold in 2022 for \$150,000)

Duplex/Triplex

Duplex and triplex sales represented 0.3% of the total number of residential transactions in the county during the aforementioned study period. Overall, the 54 duplex and triplex homes were sold for a median sale price of \$154,500, or \$76.54 per SF (see Table 68).

Table 68: Duplex/Triplex Sales by Age of Home (2019-2024)

	No. of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Duplex	50	\$176,500	1,988	\$88.81
Triplex	4	\$91,000	2,158	\$42.17
Total	54	\$154,500	2,019	\$76.54

Source: RealQuest, Urban Partners

Figure 46: Representative Duplex/Triplex Sales



Duplex located at 65XX State Route 132, Goshen Township (sold in 2020 for \$159,000)

Based on ownership characteristics in the sales records, it appears that approximately half of the duplexes and triplexes are being used as rental properties.

Submarket Analysis – Central Submarket

The Central Submarket reported a total of 5,898 sales transactions, which account for 37.4% of the county’s total in the study period. The median sale price of a single-family home in the Central Submarket was \$248,000, or \$145.07 per SF. Single-family detached homes, which accounted for 88.5% of transactions, had a median sale price of \$255,000, or \$144.89 per SF. Condominiums/townhouses accounted for 9.0% of all transactions, with a median sale price of \$165,000 (\$133.98 per SF), while 128 mobile/manufactured homes sold for a median price of \$153,600 (\$105.49 per SF). Lastly, 23 duplexes/triplexes sold for a median sale price of \$122,000, or \$58.54 per SF (see Table 69).

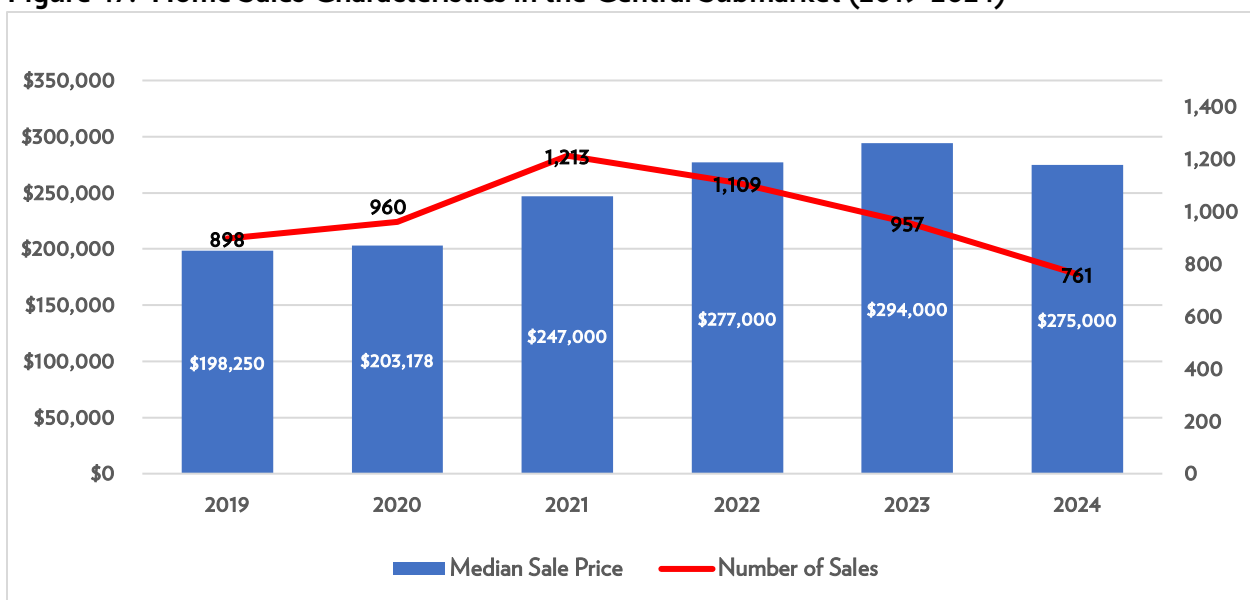
Table 69: Breakdown of Home Sales in the Central Submarket (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	5,217	88.5%	\$255,000	1,760	\$144.89
Condominium/Townhouse	530	9.0%	\$165,000	1,232	\$133.98
Mobile/Manufactured Home	128	2.2%	\$153,600	1,456	\$105.49
Duplex/Triplex	23	0.4%	\$122,000	2,084	\$58.54
Total	5,898	100.0%	\$248,000	1,710	\$145.07

Source: RealQuest, Urban Partners

Since 2019, home prices in the Central Submarket have been rapidly increasing, with the median price in that year at \$198,250. Increasing at an annualized rate of 10.4%, the median price reported in 2023 was \$294,000. In 2024, home prices in the Central Submarket saw a slight moderation, with the median sale price dropping to \$275,000. Sales volume peaked in 2021 at 1,213 transactions before steadily declining to 761 sales in 2024 (see Figure 47).

Figure 47: Home Sales Characteristics in the Central Submarket (2019-2024)



Source: RealQuest, Urban Partners

Figure 48: Representative Home Sale in the Central Submarket



Single-family home located at 27XX State Route 232, Tate Township (sold in 2024 for \$274,875)

Table 70 shown below summarizes the single-family sales in the Central Submarket by the year homes were built. Almost two-thirds (63.4%) of the single-family homes sold in the Central Submarket were built after 1990 (3,308 transactions), and the highest median sale price of \$319,953 was reported for single-family homes built after 2010.

Table 70: Single Family Sales in the Central Submarket by Age of Home (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	296	5.7%	\$156,750	1,329	\$117.95
Home Built 1940-1970	855	16.4%	\$166,000	1,232	\$134.74
Home Built 1970-1990	758	14.5%	\$234,500	1,672	\$140.25
Home Built 1990-2010	1,670	32.0%	\$275,000	1,920	\$143.27
Home Built After 2010	1,638	31.4%	\$319,953	2,120	\$150.92
Total	5,217	100.0%	\$255,000	1,760	\$144.89

Source: RealQuest, Urban Partners

Table 71 below shows the number of transactions by jurisdiction within the Central Submarket. Batavia Township reported the most sales transactions with 2,405, followed by Pierce Township with 1,593, and Tate Township with 470.

Table 71: Single Family Sales in the Central Submarket by Jurisdictions (2019-2024)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Batavia Township	409	398	504	433	396	265	2,405
Batavia Village	13	15	20	25	14	26	113
Bethel Village	24	27	40	27	24	30	172
Monroe Township	61	53	77	63	36	48	338
New Richmond Village	26	50	52	24	31	20	203
Ohio Township	26	27	46	73	60	24	256
Pierce Township	226	263	312	317	271	204	1,593
Tate Township	72	84	79	80	69	86	470
Williamsburg Township	25	30	37	38	30	29	189
Williamsburg Village	16	13	46	29	26	29	159
Submarket Total	898	960	1,213	1,109	957	761	5,898

Source: RealQuest, Urban Partners

Table 72 shown below summarizes the median sale prices for the Central Submarket by municipal jurisdictions. The highest percentage increase in home price was reported in Ohio Township, with an 89.0% increase from 2019 to 2024. As of 2024, the highest median sale price of \$325,000 was reported in Batavia Township.

Table 72: Single Family Sale Price in the Central Submarket by Jurisdictions (2019-2024)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Batavia Township	\$225,000	\$229,450	\$295,125	\$320,000	\$352,455	\$325,000	\$287,000
Batavia Village	\$140,000	\$190,889	\$184,500	\$179,000	\$191,500	\$255,000	\$185,000
Bethel Village	\$121,000	\$135,000	\$146,000	\$183,000	\$179,950	\$200,000	\$160,000
Monroe Township	\$219,500	\$162,500	\$229,822	\$248,500	\$231,000	\$270,000	\$231,000
New Richmond Village	\$190,000	\$202,655	\$217,685	\$247,750	\$265,000	\$240,000	\$213,103
Ohio Township	\$134,900	\$172,000	\$239,900	\$265,040	\$274,880	\$254,950	\$257,000
Pierce Township	\$215,000	\$230,785	\$255,000	\$310,823	\$300,000	\$302,500	\$274,000
Tate Township	\$145,000	\$155,000	\$220,500	\$228,000	\$218,000	\$242,450	\$200,000
Williamsburg Township	\$193,750	\$156,000	\$210,000	\$235,000	\$274,400	\$284,500	\$235,000
Williamsburg Village	\$130,750	\$132,500	\$181,900	\$183,000	\$205,000	\$227,000	\$181,900
Submarket Total	\$198,250	\$203,178	\$247,000	\$277,000	\$294,000	\$275,000	\$255,000

Source: RealQuest, Urban Partners

Submarket Analysis - North Submarket

In the North Submarket, there were a total of 1,906 sales transactions during the study period, constituting 12.1% of the county's total transactions. The median sale price of a home in the North Submarket was \$225,000, or \$143.49 per SF. Single-family detached homes accounted for the largest share, at 93.5% of transactions (1,782 sales) with a median sale price of \$230,000, or \$146.68 per SF. Mobile/manufactured homes followed, making up 5.0% of transactions (95 sales), with a median sale price of \$141,000 (\$93.25 per SF). Duplexes/triplexes represented 0.8% of transactions (15 sales), with a median sale price of \$196,000, or \$99.19 per SF. Lastly, condominiums/townhouses accounted for 0.7% of transactions (14 sales), with a median sale price of \$398,210 (\$201.93 per SF) (see Table 73).

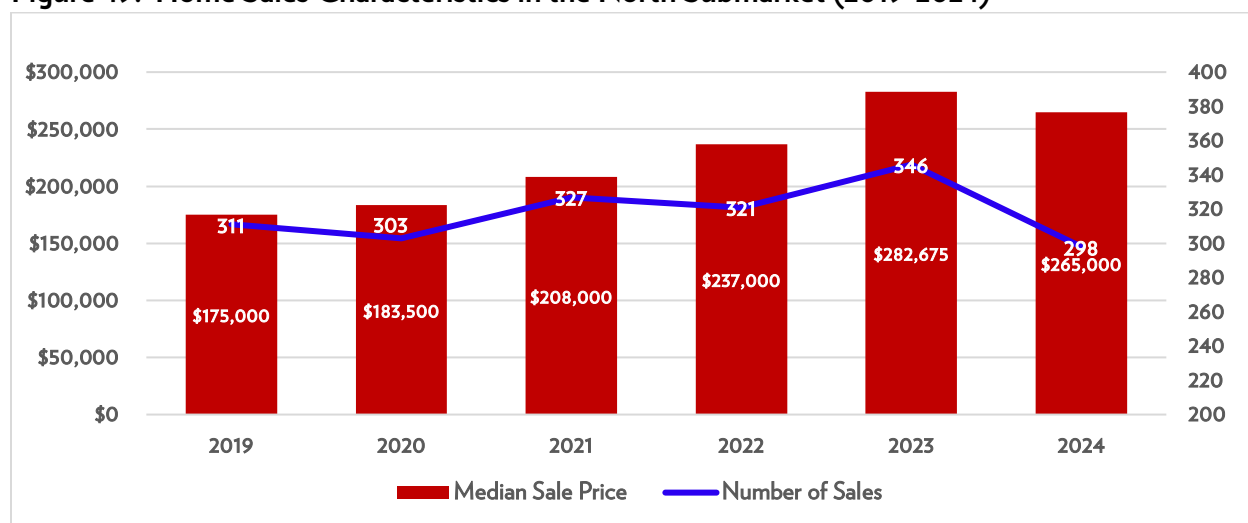
Table 73: Breakdown of Home Sales in the North Submarket (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	1,782	93.5%	\$230,000	1,568	\$146.68
Condominium/Townhouse	14	0.7%	\$398,210	1,972	\$201.93
Mobile/Manufactured Home	95	5.0%	\$141,000	1,512	\$93.25
Duplex/Triplex	15	0.8%	\$196,000	1,976	\$99.19
Total	1,906	100.0%	\$225,000	1,568	\$143.49

Source: RealQuest, Urban Partners

Since 2019, home prices in the North Submarket have shown steady growth, with the median sale price rising from \$175,000 in 2019 to a peak of \$282,675 in 2023—an annualized growth rate of approximately 10.5%. However, in 2024, the median price moderated slightly to \$265,000. Sales volume peaked at 346 transactions in 2023 before declining to 298 in 2024. This represents a 4.2% decrease from the pre-pandemic level of 311 sales in 2019 (see Figure 49).

Figure 49: Home Sales Characteristics in the North Submarket (2019-2024)



Source: RealQuest, Urban Partners

Figure 50: Representative Home Sale in the North Submarket



Single-family home located at 66XX Pin Oak Drive, Goshen Township (sold in 2024 for \$260,000)

Table 74 summarizes single-family home sales in the North Submarket by the year homes were built. Nearly half (46.5% of the single-family homes sold in the North Submarket were built after 1990 (828 transactions). The highest median sale price of \$309,915 was reported for single-family homes built after 2010. Homes built between 1990 and 2010 accounted for the largest share of transactions (32.8%), with a median sale price of \$282,000.

Table 74: Single Family Sales in the North Submarket by Age of Home (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	98	5.5%	\$162,500	1,426	\$114.00
Home Built 1940-1970	449	25.2%	\$171,000	1,210	\$141.32
Home Built 1970-1990	407	22.8%	\$220,000	1,512	\$145.50
Home Built 1990-2010	585	32.8%	\$282,000	1,752	\$160.96
Home Built After 2010	243	13.6%	\$309,915	1,920	\$161.41
Total	1,782	100.0%	\$230,000	1,568	\$146.68

Source: RealQuest, Urban Partners

Table 75 shows the number of single-family home sales in the North Submarket by jurisdiction from 2019 to 2024. The Township of Goshen reported the most sales with 1,115 transactions, followed by Stonelick Township with 313 transactions. Wayne Township had 202 transactions, while Jackson Township reported 122 transactions. Owensville Village had the fewest transactions with 30 sales. The total number of transactions in the North Submarket was 1,782 during the period from 2019 to 2024.

Table 75: Single Family Sales in the North Submarket by Jurisdictions (2019-2024)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Goshen Township	170	164	197	186	214	184	1,115
Jackson Township	29	17	27	25	13	11	122
Owensville Village	5	3	7	4	8	3	30
Stonelick Township	61	55	45	44	56	52	313
Wayne Township	30	34	33	36	34	35	202
Submarket Total	295	273	309	295	325	285	1,782

Source: RealQuest, Urban Partners

Table 76 summarizes the median sale prices for single-family homes in the North Submarket by jurisdiction. From 2019 to 2024, the median sale price in the North Submarket increased by 52.6%, or an average of 8.8% annually. In 2024, the highest median sale price of \$345,000 was reported in Jackson Township.

Table 76: Single Family Sale Price in the North Submarket by Jurisdictions (2019-2024)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Goshen Twp	\$283,000	\$199,500	\$220,000	\$242,000	\$306,000	\$283,130	\$238,000
Jackson Twp	\$166,000	\$152,400	\$249,900	\$260,000	\$207,800	\$345,000	\$211,250
Owensville Village	\$125,000	\$115,000	\$178,500	\$229,225	\$217,000	\$219,900	\$183,000
Stonelick Twp	\$160,000	\$185,000	\$220,000	\$247,500	\$267,000	\$247,500	\$225,000
Wayne Twp	\$205,500	\$166,800	\$160,000	\$219,000	\$219,000	\$225,000	\$205,000
Submarket Total	\$175,000	\$189,000	\$215,511	\$240,000	\$288,500	\$267,000	\$230,000

Source: RealQuest, Urban Partners

Submarket Analysis - South Submarket

In the South Submarket, there were a total of 216 sales transactions during the study period, representing 1.4% of the county's total transactions. The median sale price of a home in the South Submarket was \$159,950, or \$100.60 per SF. Single-family detached homes, which accounted for 67.1% of transactions, had a median sale price of \$170,000, or \$109.54 per SF. Mobile/manufactured homes, representing 31.0% of all transactions, had a median sale price of \$140,000 (\$87.72 per square foot). Lastly, duplex/triplex homes, accounting for 1.9% of transactions, sold for a median price of \$25,000, or \$10.02 per SF (see Table 77).

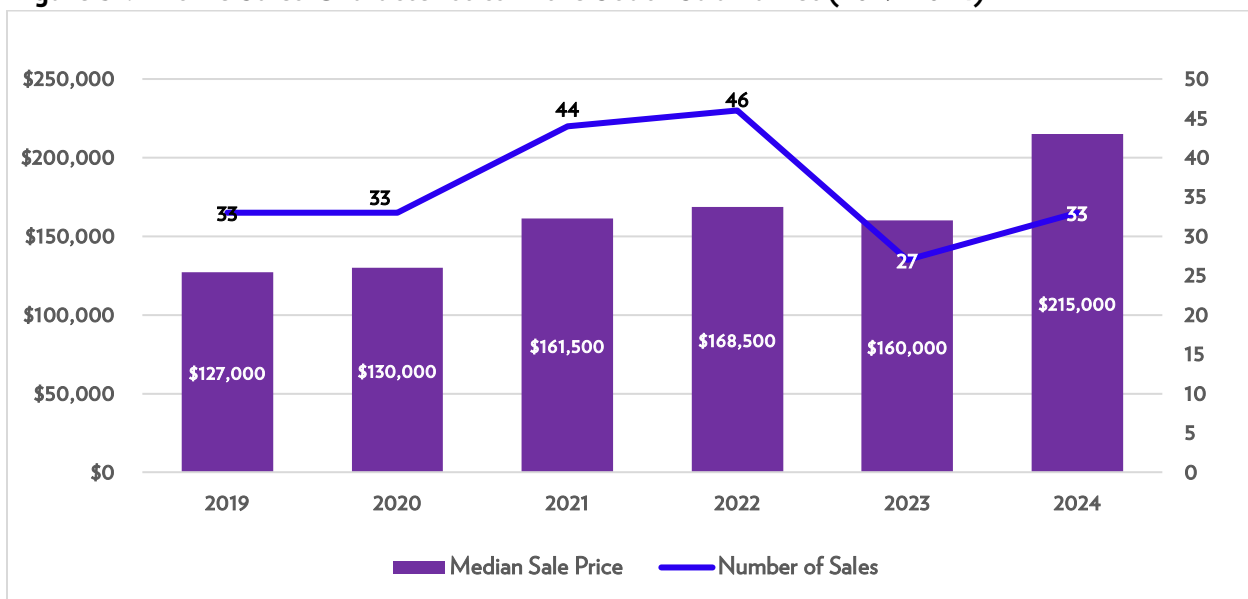
Table 77: Breakdown of Home Sales in the South Submarket (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	145	67.1%	\$170,000	1,552	\$109.54
Condominium/Townhouse	-	-	-	-	-
Mobile/Manufactured Home	67	31.0%	\$140,000	1,596	\$87.72
Duplex/Triplex	4	1.9%	\$25,000	2,496	\$10.02
Total	216	100.0%	\$159,950	1,590	\$100.60

Source: RealQuest, Urban Partners

Since 2019, home prices in the South Submarket have shown steady growth, with the median sale price rising from \$127,000 in 2019 to \$215,000 in 2024—an annualized growth rate of 11.1%. Sales volume peaked at 46 transactions in 2023 before declining to 33 in 2024 which is identical to the pre-pandemic level in 2019 (see Figure 51).

Figure 51: Home Sales Characteristics in the South Submarket (2019-2024)



Source: RealQuest, Urban Partners

Figure 52: Representative Home Sale in the South Submarket



Mobile home located at 14XX State Route 222, Franklin Township (sold in 2024 for \$218,000)

Table 78 shown below summarizes the single-family sales in the South Submarket by the year homes were built. More than half (53.8%) of the single-family homes sold in the Central Submarket were built before 1970 (78 transactions), and the highest median sale price of \$255,000 was reported for single-family homes built between 1990 and 2010.

Table 78: Single Family Sales in the South Submarket by Age of Home (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	33	22.8%	\$106,000	1,452	\$73.00
Home Built 1940-1970	45	31.0%	\$170,000	1,384	\$122.83
Home Built 1970-1990	25	17.2%	\$189,000	1,448	\$130.52
Home Built 1990-2010	35	24.1%	\$255,000	1,792	\$142.30
Home Built After 2010	7	4.8%	\$90,000	2,122	\$42.42
Total	145	100.0%	\$170,000	1,552	\$109.54

Source: RealQuest, Urban Partners

Table 79 below shows the number of single-family home sales in the South Submarket. Franklin Township reported the most sales transactions with 76, followed by Washington Township with 50.

Table 79: Single Family Sales in the South Submarket by Jurisdictions (2019-2024)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Chilo Village	-	-	-	-	-	-	-
Felicity Village	3	1	1	3	2	5	15
Franklin Township	5	12	19	14	9	17	76
Moscow Village	-	-	1	-	1	-	2
Neville Village	1	-	1	-	-	-	2
Washington Township	8	7	9	15	7	4	50
Submarket Total	17	20	31	32	19	26	145

Source: RealQuest, Urban Partners

Table 80 summarizes the median sale prices for single-family homes in the South Submarket by jurisdiction. From 2019 to 2024, the median sale price in the South Submarket increased by 43.4%, or an average of 7.5% annually. In 2024, the highest median sale price of \$265,000 was reported in Franklin Township.

Table 80: Single Family Sale Price in the South Submarket by Jurisdictions (2019-2024)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Chilo Village	-	-	-	-	-	-	-
Felicity Village	\$101,000	\$77,000	\$105,500	\$100,000	\$98,750	\$125,000	\$105,000
Franklin Township	\$155,000	\$122,500	\$155,000	\$180,000	\$180,000	\$265,000	\$178,500
Moscow Village	-	-	\$200,000	-	\$223,500	-	-
Neville Village	\$160,000	-	\$70,000	-	-	-	\$115,000
Washington Township	\$134,500	\$190,000	\$215,000	\$170,000	\$112,000	\$215,000	\$173,500
Submarket Total	\$149,900	\$128,000	\$155,000	\$174,750	\$160,000	\$215,000	\$170,000

Source: RealQuest, Urban Partners

Submarket Analysis - West Submarket

In the West Submarket, there were a total of 7,737 sales transactions during the study period, constituting 49.1% of the county's total transactions. The median sale price of a single-family home in the West Submarket was \$266,200, or \$147.56 per SF. Single-family detached homes, which accounted for 85.0% of transactions, had a median sale price of \$280,000, or \$147.06 per SF. Condominiums/townhouses accounted for 14.6% of all transactions, with a median sale price of \$198,000 (\$142.55 per SF), while 14 mobile/manufactured homes sold for a median price of \$191,900 (\$107.57 per SF). Lastly, 12 duplexes/triplexes sold for a median sale price of \$212,500, or \$96.68 per SF (see Table 81).

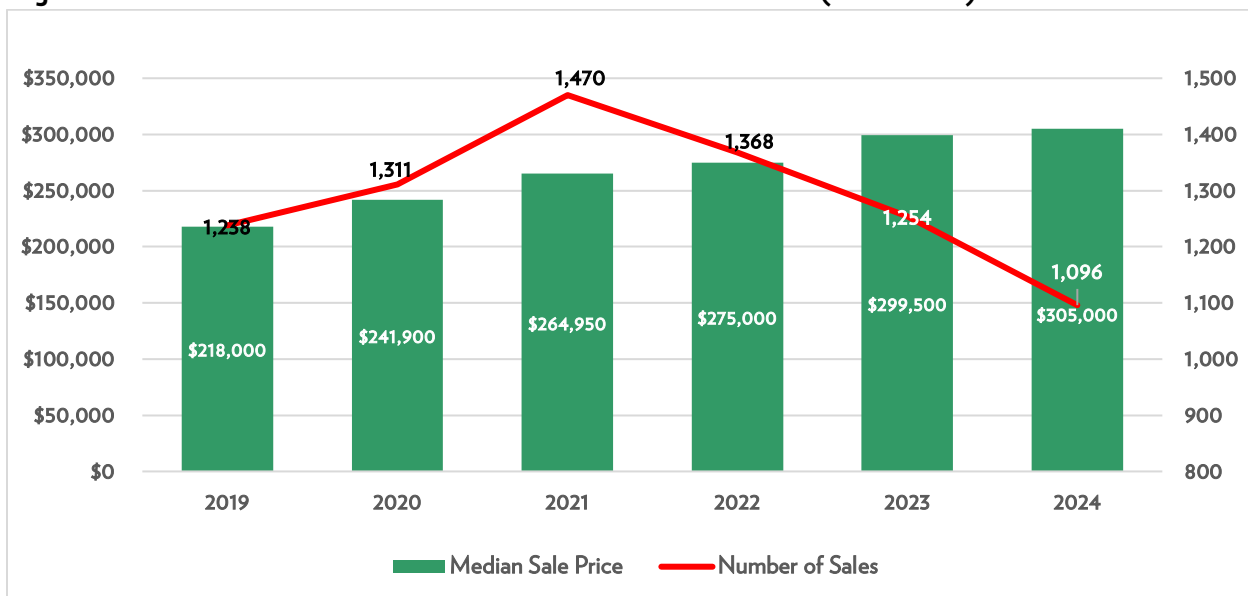
Table 81: Breakdown of Home Sales in the West Submarket (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	6,580	85.0%	\$280,000	1,904	\$147.06
Condominium/Townhouse	1,131	14.6%	\$198,000	1,389	\$142.55
Mobile/Manufactured Home	14	0.2%	\$191,900	1,784	\$107.57
Duplex/Triplex	12	0.2%	\$212,500	2,198	\$96.68
Total	7,737	100.0%	\$266,200	1,804	\$147.56

Source: RealQuest, Urban Partners

Since 2019, home prices in the West Submarket have been rapidly increasing, with the median price in that year at \$218,000. Increasing at an annualized rate of 6.9%, the median price reported in 2024 was \$305,000. Sales volume peaked in 2021 at 1,470 transactions before steadily declining to 1,096 sales in 2024 (see Figure 53).

Figure 53: Home Sales Characteristics in the West Submarket (2019-2024)



Source: RealQuest, Urban Partners

Figure 54: Representative Home Sale in the West Submarket



Single-family home located at 2X Robbie Rd, City of Milford (sold in 2024 for \$300,000)

Table 82 shown below summarizes the single-family sales in the West Submarket by the year homes were built. Almost half (46.7%) of the single-family homes sold in the Central Submarket were built after 1990 (3,075 transactions), and the highest median sale price of \$418,650 was reported for single-family homes built after 2010.

Table 82: Single Family Sales in the West Submarket by Age of Home (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	177	2.7%	\$220,000	1,424	\$154.49
Home Built 1940-1970	1,748	26.6%	\$185,000	1,263	\$146.48
Home Built 1970-1990	1,580	24.0%	\$259,450	1,800	\$144.14
Home Built 1990-2010	2,235	34.0%	\$365,000	2,536	\$143.93
Home Built After 2010	840	12.8%	\$418,650	2,697	\$155.26
Total	6,580	100.0%	\$280,000	1,904	\$147.06

Source: RealQuest, Urban Partners

Table 83 below shows the number of transactions by jurisdiction within the West Submarket. Miami Township reported the most sales transactions with 3,224, followed by Union Township with 2,918.

Table 83: Single Family Sales in the West Submarket by Jurisdictions (2019-2024)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Loveland City	20	30	31	22	17	20	140
Miami Township	543	606	669	500	450	456	3,224
Milford City	49	50	54	56	41	48	298
Union Township	486	490	521	530	483	408	2,918
Submarket Total	1,098	1,176	1,275	1,108	991	932	6,580

Source: RealQuest, Urban Partners

Between 2019 and 2024, the median sale price in the West Submarket grew by 42.4%, which averages a 7.3% annual increase. The City of Loveland saw the largest rise in home prices, with the median price climbing from \$282,250 in 2019 to \$754,500 in 2024, marking a 167.3% increase (see Table 84)

Table 84: Single Family Sale Price in the West Submarket by Jurisdictions (2019-2024)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Loveland City	\$282,250	\$391,250	\$422,000	\$596,250	\$425,000	\$754,500	\$427,500
Miami Township	\$269,000	\$305,950	\$340,000	\$360,000	\$399,250	\$382,500	\$335,000
Milford City	\$238,000	\$160,000	\$185,000	\$249,633	\$270,000	\$273,000	\$235,000
Union Township	\$193,098	\$213,250	\$233,500	\$265,000	\$280,000	\$283,950	\$241,000
Submarket Total	\$228,250	\$254,715	\$282,000	\$299,250	\$320,000	\$325,000	\$280,000

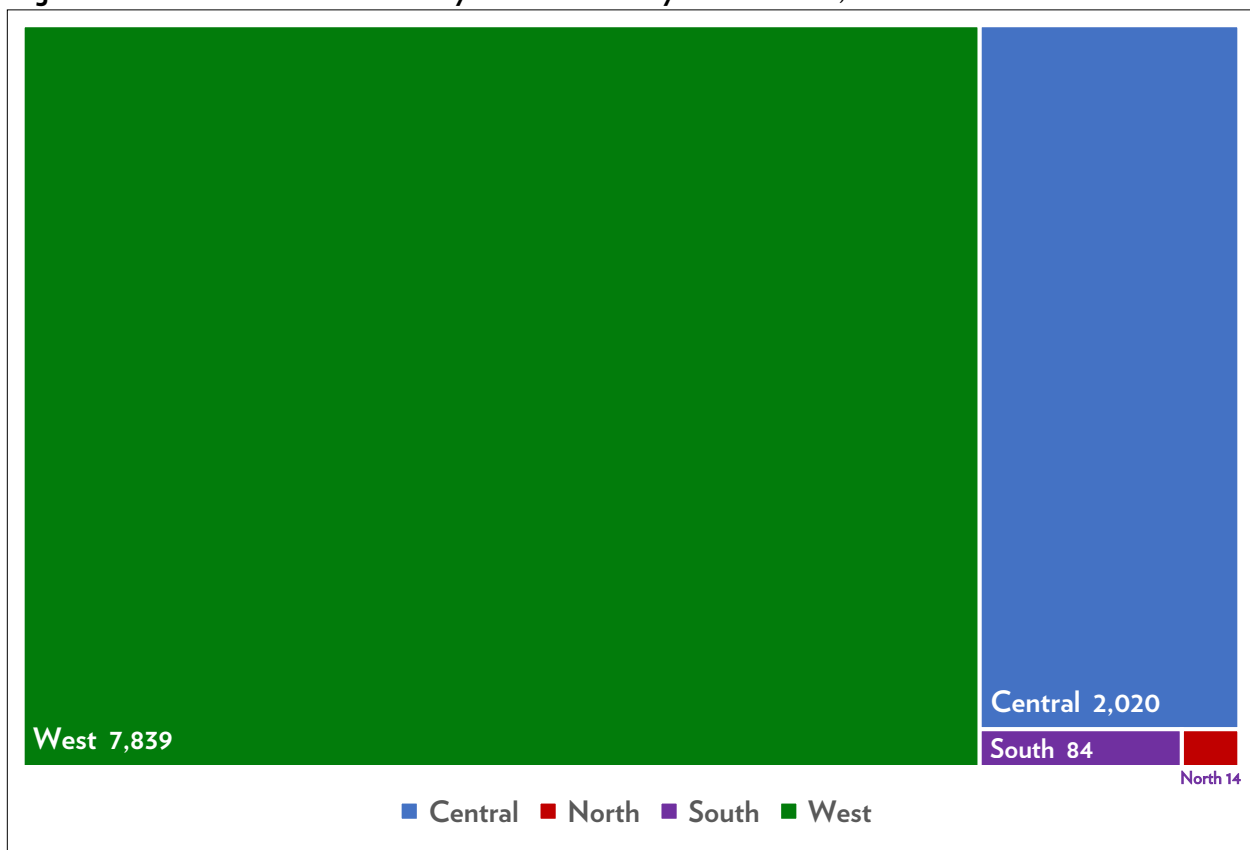
Source: RealQuest, Urban Partners

11. Rental Housing Market Analysis

To understand the market-rate rental housing market in Clermont County, Urban Partners conducted a detailed analysis of the rental characteristics in each of the housing submarkets: Central, North, South, and West. The primary focus for the rental housing analysis is multi-family apartment complexes which tend to offer the most available current data on market conditions. Due to differences in population and development density found throughout the county, certain submarkets have very few multi-family apartment complexes. As a result, for those submarkets, we collected market information for other types of more common rental units, including single-family detached homes, duplexes, triplexes, and small apartment buildings.

Figure 55 shows the distribution of the 9,967 multi-family apartment complex units we identified and examined in Clermont County by submarkets. The 7,839 multi-family units in the West Submarket represent 79.2% of identified multi-family units in the county, followed by the Central Submarket with 2,020 units (20.4%), the North Submarket with 24, and South with 84.

Figure 55: Number of Multi-Family Rental Units by Submarkets, March 2025



Source: U.S. Census Bureau, Urban Partners

Submarket Analysis - Central Submarket

The Central Submarket has 20 market-rate multi-family apartment complexes totaling 2,020 units. Figure 56 details the complexes in terms of key unit/community amenities, number of units, and the age of the community to demonstrate the variety that exists in the Central Submarket.

Figure 56: Select Market-Rate Rental Housing Complexes in the Central Submarket



Hangar Flats

4070 Amelia Olive Branch Rd., Batavia Twp.

Total Units: 84

Built: 2024

Type: 1-Story Townhomes

Key Unit Amenities:

- Front yard
- Large closets
- Laundry hookup
- Patio/balcony

Key Community Amenities:

- Garage
- Pool
- Clubhouse with business center
- Pet play area



Court Yards at Ameila Olive Branch

110 Court Yard Ln., Batavia Township

Total Units: 120

Built: 2021

Type: 2-Story Low-Rise

Key Unit Amenities:

- Equipped Kitchen
- Walk-in closets
- Hardwood floors
- Deluxe primary bathroom
- Utility and storage rooms
- Front/back porch

Key Community Amenities:

- Garage parking



Apartments at FoxTrail

3851 Foxtrail Dr., Batavia Township

Total Units: 48

Built: 1996

Type: 2-Story Low-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- Carpeting
- Fireplace
- Vaulted ceilings
- Patio/balcony

Key Community Amenities:

- Garage parking
- Pond



The Retreat at Stillmeadow

380 St. Andrews Dr., Pierce Township

Total Units: 214

Built: 1989

Type: 2-Story Low-Rise

Key Unit Amenities:

- Updated kitchens
- In-unit washer/dryer
- Fireplace
- Vaulted ceilings

Key Community Amenities:

- Pool
- Fitness center
- Clubhouse
- Sundeck
- Picnic area



Hunters Court Townhomes

67 Hunters Ct., Pierce Township

Total Units: 129

Built: 1980

Type: 2-Story Low-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- Carpeting
- Laundry hookup
- Patio/yard

Key Community Amenities:

- Picnic rea
- Playground
- Dog park



The Links

370 St. Andrews Dr., Pierce Township

Total Units: 158

Built: 1976

Type: 2-Story Low-Rise

Key Unit Amenities:

- Updated kitchens
- Hardwood floors
- In-unit washer/dryer
- Linen closet
- Patio/yard

Key Community Amenities:

- Pool
- Fitness center
- Clubhouse
- Grill and picnic area



Crown Crossing Apartments

1762 Culver Ct., Pierce Township

Total Units: 200

Built: 1973

Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Carpeting
- Walk-in closets
- Balconies

Key Community Amenities:

- Playground
- Courtyard
- Picnic area
- Dog park



Williams Pointe Apartments

411 E. Main St., Williamsburg Township

Total Units: 112

Built: 1962

Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- Carpeting
- Balcony/patio

Key Community Amenities:

- Laundry center
- Playground
- Picnic area

Source: Apartments.com, Apartmentfinder.com, individual complexes, Urban Partners

In Table 85 on the next page, age, size, rental rate, and occupancy information is summarized for the market-rate apartment complex found in the Central Submarket.

Age of Complexes

Only three of the 20 multi-family rental complexes in the Central Submarket were built during or after 2000, totaling 251 units. The newest complex as of this report is the Hangar Flats, completed in 2024. The Court Yards at Amelia Olive Branch was completed in 2011, the next newest complex, while Sparta was constructed in 2017. The 1990s witnessed the construction of just two complexes. Most of the multi-family complexes in the Central submarket were built in the 1970s and '80s, when seven complexes were built during each decade. Only one complex—Williams Pointe Apartments in Williamsburg Township—was built in the 1960s. No substantial rental housing was built prior to 1960 in the submarket.

Number of Units

Multi-family rental communities in the Central Submarket are relatively small, with an average size of just 101 units. This is due largely to the multitude of older complexes with less than 100 units. The largest complex in the Submarket is The Retreat at Stillmeadow, with 214 units. The next largest development—Crown Station—is a close second with 208 units, followed by Crown Crossing Apartments with 200 units. The remaining complexes in the Submarket have fewer than 200 units, with just five having greater than 100 units. Twelve have fewer than 100 units. The smallest community is Spring Meadows with just 24 units.

Rents

Rents at multi-family apartment complexes in the Central Submarket examined in Table 85 range from \$0.97 to \$1.85/SF. The upper end of the monthly rent scale can be found at Hangar Flats, the Submarket's newest community. Hangar Flats offers two- and three-bedroom apartments. Amenities there include single-story living, attached garages, a pool, clubhouse with business center, and pet play area. Rents at Redwood Delaware currently have the following ranges:

- Two-bedroom units: \$1,680 per month (\$1.47 per SF)
- Three-bedroom units: \$1,849 per month (\$1.62 per SF)

The lowest rents (and rents per SF) among multi-family complexes in the Central Submarket are at Amelia Terrace in Batavia Township. At this complex offering only two-bedroom units, rents are \$725 per month for a small 760 SF unit (\$0.97 per SF).

Table 85: Market-Rate Rental Characteristics for Multi-Family Complexes in the Central Submarket

Name	Address	Jurisdiction	Submarket	Year Built	Total Units	Type	Price	Size (SF)	\$/SF	Availability (4/25)
Hangar Flats	4070 Amelia Olive Branch Rd.	Batavia	Central	2024	84	2 Bedroom	\$1,680	1,140 SF	\$1.47	7
						3 Bedroom	\$1,849	1,140 SF	\$1.62	1
Court Yards at Amelia Olive Branch	110 Court Yard Ln.	Batavia	Central	2021	120	1 Bedroom	N/A	700-750 SF	N/A	0
						2 Bedroom	N/A	1,400 SF	N/A	0
						3 Bedroom	N/A	1,900 SF	N/A	0
Sparta Communities	1200 Sparta Dr.	Batavia	Central	2017	47	1 Bedroom	\$1,195-\$1,295	750-850 SF	\$1.52 to \$1.59	2
Apts. At Fox Trail	3851 Foxtrail Dr.	Batavia	Central	1996	48	2 Bedroom	\$1,050	1,000 SF	\$1.05	1
Whispering Pines	2454 Straight St.	Batavia	Central	1994	56	2 Bedroom	N/A	1,000 SF	N/A	0
The Retreat at Stillmeadow	380 St. Andrews Dr.	Pierce	Central	1989	214	1 Bedroom	\$1,108-\$1,188	963 SF	\$1.15 to \$1.23	0
						2 Bedroom	\$1,334-\$1,484	1,032-1,055 SF	\$1.29 to \$1.41	3
Concord Square Apartments	113 Concord Sq.	Williamsburg	Central	1985	54	Studio	N/A	288 SF	N/A	0
						1 Bedroom	N/A	576 SF	N/A	0
						2 Bedroom	N/A	864 SF	N/A	0
Ashton Park Apartments	18 Amelia Olive Br. Rd.	Batavia	Central	1981	84	1 Bedroom	\$775	675 SF	\$1.15	0
						2 Bedroom	\$895-\$995	900 SF	\$0.99 to \$1.11	0
Hunters Court Townhomes	67 Hunters Ct.	Pierce	Central	1980	129	2 Bedroom	\$1,500-\$1,665	960-1,252 SF	\$1.33 to \$1.56	1
						3 Bedroom	\$1,405	1,256 SF	\$1.12	0
Todd's Run Apartments	3602 Todds Run Foster Rd.	Williamsburg	Central	1980	64	1 Bedroom	N/A	600 SF	N/A	0
						2 Bedroom	N/A	900 SF	N/A	0
Batavia Meadows	1429 Old State Route 74	Batavia	Central	1980	54	1 Bedroom	N/A	825 SF	N/A	0
						2 Bedroom	N/A	950 SF	N/A	0
White Oak Square Apartments	1296 White Oak Rd.	Pierce	Central	1980	40	1 Bedroom	\$850-\$1,000	750 SF	\$1.13 to \$1.33	0
						2 Bedroom	\$1,000	850 SF	\$1.18	1
Spring Meadows Apts.	4350 Spr. Meadows Ln.	Batavia	Central	1979	24	1 Bedroom	N/A	N/A	N/A	0
The Links	370 St. Andrews Dr.	Pierce	Central	1976	158	1 Bedroom	\$1,000	688 SF	\$1.45	1
						2 Bedroom	\$1,200	860 SF	\$1.40	1
						3 Bedroom	\$1,450	1,090 SF	\$1.33	1
Amelia Terrace Apts.	7 Lori Ln	Batavia	Central	1976	60	2 Bedroom	\$725	750 SF	\$0.97	0
Crown Station Apts.	72 Amelia Olive Br. Rd.	Batavia	Central	1975	208	2 Bedroom	\$965-\$1,045	720-946 SF	\$1.10 to \$1.34	2
Oakmont Flats	15 Montgomery Wy.	Batavia	Central	1974	168	1 Bedroom	\$1,100-\$1,200	700 SF	\$1.57 to \$1.71	3
						2 Bedroom	\$1,302-\$1,342	900 SF	\$1.45 to \$1.49	6
Deer Pointe Apartments	28 Church St.	Batavia	Central	1974	96	1 Bedroom	\$800-\$860	600-650 SF	\$1.32 to \$1.33	0
						2 Bedroom	\$900-\$960	900-950 SF	\$1.00 to \$1.01	1
Crown Crossing Apartments	1762 Culver Ct.	Pierce	Central	1973	200	1 Bedroom	\$925-\$955	500-540 SF	\$1.77 to \$1.85	2
						2 Bedroom	\$975-\$1,060	720-850 SF	\$1.25 to \$1.35	1
Williams Pointe Apartments	411 E. Main St.	Williamsburg	Central	1962	112	1 Bedroom	\$849-\$899	700 SF	\$1.21 to \$1.28	0
						2 Bedroom	\$1,099	950 SF	\$1.16	0

Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

Availability

As with all of Clermont County, the Central Submarket appears to have an extremely limited availability of multi-family rental housing. At the time of this research (March 2025), a total of 34 units were available to rent out of 2,020 total units in the 20 Submarket multi-family rental communities, representing an overall vacancy rate of 1.7%⁸. A healthy rental market has a vacancy rate of around 4%. Nine of the 20 communities reported no vacancies at all. In terms of unit types available in the Submarket, there were 0 studio units, 8 one-bedroom units, 24 two-bedroom units, and 2 three-bedroom units.

⁸ Includes units available for immediate occupancy or available through April 2025. Additional units are available beyond this date in some apartment complexes.

Submarket Analysis - North Submarket

The North Submarket has just one significant market-rate multi-family apartment complex – West Main Gardens. Figure 57 provides details of the complex.

Figure 57: Rental Housing Complex in the North Submarket



Source: Apartmentfinder.com, Urban Partners

Barre Run Apartments, located in Stonelick Township, is a 24-unit multi-family complex with 700 to 1,000 SF one-bedroom units and 750 to 800 SF two-bedroom units. Rents are listed at \$950 to \$985 per month for the one-bedroom unit (\$0.99 to \$1.36/SF) and \$1,085 per month for the two-bedroom unit (\$1.28 to \$1.45/SF). At the time of this research, there were no units available.

Individual Apartment Units

Within the North Submarket, there are currently a few individual apartment units listed as available for rent—one as an apartment in a subdivided dwelling and two detached houses (see Table 86).

Table 86: Summary of Individual Units Available for Rent in the North Submarket

Address	Jurisdiction	Submarket	Type	Rent	SF	Rent/SF	BR	BA
1807 Oak Cove	Goshen	North	House	\$2,850	2,356	\$1.21	4	3.0
6951 Edenton Pleasant Plain Rd.	Wayne	North	House	\$1,350	1,050	\$1.29	2	2.0
1814 Country Ln. #6	Goshen	North	Apartment	\$895	600	\$1.49	1	1.0

Source: Zillow.com

Two of the individual apartment units available in the North Submarket are located in Goshen Township, while the third is in Wayne Township. Individual units available as of March 2025 range from a four-bedroom house to a one-bedroom apartment. The highest rent commanded among available units in the North Submarket is \$2,850 per month for a 2,356 SF house in

Goshen (\$1.21 per SF). This is also the largest available unit listed in the submarket. The lowest rent is \$895 for a 600 SF one-bedroom apartment, also in Goshen (\$1.49/SF).

Figure 58: Select Individual Units for Rent in the North Submarket



Source: Zillow.com

Submarket Analysis - South Submarket

The South Submarket has two market-rate multi-family apartment complexes – Tate Meadows and Riverview Apartments. Figure 59 details the complexes in terms of key unit/community amenities, total units, and the age of the community to demonstrate the variety that exists in the Submarket.

Figure 59: Rental Housing Complexes in the South Submarket

	Tate Meadows Apartments 254 E Plane St., Bethel Village Total Units: 14 Year Built: 2003 Key Unit Amenities: • Updated kitchens • Walk-in closets • Carpet • Balcony Key Community Amenities: • Laundry facility • Green space
	Riverview Apartments 1070 Bethel-New Richmond Rd., New Richmond Village Total Units: 30 Year Built: 1972 Key Unit Amenities: • Recently renovated • Stainless appliances • Carpet • Balcony Key Community Amenities: • River views

Source: Apartmentfinder.com, Urban Partners

In Table 87, various characteristics are summarized for the market-rate apartment complexes found in the East Submarket, including size, rental rate, and occupancy information.

Table 87: Market-Rate Rental Characteristics for Multi-Family Complexes in South Submarket

Name	Address	Jurisdiction	Year Built	Total Units	Type	Price	Size (SF)	\$/SF	Availability (4/25)
Tate Meadows Apts.	254 E. Plane St.	Bethel	2003	14	2 Bedroom	\$1,035	1,050 SF	\$0.99	0
Bethel Park Apts.	100 Bethel Park Dr.	Bethel	1995	70	3 Bedroom	\$1,495	1,181-1,273 SF	\$1.17-\$1.27	2

Source: Apartments.com, Apartmentfinder.com, Rent.com, Rentable.co, individual complexes, Urban Partners

Tate Meadows Apartments, located in Bethel Village, is a 14-unit multi-family complex with 1,050 SF two-bedroom units, built in 2003. Rents are listed at \$1,050 per month (\$0.99/SF). The Riverview Apartments, located in New Richmond Village, is a 30-unit multi-family complex with 550 SF one-bedroom units and 825 SF two-bedroom units. Rents are listed at \$800 per month (\$1.45/SF) for the one-bedroom and \$1,000 per month (\$1.21/SF) for the two-bedroom.

The availability of multi-family rental housing in the South Submarket is limited. At the time of this research (March 2025), a total of just 2 units were available to rent out of 84 total units in the multi-family rental communities, representing an overall vacancy rate of just 2.3%.

Individual Apartment Units

Within the South Submarket, there are currently a few individual apartment units listed as available for rent—one as an apartment in a subdivided dwelling and two detached houses (see Table 88).

Table 88: Summary of Individual Units Available for Rent in the South Submarket

Address	Jurisdiction	Submarket	Type	Rent	SF	Rent/SF	BR	BA
316 E. Osbourne St.	Bethel	South	House	\$1,850	1,184	\$1.56	3	2.0
208 W. South St. Unit 5	Bethel	South	Apartment	\$1,150	1,000	\$1.15	2	1.0
235 Mulberry St., #8	Felicity	South	Manu. Home	\$1,100	1,034	\$1.06	3	2.0
1560 Bethel New Richmond Rd.	Monroe	South	Manu. Home	\$1,100	1,012	\$1.09	3	2.0
1111 State Route 133	Franklin	South	Manu. Home	\$1,025	1,034	\$0.99	3	2.0
125 Starling Rd., #5	Bethel	South	Apartment	\$995	800	\$1.24	2	1.0
208 W. South St. Unit 10	Bethel	South	Apartment	\$900	900	\$1.00	2	1.0

Source: Zillow.com

Two of the individual apartment units available in the North Submarket are located in Goshen Township, while the third is in Wayne Township. Individual units available as of March 2025 range from a four-bedroom house to a one-bedroom apartment. The highest rent commanded among available units in the North Submarket is \$2,850 per month for a 2,356 SF house in Goshen (\$1.21 per SF). This is also the largest available unit listed in the submarket.

Figure 60: Select Individual Units for Rent in the South Submarket



Source: Zillow.com

Individual rental units available in the South Submarket range from two-bedroom apartments to three-bedroom houses, including manufactured homes. The highest rent commanded among available units in the South Submarket is a brand new three-bedroom home listed at \$1,850 per month (\$1.56/SF) in Bethel Village. The lowest rent is \$900 for a 900 SF one-bedroom apartment, also in Bethel Village (\$1.00/SF). In between are several newer manufactured homes in more rural settings with rents around \$1,100 per month for just over 1,000 SF.

Submarket Analysis - West Submarket

The West Submarket has 51 market-rate multi-family apartment complexes totaling 7,839 units. Figure 61 details the complexes in terms of key unit/community amenities, number of units, and the age of the community to demonstrate the variety that exists in the Submarket.

Figure 61: Select Market-Rate Rental Housing Complexes in the West Submarket

	The Union 4427 Aicholtz Rd., Union Twp. Total Units: 190 Built: 2023 Type: 4-Story Mid-Rise Key Unit Amenities: • Hardwood floors • In-unit washer/dryer • Large closets • Patio/balcony Key Community Amenities: • Saltwater pool • Fitness center • Clubhouse and sports lounge • Dog park • Electric charging stations
	Gentry East Apartments 4329 Glen Este-Withamsville Rd., Union Twp Total Units: 100 Built: 2018 Type: 2-Story Low-Rise Key Unit Amenities: • Equipped Kitchen • Walk-in closets • Hardwood floors • In-unit washer/dryer • Balcony Key Community Amenities: • Pool • Sundeck • Dog park



Riverwalk Flats & Rowhouses

31 Water St., Milford City

Total Units: 109

Built: 2014

Type: 4-Story Mid-Rise

Key Unit Amenities:

- Island kitchens
- Walk-in closets
- Double vanities
- High ceilings
- Patio/porch

Key Community Amenities:

- Fitness center
- Clubhouse and conference rooms
- Roof terrace
- Grill and picnic area



Pebble Brooke Apartments

1288 Pebble Brood Trl., Miami Township

Total Units: 260

Built: 2000

Type: 2-Story Low-Rise

Key Unit Amenities:

- Updated kitchens
- Carpeting
- Walk-in closets
- Patio/balcony

Key Community Amenities:

- Pool
- Fitness center
- Clubhouse
- Playground
- Basketball court



LakePointe Apartments

4254 Long Lake Rd., Union Township

Total Units: 648

Built: 1995

Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- Carpeting
- In-unit washer/dryer
- Patio/balcony

Key Community Amenities:

- Pool
- Fitness center
- Clubhouse



Arborgs of Anderson Apartments

4037 Mt. Carmel Tobasco Rd., Union Twp.

Total Units: 438
Built: 1990
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Carpeting
- In-unit washer/dryer
- Large bedrooms
- Patio/balcony

Key Community Amenities:

- Pool
- Fitness center
- Clubhouse with conference rooms
- Tennis court



Brandy Chase Apartments

3969 Brandychase Wy., Union Township

Total Units: 428
Built: 1987
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Carpeting
- Walk-in closets
- In-unit washer/dryer
- Patio/balcony

Key Community Amenities:

- Pool
- Clubhouse
- Basketball and tennis court
- Dog park



Reserve at Grand Valley

1030 Cooks Xing., Miami Township

Total Units: 88
Built: 1984
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- High ceilings
- In-unit washer/dryer
- Balcony/patio

Key Community Amenities:

- Laundry center
- New dog park
- Picnic area



Valley Brook Apartments

101 Valley Brook Dr., Milford City

Total Units: 108
Built: 1978
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- High ceilings
- Carpeting
- Balcony/patio

Key Community Amenities:

- Laundry center
- Walk-up units
- Package service



Maple Glen Apartments

720 Ohio Pike., Union Township

Total Units: 63
Built: 1975
Type: 2-Story Low-Rise

Key Unit Amenities:

- Updated kitchens
- Hardwood floors
- Fireplace
- Built-in bookshelves
- Balcony/patio

Key Community Amenities:

- Laundry center
- Walk-up units
- Maintenance on-site



Day Heights Meadows Apartments

14 Meadow Dr., Miami Township

Total Units: 72
Built: 1973
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- Walk-in closets
- Carpeting
- Large bedrooms
- Balcony/patio

Key Community Amenities:

- Laundry center
- Picnic area
- Maintenance on-site



Arrowhead Apartments

800 Arrowhead Trl., Loveland City

Total Units: 360
Built: 1972
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- In-unit washer/dryer
- Skylights
- Plank flooring
- Balcony/patio

Key Community Amenities:

- Pool
- Business center
- Tennis and basketball court
- Picnic area



East Pointe

762A Rue Center Ct., Union Township

Total Units: 156
Built: 1971
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Renovated kitchens
- Large closets
- Plank flooring
- Balcony/patio

Key Community Amenities:

- Laundry center
- Playground
- Picnic area
- Extra storage



Mohawk Trail Apartments

892-927 Mohawk Trl., Milford City

Total Units: 100
Built: 1963
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchens
- In-unit washer/dryer
- Large closets
- Balcony/patio

Key Community Amenities:

- Playground
- Picnic area
- Lawn
- Assigned parking

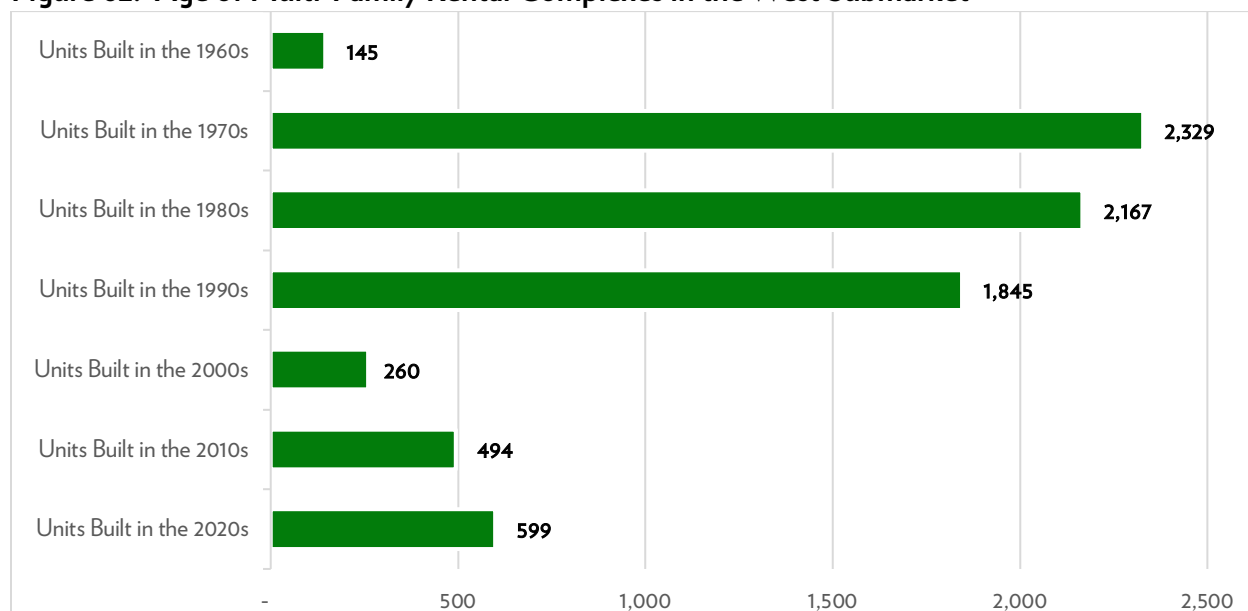
Source: Apartments.com, Apartmentfinder.com, individual complexes, Urban Partners

In Table 89 on the next page, age, size, rental rate, and occupancy information is summarized for the market-rate apartment complex found in the West Submarket.

Age of Complexes

The 1970s was the peak decade of multifamily housing construction in the West Submarket over the past 60 years, when a significant surge in building occurred with the addition of 2,329 new units. The boom of activity continued into the 1980s with the construction of 2,167 units and even into the 1990s with another 1,845 multifamily units added to the Submarket's housing stock. A sharp drop occurred in the 2000s, with only 260 new multifamily units constructed. Since then, construction has modestly but consistently increased, reaching almost 600 new units in the 2020s as of early 2025 (see Figure 62).

Figure 62: Age of Multi-Family Rental Complexes in the West Submarket



Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

Number of Units

Multi-family rental communities in the West Submarket are the largest among county submarkets, with an average size of 154 units. The largest complex in the Submarket is Eastgate Woods Apartments, with a massive 803 units. The next largest development—LakePointe Apartments—consists of 648 units. Other larger complexes containing 400 units or more include Arbors of Anderson with 438 units and Brandy Chase Apartments with 428 units. Two more complexes contain between 300 and 400 units and another three between 200 and 300. There are 42 complexes with fewer than 200 units, split evenly between 100 and 200 units and less than 100 units.

Table 89: Market-Rate Rental Characteristics for Multi-Family Complexes in the West Submarket

Name	Address	Jurisdiction	Submarket	Year Built	Total Units	Type	Price	Size (SF)	\$/SF	Availability (4/25)
The Union	4427 Aicholtz Rd.	Union	West	2023	190	Studio	\$980-\$1,160	396-508 SF	\$2.28	0
						1 Bedroom	\$1,330-\$1,530	619-664 SF	\$2.30 to \$2.47	2
						2 Bedroom	\$1,660-\$2,093	970-1,168 SF	\$1.42 to \$1.79	6
Fieldchase Senior Apartments	6350 Todd Farm Ln	Miami	West	2023	122	2 Bedroom	\$1,595	625 SF	\$2.55	1
						2 Bedroom	\$1,795-\$2,005	825-940 SF	\$2.13 to \$2.18	2
Echelon Luxury Apartments	43445 Glen Este-Withamsville Rd.	Union	West	2022	187	1 Bedroom	\$1,390-\$1,555	662-747 SF	\$2.08 to \$2.10	6
						2 Bedroom	\$1,835-\$1,995	1,031-1,274 SF	\$1.57 to \$1.78	4
Redwood Batavia	4516 Redtinder Rd.	Union	West	2022	100	2 Bedroom	\$1,872-\$2,020	1,317-1,381 SF	\$1.42 to \$1.46	3
Gentry East Apartments	4329 Glen Este-Withamsville Rd.	Union	West	2018	100	2 Bedroom	\$1,675-\$1,737	999-1,070 SF	\$1.62	2
						3 Bedroom	\$1,905-\$1,920	1278 SF	\$1.49 to \$1.50	1
Loveland Station Apartments	110 S. 2nd St.	Loveland	West	2016	94	1 Bedroom	\$1,350-\$1,575	700-836 SF	\$1.88 to \$1.93	1
						2 Bedroom	\$1,500-\$2,000	943-1,415 SF	\$1.41 to \$1.59	1
						3 Bedroom	\$1,850-\$2,075	1,455 SF	\$1.27 to \$1.43	0
Redwood Milford	5930 Thornhill Cir.	Miami	West	2016	58	2 Bedroom	\$2,199-\$2,399	1,326-1,381 SF	\$1.66 to \$1.74	4
Avalon at the Pointe	4830 Eastgate Blvd.	Union	West	2014	133	1 Bedroom	\$1,210-\$1,465	625-811 SF	\$1.81 to \$1.93	0
						2 Bedroom	\$1,710-\$1,925	901-1,171 SF	\$1.64 to \$1.90	0
Riverwalk Flats & Rowhouses	31 Water St.	Milford	West	2014	109	2 Bedroom	\$1,675-\$1,900	1,012-1,236 SF	\$1.54 to \$1.66	1
						3 Bedroom	\$2,400-\$2,700	1,475-1,836 SF	\$1.47 to \$1.63	1
Pebble Brooke Apartments	1288 Pebble Brooke Trl.	Miami	West	2000	260	2 Bedroom	\$1,240	964 SF	\$1.29	1
						3 Bedroom	\$1,435	1,104 SF	\$1.30	3
Kennedy's Landing Apartments		Union	West	1999	112	2 Bedroom	\$1,529-\$1,564	1,050-1,130 SF	\$1.38	2
						3 Bedroom	\$1,850-\$2,000	1,650-2,600 SF	\$0.77 to \$1.12	0
Davis Sq. Apts.	800 Milford Vista Ln.	Milford	West	1996	48	2 Bedroom	\$1,249	980 SF	\$1.27	0
LakePointe Apartments	4254 Long Lake Rd.	Union	West	1995	648	1 Bedroom	\$1,313-\$1,384	770-790 SF	\$1.71 to \$1.75	6
						2 Bedroom	\$1,394-\$1,695	935-1,020 SF	\$1.49 to \$1.66	9
Shayler Glen Apts.	1081-97 Shayler Rd.	Union	West	1993	60	2 Bedroom	\$1,100	1,080 SF	\$1.02	0
Fox Chase North	4100 Fox Run Trl.	Union	West	1992	380	2 Bedroom	\$1,410-\$1,535	1,000 SF	\$1.54	6
Arbors of Anderson Apartments	4037 Mt. Carmel Tobasco Rd.	Union	West	1990	438	1 Bedroom	\$1,199-\$1,599	603-937 SF	\$1.71 to \$1.99	3
						2 Bedroom	\$1,399-\$1,549	1,096-1,102 SF	\$1.28 to \$1.41	2
						3 Bedroom	\$1,799	1,264 SF	\$1.42	0
The Vinings Apartments	3989 Vinings Dr.	Union	West	1990	159	1 Bedroom	\$930-\$1,030	740-860 SF	\$1.20 to \$1.26	0
						2 Bedroom	\$1,130-\$1,240	951-1,094 SF	\$1.13 to \$1.19	0
						3 Bedroom	\$1,490	1,381 SF	\$1.08	4
Eastgate Woods Apartments	4412 Eastwood Dr.	Union	West	1989	803	Studio	\$896	550 SF	\$1.63	0
						1 Bedroom	\$936-\$1,034	700-768 SF	\$1.34 to \$1.35	9
						2 Bedroom	\$1,077-\$1,387	680-920 SF	\$1.51 to \$1.58	3
Stone Creek Apts.	503 Stone Creek Wy.	Union	West	1989	188	2 Bedroom	\$1,200-\$1,450	960 SF	\$1.25 to \$1.51	1

860 East	860 Deerfield Blvd.	Union	West	1988	223	2 Bedroom	\$1,625	1,086 SF	\$1.50	1
						3 Bedroom	\$1,840-\$1,925	1,239-1,860 SF	\$1.03 to \$1.49	1
Timber Glen Apts.	4473 Spruce Creek Dr.	Union	West	1988	180	2 Bedroom	\$1,049-\$1,599	800-947 SF	\$1.31 to \$1.69	7
Brandy Chase Apartments	3969 Brandychase Wy.	Union	West	1987	428	1 Bedroom	\$1,070-\$1,100	870 SF	\$1.23 to \$1.26	0
						2 Bedroom	\$1,225-\$1,610	980-1,400 SF	\$1.15 to \$1.25	0
Shayler Brook Apts.	1101 Shayler Rd.	Union	West	1986	24	2 Bedroom	\$1,075	965 SF	\$1.11	0
Daniel Court Apartments	640 Daniel Ct.	Union	West	1985	114	1 Bedroom	\$948-\$1,219	600 SF	\$1.58 to \$2.03	3
						2 Bedroom	\$1,280-\$1,490	900-900 SF	\$1.42 to \$1.66	0
Waterbury Apartments	4140 Mt. Carmel Tobasco Rd.	Union	West	1985	71	1 Bedroom	\$1,010	576 SF	\$1.75	1
						2 Bedroom	N/A	864 SF	N/A	0
Reserve at Grand Valley	1030 Cooks Xing	Miami	West	1984	88	2 Bedroom	\$1,249	800 SF	\$1.56	5
Edgecombe Apts.	1001 Edgecombe Dr.	Milford	West	1980	48	1 Bedroom	\$950	700 SF	\$1.36	2
Timber Trails	100 Southern Trace Dr.	Union	West	1979	194	1 Bedroom	\$1,045	640 SF	\$1.63	0
						2 Bedroom	\$1,130-\$1,420	860-1,190 SF	\$1.19 to \$1.31	4
ReNew 3902	3902 Old Savannah Dr.	Union	West	1979	144	1 Bedroom	\$1,135-\$1,185	750 SF	\$1.51 to \$1.58	3
						2 Bedroom	\$1,320	850 SF	\$1.55	0
Residence at Milford Tower	201 Edgecombe Dr.	Milford	West	1979	107	1 Bedroom	\$945	650 SF	\$1.45	1
						2 Bedroom	\$1,045	850 SF	\$1.23	0
Valley Brook Apartments	101 Valley Brook Dr.	Milford	West	1978	108	1 Bedroom	\$1,000-\$1,150	525-680 SF	\$1.69 to \$1.90	0
						2 Bedroom	\$1,100-\$1,320	750-900 SF	\$1.47	0
Hunters Ridge Apartments	4593 Summerside Rd.	Union	West	1978	85	Studio	N/A	400-475 SF	N/A	0
						1 Bedroom	\$1,045	600 SF	\$1.74	1
						2 Bedroom	N/A	800 SF	N/A	0
Emerald Gardens Apartments	1451 Trenton Ct.	Miami	West	1978	48	1 Bedroom	\$775	675 SF	\$1.15	0
						2 Bedroom	N/A	800 SF	N/A	0
Cedar Trails Apartments	605 Hanna Ave.	Loveland	West	1978	24	1 Bedroom	N/A	650 SF	N/A	0
						2 Bedroom	N/A	750 SF	N/A	0
Timbercreek II Apartments	4453 Mt. Carmel Tobasco Rd.	Union	West	1977	24	Studio	N/A	340 SF	N/A	0
						1 Bedroom	N/A	560 SF	N/A	0
Lakewood Park Apartments	5801 Melody Ln.	Miami	West	1976	66	1 Bedroom	\$800	560-620 SF	\$1.29 to \$1.43	0
						2 Bedroom	N/A	700 SF	N/A	0
Allison Place Apts.	3885 Bennett Rd.	Union	West	1976	55	1 Bedroom	N/A	625 SF	N/A	0
Maple Glen Apartments	720 Ohio Pike	Union	West	1975	63	1 Bedroom	N/A	675 SF	N/A	0
						2 Bedroom	N/A	1,075 SF	N/A	0
Concord Woods Apartments	44 Concord Woods Dr.	Milford	West	1974	106	1 Bedroom	\$875-\$1,070	633-723 SF	\$1.38 to \$1.48	0
						2 Bedroom	\$1,000-\$1,155	812-920 SF	\$1.23 to \$1.26	0
North Park Townhomes	300 Cardinal Dr.	Union	West	1973	122	2 Bedroom	\$1,550-\$1,650	1,100 SF	\$1.41 to \$1.50	1
						3 Bedroom	\$1,725-\$1,870	1,300 SF	\$1.33 to \$1.44	2
Day Heights Meadows Apts.	14 Meadow Dr.	Miami	West	1973	72	1 Bedroom	\$1,000	735 SF	\$1.36	1
						2 Bedroom	\$1,150	850 SF	\$1.34 to \$1.35	1

Berry Lane Apartments	947 State Route 28	Miami	West	1973	31	1 Bedroom	N/A	700 SF	N/A	0
						2 Bedroom	\$1,350	1,000 SF	\$1.35	5
Arrowhead Apartments	800 Arrowhead Trl.	Loveland	West	1972	360	1 Bedroom	\$1,051-\$1,102	645-733 SF	\$1.50 to \$1.63	0
						2 Bedroom	\$1,399-\$1,450	865-953 SF	\$1.52 to \$1.62	3
Millicroft Apts. and Townhomes	10 Commons Dr.	Miami	West	1972	234	1 Bedroom	\$1,099-\$1,199	650 SF	\$1.69 to \$1.84	1
						2 Bedroom	\$1,399-\$1,599	900-1,200 SF	\$1.33 to \$1.55	5
Magnolia Pointe Apartments	484 Old State Route 74	Union	West	1972	170	Studio	N/A	300-500 SF	N/A	0
						1 Bedroom	\$972	625 SF	\$1.56	3
						2 Bedroom	\$1,171	800 SF	\$1.46	3
						3 Bedroom	N/A	1,060 SF	N/A	0
Lila Chateau Apartments	2 Chateau Pl.	Milford	West	1972	96	1 Bedroom	\$880-\$900	750 SF	\$1.17 to \$1.20	0
						2 Bedroom	\$980-\$1,100	950 SF	\$1.03 to \$1.16	0
Carriage Station Homes	65 Carriage Station Dr.	Union	West	1972	64	2 Bedroom	\$1,250	980 SF	\$1.28 to \$1.28	2
						3 Bedroom	\$1,350	1,300 SF	\$1.04	2
East Pointe Apartments	762A Rue Center Ct.	Union	West	1971	156	1 Bedroom	N/A	675 SF	N/A	0
						2 Bedroom	\$890-\$920	750 SF	\$1.19 to \$1.23	0
Liberty South Apartments	3924 Banks Rd.	Union	West	1969	22	1 Bedroom	\$820-\$880	545-545 SF	\$1.50 to \$1.61	0
						2 Bedroom	\$920-\$960	825 SF	\$1.12 to \$1.16	0
Bike Trails Apartments	320 Hanna Ave.	Loveland	West	1967	23	1 Bedroom	N/A	710 SF	N/A	0
						2 Bedroom	N/A	850 SF	N/A	0
Mohawk Trail Apartments	892-927 Mohawk Trl	Milford	West	1963	100	1 Bedroom	N/A	675-800 SF	N/A	1
						2 Bedroom	N/A	780-850 SF	N/A	0

Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

Rents

Rents at multi-family apartment complexes in Clermont County examined in Table 89 cover a variety of price-points—ranging from \$0.77 to \$2.55 SF. The upper end of the monthly rent scale can be found at Riverwalk Flats & Rowhouses in Milford City, a newer complex constructed in 2014. Riverwalk offers just two-bedroom and three-bedroom apartments. Rents there currently have the following ranges:

- Two-bedroom units: \$1,675 to \$1,900 per month (\$1.54 to \$1.66 per SF)
- Three-bedroom units: \$2,400 to \$2,700 per month (\$1.47 to \$1.63 per SF)

Aside from Riverwalk, newer complexes constructed since 2010 are commanding the following rent ranges:

- Studio units: \$980 to \$1,160 per month (\$2.28 to \$2.47 per SF)
- One-bedroom units: \$1,210 to \$1,575 per month (\$1.74 to \$1.88 per SF)
- Two-bedroom units: \$1,500 to \$2,399 per month (\$1.59 to \$1.81 per SF)
- Three-bedroom units: \$1,850 to \$1,920 per month (\$1.27 to \$1.50 per SF)

By comparison, complexes constructed in the 1990s command the following rent ranges:

- One-bedroom units: \$930 to \$1,030 per month (\$1.20 to \$1.26 per SF)
- Two-bedroom units: \$1,100 to \$1,695 per month (\$1.02 to \$1.66 per SF)
- Three-bedroom units: \$1,490 to \$2,000 per month (\$1.08 to \$1.12 per SF)

Complexes constructed in the 1980s command the following rent ranges:

- Studio units: \$869 per month (\$1.63 per SF)
- One-bedroom units: \$936 to \$1,219 per month (\$1.34 to \$2.03 per SF)
- Two-bedroom units: \$1,049 to \$1,625 per month (\$1.31 to \$1.50 per SF)
- Three-bedroom units: \$1,840 to \$1,925 per month (\$1.03 to \$1.49 per SF)

Finally, complexes constructed in the 1970s command the following rent ranges:

- One-bedroom units: \$775 to \$1,089 per month (\$1.15 to \$1.56 per SF)
- Two-bedroom units: \$890 to \$1,650 per month (\$1.19 to \$1.50 per SF)
- Three-bedroom units: \$1,350 to \$1,870 per month (\$1.04 to \$1.44 per SF)

As the rent ranges described above show, rents per month generally become lower as complexes get older. However, in many instances, rents per square foot remain largely consistent or even increase for the older buildings, particularly those built in the 1980s. This

indicates that the newer units tend to be larger than the older ones but at the same time, older complexes are remaining comparable to and competitive with the newest complexes in terms of quality. Figure 61 above demonstrates that many of the West Submarket's multi-family complexes have similar amenities regardless of their age.

Availability

As with all of Clermont County, the Central Submarket appears to have an extremely limited availability of multi-family rental housing. At the time of this research (March 2025), a total of 143 units were available to rent out of 7,839 total units in the 51 Submarket multi-family rental communities, representing an overall vacancy rate of 1.8%⁹. As previously noted, a healthy rental market has a vacancy rate of around 4%. Thirteen of the 51 communities reported no vacancies at all. In terms of unit types available in the Submarket, there were 0 studio units, 44 one-bedroom units, 85 two-bedroom units, and 14 three-bedroom units.

⁹ Includes units available for immediate occupancy or available through April 2025. Additional units are available beyond this date in some apartment complexes.

12. Population Projections, Future Housing Needs

Population Growth Assumptions & Housing Demand

The Ohio Department of Development has prepared population forecasts through 2045 for Clermont County. Urban Partners, in conjunction with the Clermont County Community & Economic Development Department, has slightly modified these growth forecasts to reflect recent development patterns. These modified population forecasts for Clermont County project that Clermont County's population will grow by 18,000 persons to 231,600 by 2045.

A modest share of this population (about 0.9%) is expected to reside in Group Quarters—nursing homes, dormitories, and similar facilities. The remaining Clermont County population (about 221,700 by 2035 and 229,500 in 2045) will reside in households (see Table 90).

Table 90: Population Growth Forecasts, Clermont County, 2020-2045

	2020	2025	2030	2035	2040	2045
Total Population	208,601	213,347	218,456	223,687	228,161	231,584
Group Quarters Population	1,877	1,920	1,966	2,013	2,053	2,084
Population in Households	206,724	211,427	216,490	221,674	226,108	229,500

Sources: U.S. Census Bureau; Ohio Department of Development; Urban Partners

Average household size in Clermont County has been shrinking in recent years but is still larger than the Ohio state average. It is estimated at 2.45 persons per household in 2025 and anticipated to decline to 2.35 by 2045 (see Table 91 shown on the following page). Based on this declining household size, the projected number of Clermont County households in 2030 will have grown to more than 88,500 and by 2045 to 97,600. We further assume housing vacancy in Clermont County will remain at or near the current 3.7% throughout the forecast period.

With those factors, we estimate that Clermont County will need 2,400 additional housing units in the 2025 to 2030 period; 4,000 more between 2030 and 2035; then another 5,300 in the decade between 2035 and 2045. Total additional housing units required in Clermont County in the twenty-year period from 2025 to 2045 will be 11,700.

Table 91: Estimated Population in Households, Preliminary Total Housing Need, 2020-2045

	2020	2025	2030	2035	2040	2045
Population in Households	206,724	211,427	216,490	221,674	226,108	229,500
Estimated Households	81,709	86,402	88,580	92,441	94,448	97,576
Average Household Size	2.53	2.45	2.44	2.40	2.39	2.35
Estimated Housing Units	84,809	89,571				
Vacancy	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
Housing Units Required			91,941	95,948	98,031	101,278
New Units Required: 2025-30			2,400			
New Units Required: 2030-35				4,000		
New Units Required: 2035-40					2,100	
New Units Required: 2040-45						3,200
Total Units Required: 2025-45						11,700

Sources: U.S. Census Bureau; Ohio Department of Development; Urban Partners

Population Growth by Age Group

The manner in which Clermont County's population age composition will evolve in the coming two decades will inform necessary components and the aggregate of the total housing demand. The modified Ohio Department of Development forecasts provide detail on growth by age group (see Table 92). Significant growth in the senior (age 65+) population is anticipated through 2030 but leveling off thereafter. The largest population growth is anticipated in adults ages 35 to 64, with a 26% increase over 20 years in the county.

Table 92: Population Forecast by Age

	2020	2025	2030	2035	2040	2045
Under 15 Years of Age	38,867	36,759	41,146	40,255	42,973	38,926
15 to 34 Years of Age	50,598	54,470	48,648	46,814	42,496	45,961
35 to 64 Years of Age	83,645	82,791	86,696	94,094	100,401	105,390
65+ Years of Age	35,491	39,327	41,966	42,525	42,291	41,308

Sources: U.S. Census Bureau; Ohio Department of Development; Urban Partners

Components of Housing Demand

To utilize those age-specific forecasts, Urban Partners analyzed 2023 American Community Survey data for Clermont County to understand the demand for housing by age of householder and tenure. As shown on Table 93 shown on the following page, the householder per capita ratio (i.e., the ratio of people who are head of a household to the total population within a specific age group) varies among age groups. For 15 to 34 age adults, there were 0.290 householders per capita, for those ages 35 to 64, 0.546 householders per capita, and for those ages 65 and older, 0.647 householders per capita.

Table 93: Recent Housing Demand by Age of Householder

	2023 Population	Householder Per Capita	2023 Households	Owner Share	Renter Share
Population					
Persons Ages 15 to 34 Years	51,151	0.290			
Persons Ages 35 to 64 Years	82,933	0.546			
Persons 65+ Years	37,474	0.647			
Household Heads					
Householder Age 15 to 34 Years			14,832	49.1%	50.9%
Householder Age 35 to 64 Years			45,259	77.8%	22.2%
Household Age 65+ Years			24,243	79.9%	20.1%

Sources: U.S. Census Bureau; Urban Partners

We must note that the homeownership rate is exceptionally high in Clermont County with 77.8% of age 35 to 64 householders and 79.9% of senior householders being homeowners. Even nearly half of householders under age 35 are homeowners. Nationally, about 66% of households are homeowners.

On Table 94, we apply these factors to the household population growth data on Table 3 to identify the likely composition of households in Clermont County from 2020 through 2045 by age of householder and tenure. Total growth in households is estimated at 11,150 for the twenty-year period from 2025 to 2045. 11.5% of that growth is anticipated to occur in households headed by a person 65 years of age or older.

Table 94: Housing Demand by Tenure & Age of Householder (2020-2045)

	2020	2025	2030	2035	2040	2045	Change 2025-45
Households							
Householder Age 15 to 34 Years	14,672	15,794	14,106	13,574	12,322	13,327	-2,467
Householder Age 35 to 64 Years	45,648	45,182	47,313	51,350	54,792	57,514	12,333
Household Age 65+ Years	22,960	25,442	27,149	27,511	27,359	26,723	1,282
Owner-Occupied Housing							
Householder Age 15 to 34 Years	7,199	7,750	6,922	6,661	6,047	6,540	-1,211
Householder Age 35 to 64 Years	35,526	35,164	36,822	39,964	42,643	44,762	9,598
Household Age 65+ Years	18,353	20,336	21,701	21,990	21,869	21,361	1,024
Renter-Occupied Housing							
Householder Age 15 to 34 Years	7,472	8,044	7,184	6,914	6,276	6,788	-1,257
Householder Age 35 to 64 Years	10,121	10,018	10,490	11,385	12,149	12,752	2,735
Household Age 65+ Years	4,608	5,106	5,448	5,521	5,490	5,363	257

Sources: U.S. Census Bureau; Ohio Department of Development; Urban Partners

Over the 20-year period, we anticipate a net growth of more than 9,400 additional homeowners and 1,700 new renter households in Clermont County.

Finally, on Table 95, we disaggregate this information by age of householder and tenure to identify how the increments of household demand will likely appear in the Clermont County area in each five-year period and how this will impact housing construction requirements through 2045.

Translating housing demand to housing construction requirements necessitates consideration of several factors:

1. Quality senior owner-occupied housing must meet several needs of those households including providing first floor owner's suites, floor plans that can adapt to potential physical constraints on the owners' mobility, low maintenance requirements, and outdoor and community amenities. Increasingly, these needs are being most effectively met by age-restricted and age-targeted developments.
2. As a result, quality previously-owned housing is being made available by these senior homeowners to younger households, reducing the needs for new construction product to be directed at these younger households.
3. In each five-year increment over the forecast period, a segment of younger households headed by persons ages 60 to 64 will "graduate" to senior status. Many of those households (probably most) will remain in their current residences which will therefore by definition meet some of this growth in demand for senior housing.

Table 95: Demand for Newly Constructed Housing (2025-45)

	2025-2030	2030-2035	2035-2040	2040-2045	Total 2025-45
Owner-Occupied Housing					
Aggregate Increment of Demand	2,195	3,170	1,943	2,104	9,412
Increment of Demand for Senior Housing Construction	1,365	289	-121	-508	1,024
Increment of Demand for Other Homeownership Construction	830	2,881	2,064	2,612	8,388
New Supply Required for Senior Homeownership	1,420	300	-130	-530	1,060
New Supply Required for Other Homeownership	860	2,990	2,150	2,710	8,710
Renter-Occupied Housing					
Householder Age 15 to 34 Years	-45	697	95	988	1,735
Householder Age 35 to 64 Years	343	73	-30	-128	257
Household Age 65+ Years	-387	624	125	1,115	1,478
New Supply Required for Senior Rentals	360	80	-30	-130	280
New Supply Required for Other Rentals	-410	660	130	1,170	1,550
Net New Supply Required	2,230	4,030	2,120	3,220	11,600

Sources: U.S. Census Bureau; Ohio Department of Development; Urban Partners

Considering all these factors, on Table 6, we note the need for construction of 11,600 new housing units. This demand is strongest by 2035, with 2,230 new units needed by 2030 and another 4,030 units in the 2030 to 2035 period. Another 5,340 units are required during the 2035-45 period.

Demand for new housing construction over this 20-year period is diverse with needs for more than 1,000 new senior-oriented homeownership units, 8,700 other homeownership units, and more than 1,800 rental units—280 of them oriented to or meeting the needs of senior households.

13. Toolkit of Potential Housing Strategies

Addressing Clermont County’s housing challenges requires a unified, collaborative approach. No single municipality has the capacity or resources to resolve these complex issues alone. Meaningful progress will depend on coordinated efforts among the County, local governments, nonprofit organizations, and the private sector.

The potential housing strategies and action steps outlined below are informed by the earlier quantitative analysis and shaped through extensive engagement with County staff, municipal leaders, key stakeholders, and the broader community. These initiatives are designed to address the following key findings from the Housing Study:

Clermont County has been growing rapidly and projected to continue growing for the next 20 years.

Though household sizes are getting smaller, newly built homes are getting larger, exacerbating challenges of housing attainability.

Even with new and ongoing multi-family construction, vacancy rates for rental housing remain critically low.

Growth potential for non-urban areas are limited by infrastructure capacity.

Despite the relatively high median household income, 19,000 Clermont County households are struggling with housing cost burden.

Land use and zoning policies - as well as community opposition - significantly restrict housing production.

Theme 1: Foster community support for a diversified housing stock

Potential Action Items	Timeframe
1. Secure allies from a broad range of interests—including the business community—to preserve and create homes that are within reach of low- and middle-income families.	Short-Term
2. Raise awareness among elected officials, municipal leaders, and planning/zoning boards about the fiscal and community benefits of denser residential development patterns.	Short-Term
3. Gain support from developers and home builders to construct smaller homes serving the “workforce” sector (80-120% AMI).	Mid- to Long-Term
4. Promote the development of mixed-use and multi-family apartments, townhomes, and condominiums in appropriate sections.	Long-Term

Theme 2: Target development in growth and high-demand areas

Potential Action Items	Timeframe
1. Identify and market publicly owned or underutilized land for housing development.	Short-Term
2. Evaluate the development approval process by assessing efficiency, transparency, and stakeholder satisfaction. Assess the potential for increased staffing that can increase the pace of plan reviews.	Short- to Mid-Term
3. Prioritize infrastructure improvements (water, sewer, roads) in growth corridors.	Short- to Mid-Term
4. Adopt inclusionary zoning or density bonuses in high-demand areas such as the State Route 32 Corridor.	Long-Term

Theme 3: Preserve and improve aging housing stock

Potential Action Items	Timeframe
1. Expand home rehabilitation grants and/or low-interest loan programs for low- and moderate-income homeowners.	Short-Term
2. Expand weatherization and energy efficiency programs administered by the County.	Short-Term
3. Establish a rental property code enforcement initiative to ensure quality in aging rental units. Offer technical support from County staff for smaller jurisdictions.	Short- to Mid-Term

Theme 4: Expand housing options for the growing senior population

Potential Action Items	Timeframe
1. Offer technical assistance from County staff to municipalities to encourage accessory dwelling units (ADUs) where appropriate.	Short-Term
2. Initiate a senior home modification program that offers grants and low-interest loans for a variety of items to help mobility-challenged seniors live safely in their current homes (such as ramps, bathroom grab bars, roll-in showers, and ground floor bedroom conversion).	Short-Term
3. Increase the supply of new, lower-maintenance housing in mixed-age, walkable, amenity-rich areas. Examples may include cottage/patio homes and townhouses.	Mid-Term
4. Coordinate with affordable housing providers to build new low-income senior homes and retain current supply. Prioritize areas serviced by public transit, social services, and medical facilities.	Mid-Term

Theme 5: Reduce barriers to entry for first-time home buyers

Potential Action Items	Timeframe
1. Develop or expand programs/incentives to assist potential homebuyers, particularly lower-income households, with down payment assistance, low-interest loans, and other financial assistance.	Short-Term
2. Examine the feasibility of establishing employer assisted housing programs by leveraging public-private partnerships with large employers, healthcare providers, educational institutions, housing providers, and county agencies.	Long-Term

Appendix 1: Residential Tapestry Segmentation

In addition to the traditional demographics from the U.S. Census Bureau, a Psychographic Segmentation was analyzed for Clermont County residents. Whereas the census data provides historical resident profiles in a particular geographic location, psychographics broadens the scope by identifying lifestyle habits, values, attitudes, and other defining attributes.

For this study, ESRI Tapestry Segmentation dataset—which classifies resident groups into 67 unique segments in easy-to-visualize terms based not only on demographics but also on socioeconomic characteristics—was analyzed for Clermont County residents.

According to ESRI, the segment called *Salt of the Earth* is the most prevalent in the county, followed by *Old and Newcomers*, *Middleburg*, *Workday Drive*, and *Green Acres*. Nearly half (43.6%) of all households fall in one of these five segments (Table 96).

Table 96: Top ESRI Tapestry Segments

	Clermont County Households %	All U.S. Households %
1. Salt of the Earth	12.7%	2.8%
2. Old and Newcomers	8.8%	2.3%
3. Middleburg	7.7%	3.1%
4. Workday Drive	7.3%	3.1%
5. Green Acres	7.0%	3.3%

Source: ESRI, Urban Partners

The following pages show detailed profiles for the top segments.

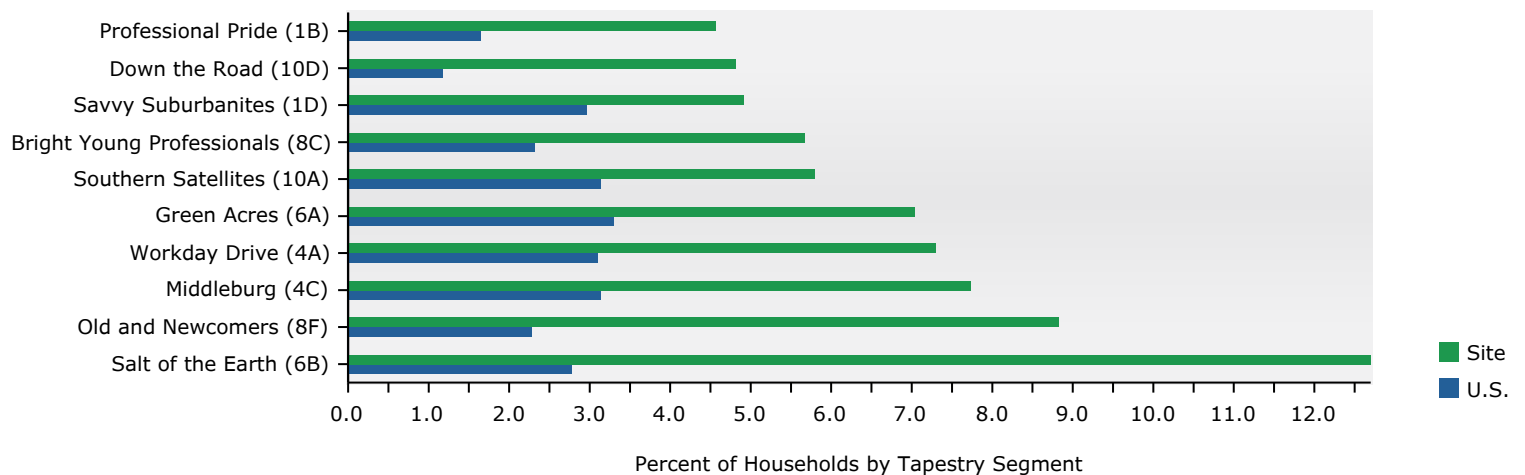
Tapestry Segmentation Area Profile

Clermont County, OH (39025)
 Clermont County, OH (39025)
 Geography: County

Top Twenty Tapestry Segments

Rank	Tapestry Segment	2024 Households		2024 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Salt of the Earth (6B)	12.7%	12.7%	2.8%	2.8%	456
2	Old and Newcomers (8F)	8.8%	21.5%	2.3%	5.1%	387
3	Middleburg (4C)	7.7%	29.2%	3.1%	8.2%	247
4	Workday Drive (4A)	7.3%	36.5%	3.1%	11.3%	236
5	Green Acres (6A)	7.0%	43.6%	3.3%	14.6%	213
Subtotal		43.5%		14.6%		
6	Southern Satellites (10A)	5.8%	49.4%	3.1%	17.7%	185
7	Bright Young Professionals (8C)	5.7%	55.0%	2.3%	20.0%	244
8	Savvy Suburbanites (1D)	4.9%	60.0%	3.0%	23.0%	166
9	Down the Road (10D)	4.8%	64.8%	1.2%	24.2%	411
10	Professional Pride (1B)	4.6%	69.3%	1.6%	25.8%	277
Subtotal		25.8%		11.2%		
11	Comfortable Empty Nesters (5A)	4.2%	73.5%	2.4%	28.2%	173
12	Rustbelt Traditions (5D)	3.1%	76.6%	2.1%	30.4%	145
13	Home Improvement (4B)	2.5%	79.1%	1.7%	32.1%	150
14	Parks and Rec (5C)	2.5%	81.7%	2.0%	34.0%	129
15	Boomburbs (1C)	2.2%	83.9%	2.0%	36.0%	112
Subtotal		14.5%		10.2%		
16	Heartland Communities (6F)	1.8%	85.7%	2.2%	38.2%	84
17	Young and Restless (11B)	1.8%	87.5%	1.8%	39.9%	104
18	Traditional Living (12B)	1.8%	89.4%	1.9%	41.8%	97
19	Set to Impress (11D)	1.7%	91.1%	1.4%	43.2%	125
20	Up and Coming Families (7A)	1.7%	92.8%	2.9%	46.1%	59
Subtotal		8.8%		10.2%		
Total		92.8%		46.1%		201

Top Ten Tapestry Segments Site vs. U.S.



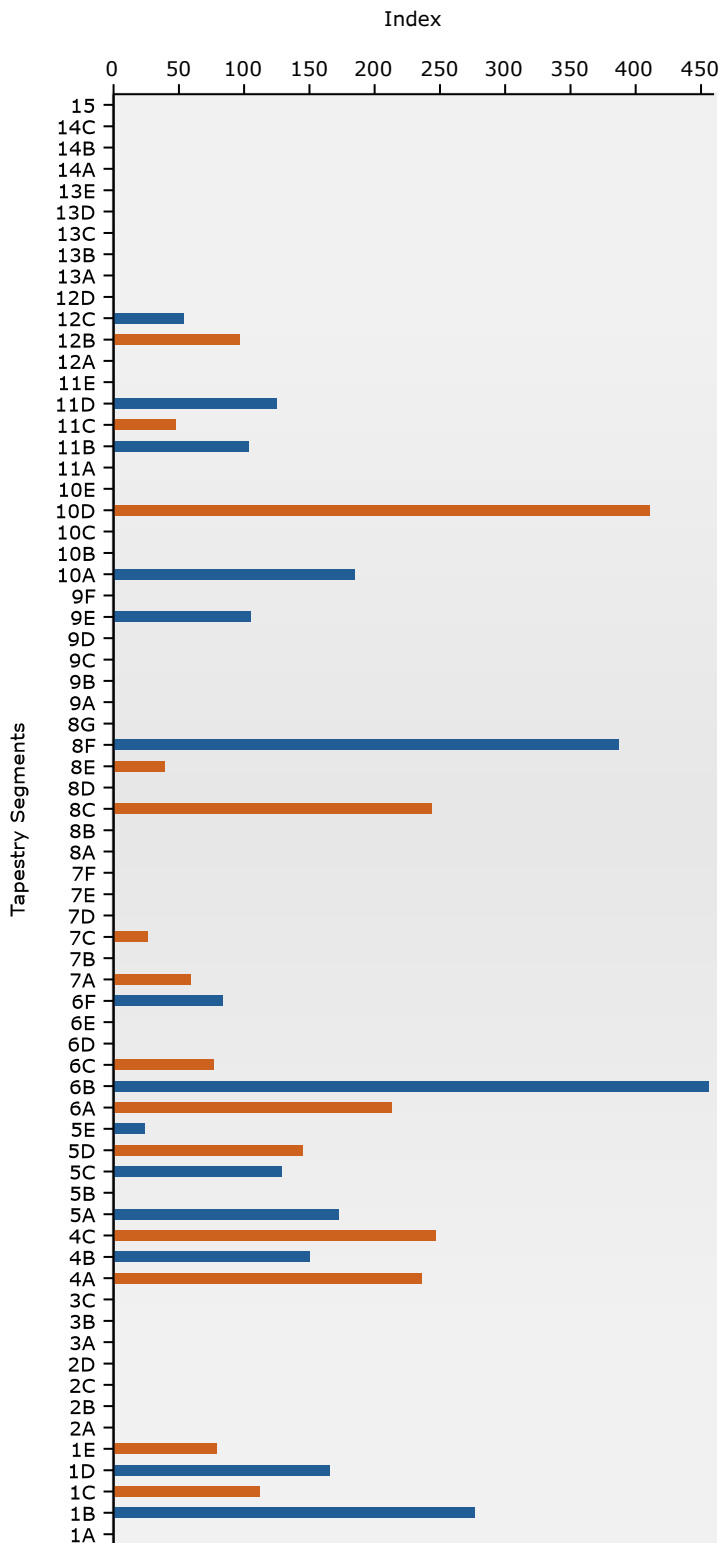
Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

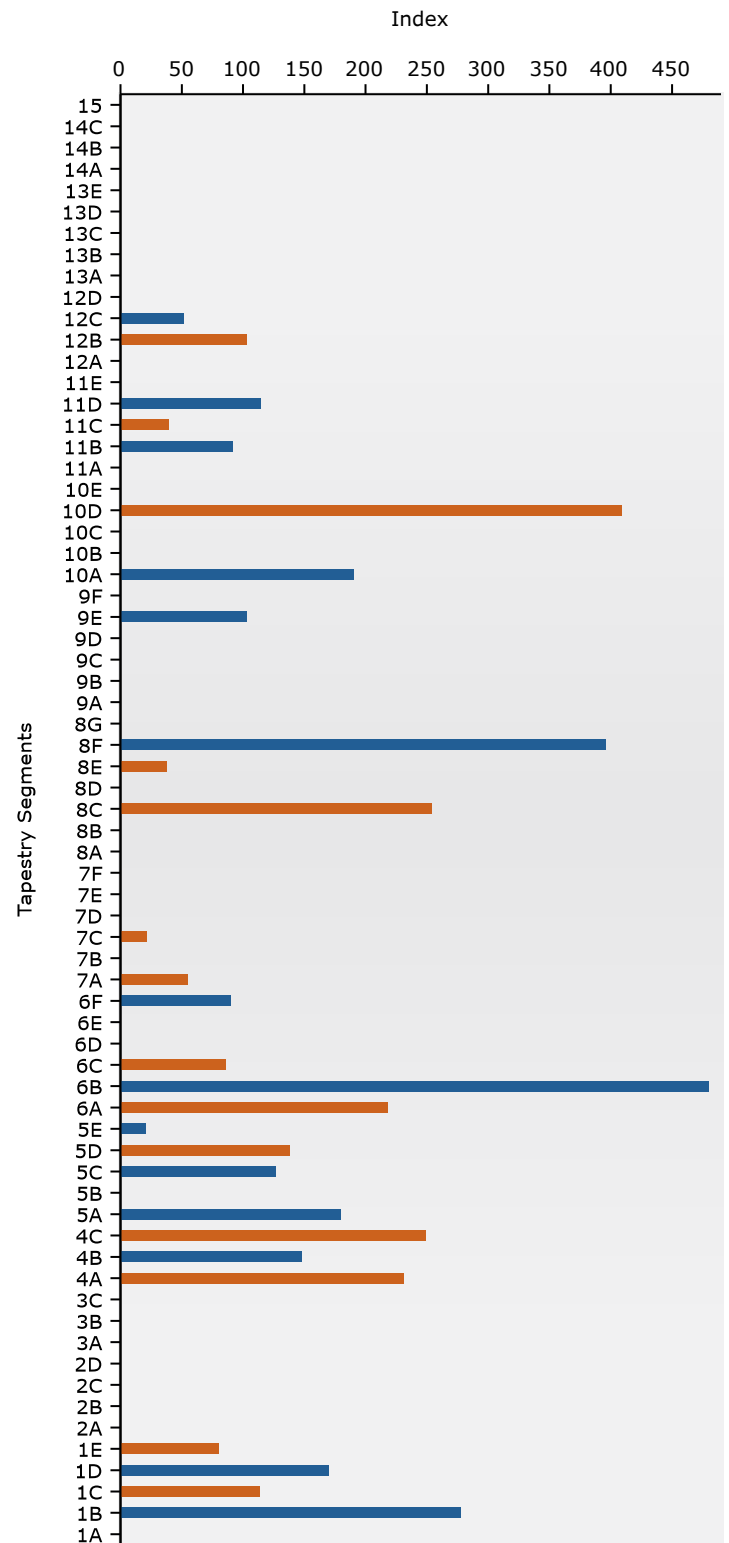
Tapestry Segmentation Area Profile

Clermont County, OH (39025)
Clermont County, OH (39025)
Geography: County

2024 Tapestry Indexes by Households



2024 Tapestry Indexes by Total Population 18+



Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

Tapestry Segmentation Area Profile

Clermont County, OH (39025)
 Clermont County, OH (39025)
 Geography: County

Tapestry LifeMode Groups	2024 Households			2024 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	85,018	100.0%		166,341	100.0%	
1. Affluent Estates	11,221	13.2%	131	24,352	14.6%	134
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	3,881	4.6%	277	8,559	5.1%	278
Boomburbs (1C)	1,873	2.2%	112	4,147	2.5%	114
Savvy Suburbanites (1D)	4,177	4.9%	166	9,051	5.4%	170
Exurbanites (1E)	1,290	1.5%	79	2,595	1.6%	80
2. Upscale Avenues	0	0.0%	0	0	0.0%	0
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
3. Uptown Individuals	0	0.0%	0	0	0.0%	0
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
4. Family Landscapes	14,920	17.5%	222	30,197	18.2%	220
Workday Drive (4A)	6,206	7.3%	236	12,784	7.7%	231
Home Improvement (4B)	2,145	2.5%	150	4,397	2.6%	148
Middleburg (4C)	6,569	7.7%	247	13,016	7.8%	249
5. GenXurban	8,821	10.4%	93	16,578	10.0%	93
Comfortable Empty Nesters (5A)	3,558	4.2%	173	7,191	4.3%	180
In Style (5B)	0	0.0%	0	0	0.0%	0
Parks and Rec (5C)	2,141	2.5%	129	4,027	2.4%	127
Rustbelt Traditions (5D)	2,630	3.1%	145	4,574	2.7%	138
Midlife Constants (5E)	492	0.6%	24	786	0.5%	21
6. Cozy Country Living	19,360	22.8%	193	39,232	23.6%	205
Green Acres (6A)	5,981	7.0%	213	12,226	7.3%	218
Salt of the Earth (6B)	10,792	12.7%	456	21,790	13.1%	480
The Great Outdoors (6C)	1,017	1.2%	77	2,181	1.3%	86
Prairie Living (6D)	0	0.0%	0	0	0.0%	0
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Heartland Communities (6F)	1,570	1.8%	84	3,035	1.8%	90
7. Sprouting Explorers	1,775	2.1%	28	3,529	2.1%	24
Up and Coming Families (7A)	1,446	1.7%	59	2,886	1.7%	55
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	329	0.4%	26	643	0.4%	22
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

Tapestry Segmentation Area Profile

Clermont County, OH (39025)
 Clermont County, OH (39025)
 Geography: County

Tapestry LifeMode Groups	2024 Households			2024 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	85,018	100.0%		166,341	100.0%	
8. Middle Ground	12,842	15.1%	140	23,041	13.9%	137
City Lights (8A)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	4,820	5.7%	244	8,994	5.4%	254
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	519	0.6%	39	963	0.6%	38
Old and Newcomers (8F)	7,503	8.8%	387	13,084	7.9%	396
Hometown Heritage (8G)	0	0.0%	0	0	0.0%	0
9. Senior Styles	1,062	1.2%	22	1,771	1.1%	21
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	1,062	1.2%	105	1,771	1.1%	103
Social Security Set (9F)	0	0.0%	0	0	0.0%	0
10. Rustic Outposts	9,019	10.6%	134	17,961	10.8%	137
Southern Satellites (10A)	4,930	5.8%	185	9,969	6.0%	191
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	4,089	4.8%	411	7,992	4.8%	409
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
11. Midtown Singles	3,633	4.3%	68	5,365	3.2%	58
City Strivers (11A)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	1,564	1.8%	104	2,215	1.3%	92
Metro Fusion (11C)	595	0.7%	48	887	0.5%	40
Set to Impress (11D)	1,474	1.7%	125	2,263	1.4%	115
City Commons (11E)	0	0.0%	0	0	0.0%	0
12. Hometown	2,365	2.8%	47	4,315	2.6%	47
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	1,542	1.8%	97	2,931	1.8%	103
Small Town Sincerity (12C)	823	1.0%	54	1,384	0.8%	52
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
13. Next Wave	0	0.0%	0	0	0.0%	0
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
14. Scholars and Patriots	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

Tapestry Segmentation Area Profile

Clermont County, OH (39025)
 Clermont County, OH (39025)
 Geography: County

Tapestry Urbanization Groups	2024 Households			2024 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	85,018	100.0%		166,341	100.0%	
1. Principal Urban Center	0	0.0%	0	0	0.0%	0
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
City Strivers (11A)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
2. Urban Periphery	8,374	9.8%	59	15,098	9.1%	52
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	2,630	3.1%	145	4,574	2.7%	138
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	329	0.4%	26	643	0.4%	22
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0
City Lights (8A)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	4,820	5.7%	244	8,994	5.4%	254
Metro Fusion (11C)	595	0.7%	48	887	0.5%	40
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
3. Metro Cities	13,664	16.1%	89	23,227	14.0%	84
In Style (5B)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	519	0.6%	39	963	0.6%	38
Old and Newcomers (8F)	7,503	8.8%	387	13,084	7.9%	396
Hometown Heritage (8G)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	1,062	1.2%	105	1,771	1.1%	103
Social Security Set (9F)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	1,564	1.8%	104	2,215	1.3%	92
Set to Impress (11D)	1,474	1.7%	125	2,263	1.4%	115
City Commons (11E)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	1,542	1.8%	97	2,931	1.8%	103
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

Tapestry Segmentation Area Profile

Clermont County, OH (39025)
 Clermont County, OH (39025)
 Geography: County

Tapestry Urbanization Groups	2024 Households			2024 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	85,018	100.0%		166,341	100.0%	
4. Suburban Periphery	27,209	32.0%	99	56,423	33.9%	101
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	3,881	4.6%	277	8,559	5.1%	278
Boomburbs (1C)	1,873	2.2%	112	4,147	2.5%	114
Savvy Suburbanites (1D)	4,177	4.9%	166	9,051	5.4%	170
Exurbanites (1E)	1,290	1.5%	79	2,595	1.6%	80
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
Workday Drive (4A)	6,206	7.3%	236	12,784	7.7%	231
Home Improvement (4B)	2,145	2.5%	150	4,397	2.6%	148
Comfortable Empty Nesters (5A)	3,558	4.2%	173	7,191	4.3%	180
Parks and Rec (5C)	2,141	2.5%	129	4,027	2.4%	127
Midlife Constants (5E)	492	0.6%	24	786	0.5%	21
Up and Coming Families (7A)	1,446	1.7%	59	2,886	1.7%	55
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
5. Semirural	13,051	15.4%	163	25,427	15.3%	168
Middleburg (4C)	6,569	7.7%	247	13,016	7.8%	249
Heartland Communities (6F)	1,570	1.8%	84	3,035	1.8%	90
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	4,089	4.8%	411	7,992	4.8%	409
Small Town Sincerity (12C)	823	1.0%	54	1,384	0.8%	52
6. Rural	22,720	26.7%	163	46,166	27.8%	172
Green Acres (6A)	5,981	7.0%	213	12,226	7.3%	218
Salt of the Earth (6B)	10,792	12.7%	456	21,790	13.1%	480
The Great Outdoors (6C)	1,017	1.2%	77	2,181	1.3%	86
Prairie Living (6D)	0	0.0%	0	0	0.0%	0
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Southern Satellites (10A)	4,930	5.8%	185	9,969	6.0%	191
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri



LifeMode Group: Cozy Country Living

Salt of the Earth

6B

Households: 3,545,800

Average Household Size: 2.59

Median Age: 44.1

Median Household Income: \$56,300

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Homeownership rates are very high (Index 133). Single-family homes are affordable, valued at 25% less than the national market.
- Nearly two in three households are composed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 40% with a high school diploma only.
- Household income just over the national median, while net worth is nearly double the national median.
- Spending time with family is their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.



AGE BY SEX (Esri data)

Median Age: **44.1** US: 38.2

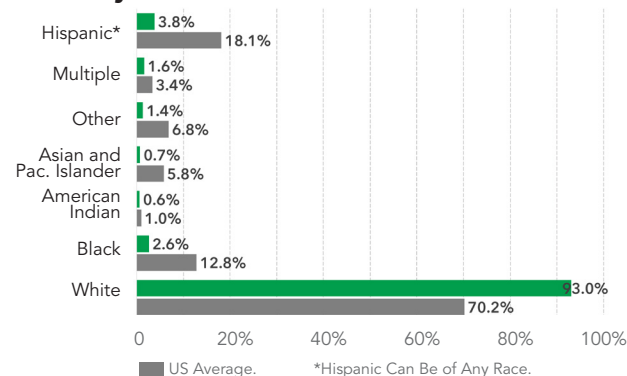
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **19.8** US: 64.0



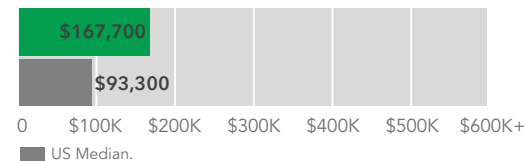
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

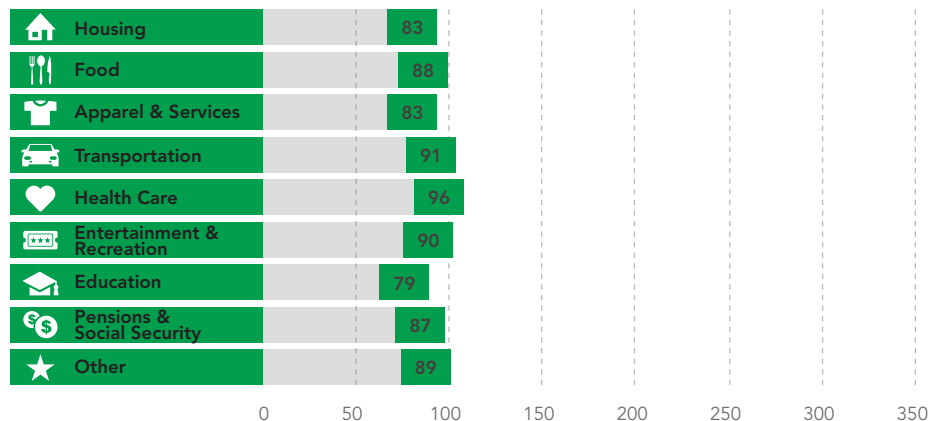


Median Net Worth



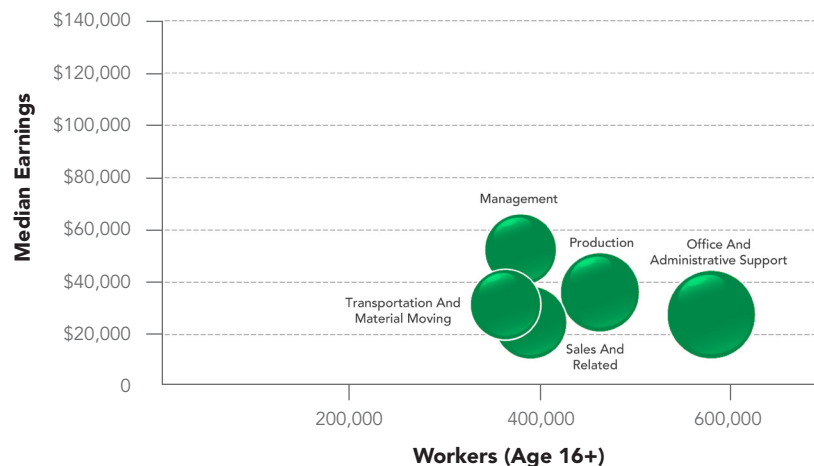
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips, are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes and have access to high-speed internet connections like DSL.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

HOUSING

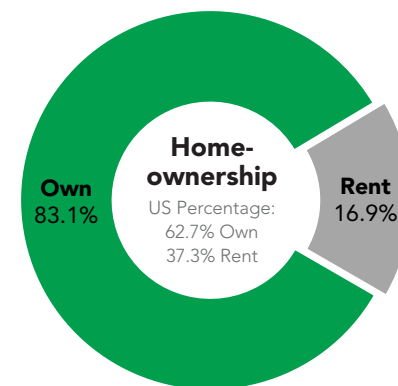
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

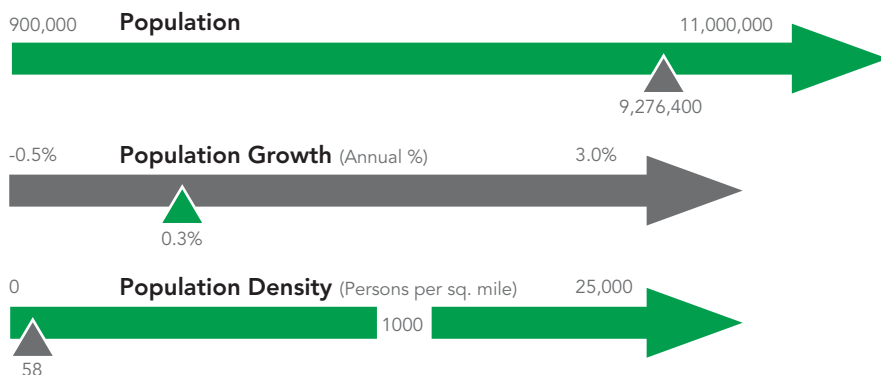
Median Value:
\$154,300

US Median: \$207,300



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

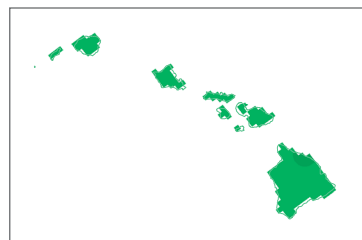
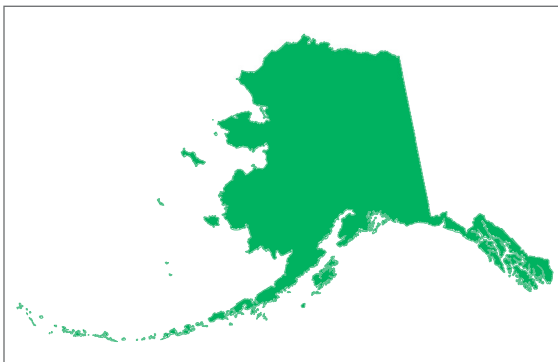
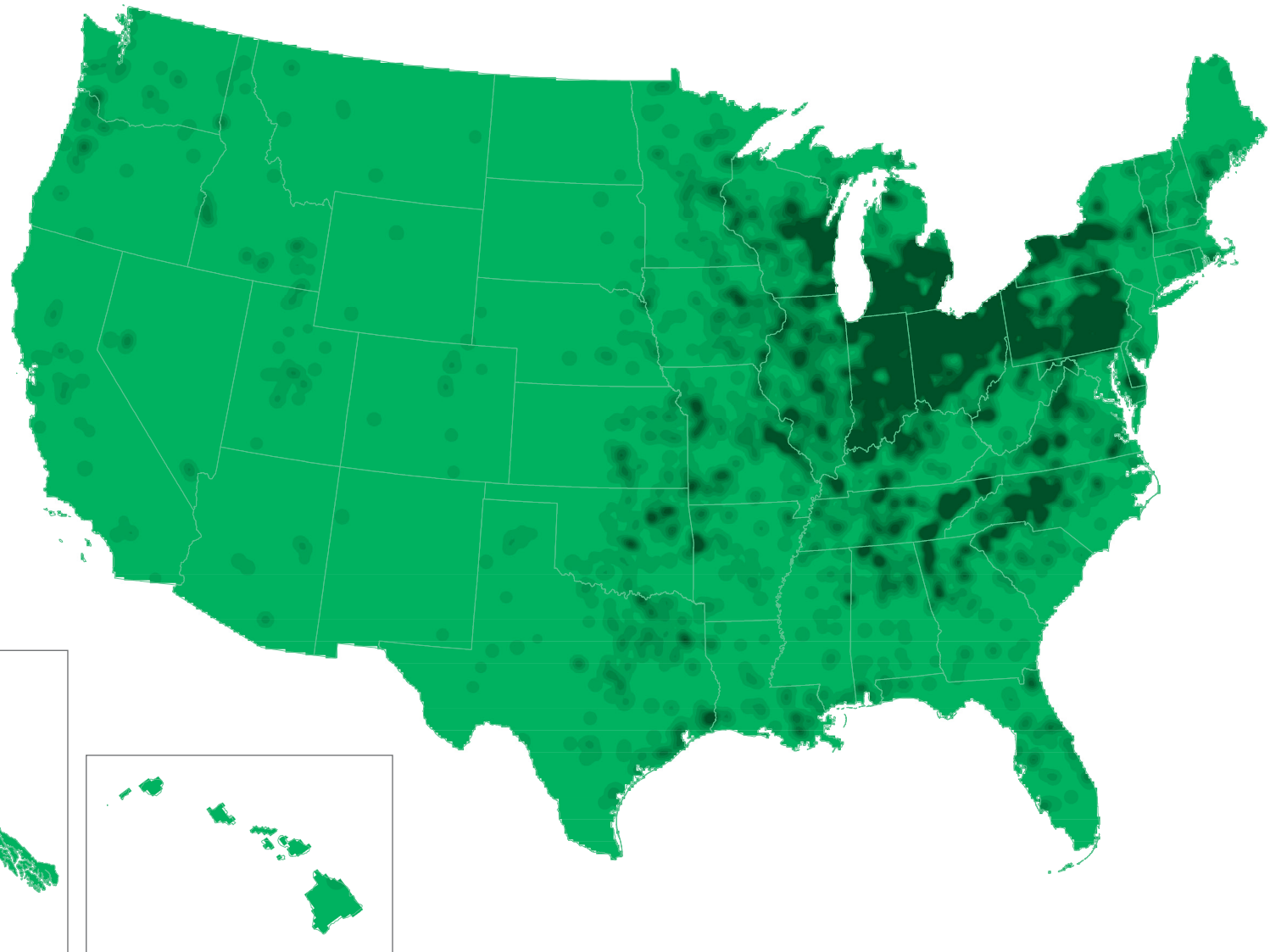
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Salt of the Earth* Tapestry Segment by households.





LifeMode Group: Middle Ground

Old and Newcomers

8F

Households: 2,859,200

Average Household Size: 2.12

Median Age: 39.4

Median Household Income: \$44,900

WHO ARE WE?

This market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. *Old and Newcomers* is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. Some are still in college; some are taking adult education classes. They support charity causes and are environmentally conscious. Age is not always obvious from their choices.

OUR NEIGHBORHOOD

- Metropolitan city dwellers.
- Predominantly single households (Index 148), with a mix of married couples (no children); average household size lower at 2.12.
- 55% renter occupied; average rent is lower than the US (Index 85).
- 45% of housing units are single-family dwellings; 45% are multiunit buildings in older neighborhoods, built before 1980.
- Average vacancy rate at 11%.

SOCIOECONOMIC TRAITS

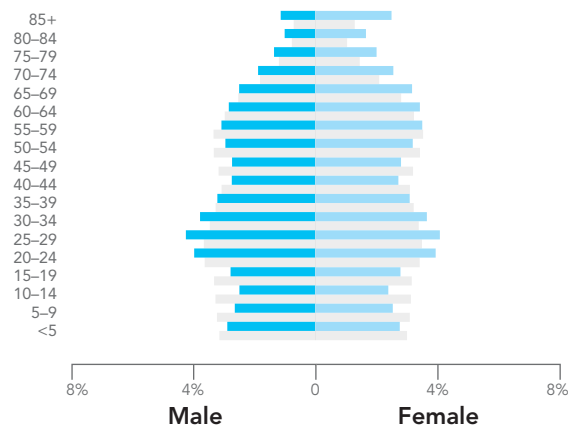
- An average labor force participation rate of 62.6%, despite the increasing number of retired workers.
- 32% of households are currently receiving income from Social Security.
- 31% have a college degree (Index 99), 33% have some college education (Index 114), 9% are still enrolled in college (Index 121).
- Consumers are price aware and coupon clippers but open to impulse buys.
- They are attentive to environmental concerns.
- They are comfortable with the latest technology.



AGE BY SEX (Esri data)

Median Age: **39.4** US: 38.2

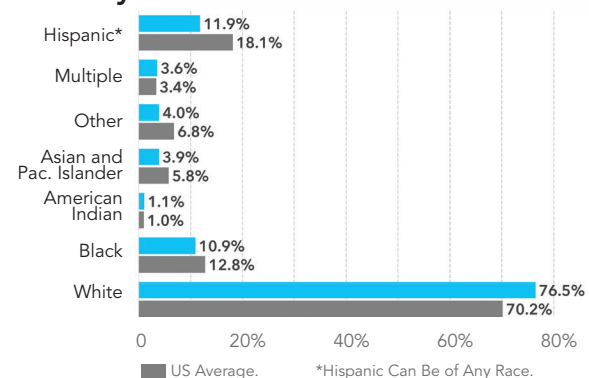
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **52.7** US: 64.0



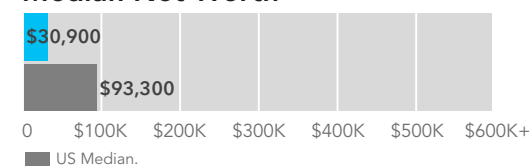
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

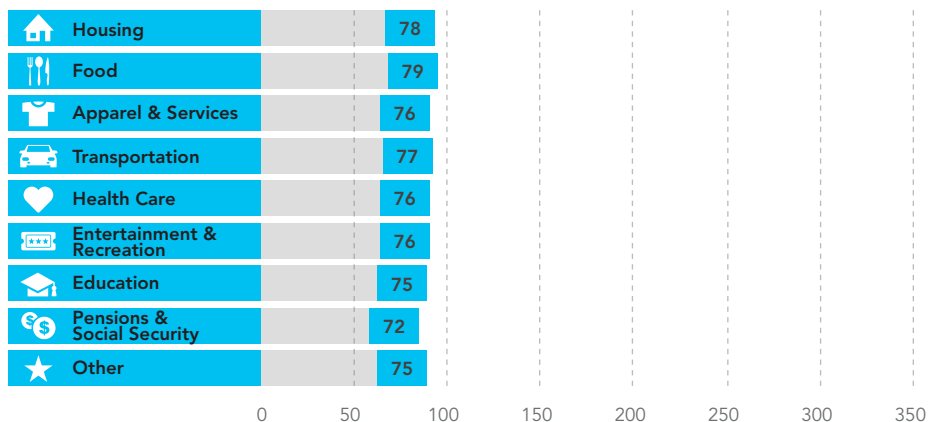


Median Net Worth



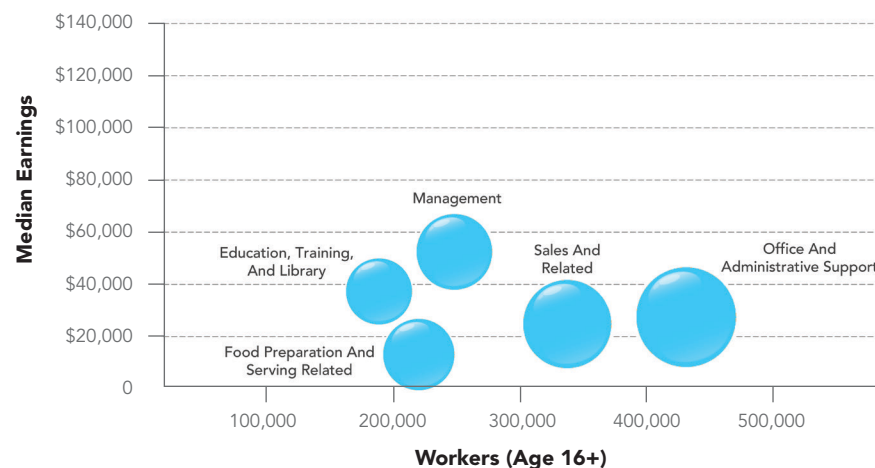
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Residents have a strong sense of community. They volunteer for charities, help fundraise, and recycle.
- They prefer cell phones to landlines.
- Entertainment features the internet (employment searches, rating products, updating social media profiles), watching movies at home, listening to country music, and reading the paper.
- Vehicles are basically just a means of transportation.
- Food features convenience, frozen, and fast food.
- They do banking as likely in person as online.

HOUSING

Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



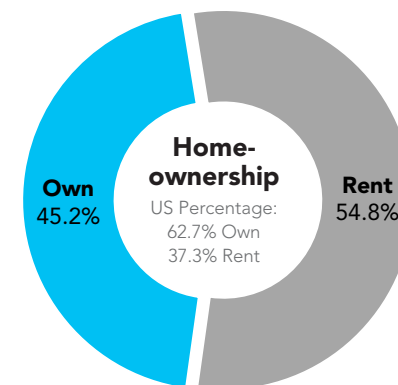
Typical Housing:

Single Family;
Multi-Units

Average Rent:

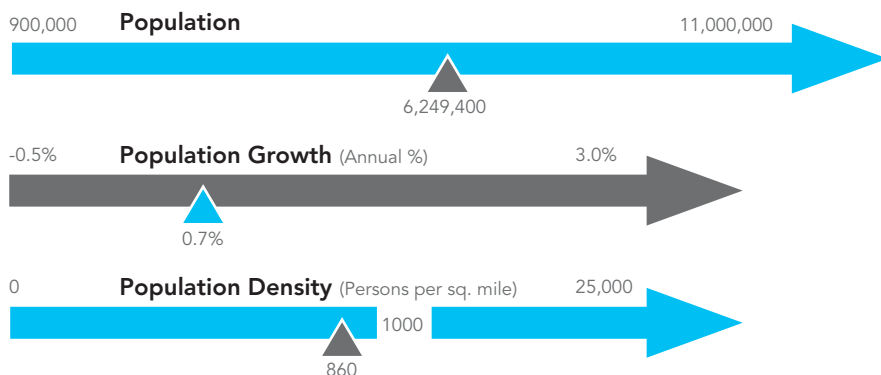
\$880

US Average: \$1,038



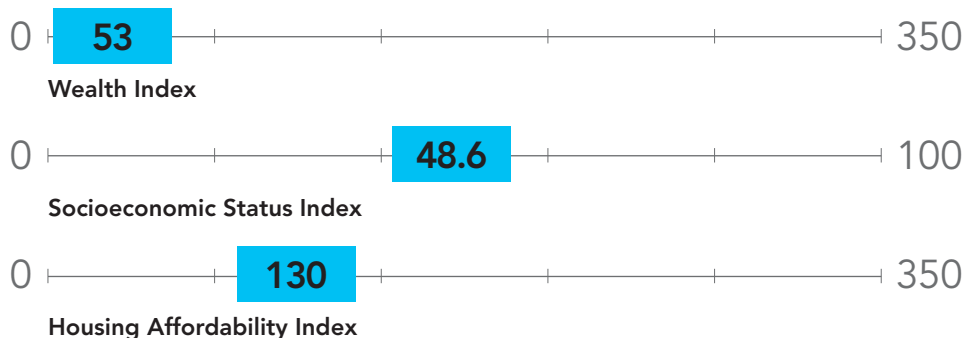
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

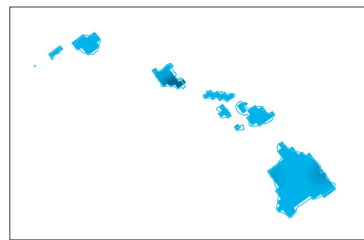
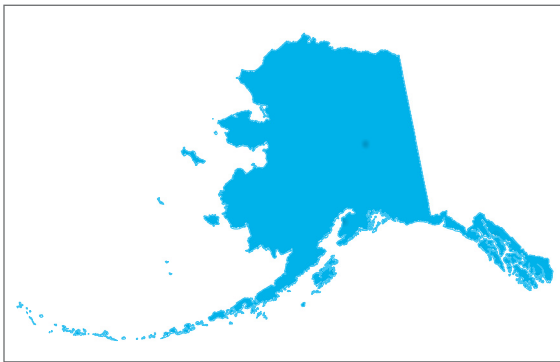
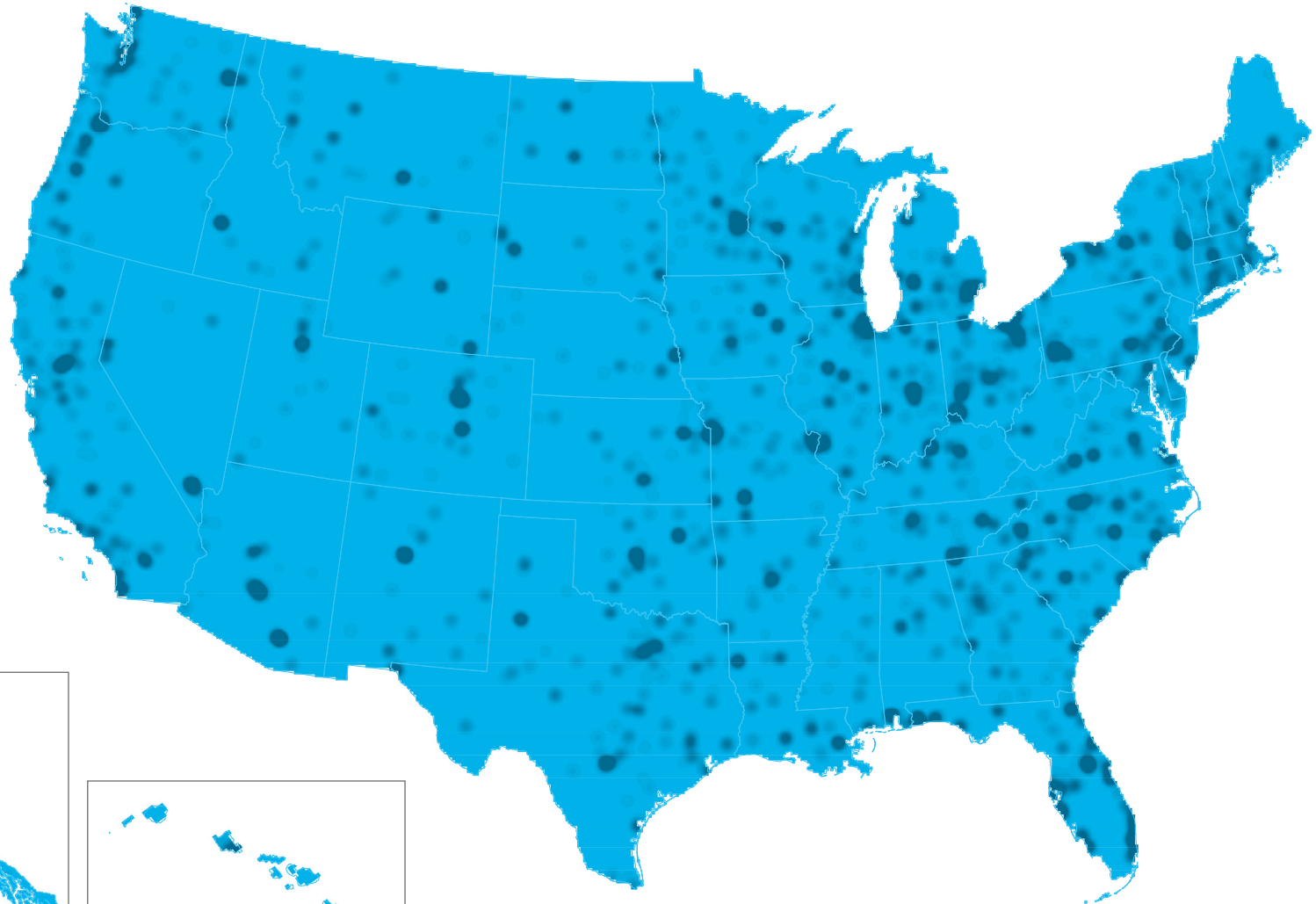
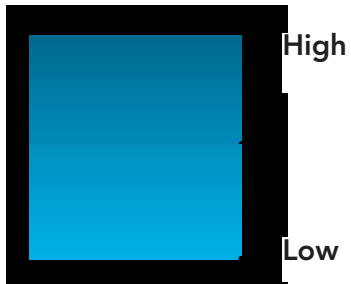
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Old and Newcomers* Tapestry Segment by households.





LifeMode Group: Family Landscapes

Middleburg

4C

Households: 3,511,200

Average Household Size: 2.75

Median Age: 36.1

Median Household Income: \$59,800

WHO ARE WE?

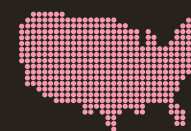
Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, as the housing boom spread beyond large metropolitan cities. Residents are traditional, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 150).
- Affordable housing, median value of \$175,000 (Index 84) with a low vacancy rate.
- Young couples, many with children; average household size is 2.75.

SOCIOECONOMIC TRAITS

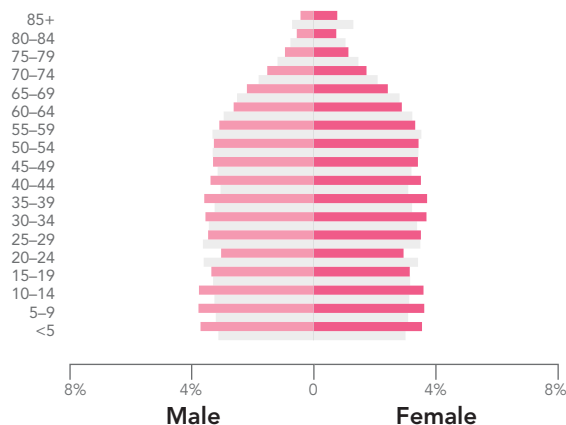
- Education: 65% with a high school diploma or some college.
- Labor force participation typical of a younger population at 66.7% (Index 107).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology for convenience (online banking or saving money on landlines) and entertainment.



AGE BY SEX (Esri data)

Median Age: **36.1** US: 38.2

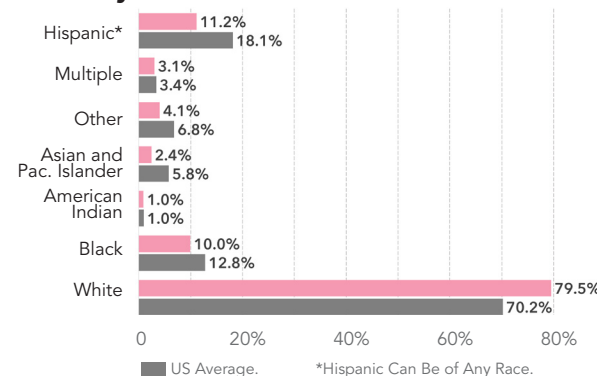
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **48.5** US: 64.0



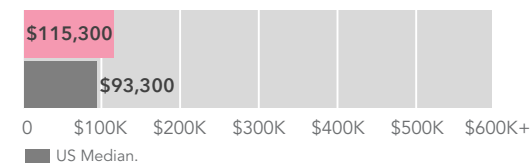
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

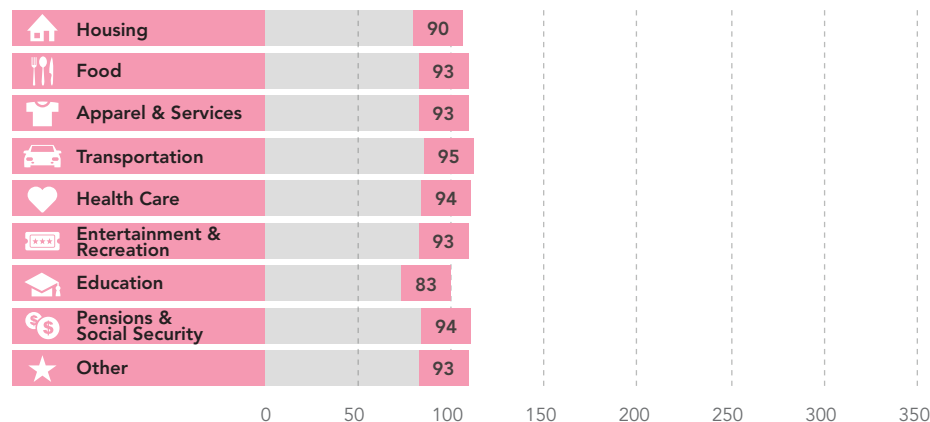


Median Net Worth



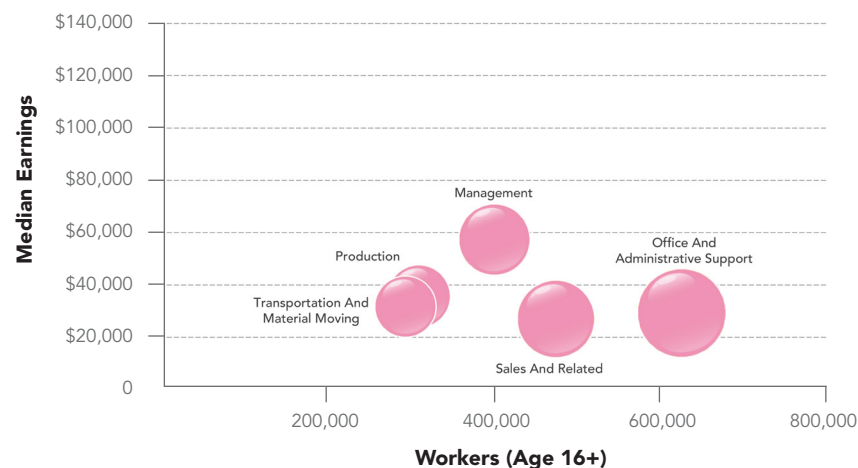
AVERAGE HOUSEHOLD BUDGET INDEX

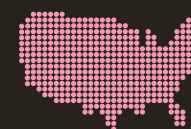
The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Residents are partial to domestic vehicles; they like to drive trucks, SUVs, or motorcycles.
- Entertainment is primarily family oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children's toys and apparel) or home DIY projects.
- Sports include hunting, fishing, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

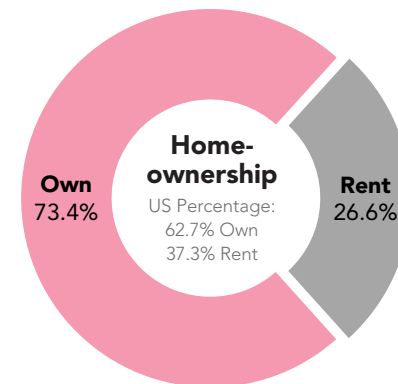
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

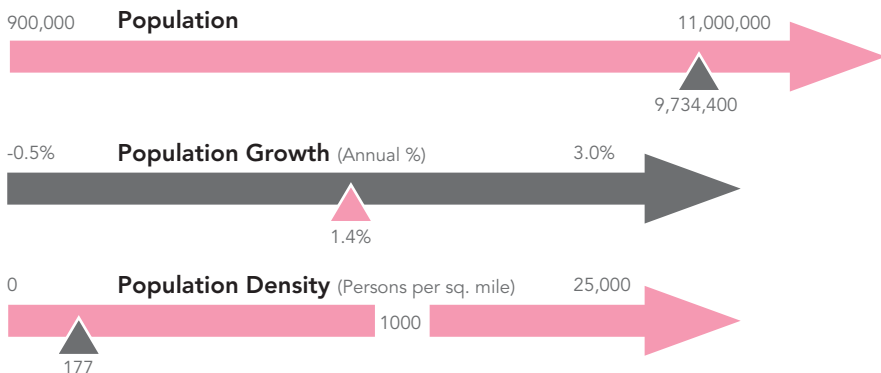
Median Value:
\$175,000

US Median: \$207,300



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



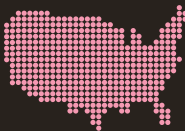
ESRI INDEXES

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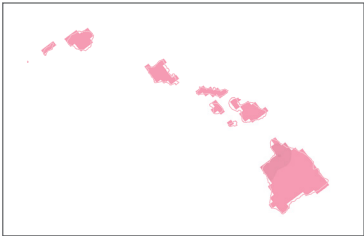
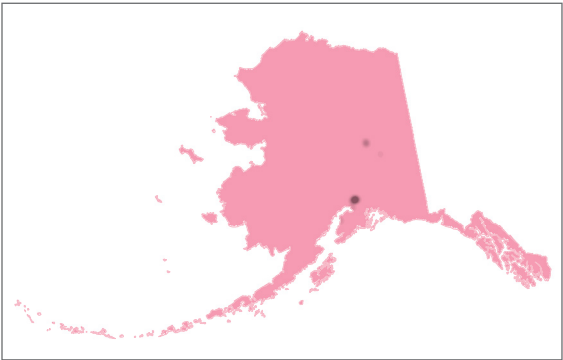
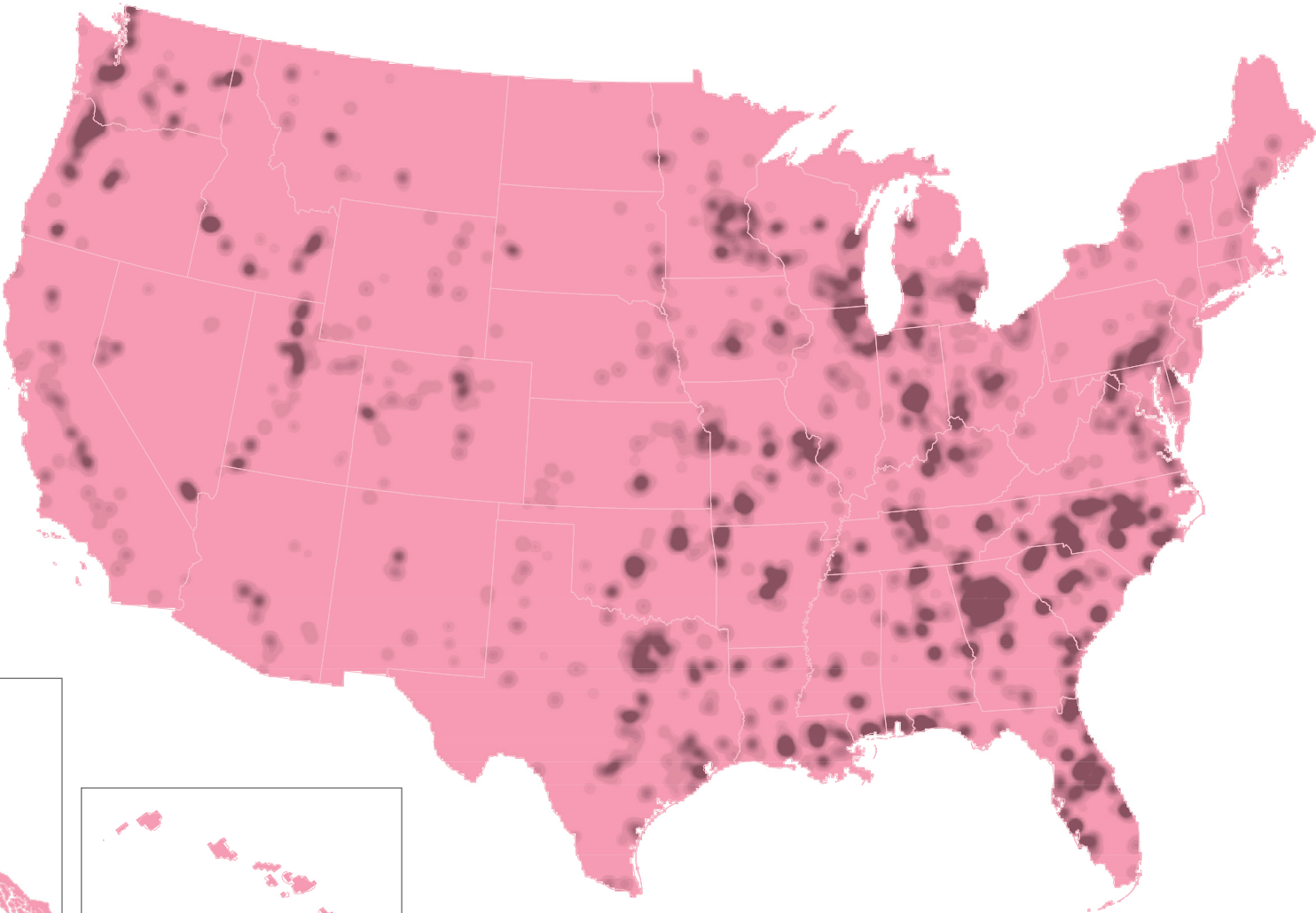
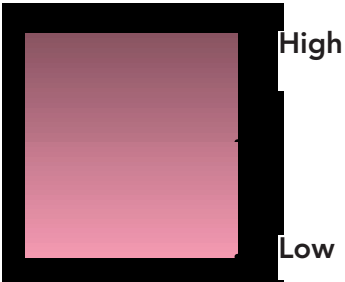


Middleburg



SEGMENT DENSITY

This map illustrates the density and distribution of the *Middleburg* Tapestry Segment by households.





LifeMode Group: Family Landscapes

Workday Drive

4A

Households: 3,541,300

Average Household Size: 2.97

Median Age: 37.0

Median Household Income: \$90,500

WHO ARE WE?

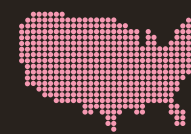
Workday Drive is an affluent, family-oriented market with a country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional job centers. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. They favor time-saving devices, like banking online or housekeeping services, and family-oriented pursuits.

OUR NEIGHBORHOOD

- *Workday Drive* residents prefer the suburban periphery of metropolitan areas.
- Predominantly single family, homes are in newer neighborhoods, 34% built in the 1990s (Index 236), 31% built since 2000.
- Owner-occupied homes have high rate of mortgages at 68% (Index 164) and low rate vacancy at 4%.
- Median home value is \$257,400.
- Most households are married couples with children; average household size is 2.97.
- Most households have two or three vehicles; long travel time to work including a disproportionate number commuting from a different county (Index 132).

SOCIOECONOMIC TRAITS

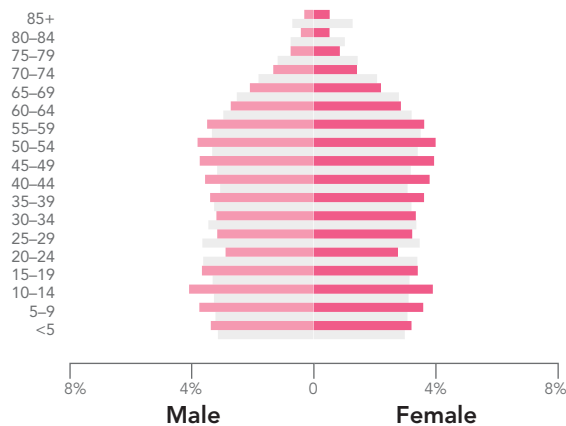
- Education: 40.5% college graduates; more than 72% with some college education.
- High labor force participation rate at 71%; two out of three households include two plus workers (Index 124).
- Connected, with a host of wireless devices—anything that enables convenience, like banking, paying bills, or even shopping online.
- Well insured and invested in a range of funds, from savings accounts or bonds to stocks.
- Carry a higher level of debt, including first (Index 149) and second mortgages (Index 154) and auto loans (Index 149).



AGE BY SEX (Esri data)

Median Age: **37.0** US: 38.2

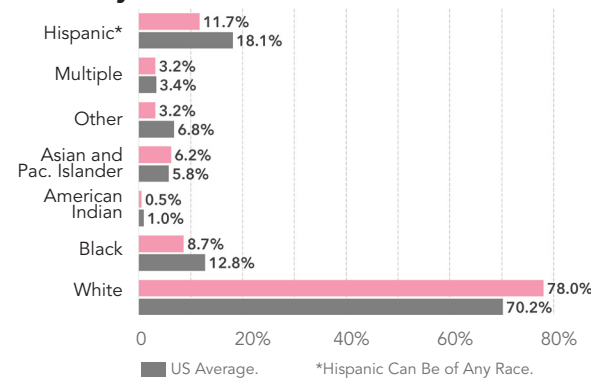
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

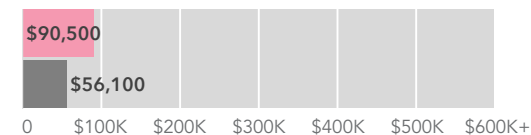
Diversity Index: **50.8** US: 64.0



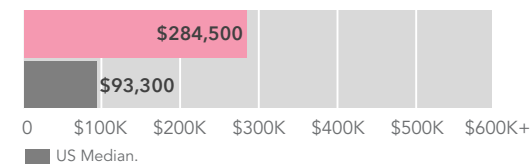
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

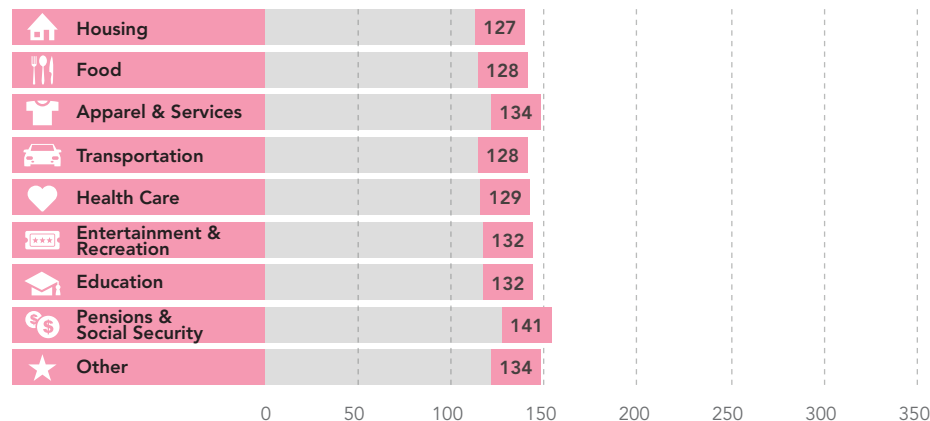


Median Net Worth



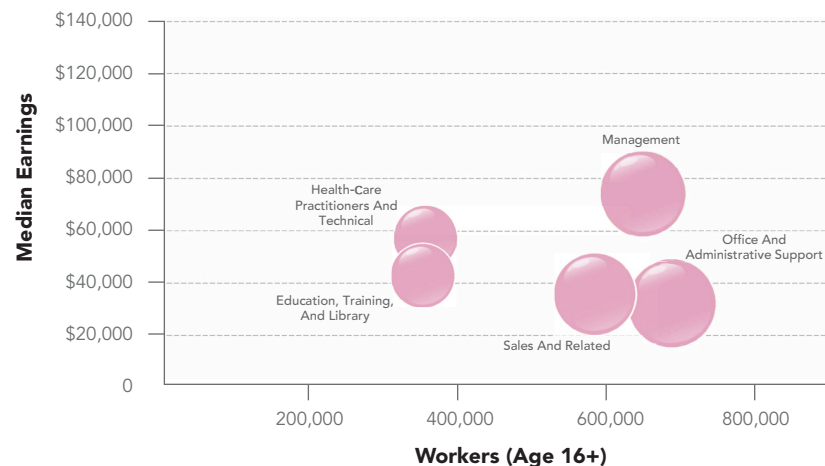
AVERAGE HOUSEHOLD BUDGET INDEX

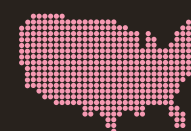
The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Most households own at least two vehicles; the most popular types are minivans and SUVs.
- Family-oriented purchases and activities dominate, like four plus televisions (Index 154), movie purchases or rentals, children's apparel and toys, and visits to theme parks or zoos.
- Outdoor activities and sports are characteristic of life in the suburban periphery. They attend sporting events, as well as participate in them like bicycling, jogging, golfing, and boating.
- Home maintenance services are frequently contracted, but these families also like their gardens and own the tools for minor upkeep, like lawn mowers, trimmers, and blowers.

HOUSING

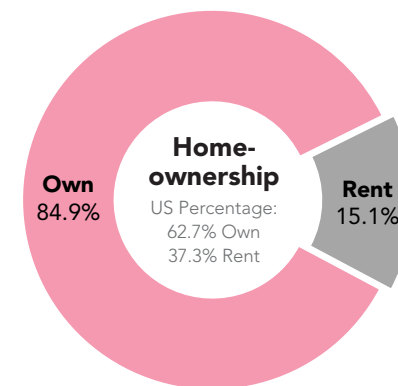
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

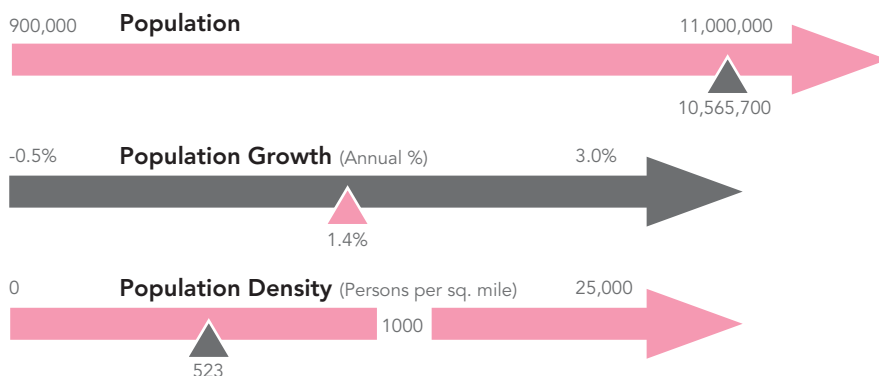
Median Value:
\$257,400

US Median: \$207,300



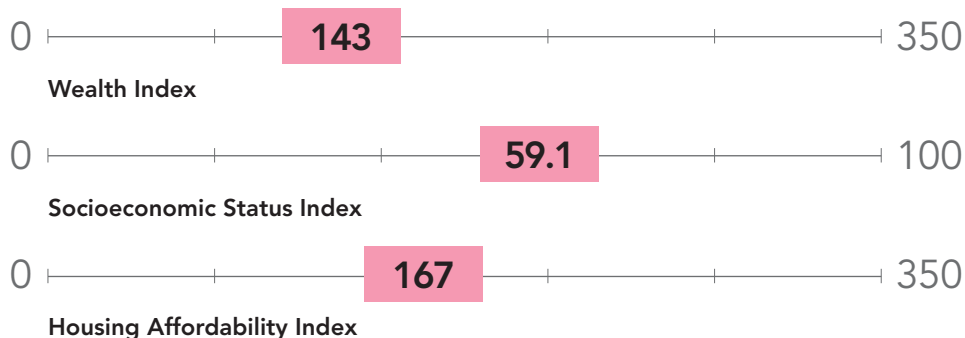
POPULATION CHARACTERISTICS

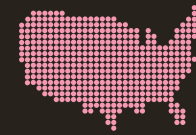
Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

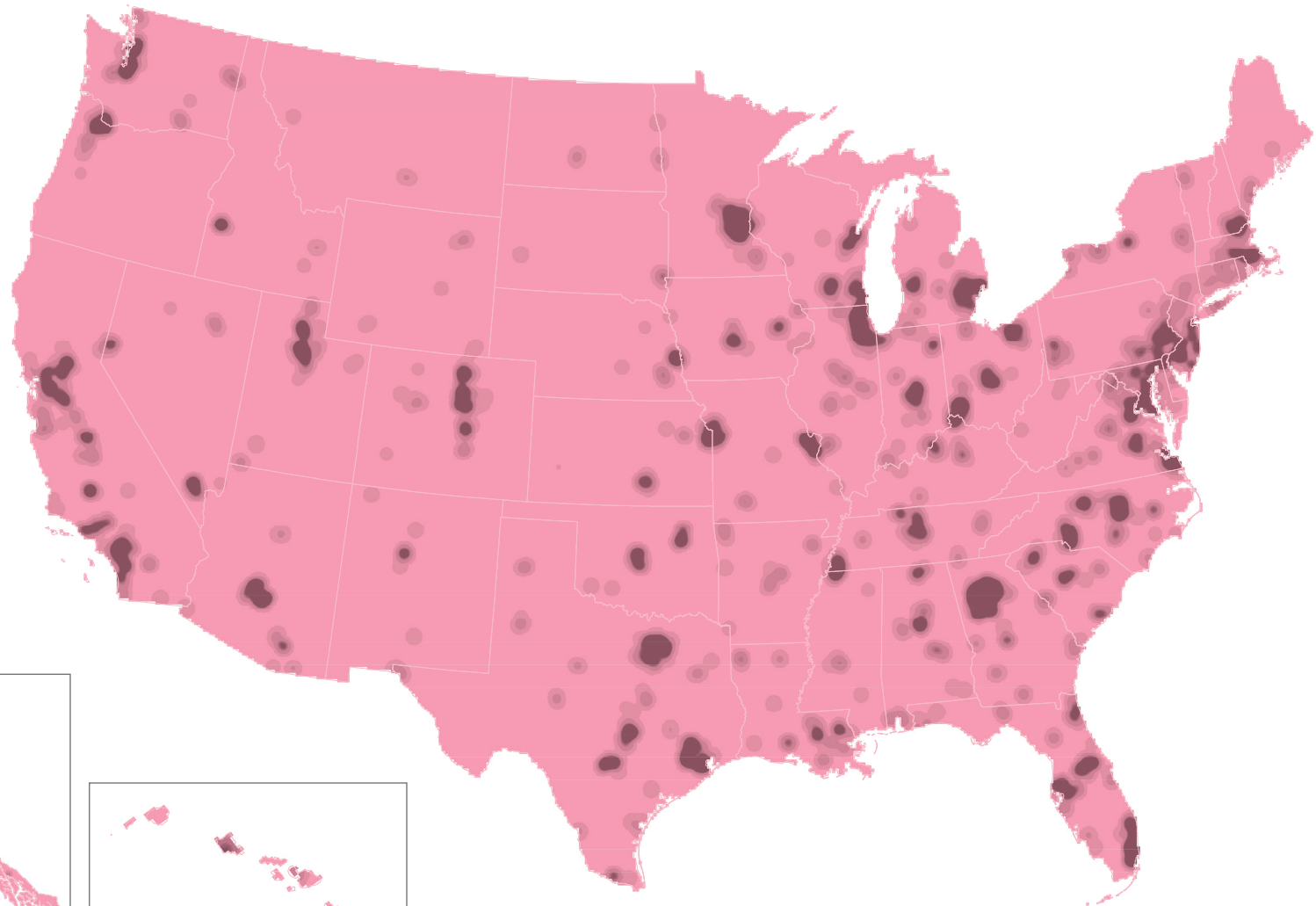
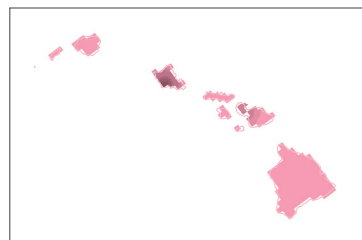
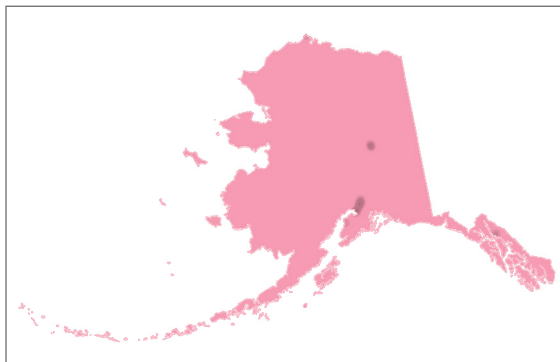
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Workday Drive* Tapestry Segment by households.





LifeMode Group: Cozy Country Living

Green Acres

6A

Households: 3,923,400

Average Household Size: 2.70

Median Age: 43.9

Median Household Income: \$76,800

WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. Avid do-it-yourselfers, they maintain and remodel their homes with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf.

OUR NEIGHBORHOOD

- This large segment is concentrated in rural enclaves in metropolitan areas.
- Primarily (not exclusively) older homes with acreage; new housing growth in the past 15 years.
- Single-family, owner-occupied housing, with a median value of \$235,500.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

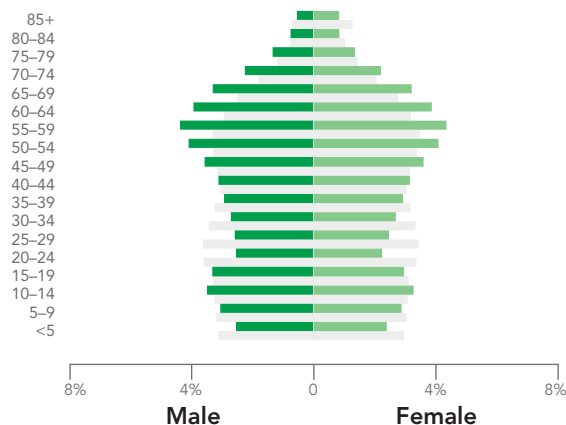
- Education: More than 60% are college educated.
- Labor force participation rate is high at 66.8% (Index 107).
- Income is derived not only from wages and salaries but also from self-employment (more than 13% of households), investments (27% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.



AGE BY SEX (Esri data)

Median Age: **43.9** US: 38.2

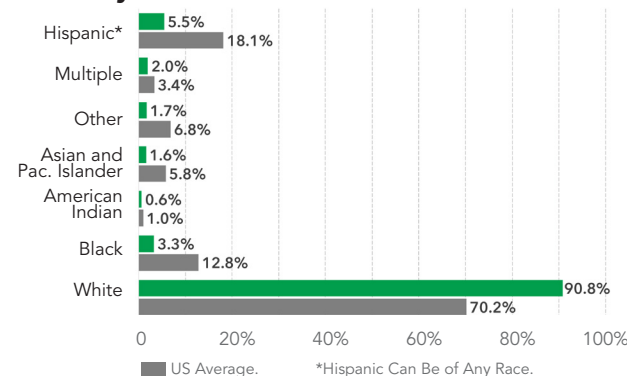
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **26.0** US: 64.0



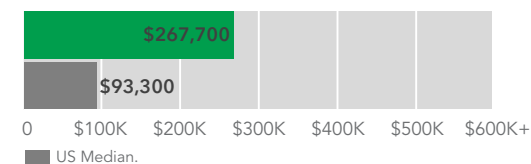
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

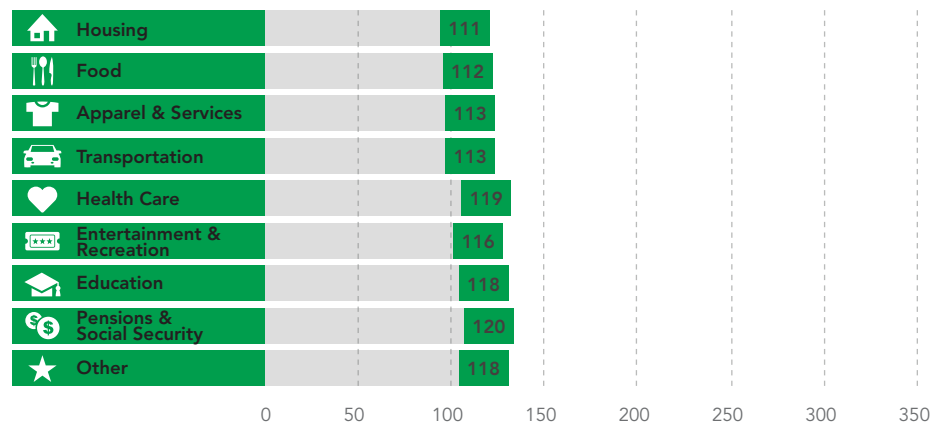


Median Net Worth



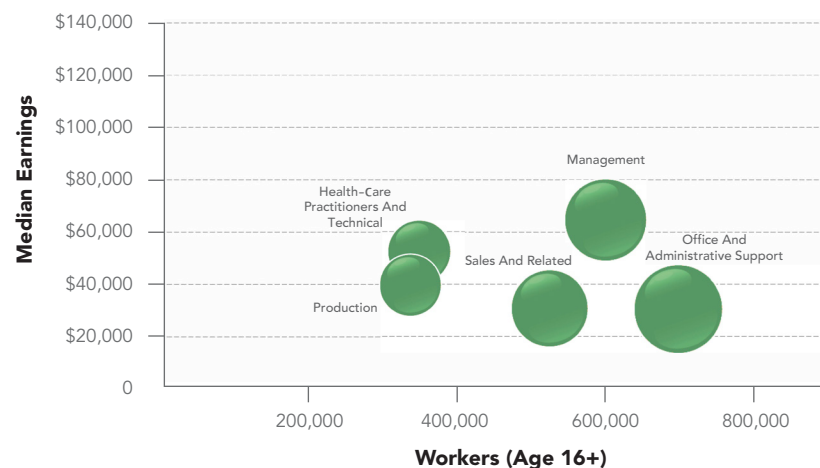
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Purchasing choices reflect *Green Acres* residents' country life, including a variety of vehicles, from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from charitable to veterans' clubs.

HOUSING

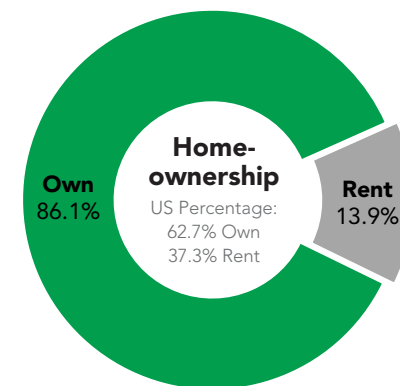
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Typical Housing:
Single Family

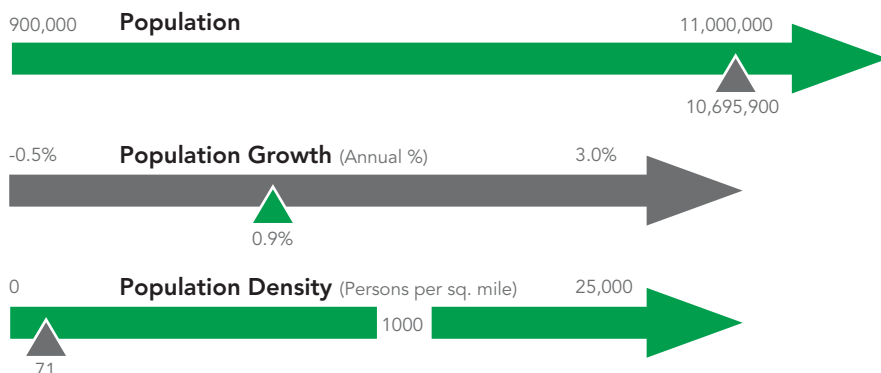
Median Value:
\$235,500

US Median: \$207,300



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

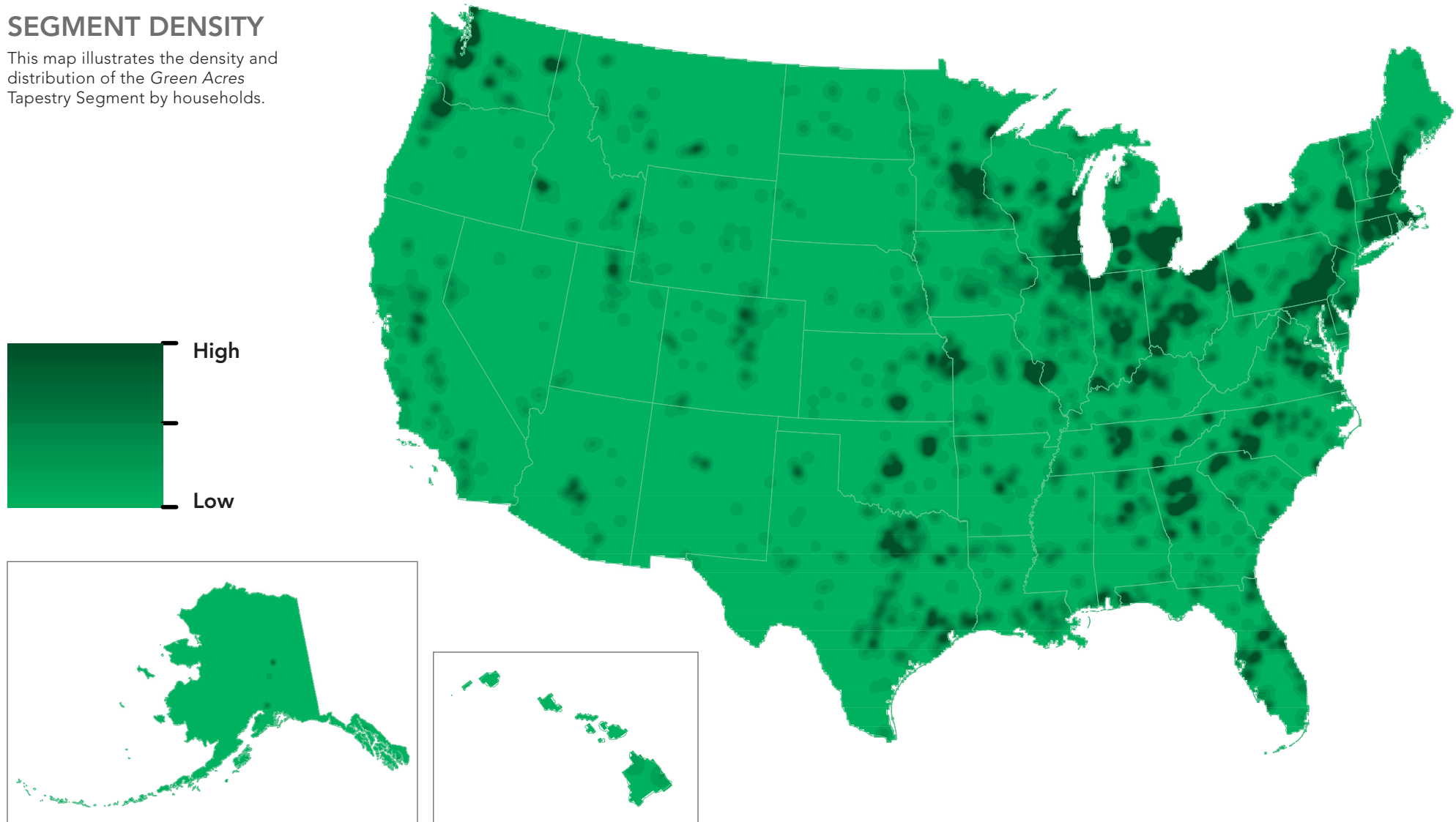
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Green Acres* Tapestry Segment by households.



Appendix 2: Housing Survey

Working with County officials, members of the steering committee, and various community partners, a Housing Survey was administered to understand housing needs and preferences of county residents. Conducted from February 1, 2025, to March 31, 2025, the survey yielded a total of 1,164 responses.

The following is a summary of survey responses.



CLERMONT COUNTY COMPREHENSIVE HOUSING STUDY

HOUSING SURVEY ANALYSIS

APRIL 14, 2023

URBAN PARTNERS

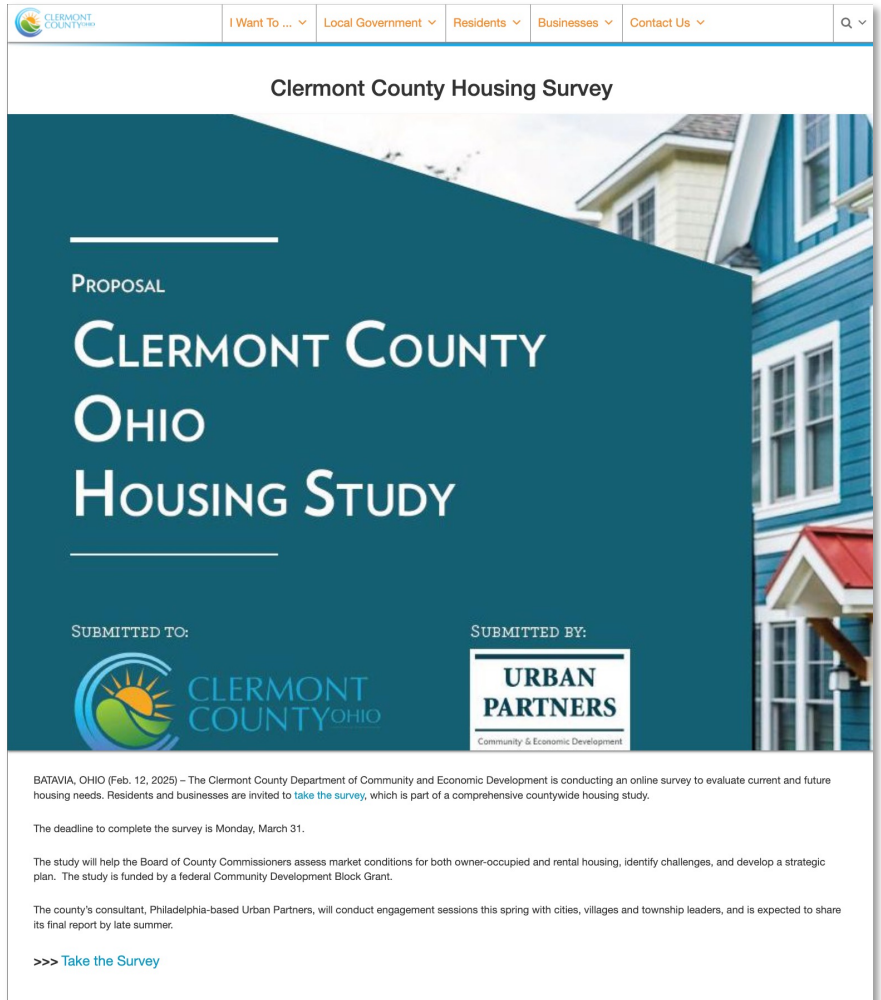
Community & Economic Development

Philadelphia, PA • Charleston, SC

BACKGROUND

Clermont County is conducting a Comprehensive Housing Study to assist the Board of County Commissioners in evaluating and strategizing the current and future housing needs within Clermont County. The purpose of this study is to assess the current state of housing within the county, identify housing needs and challenges, and develop recommendations and strategies to address these needs effectively.

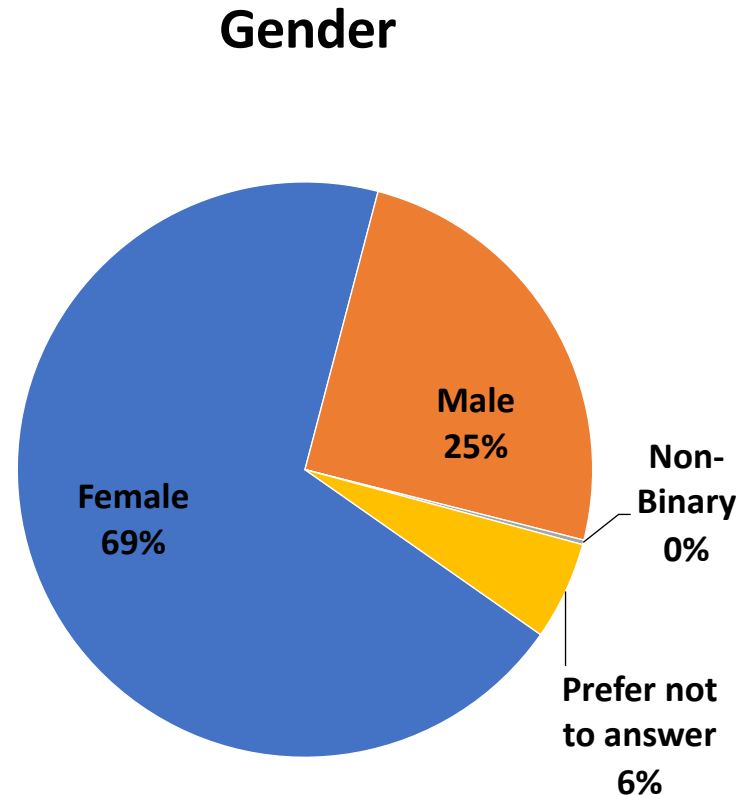
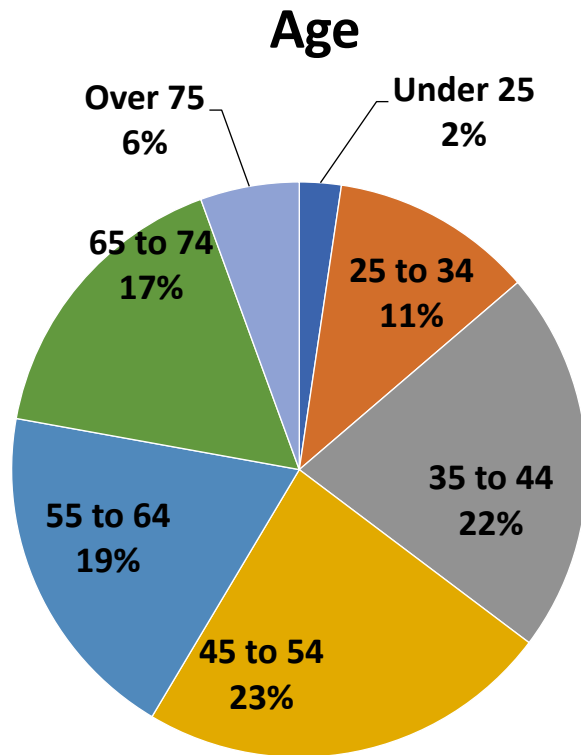
Working with County officials, members of the steering committee, and various community partners, a Housing Survey was administered to understand housing needs and preferences of county residents. Conducted from February 1, 2025 to March 31, 2025, the survey yielded a total of 1,164 responses.



The image is a screenshot of a web page titled "Clermont County Housing Survey". At the top, there is a navigation bar with the Clermont County logo and several menu items: "I Want To ...", "Local Government", "Residents", "Businesses", and "Contact Us". Below the navigation bar, the title "Clermont County Housing Survey" is displayed. The main content area has a dark blue background with a white diagonal stripe. On the left side of the stripe, the word "PROPOSAL" is written in small white capital letters, followed by "CLERMONT COUNTY OHIO HOUSING STUDY" in large white capital letters. On the right side of the stripe, there are two logos: "CLERMONT COUNTY OHIO" and "URBAN PARTNERS". Below the logos, there is a small text box that says "Community & Economic Development". At the bottom of the page, there is a white section with text. The text reads: "BATAVIA, OHIO (Feb. 12, 2025) – The Clermont County Department of Community and Economic Development is conducting an online survey to evaluate current and future housing needs. Residents and businesses are invited to [take the survey](#), which is part of a comprehensive countywide housing study." Below this, it says "The deadline to complete the survey is Monday, March 31." Then, "The study will help the Board of County Commissioners assess market conditions for both owner-occupied and rental housing, identify challenges, and develop a strategic plan. The study is funded by a federal Community Development Block Grant." Finally, it says "The county's consultant, Philadelphia-based Urban Partners, will conduct engagement sessions this spring with cities, villages and township leaders, and is expected to share its final report by late summer." At the bottom, there is a link that says ">>> [Take the Survey](#)".

Survey Respondents

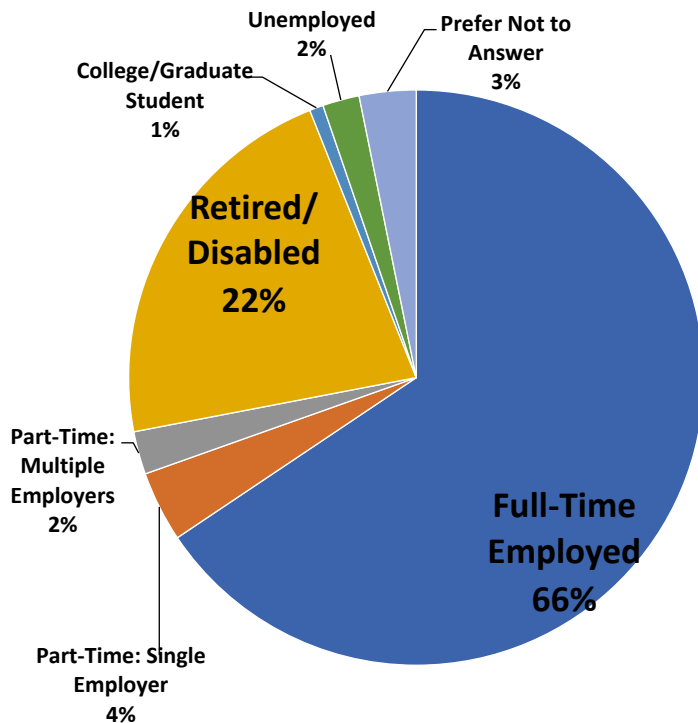
- Total: 1,164 respondents (96% Clermont Co. residents)



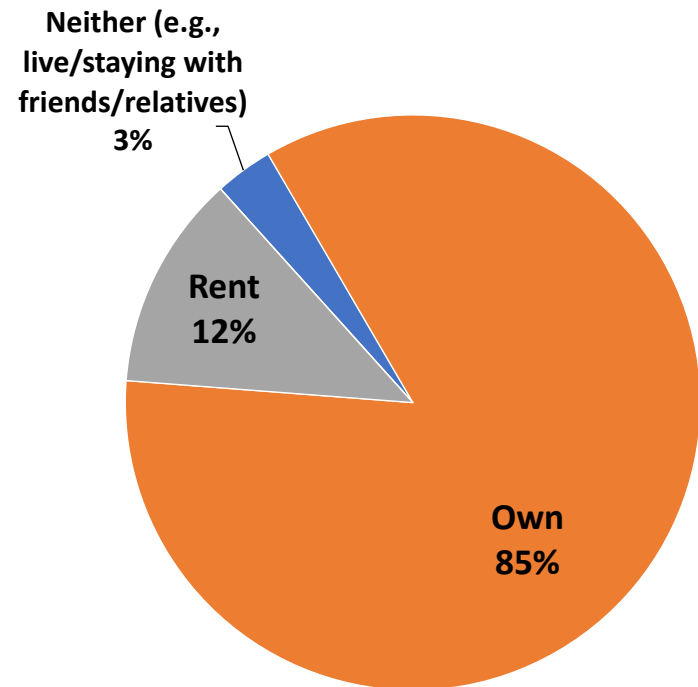
Survey Respondents

- Total: 1,164 respondents (96% Clermont Co. residents)

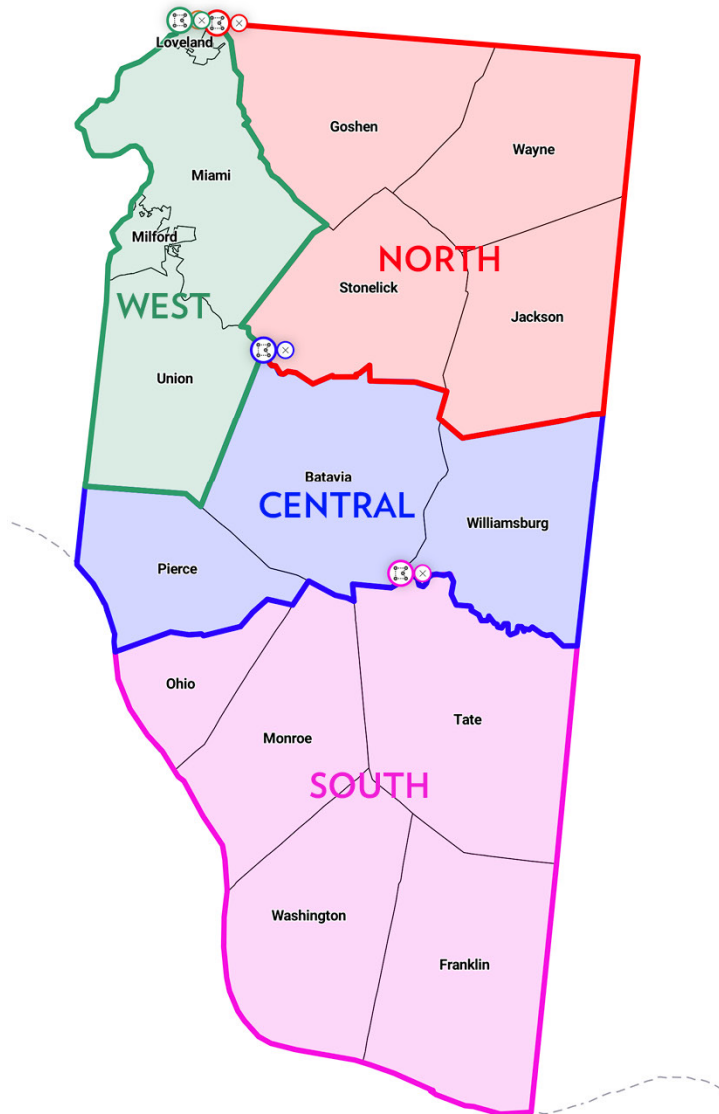
Employment Status



Tenure

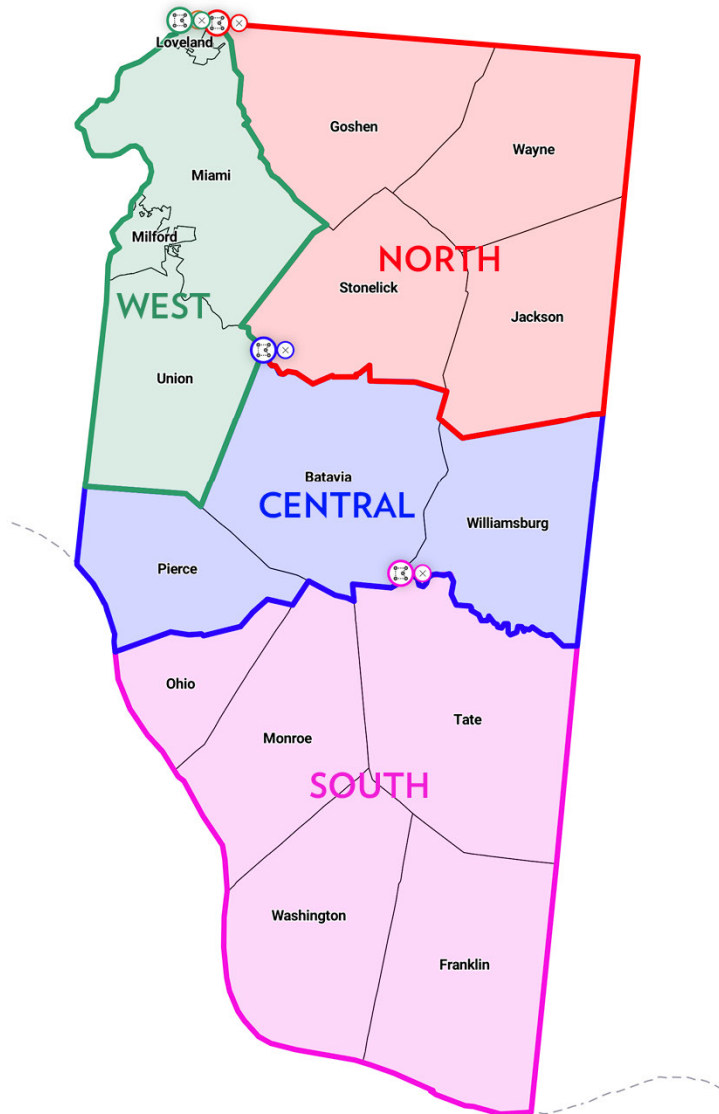


Submarkets



Central Submarket	Townships: Batavia, Pierce, Williamsburg
North Submarket	Townships: Goshen, Jackson, Stonelick, Wayne
West Submarket	Townships: Miami, Union Cities: Loveland, Milford
South Submarket	Townships: Franklin, Monroe, Ohio, Tate, Washington

Submarkets



Q: Where do you live?

Submarket	%
Central	31%
North	8%
South	15%
West	42%
Non County Residents	4%

Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Q: “What type of housing do you live in now?”

TYPE OF HOME	%
• Single-family detached	92%
• Condominium	3%
• Mobile Home	3%
• Townhouse/Rowhouse	2%
• Prefer not to answer	0%

Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Q: “How long have you lived in your current home?”

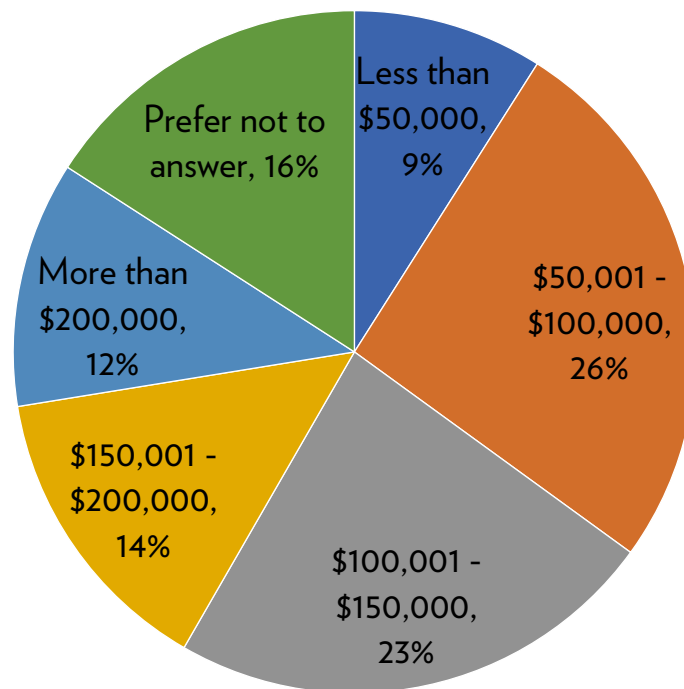
Number of years	%
• Less than 1 year	4%
• 1 year to 2 years	6%
• 3 to 5 years	17%
• 6 to 10 years	20%
• 11 to 15 years	13%
• 16 to 20 years	10%
• More than 20 years	31%

Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Demographic Profile

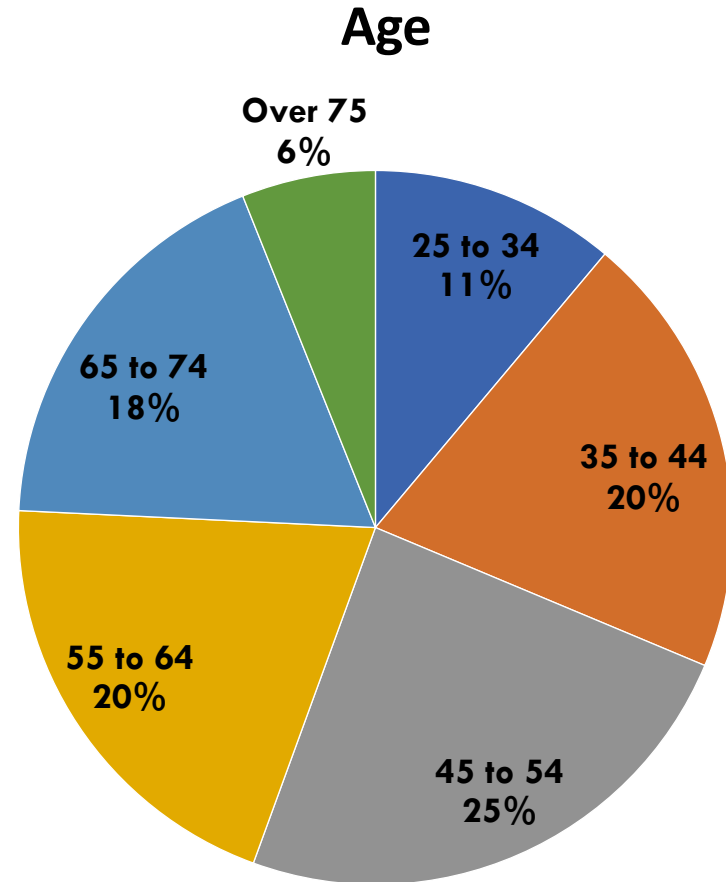
- 62% lived in Clermont County prior to most recent home purchase
 - Those who moved into the county arrived mostly from the Cincinnati area while much of the rest came from out of state.
- Household Incomes:



Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Demographic Profile



Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
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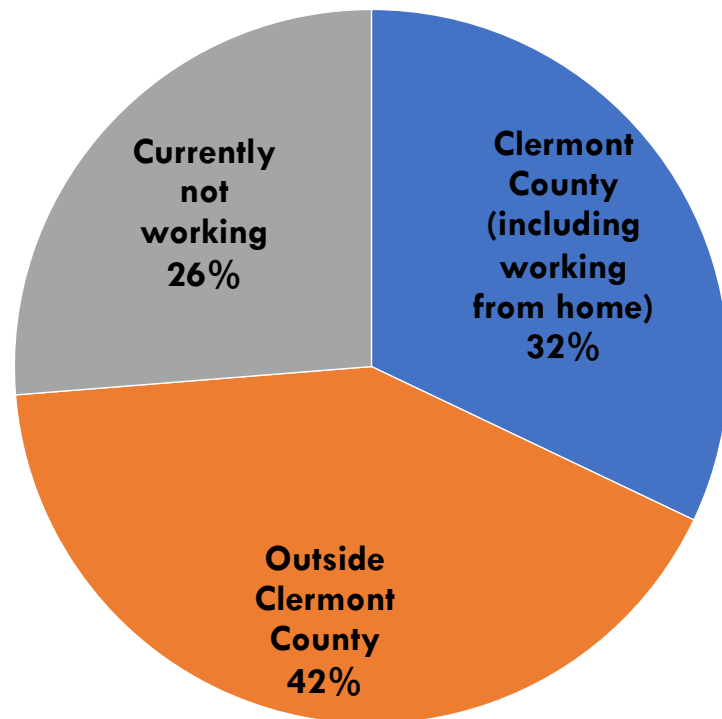
Demographic Profile

- Household Type:
 - Single adult with kids 2%
 - Two adults no kids 38%
 - Two adults with kids 34%
 - Three or more adults no kids 10%
 - Three or more adults with kids 6%
- Type of housing:
 - 92% live in single-family homes
 - 2 bedroom home: 10%
 - 3 bedroom home: 51%
 - 4+ bedroom home: 38%

Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Place of Employment

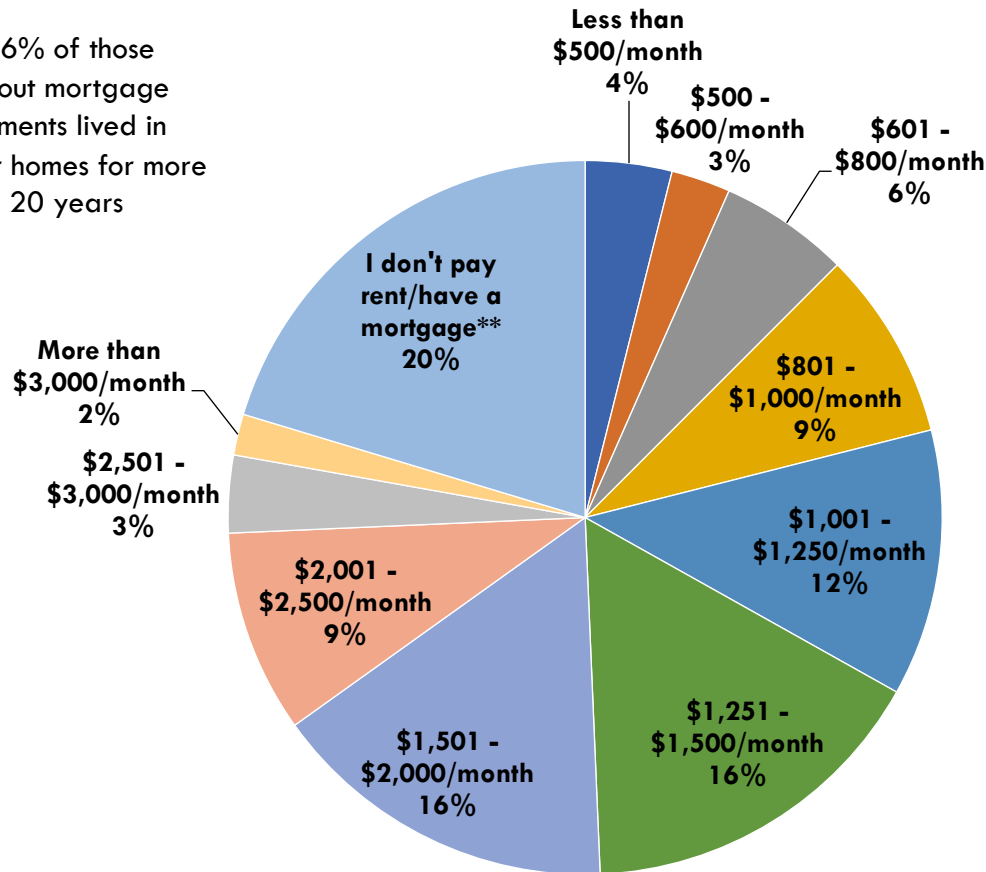


Clermont CO. HOMEOWNERS

- Represent 85% of the responses.
- 96% live in Clermont County.

Q: “What is your current monthly mortgage (including taxes and insurance)?”

** 56% of those without mortgage payments lived in their homes for more than 20 years



Clermont CO. RENTERS

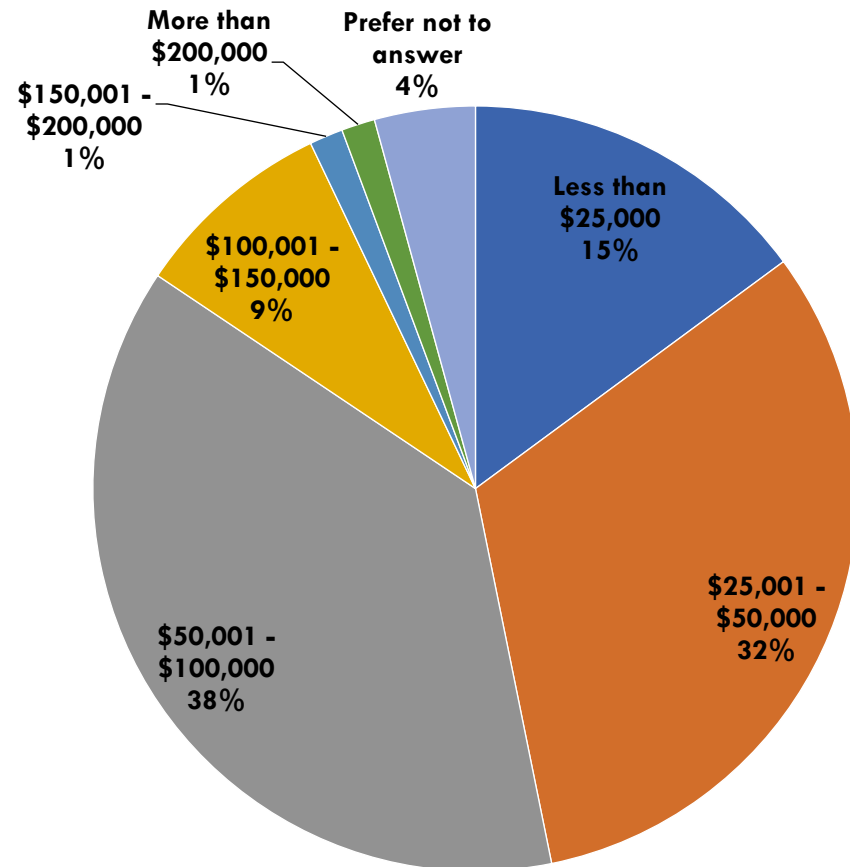
- Represent 12% of the responses.
- 94% live in Clermont County.

Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

Demographic Profile

- 74% lived in Clermont County prior to moving into current home
- Household Incomes:

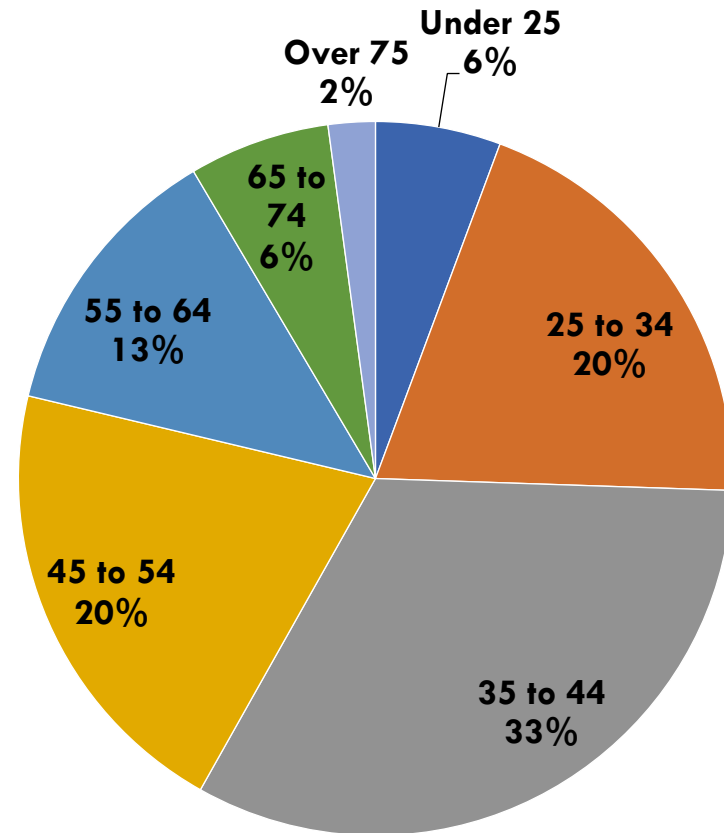


Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

Demographic Profile

Age:



As a comparison,
only 11% of
homeowners are
under 35 years-
of-age

Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

Demographic Profile

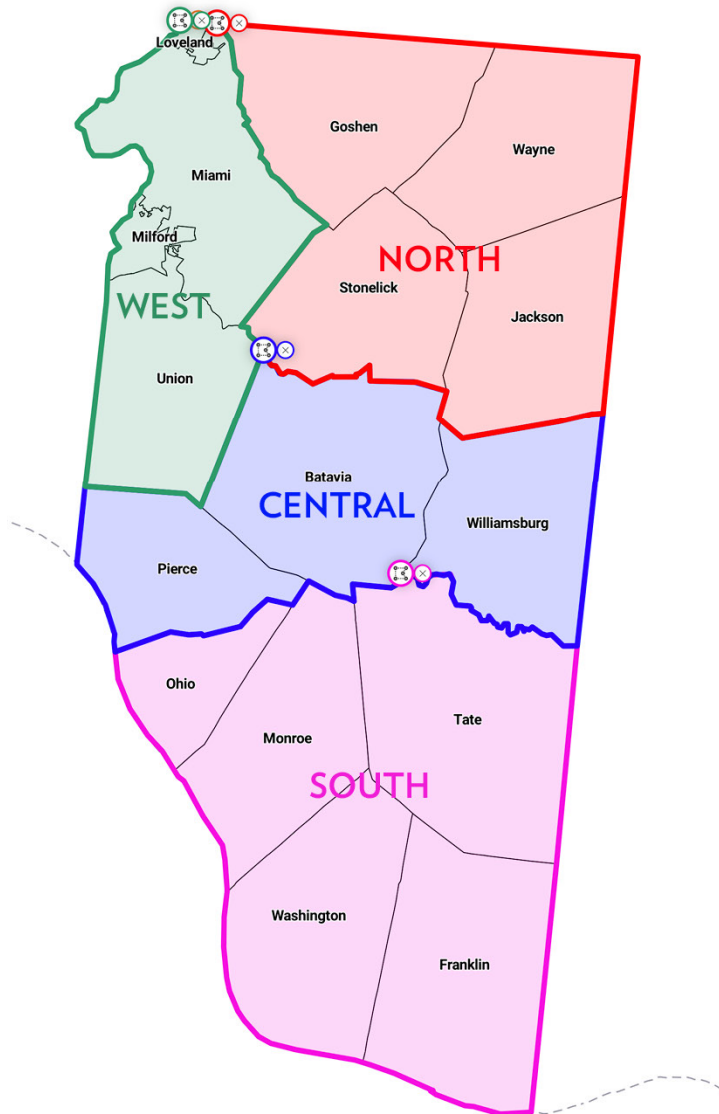
- Household Type:

• Single adult no kids	15%
• Single adult with kids	19%
• Two adults no kids	25%
• Two adults with kids	24%
• Three or more adults no kids	7%
• Three or more adults with kids	9%

- Type of housing:

• Apartment in multi-family building	40%
• Single family detached home	28%
• Townhouse/rowhouse	16%
• Mobile home	9%
• Apartment in multi-unit house	6%
• Condominium	1%

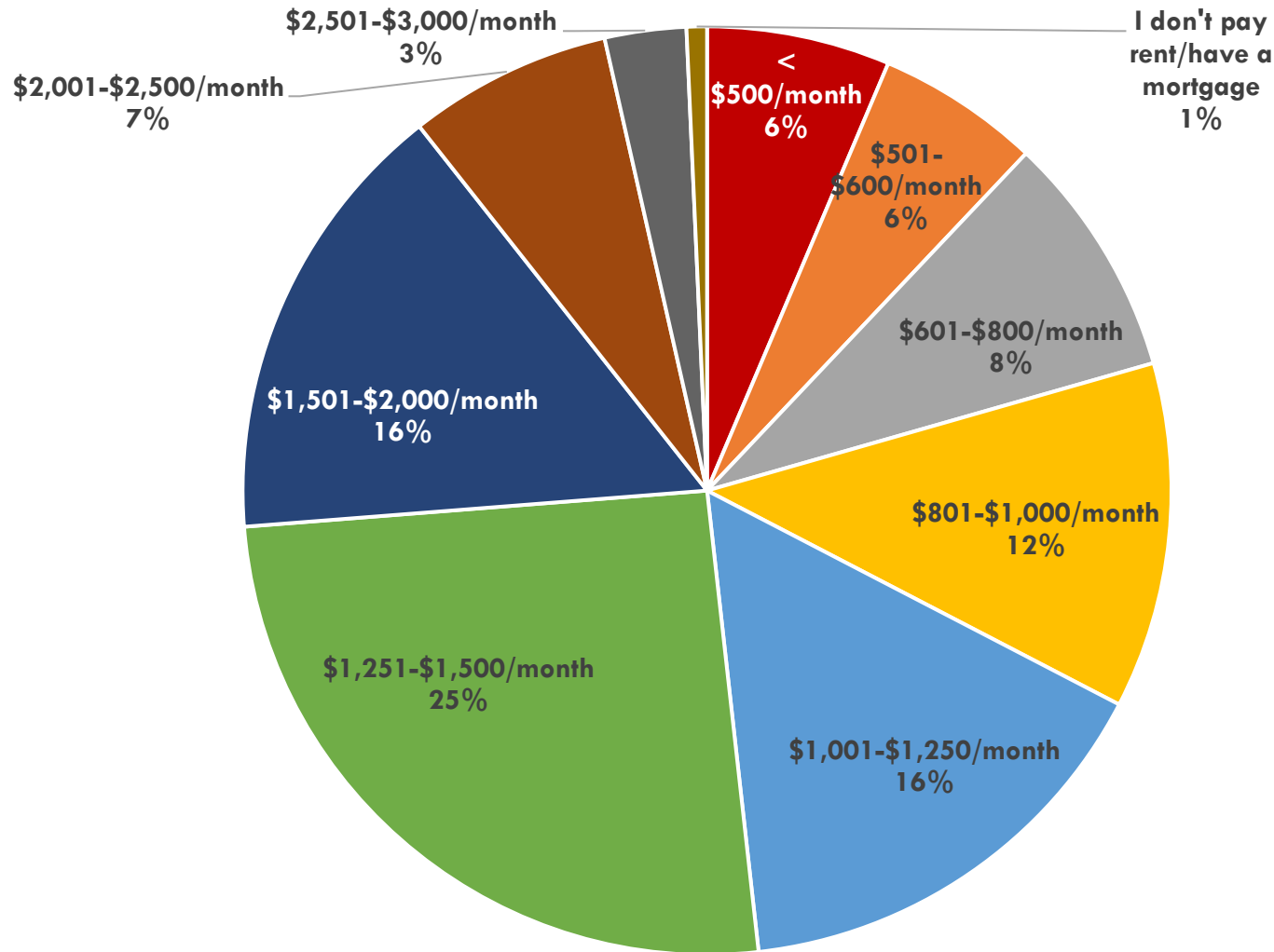
Submarkets



Q: Where do you live?

Submarket	%
Central	27%
North	4%
South	16%
West	49%
Non County Residents	5%

Q: “What is your current monthly rent?”



Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

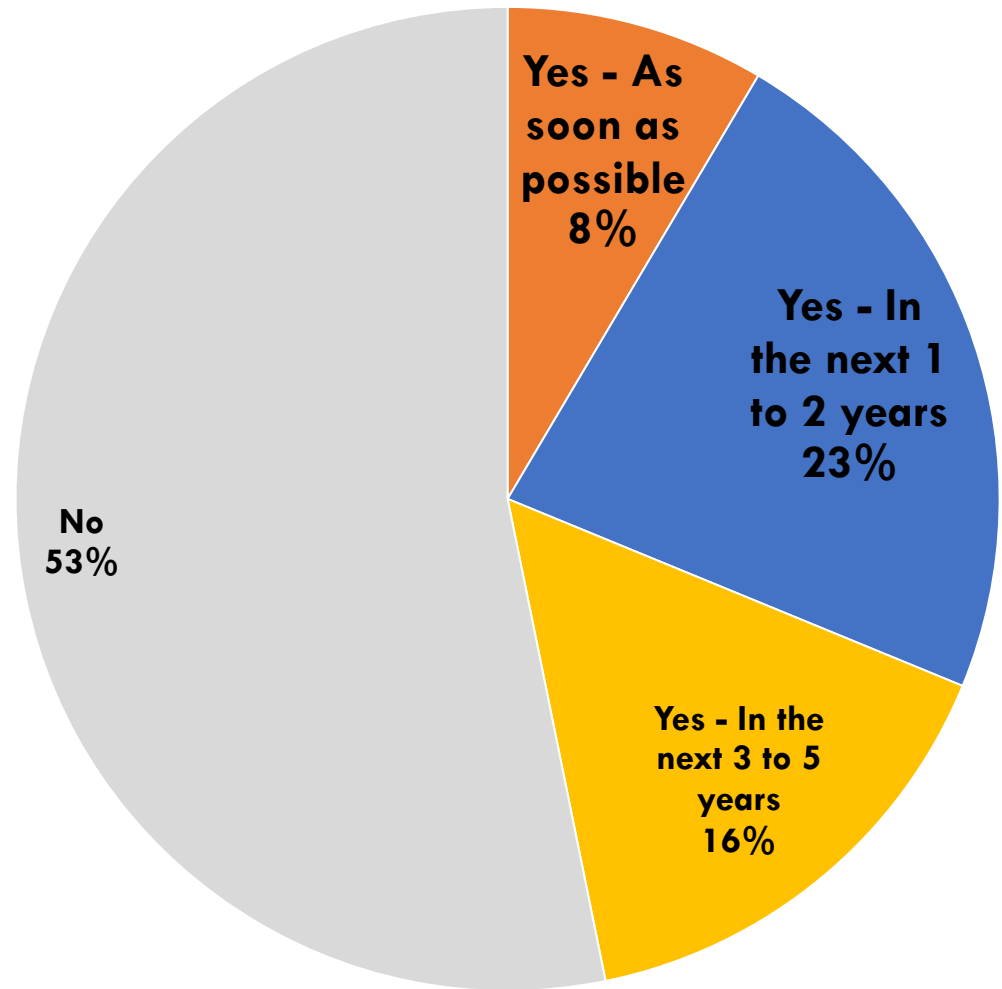
Q: “What type of housing do you live in now?”

TYPE OF HOME	%
• Apartment in multi-family complex	40%
• Single-family detached	28%
• Townhouse/Rowhouse	16%
• Mobile Home	9%
• Apartment in multi-family house	6%
• Condominium	1%

Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

Q: “Are you planning to own a home as part of a move within the next 5 years?”



Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

Q: “If yes, what type of home are you likely to purchase?”

TYPE OF HOME	%
• Single-family detached	93%
• Mobile Home	3%
• Townhouse/Rowhouse	1%
• Farm	1%
• Condominium	1%

Clermont CO. RENTERS

- Represent 12% of the responses.
- 94% live in Clermont County.

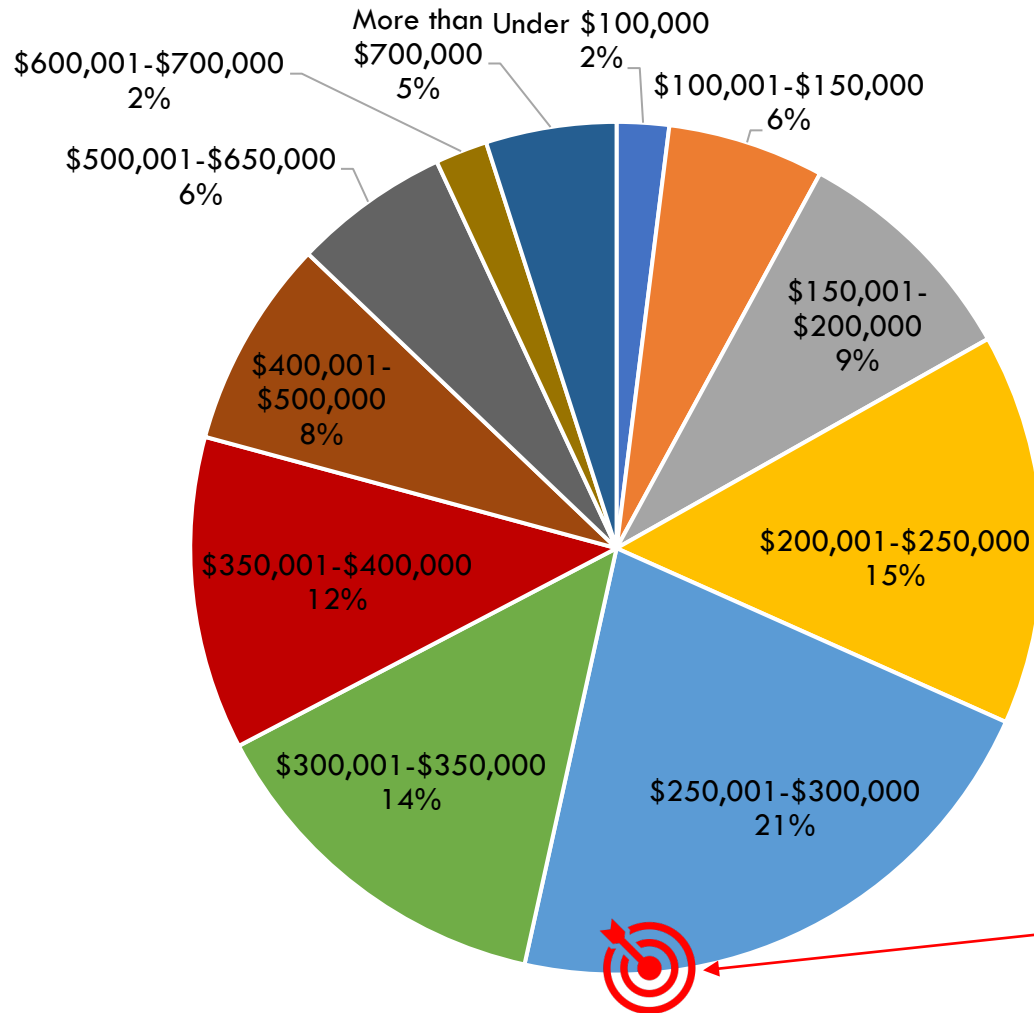
Q: “Are you planning to purchase a home within Clermont County?”

- Yes: 46%
- No: 10%
- Maybe: 44%

Q: “If yes to purchasing a home within Clermont County, where is your ideal location?”

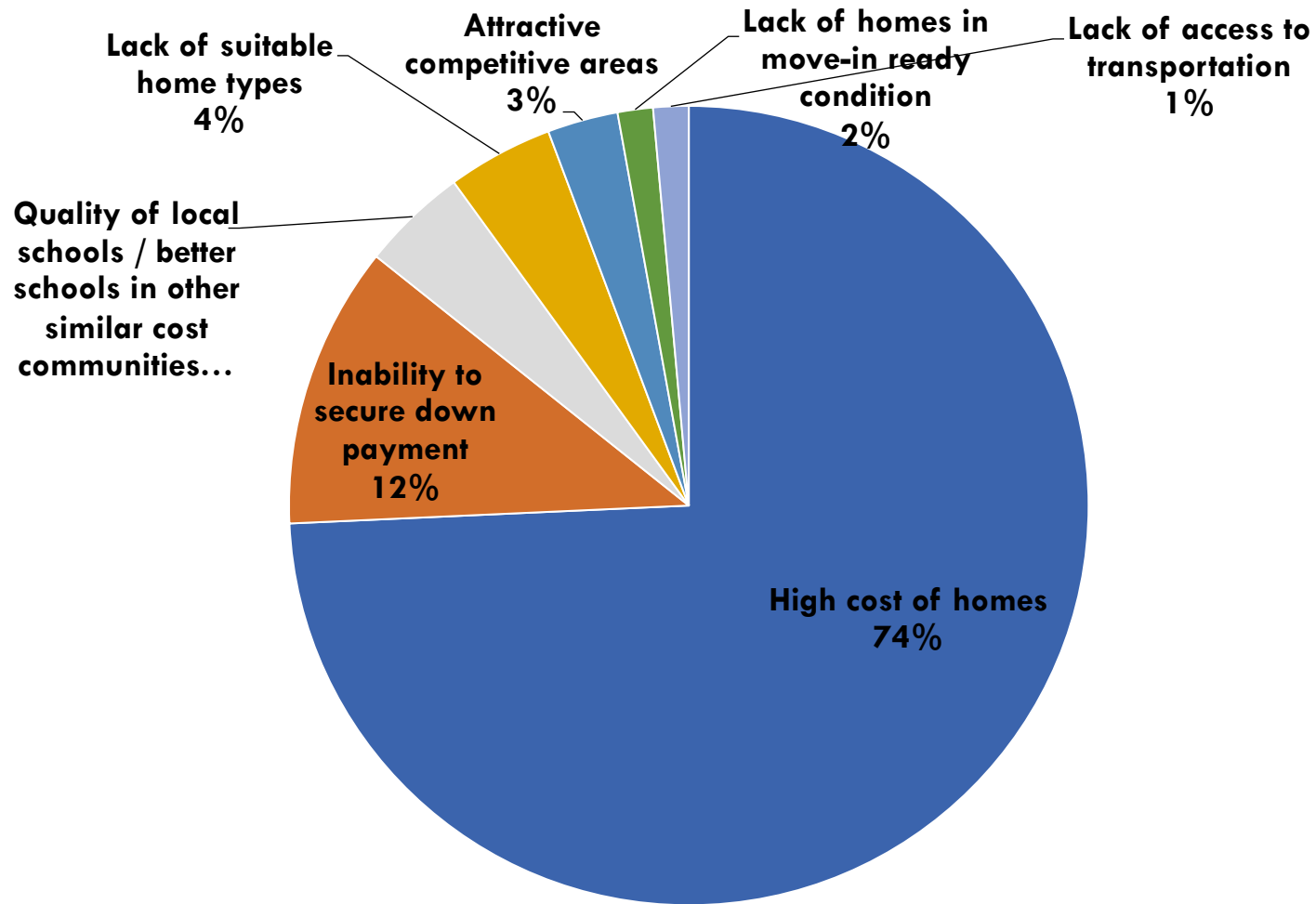
- | | |
|-------------------------|-----|
| - Union Township | 38% |
| - Pierce Township | 19% |
| - Batavia Township | 9% |
| - Milford City | 9% |
| - Miami Township | 6% |
| - Monroe Township | 6% |
| - Village of Felicity | 3% |
| - Williamsburg Township | 3% |
| - Franklin Township | 3% |
| - Goshen Township | 3% |

Q: “What purchase price level would you be willing to pay?”



**** Median Sale Price in
Clermont County in
2024: \$286,600**

Q: “What would be the biggest barrier to purchasing a home in Clermont County?”



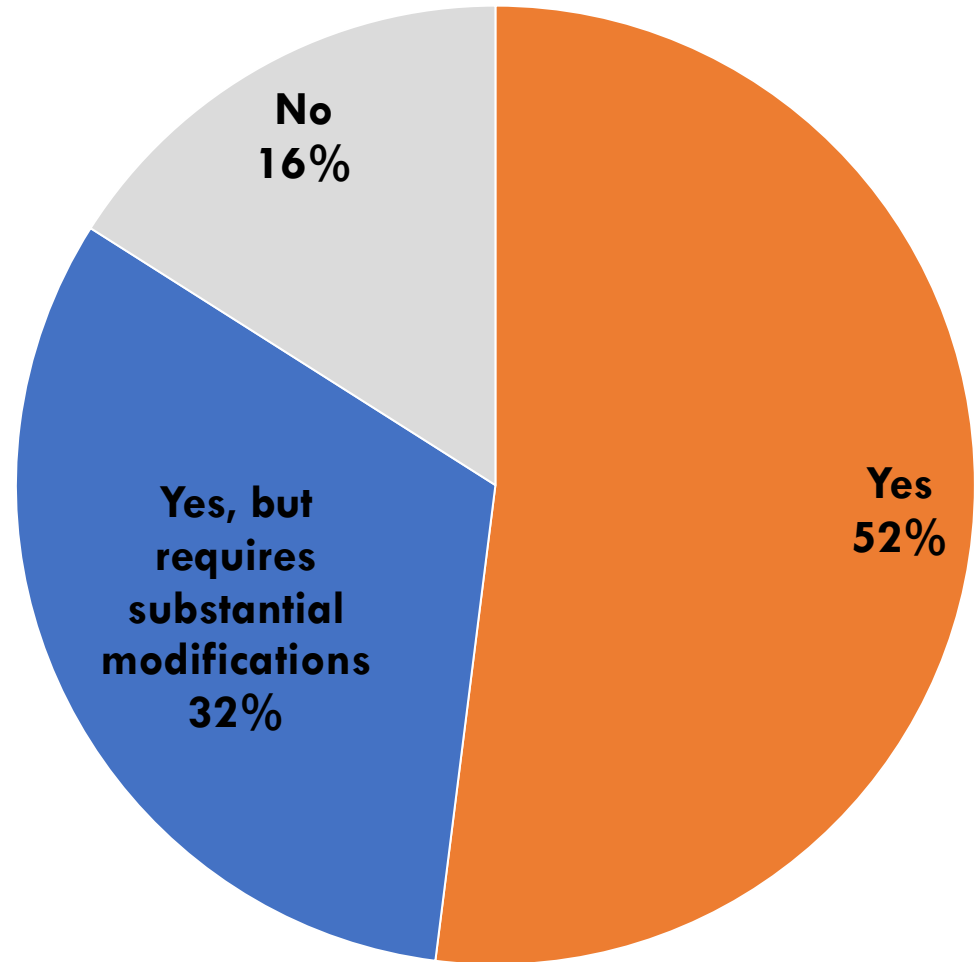
NEEDS FOR SENIORS:

- Represent 23% of the responses.
- 94% owners
- 5% renters
- 1% staying with relatives or friends

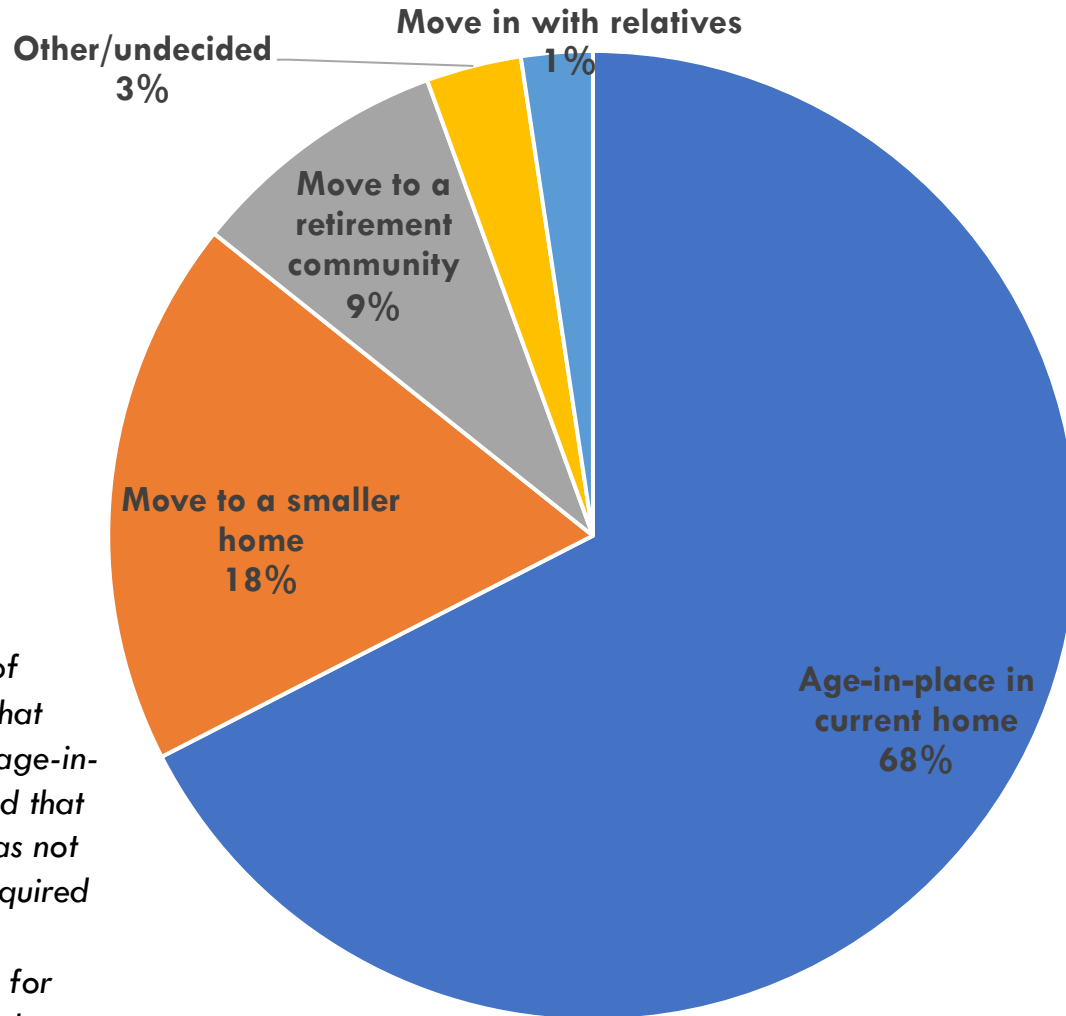
NEEDS FOR SENIORS:

- Represent 23% of the responses.
- 94% owners
- 5% renters
- 1% staying with relatives or friends

Q: "Is your current home suitable for increased needs related to aging?"

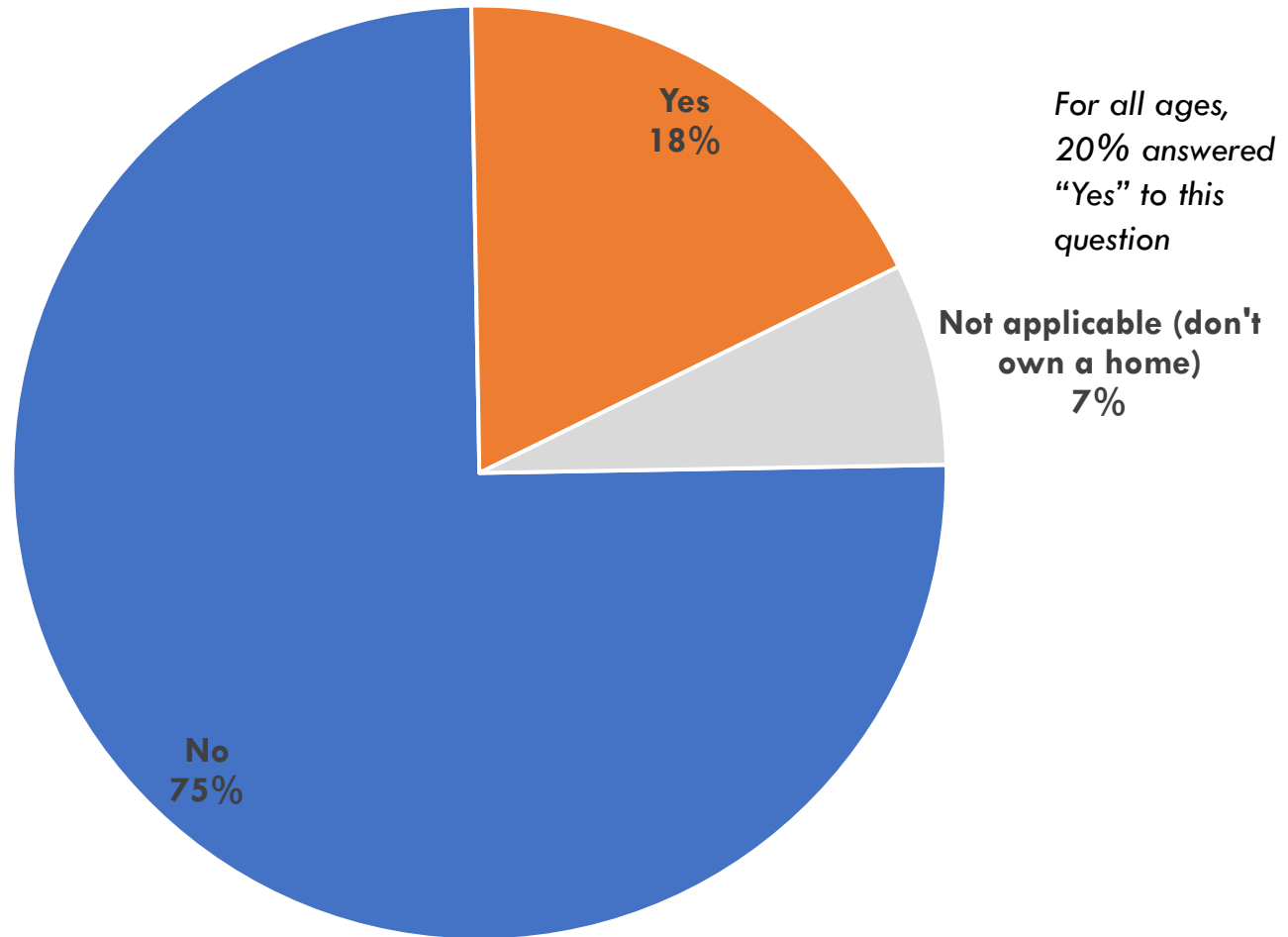


Q: “If you are a senior (65+ years of age), what is your preferred long-term housing arrangement?”



Note: 30% of respondents that preferred to age-in-place reported that their home was not suitable or required substantial modifications for increased needs

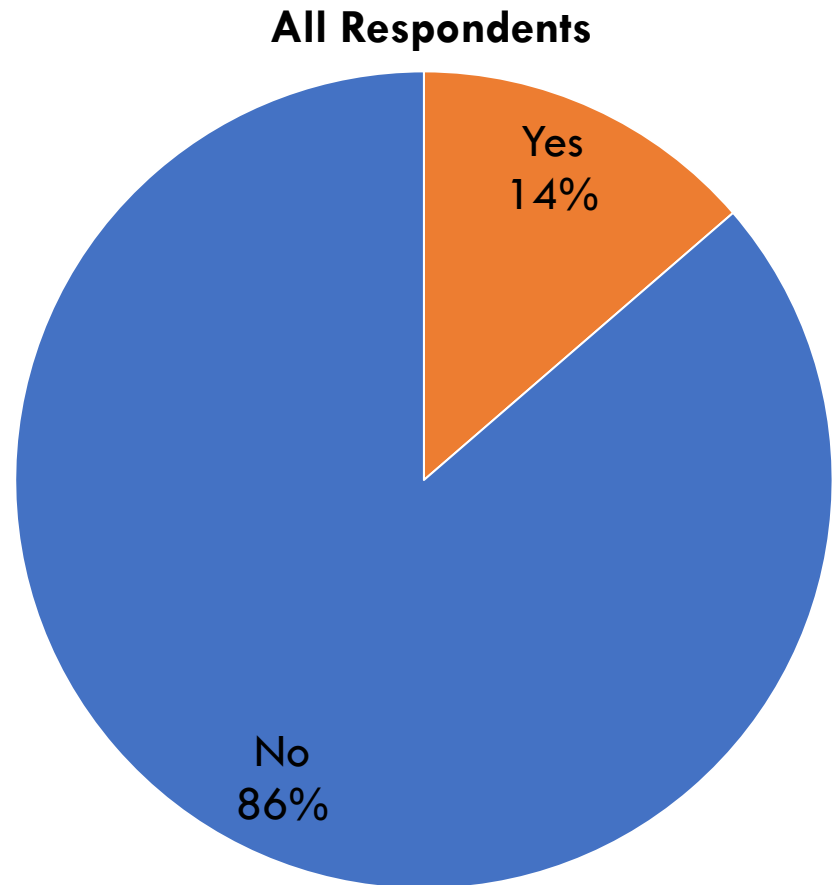
Q: “If you own your home, have you considered adding an Accessory Dwelling Unit (e.g., in-law suite or granny flat)?



HOUSING INSECURITY:

HOUSING INSECURITY:

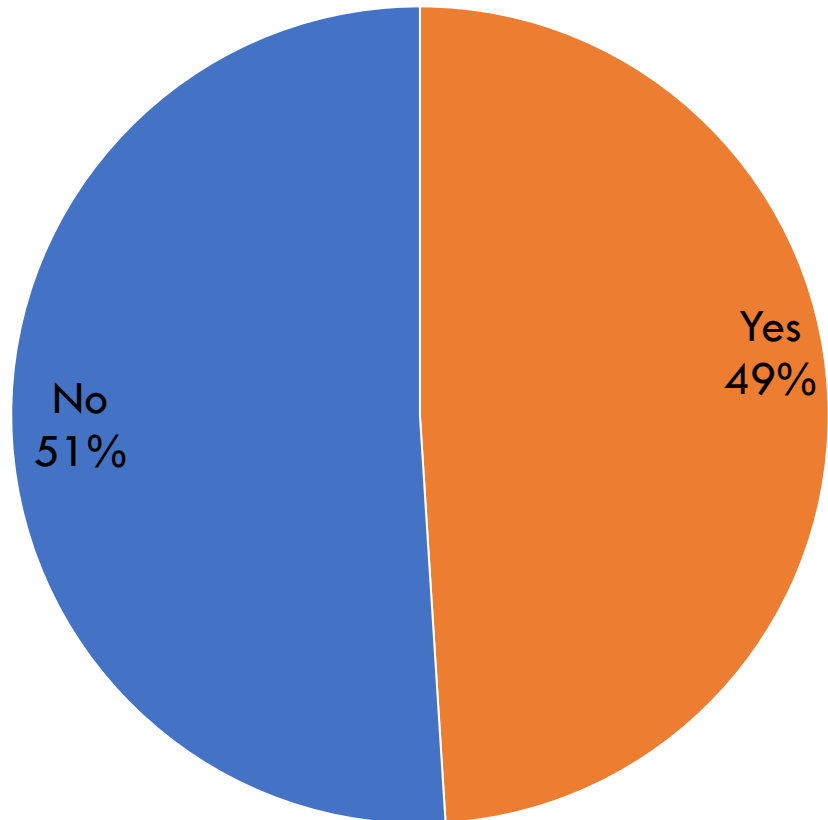
Q: “In the past year, have you had any non-family acquaintances live with you due to unforeseen circumstances?”



HOUSING INSECURITY:

Q: “In the past five years, have you experienced difficulties paying for food, healthcare, childcare, or education expenses because of high housing costs?”

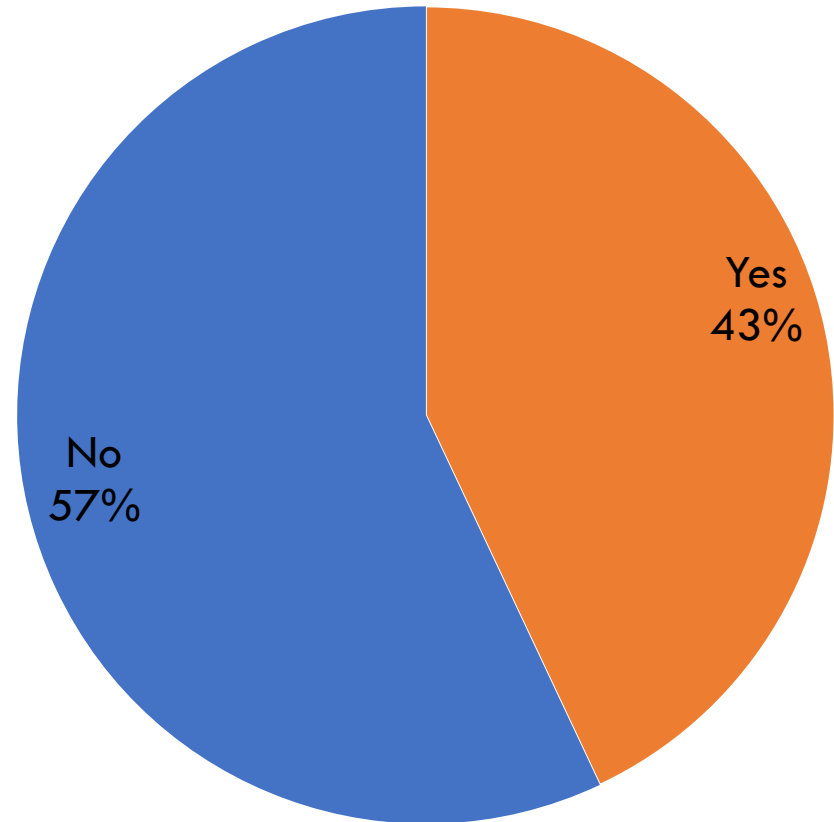
All Respondents



HOUSING INSECURITY:

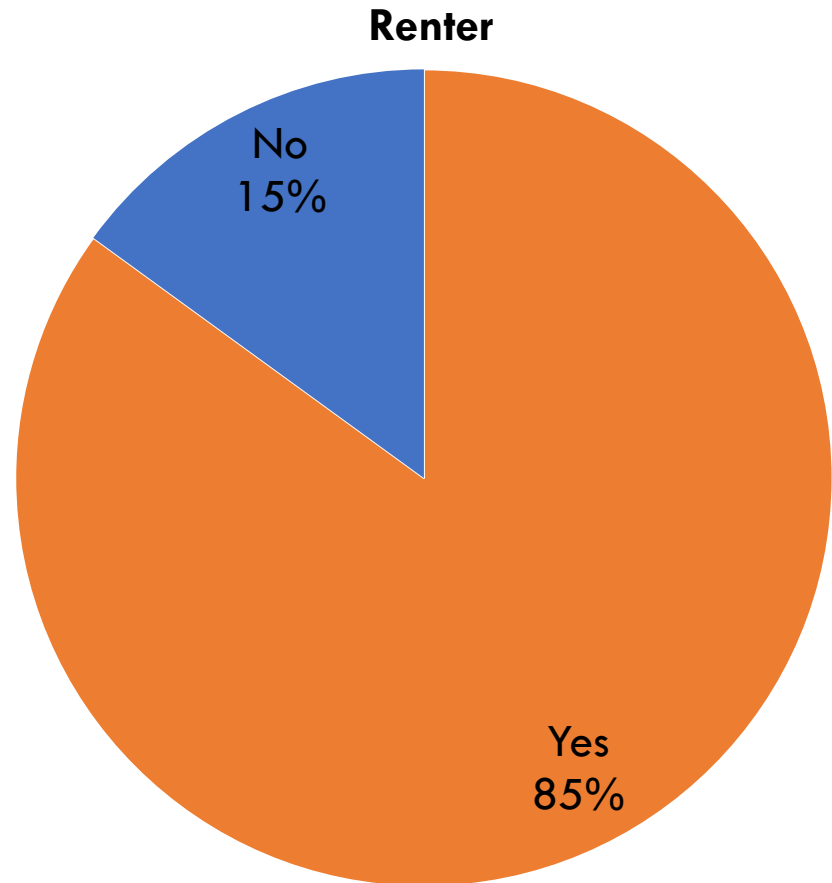
Q: “In the past five years, have you experienced difficulties paying for food, healthcare, childcare, or education expenses because of high housing costs?”

Homeowners



HOUSING INSECURITY:

Q: “In the past five years, have you experienced difficulties paying for food, healthcare, childcare, or education expenses because of high housing costs?”



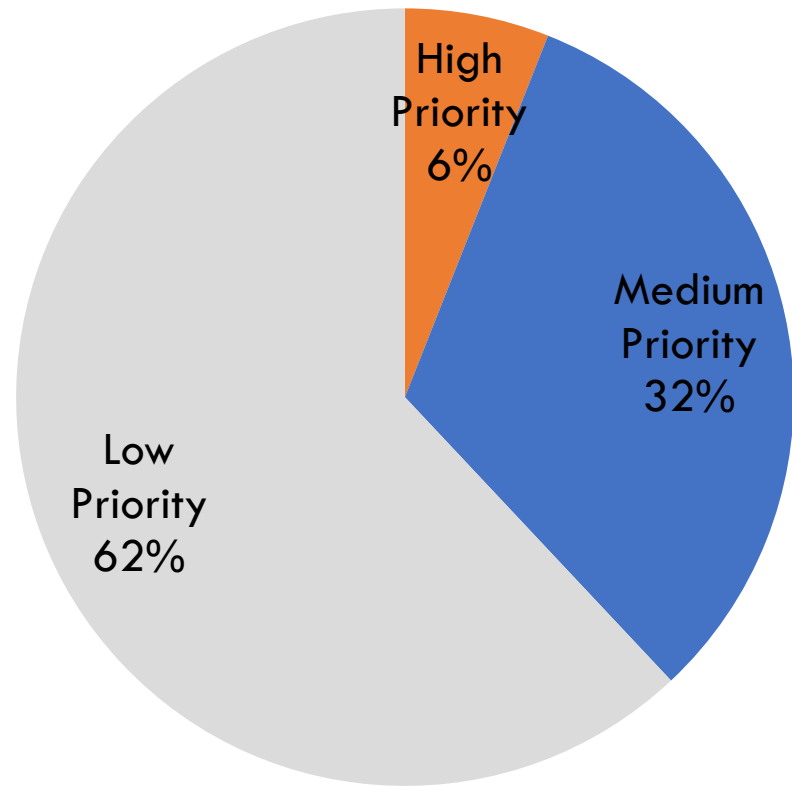
PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

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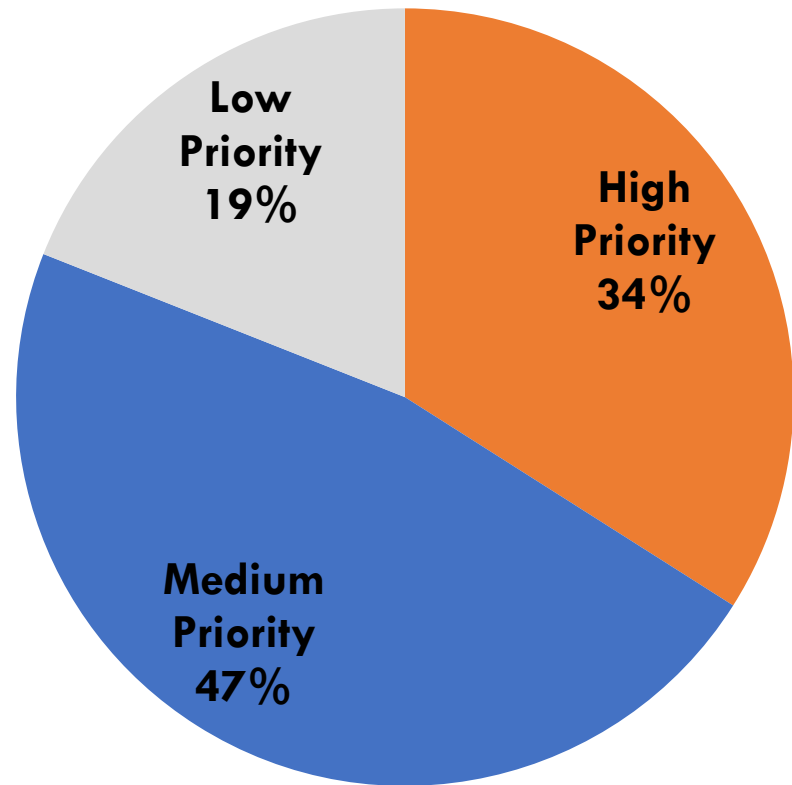
College Students



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

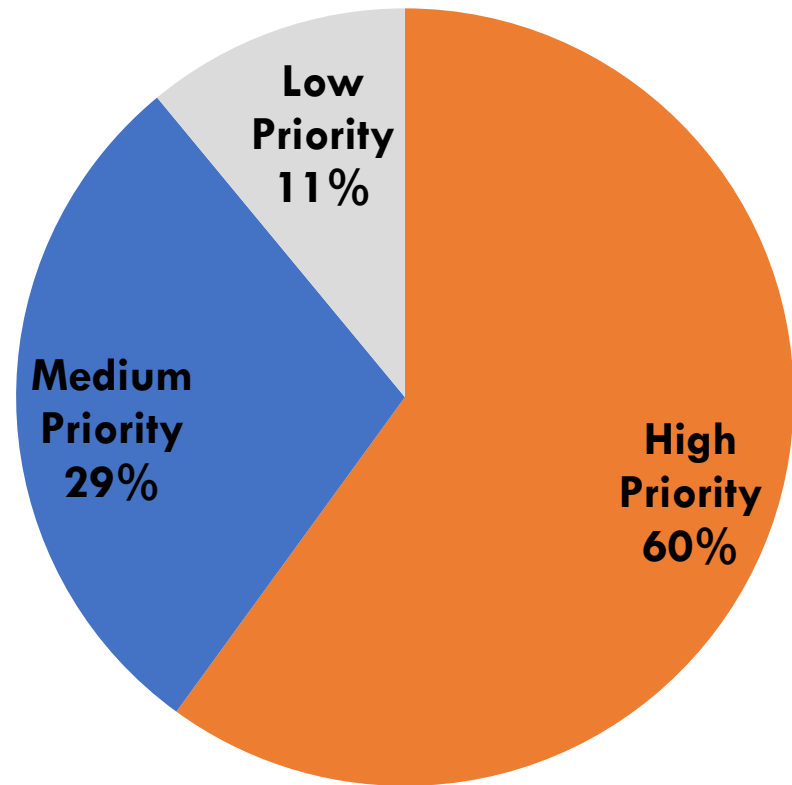
Young Working Professionals



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

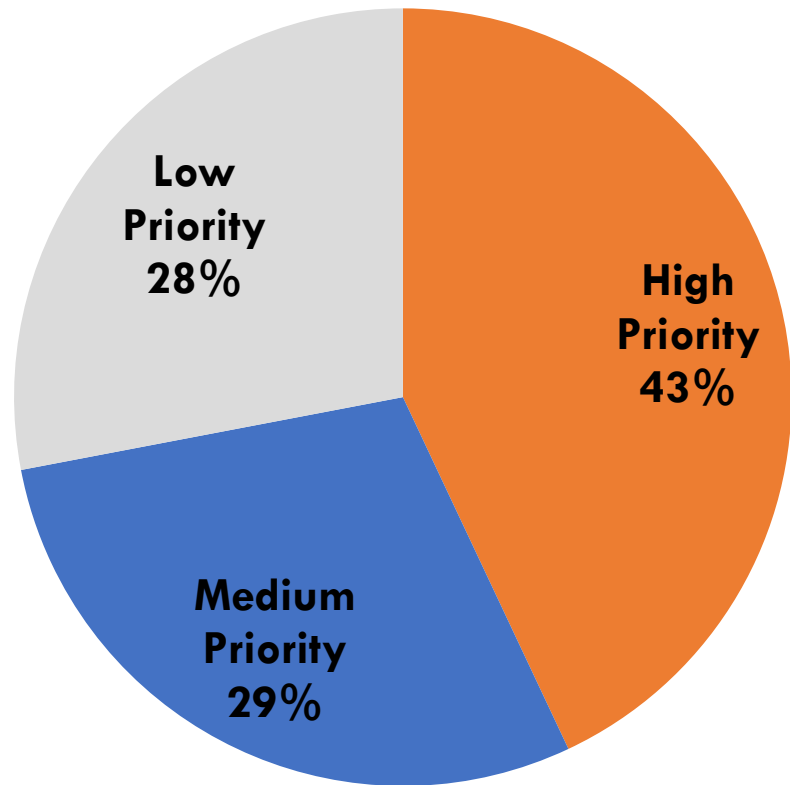
Families with School Age Children



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

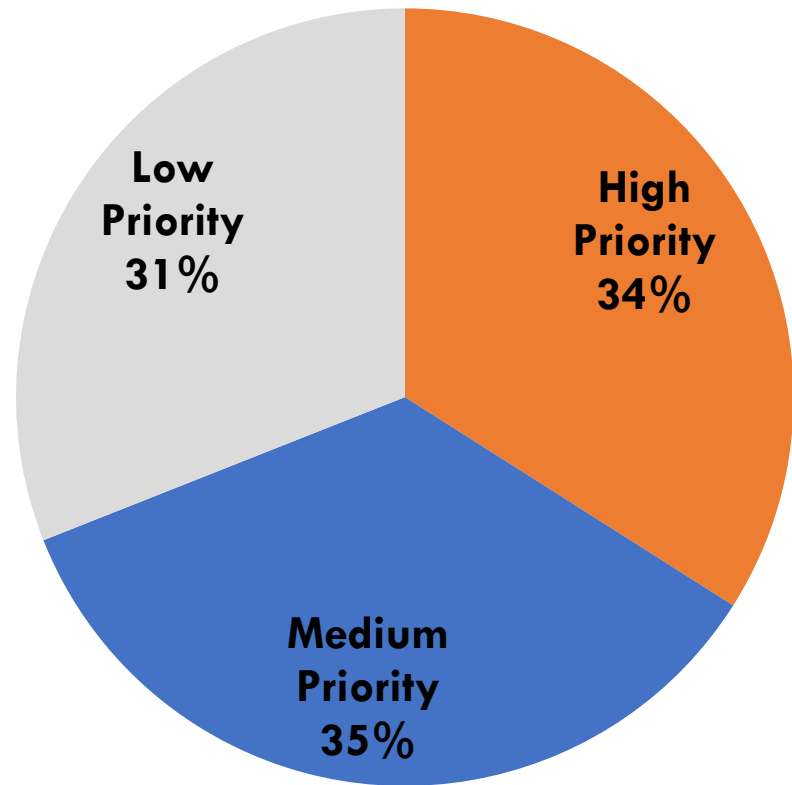
Seniors (65+) Years of Age



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

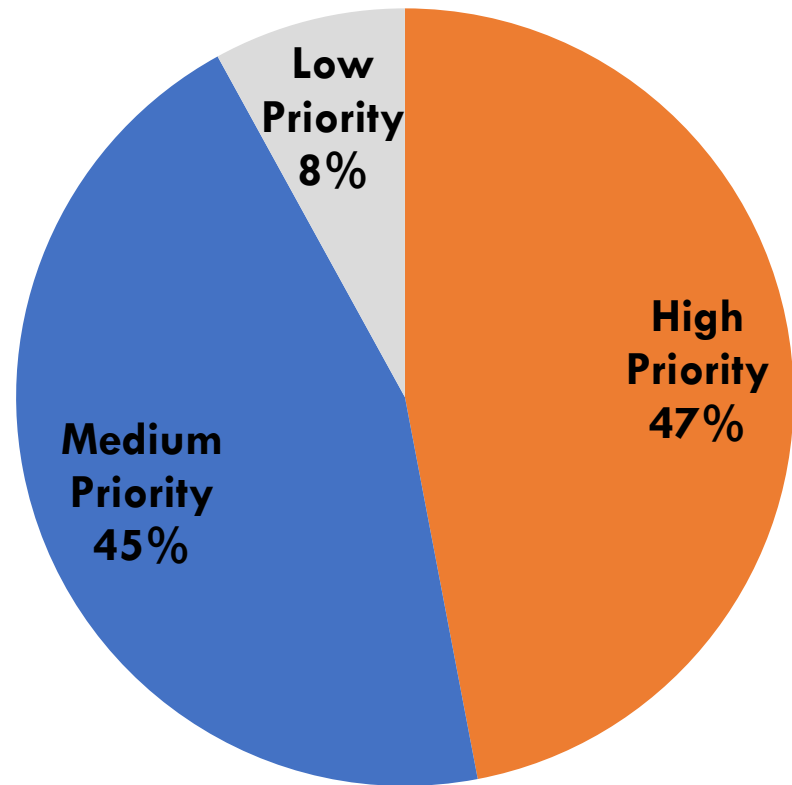
Low-Income Households



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

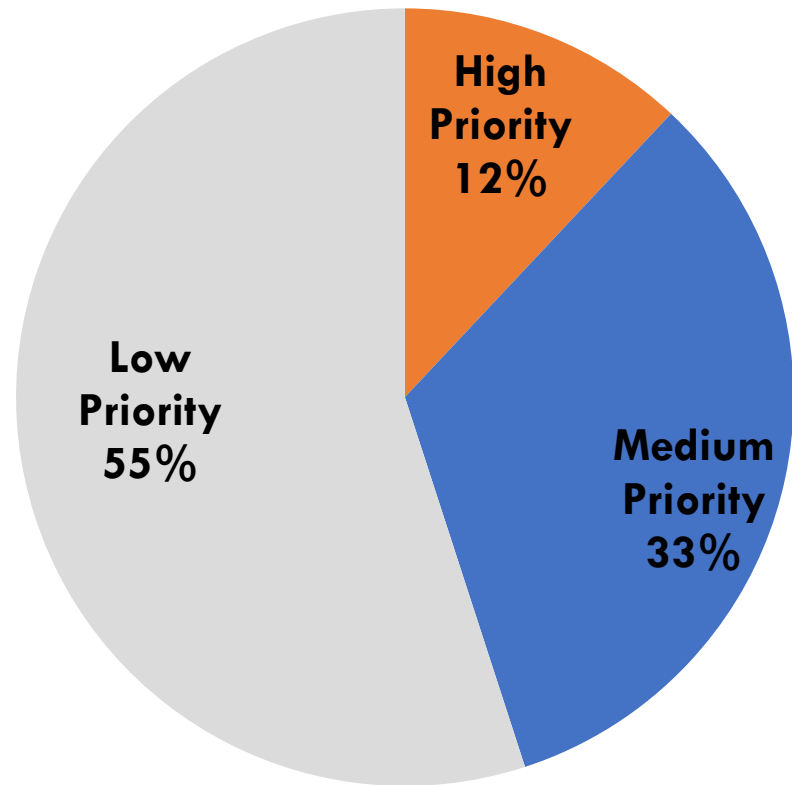
Middle-Income Households



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

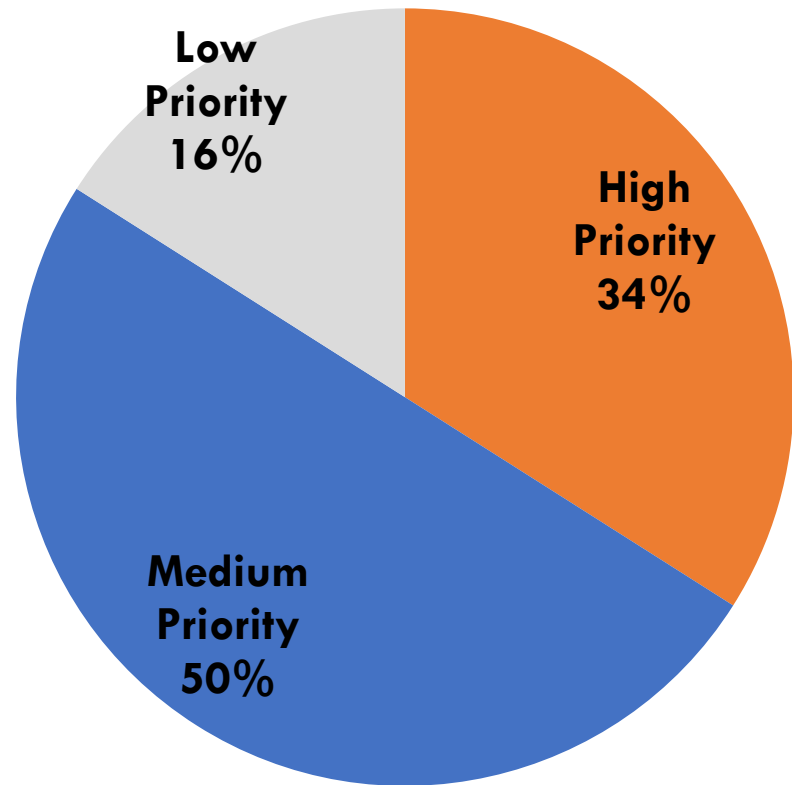
High-Income Households



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

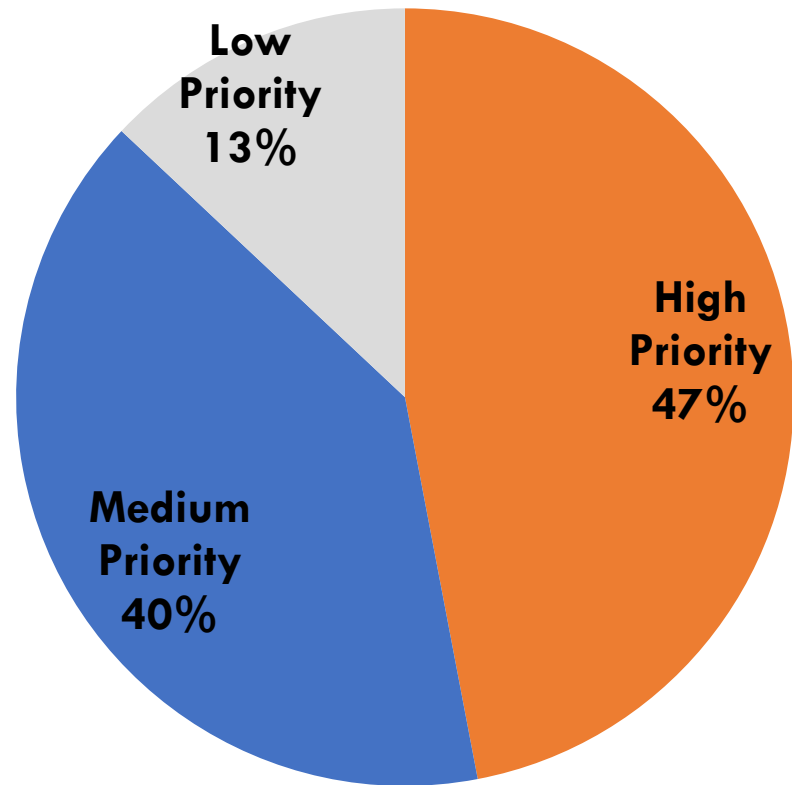
Households with Disabilities



PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

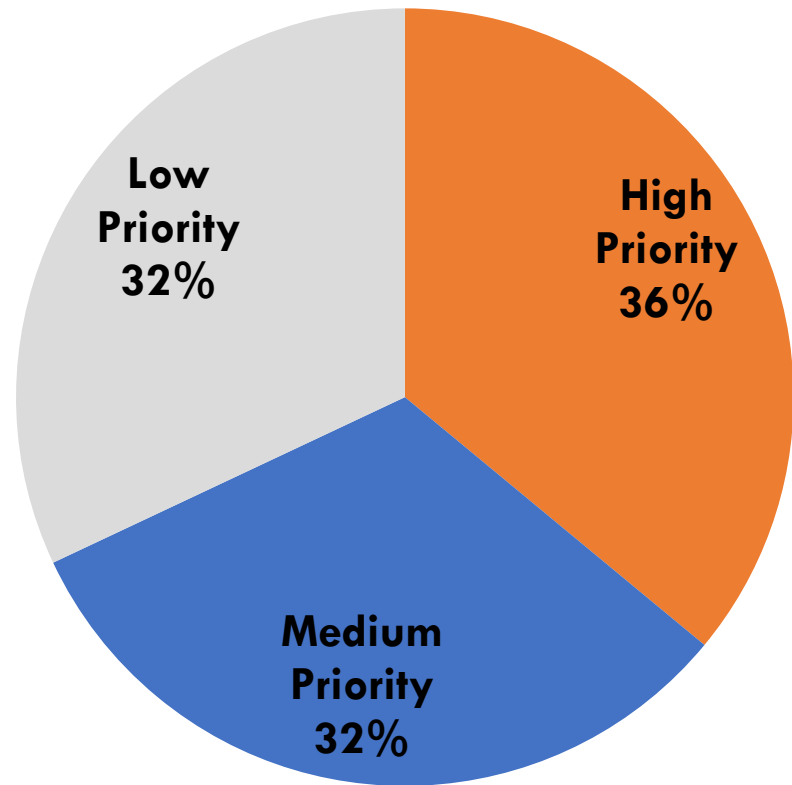
Veterans



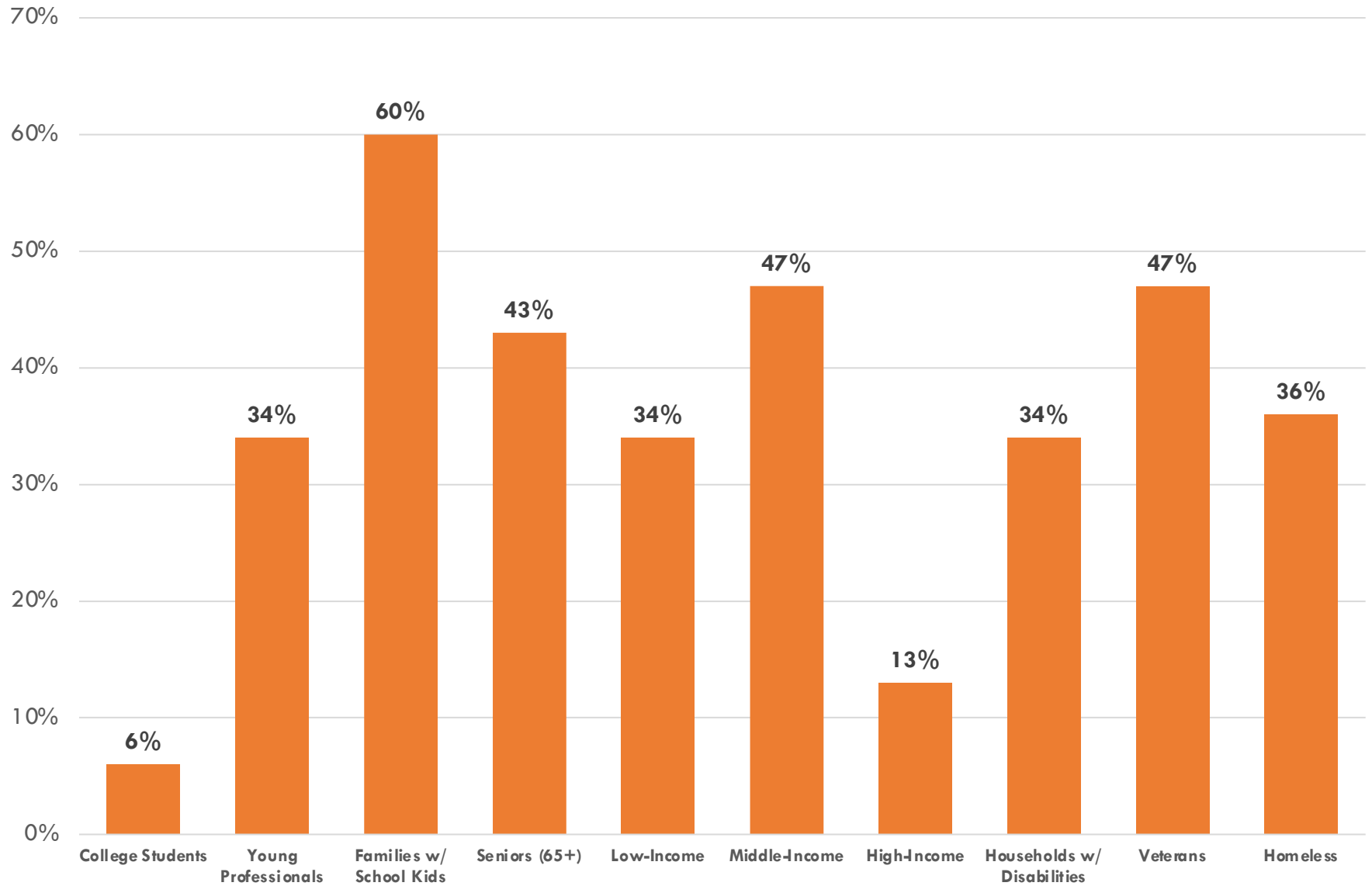
PRIORITY:

Q: How should future housing needs for various population segments in Clermont County be prioritized?

Individuals Experiencing Homelessness



HIGH PRIORITY BY HOUSEHOLD TYPES



IDEAS FOR ACTION

Q: “What can the County or local governments do to improve housing accessibility for Clermont County residence of all life stages?”

Cap rent increases and regulate rental pricing

Implement policies to prevent excessive annual rent hikes and ensure rental costs stay aligned with local income levels

End tax abatements for developers

Stop giving long-term property tax breaks to developers, especially those building high-end or high-density housing.

Expand housing for middle-income families

Build and incentivize housing that's accessible to those who earn too much for low-income programs but still can't afford current market rates.

Freeze or reduce property taxes for seniors

Protect aging residents on fixed incomes by freezing property taxes or offering meaningful reductions.

Incentivize smaller, accessible single-story homes

Encourage the development of ranch-style homes and age-friendly housing that are easier to maintain.

Limit corporate purchases of single-family homes

Prevent large investment firms and LLCs from buying up homes that would otherwise be available to individual buyers.

IDEAS FOR ACTION

Q: “What can the County or local governments do to improve housing accessibility for Clermont County residence of all life stages?”

Improve and expand public transportation

Increase access to reliable, affordable transit to connect residents to jobs, schools, healthcare, and housing opportunities.

Support first-time homebuyers with financial aid

Offer down payment assistance, low-interest loans, or grant programs to help renters transition into homeownership.

Repurpose vacant buildings for housing

Convert empty schools, retail centers, or commercial properties into affordable or transitional housing options.

Require new developments to contribute to schools and infrastructure

Mandate that developers fund or support upgrades to roads, utilities, and schools impacted by growth.

Promote mixed-income, multi-family housing developments

Promote mixed-income neighborhoods with diverse housing options—apartments, townhomes, and single-family homes.

Crack down on negligent landlords and substandard housing

Strengthen code enforcement and accountability for landlords to ensure all rental properties are safe, sanitary, and well-maintained.