

PREBLE COUNTY FAIR HOUSING ANALYSIS UPDATE

October 2006

BOARD OF PREBLE COUNTY COMMISSIONERS

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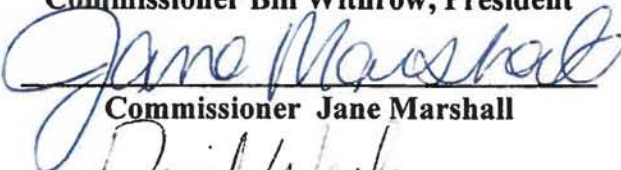
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Preble County Fair Housing Analysis Update

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Introduction

As a condition for receiving federal Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds, the State of Ohio requires every participating community to promote and enforce fair housing laws throughout their jurisdiction, to conduct and provide a fair housing program, and to have an on-going process for identifying all fair housing concerns and problems. Preble County, under the auspices of the Board of Preble County Commissioners, is responsible for the fair housing program for the County through its participation in the CDBG Formula program and the Community Housing Improvement Program (CHIP).

The State of Ohio's Department of Development, Office of Housing and Community Partnerships also requires Preble County to conduct a fair housing analysis of areas relating to unlawful practices, actions, decisions or omissions that result in restricting or limiting housing choice for persons of similar income levels, regardless of race, color, sex, national origin, religion, familial status, or handicap including the following:

1. Provision of financing assistance for residential real property purchases, construction, improvements, repair or maintenance of a dwelling;
2. Terms, conditions, or privileges of sale or rental of housing;
3. Advertising with respect to sale or rental of housing;
4. Realtors practices;
5. Appraisal practices;
6. Access to any multiple-listing service, real estate brokers' organization, or facility relating to the business of selling or renting dwellings;
7. Administrative policies concerning community development and housing activities, site section policies, local code requirements, local zoning requirements, and other local housing construction requirements.

At the conclusion of this analysis it is required that Preble County attempt to take actions to address any problems identified in the analysis or that were identified by other means such as by finding by the Ohio Civil Rights Commission, the Department of Housing and Urban Development (HUD) or the Ohio Department of Development.

The purpose of this report is to assist in the fair housing analysis process for Preble County and to suggest actions to remedy impediments to fair housing choice or improve the process.

The information used in this report was compiled by the County Commission staff with assistance from Lisa Bantz of Home is the Foundation, Rita Daily of Community Action Partnership of Greater Dayton, and the Preble County CHIS.

Methodology

The methodology used in this analysis relies on the following steps:

1. Conduct a demographic analysis of Preble County covering population, income characteristics, types of housing units, cost of housing, number of assisted housing units, condition of housing, vacancy rates and location characteristics;
2. Review previous fair housing analyses for areas of housing needs and concerns about fair housing practices;
3. Conduct interviews with housing service agencies or organizations involved in housing or representing specific populations known to have experienced discriminatory practices;
4. Investigate the real estate brokerage system in Preble County. Review advertising practices and classified ads for discriminatory practices. Review sales data for areas containing more than 40% low and moderate income persons to look for signs of increased real estate activity and possible transitional neighborhood conditions.
5. Investigate the lending institutions in Preble County. Review the Community Reinvestment Act (CRA) Evaluations and Ratings, and the accessibility of the Home Mortgage Disclosure Act (HMDA) Reports;
6. Review existing zoning laws in effect in the County for possible fair housing discrimination in wording or practice.
7. Review the existing programs, services and activities that assist in the provisions of fair housing.

1. Community Profile

Preble County is considered part of the southwest region of Ohio. It is bordered on the east by Montgomery County and its central city of Dayton, on the south by Butler County, central city Middletown, on the west by Wayne County, Indiana, central city Richmond, and on the north by Darke County, central city Greenville. Preble County is largely an agricultural community, but it contains part of a major state park, Hueston Woods, a state wildlife area/park, Rush Run, a large Boy Scout camp, Woodland Trails, and a large private residential-resort community, Lake Lakengren. The City of Eaton is the county seat and Preble County's only city. Preble County has 10 villages, or portions thereof, and 12 townships. Interstate 70 and U.S. Route 35 are the major east-west corridors, and U.S. Route 127 is the major north-south corridor in the county.

Population

Preble County's 2000 population was 42,337 per the 2000 census, an increase of 5.5% over the 1990 census count of 40,113. The City of Eaton, which contained 8,133 persons in 2000, or 19.2% of the county's population, increased by 9.96% over the decade. The population for the villages and Eaton are shown below in **Table 1**. The data reveals that only the City of Eaton, the Villages of Camden and Lewisburg, and the County overall had positive growth, while the

population of the eight remaining villages declined. Two of these villages, New Paris and Gratis, have been listed as targeted areas in Preble County's CHIS. Additionally, information contained in the County's CHIS shows that the majority of the housing in the county was constructed before 1960 (56.6%) with 47.1% built before 1950 and 30.2% built before 1940, with most of these houses needing some type of repair or maintenance work.

Table 1
Preble County Population 1980, 1990 & 2000 by Political Subdivision

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>% change</u> <u>'80 - '90</u>	<u>% change</u> <u>'90 - 2000</u>
Preble County	38,182	40,113	42,337	5.1	5.5
Camden	1,965	2,210	2,302	12.5	4.2
College Corner (pt.)	366	274	242	-25.1	-12.0
Eaton	6,830	7,396	8,133	8.3	9.96
Eldorado	504	549	543	8.9	-1.1
Gratis	812	998	934	22.9	-6.4
Lewisburg	1,452	1,584	1,798	9.1	13.5
New Paris	1,709	1,801	1,623	5.4	-10.0
Verona (pt.)	558	387	375	-30.6	-3.1
West Alexandria	1,315	1,460	1,395	11.0	-4.5
West Elkton	278	208	194	-25.2	-6.7
West Manchester	448	464	433	3.6	-6.7

Source: 1980 & 1990 counts were obtained from study done by DLB and Assoc. who used information from the Ohio Data Users Center, "OHIO:1980 FINAL FIELD COUNTY FOR POPULATION AND HOUSING", and the 1990 Census Publication, "1990 CPH-1-37, Summary Population & Housing Characteristics" The 2000 counts were obtained from the 2000 Census, "Table DP-1, Profile of General Demographic Characteristics".

Low and Moderate Income Characteristics

Based on special income data generated by the Ohio Department of Development, the county can be analyzed based on the number of persons at or below a certain income level, which is under 30%, 30% - 50% and 50% - 80% of the county's median family income. **Appendix A** presents this data for all political subdivisions by census tracts and block groups within the census tracts. **Table 2** following shows census tract block groups which exhibit 40% or more persons of low to moderate income as shown in **Appendix A**. This information will serve as the basis for reviewing neighborhoods for possible indications of increased real estate sale activity or transitional characteristics. It should also be noted that several of the villages have done village-wide income surveys in recent years for applying for CDBG programs with three of the villages' percent of low to moderate income (LMI) households increasing by 100% and one increased by 40%, over the 2000 Census figures. By the income surveys performed, the Village of West Alexandria increased to 75% LMI from 39.4%, the Village of Eldorado increased to 72.7% LMI from 34.2%, the Village of Gratis increased to 78.79% LMI from 38.4%, the Village of West Elkton increased to 70.8% LMI from 51.1%, and the Village of New Paris increased to 69.69% from 52.6%.

Table 2
Areas with 40% or Greater Low and Moderate Income Persons

<u>Census Tract</u>	<u>Block Group</u>	<u>Total Persons</u>	<u>Total Low-Mod Percent Income Persons Low-Mod.</u>	
Eaton				
4501	2	106	58	48.7%
4550	2	1509	648	42.4%
4550	3	1203	530	47.0%
4550	5	558	239	46.1%
4550	7	1689	705	44.6%
Camden				
4701	2	1549	860	55.6%
4701	3	334	181	55.4%
College Corner				
4601	3	242	120	47.8%
Gratis				
4801	1	371	135	41.4%
Israel Twp.				
4601	2	116	50	59.5%
Monroe Twp.				
4101	1	570	255	42.0%
New Paris				
4001	1	770	483	58.5%
4001	2	365	215	59.1%
Verona				
4201	2	375	203	53.8%
West Alexandria				
4301	1	304	162	53.6%
West Elkton				
4801	3	194	119	51.1%
West Manchester				
4101	2	433	211	52.1%
Washington Twp.				
4550	7	100	58	52.3%

The median family income for Preble County per the 2000 Census was \$47,547 and the household income was \$42,093.00 compared to the state median income of \$50,037 for families and \$40,956 for households. Of the municipalities in the County, only the Village of Lewisburg had a median family income (\$47,778.00) greater than the County's average, and only the Village of Eldorado had a larger median household income (\$42,396.00). Of the unincorporated areas of the townships, only Israel and Monroe Townships do not exceed the County median incomes for families and households as shown in **Table 3**.

Preble County's per capita income in 1999 dollars was \$18,444, compared to Montgomery County's per capita at \$21,743, Darke County's at \$18,670, Butler County's at \$22,076, and the state's at \$21,003. Poverty indicators show that 6.1% of all persons in Preble County had income below poverty level compared to the State at 10.6%, and 8.0% for Darke County, a similar county to the north of Preble County. All villages and townships in the county had poverty indicators for all persons for whom poverty is determined between a low of 1.4% for Gaspe Township to a high of 13.8% for Dixon Township per the 2000 Census and as shown in **Table 3**.

U.S. Census Bureau

American FactFinder

Table 3



Preble County, Ohio -- County Subdivision and Place

GCT-P14. Income and Poverty in 1999: 2000

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expfs3.htm>.

Geographic area	Median income in 1999 (dollars)		Per capita income in 1999 (dollars)	Median earnings in 1999 of full-time, year-round workers (dollars)		Income in 1999 below poverty level			
	Households	Families		Male	Female	Percent of population for whom poverty status is determined			Percent of families
						All ages	Related children under 18 years	65 years and over	
Preble County	42,093	47,547	18,444	35,313	23,573	6.1	7.0	6.1	4.5
COUNTY SUBDIVISION AND PLACE									
Dixon township	51,442	55,000	17,330	34,559	19,524	13.8	24.4	0.0	10.6
Dixon township	51,442	55,000	17,330	34,559	19,524	13.8	24.4	0.0	10.6
Eaton city	37,231	42,241	16,771	32,404	24,006	8.7	10.0	9.5	5.8
Eaton city	37,231	42,241	16,771	32,404	24,006	8.7	10.0	9.5	5.8
Gasper township	55,532	56,989	21,248	39,173	25,844	1.4	0.7	0.0	0.8
Gasper township	55,532	56,989	21,248	39,173	25,844	1.4	0.7	0.0	0.8
Gratis township	47,199	49,826	19,674	40,554	27,540	4.8	3.8	7.2	3.9
Gratis village	36,522	40,938	16,304	31,477	21,583	11.0	11.5	5.4	7.3
West Elkton village	40,417	38,333	16,676	40,938	25,500	8.2	10.0	0.0	9.4
Remainder of Gratis township	51,378	52,111	20,797	41,721	28,797	2.9	1.2	8.5	2.7
Harrison township	45,208	50,854	19,383	36,004	24,071	6.4	7.7	7.3	5.6
Lewisburg village	42,050	47,778	18,905	34,063	23,696	6.5	9.2	5.8	6.3
Verona village (part)	33,214	38,125	14,193	32,083	24,063	9.6	12.8	0.0	6.3
Remainder of Harrison township	47,992	54,167	20,515	38,456	24,295	5.9	5.8	9.3	5.1
Israel township	40,268	42,292	17,243	35,170	25,000	4.7	4.8	9.6	5.2
College Corner village (part)	33,958	41,250	13,360	31,071	21,607	13.1	19.4	0.0	10.3
Remainder of Israel township	40,781	42,452	18,242	35,966	25,956	2.6	0.0	10.2	4.0
Jackson township	44,429	48,824	17,269	35,114	19,500	2.6	0.0	8.2	0.0
Jackson township	44,429	48,824	17,269	35,114	19,500	2.6	0.0	8.2	0.0
Jefferson township	36,473	44,948	17,385	31,386	22,609	7.7	14.7	2.3	5.8
New Paris village	31,726	36,402	14,422	27,870	21,731	10.1	18.8	4.0	8.2
Remainder of Jefferson township	51,905	54,141	20,234	37,000	23,971	5.3	10.0	0.0	3.5
Lanier township	42,500	48,446	20,018	34,545	24,167	6.1	10.1	7.0	3.8
West Alexandria village (part)	36,136	40,833	17,909	31,406	25,000	6.6	8.6	8.8	4.0
Remainder of Lanier township	46,475	51,154	20,682	35,147	24,000	6.0	10.6	6.0	3.8
Monroe township	38,185	44,750	16,539	33,750	20,214	3.5	2.0	4.6	2.8
Eldorado village	42,396	45,694	17,259	32,813	23,750	2.3	4.4	0.0	0.6
West Manchester village	34,063	39,583	16,968	32,000	20,781	7.7	2.0	16.7	4.3
Remainder of Monroe township	37,566	46,250	16,138	35,000	18,421	2.6	1.1	3.1	3.1

Geographic area	Median income in 1999 (dollars)		Per capita income in 1999 (dollars)	Median earnings in 1999 of full-time, year-round workers (dollars)		Income in 1999 below poverty level			
	Households	Families		Male	Female	Percent of population for whom poverty status is determined			Percent of families
						All ages	Related children under 18 years	65 years and over	
Somers township	37,354	42,402	17,032	31,387	21,346	7.1	7.0	5.5	4.5
Camden village	31,085	39,297	14,551	27,361	22,264	9.1	7.5	9.7	6.7
Remainder of Somers township	45,402	47,639	19,970	36,188	20,518	4.8	6.3	1.0	2.2
Twin township	48,152	52,226	19,827	36,660	24,049	5.6	5.2	1.5	4.6
West Alexandria village (part)	37,361	42,750	17,114	30,417	23,438	8.9	10.6	8.8	8.3
Remainder of Twin township	51,758	54,853	20,429	37,957	24,131	4.9	4.1	0.0	3.9
Washington township	45,571	50,000	19,249	35,000	22,153	5.7	4.3	2.9	5.2
Washington township	45,571	50,000	19,249	35,000	22,153	5.7	4.3	2.9	5.2
PLACE									
Camden village	31,085	39,297	14,551	27,361	22,264	9.1	7.5	9.7	6.7
College Corner village (part)	33,958	41,250	13,360	31,071	21,607	13.1	19.4	0.0	10.3
Eaton city	37,231	42,241	16,771	32,404	24,006	8.7	10.0	9.5	5.8
Eldorado village	42,396	45,694	17,259	32,813	23,750	2.3	4.4	0.0	0.6
Gratis village	36,522	40,938	16,304	31,477	21,583	11.0	11.5	5.4	7.3
Lewisburg village	42,050	47,778	18,905	34,063	23,696	6.5	9.2	5.8	6.3
New Paris village	31,726	36,402	14,422	27,870	21,731	10.1	18.8	4.0	8.2
Verona village (part)	33,214	38,125	14,193	32,083	24,063	9.6	12.8	0.0	6.3
West Alexandria village	36,399	41,685	17,628	30,982	24,265	7.4	9.3	8.8	5.4
West Elkton village	40,417	38,333	16,676	40,938	25,500	8.2	10.0	0.0	9.4
West Manchester village	34,063	39,583	16,968	32,000	20,781	7.7	2.0	16.7	4.3

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P53, P77, P82, P87, P90, PCT47, and PCT52.

Age Distribution

The median age for Preble County in 2000 was 37.5 compared to 36.2 for the State of Ohio. Communities exhibiting younger populations (median age under 33) included West Manchester, Camden, and College Corner, while the communities with older populations (median age over 38) included the City of Eaton, Jackson Township, and the unincorporated area of Jefferson Township as shown in **Table 4**. Preble County's percentage of school age children, over the age of 5 and under the age of 18, to the total population was 21.4% compared to a statewide average of 25.4%. The population of persons 65 years and older was 5,573 or 13.2% compared to the statewide average of 13.3%.

Racial Characteristics

Census data for 2000 shows Preble County's population to be 98.5% white with a minority population of 646 persons. The African-American race constituted 20% of the total minority population with 136 persons. There were 111 persons of the Asian race, with Pacific Islander at 7 persons, American Indian, Eskimo or Aleut with 91 persons, and 254 persons of 2 or more races, and 47 persons of some other race. Eaton had a minority population of 161 persons or 2%. All townships and municipalities had minority populations from a high of 2.7% in the unincorporated area of Monroe Township to a low of 0.3% in Verona as shown in **Table 5**. **Map Series 1A – 1E** show percentages of minority populations by township.

U.S. Census Bureau

American FactFinder

Table 4



Preble County, Ohio -- County Subdivision and Place
GCT-P5. Age and Sex: 2000
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Geographic area	Total population	Percent of total population					Median age (years)	Males per 100 females	
		Under 18 years	18 to 24 years	25 to 44 years	45 to 64 years	65 years and over		All ages	18 years and over
Preble County	42,337	26.0	7.7	28.7	24.4	13.2	37.5	99.3	95.7
COUNTY SUBDIVISION AND PLACE									
Dixon township	557	26.0	5.7	29.6	26.4	12.2	38.9	107.1	106.0
Dixon township	557	26.0	5.7	29.6	26.4	12.2	38.9	107.1	106.0
Eaton city	8,133	24.0	8.7	27.5	21.6	18.1	38.1	89.6	85.6
Eaton city	8,133	24.0	8.7	27.5	21.6	18.1	38.1	89.6	85.6
Gasper township	3,229	27.8	6.3	31.2	23.4	11.3	36.2	102.2	99.4
Gasper township	3,229	27.8	6.3	31.2	23.4	11.3	36.2	102.2	99.4
Gratis township	4,471	25.7	6.5	30.8	26.9	10.1	37.3	107.6	103.3
Gratis village	934	28.3	8.0	34.7	18.4	10.6	33.9	108.9	102.4
West Elkton village	194	28.9	7.2	33.0	19.1	11.9	34.5	113.2	106.0
Remainder of Gratis township	3,343	24.9	6.0	29.6	29.7	9.8	38.5	106.9	103.4
Harrison township	4,601	28.1	7.3	28.5	24.1	12.0	36.8	98.5	97.5
Lewisburg village	1,798	30.7	7.2	29.6	19.3	13.2	33.4	92.1	88.5
Verona village (part)	375	32.0	8.8	30.4	20.8	8.0	33.4	102.7	109.0
Remainder of Harrison township	2,428	25.7	7.1	27.3	28.1	11.8	39.5	102.8	102.6
Israel township	1,273	24.0	7.5	29.3	27.5	11.7	38.5	104.7	98.6
College Corner village (part)	242	28.1	7.4	31.0	25.6	7.9	33.8	101.7	93.3
Remainder of Israel township	1,031	23.1	7.5	28.9	27.9	12.6	39.6	105.4	99.7
Jackson township	1,223	25.8	6.5	26.2	26.1	15.5	40.4	106.2	100.2
Jackson township	1,223	25.8	6.5	26.2	26.1	15.5	40.4	106.2	100.2
Jefferson township	3,449	24.3	8.1	27.5	24.9	15.2	38.8	98.9	95.5
New Paris village	1,623	24.2	10.4	29.3	20.8	15.3	36.6	93.9	91.6
Remainder of Jefferson township	1,826	24.3	6.1	26.0	28.5	15.0	40.5	103.6	99.1
Lanier township	3,931	26.9	7.5	28.0	25.2	12.3	37.1	99.1	95.4
West Alexandria village (part)	879	24.3	8.4	28.8	20.9	17.5	35.9	96.2	95.0
Remainder of Lanier township	3,052	27.7	7.3	27.8	26.4	10.8	37.3	100.0	95.5
Monroe township	2,290	27.0	8.5	29.3	23.8	11.4	36.3	100.9	94.9
Eldorado village	543	28.2	7.0	31.5	23.8	9.6	35.1	93.9	89.3
West Manchester village	433	26.8	12.0	30.7	20.3	10.2	31.1	100.5	93.3
Remainder of Monroe township	1,314	26.6	7.9	27.9	25.0	12.6	38.5	104.0	97.7
Somers township	4,245	27.2	8.3	29.7	23.6	11.2	35.8	99.7	96.1
Camden village	2,302	29.3	9.0	29.8	19.9	11.9	32.9	89.6	85.6
Remainder of Somers township	1,943	24.8	7.5	29.5	28.0	10.2	38.5	113.0	109.3
Twin township	2,831	26.8	6.7	28.8	25.9	11.8	38.4	103.4	99.2
West Alexandria village (part)	516	28.5	8.1	32.2	19.6	11.6	35.3	102.4	92.2
Remainder of Twin township	2,315	26.4	6.4	28.1	27.3	11.8	39.1	103.6	100.8
Washington township	2,104	25.5	8.9	26.6	27.5	11.6	38.8	102.7	101.5
Washington township	2,104	25.5	8.9	26.6	27.5	11.6	38.8	102.7	101.5

Geographic area PLACE	Total population	Percent of total population					Median age (years)	Males per 100 females	
		Under 18 years	18 to 24 years	25 to 44 years	45 to 64 years	65 years and over		All ages	18 years and over
Camden village	2,302	29.3	9.0	29.8	19.9	11.9	32.9	89.6	85.6
College Corner village (part)	242	28.1	7.4	31.0	25.6	7.9	33.8	101.7	93.3
Eaton city	8,133	24.0	8.7	27.5	21.6	18.1	38.1	89.6	85.6
Eldorado village	543	28.2	7.0	31.5	23.8	9.6	35.1	93.9	89.3
Gratis village	934	28.3	8.0	34.7	18.4	10.6	33.9	108.9	102.4
Lewisburg village	1,798	30.7	7.2	29.6	19.3	13.2	33.4	92.1	88.5
New Paris village	1,623	24.2	10.4	29.3	20.8	15.3	36.6	93.9	91.6
Verona village (part)	375	32.0	8.8	30.4	20.8	8.0	33.4	102.7	109.0
West Alexandria village	1,395	25.9	8.3	30.0	20.4	15.3	35.6	98.4	94.0
West Elkton village	194	28.9	7.2	33.0	19.1	11.9	34.5	113.2	106.0
West Manchester village	433	26.8	12.0	30.7	20.3	10.2	31.1	100.5	93.3

(X) Not applicable

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices PCT12 and P13.



U.S. Census Bureau

American FactFinder

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Site Map

Table 5

GCT-P6. Race and Hispanic or Latino: 2000

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Geographic Area: Preble County, Ohio -- County Subdivision and Place

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Geographic area	Total population	Percent of total population								His-panic or Latino (of any race)	White alone, not His-panic or Latino
		Race									
		One race						Two or more races			
		White	Black or African American	Amer-ican Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race				
Preble County	42,337	98.5	0.3	0.2	0.3	0.0	0.1	0.6	0.4	98.2	
COUNTY SUBDIVISION AND PLACE											
Dixon township	557	98.7	0.2	0.5	0.0	0.0	0.0	0.5	0.7	98.6	
Dixon township	557	98.7	0.2	0.5	0.0	0.0	0.0	0.5	0.7	98.6	
Eaton city	8,133	98.0	0.4	0.1	0.6	0.0	0.1	0.8	0.6	97.6	
Eaton city	8,133	98.0	0.4	0.1	0.6	0.0	0.1	0.8	0.6	97.6	
Gasper township	3,229	97.9	0.9	0.3	0.2	0.0	0.1	0.6	0.4	97.5	
Gasper township	3,229	97.9	0.9	0.3	0.2	0.0	0.1	0.6	0.4	97.5	
Gratis township	4,471	98.4	0.2	0.3	0.1	0.0	0.2	0.7	0.5	98.2	
Gratis village	934	99.3	0.1	0.3	0.0	0.0	0.2	0.1	0.5	99.0	
West Elkton village	194	99.0	0.0	0.0	0.0	0.0	0.5	0.5	0.5	99.0	
Remainder of Gratis township	3,343	98.1	0.3	0.3	0.2	0.0	0.1	0.9	0.4	97.9	
Harrison township	4,601	98.5	0.0	0.3	0.4	0.0	0.1	0.5	0.7	98.1	
Lewisburg village	1,798	98.4	0.1	0.7	0.6	0.0	0.1	0.2	0.5	98.0	
Verona village (part)	375	99.7	0.0	0.0	0.0	0.0	0.0	0.3	1.1	98.7	
Remainder of Harrison township	2,428	98.4	0.0	0.0	0.4	0.0	0.2	0.8	0.7	98.1	
Israel township	1,273	98.8	0.4	0.2	0.0	0.2	0.0	0.5	0.2	98.7	
College Corner village (part)	242	98.8	0.0	0.0	0.0	0.0	0.0	1.2	0.0	98.8	
Remainder of Israel township	1,031	98.8	0.5	0.2	0.0	0.2	0.0	0.3	0.2	98.6	
Jackson township	1,223	99.1	0.2	0.1	0.1	0.0	0.2	0.3	0.2	99.0	
Jackson township	1,223	99.1	0.2	0.1	0.1	0.0	0.2	0.3	0.2	99.0	
Jefferson township	3,449	98.8	0.4	0.0	0.2	0.0	0.0	0.6	0.2	98.7	
New Paris village	1,623	99.0	0.3	0.0	0.1	0.0	0.0	0.6	0.1	98.9	
Remainder of Jefferson township	1,826	98.6	0.4	0.1	0.2	0.0	0.1	0.7	0.2	98.5	
Lanier township	3,931	98.3	0.3	0.5	0.3	0.0	0.1	0.6	0.2	98.1	
West Alexandria village (part)	879	99.8	0.1	0.1	0.0	0.0	0.0	0.0	0.7	99.1	
Remainder of Lanier township	3,052	97.9	0.3	0.6	0.4	0.0	0.1	0.7	0.1	97.9	
Monroe township	2,290	98.2	0.4	0.3	0.0	0.0	0.5	0.6	0.8	97.9	
Eldorado village	543	99.6	0.0	0.0	0.0	0.0	0.0	0.4	0.2	99.4	
West Manchester village	433	99.1	0.0	0.5	0.0	0.0	0.5	0.0	1.4	98.2	
Remainder of Monroe township	1,314	97.3	0.7	0.3	0.0	0.0	0.8	0.9	0.8	97.3	
Somers township	4,245	98.9	0.2	0.2	0.1	0.0	0.0	0.4	0.5	98.6	
Camden village	2,302	98.6	0.4	0.4	0.2	0.0	0.0	0.4	0.5	98.3	
Remainder of Somers township	1,943	99.3	0.1	0.0	0.1	0.1	0.1	0.4	0.5	99.0	
Twin township	2,831	99.0	0.2	0.1	0.1	0.0	0.1	0.5	0.2	98.9	
West Alexandria village (part)	516	97.9	0.8	0.2	0.0	0.0	0.4	0.8	0.4	97.9	
Remainder of Twin township	2,315	99.2	0.1	0.1	0.1	0.0	0.0	0.4	0.2	99.1	

Geographic area	Total population	Percent of total population								
		Race								
		One race							Hispanic or Latino (of any race)	White alone, not Hispanic or Latino
		White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races		
Washington township	2,104	99.0	0.2	0.1	0.2	0.0	0.0	0.4	0.1	98.9
Washington township	2,104	99.0	0.2	0.1	0.2	0.0	0.0	0.4	0.1	98.9
PLACE										
Camden village	2,302	98.6	0.4	0.4	0.2	0.0	0.0	0.4	0.5	98.3
College Corner village (part)	242	98.8	0.0	0.0	0.0	0.0	0.0	1.2	0.0	98.8
Eaton city	8,133	98.0	0.4	0.1	0.6	0.0	0.1	0.8	0.6	97.6
Eldorado village	543	99.6	0.0	0.0	0.0	0.0	0.0	0.4	0.2	99.4
Gratis village	934	99.3	0.1	0.3	0.0	0.0	0.2	0.1	0.5	99.0
Lewisburg village	1,798	98.4	0.1	0.7	0.6	0.0	0.1	0.2	0.5	98.0
New Paris village	1,623	99.0	0.3	0.0	0.1	0.0	0.0	0.6	0.1	98.9
Verona village (part)	375	99.7	0.0	0.0	0.0	0.0	0.0	0.3	1.1	98.7
West Alexandria village	1,395	99.1	0.4	0.1	0.0	0.0	0.1	0.3	0.6	98.6
West Elkton village	194	99.0	0.0	0.0	0.0	0.0	0.5	0.5	0.5	99.0
West Manchester village	433	99.1	0.0	0.5	0.0	0.0	0.5	0.0	1.4	98.2

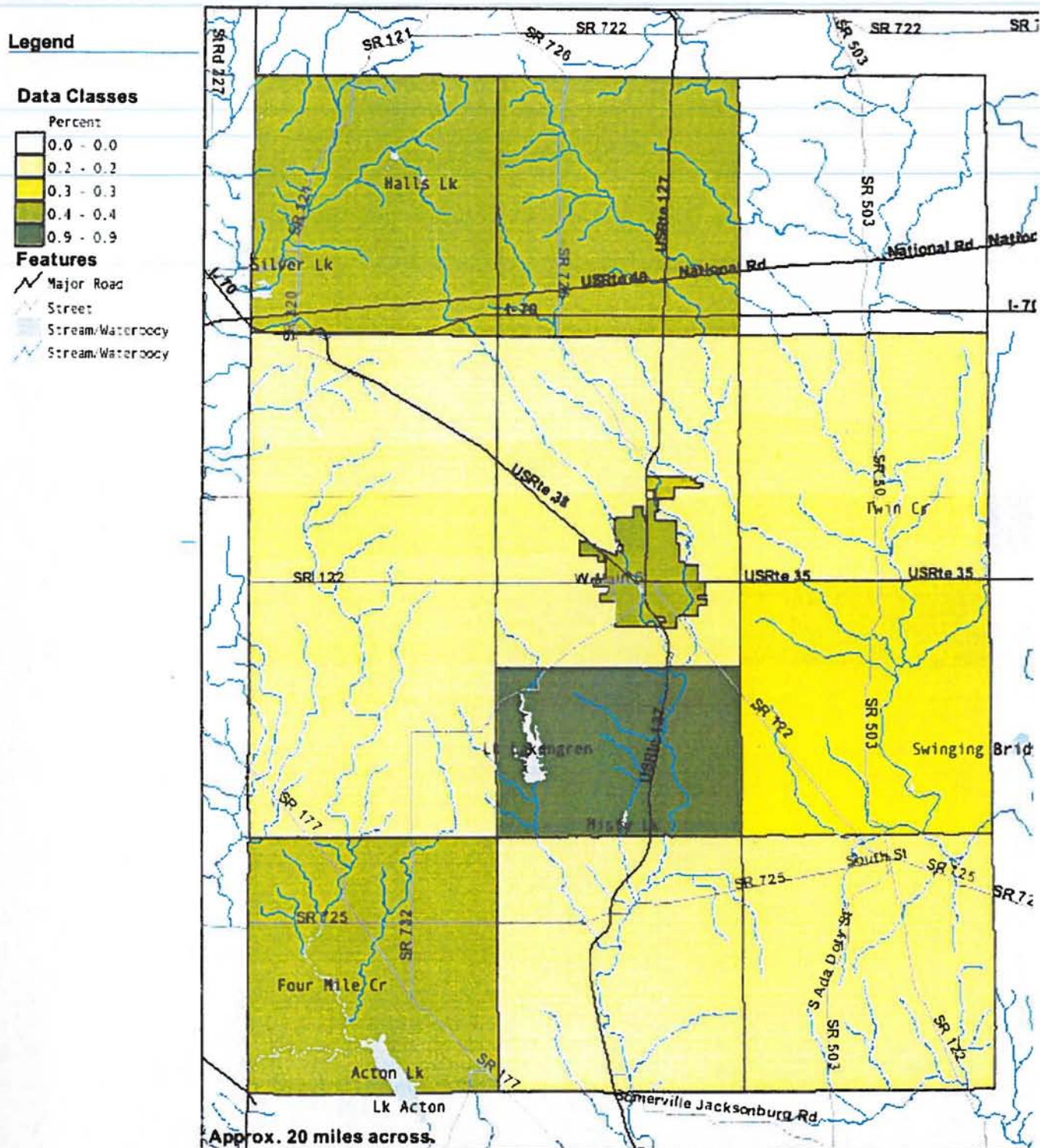
(X) Not applicable

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrix P8.

Map - 1A



NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>



Map - 1B



TM-P004D. Percent of Persons Who Are Asian Alone: 2000

Universe: Total population

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Preble County, Ohio by County Subdivision

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>



Data Classes

Percent:

0.0 - 0.0

	0.1	0.1
	0.1	0.1

0.2 - 0.2

0.3 - 0.1

0.6 - 0.6

Features

Major Road

A

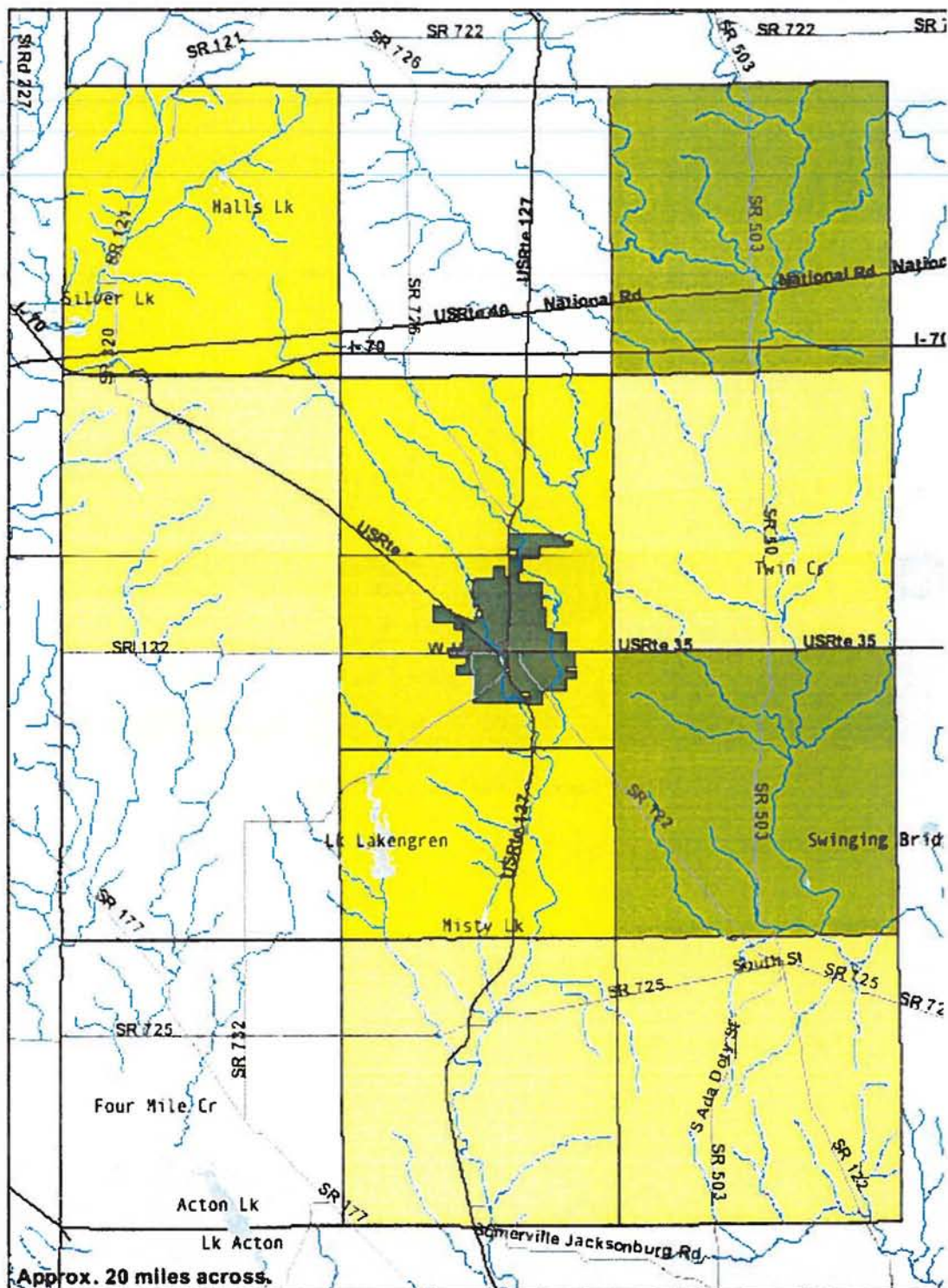
B

C

Street:

Stream/Waterbody

Stream/Waterbody



Map - 1C



TM-P004C. Percent of Persons Who Are American Indian and Alaska Native

Alone: 2000

Universe: Total population

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

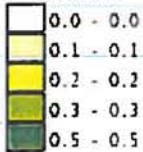
Preble County, Ohio by County Subdivision

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>

Legend

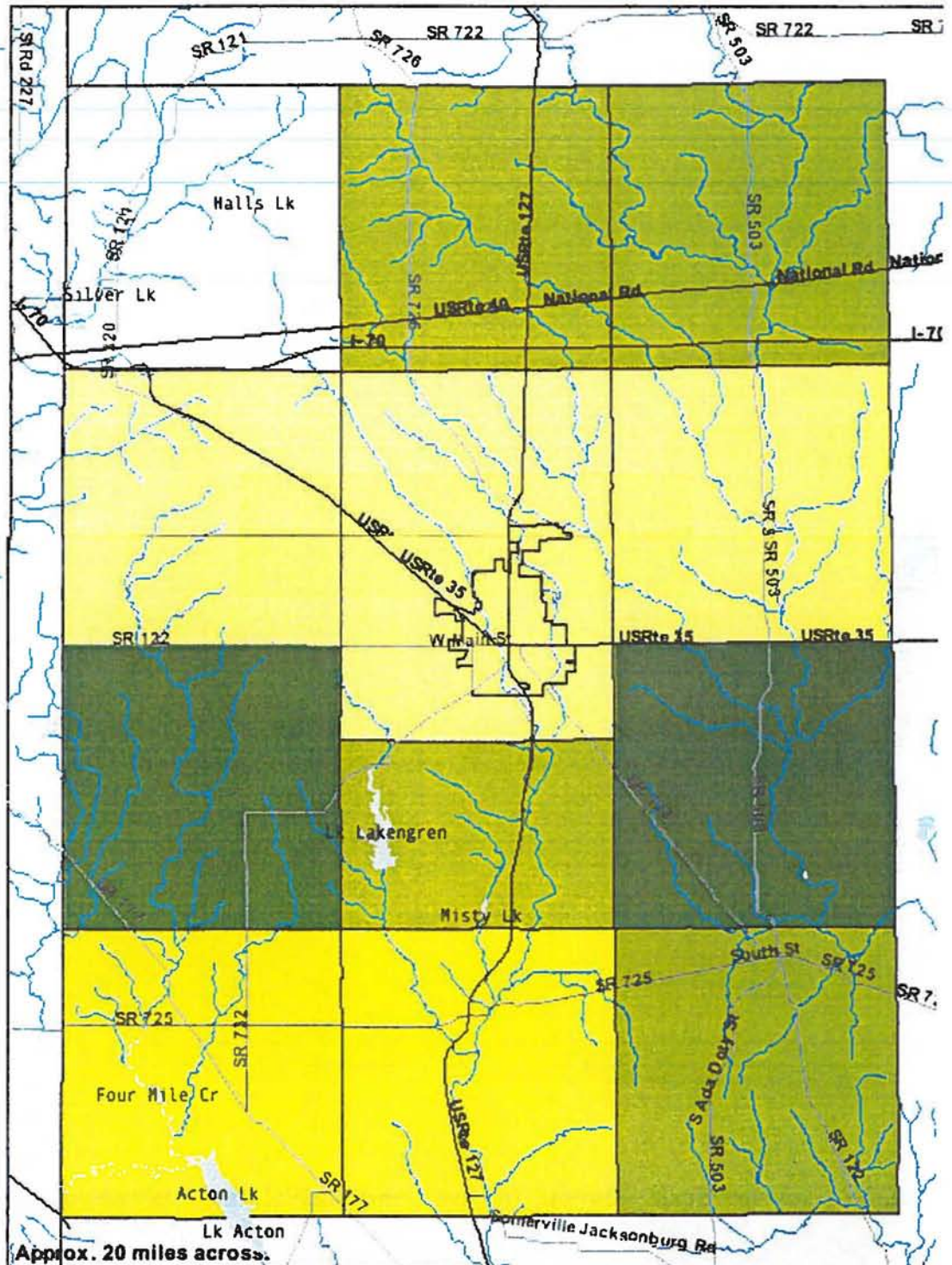
Data Classes

Percent



Features

- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody



Map – 1D



TM-P004E. Percent of Persons Who Are Native Hawaiian and Other Pacific Islander Alone: 2000

Universe: Total population

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Preble County, Ohio by County Subdivision

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsfu.htm>.



Data Classes

Percent

0.0 - 0.0

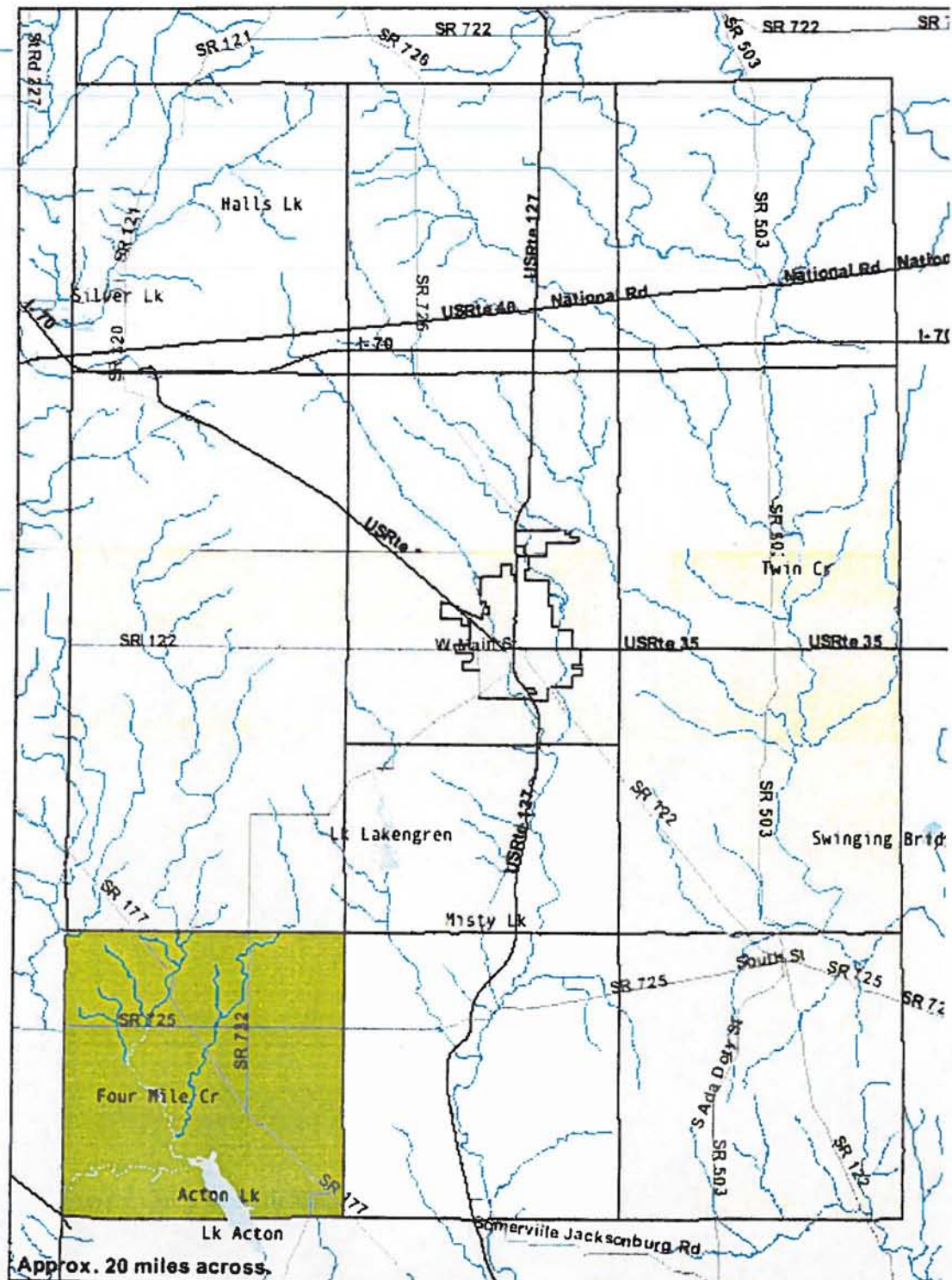
0.2 - 0.2

Features

Screen:

Stream/Waterbody

 Stream/Waterbody



Map - 1E

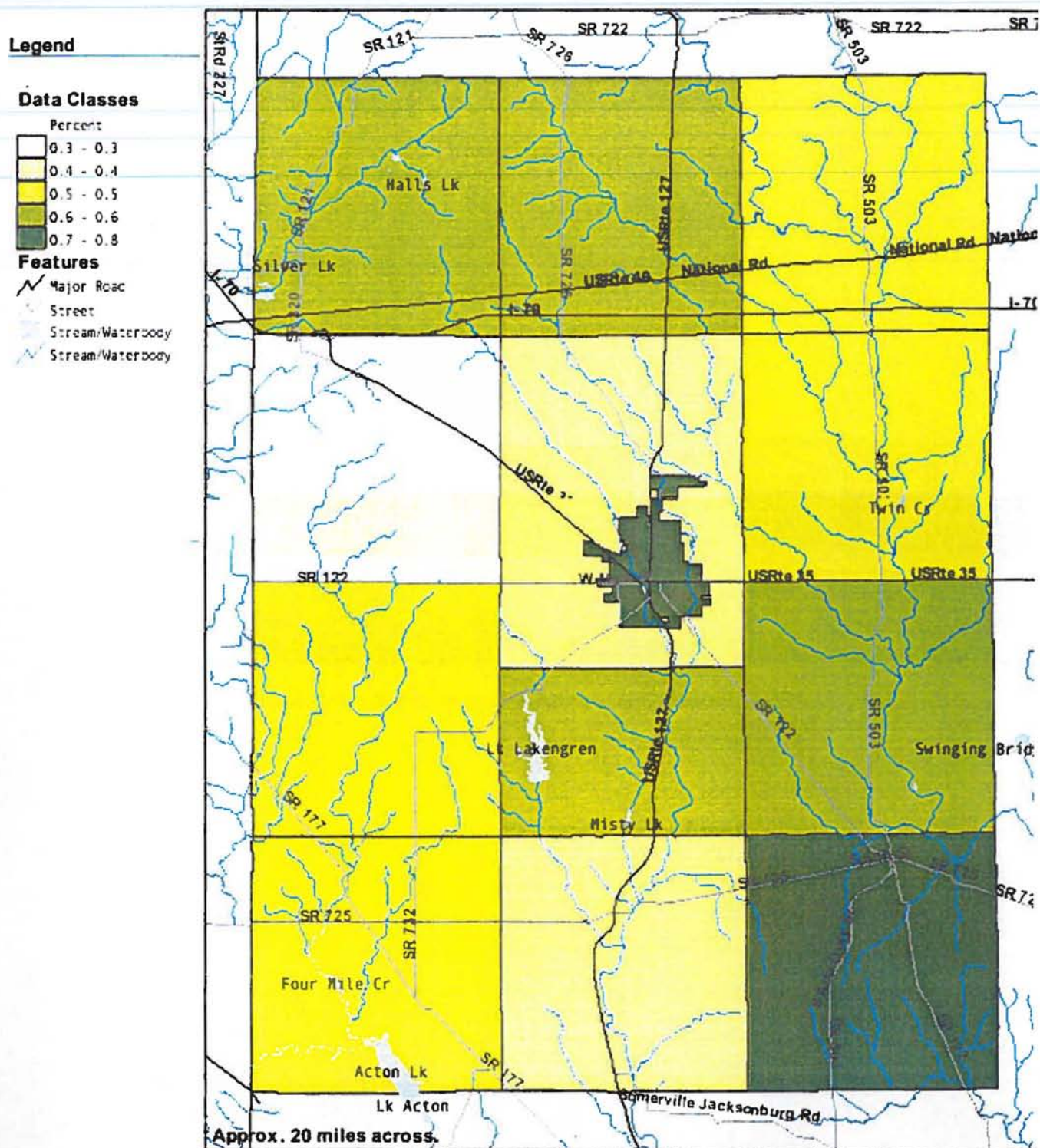
TM-P004G. Percent of Persons of Two or More Races: 2000

Universe: Total population

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Preble County, Ohio by County Subdivision

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.



Employment and Transportation Characteristics

Review of census data shows that 65.9% of Preble County's population over 16 years old is in the work force, and that the majority of the workforce (54.1%) works outside of Preble County. Only Dixon Township, Gasper Township, Washington Township, and the City of Eaton have a majority of their workforce working in Preble County as is shown in **Table 6**. Although Preble County is considered a rural community, only 0.9% of the workforce lists farming, fishing or forestry as their occupation. Most of the workforce living in Preble County would be considered "white collar" occupations of management, professional, service, sales and office with a total of 59.9% in these occupations. Census data show 10.7% of the workforce carpools and only 0.3% use public transportation to get to work. It should be noted that Preble County has no public transportation services available in the county. Job & Family Services contracts for transportation services for their clients to get to work and doctor appointments. The Council on Aging provides transportation services for senior citizens for doctor appointments, and the Community Action Partnership usually has about six (6) donated vehicles that they provide to LMI clients through an agreement to use for their transportation needs.

The ten largest employers in Preble County consist of manufacturing firms of various types, a transportation/trucking firm, a retail operation (Wal-Mart), and the county government. The majority of these employers are located in Eaton (6) with the remainder located in the Village of Lewisburg. The locations of these employers are shown in **Map Series 2A – 2C**. Following is a list of the employers:

Preble County Largest Employers

Parker Hannifin Corp. (2 plants)
725 N. Beech St., Eaton, OH and
700 W. Cumberland St., Lewisburg, OH

Neaton Auto Products
975 S. Franklin St., Eaton, OH

Henny Penny Corp.
1219 U.S. Route 35 W., Eaton, OH

North American Nutrition Co.
6531 St. Rte. 503 N., Lewisburg, OH

Lewisburg Container Co.
275 W. Clay St., Lewisburg, OH

Zumstein Inc.
524 N. Water St., Lewisburg, OH

Bullen Ultrasonics, Inc.
950 S. Franklin St., Eaton, OH

Preble County (Governmental agency)
101 E. Main St., Eaton, OH

Wal-Mart Supercenter
100 E. Washington-Jackson Rd., Eaton, OH

Procter & Gamble/Iams Co.
6571 St. Rte. 503 N., Lewisburg, OH

U.S. Census Bureau

American FactFinder

Table 6



Preble County, Ohio -- County Subdivision and Place

GCT-P12. Employment Status and Commuting to Work: 2000

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datnotes/expsf3.htm>.


Geographic area	Population 16 years and over-- Percent in labor force			Civi- lian labor force-- Percent unem- ployed	Own children-- Percent with all parents in family in labor force		Workers 16 years and over			
	Total	Female			Under 6 years	6 to 17 years	Percent in car- pools	Percent using public trans- por- tation	Who did not work at home-- Mean travel time to work (minutes)	Percent worked outside county of resi- dence
		Total	With own child- ren under 6 years							
Preble County	65.9	59.1	66.3	4.3	63.3	74.3	10.7	0.3	26.7	54.1
COUNTY SUBDIVISION AND PLACE										
Dixon township	64.0	50.0	26.7	0.0	21.8	61.4	9.6	0.0	28.4	33.8
Dixon township	64.0	50.0	26.7	0.0	21.8	61.4	9.6	0.0	28.4	33.8
Eaton city	61.7	54.7	70.8	5.2	70.2	78.3	10.7	1.1	24.7	33.9
Eaton city	61.7	54.7	70.8	5.2	70.2	78.3	10.7	1.1	24.7	33.9
Gasper township	75.2	71.2	68.8	4.6	63.5	84.7	17.7	0.0	34.5	48.0
Gasper township	75.2	71.2	68.8	4.6	63.5	84.7	17.7	0.0	34.5	48.0
Gratis township	65.5	60.3	64.3	5.7	65.1	75.9	7.8	0.2	30.3	77.2
Gratis village	67.5	63.3	55.1	8.6	39.4	78.7	11.4	0.0	30.8	66.8
West Elkton village	56.6	50.9	50.0	3.1	66.7	51.7	4.3	0.0	35.4	64.1
Remainder of Gratis township	65.6	60.2	67.7	5.0	73.4	77.5	7.0	0.3	29.9	80.8
Harrison township	68.5	60.3	63.9	3.1	62.7	73.8	10.8	0.0	23.6	61.7
Lewisburg village	67.1	60.8	66.7	1.7	73.4	86.1	9.8	0.0	21.3	56.0
Verona village (part)	62.0	53.3	53.3	0.0	59.5	73.3	10.2	0.0	25.3	74.5
Remainder of Harrison township	70.4	61.0	65.0	4.4	54.4	65.1	11.6	0.0	24.9	64.1
Israel township	66.0	57.5	54.1	4.7	44.2	67.1	15.7	0.0	26.6	77.4
College Corner village (part)	76.4	70.0	77.8	1.5	66.7	72.2	10.4	0.0	23.0	93.6
Remainder of Israel township	63.6	54.1	44.2	5.6	38.2	65.4	17.1	0.0	27.5	72.8
Jackson township	68.1	58.8	76.0	4.7	65.0	63.3	10.2	0.0	21.8	54.7
Jackson township	68.1	58.8	76.0	4.7	65.0	63.3	10.2	0.0	21.8	54.7
Jefferson township	64.2	58.2	71.3	3.4	70.6	71.3	9.2	0.1	25.0	66.9
New Paris village	63.2	57.7	67.3	5.7	71.8	69.2	12.4	0.3	21.6	68.3
Remainder of Jefferson township	65.1	58.7	77.3	1.3	68.4	73.3	6.5	0.0	27.9	65.7
Lanier township	64.1	56.8	46.4	2.2	46.0	65.3	7.1	0.0	25.0	50.3
West Alexandria village (part)	61.3	52.0	56.8	2.7	63.9	70.2	7.0	0.0	25.4	52.8
Remainder of Lanier township	65.0	58.4	44.0	2.1	39.6	63.8	7.1	0.0	24.9	49.5
Monroe township	68.7	58.1	64.9	4.3	60.1	56.5	10.9	0.0	24.1	51.9
Eldorado village	71.6	65.4	74.3	2.5	66.1	79.7	9.9	0.0	24.1	58.1

Geographic area	Population 16 years and over-- Percent in labor force			Civilian labor force-- Percent unemployed	Own children-- Percent with all parents in family in labor force		Workers 16 years and over			
	Total	Female			Under 6 years	6 to 17 years	Percent in car-pools	Percent using public transportation	Who did not work at home-- Mean travel time to work (minutes)	Percent worked outside county of residence
		Total	With own children under 6 years							
West Manchester village	71.5	60.1	78.4	3.5	80.0	53.3	11.5	0.0	25.3	55.8
Remainder of Monroe township	66.7	54.4	51.6	5.3	45.7	50.5	11.1	0.0	23.6	48.0
Somers township	63.2	57.5	61.8	5.8	60.6	73.2	14.4	0.0	29.7	62.9
Camden village	64.0	58.2	72.5	4.4	72.1	72.6	13.8	0.0	28.4	56.7
Remainder of Somers township	62.2	56.7	43.0	7.3	39.8	74.0	15.2	0.0	31.2	70.1
Twin township	67.3	63.5	80.0	3.9	70.7	83.4	10.9	0.8	28.3	57.2
West Alexandria village (part)	67.3	63.0	65.5	0.0	58.3	76.5	5.0	1.1	28.0	47.8
Remainder of Twin township	67.3	63.6	83.5	4.8	73.7	84.6	12.4	0.7	28.4	59.6
Washington township	68.9	61.4	84.2	3.5	77.3	85.5	4.8	0.0	23.4	35.3
Washington township	68.9	61.4	84.2	3.5	77.3	85.5	4.8	0.0	23.4	35.3
PLACE										
Camden village	64.0	58.2	72.5	4.4	72.1	72.6	13.8	0.0	28.4	56.7
College Corner village (part)	76.4	70.0	77.8	1.5	66.7	72.2	10.4	0.0	23.0	93.6
Eaton city	61.7	54.7	70.8	5.2	70.2	78.3	10.7	1.1	24.7	33.9
Eldorado village	71.6	65.4	74.3	2.5	66.1	79.7	9.9	0.0	24.1	58.1
Gratis village	67.5	63.3	55.1	8.6	39.4	78.7	11.4	0.0	30.8	66.8
Lewisburg village	67.1	60.8	66.7	1.7	73.4	86.1	9.8	0.0	21.3	56.0
New Paris village	63.2	57.7	67.3	5.7	71.8	69.2	12.4	0.3	21.6	68.3
Verona village (part)	62.0	53.3	53.3	0.0	59.5	73.3	10.2	0.0	25.3	74.5
West Alexandria village	63.5	55.9	60.6	1.7	62.0	72.3	6.3	0.4	26.4	50.9
West Elkton village	56.6	50.9	50.0	3.1	66.7	51.7	4.3	0.0	35.4	64.1
West Manchester village	71.5	60.1	78.4	3.5	80.0	53.3	11.5	0.0	25.3	55.8

(X) Not applicable.

User note on employment status data (PDF 63KB)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P26, P30, P31, P33, P43, P45, and P46

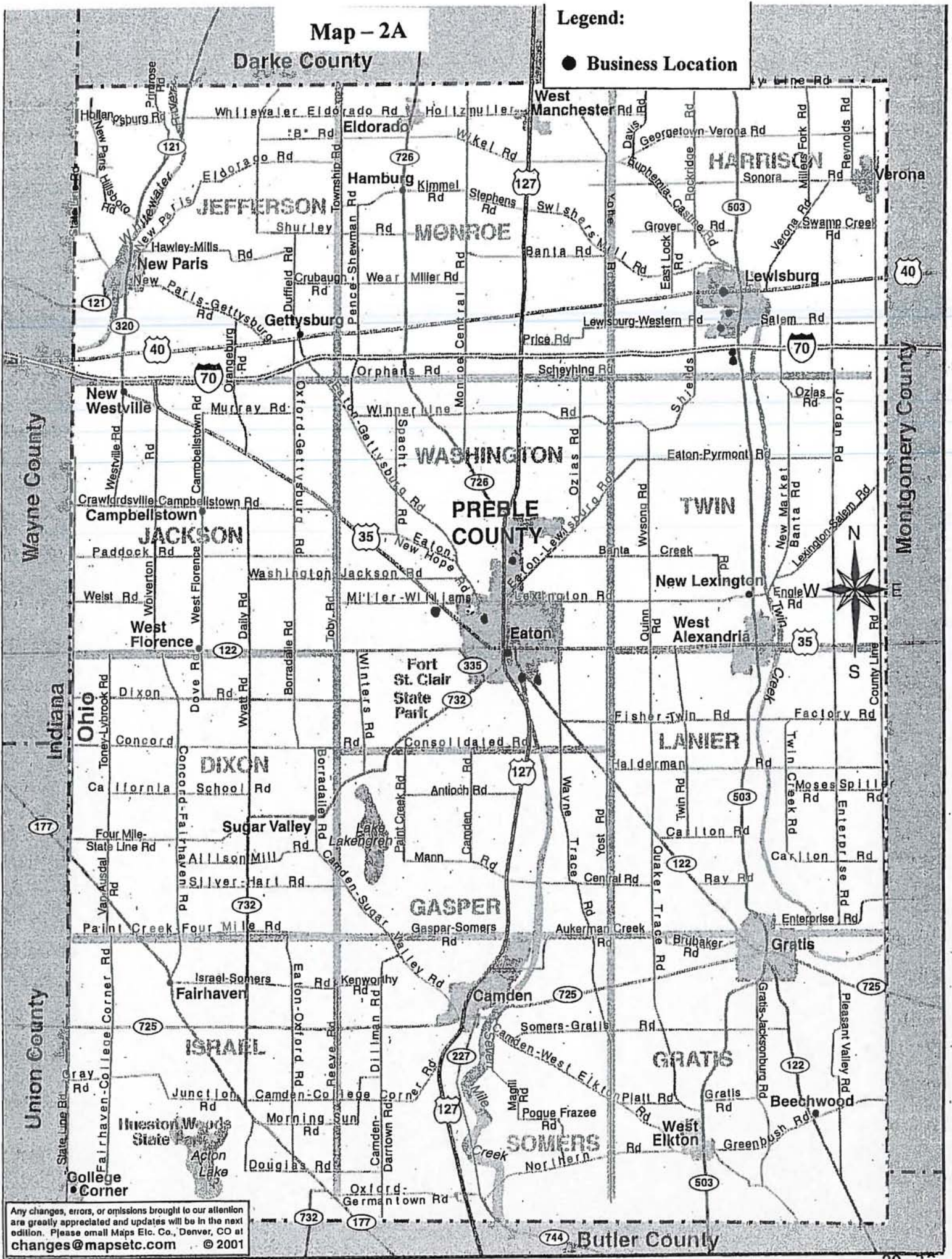
The letters PDF or symbol  indicate a document is in the [Portable Document Format \(PDF\)](#). To view the file you will need the [Adobe® Acrobat® Reader](#), which is available for free from the Adobe web site.

Map - 2A

Darke County

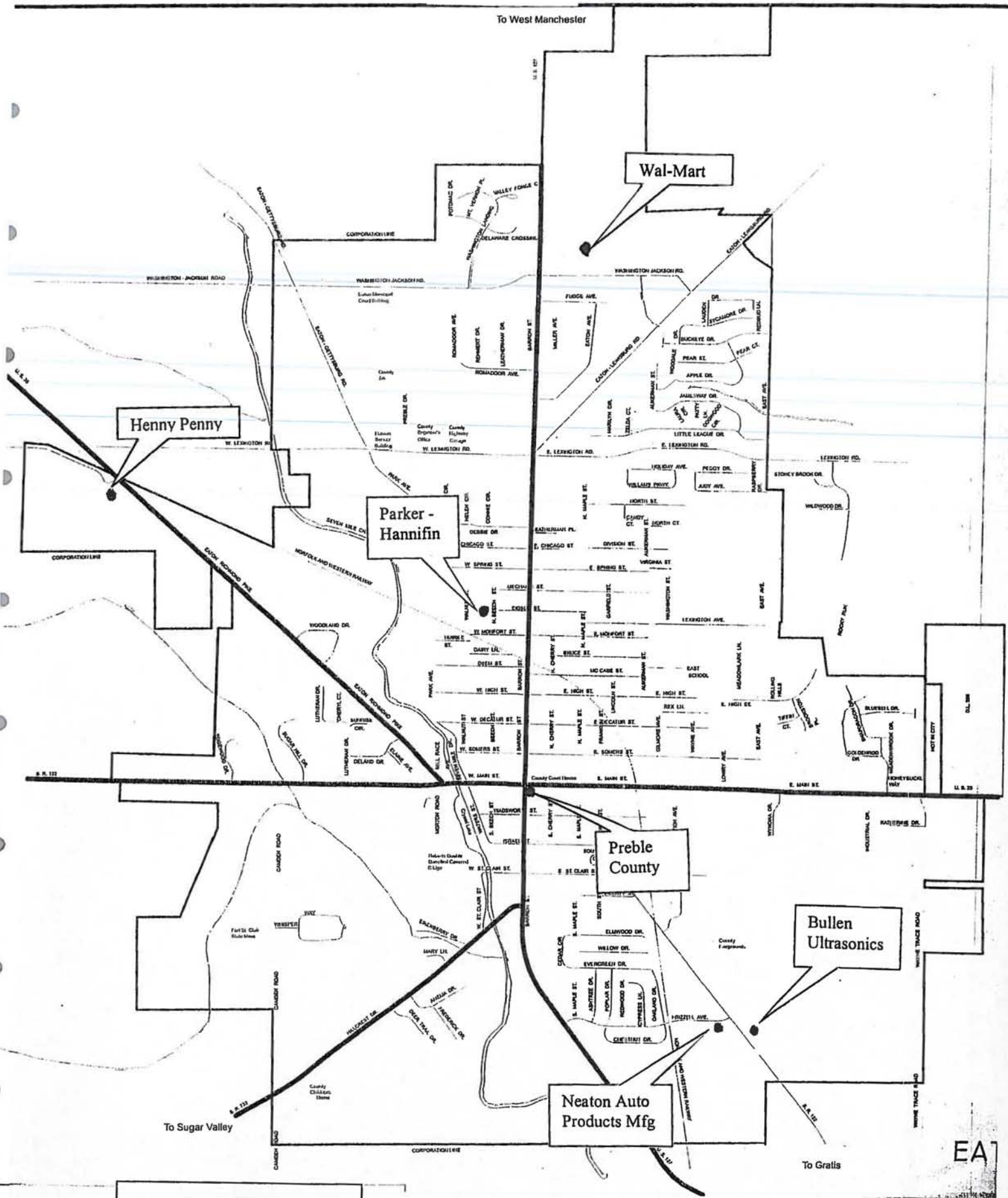
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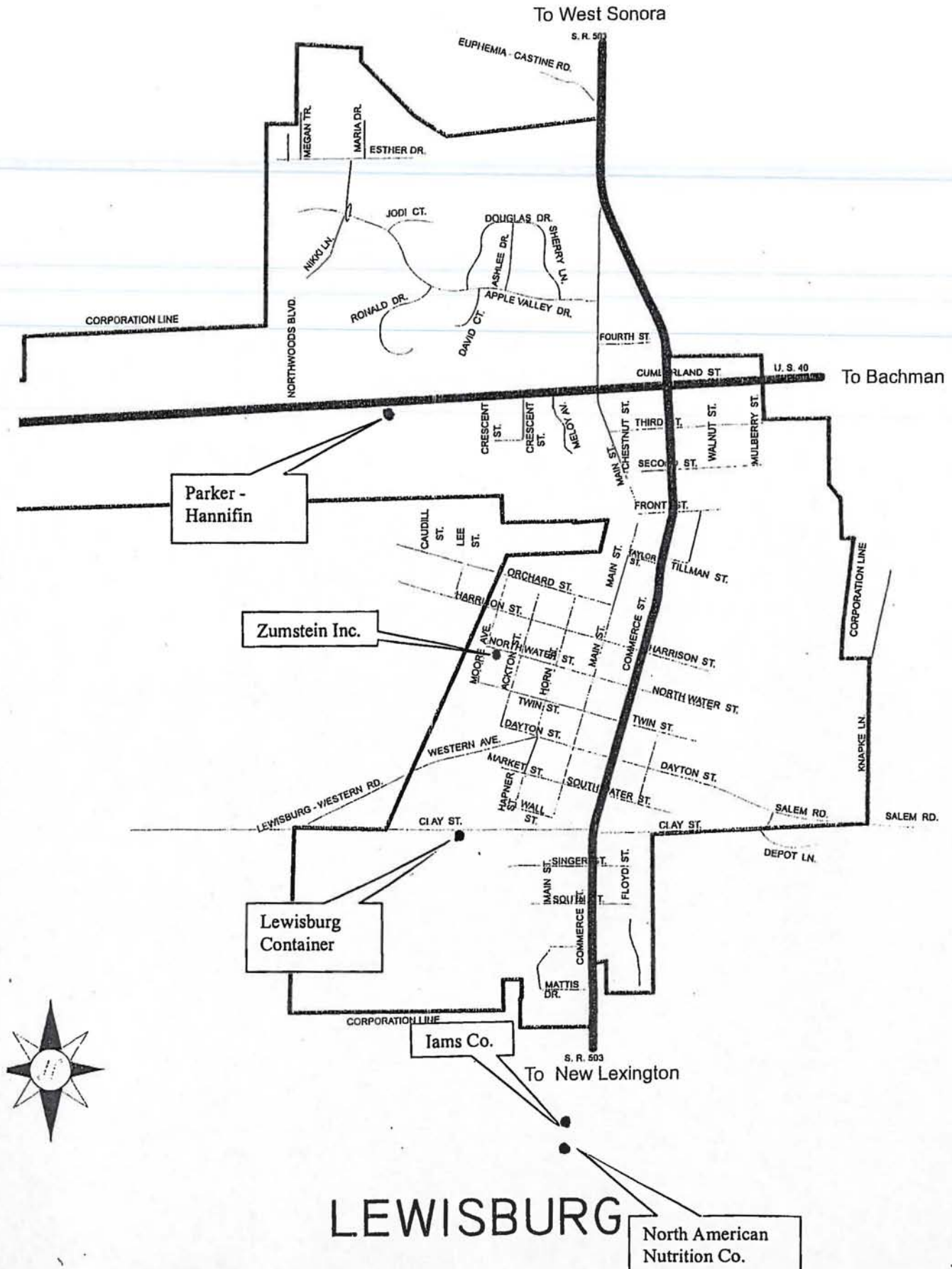


Any changes, errors, or omissions brought to our attention are greatly appreciated and updates will be in the next edition. Please email Maps Etc. Co., Denver, CO at changes@mapsetc.com © 2001

Map - 2B



Map - 2C



Household and Household Characteristics

Per the 2000 Census Preble County had 16,001 households with an average of 2.62 persons per household compared to a statewide average of 2.49 persons per household. The census listed the county as having 1,356 female heads of household, and 3,302 single person households.

Table 7 shows housing units by municipal subdivisions for 1980 through 2000. While Preble County showed a positive increase of about 13.3% between 1990 and 2000, one village, Lewisburg, showed a sizeable increase of 22%, with Eaton, Verona, West Elkton and West Alexandria showing modest increases. The Village of West Manchester was the only village to show a decline. **Tables 8, 9, 10, and 11** provide a breakdown of the housing composition for all political subdivisions. The data indicates that 84.7% of the county's housing stock is single family housing. It should be noted that the homeowner vacancy rates at 1.5% and renter vacancy rates at 5.6% are indicative of generally tight housing markets.

The median value of owner-occupied housing units according to 2000 census data was \$93,500.00 for Preble County and \$83,000 for the City of Eaton. The low median values were in New Paris (\$63,100) and West Manchester (\$63,800) with the high values recorded in Dixon Township (\$132,000) and Washington Township (\$115,200). The median contract rent for Preble County in 2000 was \$492 with \$474 as the median rent in Eaton. The high was recorded in West Manchester at \$625 per month and the low of \$347 per month was in Dixon Township. Preble County has 3,383 rental units or 21% of the total housing units in the county. The majority of the rental units are located in the City of Eaton (1,069) and the villages (1,928) totaling 2,997 units or 88.6% of the total rental units available.

Table 7
Preble County Total Housing Units 1980 - 2000

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>'80 - '90</u>	<u>'90 - 2000</u>
Preble County	13,956	15,174	17,186	8.7	13.3
Camden	736	880	930	19.6	5.7
College Corner (pt.)	152	103	105	-32.2	1.9
Eaton	2,839	3,083	3,387	8.6	9.9
Eldorado	207	213	220	2.9	3.3
Gratis	291	348	358	19.6	2.9
Lewisburg	590	592	700	0.3	22.0
New Paris	706	768	777	8.8	1.2
Verona (pt.)	198	136	150	-31.3	10.1
West Alexandria	500	565	616	13.0	9.0
West Elkton	86	73	83	-15.1	13.7
West Manchester	176	180	173	2.3	-3.9

Source: 1980 & 1990 counts were obtained from study done by DLB and Assoc. who used information from the Ohio Data Users Center, "OHIO:1980 FINAL FIELD COUNTY FOR POPULATION AND HOUSING", and the 1990 Census Publication, "1990 Census Table 7" The 2000 counts were obtained from the 2000 Census, "Table DP-4, Profile of Selected Housing Characteristics".

U.S. Census Bureau

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Table 8

Preble County, Ohio -- County Subdivision and Place

GCT-H7. Structural and Facility Characteristics of All Housing Units: 2000

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Geographic area	Total housing units	Median rooms	1 unit, detached or attached	In buildings with 10 or more units	Percent		Year Structure Built	
					Lacking complete plumbing facilities	Lacking complete kitchen facilities	1990 to March 2000	1939 or earlier
Preble County	17,186	5.9	84.7	1.4	1.9	1.8	15.9	30.2
COUNTY SUBDIVISION AND PLACE								
Dixon township	235	6.9	92.3	0.0	0.0	0.0	6.0	53.6
Dixon township	235	6.9	92.3	0.0	0.0	0.0	6.0	53.6
Eaton city	3,387	5.3	77.5	2.5	0.6	0.6	13.6	28.2
Eaton city	3,387	5.3	77.5	2.5	0.6	0.6	13.6	28.2
Gasper township	1,285	6.2	99.2	0.0	0.0	0.0	57.7	10.4
Gasper township	1,285	6.2	99.2	0.0	0.0	0.0	57.7	10.4
Gratis township	1,676	6.1	97.1	0.0	0.5	0.8	11.1	18.4
Gratis village	358	5.6	93.0	0.0	0.0	0.0	5.0	26.5
West Elkton village	83	6.1	92.8	0.0	4.8	4.8	2.4	60.2
Remainder of Gratis township	1,235	6.3	98.5	0.0	0.3	0.7	13.4	13.3
Harrison township	1,812	6.2	90.3	0.0	0.0	0.4	13.9	42.8
Lewisburg village	722	5.9	80.5	0.0	0.0	0.6	17.0	47.2
Verona village (part)	150	5.7	84.7	0.0	0.0	2.7	4.7	70.7
Remainder of Harrison township	940	6.4	98.7	0.0	0.0	0.0	13.0	35.0
Israel township	519	6.3	92.5	0.0	3.5	3.1	11.0	50.5
College Corner village (part)	105	6.5	90.5	0.0	1.9	0.0	3.8	68.6
Remainder of Israel township	414	6.3	93.0	0.0	3.9	3.9	12.8	45.9
Jackson township	484	6.5	93.0	0.0	0.0	0.0	15.7	35.3
Jackson township	484	6.5	93.0	0.0	0.0	0.0	15.7	35.3
Jefferson township	1,441	5.7	76.3	2.9	0.3	0.3	8.1	26.3
New Paris village	777	5.1	62.7	2.1	0.6	0.5	6.7	31.7
Remainder of Jefferson township	664	6.2	92.3	3.9	0.0	0.0	9.8	20.0
Lanier township	1,517	6.0	90.2	1.1	0.4	0.0	16.9	29.9
West Alexandria village (part)	408	5.6	73.5	3.7	0.0	0.0	14.2	37.3
Remainder of Lanier township	1,109	6.2	96.3	0.1	0.5	0.0	17.9	27.2
Monroe township	908	6.2	93.8	2.0	0.6	0.7	5.6	50.6
Eldorado village	220	5.7	94.5	0.0	1.4	0.0	11.4	37.7
West Manchester village	173	6.3	93.6	0.0	1.2	0.0	0.0	69.9
Remainder of Monroe township	515	6.3	93.6	3.5	0.0	1.2	5.0	49.5
Somers township	1,967	5.1	56.6	1.8	12.4	12.5	13.9	24.8
Camden village	930	5.1	55.4	3.8	0.0	0.4	12.5	29.1
Remainder of Somers township	1,037	5.0	57.8	0.0	23.5	23.2	15.2	20.8
Twin township	1,089	6.1	92.8	0.0	1.4	0.0	11.6	35.3
West Alexandria village (part)	208	6.0	84.6	0.0	0.0	0.0	3.4	62.5
Remainder of Twin township	881	6.2	94.8	0.0	1.7	0.0	13.5	28.8
Washington township	866	6.3	92.1	5.0	0.6	0.6	14.9	33.4

Geographic area	Total housing units	Median rooms	Percent					
			1 unit, detached or attached	In buildings with 10 or more units	Lacking complete plumbing facilities	Lacking complete kitchen facilities	Year Structure Built	
							1990 to March 2000	1939 or earlier
Washington township	866	6.3	92.1	5.0	0.6	0.6	14.9	33.4
PLACE								
Camden village	930	5.1	55.4	3.8	0.0	0.4	12.5	29.1
College Corner village (part)	105	6.5	90.5	0.0	1.9	0.0	3.8	68.6
Eaton city	3,387	5.3	77.5	2.5	0.6	0.6	13.6	28.2
Eldorado village	220	5.7	94.5	0.0	1.4	0.0	11.4	37.7
Gratis village	358	5.6	93.0	0.0	0.0	0.0	5.0	26.5
Lewisburg village	722	5.9	80.5	0.0	0.0	0.6	17.0	47.2
New Paris village	777	5.1	62.7	2.1	0.6	0.5	6.7	31.7
Verona village (part)	150	5.7	84.7	0.0	0.0	2.7	4.7	70.7
West Alexandria village	616	5.7	77.3	2.4	0.0	0.0	10.6	45.8
West Elkton village	83	6.1	92.8	0.0	4.8	4.8	2.4	60.2
West Manchester village	173	6.3	93.6	0.0	1.2	0.0	0.0	69.9

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H24, H30, H34, H47, and H50.

U.S. Census Bureau

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Table 9



Preble County, Ohio -- County Subdivision and Place
 GCT-H8. Occupancy, Equipment, and Utilization Characteristics of Occupied
 Housing Units: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Geographic area	Occupied housing units	Average household size	Percent with--					
			1.01 or more occupants per room	Householder moved into unit 1999 to March 2000	No vehicles available	No telephone service available	3 or more bedrooms	Utility gas
Preble County	16,001	2.62	1.6	15.0	4.5	2.5	73.5	29.2
COUNTY SUBDIVISION AND PLACE								
Dixon township	210	2.76	3.3	12.9	0.0	0.0	73.3	0.0
Dixon township	210	2.76	3.3	12.9	0.0	0.0	73.3	0.0
Eaton city	3,212	2.38	3.0	19.7	7.9	3.3	62.4	53.3
Eaton city	3,212	2.38	3.0	19.7	7.9	3.3	62.4	53.3
Gasper township	1,158	2.84	0.6	21.2	1.2	1.6	92.4	2.4
Gasper township	1,158	2.84	0.6	21.2	1.2	1.6	92.4	2.4
Gratis township	1,611	2.76	0.2	11.4	3.5	0.4	86.2	1.6
Gratis village	341	2.58	0.6	10.0	3.2	0.0	78.0	0.6
West Elkton village	73	3.19	1.4	9.6	2.7	0.0	75.3	0.0
Remainder of Gratis township	1,197	2.79	0.0	11.9	3.7	0.6	89.1	1.9
Harrison township	1,716	2.68	1.1	11.5	3.8	2.4	78.1	35.2
Lewisburg village	669	2.62	2.2	14.6	3.3	3.0	72.9	60.8
Verona village (part)	138	2.73	1.4	13.8	1.4	5.8	58.7	84.8
Remainder of Harrison township	909	2.72	0.2	8.8	4.5	1.4	84.9	8.8
Israel township	486	2.50	1.0	12.6	0.8	0.0	74.3	0.0
College Corner village (part)	102	2.46	0.0	23.5	2.0	0.0	75.5	0.0
Remainder of Israel township	384	2.51	1.3	9.6	0.5	0.0	74.0	0.0
Jackson township	464	2.69	1.5	14.4	2.8	2.8	78.0	1.3
Jackson township	464	2.69	1.5	14.4	2.8	2.8	78.0	1.3
Jefferson township	1,357	2.49	0.7	14.2	4.9	4.7	62.4	44.8
New Paris village	714	2.37	0.8	16.2	6.2	4.9	49.2	71.3
Remainder of Jefferson township	643	2.63	0.6	12.0	3.4	4.5	77.1	15.4
Lanier township	1,457	2.69	0.7	10.6	4.9	1.9	75.2	31.4
West Alexandria village (part)	393	2.39	0.8	18.1	7.1	4.1	60.6	67.4
Remainder of Lanier township	1,064	2.80	0.7	7.9	4.1	1.1	80.6	18.0
Monroe township	868	2.64	0.9	9.8	3.0	4.0	77.3	46.7
Eldorado village	206	2.51	0.0	9.2	6.8	2.9	80.6	67.0
West Manchester village	162	2.50	0.0	17.9	3.7	4.9	67.3	84.6
Remainder of Monroe township	500	2.73	1.6	7.4	1.2	4.2	79.2	26.0
Somers township	1,611	2.60	3.8	18.7	6.3	3.4	62.9	30.8
Camden village	884	2.56	4.1	22.1	7.2	4.6	55.8	51.6
Remainder of Somers township	727	2.63	3.4	14.6	5.2	1.9	71.5	5.5
Twin township	1,036	2.73	0.8	13.2	3.0	1.9	76.7	23.4
West Alexandria village (part)	203	2.53	1.0	22.7	7.4	2.0	65.5	82.3

Geographic area	Occupied housing units	Average house-hold size	1.01 or more occupants per room	Householder moved into unit 1999 to March 2000	Percent with--			
					No vehicles available	No telephone service available	3 or more bedrooms	Utility gas
Remainder of Twin township	833	2.78	0.7	10.9	1.9	1.9	79.5	9.0
Washington township	815	2.72	1.5	15.1	2.7	0.9	81.0	10.9
Washington township	815	2.72	1.5	15.1	2.7	0.9	81.0	10.9
PLACE								
Camden village	884	2.56	4.1	22.1	7.2	4.6	55.8	51.6
College Corner village (part)	102	2.46	0.0	23.5	2.0	0.0	75.5	0.0
Eaton city	3,212	2.38	3.0	19.7	7.9	3.3	62.4	53.3
Eldorado village	206	2.51	0.0	9.2	6.8	2.9	80.6	67.0
Gratis village	341	2.58	0.6	10.0	3.2	0.0	78.0	0.6
Lewisburg village	669	2.62	2.2	14.6	3.3	3.0	72.9	60.8
New Paris village	714	2.37	0.8	16.2	6.2	4.9	49.2	71.3
Verona village (part)	138	2.73	1.4	13.8	1.4	5.8	58.7	84.8
West Alexandria village	596	2.44	0.8	19.6	7.2	3.4	62.2	72.5
West Elkton village	73	3.19	1.4	9.6	2.7	0.0	75.3	0.0
West Manchester village	162	2.50	0.0	17.9	3.7	4.9	67.3	84.6

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H6, H18, H20, H38, H40, H42, H43, and H44.

U.S. Census Bureau

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Table 10



Preble County, Ohio -- County Subdivision and Place
GCT-H5. General Housing Characteristics: 2000
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Geographic area	Total housing units	Occupied housing units	Vacant housing units				Vacancy rate	
			Total	Percent			Home-owner	Rental
				For sale only	For rent	Seas., rec., or occ. use		
Preble County	17,186	16,001	1,185	15.7	17.0	35.6	1.5	5.6
COUNTY SUBDIVISION AND PLACE								
Dixon township	225	207	18	5.6	5.6	5.6	0.7	1.6
Dixon township	225	207	18	5.6	5.6	5.6	0.7	1.6
Eaton city	3,467	3,274	193	24.9	30.1	7.3	2.1	5.1
Eaton city	3,467	3,274	193	24.9	30.1	7.3	2.1	5.1
Gasper township	1,287	1,162	125	24.0	2.4	52.0	2.7	3.9
Gasper township	1,287	1,162	125	24.0	2.4	52.0	2.7	3.9
Gratis township	1,676	1,611	65	26.2	9.2	12.3	1.2	3.6
Gratis village	361	349	12	33.3	25.0	0.0	1.4	4.6
West Elton village	81	71	10	30.0	10.0	0.0	4.8	7.7
Remainder of Gratis township	1,234	1,191	43	23.3	4.7	18.6	0.9	2.3
Harrison township	1,812	1,716	96	21.9	29.2	8.3	1.5	8.0
Lewisburg village	726	678	48	29.2	37.5	10.4	2.8	8.7
Verona village (part)	147	139	8	12.5	37.5	0.0	0.9	10.7
Remainder of Harrison township	939	899	40	15.0	17.5	7.5	0.8	6.1
Israel township	531	495	36	11.1	13.9	13.9	1.0	4.2
College Corner village (part)	111	105	6	33.3	33.3	0.0	2.8	5.4
Remainder of Israel township	420	390	30	6.7	10.0	16.7	0.6	3.6
Jackson township	482	458	24	12.5	8.3	8.3	0.8	2.3
Jackson township	482	458	24	12.5	8.3	8.3	0.8	2.3
Jefferson township	1,441	1,357	84	14.3	40.5	9.5	1.2	9.0
New Paris village	744	692	52	15.4	46.2	3.8	1.7	9.6
Remainder of Jefferson township	697	665	32	12.5	31.3	18.8	0.7	7.8
Lanier township	1,517	1,457	60	25.0	16.7	11.7	1.3	3.3
West Alexandria village (part)	390	373	17	23.5	17.6	11.8	1.7	2.1
Remainder of Lanier township	1,127	1,084	43	25.6	16.3	11.6	1.2	4.2
Monroe township	908	868	40	20.0	37.5	10.0	1.2	7.7
Eldorado village	225	212	13	23.1	53.8	0.0	1.7	15.2
West Manchester village	177	168	9	22.2	55.6	22.2	1.5	11.1
Remainder of Monroe township	506	488	18	16.7	16.7	11.1	0.8	2.9
Somers township	1,965	1,607	358	3.6	6.1	80.7	1.0	5.8
Camden village	946	897	49	14.3	42.9	6.1	1.1	7.1
Remainder of Somers township	1,019	710	309	1.9	0.3	92.6	0.9	1.2
Twin township	1,089	1,036	53	17.0	11.3	11.3	1.0	3.1
West Alexandria village (part)	210	203	7	57.1	42.9	0.0	2.9	4.1
Remainder of Twin township	879	833	46	10.9	6.5	13.0	0.7	2.5
Washington township	786	753	33	15.2	36.4	15.2	0.8	8.5
Washington township	786	753	33	15.2	36.4	15.2	0.8	8.5

Geographic area	Total housing units	Occupied housing units	Vacant housing units				Vacancy rate	
			Total	Percent			Home-owner	Rental
				For sale only	For rent	Seas., rec., or occ. use		
PLACE								
Camden village	946	897	49	14.3	42.9	6.1	1.1	7.1
College Corner village (part)	111	105	6	33.3	33.3	0.0	2.8	5.4
Eaton city	3,467	3,274	193	24.9	30.1	7.3	2.1	5.1
Eldorado village	225	212	13	23.1	53.8	0.0	1.7	15.2
Gratis village	361	349	12	33.3	25.0	0.0	1.4	4.6
Lewisburg village	726	678	48	29.2	37.5	10.4	2.8	8.7
New Paris village	744	692	52	15.4	46.2	3.8	1.7	9.6
Verona village (part)	147	139	8	12.5	37.5	0.0	0.9	10.7
West Alexandria village	600	576	24	33.3	25.0	8.3	2.1	2.8
West Elkton village	81	71	10	30.0	10.0	0.0	4.8	7.7
West Manchester village	177	168	9	22.2	55.6	22.2	1.5	11.1

(X) Not applicable

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H1, H3, H4, and H5.

U.S. Census Bureau

American FactFinder

Table 11



Preble County, Ohio -- County Subdivision and Place
GCT-H6. Occupied Housing Characteristics: 2000
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Geographic area	Total population	Occupied housing units						
		Total	Owner	Renter	Average household size	Percent		
						Owner	1-person households	With householder 65 years and over
Preble County	42,337	16,001	12,618	3,383	2.62	78.9	20.6	22.2
COUNTY SUBDIVISION AND PLACE								
Dixon township	557	207	146	61	2.64	70.5	16.4	19.8
Dixon township	557	207	146	61	2.64	70.5	16.4	19.8
Eaton city	8,133	3,274	2,202	1,072	2.37	67.3	29.1	27.2
Eaton city	8,133	3,274	2,202	1,072	2.37	67.3	29.1	27.2
Gasper township	3,229	1,162	1,088	74	2.78	93.6	13.3	18.2
Gasper township	3,229	1,162	1,088	74	2.78	93.6	13.3	18.2
Gratis township	4,471	1,611	1,452	159	2.76	90.1	13.8	17.9
Gratis village	934	349	287	62	2.61	82.2	23.8	18.1
West Elkton village	194	71	59	12	2.73	83.1	25.4	25.4
Remainder of Gratis township	3,343	1,191	1,106	85	2.81	92.9	10.2	17.4
Harrison township	4,601	1,716	1,394	322	2.68	81.2	19.1	21.5
Lewisburg village	1,798	678	488	190	2.65	72.0	21.2	25.2
Verona village (part)	375	139	114	25	2.70	82.0	25.9	14.4
Remainder of Harrison township	2,428	899	792	107	2.70	88.1	16.5	19.8
Israel township	1,273	495	380	115	2.56	76.8	21.4	21.0
College Corner village (part)	242	105	70	35	2.30	66.7	33.3	16.2
Remainder of Israel township	1,031	390	310	80	2.63	79.5	18.2	22.3
Jackson township	1,223	458	373	85	2.67	81.4	17.0	25.5
Jackson township	1,223	458	373	85	2.67	81.4	17.0	25.5
Jefferson township	3,449	1,357	1,013	344	2.49	74.6	23.7	24.3
New Paris village	1,623	692	467	225	2.35	67.5	30.9	25.4
Remainder of Jefferson township	1,826	665	546	119	2.65	82.1	16.2	23.2
Lanier township	3,931	1,457	1,161	296	2.69	79.7	19.1	21.4
West Alexandria village (part)	879	373	236	137	2.36	63.3	29.2	28.4
Remainder of Lanier township	3,052	1,084	925	159	2.81	85.3	15.6	19.0
Monroe township	2,290	868	687	181	2.64	79.1	22.2	20.9
Eldorado village	543	212	173	39	2.56	81.6	24.1	19.3
West Manchester village	433	168	128	40	2.58	76.2	22.0	19.6
Remainder of Monroe township	1,314	488	386	102	2.69	79.1	21.5	21.9
Somers township	4,245	1,607	1,249	358	2.64	77.7	21.6	20.5
Camden village	2,302	897	621	276	2.57	69.2	26.4	22.4
Remainder of Somers								

Geographic area	Total population	Occupied housing units						
		Total	Owner	Renter	Average household size	Percent		
						Owner	1-person households	With householder 65 years and over
township	1,943	710	628	82	2.74	88.5	15.5	18.2
Twin township	2,831	1,036	850	186	2.73	82.0	17.6	20.9
West Alexandria village (part)	516	203	133	70	2.54	65.5	30.5	23.2
Remainder of Twin township	2,315	833	717	116	2.78	86.1	14.4	20.4
Washington township	2,104	753	623	130	2.79	82.7	13.8	20.5
Washington township	2,104	753	623	130	2.79	82.7	13.8	20.5
PLACE								
Camden village	2,302	897	621	276	2.57	69.2	26.4	22.4
College Corner village (part)	242	105	70	35	2.30	66.7	33.3	16.2
Eaton city	8,133	3,274	2,202	1,072	2.37	67.3	29.1	27.2
Eldorado village	543	212	173	39	2.56	81.6	24.1	19.3
Gratis village	934	349	287	62	2.61	82.2	23.8	18.1
Lewisburg village	1,798	678	488	190	2.65	72.0	21.2	25.2
New Paris village	1,623	692	467	225	2.35	67.5	30.9	25.4
Verona village (part)	375	139	114	25	2.70	82.0	25.9	14.4
West Alexandria village	1,395	576	369	207	2.42	64.1	29.7	26.6
West Elkton village	194	71	59	12	2.73	83.1	25.4	25.4
West Manchester village	433	168	128	40	2.58	76.2	22.0	19.6

(X) Not applicable

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, H4, H12, H13, and H16.

2. Previous Fair Housing Analyses: Findings & Conclusions

In September 1994 a fair housing analysis update was prepared by DLB & Associates for Preble County and the City of Eaton as an acquired city. In the update, information was presented on the County's demographic profile based on 1990 census data. The study noted the following concerns on fair housing:

- the availability of affordable, standard housing;
- the need for increased public education on individual housing rights, responsibilities and process for resolving fair housing complaints;
- the lack of a fair housing committee
- suggested coordination with the county court systems for landlord/ tenant problems

As a follow-up to the update report, several areas of housing concerns have been addressed. The County applied for and was awarded CHIP funding in 1997, which was used to help low to moderate income (LMI) first-time homebuyers purchase and rehabilitate homes; help LMI persons repair their existing homes, and provide funding to renovate rental properties which were then rented to LMI persons. Preble County and the City of Eaton both applied and were awarded CHIP funding in 2005 which is being used to provide assistance to LMI persons as emergency assistance for those in danger of losing their housing, provide temporary rental assistance, provide home repairs, provide funding for rental unit rehabilitation for LMI persons, and provide financial assistance to Habitat for Humanity to build 2 new homes. Preble County has also been recently notified that they are being awarded a CHIP grant for 2006, too. The Preble County Metropolitan Housing Authority and the Home Is The Foundation organization provide assistance to tenants experiencing problems with their landlords.

3. Major Housing Service Providers: Concerns and Recommendations

Information provided by, and discussions with, the Director of the Preble County Community Action Partnership (CAP)/ Housing Authority, Rita Daily, indicates that there is a real need for more affordable housing in Preble County. Ms. Daily said that the Preble County Housing Authority receives 52 Section 8 housing vouchers to assist in providing housing for LMI persons. She indicated that most of the Housing Authorities vouchers were used for seniors and single parent families. She also noted that although Preble County is allowed 52 vouchers, due to the costs for rental units that they are only able to assist with 47 vouchers and that they base the assistance on a payment standard of 90% of the Fair Market Rent (FMR) to be able to assist as many people as possible. Preble County was recently declared a Metropolitan Area, which increased the FMR for the county. Ms. Daily said that they had 109 applicants that applied for the housing voucher assistance from June 1, 2005 to July 30, 2006, but they were unable to issue any new vouchers. There are currently 210 persons/families on the waiting list for the vouchers. Ms. Daily noted that even when new apartment complexes were built they were full upon their completion. Ms. Daily stated that they have not received any fair housing complaints in the past several years. As part of the Section 8 housing services, the CAP provides fair housing information to all of their clients and landlords.

Kelli Ott, Preble County Mental Health & Recovery Board, was a member on the Housing Advisory Committee (HAC) for Preble County's CHIS. As part of the HAC, Ms. Ott identified the need for additional housing units for their clients, with an additional 60 units listed as being optimal. There are currently two group homes available for this clientele. In a phone conversation with Ms. Ott she said that they had not received any fair housing or discrimination complaints.

Alice McMann, director of the Preble County Council on Aging was contacted. She said that they had not received any complaints nor were they aware of any fair housing problems with the senior population. She did point out that there was a lack of affordable, accessible housing available for the senior community, and there was a need for this type of housing in the county.

The Preble County Board of Mental Retardation and Developmentally Disabled (MRDD) office was contacted. In a phone conversation with Betsy Morrison, Senior Case Manager, she said that they hadn't received any fair housing complaints, but that just recently, one of the private owners that normally rents housing to their clients had informed them that he was no longer interested in renting to them. Ms. Morrison said that the owner did not elaborate on why he did not want to rent to the MRDD clients anymore, but she said that they were able to place their client in another, better apartment and did not feel that it was necessary to investigate the refusal. A need for at least an additional 35 units of housing for the MRDD population was identified in the County's CHIS.

According to Preble County's CHIS, there are 186 assisted units of housing in the county, 78 are family units; 93 are for the elderly; and 15 are for adults with mental health disabilities.

Homeless and Assisted Housing Needs Assessments

A report on the Preble County Emergency Shelter for the Homeless was provided by the Preble County CAP. The report was for the period of June 1, 2005 through July 31, 2006, and noted that 20 families and 28 individuals, totaling 73 individuals, were provided temporary shelter for this time period. Of the 48 requests for shelter honored, 77% were from the homeless and the remainder were from transients. The average stay was for 21.67 nights, and the average number of persons housed per night was 5. The shelter is open 365 days a year and provides both housing and clothing for the clients. The shelter is able to provide shelter for up to 3 families at a time. A need for an additional 9 units of emergency housing was identified in the county CHIS.

Preble County Shelter Services, a program of the YWCA of Dayton, operates the Domestic Violence Shelter in Preble County. They reported that they provided emergency shelter to 86 women and children in 2005. Of the women who used the shelter, 24 had children, 11 had vehicles, only 7 were employed with 3 receiving a living wage income, and 4 were on social security. The average stay at the shelter was between 45 to 60 days. Services provided at the shelter include crisis counseling, advocacy, community linkage, referrals and life skills.

4. Real Estate and Appraisal Practices

Of the twelve realty companies either located or active in Preble County, all but one of the companies (Trump Realty) belong to the Dayton Area Board of Realtors and participate in their multiple listing service. All realtors and brokers are required to have fair housing training to receive their license and must attend at least 3 hours of continuing education training for fair housing and/or discrimination each year. The Dayton Area Board of Realtors provides sessions on these subjects to all their members. The Dayton Area Board of Realtors was one of the first organizations to enter into a VAMA with HUD. VAMA is now obsolete, but the Dayton Area Board of Realtors has a relationship with HUD to promote fair housing. Membership in the Dayton Area Board is open to any licensed broker and their agents.

In accessing appraisal services, it was not possible to obtain information on the appraisal practices and methodologies. Several of the realty firms provide appraisal services also, and stated that the appraisers had to be licensed by the state and were subject to the same continuing education requirements as the realtors for fair housing and discrimination. The lending institutions that were questioned about providing appraisal services stated that they used a pool of appraisers that were approved by their institution and that the appraisers were aware of the institutions' non-discrimination policies.

Advertising Practices

A review of advertising practices for possible discriminatory practices was conducted of the local newspaper, which is published on Wednesday of every week, and a book of county-wide listings, which is published monthly and made available to the public free of charge. The monthly book of county listings is provided by the local real estate brokers and is available at local financial institutions, groceries, etc. The classified ads for rental properties and the real estate sale listings were examined in the local paper for possible discriminatory practices. The classified ads are usually for properties available through private owners. One incident of possible discriminatory language was noticed in a classified ad for an efficiency apartment that stated, "No children". However, this was the only incident in the classifieds and no discriminatory language was noted in the real estate sales listings by realty companies either in the newspaper or the book. Examples of the classified listings, real estate listings and monthly book are included in the **Appendix B**.

5. Lending Institutions

All lending institutions within Preble County were contacted for copies of their Community Reinvestment Act (CRA) Performance Evaluations. Several of the lending institutions of various sizes were also asked to provide copies of their Home Mortgage Disclosure Act (HMDA) reports. All lending institutions except CitiFinancial and the Farm Credit Service of Mid America were able to provide copies of CRA evaluations. All lending institutions subject to the CRA had performance evaluations of Satisfactory with two being ranked Outstanding. All lending institutions that were requested to provide copies of their HMDA reports did. However, since the reports track the loans by census tract numbers, it was difficult to get a clear picture of the exact locations in the county that the loans were for.

Discussion with Mike Appledorn of CitiFinancial provided the information that they were exempt from the CRA because it was a commercial credit institution regulated by the Ohio Dept. of Commerce. They do not provide standard mortgage services, and instead provide a variety of loan products such as home refinancing and other personal loans. However, Mr. Appledorn said they are an "Equal Housing Lender" and subject to all the regulations against discriminations. He said that training in this area is provided to all employees.

Amy Weaver with Farm Credit Services of Mid America stated that their institution is considered an exempt Federal instrumentality and as such was not subject to State and Federal banking regulations. Amy said that the Farm Credit Services provides loans to farmers and rural communities of fewer than 2,500 persons for purchase of homes and agricultural related items. She said that they are an Equal Housing Lender and as such are subject to the Federal requirements for non-discrimination in providing loans to the client base they service. She stated that they do receive training about discrimination.

Since the HMDA reports tracked loan information by census tracts only, the Auditor's Office was contacted for information on property transfers/sales in the county subdivisions for the 2005 year. This information shows property transfers/sales for townships, the city and the villages, and is provided in Table 12 below.

The research on areas with elevated percentages of LMI persons revealed that the villages of West Elkton and West Manchester, portions of the City of Eaton and villages of Camden, College Corner, Gratis, New Paris, Verona and West Alexandria, and portions of Israel, Monroe and Washington townships have areas where the potential for discriminatory real estate practices could exist. However, the sales data showed activity in all political subdivisions, with the majority occurring in the townships. Without additional data to pinpoint the census block within the political subdivisions where the property transfers occurred, it is not possible to form any conclusions beyond this.

Table 12
Property Transfers in Preble County – 2005

	<u>Total Transfers</u>		<u>Residential Transfers</u>		% of Total
<u>Subdivision</u>	<u>No.</u>	<u>Amount \$</u>	<u>No.</u>	<u>Amount \$</u>	<u>Residential Sales</u>
(City & Villages)					
Eaton	268	31,278,926	201	21,085,775	58.9
Camden	46	3,091,749	34	2,670,265	7.4
College Corner	2	193,750	1	98,250	.3
Eldorado	12	739,620	8	576,870	1.6
Gratis	23	1,706,626	14	1,205,825	3.4
Lewisburg	60	6,597,251	47	5,168,150	14.4
New Paris	43	4,172,554	31	1,922,650	5.4
Verona	4	296,600	3	254,600	.7
West Alexandria	39	3,131,890	25	2,105,380	5.9
West Elkton	5	375,000	4	292,500	.8
West Manchester	<u>13</u>	<u>728,900</u>	<u>6</u>	<u>412,300</u>	1.2
TOTAL	515	52,312,866	374	35,792,565	68.4
(Townships)					
Dixon	12	1,145,238	4	671,231	1.2
Gasper	174	19,148,507	138	18,826,027	32.4
Gratis	61	8,881,378	50	7,590,141	13.0
Harrison	55	5,934,817	34	4,221,150	7.3
Israel	14	1,820,000	11	1,513,500	2.6
Jackson	29	4,415,719	18	2,295,400	3.9
Jefferson	39	9,173,197	22	2,367,747	4.1
Lanier	58	7,443,134	41	5,729,784	9.8
Monroe	33	3,848,934	16	2,596,575	4.4
Somers	71	5,024,189	26	2,951,170	5.1
Twin	38	4,853,750	27	4,138,750	7.1
Washington	<u>53</u>	<u>7,713,314</u>	<u>33</u>	<u>5,287,922</u>	<u>9.1</u>
TOTAL	637	79,399,325	420	58,189,397	73.3

6. Land Use and Development Policies

A review of the available zoning ordinances for the various villages, Eaton, and the County was conducted for possible fair housing impediments. The City of Eaton has recently updated their zoning code, the County is in the process of updating their zoning resolution and most of the village ordinances had been in place for several years. Almost all of the ordinances reviewed included wording that could be considered an impediment to fair housing. Letters were sent out to the various political subdivisions describing the suspect wording and advising that they review their zoning ordinances. Despite the wording in the ordinances there appeared to be no problems or complaints in regard to the ability to provide housing for the protected classes. The City of Eaton is responsible for the enforcement of the building code for residential units of four and more. They are aware of the requirements that multi-unit residential buildings incorporate accessibility standards and enforce those requirements.

7. Existing Programs and Activities Promoting Fair Housing

The State of Ohio's FY 93 Fair Housing requirements include the stipulation that local governments appoint a local fair housing coordinator, or a consultant or local agency upon approval by the appropriate state agency, who is generally accessible Monday through Friday, and to establish and implement a process to receive fair housing complaints and forward the complaint to the appropriate Ohio Civil Rights Commission. Records must describe the type of referral, copies of Housing Discrimination Complaint records, date of referral, and any follow up action.

Preble County appointed the County Administrator as the Fair Housing Complaint Officer and the commission staff assists with the intake of any complaints received. In the last seven years there has been one fair housing complaint that was referred to the Civil Rights Commission for action, and a couple of phone calls from persons asking about the complaint procedure but didn't proceed with filing a complaint. Several calls were received that had to do with landlord-tenant problems. These persons are advised to contact the Clerk of Courts for legal options available to them.

Both Preble County and the City of Eaton have adopted Fair Housing Ordinances/ Resolutions, and Uniform Relocation Assistance policies to protect the displacement of LMI persons and loss of LMI housing units. Preble County provides a basic fair housing program as part of their participation in the CDBG Formula Allocation Program. The Preble County Community Action Partnership provides fair housing information to their clients and assisted rental landlords. As the administrator for both the County's and Eaton's CHIP grants, Home Is the Foundation provides fair housing information to all their clients.

8. Recommendations to Improve the Preble County Fair Housing Process

This study concludes that there are no discernible fair housing discrimination patterns in the community. However, the research shows that the demand for decent, affordable housing exceeds the supply and that the LMI populations will continue to struggle to find affordable housing.

Upon review of the fair housing process, the following are recommendations to improve the fair housing process in Preble County:

1. Preble County should update their brochure and develop posters and additional brochures for more widespread distribution.
2. Preble County should consider providing more fair housing training than is required for the State's basic fair housing plan, including advertising about the fair housing complaint procedure.
3. Preble County should communicate more with the other organizations in the county that also provide fair housing information to the county residents for any possible fair housing issues that the County might not be aware of.
4. Since many of the complaints Preble County receives are Landlord Tenant disputes, Preble County should consider implementing a process, or providing information (brochures) to help the persons use the court system to resolve their problems.

Appendix A

2000 Low- and Moderate-Income Populations in

Preble County

Community*			Total Pop.	No. LMI Persons		LMI Total	LMI Universe	LMI Pct.	
				30-50	50-80%				
Preble County			42,337	3,004	3,901	8,122	15,027	41,849	35.9%
<u>Camden village</u>	Community Totals =		2,302	265	296	614	1,175	2,267	51.8%
	<u>Tract**</u>	<u>Block Group**</u>							
	470100	2	1,549	210	190	460	860	1,547	55.6%
	470100	3	334	48	65	68	181	327	55.4%
	470100	4	419	7	41	86	134	393	34.1%
	Tract Totals =		2302	265	296	614	1,175	2,267	51.8%
<u>College Corner village</u>	Community Totals =		242	17	33	70	120	251	47.8%
	<u>Tract**</u>	<u>Block Group**</u>							
	460100	3	242	17	33	70	120	251	47.8%
	Tract Totals =		242	17	33	70	120	251	47.8%
<u>Dixon township</u>	Community Totals =		557	41	72	62	175	579	30.2%
	<u>Tract**</u>	<u>Block Group**</u>							
	460100	2	557	41	72	62	175	579	30.2%
	Tract Totals =		557	41	72	62	175	579	30.2%
<u>Eaton city</u>	Community Totals =		8,133	898	713	1,559	3,170	7,644	41.5%
	<u>Tract**</u>	<u>Block Group**</u>							
	450100	1	307	7	26	67	100	272	36.8%
	450100	2	106	0	21	17	38	78	48.7%
	Tract Totals =		413	7	47	84	138	350	39.4%
	455000	1	1,269	100	72	212	384	1,105	34.8%
	455000	2	1,509	243	100	305	648	1,527	42.4%
	455000	3	1,203	178	106	246	530	1,128	47.0%
	455000	4	883	59	81	181	321	823	39.0%
	455000	5	558	28	43	168	239	518	46.1%
	455000	6	609	30	46	129	205	613	33.4%
	455000	7	1,689	253	218	234	705	1,580	44.6%
	Tract Totals =		7720	891	666	1,475	3,032	7,294	41.6%

*Data only includes that portion of the community located in the county.

**Data only includes that portion of the tract or block group located in the community and county.

Monday, October 27, 2003

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*2000 Low- and Moderate-Income
Populations in*

Preble County

<i>Community*</i>		<i>Total Pop.</i>	<i>No. LMI Persons</i>			<i>LMI Total</i>	<i>LMI Universe</i>	<i>LMI Pct.</i>
			<i>30-50</i>	<i>50-80%</i>				
<u>Eldorado village</u>	Community Totals =	543	30	49	98	177	518	34.2%
	<u>Tract**</u> <u>Block Group**</u>							
	410100 1	543	30	49	98	177	518	34.2%
	Tract Totals =	543	30	49	98	177	518	34.2%
<u>Gasper township</u>	Community Totals =	3,229	64	115	546	725	3,293	22.0%
	<u>Tract**</u> <u>Block Group**</u>							
	470100 1	3,122	64	111	546	721	3,080	23.4%
	470100 2	83	0	4	0	4	75	5.3%
	470100 4	24	0	0	0	0	138	0.0%
	Tract Totals =	3229	64	115	546	725	3,293	22.0%
<u>Gratis township</u>	Community Totals =	3,343	141	266	577	984	3,334	29.5%
	<u>Tract**</u> <u>Block Group**</u>							
	480100 1	417	15	13	73	101	437	23.1%
	480100 2	650	41	38	132	211	660	32.0%
	480100 3	2,276	85	215	372	672	2,237	30.0%
	Tract Totals =	3343	141	266	577	984	3,334	29.5%
<u>Gratis village</u>	Community Totals =	934	66	108	164	338	880	38.4%
	<u>Tract**</u> <u>Block Group**</u>							
	480100 1	371	25	45	65	135	326	41.4%
	480100 2	563	41	63	99	203	554	36.6%
	Tract Totals =	934	66	108	164	338	880	38.4%

**Data only includes that portion of the community located in the county.*

***Data only includes that portion of the tract or block group located in the community and county.*

Monday, October 27, 2003

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**2000 Low- and Moderate-Income
Populations in**

Preble County

Community*		Total Pop.	No. LMI Persons			LMI Total	LMI Universe	LMI Pct.
			30-50	50-80%				
<u>Harrison township</u>	Community Totals =	2,428	137	167	482	786	2,469	31.8%
	<u>Tract**</u> <u>Block Group**</u>							
	420100 1	1,041	40	93	230	363	1,036	35.0%
	420100 2	505	8	14	113	135	495	27.3%
	420100 3	558	41	29	91	161	603	26.7%
	420100 4	324	48	31	48	127	335	37.9%
	Tract Totals =	2428	137	167	482	786	2,469	31.8%
<u>Israel township</u>	Community Totals =	1,031	70	89	205	364	962	37.8%
	<u>Tract**</u> <u>Block Group**</u>							
	460100 2	116	24	23	3	50	84	59.5%
	460100 3	915	46	66	202	314	878	35.8%
	Tract Totals =	1031	70	89	205	364	962	37.8%
<u>Jackson township</u>	Community Totals =	1,223	41	149	158	348	1,247	27.9%
	<u>Tract**</u> <u>Block Group**</u>							
	460100 1	1,223	41	149	158	348	1,247	27.9%
	Tract Totals =	1223	41	149	158	348	1,247	27.9%
<u>Jefferson township</u>	Community Totals =	1,826	114	150	261	525	1,692	31.0%
	<u>Tract**</u> <u>Block Group**</u>							
	400100 1	419	34	28	62	124	363	34.2%
	400100 2	287	4	27	26	57	281	20.3%
	400100 3	243	12	24	14	50	164	30.5%
	400100 4	877	64	71	159	294	884	33.3%
	Tract Totals =	1826	114	150	261	525	1,692	31.0%

*Data only includes that portion of the community located in the county.

**Data only includes that portion of the tract or block group located in the community and county.

Monday, October 27, 2003

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**2000 Low- and Moderate-Income
Populations in**

Preble County

Community*		Total Pop.	No. LMI Persons		LMI Total	LMI Universe	LMI Pct.
			30-50	50-80%			
<u>Lanier township</u>	Community Totals =	3,052	166	263	539	968	32.5%
	<u>Tract**</u> <u>Block Group**</u>						
	440100 1	1,752	77	197	287	1,634	34.3%
	440100 2	1,300	89	66	252	1,347	30.2%
	Tract Totals =	3052	166	263	539	2,981	32.5%
<u>Lewisburg village</u>	Community Totals =	1,798	184	127	347	1,755	37.5%
	<u>Tract**</u> <u>Block Group**</u>						
	420100 1	632	85	41	125	637	39.4%
	420100 3	571	35	40	145	552	39.9%
	420100 4	595	64	46	77	566	33.0%
	Tract Totals =	1798	184	127	347	1,755	37.5%
<u>Monroe township</u>	Community Totals =	1,314	61	150	329	1,367	39.5%
	<u>Tract**</u> <u>Block Group**</u>						
	410100 1	570	57	70	128	607	42.0%
	410100 2	744	4	80	201	760	37.5%
	Tract Totals =	1314	61	150	329	1,367	39.5%
<u>New Paris village</u>	Community Totals =	1,623	207	272	411	1,691	52.6%
	<u>Tract**</u> <u>Block Group**</u>						
	400100 1	770	126	139	218	826	58.5%
	400100 2	365	58	61	96	364	59.1%
	400100 3	488	23	72	97	501	38.3%
	Tract Totals =	1623	207	272	411	1,691	52.6%

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**2000 Low- and Moderate-Income
Populations in**

Preble County

<i>Community*</i>		<i>Total Pop.</i>	<i>No. LMI Persons</i>		<i>LMI Total</i>	<i>LMI Universe</i>	<i>LMI Pct.</i>
			<i>30-50</i>	<i>50-80%</i>			
<u>Somers township</u>	Community Totals =	1,943	86	223	358	667	1,914 34.8%
	<u>Tract**</u> <u>Block Group**</u>						
	470100 1	6	0	0	0	16	0.0%
	470100 2	183	0	0	16	145	11.0%
	470100 3	921	82	107	156	931	37.1%
	470100 4	833	4	116	186	822	37.2%
	Tract Totals =	1943	86	223	358	1,914	34.8%
<u>Twin township</u>	Community Totals =	2,315	92	219	395	706	2,317 30.5%
	<u>Tract**</u> <u>Block Group**</u>						
	430100 1	1,190	85	114	198	1,193	33.3%
	430100 2	1,125	7	105	197	1,124	27.5%
	Tract Totals =	2315	92	219	395	2,317	30.5%
<u>Verona village</u>	Community Totals =	375	43	35	125	203	377 53.8%
	<u>Tract**</u> <u>Block Group**</u>						
	420100 2	375	43	35	125	377	53.8%
	Tract Totals =	375	43	35	125	377	53.8%
<u>Washington township</u>	Community Totals =	2,104	98	174	333	605	2,218 27.3%
	<u>Tract**</u> <u>Block Group**</u>						
	450100 1	802	33	117	174	816	39.7%
	450100 2	863	42	19	122	865	21.2%
	Tract Totals =	1665	75	136	296	1,681	30.2%
	455000 1	271	0	0	29	322	9.0%
	455000 2	36	0	0	0	49	0.0%
	455000 3	32	0	11	0	55	20.0%
	455000 7	100	23	27	8	111	52.3%
	Tract Totals =	439	23	38	37	537	18.2%

*Data only includes that portion of the community located in the county.

**Data only includes that portion of the tract or block group located in the community and county.

Monday, October 27, 2003

Page 5 of 6

*2000 Low- and Moderate-Income
Populations in*

Preble County

<i>Community*</i>		<i>Total Pop.</i>	<i>No. LMI Persons</i>			<i>LMI Total</i>	<i>LMI Universe</i>	<i>LMI Pct.</i>
			<i>30-50</i>	<i>50-80%</i>				
<u>West Alexandria village</u>	Community Totals =	1,395	126	134	313	573	1,455	39.4%
	<u>Tract**</u> <u>Block Group**</u>							
	430100 1	304	51	40	71	162	302	53.6%
	430100 2	212	6	15	38	59	212	27.8%
	Tract Totals =	516	57	55	109	221	514	43.0%
	440100 1	879	69	79	204	352	941	37.4%
	Tract Totals =	879	69	79	204	352	941	37.4%
<u>West Elkton village</u>	Community Totals =	194	21	25	73	119	233	51.1%
	<u>Tract**</u> <u>Block Group**</u>							
	480100 3	194	21	25	73	119	233	51.1%
	Tract Totals =	194	21	25	73	119	233	51.1%
<u>West Manchester</u>	Community Totals =	433	36	72	103	211	405	52.1%
	<u>Tract**</u> <u>Block Group**</u>							
	410100 2	433	36	72	103	211	405	52.1%
	Tract Totals =	433	36	72	103	211	405	52.1%

**Data only includes that portion of the community located in the county.*

***Data only includes that portion of the tract or block group located in the community and county.*

Monday, October 27, 2003

Page 6 of 6

Real Estate Rental

FOR RENT

405 Apartment

1500sqft. 3-bedroom apartment in Eaton, kitchen appliances, beautiful country view, water/trash included, washer/dryer hookup, very nice. Rent/\$695, deposit required (937)416-0373.

EATON

• Spacious 1 bedroom with "extra" room. A Must See! Water/trash paid, small yard, some pets allowed. \$400 + dep.

• Nice, roomy 2 bedroom, great front porch, no yard to mow! Some pets allowed. \$425 + dep.

• HUGE 3 bedroom coming available. Beautiful deck. Garage option. \$625 + deposit.

• Stove/frig. Furnished in all. Call 336-3535

EATON, 1 bedroom, quiet enter wanted, all utilities paid. \$500/month, \$500 deposit, no pets. 333-9829

EATON, 215 E. Decatur St. 1-bedroom apt. New carpet, new stove. Water/sewer/trash paid. No

305 Apartment

WEST ALEXANDRIA, Extra large 1/2 double with full basement. Water/sewer furnished \$525/mth. (937)839-4178

320 Houses for Rent

2BR House in Glenwood \$450/mth., \$450/deposit. Call (937)456-3431

ATTENTION RENTERS,
100% Financing Available. Good or Bad Credit. 1-800-413-2883. Walker Douglas Mortgage MB 6147.

CAMDEN- Nice 3 bedroom, 1 bath with large attached garage. All appliances included. \$650/month plus deposit and utilities. (937)533-0905

EATON

New 2 bedroom, 1 bath duplex in quiet neighborhood. Large back yard w/trees. No pets, must have deposit and references. (937)839-5356
• Lower \$585/mth.
• Upper \$565/mth.

EATON, 2 bedroom, no pets. \$585/mth. Deposit & references. (937)533-0485

EATON, 3 bedroom, brick ranch, no pets, water/sewer/trash paid, 750/mth plus deposit, 937-839-5256.

LEWISBURG, Brick double, 2 bedroom, 2 bath, full walk-out basement, appliances including washer & dryer. Two garages.

405 Acreage and Lots

LAKENGREN, Lot of Valhalla Dr. \$12,000, 937-839-5356

410 Commercial

New Lebanon Money Maker

Broaster Chicken/Ice Cream Shop

Bus., Equip., Property \$131,000

(937)835-1061 or (937)581-3009

425 Houses for Sale

Affordable Custom Homes On Your lot. FREE Plan Book. 1-800-644-6566 www.HallmarkHomes.com

Completely remodeled 3-bedroom, 2-bath, 2-car, brick ranch with wood burning fireplace. 1651 sq.ft. all on 1 country acre. **MUST SEE!!** 149,900. (937)452-2016

EATON, 3-bedroom, 2 1/2-bath ranch with 4+ acres, 2-car attached garage, eat-in kitchen w/bay window, above ground pool w/beautiful landscaping. **A MUST SEE!** Coldwell Banker Heritage Chasity Thompson (937)435-4900 (937)477-0526

ELDORADO, 220 S. Main St. 3-4 bedrooms, 1 bath. Many updates. \$78,000. Will consider land contract. (937)533-8048

425 Houses for Sale

IMMEDIATE OCCUPANCY

3 bedroom, 2 bath ranch with attached 2 car garage, finished basement, fenced back yard on double lot in Lakengren. (937)452-7219

New House For Sale By Spears Builders 1510 Sq.Ft., 3 bedroom, 2 bath, 2 car garage, whirlpool tub, fireplace, cathedral ceilings, brick & vinyl. 104 Mt. Vernon Place. Call Dave Spears 937-603-7562

NO QUALIFYING

1,466 sq.ft., 3 bedroom, 2 bath brick ranch with 2 car attached garage in Meadowbrook Estates. (937)452-7219

Quiet and Convenience of West Manchester! 3 bdrm, 1.5 bath remodeled 2006. 4 yr. old boiler & hot water heater, large deck-nice yard. Consider Land Contract/Lease Option. Call Yancy (937)689-3009 (937)412-0218

Three unit investment property with good return. Located near downtown Eaton. New windows, paint, well maintained. Detached garage, off-street parking. Serious inquiries only. \$145,500. Call (937)456-5834 or (937)336-1782

Two bedroom house in Eaton w/attached garage. New carpet and paint. New furnace and garage door. Updated electric and fenced yard. Very clean and ready for occupancy.

425 Houses for Sale

WEST ALEXANDRIA 3-bedroom, garage, finished basement, central air \$98,400. (937)581-3009 or (937)239-8149

WORK FOR EQUITY

3 bedroom, 1 bath brick ranch home w/attached garage, located at north end of Eaton. (937)452-7219

430 Mobile Homes for Sale

Quail Creek Trailer Park House Trailer and lot 3-bedroom w/enlarged living room and a front porch, land included. 9 3 7 - 4 5 2 - 0 0 4 2 , 937-533-6527

440 Wanted to Buy



Cash for Your House! Any condition or situation, quick close, avoid foreclosure. Call Michael Sorah Toll free 1-866-825-8208 Gulf Coast Real Estate Solutions LLC. WWW.GCRSLLC.COM

Classifieds That Work

Merchandise



505 Antiques/Collectibles

Sellers Kitchen cupboard with red/black stenciled design on glass doors. \$140. (937)456-5889

550 Home Furnishings

62"X78" entertainment center \$125, OBO; Large office desk \$75, OBO, or both for \$200. (937)962-2930

81" Sofa, soft pastel plaid in good condition \$100. (937)456-1249

Dining room table & 6 chairs. Can seat 8-10. Call (937)452-3746

Queen Pillowtop Set \$239, King Set \$399, Other Sets Starting at Queen \$139, Full \$129, Twin \$89. Call (937)884-5455 We Deliver!

Two Lazy Boy love seat recliners, brown suede polyester covering, \$200 each. (937)678-6101

570 Miscellaneous

FOR SALE, Rear Tire Tiller; Air Compressor and some accessories; 10' step ladder. Call (937)962-4890

Small-Spinet Piano \$225; Wicker side chairs \$25/each, arm chair \$45; 8x10 area rug \$125. (937)456-4215, (937)248-8250

Two TV's, \$25/each;

533 Pets and Supplies

Australian Shepherd puppies, red merles, chocolate tris, both parents. Ready July 21st. \$125.00 each. (937)787-4372

Border Collie, female, blk/wht., 3 1/2 months purebred, no papers, very good herding instincts. \$200. 456-1969 or 456-5125

Miniature Dachshund Puppies. Shots, wormed, up to \$225/each. Mother is long hair, Father multi-colored short hair. Mother and Father on site. 678-5351, ask for Todd or Jessie

Miniature Shih-Tzu Puppy, mother/father under 7lbs & on site (937)456-4607

585 Produce

Canning Beets \$15 a bu. Taking Orders Now! Phone (937)452-3066

Reece's Roadside Produce Market will be opening on Friday June 2, 2006. Located at the corner of St.Rt.35 & Woodside Drive between Eaton & West Alexandria, Ohio. Hours: Mon-Sun. 9:00am-6:00pm

590 Tool and Machinery

Mortar Mixer, double batch, gas, \$100. (937)336-1893

Looking for a dream home? Find it in Classifieds That Work

592 Wanted to Buy

CASH for junk cars, trucks

EATON, 215 E. Decatur
St. 1 bedroom apt. New
carpet, new stove. Wa-
ter/sewer/trash paid. No
pets. \$425/mth., \$250/dep.
Call (937)456-4409

EATON, Deluxe 2 bed-
room upstairs adult apart-
ment, private screened in
porch, downstairs laundry
room with washer & dryer,
quiet neighborhood.
\$485/mth., water & trash
pick-up included. Immedi-
ate occupancy! No pets,
provide references.
456-4323

EATON, large newly re-
modeled one bedroom apt.
w/central air. Wa-
ter/trash/sewer paid.
\$425/mth, deposit & refer-
ences required.
(937)603-8100

EATON, quiet one bed-
room second floor down-
town, no pets \$350/mth.,
\$350/dep. (937)456-5863

ELDORADO, Large nice 1
bedroom apartment. Stove
& refrigerator furnished
\$335/mth. (937)678-9385,
evenings

NEW PAIRS, large newly
remodeled 2 bedroom
w/central air. Water/sewer
paid. \$500/mth, deposit &
references required.
(937)603-8100

One and two bedroom
apartments starting at
\$400.00 a month. Deposit
special.
Call (937)456-5497.

Pinnacle Gardens, Eaton
2BR first floor, range, dish-
washer, W/D hook-up,
A/C. \$625/mth plus
utilities, water/sewer/refuse
included. Deposit, 1yr
lease required.
(937)456-9356

WEST ALEXANDRIA, 1
bedroom upstairs, very
clean. No pets, \$350/mth.,
plus deposit.
(937)470-8913

WEST ALEXANDRIA, 123
Brenda Blvd., 2 bedroom
duplex. Garbage disposal,
water softener, frig., stove,
garage opener, large utility
room, w/d hook-up
\$600/mth. + utilities,
\$500/deposit & references
required. (937)839-5489

LEWISBURG, Brick dou-
ble, 2 bedroom, 2 bath, full
walk-out basement, appli-
ances including washer &
dryer. Two garages.
\$750/mth. + deposit & refer-
ences, water/trash/sewer
paid, No pets. Available
August 1st. (937)313-1016

225 Mobile Homes for Rent

2 BDRM Trailer for rent.
Quail Creek Mobile Home
Park. 937-835-5965

Rent or Land Contract
2 & 3 bedroom, 2 bath,
W/D, C/A. Home comes
w/awnings & sheds.
452-3867 or 452-7504

**Real Estate
For Sale**



405 Acreage and Lots

LAKENGREN, double se-
cluded wooded lots. Two
acres, lake access.
\$65,000, would split.
(937)456-6993

ELDORADO, 220 S. Main
St. 3-4 bedrooms, 1 bath.
Many updates. \$78,000.
Will consider land contract.
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1994 Custom built brick on
one acre in Lakengren. To
see call (937)456-2757

FOR SALE BY OWNER
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Plebe County near Hu-
eston Woods 2 story
brick/vinyl 2500+ sq.ft.
4/5 bedroom, 2.5 bath,
pool and more on 5
acres. (937)533-6948,
leave message.

FOR SALE BY OWNER
West Manchester, 4-bed-
room, 1-bath, hardwood
floor, large rooms, high
ceilings, 1-car garage on
corner lot. \$85,000.
(937)564-7148, leave mes-
sage.

EATON, 801 N. Cherry, 2
bedroom, 1 bath house,
C/A, swing set.
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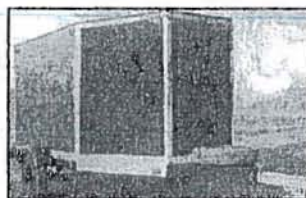
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8x10 area rug \$125.
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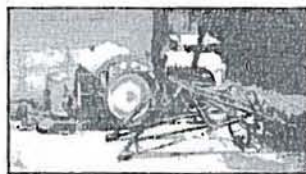
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runs great! Around 8,000 mi. many extras.
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1995 Thunderbird LX 4.6 Liter, V8,
All power, 4 speed auto, new tires.
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1999 Dodge Ram 59,000. ml., 4X4
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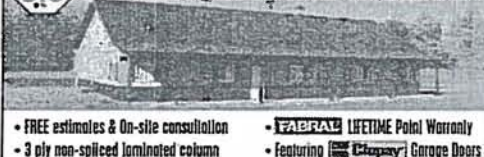
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55 FOOS ROAD (WEST MANCHESTER) A must see - ready to move in - brick ranch. Many many updates including newer kitchen and bath. New carpet. Shingles. Gutters. 3 bedrooms Attached garage. .459 Acre lot. \$89,000

130 AUKERMAN ST. (EATON) RUN don't walk or you will miss out... Very nice 3 bedroom brick home on full basement. Upstairs bedroom could be a "suite". Or super nice computer space or play room. Gas heat. Furnace & Central air new fall of 2005. Interior just painted. Exterior trim painted. Large corner lot, just waiting for your family. So very close to grocery shopping and nice downtown walks. Attached garage. \$112,000

318 EUROPE COVE (LAKENGREN) A must see large family home...Space & more space is what you have in this one owner custom built brick ranch on 2 lots. main level w/3 bdrms, 2 full baths, kitchen w/island & walk-in pantry & appliances to remain. Family rm. Fireplace. Laundry area. Full bsmt also has kitchen, bdrm. rec. area & lrg. open rm. Forced air heat. C/A. Lrg. storage building 20x20. 2 car att. gar. w/opener. Paved drive. Call Jim \$199,000

9356 RTE. 227 (CAMDEN) Mobile Home sitting on approximately 7 acre with additional smaller apartment. Fenced in back yard. Approximately 1 mi. out of Camden. 3 bdrms, 2 full baths, living rm w/fireplace. Kitchen/dining area. \$65,000

400 LINCOLN ST. (NEW PARIS) Well maintained brick ranch with 3 bedrooms, dining room plus eat-in kitchen. Full basement. Paved drive leading to 2 car attached garage with opener. Workbench in garage. 8x10 storage shed. Natural gas forced air heat. Central air. Fenced back yard good for children to play and enjoy the summer. \$115,000

331 FRIZZELL AVE. (EATON) 3 bedroom brick. 1 1/2 baths ranch. Eat-in kitchen and large living room. Attached garage. Storage shed. Patio. Quick occupancy could be available. \$89,000

805 HIGH STREET (EATON) Nice home, great location and quick occupancy on this 3 bedroom full brick ranch. Hardwood floors with wood paneling. 5 1/2 baths open to

FOR SALE

PRIVACY
3 BR w/"Lake" Deck
Great Room w/WBFP



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CRAWFORDSVILLE-CAMPBELLSTOWN RD. - 40-60 A. GOOD Farm land-YOUR CHOICE\$4200/A.

OAKLAND DR. - Four duplexes listed @ \$139,000. each. Great investment opportunity. Call Eleanor for more information and showings. EASY TO SHOW! EACH DUPLEX LISTED AT\$139,000.

OXFORD-GETTYSBURG RD. - 4.039 Acres vacant land, zoned Ag-Business, but residential zoning possible. PRICE REDUCED TO SELL!!! National Trail Schools\$45,000.

906 E. MAIN ST. - Over 14 Acres, zoned AG, but perfect for development. Perfect for city estate or possible development\$199,000.

701 E. LEXINGTON RD. - Convenient location, great lot with trees, 3 bdrm. brick ranch, two full baths, and full basement ready to finish! Great storage shed. Excellent condition!\$184,900.

132 POTOMAC - Over 3300 SF living area. Two and 1/2 baths! Full finished basement with kitchenette in rec room, 1/2 bath and two "extra" rooms. MUST SEE THIS INTERIOR-A REAL SURPRISE!! ...\$219,000.

117 STONEY BROOK DR. - Fantastic 2-story with master suite on 1st floor, 2 bdrms. with Jack/Jill



561 Banta Rd., West Manchester

#968 - 1.8 Acres of park like setting. 1866 sq.ft. ranch home with full basement. Fam Rm and Rec Rm in basement.

2 car attached garage and a 40x32 pole barn.

Directions: I-70 to N. on 127 to east on Banta Rd.



Johnny Hosbrook 962-4452

BEI Real Estate 962-2602/836-6348



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bath on second floor. Poplar trim, open stairs, Andersen windows, full finished basement - restricted subdivision of all brick homes. occupancy with closing!!\$325,900.

1080 BANTAS CK. RD. - All brick 1 1/2 story on two acres close to City!!! First floor has master suite plus 2 bdrms., dining room, living room with stone faced wood burning fireplace, large eat-in kitchen with Jenn-Air appliances. Quick occupancy\$349,500.

WASHINGTON - JACKSON RD. - Great location across from YMCA and Medical BUILDING and West of City Court. Lots are vacant-no buildings to remove!!!!!! EACH!\$134,000.

1712 N. BARRON ST. - Commercial lot in front of Wal-Mart with 100' frontage. Zoned C-1, for sale or NNN lease. MOTIVATED SELLER- PRICE REDUCED DRASTICALLY\$250,000.

202 N. BARRON ST. - Downtown business office building with off-street parking!!\$325,000.

1107 N. BARRON ST. - Original Pizza Hut property, purchase or NNN Lease @ \$5250./per month, Zoned C-3. ODOT vehicle count 14,760 per day. PRICE REDUCED!!!!!! CALL TERRY!!!!!!\$525,000.

OFFICE SPACE FOR LEASE - from \$350-800. per month, 2 locationsCALL TERRY

ELEANOR HAKE
BROKER, GRI, CRS

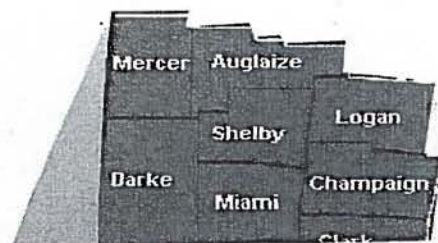
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7000 SULLY DR. (SULLY) Spacious 2 1/2 car attached garage with opener. Carpet replaced thru-out house 2006. Shingles replaced 2005. \$115,000

\$7 FIORD DR. (LAKENGREN) SPACIOUS BI-LEVEL brick home with large living room enhanced w/bay window overlooking wooded lot. Kitchen w/appliances to remain w/home. Master suite with whirlpool tub. Formal dining room. Large deck overlooking wooded rear yard. 11 closets. Lower level features family room w/woodburning fireplace, full bath, workshop area & ample storage area. Super location for pool enjoyment & rec. area. Easy access to front entrance. 2 additional lots available. \$219,900

302 E. MAIN ST. (NEW PARIS) Anxious seller...good for you buyers, so call to see this nice 1 story home that is so close to Richmond and Greenville shopping that you will be glad you did. Price reduced \$63,000

\$6 WAYNE TRACE ROAD (EATON) So very close to town but a beautiful rural-like setting. 2 story, 3 bedroom, 2 bath, vinyl sided home. Gas heat. Living room plus family room. Formal dining room. Inground pool. Central vac system. 23x27 garage with loft. 1.28 acre setting. \$199,900

\$28 RTE. 35 WEST (EATON) Needing a large home? Need a second home for family member? Want close to town? Then call to see this very unique set-up. 5 bedroom 1 story home with 2 baths, gas heat, C/A, on full basement. 2 1/2 car garage leading to 2nd house w/2 bedrooms. Central air. Paved drive. Partial fenced back yard. Paved driveway. \$132,000

209 NORSEMAN DR. (LAKENGREN) Split bedroom floor plan ranch home with 2 full baths. Propane fireplace in family room. Electric heat pump. Central air. 3 bedrooms. Formal living room could be dining room. Covered front and back decking. 2 car attached garage with openers. The home is situated in the middle of 2 lots for extra privacy. Beautiful Lake community living at its best. Call Jim. \$129,900

11760 RTE. 177 (MORNING SUN) Small town living at it's best...Well maintained 1 1/2 story home. This property has a Camden mailing address. Only 7 miles from Oxford and minutes to Hueston Woods. Many updates including: remodeled kitchen and bath, newer furnace, shingles, water heater, water softener, siding and replacement windows. Located on 1 acre. Eaton School system. REDUCED \$110,000

93 LEIF DR. (LAKENGREN) 3 bedroom brick ranch. Central air. (replaced in 2004) 2 full baths. Paddle fans. Very close to front entrance and within walking distance to the pool. Attached garage. Concrete driveway with turn-around. Won't want to pass this one by. MOTIVATED SELLER! \$124,900

310 N. EAST ST. (WEST MANCHESTER) Small town living in rural-like community. Nice home for ready to move-in condition. 3 bedrooms. 1 bath. Large country-style eat in kitchen. Natural gas heat. Storage shed with electric. 1 car detached garage with workshop area and opener. \$59,900

\$9 FIORD DR. (LAKENGREN) Fantastic place to build a dream home of your choice. Wooded lot. Located in private community where you can enjoy boating, fishing and more. Call for more details. \$15,500

\$5 SAXON DR. (LAKENGREN) Beautiful corner wooded building lot located across from pool and rec. area. Build the home of your dreams. Call office for more listing details. \$15,500.

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603-6557



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456-1158



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buys

REAL ESTATE MAGAZINE

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1332 N. Barron St., Eaton • Ohio



Gail Marit "A Better Way To Buy and Sell Real Estate"

Thinking of Selling?...Stage Your House to Sell!

Call me and I will go through your home with you and set it up to get top dollar and sell as quickly as possible. Often minor changes - even rearranging furniture - will drastically change how long it takes your home to sell or the price you get for your home. In Today's tight market, you need every advantage to get top dollar for your home. Call me today, this service is FREE!



101 Edgewood, Eaton
Gorgeous Sprawling ranch on 1 acre at the edge of Eaton. Nearly 3000 sq. ft. 4 bedrooms, 2 baths, 2 fireplaces... Fabulous. \$209,747



216-218 E. Somers, Eaton
3 unit! Unit 1 w/1 to 2 bdrms, 1 bath, 4 rms., screened porch & laundry rm. Unit 2 w/2 bdrms, 1 bath, 4 rms. Unit 3 w/3 to 4 bdrms, 1 bath, 7 rms & screened porch. Tenants pay gas & elec. \$116,747



317 & 317 1/2 N. Barron, Eaton
2 unit! Unit 1 w/3 bdrms, 1 bath, 7 rms. & screened porch. Unit 2 w/2 bdrms, 1 bath, 4 rms. & laundry rm. Tenants pay gas & elec. \$109,747



224 & 224 1/2 E. Somers, Eaton
2 unit! Unit 1 w/2 bdrms, 1 bath, 4 rms. storage shed. Unit 2 w/1 bdrms, 1 bath, 4 rms. Tenants pay gas & elec. \$74,747



4496 US 35 E., West Alexandria
Spectacular! 16.28 acres! 5 bdrms, 2 baths, full basement, finished attic. \$209,747



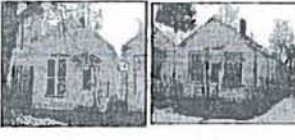
202 Yost Rd., West Alexandria
Country living on 1 acre! New roof, bath & furnace. Hardwood floors, arched doorways & 2 car det. gar. \$99,747



10200 Hoel Rd., Camden
3 bdrms ranch built in 1989 on 5.4 scenic acres. Great country location in southern Preble county. Full basement, & lg. deck. \$175,000



462 Puls Rd., New Lebanon
3.5 acres at the edge of town totally remodeled. Features include natural woodwork, hardwood floors, new carpet & vinyl, 4 car det gar., storage building. \$149,747



131 & 133 Western Ave., Lewisburg
Investment Opportunity!
Needs A lot of TLC!
\$39,747 each lot.



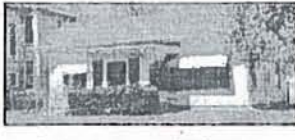
208 Ada Doty St, Gratis
Located in Gratis this 2 bedroom, 1 bath home is a great place to start. Why rent when you could live in your own home for less. \$49,747



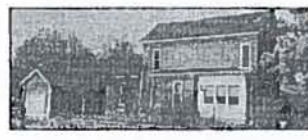
200 Esther, Lewisburg
New construction! Brand new floor plan. This 3 bedroom, 2 bath home has a split floor plan. Built with first grade materials this home has solid wood trim, upgraded furnace & kitchen cabinets. \$145,000



122 W. Dayton St., West Alexandria
Completely remodeled, this home is like new! New kitchen, bathroom, carpet, paint, roof, landscaping! Walk to school and the ballpark. \$94,747



204 F. Somers St., Eaton
A great place to start! New roof with forced air furnace and central air, large rooms. This 2 bdrms home has arched doorways, eat-in kitchen, fenced in yard and 1 car gar. \$79,747



329 Barron St., Eaton
Large brick 2 story home with new windows, garage and steam heat. Large rooms. \$64,747



406 Apple Dr., Lewisburg
Beautiful and brand new! This 1348 sq ft home is nearing completion but there is still time to choose your colors. \$143,747



1075 Stone Dr., West Alexandria
Over 2600 sq. ft. Absolutely beautiful Tri-level home with brand new kitchen and hardwood floors. Living room w/fireplace and family room w/wood stove. 5 bdrms, fenced in back yard. \$209,747



367 Banta Rd., West Manchester
Brand new and in the country! This 3 bedroom, 1.5 bath home is ready for a new owner. Setting on 1 acre with an open floor plan. Beautiful! \$124,747



2304 St. Rt. 122, Eaton
8.27 acres. 1939 Farm house has been meticulously cared for, beautifully maintained with hardwood floors & original woodwork. 4 bdrms & 1.5 bath. \$219,747



665 Oglin Rd., West Alexandria
Great Building site, 2.674 acres. \$39,747



Gail Marit
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gail@countrymilesold.com

Visit me at gailmarithomes.com



Great In As

Br fte

212 Freshly pa

7251G Private & dining, livi Stock

Property is



Robbin

Bitner



NEED A REALTOR?

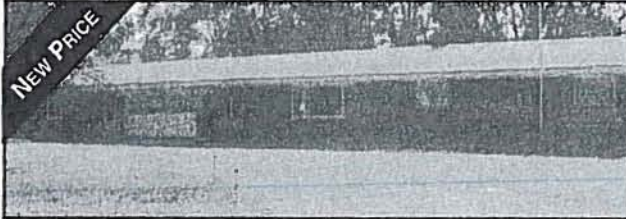
**LEAN
ON ME!**

**Big Hill
GMAC
Real Estate**
937-533-0874
WWW.ROBBINBITNER.COM

1747 US Route 35 (Main)

This brick ranch is a great buy. Seller says sell. This well as lrg living rm/dining rm combo. Nice large frt porch to relax on or enjoy the patio. 2 car gar. as well as 1.5 car gar. Roof was replaced last year, new dish washer & the stove cook top are both newer. Washer & dryer are neg. This home sits on .78 acre w/plenty of room & close to town. This home is priced to sell way below appraisal value. Sellers are offering \$2,000 carpet allowance.

VISIT: WWW.ROBBINBITNER.COM
or call 937-533-0874 to schedule your showing today.


**47 Johnsville Rd.,
New Lebanon**

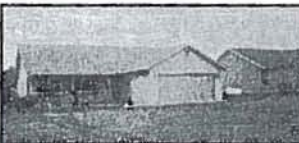
This property features 3 bedroom ranch & 2 bd, unit separated by 2 car garage and a 2 br., unit in the basement. Main house is very spacious & features living room, Florida room with great room effect. Each unit has its own private entrance. Located on 1.454 acres. The property also features 35x40 & 56x41 barns. One barn is heated with lots of storage and a work shop. This a great place to located your home business.


4521 Campbellstown
Crawfordsville Rd., Eaton

MOTIVATED SELLER SAYS SH.I.: This 3 BR., 2 bu brick ranch. Custom built on 1.25 acre with over 1600 sq.ft. Solid cherry 6 panel drs & woodwork through out. Owner spared no expense when this home was built. Beautiful solid cherry cabinets in the kitchen & plenty of them great for the lady of the house. Huge deck, storage shed, over sized 2 car insulated gar., C/A, choice of heat, electric heat pump or ENERGY SAVING ELECTRIC HYDRONIC OIL BB heat. The master BR features a large master ba w/lis & her sinks & solid cherry cabinets. Patio doors open from the master BR. to a beautiful 4 season 16x16 Florida rm. Den could be used as a forth BR. New roof (05)


33 S. 2nd Street., Camden

Need quick possession? No problem. Move in day of closing. This home is a must see built in the late 1800's is ready to move into with many updates. Features newer wiring, 200 amp service, kitchen updated with new floor & cabinets. Bath has new tub surround, toilet, & vanity. New roof in (99) and also new siding (99). 20x13 storage shed could be turned into a 1 car garage. 3 bedroom and study or could be 4 bedrooms. Seller says sell. \$79,000


211 Finland, Eaton

This ranch style home is only 4 years old & features over 1300 square feet of beautiful living space with 3 bedrooms, large walk in closet in the master bedroom, 2 full baths, central air, natural air, natural gas forced air heat, vinyl sided


57 Liberty Street, Camden

This older home features natural wood work, newer vinyl tilt out replacement windows, updated electric panel, 3 br., 1.5 baths, 29x18 carriage barn with lots of storage, 10x12 storage shed, chain length fenced backyard with room for a garden, front yard fenced with wrought iron fence.

THIS HOME COMES WITH A 1 YEAR
GMAC HOME PROTECTION PLAN.

\$84,000


**216 McCabe St.,
NEW LISTING**

FOR MORE INFORMATION
ON THIS HOME AND OTHERS
VISIT WWW.ROBBINBITNER.COM
or call ROBBIN @ 937-533-0874.

This cute home is ready to go. Features new vinyl siding, new roof (05), new carpeting, 1 1/2 car detached black garage, 98% efficiency furnace.
\$60,900


**235 South 13th Street,
Richmond, Indiana**

3 br., eat-in kitchen, detached garage, newer roof, storm doors, furnace, water heater & vinyl siding. Electric updated to 100 amp. Immediate possession day of closing. Priced to sell at \$51,900


**Building lot numbers
409-410-411-412
Lakengren DR.**

Prime wooded building lots priced to sell \$19,500 & \$18,500 each.
Or packaged at \$70,000


**12309 South State Route 503
West Elkton**

Attention all Builders & Contractors! 7 lots ready to build on. Each lot is .636 acre & have city water to each lot. All are approved for sewer & tap fee is pre-paid for 4 of them. Centrally located only 15 minutes from Eaton, Hamilton, Middletown & 20 minutes from Oxford. What a GREAT OPPORTUNITY for new construction with a great location. These lots are located on state route 503 just south of West Elkton and are annexed into the village. Deed restrictions & protective covenants do apply & are available for your review & should be reviewed carefully.


**Camden West Elkton Rd
Lots #2, #3, & #5**

Build your dream home on these prime building lots. 1.724 - 1.787 - 2.092 acres with a great location for a walkout basement. What a beautiful view from the deck of your new house. our new home would be centrally located within 15 minutes from Middletown, Hamilton, Eaton and 20 minutes from Oxford all with that great country living at its best.

LOCATED ON LAKENGREN DRIVE

Building Lot Number 1910
.61 acre corner lot. \$17,500

or
Building Lot Number 1911
.37 acre \$15,500



Lauvon Mantle
Broker
937-452-1792



Joanne Rivero
937-533-1327



Fran Bender
937-974-2361



Angela Luce
937-657-9107



Dusty Day
937-902-4645



Shelley Gray
937-533-5800

110 S. Cherry St., Eaton • 937-456-1382

NEW LISTING



8294 St. Rt. 503, Camden
\$279,000

Classically known as the Baby Doll House design. This 2 story home has much to offer in appeal, comfort & design. Enter the foyer

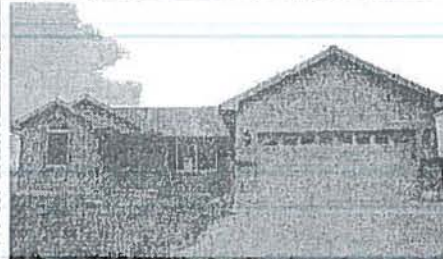
w/seafoam green ceramic tile and the staircase ahead w/entry to the right & the formal living rm to the left. Family rm is inviting w/gas fireplace & windows to rear of the room offering a serene view of the rear yard. Lrg open kitchen w/cabinetry dressed in white & some decorative glass cabinet fronts for glassware display. Microwave is built in above the slick top countertop range w/all appliances being white. Kitchen has a breakfast nook area w/view of the rear yard. formal dining rm is spacious & located to the rear corner of the house w/sliding glass door to the 16x44 rear patio for outside entertaining. Bsmt. offers a 28x30 recreation & entertaining rm w/wet bar & a 12x10 rm currently utilized as a 5th bdrm & has a full ba. Definitely a must see home. Call JOANNE RIVERO for your private showing.

NEW PRICE



832 Cypress Ln., Eaton \$80,900

This well maintained 2 BR, 1 bath is a custom built home. This home offers larger rooms, bay windows in the living room, and an open eat in kitchen with oak cabinets. The glass paneled storm door allows access to the privacy fenced rear yard. There is a car and half gar. w/paved drive as well. Don't pass this one by! Call JOANNE RIVERO to arrange a tour today!



326 Longman Rd., Eaton \$130,000

Beautiful home with cathedral ceilings. Living room and dining room combo form an L shape. Home is currently 3 BR, 2 bath but has the potential to be a 6 BR home with 3 BR in the basement. Call JOANNE RIVERO for your private tour.



47 N. Liberty St., Camden \$69,500

Vinyl ranch on side street in Camden. Alley access to 2 car detached garage. Fenced rear yard. Need TLC. Property sold in as is condition, buyer rely on own inspections. Call JOANNE RIVERO for more information.



3400 Platt Rd., Camden \$122,000

Tired of the hustle and bustle that comes with city living? Then come take a look at this beautiful 3 BR., 2 bath home. Property located on 4 gorgeous acres including a pond. Home offers walk in closets & master bdrm has garden tub & shower. Eat in kitchen has lovely cabinetry & island. Zoned and ready for horses! Ready for immediate occupancy. Call DUSTY DAY today before it gets away!!



321 W. Twin St., Lewisburg \$104,900

Older home in good condition. Large rooms furnace central air replaced 2005. New roof 2004 linoleum in kitchen 2005 2 car detached garage. Hot tub in bathroom. Excluded is corner cupboard in dining area. Large living room divided into formal dining area at one end.



430 Israel St., Eaton \$87,500

Charming Bungalow home offering 3 BR and 1 bath, gas logs fireplace, hardwood floors, original woodwork, updated electric, tilt-in windows, built in shelving and dresser, central air, covered front and rear porch all situated on a corner lot. Corrie and see what this home has to offer. Call SHELLEY GRAY for private showing.



301 Maple St., Eaton \$97,900

Grand brick victorian 3 BR 2 ba home. Home offers original woodwork throughout, hrdwd flrs, wood staircase & banister. Updated kitchen w/walnut cabinetry & built in oak china cabinet. Large rms, hot water steam heat. Property being sold as is condition call JOANNE RIVERO to schedule a showing today!



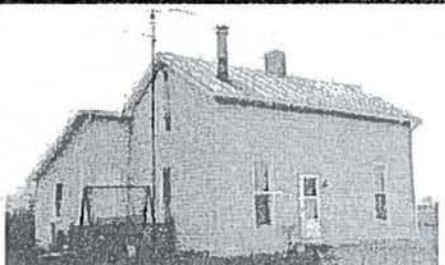
142 Ocean Dr., Eaton (Lakengren) \$93,900

Well maintained brick and vinyl ranch in excellent condition. Large eat-in kitchen, 3 BR, 2 full baths, 2 car attached garage, 10x12 shed, and patio. Call FRAN BENDER to see all this home has to offer.



401 Main St., Lewisburg \$125,500

Don't miss this beautiful home with rich history and lots of charm. Doors and trim of the olden days have been refinished and look SPECTACULAR. Home offers stunning wooden floors and ornamental wood mantel. Many new updates with modern touches. Newer furnace and duct work, central air, windows, and vinyl siding. All new bath and second floor half bath. New open kitchen with sidebar and dining area. 18ft. X24ft. barn located in back with alley access. Call JOANNE RIVERO to set up a private showing!



537 Washington Twin Rd., Eaton \$120,500

Country farmhouse on 1 acre & within seconds from Rt 35 E. Home offers 3 BR, 1 bath, side deck, propane forced air heat & central air unit only 2 years old. Large 6000 + SF barn w/lean-to & plenty of parking. Call SHELLEY GRAY for a private showing.



600-602 N. Maple St., Eaton \$79,900

Multi-family home with historical charm! Can also be turned into single family home. One unit 3 BR and 1 bath and the other is a 2 BR and 1 bath. Divided garage offers off street parking for tenants use. Basement can be accessed by both tenants as well. Both units have an eat in kitchen. JOANNE RIVERO can take you on tour today