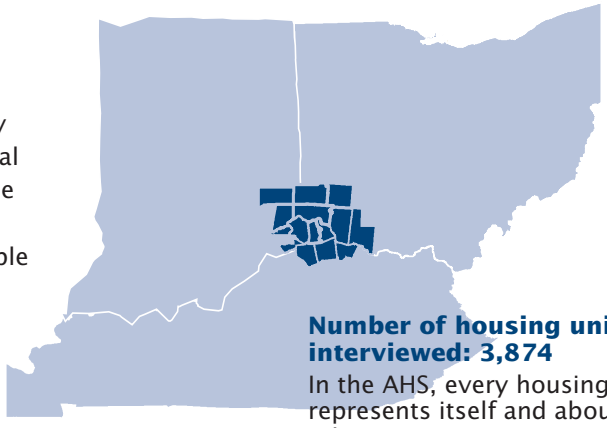
2011 Housing Profile: Cincinnati-Middletown, OH-KY-IN

American Housing Survey Factsheets

Issued July 2013
AHS/11-7

OUR HOMES ARE MORE THAN WHERE WE LIVE

Owning or renting your own place is a milestone for many. Our homes may be investments, or sometimes financial burdens. Whether it's a gathering place for friends and family or a sanctuary where you relax, our homes are important. That is why the American Housing Survey (AHS) is a valuable survey, allowing us to learn more about the types of homes in which we live and the size and composition of the housing inventory.

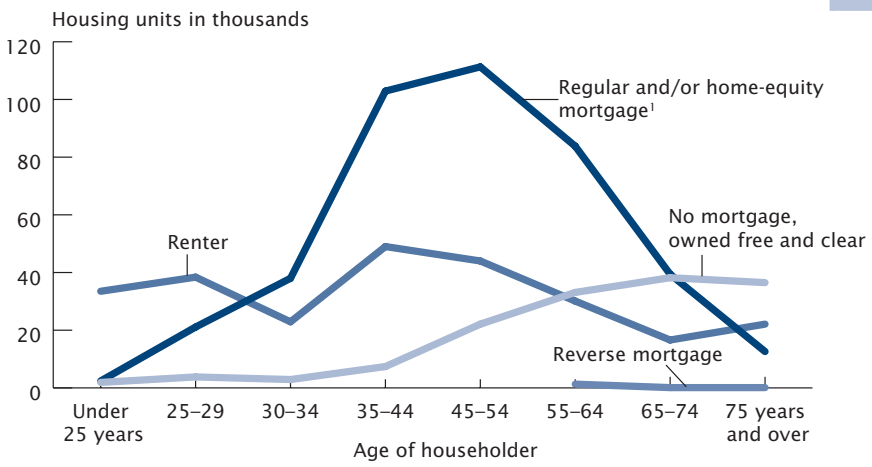


Number of housing units interviewed: 3,874

In the AHS, every housing unit represents itself and about 238 other units.

The AHS coverage of the **Cincinnati-Middletown Metro Area** matches the 2009 Office of Management and Budget definition.

WHO RENTS OR PAYS A MORTGAGE?



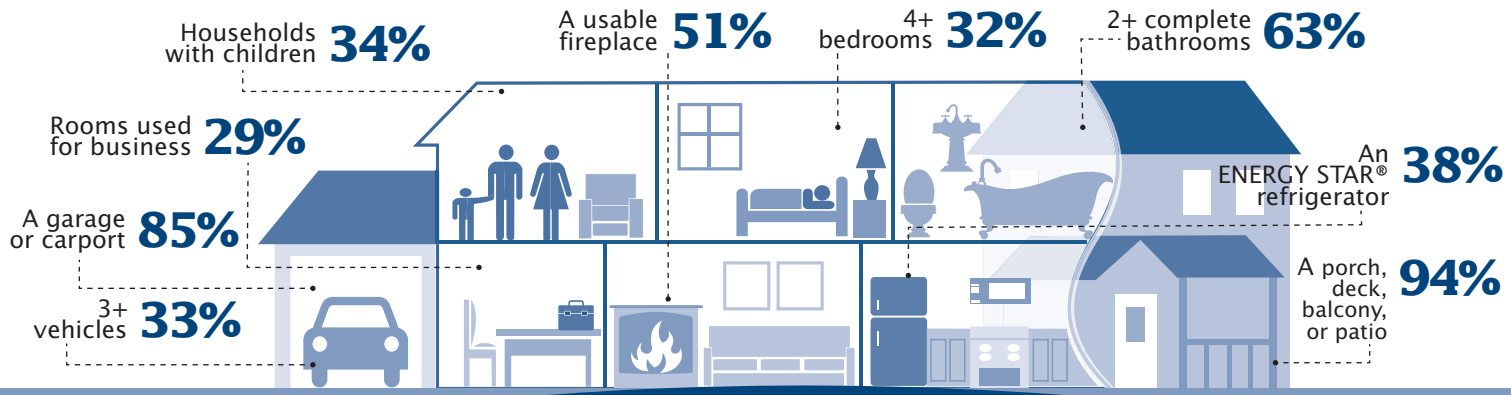
[1] Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

HOUSING INVENTORY

	Number	Percent
Total Units	**921,700**	**100.0**
Owner-occupied units	559,000	60.6
Renter-occupied units	256,600	27.8
Vacant units	103,800	11.3
Seasonal units	2,200	0.2

OWNER-OCCUPIED HOUSING UNITS WITH:



U.S. Department of Housing and Urban Development
OFFICE OF POLICY DEVELOPMENT AND RESEARCH

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU

WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account. National data are collected every other year and metropolitan area data are collected on a rotating basis.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

Physical Characteristics—All Occupied Housing Units: 2011

Characteristics	Total	Owner-occupied	Renter-occupied
One unit, detached (percent)	69.0	88.6	26.2
Cooperative or condo (percent)	6.2	5.3	8.1
Median:			
Year built	1971	1974	1966
Square footage per unit	1,862	1,900	1,300
Percentage using:			
Well water (primary source)	1.7	2.3	0.3
Public sewer	86.4	81.8	96.4
Main house heating fuel (percent):			
Electricity	34.3	27.2	49.6
Piped gas	55.0	59.2	46.1
Other	10.7	13.6	4.3
Percentage with:			
Central air	78.9	88.5	58.0
Warm-air furnace (main heating)	75.8	80.5	65.5
Unsafe drinking water	3.2	2.7	4.3
Working carbon monoxide detectors	41.2	49.9	22.3
Separate dining room	53.7	63.2	33.1
Swimming pool	15.5	11.1	25.1
Signs of rodents in last 12 months	10.3	10.9	9.0
Mold in last 12 months	3.3	2.6	4.9
Wheelchair-accessible ramps	0.8	0.6	1.1
Missing roofing material[1]	3.1	3.0	3.7
Leakage from outside structure	14.7	16.0	11.8

[1] Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

Table 2.

Financial Characteristics—Owner-Occupied Housing Units: 2011

Characteristics	Total	New construction past 4 years	Black alone	Hispanic	Elderly (65+ years)	Below poverty
Median:						
Year mortgage originated	2006	2009	2005	2004	2004	2005
Purchase price (dollars)	113,000	250,000	79,000	108,000	53,500	75,000
Home value (dollars)	145,000	245,000	89,000	140,000	130,000	95,000
Current total loan as percentage of value (percent)	76.0	83.0	94.0	107.0	50.0	64.0
Ratio of value to current income	2.1	2.8	2.0	1.6	3.6	10.1
Percentage with:						
No mortgage, owned free and clear	26.1	20.2	21.9	22.8	58.9	43.2
Regular and/or home equity mortgage[1]	73.6	79.8	78.1	77.2	41.0	56.8
Line-of-credit only	8.3	8.6	2.3	4.1	6.6	6.0
Refinanced primary mortgage	29.4	11.0	22.6	26.0	16.5	14.9
Two or more regular and/or home equity mortgages[1]	11.4	12.3	4.0	19.5	2.8	4.5
Median monthly expenditures (dollars)						
Total housing	1,058	1,449	877	1,505	532	647
Mortgage payment	936	1,280	725	1,290	596	615
Property insurance	50	50	38	58	47	46
Real estate taxes	154	200	133	168	127	100
Routine maintenance	33	17	25	42	21	17
Electricity	142	177	101	124	121	135
Trash removal	20	21	23	18	18	21

[1] Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2011 AHS, using weighting consistent with Census 2010. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/housing/ahs/methodology>.

FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more <www.census.gov/housing/ahs>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <ahsn@census.gov> with any inquiries about these data.