



# Bellbrook

**Community Reinvestment Area**

**Housing Survey**

**January 2025**

## Contents

|   |       |
|---|-------|
| Purpose & Scope .....                       | 3     |
| City of Bellbrook General Information ..... | 3     |
| Demographic Information .....               | 4     |
| Housing Stock Information .....             | 4-6   |
| CRA No. 1 (Bellbrook’s Current CRA) .....   | 7-8   |
| CRA Proposed Expansions .....               | 8-9   |
| Conclusion .....                            | 9     |
| Map List .....                              | 10-13 |

## Table of Figures

|   |   |
|---|---|
| Figure 1: Housing Tenure by Census Tract .....  | 4 |
| Figure 2: Age of Housing Stock in Proposed CRA Areas 1-5 .....                                | 5 |
| Figure 3: Age of Housing Stock in Proposed CRA Areas 1-5 (range) .....                        | 5 |
| Figure 4: Age of Housing Stock in Proposed CRA Areas 1-5 (graph representation) .....         | 5 |
| Figure 5: Year Structure Built – Census Tract, Greene County, and Ohio State Comparison ..... | 6 |
| Figure 6: Number of Applicable Permits Issued 2022-2024 .....                                 | 6 |

## List of Maps

|   |    |
|---|----|
| Map 1: Current CRA Boundaries .....   | 10 |
| Map 2: Possible Expansion of CRA Boundaries .....   | 11 |
| Map 3: Official City of Bellbrook Zoning District Map .....   | 12 |
| Map 4: Downtown Bellbrook (2020 Census Address County Listing Files Viewer) with CRA-Affected Census Tracts ..... | 13 |

## Purpose & Scope

Community Reinvestment Areas (CRAs) offer property tax abatements designed to incentivize new construction, redevelopment, and various improvement projects. The City of Bellbrook's established CRA encompasses a significant portion of downtown, known as the "Old Village District." Under the regulations governing CRAs established prior to 1994, property owners may benefit from a 100% property tax abatement on new value created through residential, commercial, and industrial remodeling and construction for periods typically extending up to ten, twelve, or fifteen years, depending on the nature of the improvement project.

The current CRA, established before 1994, provides specific tax exemptions for improvements to real property as detailed in ORC 3735.67. These exemptions are granted for ten years for the remodeling of every dwelling containing not more than two family units, the cost of which remodeling is at least two thousand five hundred dollars (\$2,500.00), as described in ORC 3735.67(A), and for twelve years for the remodeling of every dwelling containing more than two units, and commercial or industrial properties, the cost of which remodeling is at least five thousand dollars (\$5,000.00), as described in ORC 3735.67(B).

This report aims to determine whether the area shown in Map 2 should be added to the City of Bellbrook's Community Reinvestment Area (CRA No. 1) per the Ohio Revised Code Sections 3735.65-3735.70. This housing survey analyzes the housing characteristics within the proposed expansion area of Bellbrook's CRA and includes information on population, housing values, the age of Bellbrook homes, and other relevant demographic data for the affected area. Additionally, the report provides an inventory of structures within the proposed CRA boundaries better to understand the housing and historic buildings in the area. The proposed expansion areas, designated as Possible Expansion Areas 1-5, encompass portions of census tracts 2201.01, 2201.02, and 2202.02. The associated map detailing these proposed expansions is presented as Map 2.

Expanding the CRA to include a larger segment of downtown Bellbrook is intended to stimulate development and encourage improvements that align with the Comprehensive Plan's objective to "reinvent and revitalize downtown Bellbrook to become a destination for its residents and the region."

## City of Bellbrook General Information

Bellbrook is a city in Greene County, Ohio, approximately 10.7 miles southeast of Dayton. Established in 1816 as a village, it attained city status in 1974 following the annexation of portions of the surrounding Sugarcreek Township. Presently, Bellbrook is predominantly developed, leaving minimal opportunities for new construction. Over the years, the City's growth has stagnated. In contrast to neighboring Sugarcreek Township and other areas that have experienced significant development and commercial progress, several businesses in Bellbrook have faced challenges, resulting in the closure of some establishments. This decline in economic activity has led to higher vacancy rates and, in certain locations, poor maintenance conditions. Furthermore, Bellbrook is one of only three cities in Ohio that does not impose a local income tax, thereby emphasizing the necessity of new development and redevelopment initiatives to promote stable growth.

## Demographic Information

The statistics presented in this section and throughout the report (unless otherwise noted) are derived from data published by the U.S. Census Bureau, the American Community Survey 5-year estimates, and records from the Greene County Auditor's Office in Ohio. While errors may occur in the data due to the collection methods, these do not diminish the relevance of the data for this report. In addition to errors occurring during collection, much of the data presented in the reports are based on sample data rather than 100% reporting and, therefore, subject to sampling error. One hundred percent data, where used, is subject to non-sampling error. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data.

As of the latest estimates, the population of the City of Bellbrook is 7,317, with the 2023 Census estimate being 7,409. The City comprises a total of 3,018 households and 3,032 housing units. According to Census Reporter data, the median age of Bellbrook residents is 43.1 years, which is approximately 10% higher than the median age in Greene County and the state of Ohio. The median household income in Bellbrook is \$97,555, with 6% of the population earning below \$25,000 and 9% earning above \$200,000. The 2023 employment rate was reported at 60.7%.

## Housing Stock Information

The majority of structures within the City are designated for residential use, as depicted on the City's zoning map (Map 3). The median year of construction for buildings in Bellbrook is 1973, with 5% of housing units constructed in 1939 or earlier. The homeownership rate is currently 75.9%, and the median value of owner-occupied housing units is approximately \$246,200. The rental rate is 24.1%, with the median gross rent estimated at \$1,234. 39.5% of homes are appraised within the range of \$200,000 to \$299,999. Ongoing new construction and remodeling projects significantly contribute to the improvement and stabilization of housing values in the area.

### Housing Tenure

The table below provides housing tenure data from the 2020 Census, segmented by the census tracts affected by the proposed cumulative area of the proposed Community Reinvestment Area (CRA) expansions 1-5, alongside relevant statistics for Greene County and the state of Ohio.

| <b>Geographic Area</b>  | <b>Occupied Units</b> | <b>Owner Occupied</b> | <b>Owner Occupied Percent</b> | <b>Renter Occupied</b> | <b>Renter Occupied Percent</b> |
|---|-----------------------|-----------------------|-------------------------------|------------------------|--------------------------------|
| Proposed CRA (includes portions of census tracts 2201.01, 2201.02, 2202.02) | 4,814                 | 4,127                 | 85.7%                         | 687                    | 14.3%                          |
| Greene County   | 70,169                | 47,526                | 67.7%                         | 22,643                 | 32.3%                          |
| Ohio  | 4,917,309             | 3,300,279             | 67.1%                         | 1,617,030              | 32.9%                          |

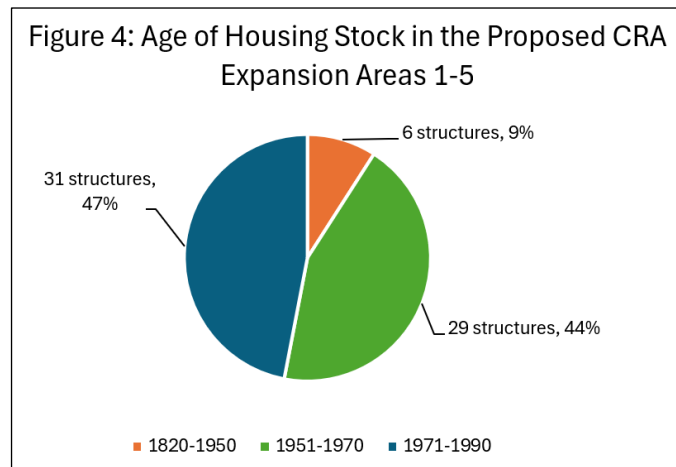
## Age of Housing Stock

Data regarding the age of housing stock serves as an important indicator of historical significance and illustrates trends in new construction, including the potential discouragement of new developments. The tables provided below detail the age of housing stock in the proposed Community Reinvestment Area (CRA) expansion, specifically within areas 1-5, and include census tracts 2201.01, 2201.02, and 2202.02 in Greene County, as well as statewide data for Ohio. The proposed CRA expansion areas do not include the entirety of the census tracts. Accordingly, relevant properties have been isolated using information from the U.S. Census Bureau and the Greene County Auditor's Office.

The analysis reveals that the average year of construction for residential structures within the potential expansion areas (Areas 1-5) is 1964, indicating that the average age of the housing stock is approximately sixty-one years. Construction dates span from 1820 to 1989, with 53% of the structures built prior to 1970. Specific properties of note in the area include 86 North West Street, built in 1900 and known originally as the Clara Winters Summer Home, and the Stephen Bell Home, built in 1820, located at 120 North Main Street. Please note that non-residential structures are not accounted for in the tables below.

| Year Structure Built | Number of Housing Structures in Possible Expansion Areas 1-5 |
|----------------------|--|
| 1820                 | 1  |
| 1898                 | 1  |
| 1900                 | 2  |
| 1940                 | 1  |
| 1950                 | 1  |
| 1951                 | 2  |
| 1952                 | 3  |
| 1953                 | 1  |
| 1955                 | 6  |
| 1956                 | 15   |
| 1958                 | 1  |
| 1969                 | 1  |
| 1971                 | 6  |
| 1981                 | 1  |
| 1983                 | 2  |
| 1988                 | 4  |
| 1989                 | 18   |

| Year Structure Built (Range) | Number of Housing Structures in Possible Expansion Areas 1-5 | Percentage |
|------------------------------|--|------------|
| 1820-1950                    | 6  | 9%         |
| 1951-1970                    | 29   | 44%        |
| 1971-1990                    | 31   | 47%        |



The table below (Table 5) compares the year of construction (year structure built) for housing structures in the affected census tracts, Greene County, and the state of Ohio.

**Figure 5: Year Structure Built – Census Tract, Greene County, and Ohio State Comparison**

| Year Range      | Possible CRA Expansion Areas 1-5 |         | Census Tracts 2201.01, 2201.02, 2202.02 |         | Greene County   |         | Ohio            |         |
|-----------------|----------------------------------|---------|---|---------|-----------------|---------|-----------------|---------|
|                 | Number of Units                  | Percent | Number of Units                         | Percent | Number of Units | Percent | Number of Units | Percent |
| 1939 or earlier | 4                                | 6.1%    | 287                                     | 6.0%    | 5,625           | 8.0%    | 867,237         | 17.6%   |
| 1940 to 1959    | 30                               | 45.5%   | 459                                     | 9.5%    | 12,159          | 17.3%   | 905,148         | 18.4%   |
| 1960 to 1979    | 7                                | 10.6%   | 1157                                    | 24.0%   | 20,131          | 28.7%   | 1,275,679       | 25.9%   |
| 1980 to 1999    | 25                               | 37.9%   | 1613                                    | 33.5%   | 13,695          | 19.5%   | 1,002,921       | 20.4%   |
| 2000 to 2009    | 0                                | 0.0%    | 733                                     | 15.2%   | 10,579          | 15.1%   | 492,638         | 10.0%   |
| 2010 to 2019    | 0                                | 0.0%    | 482                                     | 10.0%   | 5,878           | 8.4%    | 288,448         | 5.9%    |
| 2020 or later   | 0                                | 0.0%    | 83                                      | 1.7%    | 2,102           | 3.0%    | 85,238          | 1.7%    |

**Permits**

The table below shows the number of new construction and demolition permits issued by the City of Bellbrook's Community Development Administrator from January 1, 2022, to December 31, 2024. New construction includes additions, decks, and new primary buildings (e.g., a single-family dwelling). Based on this information, new construction projects of all types have decreased.

**Figure 6: Number of Permits Issued 2022-2024**

| Permit Type      | 2022 | 2023 | 2024 |
|------------------|------|------|------|
| Addition         | 20   | 15   | 16   |
| Deck             | 7    | 9    | 10   |
| New Construction | 11   | 4    | 1    |
| Demolition       | 0    | 0    | 1    |

**Vacancy**

Within the affected census tract (2201.01), 1% of the housing units are reported as vacant. No other affected census tracts are reported as vacant. Across the City, 2,944 housing units are occupied, while 88 are vacant.

## CRA No. 1 (Bellbrook's Current CRA)

CRA eligibility requirements outline "that the area included in the description is one in which housing facilities or structures of historical significance are located and new housing construction and repair of existing facilities or structures are discouraged" (Ohio Revised Code Section 3735.65 (B)). The current CRA has approximately 80 housing units (out of the total number of parcels within the CRA).

The boundaries of CRA No. 1 are as follows and are found in the Map List labeled as Map 1:

- Starting at a point at the intersection of the centerline of Little Sugarcreek and the centerline of West Franklin Street and heading in a generally southerly direction along the centerline of Little Sugarcreek to the centerline of South Street
- Thence along the centerline of South Street to the existing eastern corporate limits
- Thence along the eastern corporate limits to East Franklin Street
- Thence west along East Franklin Street, including lots fronting on both sides of East Franklin Street, to a point at the centerline of East Street
- Thence along the centerline of East Street to Walnut Street
- Thence west along Walnut Street, including lots fronting on both sides of Walnut Street, to Main Street
- Thence north along Main Street, including lots fronting on both sides of Main Street, to High Street
- Thence west along High Street, including lots fronting on both sides of High Street, to a point at the centerline of West Street
- Thence along the centerline of West Street to the centerline of West Franklin Street
- Thence along the centerline of West Franklin Street to the point of beginning and including those lots which front on the north side of West Franklin Street, and which have an eastern boundary within 650 feet from the centerline of West Street.

The total area is approximately 67.9 acres and covers most of what is considered downtown Bellbrook. CRA No. 1 falls, at least partially, within the following census blocks and tracts (the CRA does not encompass the entirety of listed census tracts):

- Block 1010, Tract 2201.01, GEOID 390572201011010
  - Total housing units: 78
- Block 1013, Tract 2201.01, GOID 390572201011013
  - Total housing units: 6
- Block 1011, Tract 2201.01, GEOID 390572201011011
  - Total housing units: 1
- Block 1012, Tract 2201.01, GEOID 390572201011012
  - Total housing units: 0
- Block 1016, Tract 2201.01, GEOID 390572201011016
  - Total housing units: 1
- Block 1017, Tract 2201.01, GEOID 390572201011017
  - Total housing units: 10
- Block 1022, Tract 2201.01, GEOID 390572201011022

- Total housing units: 5
- Block 1023, Tract 2201.02, GEOID 390572201021023
  - Total housing units: 1
- Block 1021, Tract 2201.01, GEOID 390572201011021
  - Total housing units: 7
- Block 1020, Tract 2201.01, GEOID 390572201011020
  - Total housing units: 6
- Block 1018, Tract 2201.01, GEOID 390572201011018
  - Total housing units: 23
- Block 1019, Tract 2201.01, GEOID 390572201011019
  - Total housing units: 4
- Block 1024, Tract 2201.02, GEOID 390572201021024
  - Total housing units: 7
- Block 2007, Tract 2201.02, GEOID 390572201022007
  - Total housing units: 26
- Block 2009, Tract 2201.02, GEOID 390572201022009
  - Total housing units: 8
- Block 2008, Tract 2201.02, GEOID 390572201022008
  - Total housing units: 10
- Block 2010, Tract 2201.02, GEOID 390572201022010
  - Total housing units: 13
- Block 2000, Tract 2202.02, GEOID 390572202022000
  - Total housing units: 29
- Block 1022, Tract 2201.02, GEOID 390572201021022
  - Total housing units: 37
- Block 1013, Tract 2201.02, GEOID 390572201021013
  - Total housing units: 224

## CRA Proposed Expansions

The additions to Bellbrook's CRA No. 1 include five possible expansions to the current area, equaling an additional area of approximately 100.2 acres. This expansion would bring the total area of CRA No. 1 to approximately 168.1 acres and add 93 housing units, representing 3% of housing units within the City. As a clarification, the above section lists only 66 structures in the proposed expansion areas; however, Possible Expansion Area 4 contains multiple housing structures that include several units in one structure.

Map 3 illustrates the zoning within the existing CRA No. 1 and the proposed CRA areas. The majority of the current CRA area is zoned B-4 Central Business District with various residential-zoned properties (R-2, R-3, R-1B) and a small quantity of agricultural (A-1), office (O-1) and planned (PD-4) parcels. The proposed CRA areas will include more of the same zoning types as in CRA No. 1, with the addition of R-1A (One-Family Residential).

- Possible Expansion Area 1 is approximately 18.2 acres
  - Covers some (but not all) of Census Block 1010, Tract 220101
    - Added housing units: 2



- Possible Expansion Area 2 is approximately 2.9 acres
  - Covers some (but not all) of Census Block 1010, Tract 220101
    - Added housing units: 1
  - Covers some (but not all) of Census Block 1013, Tract 220102
    - Added housing units: 2
- Possible Expansion Area 3 is approximately 0.4 acres
  - Covers some (but not all) of Census Block 1013, Tract 220102
    - Added housing units: 0
- Possible Expansion Area 4 is approximately 8.8 acres
  - Covers some (but not all) of Census Block 1013, Tract 220102
    - Added housing units: 34
  - Covers some (but not all) of Census Block 1022, Tract 220102
    - Added housing units: 23
- Possible Expansion Area 5 is approximately 69.9 acres
  - Covers some (but not all) of Census Block 2007, Tract 220102
    - Added housing units: 21
  - All of Census Block 2009, Tract 220102
    - Added housing units: 8
  - Covers some (but not all) of Census Block 1019, Tract 220101
    - Added housing units: 2
  - Covers some (but not all) of Census Block 2000, Tract 220202
    - Added housing units: 0

## Conclusion

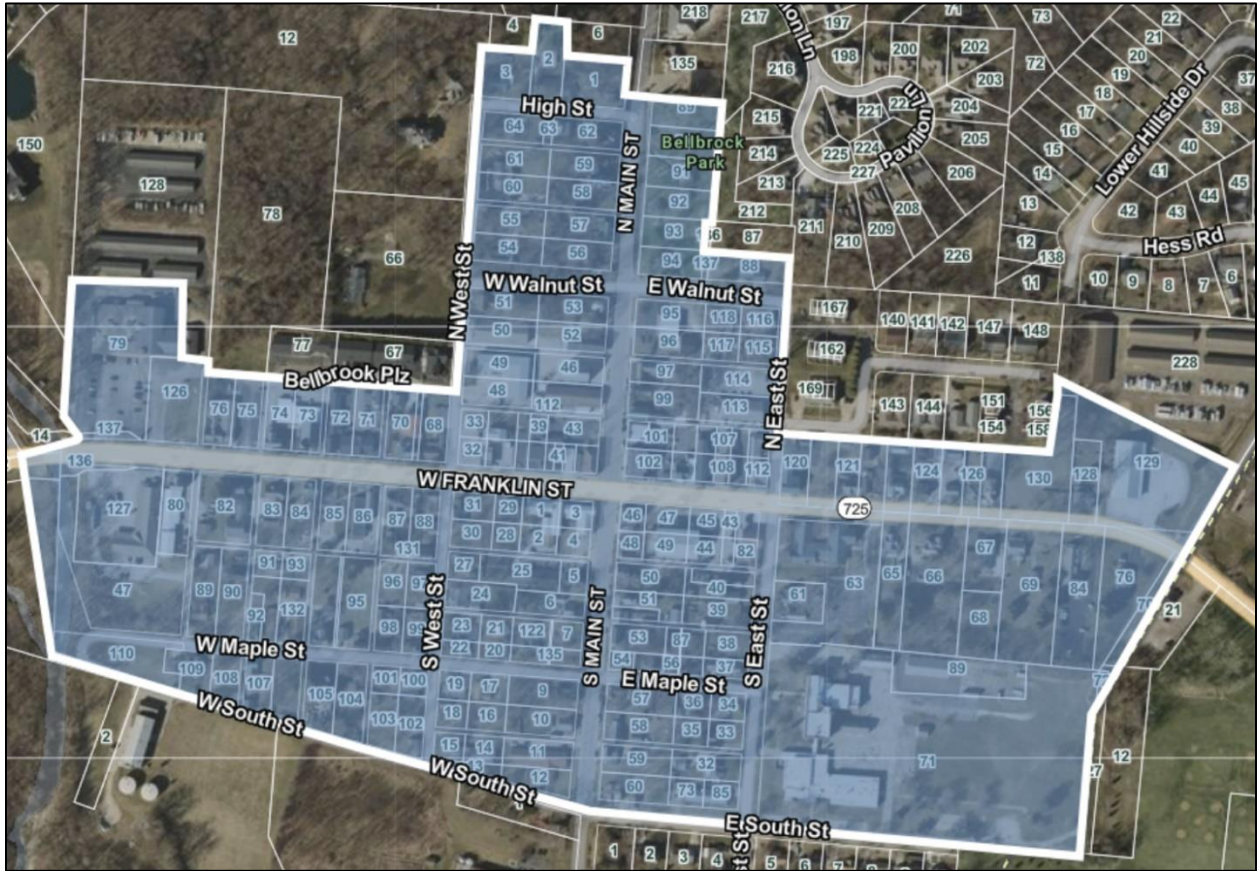
The data presented in this report indicates that the proposed Community Reinvestment Area (CRA) expansion areas have seen minimal new development or redevelopment activity, predominantly housing older residential units. Notably, 53% of the housing units within these areas were constructed before 1970.

These units are situated within Bellbrook's historic "Old Village District." Specifically, Possible Expansion Area 2 includes significant properties such as 86 North West Street, built in 1900 and originally known as the Clara Winters Summer Home. Additionally, the Stephen Bell Home, constructed in 1820, is located in the same area at 120 North Main Street.

Over the past three years, there has been a marked decline in new construction projects. This data supports the classification of the proposed CRA expansion areas as qualifying under the Ohio Revised Code definition, which designates such areas as locations where housing facilities or structures of historical significance are found and where new housing construction and the repair of existing structures are discouraged.

Extending the CRA to include Possible Expansion Areas 1-5 will cover a larger section of downtown Bellbrook. These additions are intended to promote development and enhancements that align with the City's objectives of rejuvenating and revitalizing downtown Bellbrook, thereby transforming it into a destination that appeals to both local residents and the broader region.

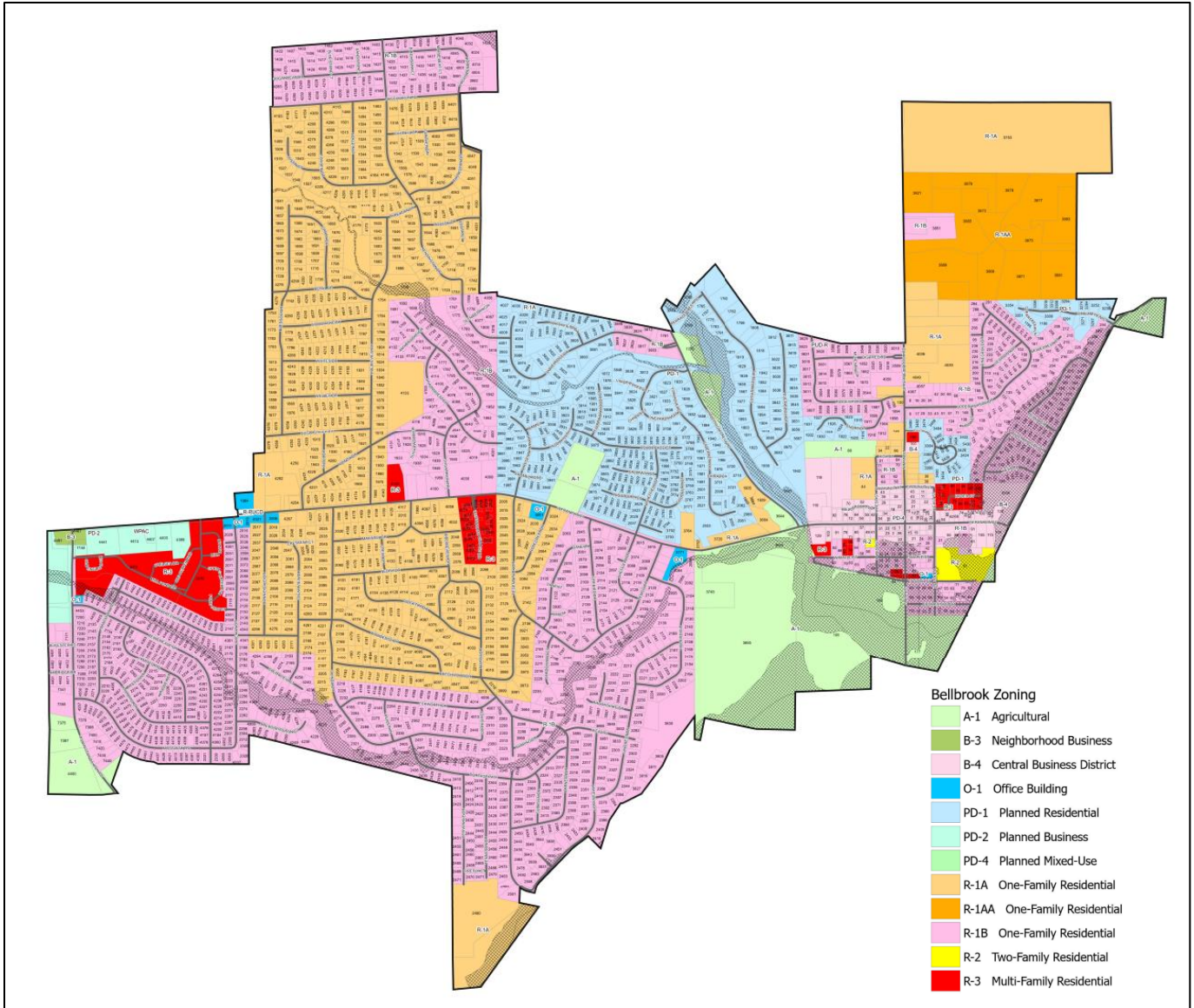
# Map List



Map 1: Current CRA Boundaries



Map 2: Possible Expansion of CRA Boundaries



Map 3: Official City of Bellbrook Zoning District Map



Map 4: Downtown Bellbrook (2020 Census Address County Listing Files Viewer) with CRA-Affected Census Tracts